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Submission: I am a self funded retiree aged 63. My husband and I use our gold opal card almost every time we go out. Due to the current interest rates we are only receiving 4-5 percent on our superannuation. This restricts us in the amount of money that we have to spend. If we were to lose the gold card we would not use public transport as the cost - for example to go from Winston Hills to the city is going to be cheaper to drive. We have a group of friends that meet every three weeks and we all travel using our gold cards to some activity eg Art Galley, bushwalking , coffee, we would all end up driving if we lost the gold card. The proposed limit of \$9 per day equates to \$18 for both of us to go out - we only have a small car and we would use it in preference to public transport. We volunteer every week but if it was going to be \$18 we would stop due to the increased cost. This gold card allows us to get out of the house and participate in activities that enrich and sustain our lives - the change to \$18 would have an immediate impact with poorer outcomes.