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Submission: I write to say that I fully support most of the changes proposed to the Opal card fare structure.

In the pre-Opal days, I used to buy a Multi1 quarterly pass, which covered my daily commuting to and from work and most other travel. Even adding my very occasional ferry trips, and train trips outside Zone 1, my average weekly expenditure on public transport was under \$40.

Although the Opal system has many benefits, for me the huge disadvantage is the so-called 'transfer penalty'. My journey to work (Cremorne to Bondi Junction) involves a 10-minute bus trip followed by a 7-minute train trip, for which I pay a total of \$13.76 daily, or just over \$55 for my weekly commuting, not much less than a colleague who commutes all the way from Gosford, but only by train. So yes, I am one of those evil people who does unnecessary short bus journeys early in the week, but only because otherwise my average travel cost would have jumped by more than one third. Eliminating the transfer penalty will enable me to pay a more equitable fare and remove the need for me to make these unnecessary bus trips (and use my lunch-hour more productively).

I imagine that many people now complaining about the fare increase which the changes will involve have benefited from unusually low fares since the Opal card was introduced. A fairer comparison would be between the proposed new fare structure and the one which pertained prior to the introduction of Opal. In time, I suspect the first two years of Opal will come to be viewed as a financially unsustainable mistake which is now being corrected.

I have one objection to the proposed changes and that is in respect of the discount for off-peak travel. It's clear from the number of people now riding ferries that people respond to financial incentives in timing their journeys. I don't see why only train passengers should benefit from this discount (or why it should be made even larger). Surely it's equally important to encourage bus passengers to travel at off-peak times, so as to reduce the number of buses on the road at peak times?