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Date of submission: Tuesday, 2 February 2016

Submission: I am aware of the fraudulent use Opal cards by those who take or organise multiple short trips early in the week to avoid being charged for longer trips later in the week.

A simple solution. Accumulate all trips and at the end of a week bill the credit card with, say, the 8 most expensive trips for the week. By charging for 8 trips this eliminates the problem and gives regular business travellers a discount on their weekly trips to work by bus or train.

Ross Hood