

From: [REDACTED]
To: [Tollroads](#)
Subject: Inquiry Into the Operations of Toll Roads in Queensland
Date: Monday, 6 August 2018 10:23:51 AM

Submission to Inquiry in the operations of Toll Roads in Queensland
I am addressing items related to point (b) and (d).

1. **Payment surcharge**

From 1 July 2018 the only option to make a payment is by credit/debit card; and that 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 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 a payment without incurring a surcharge, especially where an organisation has a monopoly and/or acts on behalf of the government. Options such as EFT, BPay, cash, etc. should be acceptable. Direct Debit is not a reasonable alternative for those of us not willing to use it. Concerns have also been raised in public forums such as 'Facebook' about debits being charged while account balances may be too low, which incurs extra fees.

2. **Minimum balance and 'pay before you use'**

Currently a top-up must be a minimum of \$25 and will "top-up" at least at \$10. This means the operator keeps money in reserve of at least of \$10-\$25, effectively making it a pre-paid service. This could impact low-income, cash-strapped people. The alternative to not having an account could be: pay a processing/service fee; or pay 'prepaid' vouchers which expire reasonably quickly (I believe 30 or 90 days). Basically, there is no option without penalty to simply pay for what you use.

1. **Incorporated companies and/or family business trusts**

Vehicles owned by incorporated companies or business trusts should not pay more.

Thanking you for this opportunity.

Sincerely,

Christine Whittaker
[REDACTED]
[REDACTED]