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1. Pre OPAL, I used to hold a periodic/annual train ticket.
 2. Catching peak hour trains under OPAL costs me substantially more than my previous periodic/annual train ticket.
 3. When I contacted Sydney Trains or OPAL about this cost increase, they were initially very surprised that it was going to cost me more under the OPAL system. However, when they checked the numbers/calculations, they agreed it was in fact going to cost me several hundred dollars per year more to travel under the OPAL system.
 3. In response, it was them (Sydney Trains or OPAL) who actually suggested that I should seek to reduce my train travel costs under the OPAL system (and hence recoup some of the increased costs), by taking some measures/actions as publicly recommended and suggested by the then transport Minister (Gladys Berejiklian). They suggested that I do so by adjusting my travel habits, including by travelling off-peak as well as by taking short/cheaper trips at the beginning of the week, so as to take advantage of the travel reward scheme.
 4. This has allowed me to cut back my travel costs. This cost saving to me does not come to me easily/effort-free, as it involves a great deal of planning and co-ordination on my part (also involving my work arrangements/times) in terms of catching off-peak trains etc.
 5. The proposed new OPAL fare structure involving the 10 longest trips being charged is very troubling and concerning to me, as it will now cost me a substantial amount more.
 6. Under 5 above, my 10 longest peak trips will cost me approx \$2K/yr, which is a substantial increase when compared to 4 above.
 7. In short, this is very unfair. In particular, why criticise/penalise people (such as me), who have simply followed the government's/former transport Minister's (Gladys Berejiklian) express and highly publicised suggestion and recommendation to use available OPAL savings wherever such savings are available?
 8. For a regulatory body to subsequently come out and say (for instance) that the travel reward scheme is now considered to be a "perverse incentive" is completely illogical, unjustified, misplaced and ill-founded, and unfairly hits those who have adopted it and adjusted their travel habits accordingly based on the government's recommendation.
 9. It also unfairly hits those who have adopted it and adjusted their travel habits accordingly based on the government's recommendation, simply to recoup some of the increased costs that the new OPAL fare system has caused.
 10. Please take this submission into account as it will substantially increase the travel cost of commuters/travellers such as me.