

Andy Byford
Transport Commissioner, Transport for London
(sent via email)

17 December 2020

Dear Andy,

Oyster auto top up minimum amount – impact on people of low incomes

I am writing to follow up correspondence we have had with Shashi Verma, following an appeal complaint from a member of the public.

I would like to ask you to review the current £20 minimum automatic top up amount for Oyster cards using Pay As You Go. With the reduction in the ability to pay by cash at many London Underground stations, passengers on lower incomes are needing to use other ways of topping up their Oyster cards. We know that high numbers of lower income Londoners rely on the bus for travel, and the current auto top up amount is over 13 times higher than the £1.50 it costs to make a bus journey. Many transport users budget on a daily basis, meaning for some, £20 is a very large amount to hold on an Oyster card.

One of the alternatives to topping up by cash is to set up an automatic top up facility. For passengers travelling frequently this is a useful tool. However, many passengers will no longer be travelling as regularly as they might have done in the past or at peak times. This means that if using auto top up they will be carrying a larger net balance on their card than previously.

From figures supplied to us by TfL, we notice that the average top up per transaction at Oyster ticket stops is £6.97, compared to £10.41 at London Underground stations, £9.16 at London Overground/TfL Rail stations and £9.53 at National Rail stations over the eight accounting periods of 2020. These figures suggest to us that the automatic top up amounts are set too high for people on low incomes to budget for their travel. This is even more important for people using the Job Seekers and other discounts.

With increasing levels of unemployment in and around London, and general restrictions on household budgets we think it is important that it is easy for passengers to be able to spend within their means. Many will be reluctant to take on overdrafts or loans of even small amounts because of the additional bank charges that these incur.

We fear that in many cases passengers without access to contactless cards or reasonable and accessible means of topping up Oyster cards will either stop using public transport or will travel ticketless, with all the implications that these options entail.

Keeping public transport affordable, not only fares but also potential charges for transactions, is important for passengers if we are to regain passenger confidence to travel in the future.

In a time of economic uncertainty and rising unemployment, barriers such as this pose a real risk of restricting access to those with lower incomes or limited budgets. For many transport users, £20 may simply be too high an amount to be taken from their accounts at one time. We are therefore asking that you consider revising the auto top up minimum level to a lower amount which better reflects the average top up amounts, for example £5.

Yours sincerely,



Emma Gibson

Director, London TravelWatch

Cc Sadiq Khan, Mayor of London

Heidi Alexander, Deputy Mayor (Transport)