



Transport
for NSW

Opal Refund and Balance Transfer Policy

Electronic Ticketing System

Version 4.1



OPAL Refund and Balance Transfer Policy

This Opal Refund and Balance Transfer Policy sets out the terms upon which TfNSW will provide refunds under the Opal Ticketing System. This Opal Refund and Balance Transfer Policy also describes the terms upon which we will transfer the balance of an Opal Card to another Opal Card. 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 at opal.com.au.

In this Opal Refund and Balance Transfer Policy:

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.

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 Refund Form is the "Opal card refund form" or "Opal card refund for deceased estates" 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.

IF YOU WANT A REFUND

1. Entitlement

Subject to the Opal Terms of Use and this Opal Refund and Balance Transfer Policy, you may claim a refund of the Opal Card Balance of a registered or unregistered Opal Card if:

- **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.

2. 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 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".
- (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 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 signed Opal Refund Form and the returned Opal Card.
- (h) **Cancellation of returned 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 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 to us.
- (l) **Lost or stolen cards:** We do not provide refunds for lost or stolen Opal Cards, but if an Opal Card is registered you may obtain a balance transfer in accordance with sections 3 and 4 below.
- (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 sections 3 and 4 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.

IF YOU WANT A BALANCE TRANSFER

3. Entitlement

Subject to the Opal Terms of Use and this Opal Refund and Balance Transfer Policy, if an Opal Card is a registered Opal Card we can arrange for a balance transfer for that registered Opal Card (**Original Opal Card**) to another registered Opal Card if:

- **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 Opal Card or any associated entitlement to concession travel has expired.

4. Conditions of balance transfers

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

- (a) **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).
- (b) **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.
- (c) **Request a balance transfer:** You may request a balance transfer by calling 13 67 25 (13 OPAL).
- (d) **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 or 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.
- (e) **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.
- (f) **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.
- (g) **Reloadable Opal Cards only:** A balance transfer can only be made to and from reloadable registered Opal Cards.
- (h) **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.
- (i) **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.

- (j) **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.

LOST OR STOLEN UNREGISTERED OPAL CARDS

5. No balance protection for lost or stolen unregistered Opal Cards

We do not provide refunds or balance transfers for unregistered Opal Cards that are lost or stolen. 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.



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 opal.com.au.

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 DD / MM / YYYY

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 DD / MM / YYYY

Privacy: The personal information collected for the purposes of the Opal card Ticketing System will be treated in accordance with the *Privacy Personal Information Protection Act 1998 (NSW)*. For information on how we handle such personal information we refer you to the Opal Privacy Policy published on opal.com.au.

Office use only: Date DD / MM / YYYY _____

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 DD / MM / YY



OP091 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 opal.com.au.

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 / /

OP091 Opal card refund for deceased estates