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Submission: This submission relates to your recommendation to deliver fairer, more efficient and more integrated fares across all services on which the Opal card can be used.

I am a self funded retiree aged 67.

I have a NSW Seniors Card. Consequently I am entitled to a concession fare. I hold a Gold Opal Card.

I welcome changes to the fare structure that are fair.

I support the recommendation to prevent the rorting of free trips after 8 paid trips.

I also recognise that Seniors Card holders receive very generous concessions.

I fail to see how your recommendation that pensioners (already subsidised by taxpayers) should receive a concession triple that of tax paying seniors is fair. The differentiation appears to be arbitrary.

The only concessions that I am entitled to is those offered to Seniors Card holders.

The travel concession is the only benefit I receive from the card.

Your recommendation will severely dilute the benefit.

You may as well recommend that Seniors Cards be withdrawn as the travel benefit is the only concession that most holders avail themselves of.

Please reconsider your recommendation.