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Submission: The December 2015 Draft Report entitled "More efficient, more integrated Opal fares" will adversely affect customers in the hip-pocket.

The concept of "Discounts for frequent customers" has existed for many years, via travel-10, periodical, quarterly, monthly and weekly tickets. An incentive for commuters to partake was due to the convenience of not having to queue for a ticket, as well as a 20% (or more) discount. This evolved into the 8 paid trips per week concept with the Opal Card.

The proposed fare structure is a double-dip increase. This Draft Report indicates that fares will not only rise each year, but that commuters will have to pay for the 10 most expensive trips taken each week (instead of the first 8, which is a 25% fare increase). It would be preferable that the current frequent customers arrangement is kept in place, and that only the fares increase.

The proposed "travel credit scheme" is a questionable one as not all customers are in a position to be able to afford this, and the unusually high Opal Card balance required is unreasonable. If this scheme is introduced, it should be based on the 8 most expensive trips taken each week.

The proposed price increase of the Gold Opal Card is disrespectful toward the mature aged members of our community. I remember when the pensioner ticker was \$1.00, which was eventually raised to \$1.10 (to include GST), and then eventually to \$2.50, which was considered a massive increase. The concept of costing it at 40% of the adult ticket fare (which will be increasing significantly), is disgraceful.

The upshot of this report is that customers will end up paying significantly more.