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**RE: Submission to Inquiry in the operations of Toll Roads in Queensland**

In my submission I would like address items related to point (b) and (d).

1. Payment surcharge.

Effective 1 July 2018 the only option to make a payment is by credit/debit card and will incur a surcharge. Even to open an account one must have a credit card and you cannot revoke or remove the credit card detail. It can only be changed.

The only way the company provide to avoid fees is to sign over control in the form of direct debit authorisation.

I believe there should always be an option to make payment without incurring surcharge, especially where an organisation has a monopoly and/or act on behalf of the government i.e. "no choice". Options such such at EFT, BPay, cash, etc. should be acceptable.

Direct Debit is not an reasonable alternative as it is not a way for me to give but rather a way for the company to take i.e. I give up control and sign a blank check. Concerns have also been raised in public forums such as facebook about debits being charged while account balances may be too low causing extra fees.

2. Minimum balance and "pay before you use". At the moment top-up must occur at a minimum of \$25 and will "top-up" at least at \$10. This mean the operator keep money in reserve of at least of \$10-\$25, effectively making it it pre-paid service and this could impact low income cash strapped people.

The alternative of not having an account one either pay a processing/service fee, or pay "pre-paid" vouchers which expire very soon (I believe 30 or 90 days). Basically there is no option without penalty to simply pay for what you use.

3. Non display of pricing. Anything in life we pay for we know the price before enter into contract. Currently toll fees are not displayed. Instead one are referred to a website for fees. Since it is illegal (and time consuming) to first go to the internet to check prices while driving it effectively mean you blindly use a service without agreement in price. Even if this is legal, I as do many others, believe this is ethically and morally wrong. The only defence the toll operator for Queensland offer is that they get away with this in other states therefore it must be acceptable for us.

The only purpose this serve is hide the cost in the hope more users would use the service as the cost would not be obvious.

4. Unintentional exit/entry/re-entry of toll road. It is not uncommon to exit a toll road and immediately return at the same on/off ramp. This cause multiple charges for the same trip which normally would be one charge only. The on/off ramps in Logan/Loganlea is a good example. Having a "continuing journey" option if you re-enter the same point you exited within a certain time would be good idea.