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Submission: I am concerned that the proposed change to the Gold Opal Card will impact on me. I am a self funded retiree and I am proud that I do not receive any kind of assisted pension from the government. I have worked all my life in healthcare for a modest salary but I have lived frugally so that I can always support myself but I am certainly not wealthy. The increases proposed of almost 400 percent in the Concession Opal Card costs would certainly discourage me from using public transport, instead I would restrict my activities or use my car more often. This is not a desirable outcome from many points of view.

I support a gradual increase in the Gold Opal Card charges as outlined, but not the discrimination you have suggested in limiting its use only to pensioners.

Another option would be to restrict the Gold Opal Card and the seniors card to those above 65 instead of 60 years of age.