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Submission: As a tax payer, I welcome the proposal of fixing the loopholes in the current opal system. However, there is one point which I find the reasoning is flawed. With regard to Gold Opal Card Arrangement in Section 1.4, 2.8, the conclusion that those senior card but not pensioner card holders should not be eligible for using Gold Opal Card is based on the assumption that senior card is not means tested, hence those without a pensioner card must be higher income earners. This is very wrong.

Senior cards are issued to people over age of 60. Not until they reach 65 would they be eligible for pensioner card. These people are not necessarily of high income at all. In addition, to qualify for pensioner card, one must be an Australian resident for a continuous 10 years. For those who do not meet this criterion, even they have reached pensioner age and have very low income, they will not get the pensioner card, which means, they are suffering a much higher financial burden as compared to the pensioners of same age. Same daily travel cap as pensioners' is one of the very few benefits they can enjoy. It encourages these people, not financially well-off, to be able to go out more freely to be socially connected. It is very disappointing if this is to be taken away. Moreover, keeping travel cost low for seniors encourage them to take public transport more often than car, this reduces the burden on our already very busy roads.

As I talked to many seniors over 60 which will be affected by the proposed price hike (a daily cap from \$2.50 to \$9), they are quite shocked and upset. Their immediate responses are either going out less often or driving/taking someone else's car instead of taking public transport, if such change goes ahead.

Hope decision makers could kindly review my submission, which represents many senior card holder's opinions and keep them eligible for Gold Opal Card/Pensioner Rate.

Many thanks.