



# Opal Refund and Balance Transfer Policy

Electronic Ticketing System

Version 4.8

# Opal Refund and Balance Transfer Policy

## Contents

1. Introduction
2. Definitions
3. Reloadable Opal Cards
  - A. Refunds
  - B. Balance Transfers
  - C. Adjustments
4. Single Trip Tickets
  - A. Refunds
  - B. Transfers
5. Opal Top Up and Single Trip Ticket Machine Transactional Errors
  - A. Reimbursements
  - B. Transfers
6. Approved Payment Device (Contactless Payments)
  - A. Reimbursements
7. Opal Digital Cards
  - A. Refunds
  - B. Reimbursements
8. Forms

## 1. Introduction

This Opal Refund and Balance Transfer Policy:

- I. sets out the terms upon which we will provide refunds under the Opal Ticketing System for reloadable Opal Cards and Single Trip Tickets;
- II. describes the terms upon which we will transfer the balance of a reloadable Opal Card and the cost of a Faulty Single Trip Ticket to another Opal Card;
- III. describes the terms upon which we will issue adjustments to the Opal Balance of a reloadable Opal Card;
- IV. describes the terms upon which we will issue a reimbursement for a transactional error when an Opal Top Up and Single Trip Ticket machine is faulty or malfunctions; and
- V. describes the terms upon which we will issue a reimbursement for an error when a fare using the Opal Ticketing System is purchased using a Device for the Designated Services;
- VI. describes the terms upon which we will issue a reimbursement of the Reimbursable Amount for a Device Transactional Error for Approved Payment Devices and Opal Digital Cards;
- VII. describes the terms upon which we will provide refunds under the Opal Ticketing System for Opal Digital Cards;

## 2. Definitions

Capitalised terms that are not defined in this policy have the meaning given to them in [the Opal Terms of Use](#) which can be viewed online.

In this Opal Refund and Balance Transfer Policy:

**Approved Payment Device** as defined in clause 69 of the *Passenger Transport Regulation 2007* means a device that can be used for ticketing and/or payment (**Device**). Types of Devices that can be used include a contactless debit, credit, prepaid card or mobile device of a class approved by Transport for NSW.

**Contactless Payments Reimbursement Form** is [available online](#) to “Request a reimbursement” for individual trips in your contactless payments trip history (when you enter your contactless credit or debit card or Opal Digital Card details online). It is also the “[Contactless Payments Reimbursement Form](#)” issued by us and available online.

**Damaged** means not capable of being read by an Opal Card Reader and subject to physical damage or electronic tampering by you or any other person or event subsequent to the acquisition of the Opal Card.

**Designated Services** means the Sydney Ferries services (i) departing Wharf 3 at Circular Quay travelling to Manly and (ii) departing Manly Ferry Wharf and travelling to Circular Quay

**Device Transactional Error:** A device transactional error occurs when you have used a Device charged to your debit or credit card account linked to your Device. A Device Transactional Error does not apply to a reloadable Opal Card.

**Faulty** means: (i) not Damaged but not capable of being read by an Opal Card Reader; or (ii) failing to comply with any applicable statutory guarantees.

**Opal Card** is the smartcard defined by the Opal Terms of Use. Unless otherwise stated in this Policy, a reference to the Opal Card does not include a reference to the Opal Digital Card.

**Opal Digital Card** is the digital card available through the Opal Digital Card app as defined by the Opal Terms of Use. Unless otherwise stated in this Policy, a reference to the Opal Card does not include a reference to the Opal Digital Card.

**Opal Refund Form** is the “Opal card refund form” or “Opal card refund for deceased estates form” issued by us and appearing at the end of this document.

**Opal Return Address** is Opal Customer Care, Locked Bag 5026, Alexandria, NSW, Australia, 2015.

**Opal Top Up** means to “add value” to a reloadable Opal Card or Opal Digital Card as defined in the Opal Terms of Use.

**Reimbursable Amount** means the amount that is to be reimbursed or transferred after our system has determined a Transactional Error or Device Transactional Error has in fact occurred and its value.

**Service Disruption** means Customer has not tapped on or tapped off due to a modal service disruption causing a diversion in their journey segment. In this situation the customer has taken an alternative route where they were unable to tap on / off and as a result have been charged a default fare.

**Single Trip Ticket Refund or Transfer Form** is the "[Single Trip Ticket refund and balance transfer form](#)" issued by us.

**Transactional Error Reimbursement and Transfer Form** is the "[Transactional Error reimbursement and transfer form](#)" issued by us.

**Transactional Error:** A transactional error occurs when you have:

- (a) added value to a reloadable Opal Card or purchased a Single Trip Ticket through an Opal Top Up and Single Trip Ticket machine using cash and you have received less change from the machine than you are entitled to; or
- (b) added value to a reloadable Opal Card or purchased a Single Trip Ticket through an Opal Top Up and Single Trip Ticket machine using cash and a value lower than the cash value paid has been added to your reloadable Opal Card or Single Trip Ticket; or
- (c) added value to a reloadable Opal Card or purchased a Single Trip Ticket through an Opal Top Up and Single Trip Ticket machine using cash and the machine fails to deliver a Single Trip Ticket, or no value was added to your reloadable Opal Card; or
- (d) added value to a reloadable Opal Card or purchased a Single Trip Ticket through an Opal Top Up and Single Trip Ticket machine using EFTPOS, a debit or credit card and a value lower than the value deducted from the relevant EFTPOS, debit or credit card has been added to your reloadable Opal Card or Single Trip Ticket; or
- (e) added value to a reloadable Opal Card or purchased a Single Trip Ticket through an Opal Top Up and Single Trip Ticket machine using EFTPOS, a debit or credit card and the machine fails to deliver a Single Trip Ticket, or no value was added to your reloadable Opal Card.

### 3. Reloadable Opal Cards

You have the option of requesting either a refund of the Opal Balance of your reloadable Opal Card or if the Opal Card is registered, transferring the Opal Balance to another Opal Card. We do not provide refunds or balance transfers for unregistered Opal Cards that are lost or stolen.

This section does not apply to a Single Trip Ticket refund and transfer which is addressed in section 4 below) or a Transactional Error (which is addressed in section 5 below) or to Opal Digital Card refund and adjustment (which is addressed in section 7 below):

#### A. Refund

##### Entitlement

Subject to the Opal Refund and Balance Transfer Policy criteria listed below, you may claim a refund of the Opal Card Balance of a registered or unregistered Opal Card.

In order for you to receive a refund, the Opal Card must be:

- **Faulty:** the Opal Card is Faulty;
- **Damaged:** the Opal Card is Damaged;
- **Unwanted:** you no longer want to use the Opal Card;
- **Terms of Use:** you are permitted to do so by the Opal Terms of Use; or
- **Expired:** the Opal Card or any associated entitlement to concession travel has expired.

##### Conditions of Refund

We will issue refunds on the following conditions:

- (a) **Return the Opal Card with an Opal Refund Form:** You must return the physical Opal

Card for which a refund is claimed by sending that Opal Card together with a signed and completed Opal Refund Form to the Opal Return Address. If your Opal Card is registered, the name on the Opal Refund Form must match the name in the customer profile under which that Opal Card is registered unless you are applying for a refund on behalf of a deceased estate, or are the parent or guardian of an Opal Card belonging to a child under the age of 16. If you are applying for a refund for a deceased estate, you will need to provide us with a copy of the death certificate or funeral notice, and confirm that you have authority to act on behalf of the estate by completing the “Opal card refund for deceased estates form”.

- (b) **Provide true, accurate and up to date information:** You represent and warrant that the information provided in the Opal Refund Form is true, accurate and up to date.
- (c) **Refund to bank account or by cheque:** Refunds will be made to the Australian bank account specified in the Opal Refund Form that accompanies the returned Opal Card. If there is no Australian bank account specified in that Opal Refund Form, subject to paragraph (e) below, a refund will be made by cheque and sent to the address in Australia specified in that Opal Refund Form. Refunds paid by cheque involve additional processing time.
- (d) **No refunds in cash or by credit card:** No refunds will be made in cash or to a credit card account.
- (e) **Restriction on refunds by cheque:** We will not make refunds by cheque for amounts less than \$5.00. No refund cheques will be mailed overseas, an Australian address must be specified.
- (f) **Balances not funded:** No refunds will be made of any balance that was not funded by you or any other customer.
- (g) **Refund of entire balance:** A refund will only be made in the amount of the full refundable balance of the Opal card (less any applicable charges or fees). The full refundable balance will be determined at the time we receive your refund request.
- (h) **Cancellation of Opal card:** The Opal card for which a refund is sought will be cancelled.
- (i) **Fees:** Where any information you provide on the Opal Refund Form is incorrect and we incur a bank fee as a result (for example, a reversal fee), we will charge you the fee we incur and will deduct this from the card balance.
- (j) **Compliance with Terms of Use and laws:** We may reject any claim for a refund if you have not complied with the Opal Terms of Use, the Opal Digital Card app Terms of Use, or this Opal Refund and Balance Transfer Policy, or if we have reason to suspect that an offence under any law may have been or may be committed.
- (k) **Cancelled or expired Opal Cards:** In the case of a cancelled or expired Opal Card, you must claim a refund or request a balance transfer (subject to section 4 below) within 90 days from the date on which the Opal Card expired. If you do not do so, you will forfeit the Opal Card Balance of that expired Opal Card.
- (l) **Lost or stolen Opal Cards:** We do not provide refunds for lost or stolen physical Opal Cards, but if a reloadable Opal Card is registered you may obtain a balance transfer in accordance with section B below. The unused Opal Card Balance of a lost or stolen unregistered Opal Card is not protected so you will not be able to arrange for a refund or balance transfer of a lost or stolen unregistered Opal Card.
- (m) **Option for a balance transfer:** If your Opal Card is registered, you have the option to obtain a balance transfer instead of a refund in accordance with section B below.
- (n) **Refund to the cardholder only:** We will only make a refund to the person to whom an Opal card belongs, unless you are applying for a refund on behalf of a deceased estate, or are the parent or guardian of an Opal card belonging to a child under the age of 16. This is the case even if another person has added value to that Opal card.

## B. Balance Transfers

### Entitlement

Subject to the Opal Terms of Use and this Opal Refund and Balance Transfer Policy, if an Opal Card is a registered reloadable Opal Card we can arrange for a balance transfer for that registered Opal Card (**Original Opal Card**) to another registered Opal Card, if the Opal Card meets the criteria listed below. In order for you to receive a balance transfer, the Opal Card must be:

- **Lost or stolen:** the Original Opal Card is lost or stolen;
- **Faulty:** the Original Opal Card is Faulty;
- **Damaged:** the Original Opal Card is Damaged;
- **Unwanted:** you no longer want to use the Original Opal Card; or
- **Expired:** the Original Opal Card or any associated entitlement to concession travel has expired.

### Conditions of balance transfers

We will make balance transfers for Original Opal Cards on the following conditions:

- Report lost or stolen card immediately:** If the Original Opal Card is lost or stolen you must notify us as soon as possible by calling 13 67 25 (13 OPAL).
- Blocking:** We will take immediate steps to block and cancel the Original Opal Card as soon as you notify us that it is lost or stolen or that it is Damaged, Faulty or unwanted.
- Request a balance transfer:** You may request a balance transfer by calling 13 67 25 (13 OPAL).
- Balance transfer of entire balance:** A balance transfer will only be made in the amount of the full transferrable balance of the Original Opal Card (less any applicable charges, fees). The full transferrable balance can only be determined 24 hours after the time when (a) the Original Opal Card is reported as lost or stolen; or (b) the Original Opal Card is reported as Damaged, Faulty or unwanted.
- Transfer to a registered Opal Card:** A balance transfer can only be made from the Original Opal Card to another Opal Card registered under the same customer profile.
- Your co-operation:** You must do all that is necessary to obtain and register another Opal Card under the Original Opal Card's customer profile in order to enable the balance transfer to be made.
- Reloadable Opal Cards only:** A balance transfer can only be made to and from reloadable registered Opal Cards.
- Compliance with Terms of Use and laws:** We may decline to make a balance transfer if you have not complied with the Opal Terms of Use or if we have reason to suspect that an offence under any law may have been or may be committed.
- Collecting a balance transfer:** If we make a balance transfer, the amount of the balance transfer will not be loaded on the Opal Card until you tap on at an Opal Card Reader. It is your responsibility to tap on at an Opal Card Reader to enable the balance transfer to be loaded on the Opal Card.
- Balance transfer for the cardholder only:** We will only make a balance transfer for the person to whom an Opal Card belongs. This is the case even if another person has added value to that Opal Card.

## C. Adjustments

### Entitlement

Subject to the Opal Terms of Use and this Opal Refund and Balance Transfer Policy, you may claim an adjustment to the Opal Balance of your Opal Card if you have been charged the wrong fare or could not tap off because the reader was not working. You must request a fare adjustment within 90 days from when the fare was charged. Any Opal Balance adjustments you receive must be collected by tapping on at an Opal Card Reader within 60 days of the adjustment being applied, otherwise you will need to contact Opal Customer Care to reapply.

For adjustments to Opal Balance for Opal Digital Cards, see section 7 below.

### Conditions of adjustments

We will issue adjustments on the following conditions:

- Complete the online enquiry:** You must complete the online enquiry form. For registered Opal Cards, complete the Opal enquiry form by [logging into your Opal account](#) and selecting the 'Opal account enquiries' tab, then selecting 'Complaint – Opal fares' as the Enquiry Type. For unregistered Opal Cards, you can submit your

request through the [Opal enquiries and feedback form](#) on the website.

- (b) **Provide true, accurate and up to date information:** You represent and warrant that the information provided in the Opal enquiry form is true, accurate and up to date.
- (c) **Adjustment subject to our discretion:** Applications for adjustment are not automatically accepted and are individually reviewed for accuracy. We reserve the right to determine whether the fare was correctly charged and whether an adjustment needs to be applied to your Opal Balance.
- (d) **Adjustment to Opal Balance:** Adjustments will be made to the balance of the Opal Card that was originally charged. Adjustments cannot be transferred to a different Opal Card.
- (e) **No adjustments by cash, credit card, bank account or cheque:** Where the adjustment results in a credit to your Opal Balance, it will not be refunded to an Australian bank account or credit card account, nor will it be made in cash or cheque.
- (f) **Balances not funded:** No adjustments will be made of any balance that was not funded by you or any other customer.
- (g) **Fees:** Where any information you provide on the Opal enquiry form is incorrect and we incur a bank fee as a result (for example, a reversal fee), we will charge you the fee we incur and will deduct this from the card balance.
- (h) **Compliance with Terms of Use and laws:** We may reject any claim for an adjustment if you have not complied with the Opal Terms of Use or this Opal Refund and Balance Transfer Policy, or if we have reason to suspect that an offence under any law may have been or may be committed.
- (i) **Lost or stolen cards:** We do not provide adjustments on balances of lost or stolen physical Opal Cards, but if a reloadable Opal Card is registered you may obtain a balance transfer in accordance with section B above. The unused Opal Balance of a lost or stolen unregistered Opal Card is not protected so you will not be able to arrange for an adjustment to the balance of a lost or stolen unregistered Opal Card.
- (j) **Time limit to request adjustment:** You must claim a fare adjustment within 90 days from the date on which the fare was charged.
- (k) **Collecting the adjustment:** To receive the adjustment to your Opal Balance, you must collect it by tapping on at an Opal Card Reader within 60 days of the adjustment being applied.
- (l) **Adjustment not collected:** If you did not collect the adjustment within the 60 day time limit, you will need to contact Opal Customer Care to reapply for an adjustment, still subject to (j) above (within 90 days of the original fare).

## 4. Single Trip Tickets

If you have a Faulty Single Trip Ticket, you have the option of requesting a refund of the cost of the Faulty Single Trip Ticket, or transferring the cost of the Faulty Single Trip Ticket to a reloadable Opal Card. We do not provide refunds or transfers for a lost, stolen or Damaged Single Trip Ticket, or in any other circumstances.

This section does not apply to Opal Top Up and Single Trip Ticket machine Transactional Errors, which are addressed in section 5 below.

### A. Refunds

#### Entitlement

Subject to the Opal Terms of Use and this Opal Refund and Balance Transfer Policy, you may claim a refund of the cost of a Single Trip Ticket, if that Single Trip Ticket is Faulty as a result of an Opal Top Up and Single Trip Ticket machine malfunction.

#### Conditions of refund

We will issue refunds for Faulty Single Trip Tickets on the following conditions:

- (a) **Return the Single Trip Ticket with a Single Trip Ticket Refund and Balance Transfer Form:** You must return the Single Trip Ticket for which a refund is claimed by sending that Single Trip Ticket together with a signed and completed Single Trip Ticket Refund and Balance Transfer Form to the Opal Return Address.
- (b) **Provide true, accurate and up to date information:** You represent and warrant that the information provided in the Single Trip Ticket Refund and Balance Transfer Form is true, accurate and up to date.
- (c) **Refund to bank account or by cheque:** Refunds will be made to the Australian bank account specified in the Single Trip Ticket Refund and Balance Transfer Form that accompanies the returned Single Trip Ticket. If there is no Australian bank account specified in that Single Trip Ticket Refund and Balance Transfer Form, subject to paragraph (e) below, a refund will be made by cheque sent to the address in Australia specified in that Single Trip Ticket Refund and Balance Transfer Form. Refunds paid by cheque involve additional processing time.
- (d) **No refunds in cash or by credit card:** No refunds will be made in cash or to a credit card account.
- (e) **Restriction on refunds by cheque:** We will not make refunds by cheque for amounts less than \$5.00. No refund cheques will be mailed overseas; an Australian address must be specified.
- (f) **Fees:** You are responsible for any fee imposed on us by your financial institution (for example, a transaction reversal fee). We will deduct this from the cost of the Single Trip Ticket which is refunded to you. If the fees and charges incurred exceed the value of the Single Trip Ticket, you will not receive a refund.
- (g) **Lost or stolen or Damaged Single Trip Tickets:** We do not provide refunds for lost, stolen or Damaged Single Trip Tickets.
- (h) **Compliance with Terms of Use and laws:** We may reject any claim for a refund if you have not complied with the Opal Terms of Use or this Opal Refund and Balance Transfer Policy, or if we have reason to suspect that an offence under any law may have been or may be committed.
- (i) **Time limit:** You must claim a refund within 90 days from the date printed on the Single Trip Ticket.

## B. Transfer

### Entitlement

Subject to the Opal Terms of Use and this Opal Refund and Balance Transfer Policy, if a Single Trip Ticket is Faulty we can arrange for a transfer of the cost of the Single Trip Ticket to a reloadable Opal Card.

### Conditions of Transfer

We will make a transfer for the cost of a Faulty Single Trip Ticket on the following conditions:

- (a) **Return the Single Trip Ticket with a Single Trip Ticket Refund and Balance Transfer Form:** You must return the Single Trip Ticket for which a transfer is claimed by sending that Single Trip Ticket together with a signed and completed Single Trip Ticket Refund and Balance Transfer Form to the Opal Return Address.
- (b) **Provide true, accurate and up to date information:** You represent and warrant that the information provided in the Single Trip Ticket Refund and Balance Transfer Form is true, accurate and up to date.
- (c) **Transfer of the full cost of the Single Trip Ticket:** A transfer will only be made for the full cost of the Single Trip Ticket (less any applicable charges or fees).
- (d) **Transfer to a reloadable Opal Card:** A transfer of the cost of the Single Trip Ticket can only be made to a reloadable Opal Card.



- (e) **Compliance with Terms of Use and laws:** We may decline to make a transfer of the cost of the Single Trip Ticket if you have not complied with the Opal Terms of Use or if we have reason to suspect that an offence under any law may have been or may be committed.
- (f) **Collecting a Credit Value Transfer:** If we make a transfer, the amount of the transfer will not be loaded on the Opal Card until you tap on at an Opal Card Reader. It is your responsibility to tap on at an Opal Card Reader to enable the transfer to be loaded on the Opal Card.

## 5. Transactional Errors

If you have experienced a Transactional Error, you have the option of requesting a reimbursement or transferring the reimbursement to a reloadable Opal Card. Transactional Errors in this section 5 only applies to an Opal Top Up and Single Trip Ticket machine.

### A. Reimbursement

#### Entitlement

Subject to the Opal Terms of Use and this Opal Refund and Balance Transfer Policy, if you have experienced a Transactional Error, we can arrange for a reimbursement of the Reimbursable Amount to an Opal Card.

#### Conditions of Reimbursement

We will issue reimbursements for Transactional Errors on the following conditions:

- (a) **Return the Transactional Error Reimbursement and Transfer Form:** You must complete and sign the Transactional Error Reimbursement and Transfer Form for which the reimbursement is claimed and return it to the Opal Return Address.  
  
If the Transactional Error relates to a reloadable Opal Card, you do not need to return the Opal Card with your form. However, you must note the 16 digit Opal Card number printed on your reloadable Opal Card on the form in order for your request to be processed.  
  
If the Transactional Error relates to a Single Trip Ticket, you must return the ticket with your form (except in the case of a Single Trip Ticket you paid for but did not receive).
- (b) **Provide true, accurate and up to date information:** You represent and warrant that the information provided in the Transactional Error Reimbursement and Transfer Form is true, accurate and up to date.
- (c) **Reimbursement to bank account or by cheque:** Reimbursements will be made to the Australian bank account specified in the Transactional Error Reimbursement and Transfer Form you submit. If there is no Australian bank account specified in that form, subject to paragraph (e) below, a reimbursement will be made by cheque sent to the address in Australia specified in that Transactional Error Reimbursement and Transfer Form. Reimbursements paid by cheque involve additional processing time.
- (d) **No reimbursements in cash or by credit card:** No reimbursements will be made in cash or to a credit card account.
- (e) **Restriction on reimbursements by cheque:** We will not make reimbursements by cheque for amounts less than \$5.00. No reimbursement cheques will be mailed overseas; an Australian address must be specified.
- (f) **Reimbursement of entire Reimbursable Amount:** A reimbursement will only be made for the entire Reimbursable Amount.
- (g) **Fees:** You are responsible for any fee imposed on us by your financial institution (for example, a transaction reversal fee). We will deduct this from the Reimbursable Amount. If the fees and charges incurred exceed the value of the Reimbursable Amount, you will not receive a reimbursement.
- (h) **Compliance with Terms of Use and Laws:** We may reject any claim for a reimbursement if you have not complied with the Opal Terms of Use or this Opal Refund and Balance Transfer Policy, or if we have reason to suspect that an offence under any law may have been or may be committed.

- ① **Time limit:** You must claim a reimbursement within 90 days from the date on which the Transactional Error occurred.
- ① **Reimbursement to the cardholder only:** In the case of a reimbursement for a Transactional Error that occurred when adding value to a registered Opal Card, we will reimburse the Reimbursable Amount to the person to whom the Opal Card belongs, unless you are applying for a reimbursement on behalf of a deceased estate, or are the parent or guardian of a child under the age of 16. This is the case even if another person has added value to that Opal Card.

## B. Transfers

### Entitlement

Subject to the Opal Terms of Use and this Opal Refund and Balance Transfer Policy, if you have experienced a Transactional Error, we can arrange for a transfer of the Reimbursable Amount to another physical Opal Card.

### Conditions of Transfer

We will make transfers for the Reimbursable Amount to a registered reloadable Opal Card subject to the following conditions:

- (a) **Return the Transactional Error Reimbursement Form:** You must sign and complete the Transactional Error Reimbursement and Transfer Form for which the transfer is claimed and return it to the Opal Return Address.
 

If the Transactional Error relates to a reloadable Opal Card, you do not need to return the Opal Card with your form. However, you must note the 16 digit Opal Card number printed on your reloadable Opal Card on the form in order for your request to be processed.

If the Transactional Error relates to a Single Trip Ticket, you must return the ticket with your form (except in the case of a Single Trip Ticket you paid for but did not receive).
- (b) **Provide true, accurate and up to date information:** You represent and warrant that the information provided in the Transactional Error Reimbursement or Transfer Form is true, accurate and up to date.
- (c) **Transfer of entire Reimbursable Amount:** A transfer can only be made for the Reimbursable Amount (less any applicable charges or fees).
- (d) **Transfer to a reloadable Opal Card:** A transfer of the Reimbursable Amount can only be made to a reloadable Opal Card. If the reloadable Opal Card that was subject to a Transactional Error is a registered Opal Card, the Reimbursable Amount must be transferred to that registered Opal Card.
- (e) **Compliance with Terms of Use and laws:** We may decline to make a transfer of the Reimbursable Amount if you have not complied with the Opal Terms of Use or if we have reason to suspect that an offence under any law may have been or may be committed.
- (f) **Collecting a credit value transfer:** If we make a transfer, the amount of the transfer will not be loaded on the Opal Card until you tap on at an Opal Card Reader. It is your responsibility to tap on at an Opal Card Reader to enable the transfer to be loaded on the Opal Card.

## 6. Approved Payment Device (Contactless Payments)

If you have experienced a Device Transactional Error you can request a reimbursement of the Reimbursable Amount to a debit or credit card account which was used to pay for travel on the Opal Ticketing System.

### A. Reimbursement

#### Entitlement

Subject to the Opal Terms of Use and this Opal Refund and Balance Transfer Policy, if you have experienced any one of the following circumstances we can arrange for a reimbursement of the Reimbursable Amount to a debit or credit card account which was used to pay for travel on the Opal Ticketing System:

- A Device Transactional Error.
- Unable to tap off due to an emergency evacuation or power outage.
- Charged a default fare due to a Service Disruption.

### Conditions of Reimbursement

We will issue reimbursements on the following conditions:

- Request Contactless Payment Reimbursement:** You must complete and submit your request via the [online form for contactless payments reimbursement](#). Simply enter the details of your credit or debit card, find the relevant trip and request reimbursement. If the scenario is such that there is not a relevant trip to select, you need to complete and submit the online [Contactless Payments Reimbursement Form](#).
- Provide true, accurate and up to date information:** You represent and warrant that the information provided in the Contactless Payment Reimbursement Form or online request is true, accurate and up to date.
- Reimbursement to debit/credit card account linked to your Device:** Reimbursements will be credited to your next fare. If you do not travel using the same Device within 7 days of the credit, reimbursements will be made to your debit/credit card account linked to your Device and used for the transaction as specified in the submitted Contactless Payment Reimbursement Form or online request.
- No reimbursements in cash or by cheque:** No reimbursements will be made in cash or by cheque.
- Card issuer Fees:** You are responsible for any fee imposed on us by your financial institution (for example, a transaction reversal fee). We will deduct this from the cost of the fare using the Opal Ticketing System which is reimbursed to you. If the fees and charges incurred exceed the value of the fare using the Opal Ticketing System, you will not receive a reimbursement.
- Compliance with Terms of Use and laws:** We may reject any claim for a reimbursement if you have not complied with the Opal Terms of Use or this Opal Refund and Balance Transfer Policy, or if we have reason to suspect that an offence under any law may have been or may be committed.
- Time limit:** You must claim a reimbursement within 80 days from the date the transaction occurred.

## 7. Opal Digital Cards

If you choose to close your Opal Digital Card, you will be reimbursed the balance as outlined below. If your Opal Digital Card is inactive for a period, the Opal Digital Card will automatically be closed and your Opal Balance refunded as outlined below.

You may request a reimbursement to your Opal Digital Card balance for fare circumstances outlined below.

### A. Refund

#### Entitlement

Subject to this Opal Refund and Balance Transfer Policy, you may claim a refund of the Opal Balance of an Opal Digital Card if it meets the criteria listed below.

In order for you to receive a refund, the Opal Digital Card must be:

- **Unwanted:** you no longer want to use the Opal Digital Card and are closing it;
- **Terms of Use:** you are permitted to do so by the Opal Terms of Use; or
- **Inactive:** there has been no financial activity on the card for 6 months, i.e. no top up has been made and/or no fare transaction charged.

### Conditions of Refund

We will issue refunds on the following conditions:

- (a) **Request closure and refund:** You must request the closure and refund of your card through the Opal Digital Card app or the Opal Connect portal. Refunds of Opal Balance will only be provided if you are closing the Opal Digital Card.
- (b) **Automatic refund after inactivity:** Where there has been no financial activity on the card for 6 months, the Opal Balance will be automatically refunded back to the credit or debit card last used to fund or top up the Opal Digital Card. The Opal Digital Card will then be closed.
- (c) **Provide true, accurate and up to date information:** You represent and warrant that the information provided in your Opal Digital Card refund request is true, accurate and up to date.
- (d) **Refund to top up payment source:** Refunds will be made to the credit or debit card you last used to fund or top up the Opal Digital Card. Refunds can only be made to the top up payment source within 12 months of the last top up.
- (e) **No refunds in cash or by cheque:** No refunds will be made in cash or by cheque.
- (f) **Refund of entire balance:** A refund will only be made in the amount of the full refundable balance of the Opal Digital Card (less any applicable charges or fees). The full refundable balance will be determined 10 days from the time we receive your request.
- (g) **Closure of Opal Digital Card:** The Opal Digital Card for which a refund is sought will be closed once the refund is processed.
- (h) **Fees:** Where any information you provide as part of your Opal Digital Card refund request is incorrect and we incur a bank fee as a result (for example, a reversal fee), we will charge you the fee we incur and will deduct this from the refundable Opal Balance.
- (i) **Compliance with Terms of Use and laws:** We may reject any claim for a refund if you have not complied with the Opal Terms of Use or this Opal Refund and Balance Transfer Policy, or if we have reason to suspect that an offence under any law may have been or may be committed.
- (j) **Expired Opal Digital Cards:** Opal Digital Cards automatically renew when they reach the expiry date. Unlike Opal Cards, there is no need to claim a refund or request a balance transfer at expiry as you will continue to be able to use your new Opal Digital Card.
- (k) **Deceased estate:** If you are applying for a refund for a deceased estate, you will need to provide us with a copy of the death certificate or funeral notice, and confirm that you have authority to act on behalf of the estate by completing the "Opal card refund for deceased estates form" appearing at the end of this document.

## B. Reimbursements

### Entitlement

Subject to the Opal Terms of Use and this Opal Refund and Balance Transfer Policy, if you have experienced any one of the following circumstances we can arrange for a reimbursement of the Reimbursable Amount to the Opal Digital Card which was used to pay for travel on the Opal Ticketing System:

- A Device Transactional Error.
- Unable to tap off due to an emergency evacuation or power outage.
- Charged a default fare due to a Service Disruption.

## Conditions of Reimbursement

We will issue reimbursements on the following conditions:

- (a) **Request reimbursement:** You must complete and submit your request via the reimbursement form. Simply log into the Opal Digital Card app, find the relevant trip and request reimbursement. Alternatively, you can log into [Opal Connect](#), and from Activity view, find the relevant trip under Opal Digital Card and request reimbursement.
- (b) **Provide true, accurate and up to date information:** You represent and warrant that the information provided in the Contactless Payment Reimbursement Form or Request is true, accurate and up to date.
- (c) **Receiving your reimbursement:** Reimbursements will be credited to your next fare where you travel with your Opal Digital Card within the next 7 days. If you do not travel using the same Opal Digital Card within 7 days of the credit, reimbursements will instead be made to your Opal Digital Card balance.
- (d) **No reimbursements in cash or by cheque:** No reimbursements will be made in cash or by cheque.
- (e) **Card issuer Fees:** You are responsible for any fee imposed on us by your financial institution (for example, a transaction reversal fee). We will deduct this from the cost of the fare using the Opal Ticketing System which is reimbursed to you. If the fees and charges incurred exceed the value of the fare using the Opal Ticketing System, you will not receive a reimbursement.
- (f) **Compliance with Terms of Use and laws:** We may reject any claim for a reimbursement if you have not complied with the Opal Terms of Use or this Opal Refund and Balance Transfer Policy, or if we have reason to suspect that an offence under any law may have been or may be committed.
- (g) **Time limit:** You must claim a reimbursement within 80 days from the date the transaction occurred.



# Opal Card Refund Form

Opal cards last for at least 8 years. Instead of a refund, consider keeping your card until you need it again.

**Essential:**

- Refunds can only be deposited into an Australian bank account.
- You must enclose your Opal card with this refund request form.

**How to use this form:**

- Please fill out the top section in CAPITAL LETTERS using a black pen.
- Please ensure you have provided Australian bank account details and the account holder has signed the section titled 'Refund to my Australian bank account'.
- Please ensure you have signed the refund agreement section.

**After you have completed this form:**

- Keep the tear-off section at the bottom of the form for your records.
- Return the completed form, together with the relevant Opal card, to: Opal Customer Care, Locked Bag 5026, Alexandria NSW 2015. Do not staple or perforate the Opal card.
- Please allow up to 20 business days for this form to be processed.
- Refunds paid by cheque involve additional processing time.

For Opal Terms of Use, Opal Refund and Balance Transfer Policy and Opal Privacy Policy please visit [transportnsw.info/opal](http://transportnsw.info/opal).

### Cancel my enclosed Opal card

Reason:  Not working  No longer required  Other (write reason here): \_\_\_\_\_

Opal card number (first 16 digits only) – Please enclose this card with this form

Title  Mr  Mrs  Ms  Dr  Other \_\_\_\_\_

First name \_\_\_\_\_ Last name \_\_\_\_\_

Australian postal address:  
Number and street \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Phone number \_\_\_\_\_ ( ) \_\_\_\_\_

Email address \_\_\_\_\_

### Refund to my Australian bank account

Please provide your bank account details here. This information will be used to credit the refundable balance on your Opal card back to your bank account. If you do not complete this section, a cheque will be posted to the above Australian postal address.

Bank or financial institution \_\_\_\_\_ Branch \_\_\_\_\_

BSB \_\_\_\_\_ Account number \_\_\_\_\_ Account holder name \_\_\_\_\_

Signature of account holder \_\_\_\_\_ Date  /  /

### Opal card refund agreement – please read and sign below

**By signing below you:**

- represent and warrant that the information provided in this refund form is true, accurate and up to date;
- agree that refunds will be made in accordance with the Opal Terms of Use and Opal Refund and Balance Transfer Policy;
- accept that Transport for NSW has the right to determine the method by which a refund is made and may elect to make refunds via a cheque or a transfer to an Australian bank account instead of making a refund to a credit card;
- accept that refunds by cheque will not be made for amounts less than \$5.00 (after the deduction of any applicable charges or fees);
- accept that (i) no refunds will be made in cash, (ii) refunds will only be made in the amount of the total balance of the Opal card (less applicable charges); and (iii) no refund will be given unless the Opal card for which a refund is sought is physically returned with this form;
- agree that if the Opal card is registered, the name on this form must match the name of the profile under which the card is registered;

- agree that if an Australian bank account has not been provided on this form, a cheque will be mailed to the above Australian postal address provided on this form;
- acknowledge that refunds paid by cheque involve additional processing time;
- accept that the Opal card will be cancelled; and
- release Transport for NSW, to the full extent permitted by law, from all liability in relation to the Opal card and its Opal card balance and in relation to this refund form, upon receipt by the undersigned of a refund.

Signature \_\_\_\_\_

Print your full name \_\_\_\_\_

Date  /  /

**Privacy:** For information on how we handle such personal information we refer you to the Opal Privacy Policy published on [transportnsw.info/opal](http://transportnsw.info/opal).

Office use only: Date  /  /

Processed by Opal Customer Care \_\_\_\_\_

**Please complete, tear off and retain this section.** Please allow up to 20 business days for this form to be processed. Refunds paid by cheque involve additional processing time.

Opal card number

Date  /  /

PT059 Opal card refund form



# Opal Card Refund for Deceased Estates

How to use this form:

- Please fill out sections 1 to 4 in CAPITAL LETTERS using a black pen.
- Please ensure you've provided Australian bank account details and the account holder has signed the section titled 'Australian bank account details'.
- Please ensure you have signed the refund agreement section.
- For Opal Terms of Use, Opal Refund and Balance Transfer Policy and Opal Privacy Policy please visit [transportnsw.info/opal](http://transportnsw.info/opal)

After you've completed this form:

- Return the completed form, together with the Opal card and supporting documents, to: Opal Customer Care, Locked Bag 5026, Alexandria, NSW, 2015. Do not staple or perforate the Opal card.
  - Please allow up to 20 business days for this form to be processed.
  - Refunds paid by cheque involve additional processing time.
- Remember to enclose the Opal card and the Death Certificate or funeral notice. Your refund application will not be accepted unless these are enclosed.

## 1. Refund Claimant details

Title  Mr  Mrs  Ms  Dr Other

First name  Last name

Australian postal address: Number and street

Suburb  State  Postcode

Email address  Phone number  Relationship to the deceased

## 2. Registered Opal cardholder details

Opal card number  Title  Mr  Mrs  Ms  Dr Other

First name  Last name

Postal address: Number and street

Suburb  State  Postcode  Country

Email address  Phone number  Supporting documentation attached  Death certificate  Funeral notice

## 3. Australian bank account details

Please provide the Claimant's bank account details here. This information will be used to credit the refundable balance on the deceased's Opal card to the nominated bank account. If this section is not completed, a cheque will be posted to the Claimant's Australian postal address.

Bank or financial institution  Branch

BSB  -  Account number  Account holder name

Signature of account holder  Date  /  /  /

## 4. Opal card refund agreement - declaration of Claimant's capacity to act

**By signing below you:**

- Represent and warrant you are a representative of the deceased person (named above) and are authorised to deal with Transport for NSW (TfNSW) in respect of the deceased's Opal card.
- Represent and warrant that the information provided in this form is true, accurate and up to date.
- Agree to compensate TfNSW for any loss or liability TfNSW incurs if this declaration, or any of the information provided by you in this form, is incorrect.
- Agree refunds will be made in accordance with the Opal Terms of Use and Opal Refund and Balance Transfer Policy.
- Agree that if an Australian bank account has not been provided on this form, a cheque will be mailed to the Australian postal address of the Claimant provided on this form.
- Accept that refunds by cheque will not be made for amounts less than \$5.00 (after the deduction of any applicable charges or fees).
- Acknowledge that refunds paid by cheque involve additional processing time.
- Accept that (i) no refunds will be made in cash, (ii) refunds will only be made in the amount of the total balance of the Opal card (less applicable charges); and (iii) no refund will be given unless the Opal card for which a refund is sought is physically returned with this form.
- Agree that if the Opal card is registered, the name of the deceased on this form must match the name of the profile under which the card is registered.
- Accept that the Opal card will be cancelled.
- Release TfNSW, to the full extent permitted by law, from all liability in relation to the Opal card and its Opal card balance and in relation to this refund form, upon receipt by the undersigned of a refund.

Claimant signature

Print your full name

Date  /  /  /

PT059 Opal card refund for deceased estates