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Submission: Dear Sir or Madam,

I read with concern your proposal to increase my seniors concession Opal card to \$9.

Since the introduction of the Opal card I have been a regular user of public transport as this card made the process very simple and the \$2.50 cap is a great incentive.

I am a self funded retiree and have worked and saved for over 50 years for my retirement. My super fund is just at the lowest limit to preclude me from receiving any pension benefit so I am saving the government tens of thousands of dollars every year, but every year the government finds some way to further eat into my available funds.

I can therefore visualise a point where I may seriously consider withdrawing my super in order to by a more expensive place of residence and therefore become a pensioner with all the associated benefits, which will give me some return on all the income tax I've paid and will cost the government far more than my \$2.50 Opal card.

I therefore strongly suggest that you continue to include seniors who are not pensioners in the \$2.50 cap Opal card, after all, we are not an existing financial burden on the government.

Yours sincerely

Rob Peberdy