

Contactless Payment Cards - Conditions of Use



4 September 2022 until further notice

1. Introduction

1.1 These Conditions of use apply to you when you are using a contactless payment card to pay as you go on Transport for London (TfL) and National Rail services where pay as you go is accepted. These Conditions of Use set out your rights and obligations when using a contactless payment card and apply in addition to other Conditions of Carriage. See tfl.gov.uk/terms

1.2 For the purposes of these Conditions, a contactless payment card is a debit, credit, prepaid or charge card, sticker, mobile phone or other device that is used to make contactless payments and which can be used for pay as you go travel.

1.3 To create a TfL online Contactless and Oyster account you must provide your contactless payment card number, the expiry date and the card security code.

If your personal details change after you have created an online account, you must sign in and update them. You must keep your account details secret and take all reasonable precautions to prevent unauthorised or fraudulent use of them.

1.4 An online account shows your detailed journey and payment history for up to 12 months.

2. Using your contactless card

2.1 You can use your contactless payment card to pay as you go on bus, Tube, tram, DLR, London Overground, Elizabeth line, London Cable Car, Thames Clippers River Buses and National Rail services where pay as you go is accepted.

On London's buses, you cannot use your contactless payment card on non-TfL route 477 as shown in Appendix 1 of TfL's Conditions of Carriage.

You can only use a contactless payment card to pay as you go between West Drayton and Reading and on other contactless-only National Rail services. You cannot use an Oyster card.

On National Rail services you can only pay as you go with your contactless payment card for standard class travel.

2.2 It is your responsibility to check the fare for your journey before you travel. Full pay as you go fare information is available online at tfl.gov.uk/fares. Limited information is also available at stations, for example from posters and leaflets and from staff.

2.3 When you touch your contactless payment card on a yellow card reader, or a portable card reader held by staff, you are giving authorisation for the cost of your journey, including any maximum fares or unpaid fares, to be charged to your card account.

2.4 Only one person at a time can use a contactless payment card for travel. You may pay another person's pay as you go fare with a contactless payment card only if they are travelling with you and you have paid your fare by another means.

2.5 You must touch your contactless payment card on a yellow card reader at the start and end of each journey by Tube, DLR, London Overground, Elizabeth line, London Cable Car, Thames Clippers River Bus or National Rail journey (or any combination of these) and at intermediate points where required. On buses and trams, you must only touch in at the start of each journey.

2.6 An amber light on a yellow or pink card reader means that it is ready to check your contactless payment card. If no light is displayed, the reader is not working. If it isn't working, you should use one that is.

A green light, accompanied by one beep, means that your contactless payment card has been accepted for travel. A red light, accompanied by two beeps, means your contactless payment card has been rejected. You must not go further until either your contactless payment card has been accepted for travel or you have paid for your journey by a different means

2.7 To pay the correct fare, you must always touch in and out (touch in only on bus and tram) using the same card or device you started your journey with. For example, if you touch in with your phone and touch out with your watch or contactless payment card, you will be charged for two separate incomplete journeys.

2.8 If you do not touch in and touch out correctly, you may be charged a maximum fare. You may also be liable to a penalty fare or you may be prosecuted.

2.9 If using a mobile phone or other contactless device, you must have enough battery [charge] to complete your journey. If you don't, you may be liable to a penalty fare or you may be prosecuted.

You cannot touch in or touch out on a yellow card reader on a self-service ticket machine to start or end your journey.

2.10 A pay as you go journey on Tube, DLR, London Overground, Elizabeth line, or National Rail services must be completed within a time limit from when you touched in. The time limit varies and details are available at tfl.gov.uk/fares. If the time between touching in at the start and touching out at the end of your journey is more than the applicable time limit, you will be charged two maximum fares for your journey. If this happens, you may be able to apply for a refund. You should go to your TfL online account or call TfL Customer Services.

2.11 You are not allowed to break your journey when using your contactless payment card to pay as you go except where you are required to exit a station and enter a different station when changing between trains.

2.12 If you enter and leave the same station without making a journey, we may charge you a fare up to a maximum fare.

2.13 Pink card readers are also available at some stations for you to indicate the route you take and ensure you pay the correct fare for your journey. Visit tfl.gov.uk/fares for more information.

2.14 If you have more than one contactless payment card and wish to get daily or weekly (Monday-Sunday) capping, you must choose which card you wish to use to pay for travel. You should continue to use the same card to pay for any further journeys on the same day and throughout the same week from Monday to Sunday.

You should touch only the card you want to pay with on a yellow or pink card reader or a portable card reader held by staff.

Journeys made on the London Cable Car, Thames Clippers River Buses, Gatwick Express, Heathrow Express and Southeastern high speed services do not count towards daily or weekly capping.

2.15 If you have created a TfL online account for your contactless payment card, we can only deal with the named account holder.

2.16 Damaged contactless payment cards may not be accepted.

2.17 You can see a history of your travel with your contactless payment card in your TfL online account.

3. Paying as you go with a contactless payment card

3.1 When you touch your contactless payment card on a yellow card reader, or a portable card reader held by staff, you are authorising TfL to charge the cost of your journey, including any maximum fares or unpaid fares, to your card account.

3.2 We will charge the fares(s) for the journey(s) to your account after you have completed your journey(s) for that day. The amount charged to your contactless payment card account will be the fare(s) appropriate for the services and zones you actually used and/or any unpaid fares owing. If you only touch in or only touch out on a Tube, DLR, London Overground, Elizabeth line, Thames Clippers River Bus or National Rail journey, you may be charged a maximum fare.

3.3 If your card is declined when we submit it for payment, you authorise us to seek to take payment using your card details again on a number of additional occasions until we receive the full payment. This payment will show in your bank account as TFL.GOV.UK/CP TFL UNPAID FA. We will not seek payment on more than three occasions nor more than once a day nor for longer than 30 days after your payment was declined.

3.4 If your card is declined when we submit it for payment, we will also attempt to collect any unpaid fares the next time you touch your card on a yellow card reader or a portable card reader held by staff. Alternatively, you can sign in to your TfL online account to pay any unpaid fares, or call TfL Customer Services.

3.5 If you have unpaid fares for previous travel, you will not be permitted to travel using the contactless payment card that has unpaid fares against it until the amount owed has been paid in full.

4. Penalty fares and fare evasion

4.1 Penalty fares apply on bus, Tube, tram, DLR, London Overground, Elizabeth line, National Rail and the London Cable Car in accordance with the appropriate Conditions of Carriage for those services.

4.2 You must be prepared to show your contactless payment card on every journey you make with it. You must let an authorised member of staff or a police officer inspect your contactless payment card at any time during your journey if asked to do so. You may be asked to touch your card on their portable card reader as part of their inspection. By touching your card on the portable card reader, you are confirming that it is the card you intend to travel with and that you consent to the fare being charged to your card account.

4.3 If you are found not to have touched in at the start of your journey or if your mobile phone or contactless device has run out of battery and cannot be read, you may be charged a maximum fare or you may be given a penalty fare or you may be prosecuted.

4.4 If you are within a compulsory ticket area and travelling without having touched your contactless payment card correctly on a yellow card reader at the start of your journey, you may be issued with a penalty fare or you may be prosecuted.

4.5 Any improper use of your card may result in it not being accepted for travel and those involved may be liable to a penalty fare or prosecution.

5. Refunds on fares paid with a contactless payment card

5.1 If you have used your contactless payment card but have paid more than the advertised pay as you go fare for the journey actually made, TfL may refund the amount overpaid subject to you having touched in and touched out as required. TfL may do this automatically, otherwise you will have to apply. Before applying for a refund, you should wait at least 24 hours for TfL's automated systems to recalculate your fares and issue any refunds.

5.2 To apply for a refund, after 48 hours and within 8 weeks of making a journey, you should either sign in to your TfL online account or call TfL Customer Services.

Please check your TfL online account before contacting us as in many instances your refund will have been processed automatically.

5.3 To find out more about TfL refunds, visit tfl.gov.uk/fares or check TfL's Conditions of Carriage.

6. Getting in touch

TfL Customer Services	9 th floor 5 Endeavour Square London E20 1JN	0343 222 1234
Sign in to your online account	https://contactless.tfl.gov.uk	
TfL fares information	tfl.gov.uk/fares	0343 222 1234
National Rail information	nationalrail.co.uk	03457 484950

TfL and the National Rail train companies reserve the right to amend these Conditions at any time. The most up to date version can be found online at www.tfl.gov.uk/terms