

Author name: Anonymous

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Submission: As a self-funded retiree I propose Opal Card should retain a \$2.50 limit for all seniors because:

- It could be discriminatory against seniors with dementia. Only since Opal was introduced has it been necessary to think about one's ticket when alighting from a bus or looking for an Opal reader at an unbarriered train station. Many seniors with even mild dementia forget to 'tap off'. Those seniors who do not qualify for the cheapest ticketing will be penalised by paying the full daily limit proposed even though they may only have taken one journey. It will be difficult, if not impossible, for them to check their accounts and because of their condition someone else could not do it on their behalf as the senior may have little idea of their journeys taken. Dementia does not only affect people on a pension.
- Recently a senior police official encouraged older people to think about relinquishing their drivers' licences. Now it is proposed that some seniors face a near four-fold increase in transport costs. One begins to see that NSW Government has very little regard for its senior citizens.
- NSW is expanding transport infrastructure so why deter people from using it. Many (like myself) currently go out of their way to use public transport because of the \$2.50 ticket but now I will revert back to using the car. This could result in an actual decrease in revenue for the Government.
- Self-funded retirees usually are in that position because they have planned and saved for retirement so why are they being punished for doing the right thing and being responsible.
- Why, when you introduce a paperless ticketing system is it necessary to increase prices? If it makes so much difference, then go back to paper tickets. If such a near four-fold increase (proposed for some seniors) for a product was proposed in the private sector the ACCC may be called to investigate, as one of their roles is to protect the interests of consumers.

Thank you for your time.