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Submission: I am 62 and due to fully retire in a few months. I am deeply worried by climate change and how private vehicles are adding to this problem as well as congestion and public costs. I am becoming a more frequent traveller on public transport and am looking to make more and more use of my gold opal card.

Now lets look at what your changes mean to me. I do not qualify for a pension because i have done the right thing all my life and saved to fund my own retirement, but i am by no means rich. So you are recommending i no longer be eligible for a gold card. My daily cap then goes from \$3.50 to \$9.00 and raising to \$10 in 2 years.

This is a 257% increase rising to 287% in 2 years. A hefty discouragement to use public transport wouldnt you say?

your stated aim is to balance the following criteria:

1. encourages the efficient use of public transport
2. promotes the efficient delivery of public transport
3. encourages greater use of public transport
4. minimises impacts on customers
5. is logical, predictable and stable over time, and
6. increases farebox revenue or cost recovery.

There is no balance in this. Point 6 is the only one taken into consideration here.

Rethink this decision. How about limiting seniors to cheaper travel only in off peak periods, not discouraging them from travelling by public transport.

Sincerely Tom Hunt