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Submission: As a NSW senior but not a pensioner I wish to add my voice to those who are concerned about the changes proposed to the Gold Opal card. I regularly use public transport mainly trains and ferries. Should I lose my right to the Gold Card and have to pay the increased cost of travel I would be considering traveling by car instead. I am sure that this is not the outcome you would be hoping for.

Why should we be penalised for being prudent and saving so that we do not need to depend on a pension? Are you instead encouraging spending so that we become eligible for a pension?