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Andy Byford
Commissioner of Transport

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By email only

19 January 2021

Dear Emma,

Thank you very much for your letter of the 17th December regarding the minimum Auto top-up amount for Oyster cards. I apologise for the delay in getting back to you.

We are planning some changes to the way that Auto top-up works and can, of course explore the feasibility of an option for customers to set their auto-top up value (that is, the amount taken from their accounts) to £10. The key changes we're planning though are technical changes for quicker settlement and reversal of unpaid top-ups. We had intended to introduce these late last year, however we have paused these changes whilst our funding situation remains uncertain; to add, or substitute, a new top up option requires funding which is not yet secured. We are committed to resuming our planned changes as soon as the circumstances allow, which could include the introduction of a lower top-up value in due course.

Our recommendation to customers concerned about Auto top-up values is to switch to contactless when travelling. All Auto top-up customers must sign up with a bank card and all UK bank cards have contactless functionality. Using contactless to pay for travel directly provides all the benefits of Auto top-up without the need to register or keep unused credit on their Oyster card.

I should note that in 2019, we increased the threshold which triggers Auto top-up for customers using Oyster card from £10 to £20. We haven't had a significant scale of customer complaints about the level at which the threshold is set and there are currently no plans to reduce the threshold. Part of the rationale for this change was to ensure that customers have sufficient credit on their Oyster card for their journeys. Raising the threshold triggers reduced the risk of Oyster customers making longer journeys not paying the correct fare (for example on Heathrow Express or to Reading). Another reason was also to address the problem of non-payment, to protect us from debt accumulation.

If you would find it helpful, my colleagues in our Payments team would be happy to meet you to discuss this further. Do let me know if you would like a meeting to be arranged.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Andy Byford', with a stylized flourish at the end.

Andy Byford