

## INQUIRY INTO ROAD TOLLING REGIMES

**Name:** Name suppressed

**Date Received:** 22 May 2021

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Partially  
Confidential

Hello, I am an average Sydney resident and private car holder living in the Ryde area.

I feel angry as a consumer about the way that tolling is administered in this city. When I pay for a train trip, I can swipe my credit or debit card to pay for it, without the need for an Opal card or an account. When I pay for my electricity, I pay for it after I have used it, based on how much electricity I used. And so on. This is the way services generally work: the payment occurs at or after the delivery of the service.

Not so toll roads. To use toll roads with any degree of convenience (to use an e-Tag or similar), I must have an active account with an active ability to debit my bank account or credit account, so that when I pass through a toll gate, I can be charged. OK. That seems reasonable to me. But that isn't the whole story is it? What is more, I must keep a "minimum balance" of \$40 in it. Why? If I have an e-Tag and account that can be debited electronically... why must I be forced to donate \$40 of my money into a faux bank where somebody can use the collective amount for... what? Are we as consumers and voters ever told what all that money sitting around is used for? Is there ever a justification given for why they need it? I could instead put that \$40 towards my own investments and it is angering that I cannot.

Imagine if all services worked that way. An account at my local cafe with a minimum balance of \$40. An account with my electricity provider with a minimum \$300 in it. An account with my gas company with a minimum \$200 in it. Imagine it all adding up.

Why operate this way, when you could just debit road users at the point of delivery of the service - the use of the toll road - and not before? Are electronic banking transactions really that difficult in 2021 that you need to invent a mini banking system over the top? Do you really save that much in transaction fees or do you actually lose money having to administer this system, to keep people's money and keep it safe?

Why? I don't get it. I want my \$40 back.