

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

21 January 2021

Dear Andy,

Changing the Auto Top Up minimum charge from £20 to a lower charge

Thank you for your recent reply to my letter of 17 December 2020.

However, the content of the letter seems to contradict itself, leaving us unclear about whether you will review the minimum top up amount or not. You say that TfL could explore the feasibility of an option for passengers to set their own top-up amount, but then later in the letter, go on to say that TfL have no plans to reduce the threshold. Could you give me some further clarification on this point?

As I have previously said, the issue of how much passengers must commit to putting on their Oyster card is closely related to the need for passengers to use cash in order to top up their Oyster cards or buy paper tickets. From our discussions with various groups representing people on low incomes or with a degree of vulnerability there is a reluctance to have to top up with £20, a significant amount for people on low incomes or those who do not want to use a credit or debit card because to do so would potentially expose them to additional bank charges.

Your suggestion that if people don't want to commit to topping up their Oyster card with £20 they can instead use a contactless card, shows TfL's lack of understanding of the lives of the 260,000 adults in London who don't have a bank account so therefore do not have a contactless card. When TfL presented their plans to us to remove cash from all ticket machines, one of the suggested mitigations was that passengers could instead pay by Auto Top up, but this simply won't be possible for everyone.

Users will be particularly reluctant to part with £20 at a time when they are being instructed by government to minimise their trip making and stay local. Indeed, data that we received from your fares department indicates that many people are using their Oyster card very rarely at the moment. In the first week of December, 26,935 Oyster cards received an Auto Top-up, of which 10,355 were only used on one or two days that week.

It is important to give passengers the choice and flexibility they need to travel in a way that suits their circumstances. Changing the Auto Top up amount will help a vast number of people in an incredibly difficult time and that alone should be reason to investigate further.

Until alternatives are found that allow the same benefits of Oyster such as adding railcard discounts to contactless cards, there will be a need to make sure the Oyster card is still useable and accessible to all.

It would be useful therefore if you could tell us first of all the timing and scope of any changes to the operation of Auto Top up, and to also to commit to consulting with us about it. I think it would also be useful if additional research could be commissioned to understand more fully why many passengers choose to use an Oyster card rather than a contactless payment card to pay for their travel.

I also need to draw your attention to some factual inaccuracies in your letter. You refer to Oyster being available at Reading, whereas as I understand it, Oyster is not available at stations beyond West Drayton on the route out of Paddington. In addition, I also understand that on Heathrow Express there is a minimum cash balance required before gates at their stations will open, so passengers would be required to ensure that this was so before they would be let through the gates at either Paddington or Heathrow.

Yours sincerely,



Emma Gibson

Director, London TravelWatch

Cc Sadiq Khan, Mayor of London

Heidi Alexander, Deputy Mayor (Transport)