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Submission: Dear IPART,

My husband and I are self-funded retirees. We receive no pensioner benefits from the government/Centrelink. We both have gold Opal cards.

We use public transport at off-peak times and so do not cause additional demand for transport services, as we believe is the case on Sundays, when extra ferries have to be laid on. SMH last week.

If the cost was to rise from \$2.50 a day to \$9 then we would stop using public transport. This would be a loss of revenue for NSW and a serious loss of social and physical activities for us. I believe a lot of other self-funded retirees would have the same reaction.

We would have no objection to a price increase in line with inflation.

As we have paid our taxes all our working lives in Australia and arranged our financial affairs so that we would not be dependant on the taxpayer/Government in our retirement, we are dismayed that the Baird Government is considering discriminating against us as self-funded retirees.