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Submission: To whom it may concern,

I certainly agree that the current practice of peoples bogus tapping on/off to avoid costs needs to be stopped, however i believe charging for the 10 largest fares is just too high and will result in a burden to honest commuters and downstream where applicable on families due to a serious reduction in disposable income.

I believe charging for the 8 largest fares is the correct way to go. I would appreciate it if you could review my personal example as part of your considerations.

I use the train to get to and from work. I am currently charged \$4.65 each way peak to travel from Riverwood to the City i.e. \$9.30 a day. I rarely take extra trips and typically pay $8 * \$4.65$ each week i.e. \$37.20.

My previous weekly ticket to the city from memory was \$38 a week.

There is a small saving in my favour since the introduction of Opal.

If I am going to be charged for the 10 largest trips my weekly fare will rise to \$46.50 a week. That is \$8.50 a week more than I was paying under the old system. Assuming I use the train for 48 weeks a year this represents an approximate increase of \$400 per annum. \$400 per annum in a single income family is a considerable burden.

In summary I believe charging commuters for their 8 largest fares, as can be seen from my example, captures a fair cost to commuters relative to what we were paying before the introduction of Opal. Please do a study on your database of fares paid and compare how charging your customers for their 8 largest fares compares to the cost of a weekly ticket in the old system to cover those same journeys.

I support being charged for my 8 largest fares.

Regards,

John Nolan