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Submission: Dear Sir/Madam,

I am a 65 year old self funded retiree, I only ever use the bus or train services during off peak periods. During the off peak period most services are only 30% full, therefore I would recommend that you keep the existing \$ 2.50 opal gold card available for all over 60 year old seniors (not only for pension card holders as proposed) since our out off peak use will not add to the existing cost of running the transport services.

Best regards,

Hubert Stadlmann