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Submission: As a very satisfied regular user of the gold opal card which i was able to apply for as a retired person with a seniors card I am very concerned that the IPART is recommending to the nsw government to discontinue nsw seniors card holders to be eligible for the gold opal card with a maximum daily cost of \$2.50 and to change this to a concession card with a \$9 daily maximum cost. This large increase will definitely mean i will use my car more instead of public transport and friends of similar age have told me they will do the same thing. This is not good for the environment and a very bad move. An small increase in the maximum daily cost for all gold card holders including seniors card holders is a much fairer decision and I hope IPART will change this recommendation in its final plan.