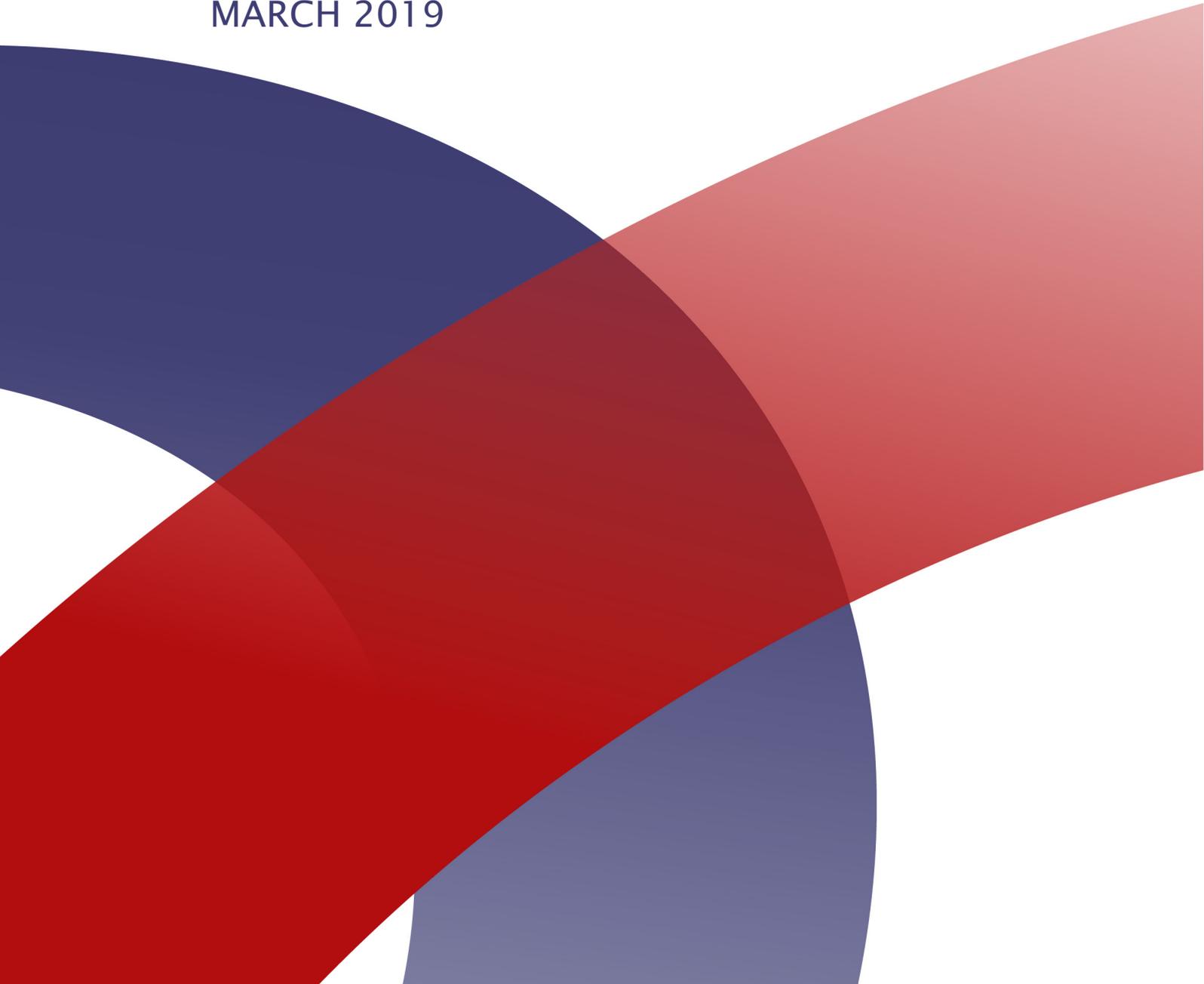




# OFFICE OF RAIL AND ROAD: PASSENGERS' AWARENESS OF TERMS AND CONDITIONS

## FINAL REPORT

MARCH 2019



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# BACKGROUND, OBJECTIVES AND METHODOLOGY

## BACKGROUND

This research was commissioned by ORR's consumer team in support of ORR's strategic objective to promote better customer service for rail passengers.

One of ORR's key roles in this area is to secure compliance with consumer law, particularly amongst train companies, to help ensure that all rail users get the service to which they are entitled.

Amongst the consumer laws train companies are required to comply with are those that require them to provide consumers with the information they need to make informed choices, for example when buying and using train tickets, and to have terms and conditions that are fair and transparent (written in plain and intelligible language).

In this context, ORR commissioned this research to help understand whether the communication and clarity of terms and conditions can be improved.

## OBJECTIVES

The purpose of this research is to provide ORR with an insight into:

1. The extent to which rail passengers are aware of terms and conditions (whether general, such as the National Rail Conditions of Travel (NRCOT), or specific to their ticket type (e.g. Season, Advance, Off-Peak, etc.) or ticket format (e.g. paper, smart, e-ticket (print at home), mobile-ticket, etc.) and, if they are, how they were made aware of them;
2. The extent to which passengers understand these terms and conditions; and
3. How passengers perceive these terms and conditions, in particular their perception of how 'fair' they are and what influences this perception.

# METHODOLOGY

The research involved an online survey with the general public who had travelled on national rail trains within the last 9 months. This was followed by 4 focus groups with the general public who had travelled on national trains within the last 6 months with around 8 participants in each group. The full methodology and sample details can be found below:

	Method	Sample definition	Sample size
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<b>PHASE I – QUANTITATIVE<sup>1</sup></b>	Online	General public who had travelled on national rail trains within the last 9 months	2,078
<b>PHASE II – QUALITATIVE<sup>2</sup></b>	Focus Groups	General public who had travelled on national rail trains within the last 6 months	4 focus groups with c. 8 participants in each

*Please note that throughout the report, responses marked with an asterisk (\*) are where the base size is less than 100 and should be considered indicative, rather than definitive.*

To aid with analysis, some open-ended questions have been coded to enable quantitative analysis of the answers. Others have been left uncoded due to the nature of the question or a low base size making them not suitable for quantitative study.

<sup>1</sup> Fieldwork dates: 2<sup>nd</sup> – 16<sup>th</sup> March 2018

<sup>2</sup> Fieldwork dates: 5<sup>th</sup> – 6<sup>th</sup> June 2018

# SUMMARY OF KEY FINDINGS

## TICKET BUYING CONTEXT

- Overall, respondents are most likely to buy their tickets online, while time of purchase varies from on the day through to several weeks before travelling.
- When buying their most recent ticket, respondents were most likely to purchase them online or at a train station ticket office (39% for both). There were some variations by ticket type bought, with Advance tickets being most likely to be bought online (81%) while Season tickets were most likely to be bought at the ticket office (57%).
- Despite the high use of online services to purchase tickets, the vast majority of tickets purchased were traditional paper tickets rather than a digital ticket (78% vs 17% respectively).
- Most respondents bought their ticket in advance of the day of travel (47% a week or more before travel), though more than a third (38%) bought their ticket on the day.

## AWARENESS OF TERMS AND CONDITIONS

- Respondents mainly had a common sense knowledge of the terms and conditions for travelling by national rail, mainly as a consequence of general experience when travelling as well as of terms and conditions for other services (e.g. phones, online services, financial products). This was borne out in both the quantitative survey and the focus groups, despite reportedly high knowledge of familiarity and understanding of them.
- In the quantitative survey, the clear majority (84%) of respondents say they are familiar with the terms and conditions of travelling by train (on the national rail network). However, in focus groups that familiarity was more of a common sense assumption than actual familiarity with the specific terms.
  - Participants felt that an inexpensive train ticket did not merit the time to stop and read the terms and conditions in comparison to a larger financial risk.
- Among those who say they are familiar with the terms and conditions, nearly all respondents say they understand the terms and conditions of travelling by rail to at least some extent (99%). Most participants felt that the terms and conditions were usually common sense, but found some specific terms surprising.
- The majority of respondents say they were aware of the NRCoT (66%), with a notable proportion reporting that they have read them (38%). A third (34%) say they have never heard of them.
  - However, focus groups responses indicated a different reality, that actually participants did not know specifically where to find the NRCoT, but instead felt confident that if needed they could use the internet to find them.
- While reported awareness of facts about Season tickets was high overall, focus group participants found the language used for these terms and conditions was most confusing, specifically around refunds and administrative charges.

## UNDERSTANDING OF TERMS AND CONDITIONS

- Similarly to awareness, understanding of the terms and conditions of travelling on a national rail train was somewhat limited to a basic understanding. Focus groups highlighted that few participants had read the NRCoT. Most participants' views were based on having used the railways before.
- When asked about which terms and conditions applied to which different ticket types, respondents displayed a good knowledge of basic conditions such as times of travel, but had a limited understanding of the more complex terms tested. The average number of correct answers was 3.18 (out of 9), with just 5 participants out of 1,761 getting every answer correct.
  - Awareness of the conditions for Anytime tickets was highest, while respondents were least likely to be aware of conditions for Off-peak tickets.
- In focus groups, responses to the task of choosing which ticket type is best for a particular response were mixed, with some displaying a good awareness of the pros and cons while others struggled, finding it difficult to identify the best ticket for a journey.
  - While the majority agreed it was possible to make the best decision when presented with clear information, they expressed concern that most people would not have access to this information or have the time to consider the best option for them.
- A concern that transcended ticket types was the addition of an administrative charge to a refund or change in ticket. This was felt to be unnecessary and sometimes exceeding the cost of the ticket, negating any benefit of applying for a refund.
- When thinking about how best to communicate with people about different ticket types, respondents and participants were clear that something accessible online would be the most effective way to do this. However, focus groups highlighted that most expected information about terms and conditions to be visible and accessible when purchasing a ticket at a station and on trains as well.

## FINDING INFORMATION ABOUT TERMS AND CONDITIONS AND BUYING A TICKET

- Of those aware of the NRCoT, respondents were split over whether they knew where to find the NRCoT when buying their ticket for their most recent train journey. Among those who were aware of where to find the NRCoT, the majority said that they looked at them when buying their ticket (58%) with a third (33%) reporting that it had an impact on the type of ticket they bought. This is in line with focus group findings where participants commented that people did not have the time to read terms and conditions before boarding a train.

## PERCEPTIONS OF TERMS AND CONDITIONS

- Perceived fairness of the different ticket types was high across all those tested (71–77% depending on ticket type). While only a small difference, respondents considered Advance and Off-peak tickets as less fair than Season and Anytime tickets, primarily as a reaction to the greater restrictions for these two ticket types.

# CONCLUSIONS

1. People **broadly understand the terms and conditions** for travelling by national rail, displaying a common sense knowledge of them and what their rights and responsibilities are. Positively, respondents displayed some knowledge that there is more than one type of ticket, but this was sometimes felt to make the whole ticket system more confusing. In particular this was a common response among infrequent travellers. Those who travel more regularly are more likely to be familiar with or understand the terms and conditions than those who do not (89% of weekly travellers say they are familiar with the terms and conditions of rail travel, compared to 68% of those who travel less than once every three months).
  - That respondents only had a basic knowledge of terms and conditions caused them to be **less confident about the details of specific ticket types and what their impact might be** on their journey. Specifically, respondents indicated a forgetfulness or a lack of understanding as to the type of ticket they bought.
  - This misunderstanding has a direct effect on their ability to correctly identify which ticket type suits their needs best for the type of journey they will be undertaking. Part of the reason for this stems from respondents' trust in the railway system, which in turn leads to apathy amongst those who use it – because they trust the system to work and have used it enough times to know it works, they feel no incentive to look into the terms and conditions.
2. In line with this, people had a low awareness of specifically where the terms and conditions could be found if they were to look for them. However, there was a **general assumption that they could be found online**, with participants confident of this despite rarely having done so. Given the high likelihood for travellers to purchase their ticket on the day of travel rather than in advance (38%), this should not be the only source of information for passengers. Most respondents in focus groups expected **information about terms and conditions to be visible when buying a ticket as well as on platforms and trains** in order to maximise any dissemination of information.
3. People are **unlikely to read terms and conditions**, perceiving the value of a train ticket as too low and the inconvenience of reading them too high. This in particular affects those who use the railway less often and therefore have less exposure to the different types of tickets. **People were also put off from reading terms and conditions due to a perception that they would be long and complex**, crafted in specifically difficult language in order to confuse travellers. When people were rushing to catch a train, this was felt to be more important than stopping to read the conditions around their ticket for a system they already feel they know and understand. When thinking about how to communicate terms and conditions to the general public, presenting the conditions as they were in the focus group exercises (with key conditions such as times of usage and limitations on refunds included as short bullet points) was felt to be an effective way to communicate the key conditions.
4. When given information about the different ticket types, there were mixed reactions.
  - **Off-peak tickets were seen as stricter than they are**, with most not knowing that these tickets allow you to break your journey along the way.
  - There was **hostility at the inability of travellers to get a refund on an Advance ticket**. Respondents felt that this was unfair if plans changed or you accidentally booked something that you did not mean to book.
  - On a similar note, respondents struggled to understand particular clauses on **Season tickets**, specifically in relation to any refunds.

- A notable minority of **M-ticket** users were not aware that if you cannot display your M-ticket, you will need to buy a new ticket (22%).
- In line with this, broader knowledge of the availability of refunds was poor among respondents, with most not understanding the difference between a refund and compensation, using the terms interchangeably. Some were unaware of compensation schemes or even the possibility of being able to get a refund.

Overall, participants tended to look more favourably on tickets with fewer conditions such as Anytime tickets, but they were also aware that this meant that they had to pay more as a consequence.

5. Despite this, **the terms of different ticket types were felt to be fair overall**. One area where respondents were particularly negative was in response to administration charges, which were seen as unfair and particularly unclear, specifically the use of ‘may be...’ and ‘up to...’. This was felt to be ambiguous language which could be exploited by companies. Those who said they are familiar with the terms and conditions of travelling by train are more likely than those who are not to perceive ticket terms and conditions to be fair.

## ISSUES TO CONSIDER

### BREADTH OF SOURCES

Respondents in both the quantitative survey and focus groups highlighted that having information about the terms and conditions of different ticket types **online** would be the best way to increase passengers’ knowledge. However, given the high proportion who say they buy their ticket on the day of travel, ensuring a **breadth of communication means** will be the most effective strategy to increase awareness of the terms.

Specifically, information on terms and conditions should be available via various means, including;

- On the **National Rail website**;
- On **Train Operating Company websites and ticket retailing websites**;
- At **ticket machines**; and
- Physically at **stations and on trains**.

### SUCCINCT INFORMATION

As outlined above, **people do not read long or complicated terms and conditions**, feeling the relative time spent compared to the benefit they will get is not worth it. As a consequence, the plethora of terms and conditions is confusing, particularly for infrequent travellers.

Short, succinct key points are more likely to be read and could get key information across quickly and easily. Participants in the focus groups felt that presenting information in the format it was shown in the groups would be an effective way of communicating key points in a way that the average traveller might read.

These key points should cover:

- **Restrictions** on use of specific tickets (e.g. Advance or Mobile tickets);

- **Cancelling or changing** dates;
- **Refunds and compensation**; and
- **Getting on or off a train** at different stations.

This will ensure that passengers are making informed decisions about the type of ticket they are buying and allow them to make the best purchase for them.

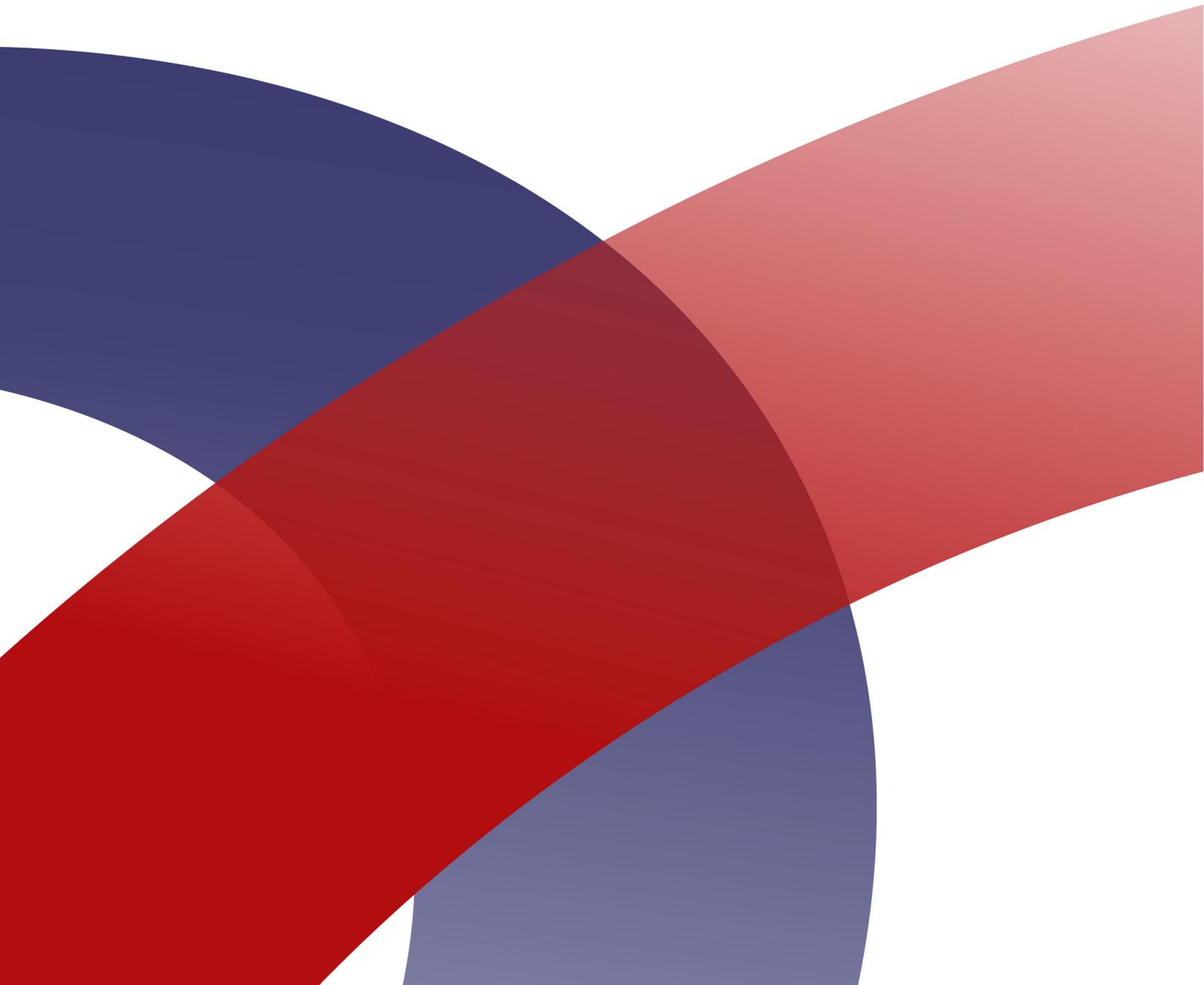
## CONSIDER AMBIGUOUS TERMS AND CHARGES

Respondents generally felt that the terms and conditions that apply to different types of train tickets were broadly fair, although they were more sceptical about tickets with more stringent conditions. However, one of the few consistent points of contention from respondents was in regards to **ambiguous language used, for example whenever there was the potential for an administration fee to be charged.**

Specifically, the use of ‘up to...’ and ‘you may be able to...’ was considered to be **frustrating and unclear**, further strengthening the feeling of terms and conditions being used to protect companies rather than people. Respondents say that they would rather have a clear, fixed cost or restriction, rather than this uncertainty. Furthermore, the administration charge can sometimes exceed the price of the ticket, making applying for a refund a pointless endeavour.

**If possible, consideration should be given to the use of ambiguous terms** within terms and conditions. Making it clear in what circumstances an administration fee will be charged was felt to be a preferable option. In conjunction with this, exploring whether an administration fee could be waived in the event of it costing more than the price of a ticket may be one way to demonstrate how the railways can work better for passengers.

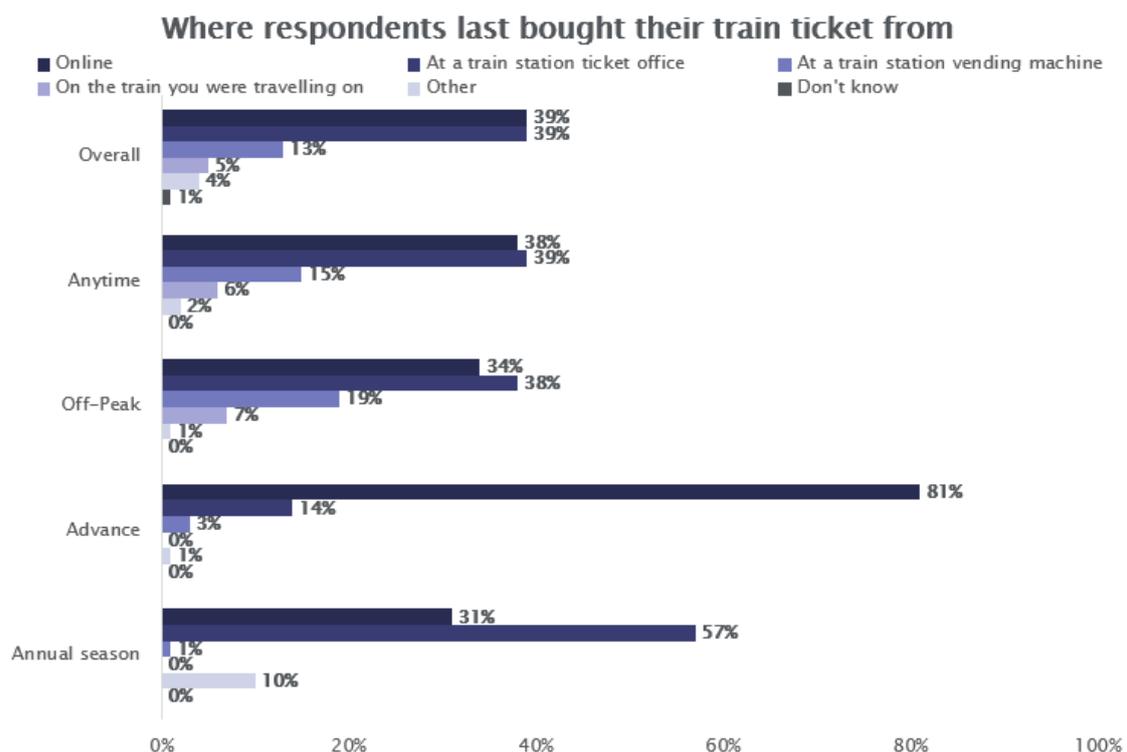
# TICKET BUYING CONTEXT



# WHERE TICKETS ARE PURCHASED

At the start of the survey, respondents were asked questions on their most recent ticket purchase. These questions provide context to the main focus of this report, and enable exploration of differences in passenger awareness and understanding based on factors such as what they buy, where they do so and how frequently they travel.

In terms of where passengers buy tickets, when thinking about the last time they travelled by train respondents are most likely to have bought their train ticket online or at a train station ticket office (39% for both). More than one in ten (13%) bought their tickets at a train station vending machine while just 5% bought them on the train they were travelling on.



*Q1. Thinking about the last time you travelled by train, where did you buy your ticket? Base: All respondents (n=2,078); All who used an anytime ticket the last time they travelled by train (n=613); All who used an off-peak ticket the last time they travelled by train (n=651); All who used an advance ticket the last time they travelled by train (n=280); All who used an annual season ticket the last time they travelled by train (n=220)*

Those who bought an Anytime or an Off-peak ticket the last time they travelled by train are most likely to be in line with the overall results. Two in five respondents who bought an Anytime ticket did so online (38%) or at a train station ticket office (39%) while similar proportions said the same of an Off-peak ticket (34% vs. 38% respectively). Four in five respondents who last bought an Advance ticket (81%) say they did so online, while just 14% said they did so at a ticket office. In contrast, more than half of respondents (57%) bought an annual Season ticket the last time they travelled by train at a ticket office, with three in ten doing so online (31%).

All age groups are equally likely to say that they bought their ticket online the last time they travelled by train (39% for 18–34, 35–54 and 55+). Usually, those in younger age groups are more likely to engage with online or digital mediums, suggesting that online means to buy a ticket are accessible for older age groups.

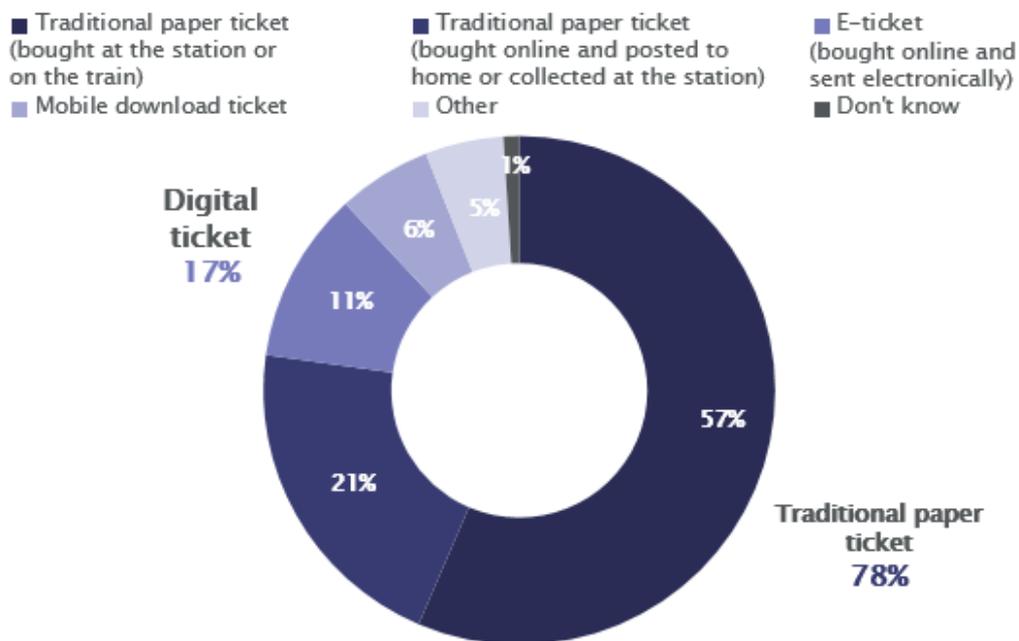
Those who travel irregularly are most likely to say they bought their ticket online. Half of respondents (49%) who travel by rail less than once every three months say they bought their ticket online, compared to a third (34%) who say they travel at least once a week. This may be reflective that those who travel more regularly may be more likely to have a regular Season ticket of some kind, while those who travel more irregularly have the time to plan for a trip or look for the best deal.

Two in five respondents (40%) who said they are familiar with the terms and conditions of travelling by train said they bought their ticket online. In comparison, a third (33%) who said they are unfamiliar with the terms and conditions say they bought their ticket online. This suggests that the terms and conditions are more readily accessible online than at a train station or on a train.

## FORMAT OF TICKET

When asked in what format respondents bought their ticket, four in five (78%) say they bought a traditional paper ticket when buying their most recent ticket, whether bought at the station or on the train (57%) or bought online and posted to home or collected at the station (21%). One in five (17%) bought a digital ticket, either an E-ticket (11%) or a mobile download ticket (6%).

### Format of most recent ticket purchase



Q3. In what format was the most recent ticket you purchased? Base: All respondents (n=2,078)

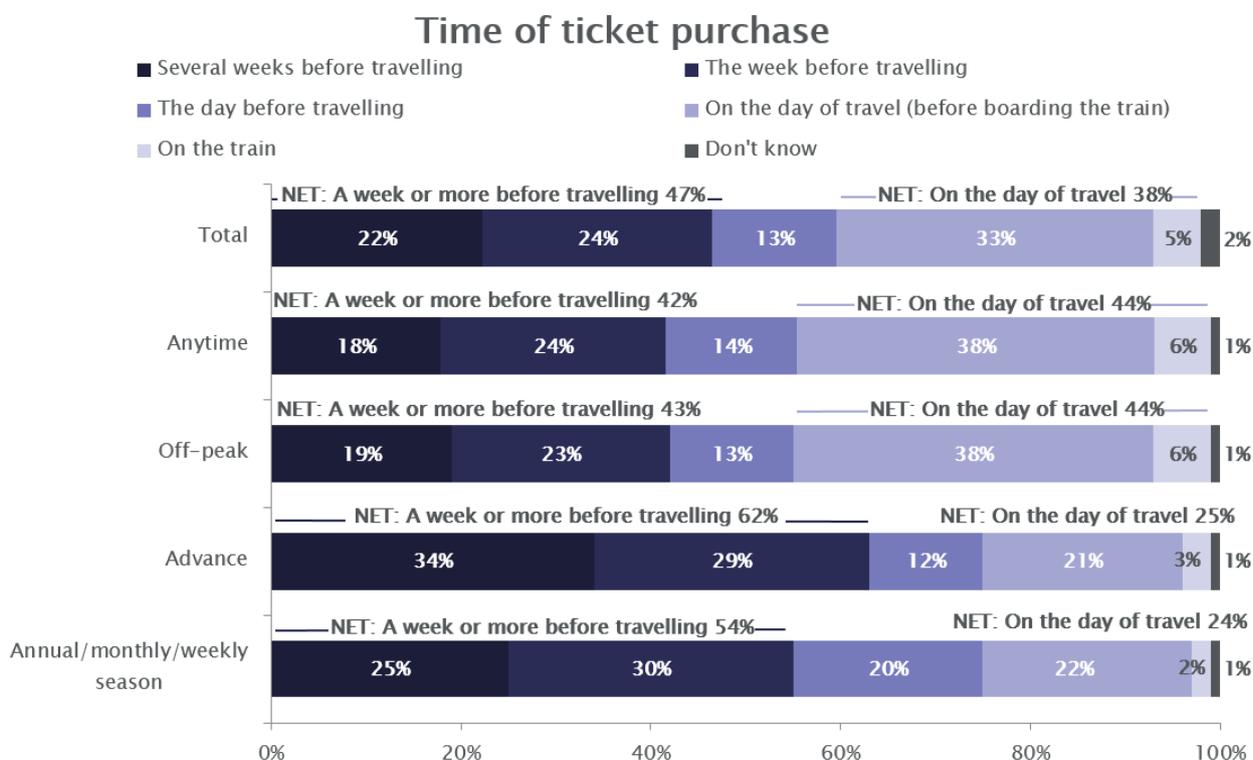
Four in five (81%) respondents aged 55+ report buying a traditional paper ticket of some kind, compared to three quarters (76%) of 18–34 year olds. In line with this, one in five (21%) 18–34 year olds bought a digital ticket of some kind, compared to one in ten (11%) of those aged 55+.

Respondents in London are most likely to report buying a digital ticket (25%), compared to one in ten (11%) in the South. In comparison, more than four in five Scottish and Southern respondents (84% for both) report buying a paper ticket.

One in five respondents (21%) who bought an Advance ticket in the last nine months bought a digital ticket, compared to four in five (81%) who bought an Off-peak ticket in a traditional paper ticket. Perhaps in conjunction with this, more than one in five respondents (22%) who usually travel by train for business say they bought a digital ticket, compared to one in ten (12%) who say the same for commuting. This may be as a consequence of businesses and those buying Advance tickets booking ahead, while commuters are more likely to have traditional paper tickets.

## WHEN TICKETS ARE BOUGHT

When asked where they bought their ticket, just under half (47%) of respondents say they bought their ticket a week or more before travelling. Two in five (38%) say they bought it on the day of travel, including a third (33%) who bought on the day of travel before boarding the train.



Q5. And *when* did you buy your ticket? Base: All respondents (n=2,078)

There are some variations by purchase of ticket type, with those who bought an Advance ticket in the last nine months most likely to say they did so a week or more before travelling (62%) compared to two in five (42%) who bought an Anytime ticket. However, a quarter (25%) of those who bought an Advance ticket said they bought their ticket on the day of travel. While on some train services it is possible to buy an Advance ticket on the day of travel, for most the latest you can buy one is the day before. These results may suggest a forgetfulness on the part of respondents as regards to this type of ticket, or a misunderstanding as to what type of ticket they bought.

Those who report being unfamiliar with the terms and conditions of travelling by train, are more likely than those who say they are familiar to have bought their ticket on the day of travel (50% vs. 36% respectively). In comparison, half of respondents who are familiar (49%) with the terms and conditions of travelling by rail bought their ticket a week or more before travelling. In particular, a quarter (24%) bought their ticket several weeks before travelling. This suggests there is a correlation between the two,

with those who buy their tickets in advance more likely to be familiar with the terms and conditions of tickets.

The highest proportion of respondents bought their ticket on the day of travel before boarding the train (33%). This may indicate both trust and apathy among respondents, as they are willing to buy their ticket at short notice, without checking the terms and conditions first. This in turn may lead some passengers to be uninformed and uninterested in finding out about their rights and responsibilities when travelling by rail.

# AWARENESS AND UNDERSTANDING OF TERMS AND CONDITIONS

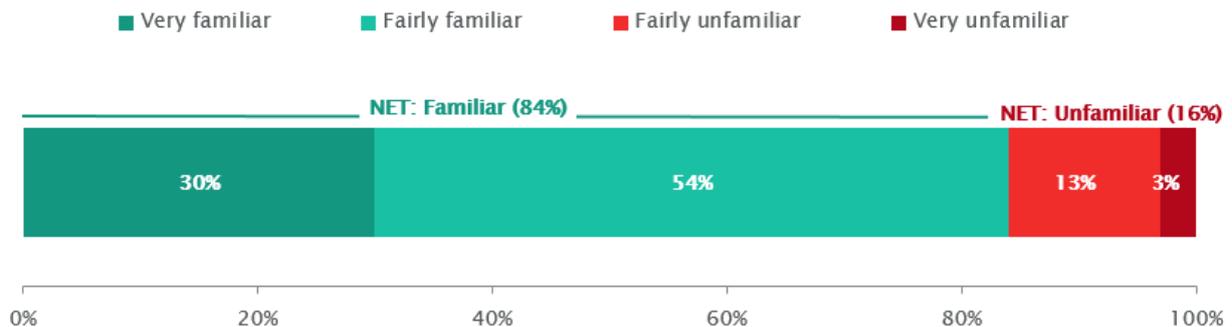


# FAMILIARITY AND UNDERSTANDING

A key area for exploration in this research is familiarity with and understanding of the terms and conditions that govern usage of the railways

When asked about their overall familiarity with these, more than four in five respondents (84%) report being familiar with the terms and conditions of travelling by train, compared to 16% who say they are unfamiliar. Three in ten (30%) report being very familiar.

## Familiarity with terms and condition of train travel



Q6. Overall, how familiar or unfamiliar with the terms and conditions of travelling by train (national rail), either with a specific type of ticket or the general rules for travel? Base: All respondents (n=2,078)

Younger respondents are more likely than their older counterparts to report being familiar with the terms and conditions of travelling by train (86% 18–34 vs. 81% 55+ respectively).

Nine in ten (89%) respondents who travel at least once a week by rail report being familiar with the terms and conditions of travelling by train, compared to seven in ten (68%) who travel less than once every three months.

The responses in the focus groups appear to contradict the the responses given in the quantitative survey, indicating that people are not as familiar with the terms and conditions of travelling by rail as they say they are. This is primarily due to trust in the system and the often low financial cost for making short journeys.

While respondents generally say they are familiar with the terms and conditions, this is not something that was clearly seen in the focus groups. For the most part, terms and conditions were seen as something that would only be approached if something went wrong and people needed to look into what their rights were. Alternatively, people would read the conditions if they were making a large financial commitment such as a mortgage because the larger financial commitment made it worth reading about and understanding the consequences (i.e. losing a house, debt). Compared to this, the terms and conditions for a train ticket which would cost nowhere near as much were not seen as something that people were willing to take the time to read.

*"I just think it always strikes me that, I would only ever read them if something went wrong."*

London

*"I read for the mortgage, because it is a big commitment so honestly that probably was the one, and generally because it's pages and pages of small print, I just take them and I just don't have time for it."*

**Manchester**

There were some comparisons to other areas where people usually accept the terms and conditions without reading them before continuing with a purchase or using a service, such as iTunes or Spotify. Participants felt that because everyone uses these services, the terms and conditions would be reasonable. This led to a certain amount of apathy among respondents, even those who travelled more irregularly, who felt that because they had used a service previously and nothing had gone wrong things would work out again the next time. Furthermore, long and complicated text was seen as off-putting and something that people did not have time for, particularly when rushing to get a train to get to work.

*"I guess you kind of take it for granted that, you know, you buy a ticket and you get on a train and you know where you're going, to the destination."*

**Manchester**

*"You never bother reading them because nobody's got the time."*

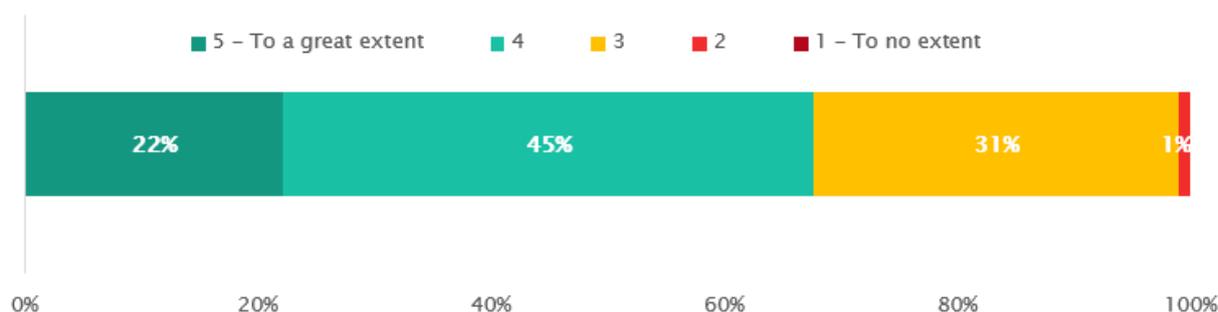
**London**

*"My general feeling when it comes to terms and conditions, when it comes to Apple or Spotify or anything, I just tick the box because everyone else ticks the box, so there's no need for me to read it. I have a general trust because everyone else ticks the box."*

**Manchester**

Of those who say they are familiar with the terms and conditions of travelling by train (84% of the total), one in five respondents (22%) report understanding them to a great extent, giving it a score of 5 on a 5-point scale where 5=to a great extent and 1=to no extent. Nearly half (45%) scored 4, while three in ten (31%) scored 3.

### Extent of understanding – terms and conditions



*Q7. And to what extent, if at all, would you say you understand the terms and conditions of travelling by train? Base: All those who are familiar with the terms and conditions of travelling by train (national rail) (n=1,755)*

Among those familiar with the terms and conditions of travelling by rail (84% of all those surveyed), three in ten London respondents (30%) report understanding the terms and conditions to a great extent. In comparison, one in five respondents from Scotland and the Midlands & East said the same (20% for

both). This may correspond with Londoners being more likely to buy a digital ticket online (25% vs. 13% Scotland and 14% Midlands & East) and the correlation between purchasing online and having a greater understanding of terms and conditions. Purchasing tickets online seems to be the greater indicator of understanding of terms and conditions rather than type of ticket purchased. While respondents in the South are most likely to purchase a Season ticket (20% vs 11% overall), they are as likely to report understanding the terms and conditions to a great extent as other regions (21%).

Among those who travel by rail at least once a week (53% of all those surveyed), a quarter of this group (26%) say they understand the terms and conditions when travelling by rail to a great extent, compared to one in ten respondents (11%) who travel less than once every three months (this group makes up 8% of the total sample).

While the quantitative survey shows that respondents who know about terms and conditions say they have a depth of understanding of them, the focus groups suggest that this is based on common sense rather than an actual awareness of them. When asked specifically about the terms and conditions of travelling by rail, few if any had looked at them with some being outright unaware that any terms and conditions existed. Some focus group respondents felt there were no guarantees for them in terms of their rights anyway and considered that they did not have enough time to actively read them regardless.

Differences in awareness were clearest between regular and irregular travellers, with regular travellers being more likely to have read or be aware of terms and conditions compared to irregular travellers. It should be noted that for both groups this awareness was still only to a limited extent, with the greater awareness among regular travellers more likely to be around a specific ticket type such as Season or Advance tickets, rather than a better awareness of all terms and conditions. Furthermore, those who are irregular travellers expected greater rights (such as a seat on a train) than regular travellers, who were more likely to be aware of their responsibilities as passengers (being able to present a valid ticket).

*"I don't know, if by rights, when you think about whether there any guarantees in the terms and conditions, because I don't think there are. If you travel from, say, Manchester to London, you're never guaranteed a seat, and they will not guarantee you a seat on there."*

**Manchester**

*"I didn't know that [that there were terms and conditions for using the railways]. I could have claimed a lot of money back. Sometimes, there are so many delays. I had no idea."*

**London**

*"I've read some of them myself, but some of them are just common sense."*

**Manchester**

*"Let's face it, who's going to read terms and conditions? If you're travelling to a different destination four times a week with a different rail company who may have different terms and conditions, who has got the time? A lot of it's taken on trust, you'll buy a ticket, you expect to get from A to B safely and have a seat. Of course, I think in the terms and conditions they don't guarantee you a seat."*

**London**

As such, there was a feeling of apathy towards terms and conditions, to some extent perhaps bred by familiarity with the system, even if respondents are not regular travellers by rail. The disjointed nature of

the railways, including having different train operators covering different routes, was also an area spontaneously mentioned by groups in both London and Manchester, raised by respondents who felt there could be different terms and conditions by train company.

When asked about what rights they may have, respondents included having an accurate timetable of trains, arriving at their destination on time, having a seat, clean and safe trains, automatic refunds for delays, clear terms and conditions in simple language and friendly and helpful staff. Respondents' perceived responsibilities included buying the correct ticket, ensure the ticket is valid and to be able to show the ticket on request, no smoking or bad behaviour, to complete the paperwork appropriately in respect of refunds, report any suspicious behaviour to train staff and be on time for the train.

Despite respondents having a common sense knowledge of the terms and conditions, they felt that these were aimed more at protecting the company than it was about helping passengers. Specifically when it comes to compensation if a train is late, which was a common theme given the issues around the new timetable for Northern passengers as well as ongoing problems faced by Southern at the time of the focus groups. It should be noted here that refunds and compensation were used interchangeably by respondents, with no awareness of specific differences between the two. In the focus groups, it was felt that train companies would have a way out of paying compensation to passengers, but if someone was to sit somewhere they should not or to have the wrong ticket then they would be expected to pay to redress that.

*"It strikes me that these things are always accessible but they're not readily accessible. That's why it's called fine print. It's not called big, bold, in-your-face print."*

**London**

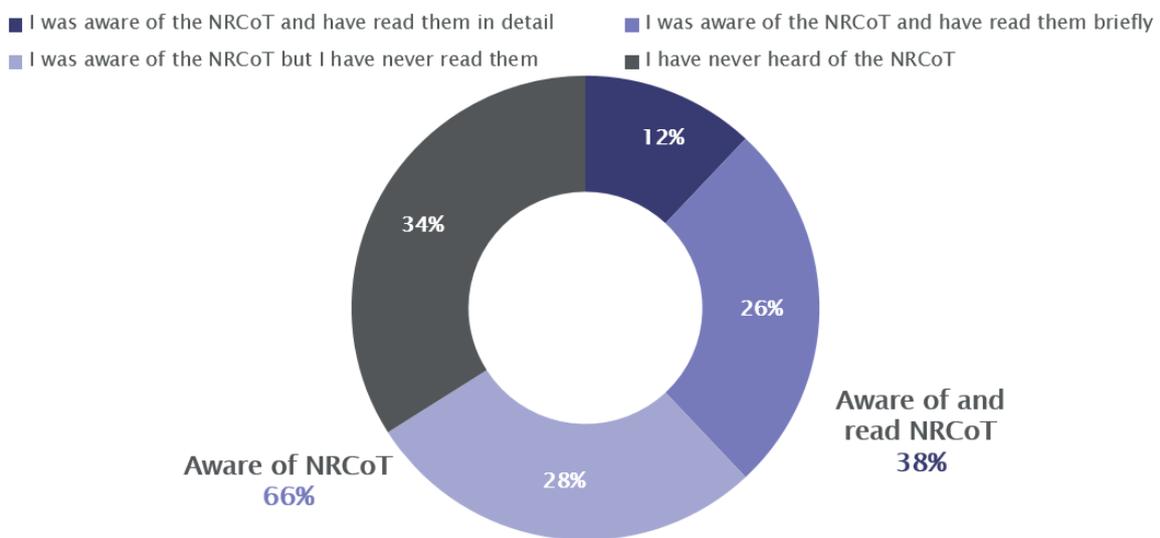
*"I sort of feel that the advantage is with the train company over you as a customer if your train is delayed by fifteen minutes you can get this refund but then they always seem to manage to get out of it by the train being delayed by twelve minutes. Yes, there's the terms and conditions that you expect the train to arrive punctually and if not, you'll be remunerated but they always seem to get around that. Whereas, if there was a discrepancy the other way, for example if I was to sit in first class without a first-class seat, then I'm going to get penalised for that whereas the train companies just sort of seem to get around the terms and conditions on their part."*

**London**

# AWARENESS AND IMPACT OF THE NATIONAL RAIL CONDITIONS OF TRAVEL

When asked how much they know about the National Rail Conditions of Travel (NRCoT), two thirds (66%) say they are aware of them, while a third (34%) say they have never heard of the NRCoT. Two in five respondents (38%) report being aware of and have read the NRCoT.

## Awareness of National Rail Conditions of Travel



*Q12. The National Rail Conditions of Travel (NRCoT) specify the terms and conditions for rail travel in the UK. These set out the customer's rights and responsibilities when travelling on the national rail network in Great Britain. Which of the following best describes how much you knew about the NRCoT before today? Base: All respondents (n=2,078)*

Respondents aged 18–34 are most likely to report being aware of the NRCoT and have read them (42%), compared to three in ten (31%) of those aged 55+. However, there is no significant difference between age groups on their awareness of the NRCoT overall (66% 18–34, 67% 35–54, 64% 55+).

Those living in London are most likely to report being aware of the NRCoT and having read them (49%) compared to three in ten in Scotland (30%).

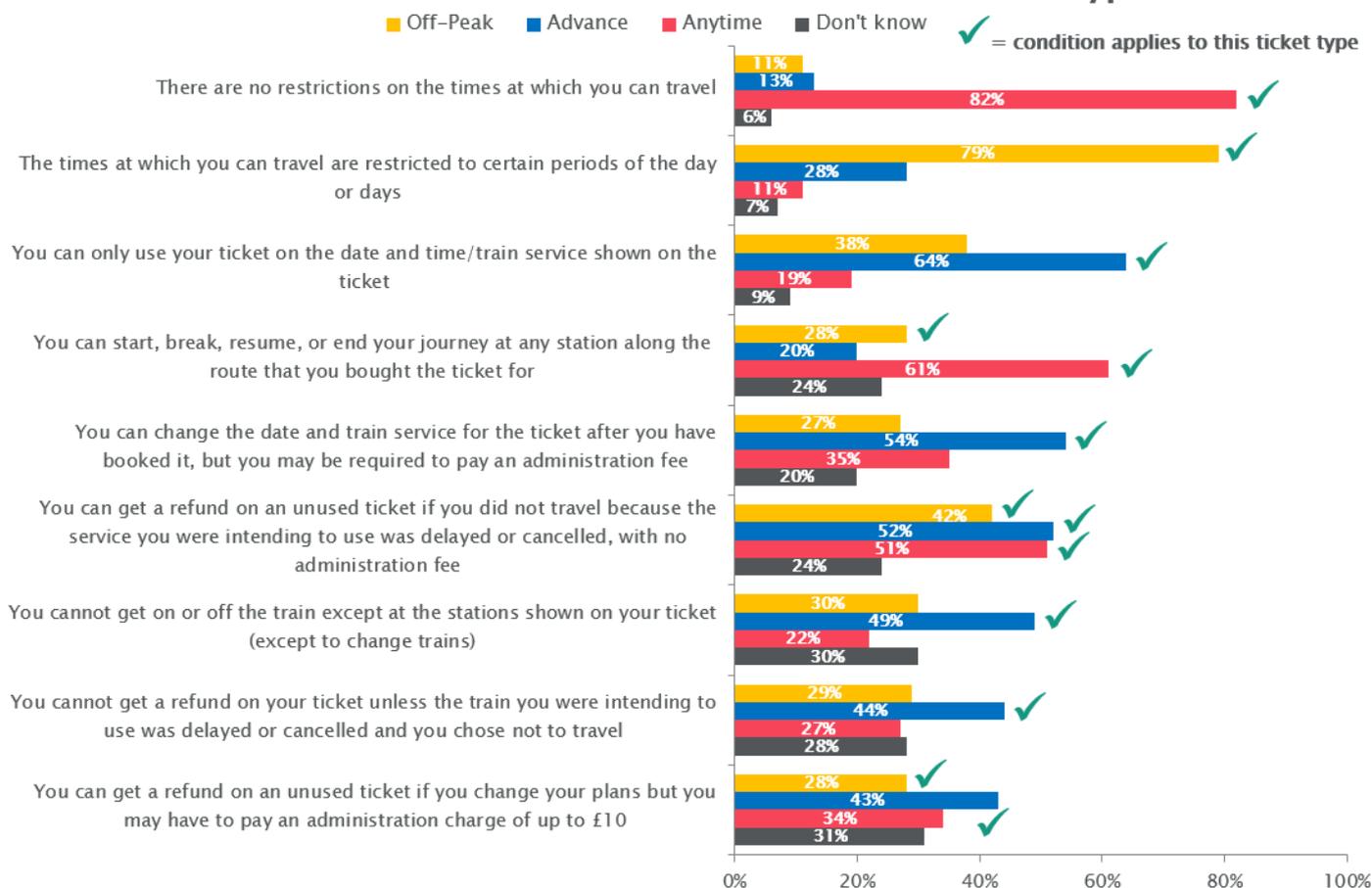
Respondents who have bought an Advance ticket or Season ticket in the last nine months are the two groups most likely to report being aware of the NRCoT (73% for both) and have read them (46% and 45% respectively). In contrast, two-thirds of those who bought an Anytime or an Off-peak ticket (67% for both) say they are aware of the NRCoT, while around two in five of these respondents report having read them (41% for Anytime and 38% for Off-peak).

Respondents who usually travel for business by rail are most likely to be aware of them (71%) while more than two in five of those travelling for business report having read them (44%). In comparison, two thirds (65%) of those who usually travel by rail to commute report being aware of them while a third (33%) say they have read them.

# AWARENESS OF TERMS AND CONDITIONS FOR DIFFERENT TICKET TYPES

When asked what terms and conditions apply to different types of ticket, respondents display good levels of awareness of basic terms and conditions, but limited knowledge of more complex ones.

## Perceived terms and conditions for each ticket type



Q15. There are several different types of ticket that you can purchase for travelling by rail. To the best of your knowledge, which of the following ticket types do each of the statements about the conditions of use for a train ticket apply to? Each statement may apply to one or more ticket type. Base: All who have purchased an anytime, off-peak or advance ticket in the last 9 months (n=1,761)

Respondents are generally aware of the key conditions governing when tickets can be used, and which are indicated by the ticket names (e.g. that an Anytime ticket means you can travel at any time). Four in five (82%) correctly identify that there are no restrictions on travel times for Anytime tickets, while the same proportion (79%) know that Off-peak tickets have restricted travel periods or days. More than three in five (64%) say that Advance tickets can only be used on the date and time shown on the ticket.

However, awareness is lower of other terms that apply to tickets. For example:

- While 61% correctly identify that you can start, break, resume or end your journey on an Anytime ticket at any station along that journey's route, just 28% are aware that this is also true for Off-peak tickets.
- Only half (52%) of respondents are aware that you can get a refund on an unused Advance or Anytime ticket if your train is delayed or cancelled, and only 42% are aware of this for Off-peak tickets.

- Only half (49%) are aware you cannot get on or off the train when using an Advance ticket except at the stations shown on the ticket, while three in ten (30%) mistakenly believe this to be true of Off-peak tickets.

Generally speaking, those who had bought a particular ticket type were more likely to correctly identify if a particular condition applies to that ticket type.

In the focus groups, most participants were aware there were different terms and conditions for different ticket types. However, a number of individuals, particularly those who travel irregularly, said that they found this very confusing.

*“It’s also the names of some of them are really, really confusing. So, you can have a super-duper saver and a Super Off-peak saver and an ABC saver, and you think, ‘Well, what kind of saver have I got today? I don’t know.’”*

**London**

Across the different ticket types, respondents felt that ‘ambiguous’ administration fees were a negative. Members of both focus groups said it was important to know upfront what the cost would be. In general, wording such as ‘may be’ or ‘up to’ was found to be unhelpful.

*“M: We found them to be a little bit ambiguous...”*

*F: It said an administration fee of up to £20, and we thought, well, we want it to be clearer.*

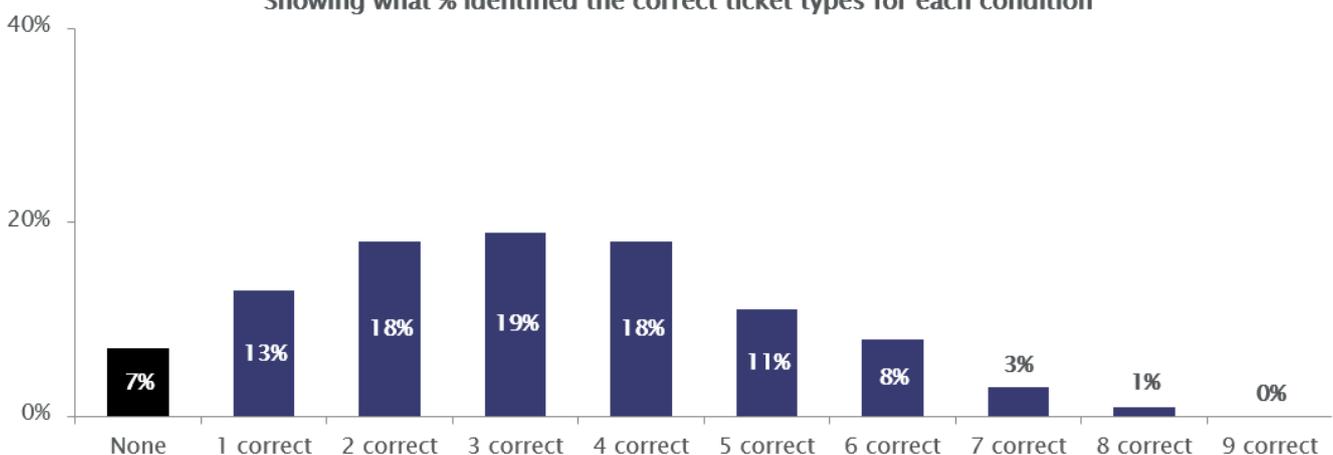
*M: Again, it says here, if you receive a penalty, or have to buy another ticket because you’re unable to present your ticket, it says you may be able to get a refund. So, the language, again, is a little bit uncertain.”*

**London**

Participants tended to look more favourably on tickets with fewer conditions, but were also aware that this meant you had to pay more.

Overall, respondents are most likely to correctly identify which ticket types are correct for 2–4 of the 9 conditions tested, echoing their limited awareness of the full extent of terms and conditions that apply to each ticket type. Only 5 out of 1,761 respondents got every answer correct.

**Perceived terms and conditions for each ticket type**  
Showing what % identified the correct ticket types for each condition



*Q15. There are several different types of ticket that you can purchase for travelling by rail. To the best of your knowledge, which of the following ticket types do each of the statements about the conditions of use for a train ticket apply to? Each statement may apply to one or more ticket type. Base: All who have purchased an anytime, off-peak or advance ticket in the last 9 months (n=1,761)*

Overall, while it is encouraging that rail travellers appear to understand the basic conditions that apply to their tickets, more work is required to inform them of more detailed terms, particularly around refunds, and where/when you can or cannot get on or off the train.

The average number of correct answers was 3.18 out of 9. Commuters (3.56) and those aged 55+ (3.50) had higher average numbers of correct answers than other groups. Those who said they were familiar with rail terms and conditions had a slightly higher average score than those unfamiliar (3.23 vs. 2.88). Respondents in London had the lowest average number of correct answers (2.58 out of 9) than those in any other region, while those who travel less than once every three months get fewer correct answers than those who travel at least weekly (2.61 compared to 3.27).

In the focus groups, when tasked with choosing which ticket type is best for a particular journey, participants had mixed success. Some people in the groups displayed a good assessment of the pros and cons of different types of ticket – for example, choosing Advance tickets when the date of travel was known and fixed, and Off-peak or Anytime tickets when more flexibility was needed.

*“The flexibility provided, for an extra cost of £6, is a no brainer, basically, isn’t it?  
That’s what you’re going to choose.”*

**Manchester**

These groups also weighed up the costs of different ticket types in their analysis, with some preferring to take a risk and use an Advance ticket even when the date of travel was uncertain, on the grounds that it was cheaper, and could be rearranged if needed.

*“Because she’s going to go at [a] fixed time, she can get an Advance ticket, she knows when she’s going to go. But, on the way back, she doesn’t know whether she’s going to extend her stay or come back on the same day. She doesn’t have any time restrictions, because, obviously, it’s holiday, so I’m pretty sure she can choose to stay a couple of hours extra and go on an Off-peak time.”*

**Manchester**

However, other groups struggled to identify the best ticket for a particular journey, finding it difficult to decide which particular set of conditions was optimal for each journey, even with the simplified information provided.

*“I’m very lazy, so I would never change my ticket, so I’d just go with ‘Off-peak’, pay a little bit more, then I can go any time.”*

**Manchester**

The majority of participants agreed that it was possible to assess and make the correct decision when presented with all the information in a concise way, as in the focus groups. However, they expressed concern that most people would not have access to this information, and not put so much thought into their choice. This would leave them open to making a poor choice. This was perceived to be a particular risk for those who use the railways infrequently.

*“If they didn’t have that information in front of them, they might not have a clue.  
They’d just think, ‘Price.’”*

**Manchester**

*"It depends how used to train travel you are, as well. Some people only go on the odd occasion, they don't really know about all this. I mean, I think everybody here does use trains, so we know a little bit about it."*

**Manchester**

Participants across all groups said that presenting the terms and conditions as they were in the exercises, with key conditions highlighted in simple bullet points, was an effective way of communicating the main conditions associated with different ticket types. They found this more accessible than the general perception of terms and conditions as excessively long and full of small print. There was a strong sense in the groups that customers are not going to read anything long or complex when buying a ticket, and so a concise summary would be the best way to communicate the most important facts.

*"M: I feel like if there was a summary.*

*F: Yes, simplified.*

*M: Just kind of break[ing] down what each bit meant for you.*

*F: Clear and simple bullet points.*

*M: Not necessarily because people don't understand, but I think that would encourage people to pay more attention to them.*

*M: Yes. Just the five things that are most troublesome, I suppose, would help."*

**London**

*"Yes, exactly. They're short, simple, easy-to-read, you know, you look at it and then you just get the four points in your head."*

**Manchester**

Lastly, there was high awareness of the concept of 'split ticketing' in the Manchester focus group, and both groups agreed that it was a strange element to have in the system, and one that is unfair on passengers.

*"M: Martin Lewis came up with this some time ago, whereby you could buy a ticket from Manchester to London, say, that cost you £60, but if you bought the ticket from Manchester to Birmingham, £10, and Birmingham to London.*

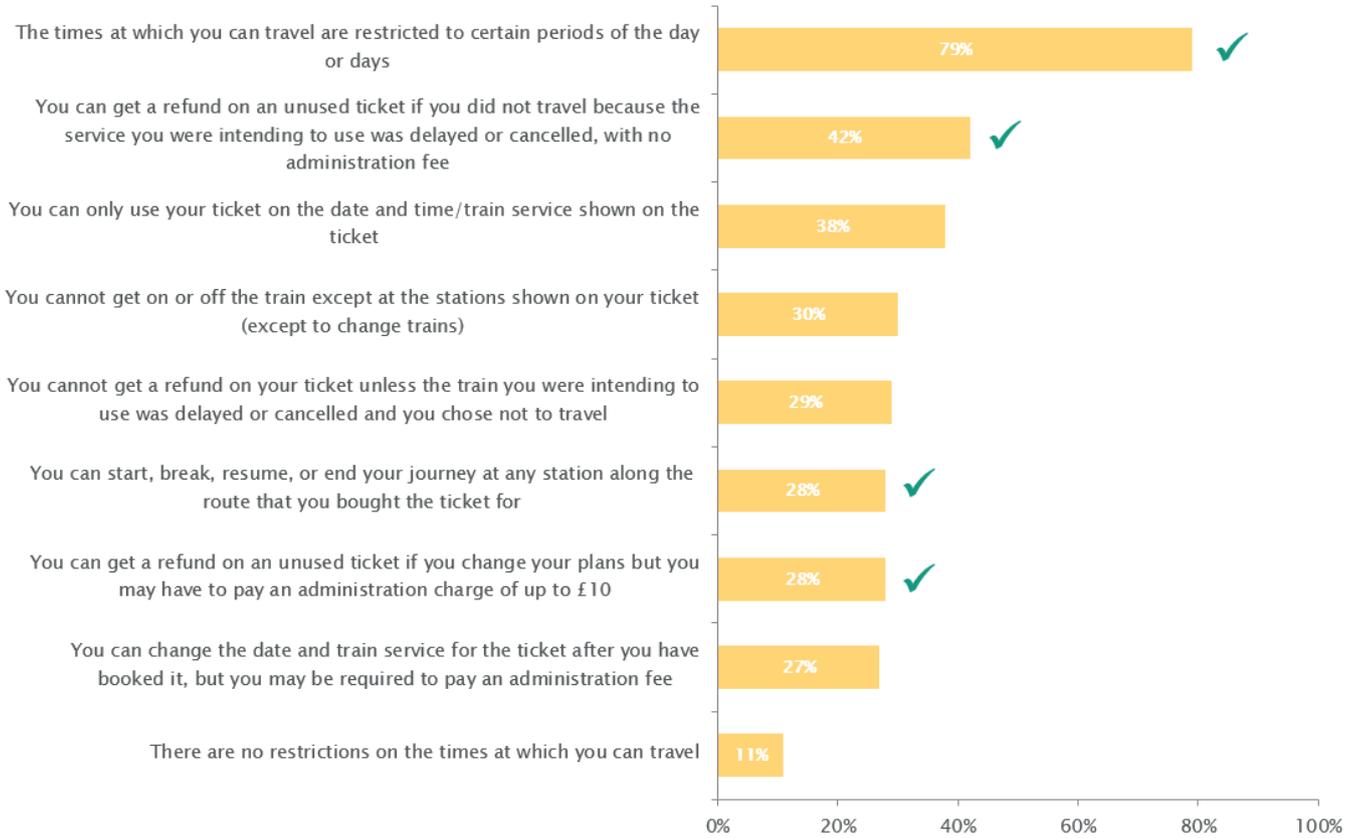
*M: why can't the fares be standardised so that you can just buy it?"*

**Manchester**

# OFF-PEAK TICKETS

Awareness of terms and conditions was lowest for Off-peak tickets of all the types tested, particularly when it comes to which trains can be used and when refunds are available.

## Perceived terms and conditions for Off-peak tickets



Q15. There are several different types of ticket that you can purchase for travelling by rail. To the best of your knowledge, which of the following ticket types do each of the statements about the conditions of use for a train ticket apply to? Each statement may apply to one or more ticket type. Base: All who have purchased an anytime, off-peak or advance ticket in the last 9 months (n=1,761)

Fewer than three in ten respondents correctly identified that an Off-peak ticket allows you to start, break, resume or end your journey at any station, or that refunds are available if you change your plans (28% for both). Multiple participants in the focus groups were pleased to discover that Off-peak tickets allow for flexible starting and ending of the journey at intermediate stations, and said that this should be more widely communicated.

*“You can start, break, resume or end your journey at any station along the route that you bought the ticket for.’ That’s a positive and I didn’t know that was a thing.”*

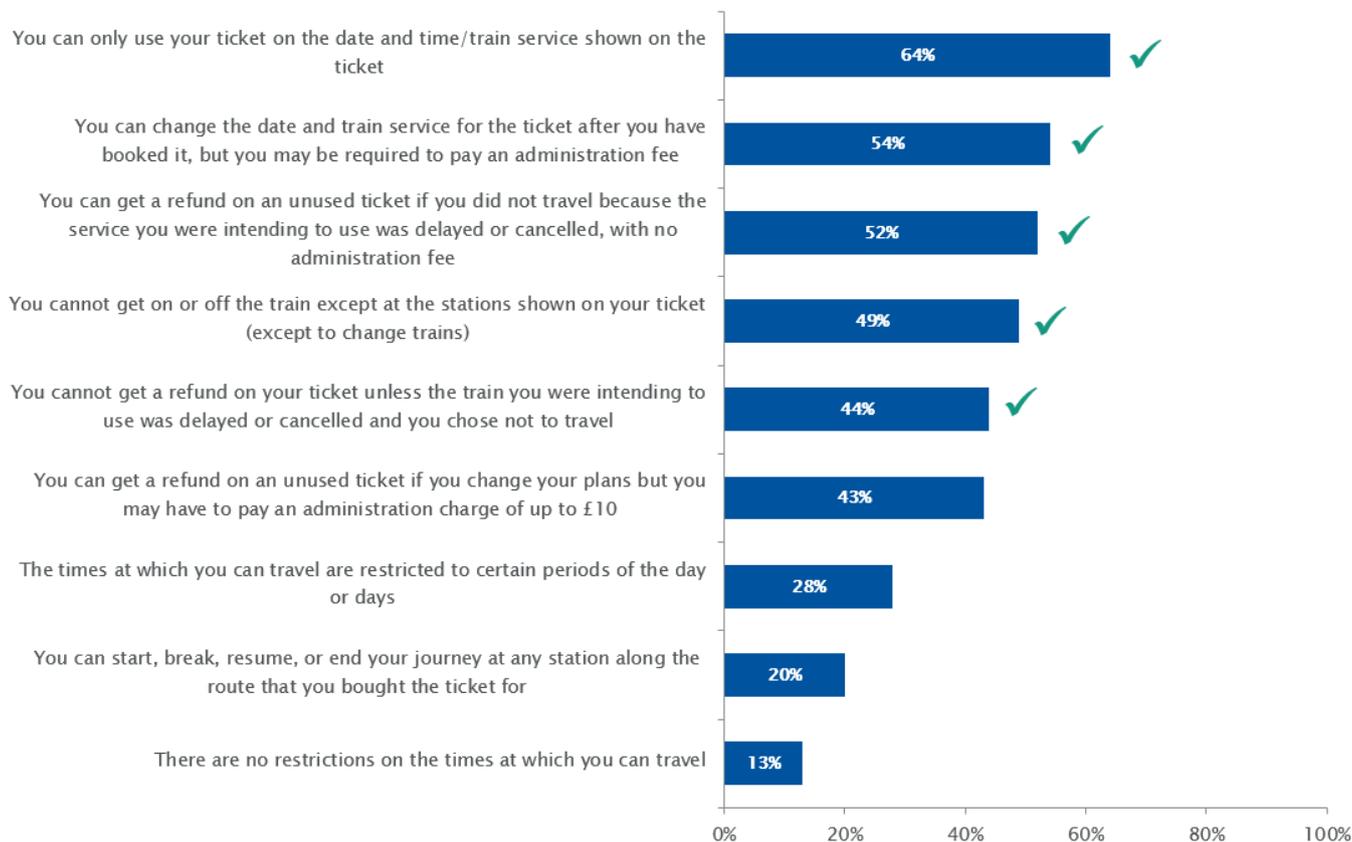
**Manchester**

There is a perception that Off-peak tickets are stricter than they are in reality, with relatively high proportions of respondents believing they are only usable on a single train service (38%), or that they do not allow flexibility to start or end your journey at any station along the route covered by your ticket (30%).

# ADVANCE TICKETS

Respondents displayed a reasonable level of awareness of terms for Advance tickets, although there is still a significant degree of uncertainty and assumption.

## Perceived terms and conditions for Advance tickets



Q15. There are several different types of ticket that you can purchase for travelling by rail. To the best of your knowledge, which of the following ticket types do each of the statements about the conditions of use for a train ticket apply to? Each statement may apply to one or more ticket type. Base: All who have purchased an anytime, off-peak or advance ticket in the last 9 months (n=1,761)

The five correct answers are the top five conditions associated with Advance tickets, suggesting a reasonable level of awareness of how these tickets operate. However, at least a third of respondents (36%) get each condition incorrect (either thinking a condition applies to Advance tickets when it does not, or thinking a condition does not apply when it does). This implies confusion and uncertainty over the specifics of how Advance tickets work. This is especially concerning given these tickets are the most restrictive in how they can be used, and suggests that misunderstandings are commonplace.

In particular, half (51%) incorrectly assume that you can get on and off the train at stations other than those shown on the ticket. Two in five respondents (43%) mistakenly think that you can get a refund on an unused Advance ticket if your plans change, while 46% are unaware that (while you cannot get a refund) you can change the date and train service for an Advance ticket.

In the focus groups, participants were unenthusiastic in particular by the lack of ability to get a refund on an Advance ticket. Whilst people accept that this perhaps could not be done just before travel, there was a strong feeling that there should be an option to refund tickets (e.g. at least within 24 hours of purchase, or up to a day or two before travelling).

*"Didn't seem reasonable not to be able to get a refund, certainly within a certain period, before. 48 hours before, whatever it is, 72 hours before travel."*

**London**

There was also a degree of confusion over when 'Advance' tickets could be purchased, with some thinking this could be done any time before departure so long as they were bought online (e.g. through a phone app), while others did not think this, or assumed it had to be at least a specified time in advance.

*"M: I thought you had to book in advance for the Advance ticket.*

*F: You have to book in advance for an Advance ticket.*

*M: You don't have to book in advance if you know what train. Advance ticket means you know what train you are getting.*

*F: Ah, I thought you've got to book so many hours before.*

*M: Days, even.*

*F: I'm not sure you could get the advance at the station, you might have to use, like, the Trainline or something.*

*M: Yes, you can do that.*

*F: Can you do it that day? Just five minutes before you travel?*

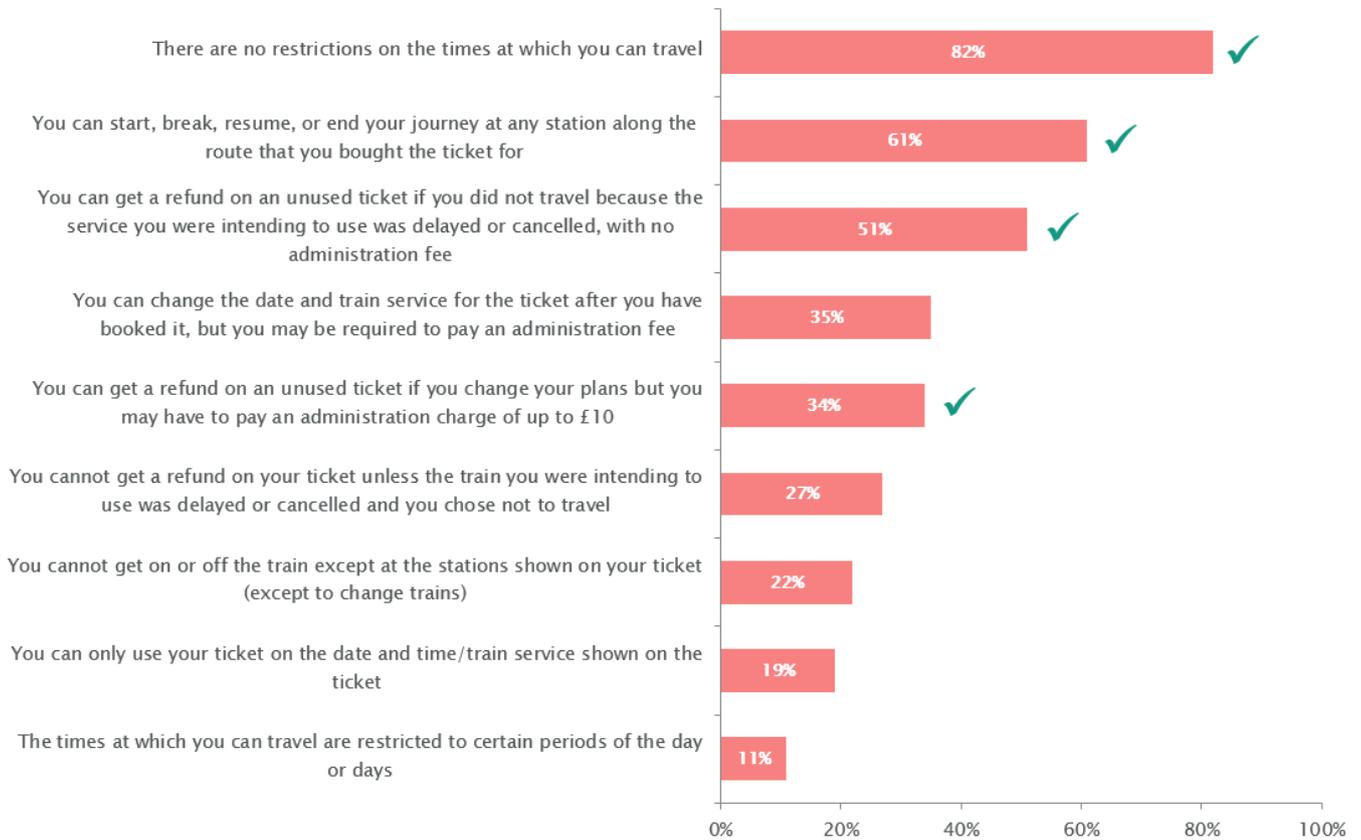
*M: It's 2018. Yes. The only difference is Anytime means she can get any train."*

**London**

# ANYTIME TICKETS

Awareness of terms and conditions for Anytime tickets is generally the best of the three ticket types.

## Perceived terms and conditions for Anytime tickets



Q15. There are several different types of ticket that you can purchase for travelling by rail. To the best of your knowledge, which of the following ticket types do each of the statements about the conditions of use for a train ticket apply to? Each statement may apply to one or more ticket type. Base: All who have purchased an anytime, off-peak or advance ticket in the last 9 months (n=1,761)

More than half of respondents correctly identify three of the four conditions that apply to Anytime tickets (at least 51%), with four in five (82%) aware there are no restrictions on travel times. While a third (35%) mistakenly think that you can change the date and train service for the ticket after booking for a fee, this may simply reflect awareness that an Anytime ticket allows travel at any time.

However, as with other ticket types, awareness that refunds are available (subject to a fee) if you change your plans is low, with only a third (34%) identifying this condition. By contrast, a quarter (27%) mistakenly think that you cannot get a refund on an Anytime ticket unless the train is delayed or cancelled.

Some focus group participants felt that a disadvantage of Anytime tickets was that they do not come with seat reservations, despite their high price. However, others pointed out that a seat reservation would be pointless if you do not know when you are going to travel.

*“The only thing I would say is that the Manchester to London trains are often really busy, and you’ve paid a lot more for an Anytime ticket, but Advance tickets automatically get a seat, whereas you don’t always automatically get a seat with the Anytime fare. I’ve found that quite frustrating, in the past, where all the seats have been booked with an Advance ticket reservation, and then you’ve paid a lot more and*

*you still haven't got a seat. So, that would be the only thing that I don't think is fair about this, with an escalation of price there should be an escalation of service, and that isn't always the case."*

**Manchester**

*"It's hard to book a seat, because, obviously, Anytime means you can book it on any train. So, I guess, even with Anytime, you can still choose a particular train, you can choose to travel on any other train if you want to, but even when you buy an Anytime ticket online, you can choose one particular train that is your favourite or is most feasible for you. So, on that particular train you can book a seat, but if you decide not to take that train, then [you don't get a reservation]."*

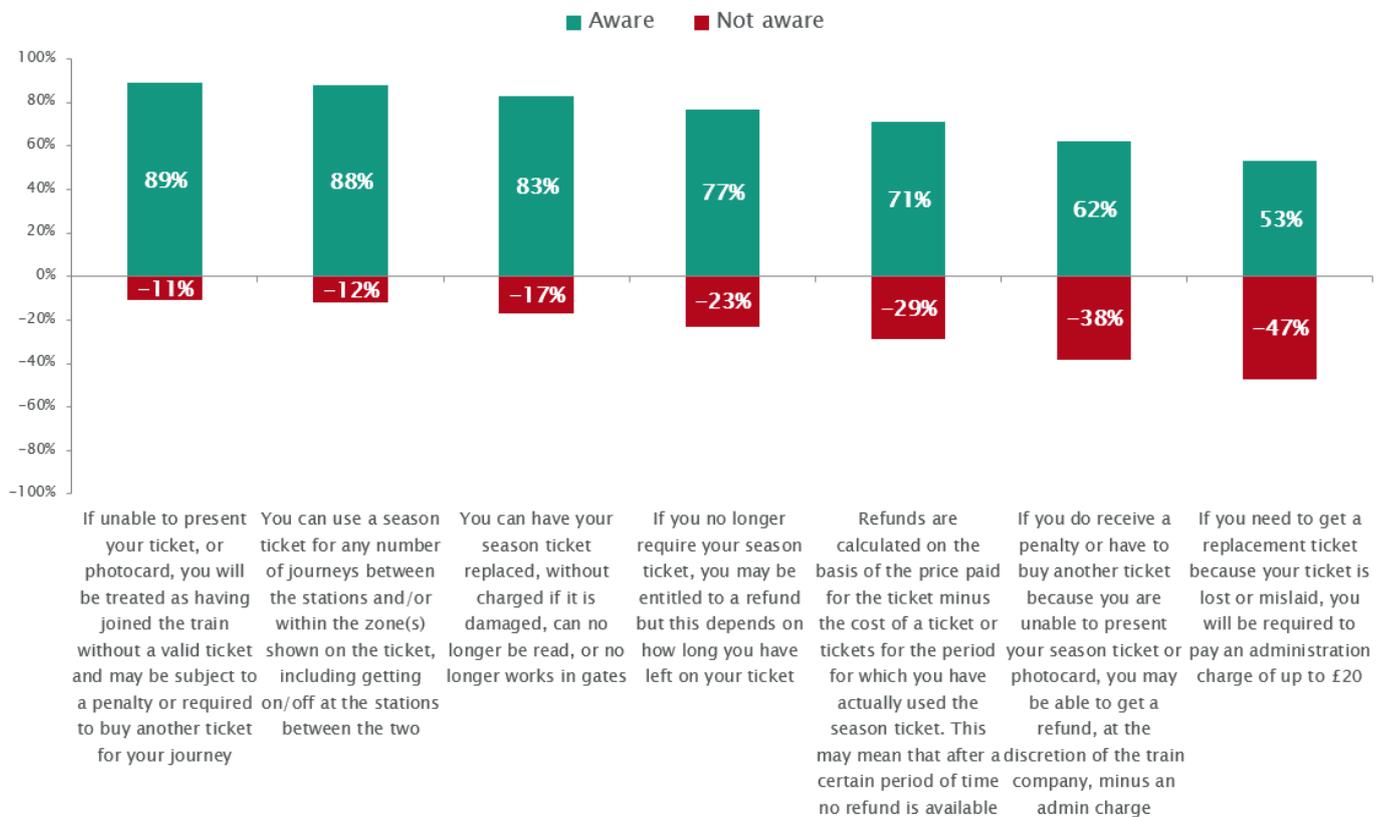
**Manchester**

# CONDITIONS OF SEASON TICKETS

There is relatively high awareness of Season ticket facts amongst those who have purchased one in the last 9 months, with a majority of respondent being aware of each condition. Nine in ten (89%) say they are aware that if unable to present your ticket, or photocard, you will be treated as having joined the train without a valid ticket and may be subject to a penalty or required to buy another ticket for your journey. A similar proportion (88%) say they are aware that you can use a Season ticket for any number of journeys between the stations and/or within the zone(s) shown on the ticket, including getting on/off at the stations between the two.

There is lowest reported awareness that if you need to get a replacement ticket because your ticket is lost or mislaid, you will be required to pay an administration charge of up to £20, with just over half (53%) saying they are aware of this.

Awareness of season ticket facts



Q17. Before today, were you aware, or unaware, of each of the following facts about season tickets? Base: All who have purchased a season ticket in the last 9 months (n=676)

Older respondents are more likely to have some awareness of several of the Season ticket facts, that their younger counterparts. For example, over four in five of those aged 55+ (86%) say they are aware that if you no longer require your Season ticket, you may be entitled to a refund but this depends on how long you have left on your ticket, compared to two thirds (65%) of 18-34 year olds. However, those aged 55+ are the least likely to be aware that if you need to get a replacement ticket because your ticket is lost or mislaid, you will be required to pay an administration charge of up to £20 (41% of those aged 55+ are aware vs. 60% of those aged 18-34).

Those in London and the South tend to be more aware of some of the Season ticket facts than those in other regions. For instance, those in the South are significantly more likely than those in the North to be aware that you can have your Season ticket replaced without charge if it is damaged, can no longer be read, or no longer works in gates (89% vs. 68% respectively).

From the focus groups, opinions about Season tickets were relatively consistent, with most thinking that the terms and conditions seemed fair.

*“If you do receive a penalty and you have to buy another ticket because you are unable to present your Season ticket or photocard, you may be able to get a refund at the discretion of the train company, minus an administration fee.’ I think that’s quite reasonable.”*

**London**

*“Well, the first one was, like, if you have a ‘Season’ ticket, you get it replaced if it’s free, ‘If it’s damaged, no longer can be read, or no longer works,’ which we thought was good standard. If you lose it, you just have to pay £20, which we thought was fair. ‘Unable to present your ticket would be treated as not having a valid ticket,’ normal.”*

**Manchester**

*“Then, the last one was ‘you can use the ‘Season’ ticket for any number of journeys between stations or zones’, but we thought that was standard anyway. You buy it and you can use it as many times as you want.”*

**Manchester**

However, several respondents mentioned the wording of the terms and conditions, and indicated that they struggled to understand exactly what was meant by particular clauses, often around refunds and administrative charges.

*“So, there were a few positives, in the sense that Season tickets can be replaced. In some cases, there is a charge. Wording, we found them to be a little bit ambiguous, open.”*

**London**

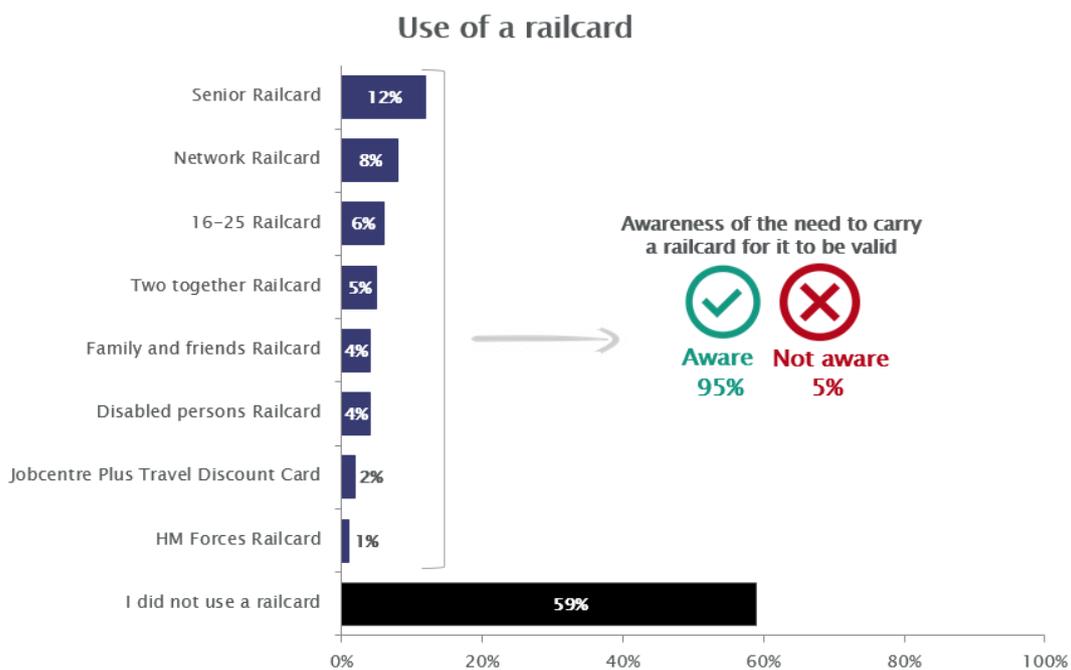
*“If you no longer require your ‘Season’ ticket, you can get a refund, but just depends on how long you have left on your ticket’. We didn’t like ‘the refunds are calculated on the base of the price paid for the tickets, minus the cost of the tickets for the period which you have actually used the ‘Season’ ticket’, you just don’t know the time, we don’t know. It wasn’t very clear, that one.”*

**Manchester**

# RAILCARDS

The majority of respondents report having not used a railcard when purchasing their ticket (59%). Of those who did, respondents are most likely to use a Senior Railcard (12%) followed by a Network Railcard (8%).

Nearly all respondents who used a railcard when purchasing their most recent ticket were aware that their ticket is not valid if they do not carry their railcard with them (95%).



Q10. Did you use any of the following railcards when purchasing your ticket? Base: All respondents (n=2,078)  
 Q11. Before today, were you aware or unaware that when using your railcard your ticket is not valid if you do not carry your railcard with you? Base: All those who used a railcard when purchasing their most recent ticket (n=845)

Respondents from London are most likely to report using a railcard of any type when purchasing their ticket. More than half (52%) said they used a railcard, compared to a third (34%) of respondents in Scotland. The Network Railcard (the second most popular identified) is also only available in London and the South East.

Respondents who usually travel by rail for leisure are most likely to say they used a railcard, with half of this group (49%) saying they used a railcard, compared to a quarter (27%) who usually travel by rail for commuting. This might be because commuters purchased a Season ticket, which are already discounted and therefore are unable to use a railcard, while those travelling for leisure may be looking to reduce the amount they spend on travel.

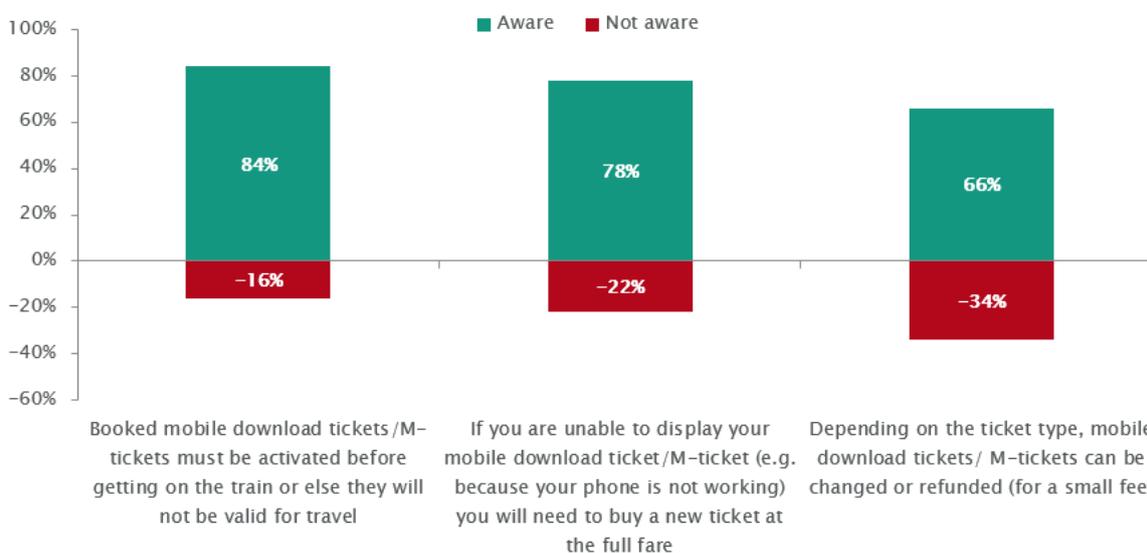
Nearly two in five respondents in Wales (17%\*) say that they were not aware before being asked that when using their railcard their ticket is not valid if they do not carry their railcard with them. In comparison, just 2%\* of Scottish respondents said the same.

# M-TICKETS

The majority of respondents (at least 66%) who most recently purchased an M-ticket the last time they travelled by train report being aware of each of the M-ticket facts tested. Respondents are most likely to be aware that booked M-tickets must be activated before getting on the train or else they will not be valid for travel (84%), but are least likely to be aware that depending on the ticket type, M-tickets can be changed or refunded (for a small fee) (66%).

Two in five respondents (22%) are not aware that if they are unable to display their M-ticket for any reason they will need to buy a new ticket at the full fare.

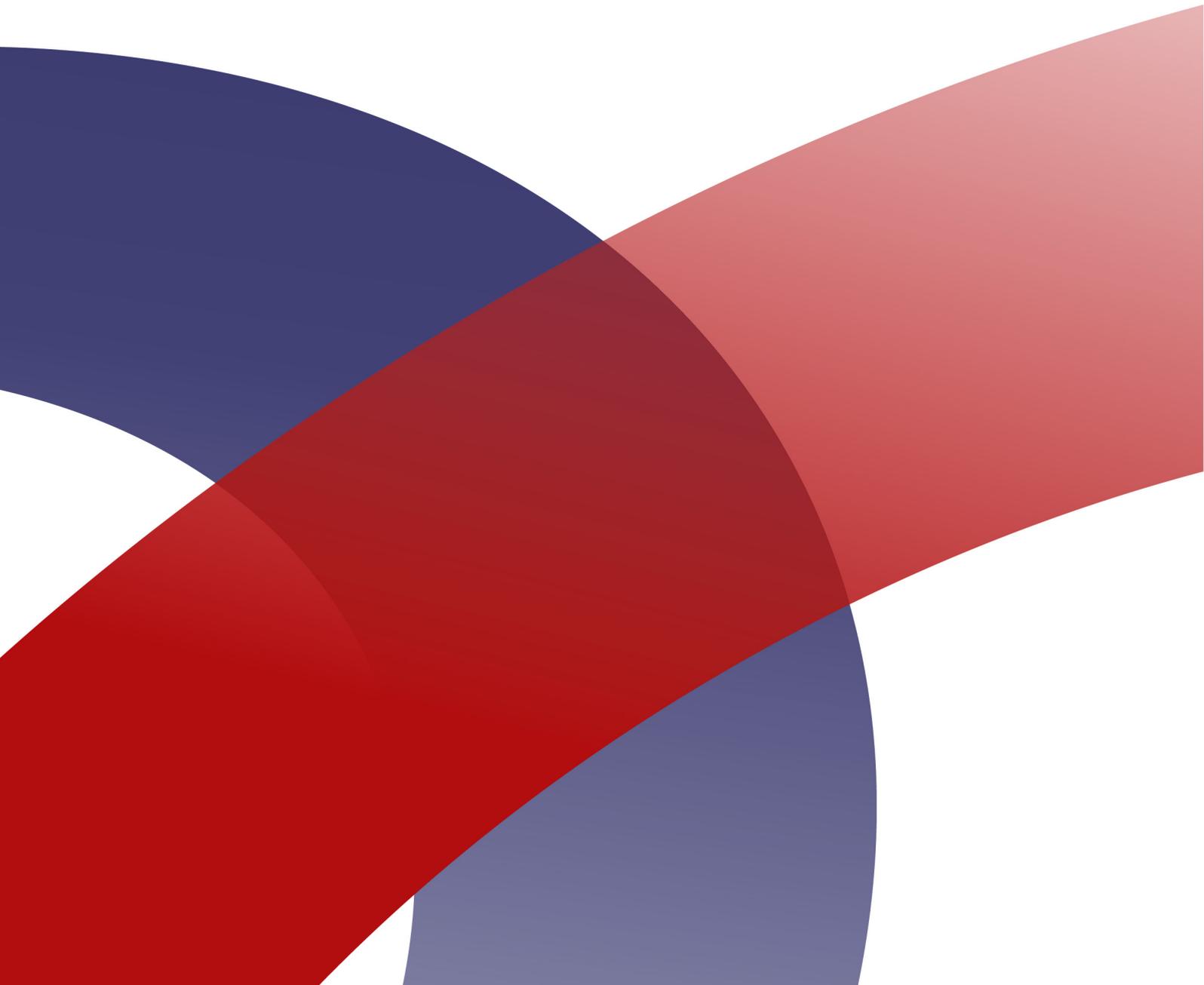
Awareness of mobile download ticket facts



Q8. Before today, were you aware, or unaware, of each of the following facts about mobile download tickets /M-tickets? Base: All those who most recently purchased a mobile download ticket / M-ticket the last time they travelled by train (n=134)

Among those who most recently purchased an M-ticket the last time they travelled by train, respondents who bought an Advance ticket are more likely than those who bought an Off-peak ticket to say they were aware that booked M-tickets must be activated before getting on the train (95%\* vs. 84%\* respectively). Similarly, respondents who bought a Season ticket of any kind in the last nine months are more likely than those who bought an Off-peak ticket to say they were aware that, depending on the ticket type, M-tickets can be changed or refunded for a small fee (84%\* vs. 67%\* respectively)

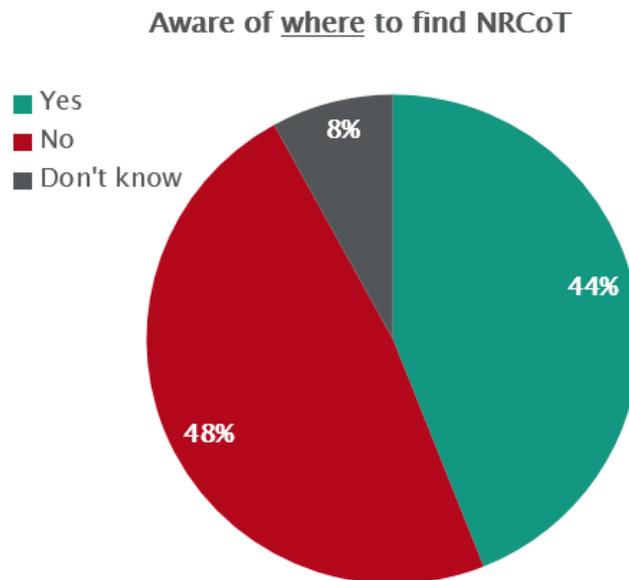
# FINDING INFORMATION ABOUT TERMS AND CONDITIONS AND BUYING A TICKET



# AWARENESS OF LOCATION OF TERMS AND CONDITIONS AND IMPACT ON PURCHASE

This research also explored awareness of how to find terms and conditions for using the railways.

Of those who are aware of the NRCoT, similar proportions say they are aware (44%) and not aware (48%) of where to find them though 8% say they don't know, indicating that the majority are unaware of where to find them.



*Q13. When buying your ticket for your most recent rail journey, were you aware of where to find the National Rail Conditions of Travel (NRCoT)? Base: All those who are aware of the NRCoT (n=1,365)*

When considering where to find the NRCoT when buying their ticket for their most recent rail journey, results by subgroup are broadly in line with awareness of the NRCoT. Younger respondents are more likely than their older counterparts to say they knew where to find them (53% 18–34 vs. 34% 55+). However, respondents who had bought an Anytime, Advance or Season ticket in the last nine months all reported being equally likely to know where to find the NRCoT (48%, 50% & 49% respectively). In comparison, two in five respondents (41%) who had bought an Off-peak ticket said the same.

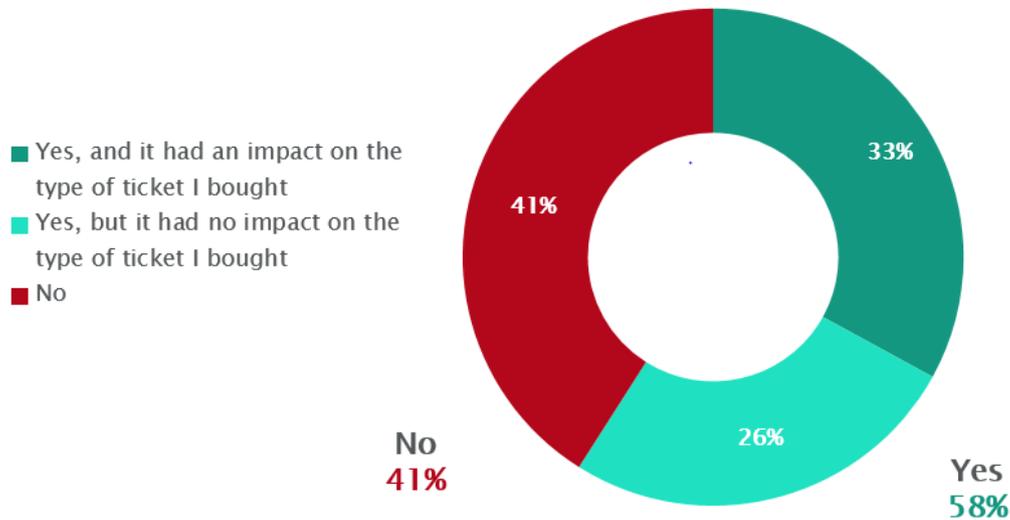
When considering where they might find the NRCoT, participants were often unclear about the specific location, but felt confident that a search online or for 'frequently asked questions' on the train company's website would allow them to find them. However, the likelihood of them doing so was limited with respondents unlikely to perceive the time spent looking into this worth the potential benefit it may deliver.

*"Online, you have to go and hunt for them [terms and conditions] yourself... Yes, they will have it there, if you look hard enough"*

**London**

The majority of respondents (58%) who were aware of where to find the NRCoT report actively looking at them when buying their ticket for their most recent rail journey, with a third (33%) saying it had an impact on the type of ticket they bought. Two in five (41%) say they did not look at the NRCoT when buying their most recent ticket.

### Impact of NRCoT on ticket purchase



*Q14. And did you actively look at the NRCoT when buying your ticket for your most recent rail journey? Base: All those who were aware of where to find the NRCoT (n=602)*

Those aged 18–34 are most likely to report actively looking at the NRCoT when buying their ticket for their most recent rail journey and it having an impact on the type of ticket they bought (50%), compared to just 4% of those aged 55+. Contrastingly, three quarters of those aged 55+ (74%) say they did not actively look at the NRCoT when buying their ticket for their most recent rail journey, compared to a quarter of 18–34 year olds (25%).

However, this may also be a consequence of the type of ticket bought. Respondents who bought an Anytime or Season ticket in the last nine months are most likely to say that they actively looked at the NRCoT when buying their ticket for their most recent rail journey (41% and 40% respectively). In contrast, just three in ten respondents (30%) who bought an Off-peak ticket said the same. This pattern matches the prices of tickets, with respondents more likely to check the terms and conditions when buying more expensive Season and Anytime tickets.

There is also correlation with age, with younger respondents (who are more likely to look at the NRCoT before buying a ticket) also more likely to buy Anytime and Season tickets.

In line with previous findings, Londoners are most likely to say that they actively looked at the NRCoT when buying their ticket for their most recent rail journey (63%), compared to a quarter of respondents in the North and South (25% for both).

Respondents who usually travel by train for commuting are most likely to say that they did not actively look at the NRCoT when buying their ticket for their most recent rail journey (49%). Contrastingly, 38% of respondents who usually travel for leisure say the same.

While respondents who did not look at the NRCoT when purchasing their ticket (41%) were not asked a specific question as to why this is the case, responses in focus groups suggest people do not have the time and do not think it is worth looking at the terms and conditions before purchasing a ticket. Respondents are more interested in the cost of the ticket than they are of the specific terms and conditions surrounding the ticket they have purchased. This is particularly clear where commuters are

concerned and take short, regular journeys daily rather than spending a larger sum of money for a special occasion, such as a long distance journey or leisure travel.

*M: We expect to get on the train and get to that journey.*

*F: We want to know if we're paying for a train at 9:45 it costs £15, that's all I need to know.*

*M: Exactly.*

*F: What platform, I need to know that.*

*M: No one has time in their day these days as well."*

**London**

## INFORMATION ON TICKET TERMS AND CONDITIONS

The most common sources of information on the terms for specific ticket types are online research, online when buying a ticket and the National Rail website.

### Methods of finding out information about ticket type

	Off-peak	Advance	Anytime
<b>Top 3</b>			
<b>1</b>	I did my own research online (23%)	When buying the ticket online (26%)	I did my own research online (22%)
<b>2</b>	When buying the ticket online (22%)	I did my own research online (24%)	When buying the ticket online (21%)
<b>3</b>	I went to the National Rail website (21%)	I went to the National Rail website (21%)	I went to the National Rail website (18%)
<b>Bottom 3</b>			
<b>11</b>	A guard at the station informed me (8%)	An announcement on the train (8%)	A guard at the station informed me (7%)
<b>12</b>	An announcement on the train (7%)	From the train guard on the train (8%)	I overheard a conversation about it (6%)
<b>13</b>	I overheard a conversation about it (6%)	I overheard a conversation about it (7%)	An announcement on the train (5%)

*Q16. And how did you find out this information about each of these types of tickets? Base: All who have purchased an anytime, off-peak or advance ticket in the last 9 months and are aware of which conditions apply to at least one ticket type (n=1,726)*

Online information sources are overwhelmingly the most commonly used when it comes to information provision about the terms and conditions for specific ticket types. In the focus groups, most respondents were confident the terms and conditions would be available online if they needed them. However, they were also sceptical that companies make the information as accessible as it could be.

*“Online, you have to go and hunt for them yourself... [the] website of the train service.”*

**London**

However, it should be borne in mind that no single source of information scores higher than 26% for any ticket type, meaning that the industry should ensure that information on terms and conditions is available in a variety of locations. This includes in simple online searches, on ticket-retailing websites and on the National Rail website. As outlined earlier in this report, customers want information on ticket types to be presented in a short, succinct manner that allows them to easily comprehend the key information.

*“They can always do a [summary] of what is the actual or key terms and conditions that actually apply for everyone? Maybe just mentioning five or ten bullet points with the [key information]. The rest of them are not so important. I think most of us do not even experience those kinds of scenarios, they are just there.”*

**London**

Very few respondents found out information about different tickets types in person. This may reflect that terms and conditions are complex, and that respondents are more comfortable understanding them in their own time at their own pace. However, this also suggests that information on different ticket conditions is not easily or readily available to customers at stations, including when buying tickets in person. Focus group participants generally expected information about terms and conditions to be visible when purchasing a ticket, as well as on platforms and on trains.

*“At the ticket office or at the ticket machine it should be fairly clear.”*

**London**

## SEASON TICKETS

In terms of where respondents found out information about terms and conditions for Season tickets, three in ten (30%) who have purchased a Season ticket in the last 9 months, and are aware of at least one fact about Season tickets, say they did their own research online, with a similar proportion (27%) saying they went to the National Rail website. Respondents are least likely to have found out about Season tickets' terms and conditions through an announcement on the train (7%) or through overhearing a conversation about it (7%).

### Methods of finding out information about Season tickets

#### Top 3

- 1 I did my own research online (30%)
- 2 I went to the National Rail website (27%)
- 3 When buying the ticket at the ticket office (21%)

#### Bottom 3

- 11 Other website (8%)
- 12 I overheard a conversation about it (7%)
- 13 An announcement on the train (7%)

*Q18. And how did you find out this information about season tickets? Base: All who have purchased a season ticket in the last 9 months (n=667)*

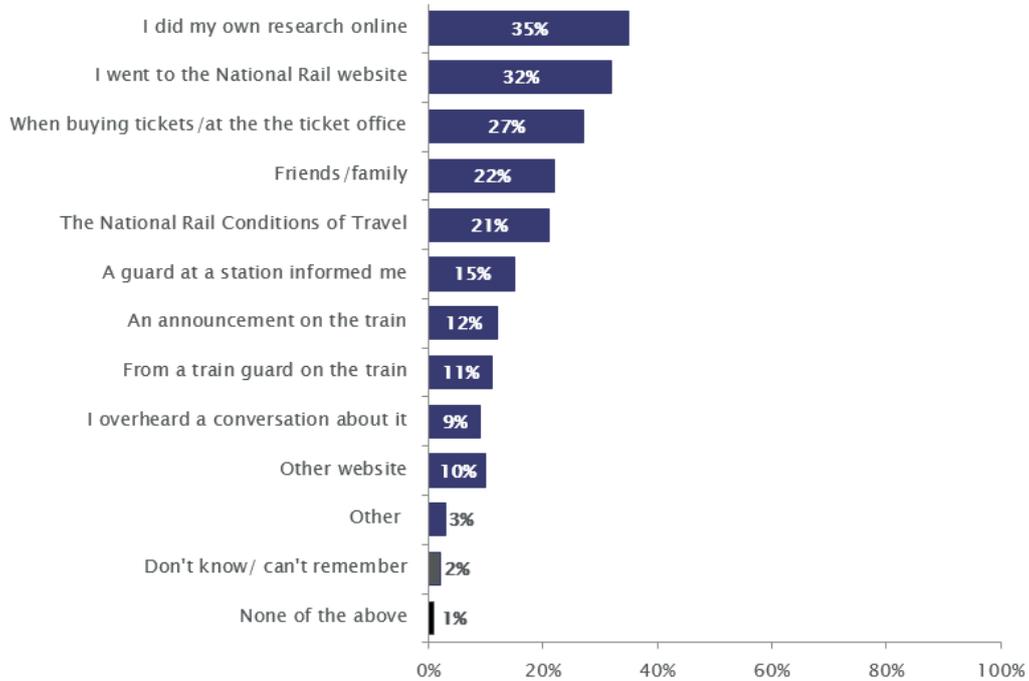
Younger respondents are more likely to have found out about these Season ticket facts from buying the ticket online than their older counterparts (21% 18–34 year olds vs. 11% 55+ year olds), and are also more likely to have heard about them through friends/family (23% 18–34 year olds vs. 8% 55+ year olds). However, methods of finding out information are consistent across all age demographics beyond these distinctions.

Men and women are equally likely to have found out the information by most methods, although men are substantially more likely to say they found out through reading the NRCoT (17% men vs. 9% women).

## M-TICKETS

Respondents who are aware of any of the facts about M-tickets are most likely to say that they did their own research online (35%) or went to the National Rail website (32%). More than two in five (27%) say that they found out this information when buying tickets/at the ticket office.

### Information sources about mobile download tickets

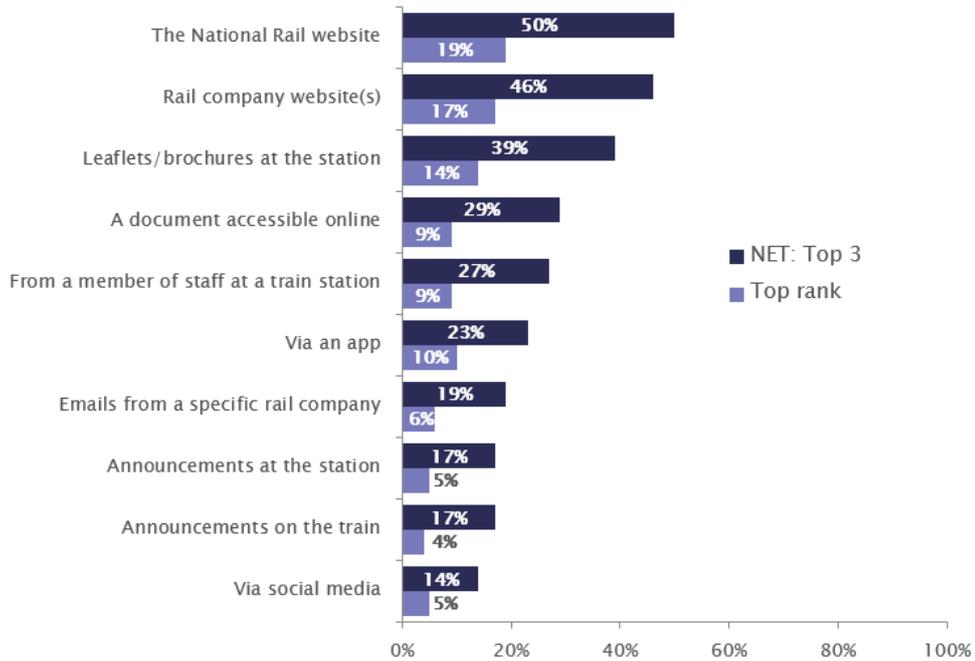


Q9. And how did you find out this information about mobile download tickets/M-tickets? Base: All those aware of any of the facts about mobile download tickets / M-tickets (n=134)

**INFORMING PASSENGERS**

Half of respondents (50%) think that the National Rail website would be a helpful way to inform them about different ticket types, and place it in their top three sources, with just under half (46%) saying the same of rail company websites, indicating the importance of online sources. However, social media is seen as the least useful method, with only 14% of respondents placing this in their top three, demonstrating the need to be discerning about the use of online communication.

**How best to inform people about different types of tickets**

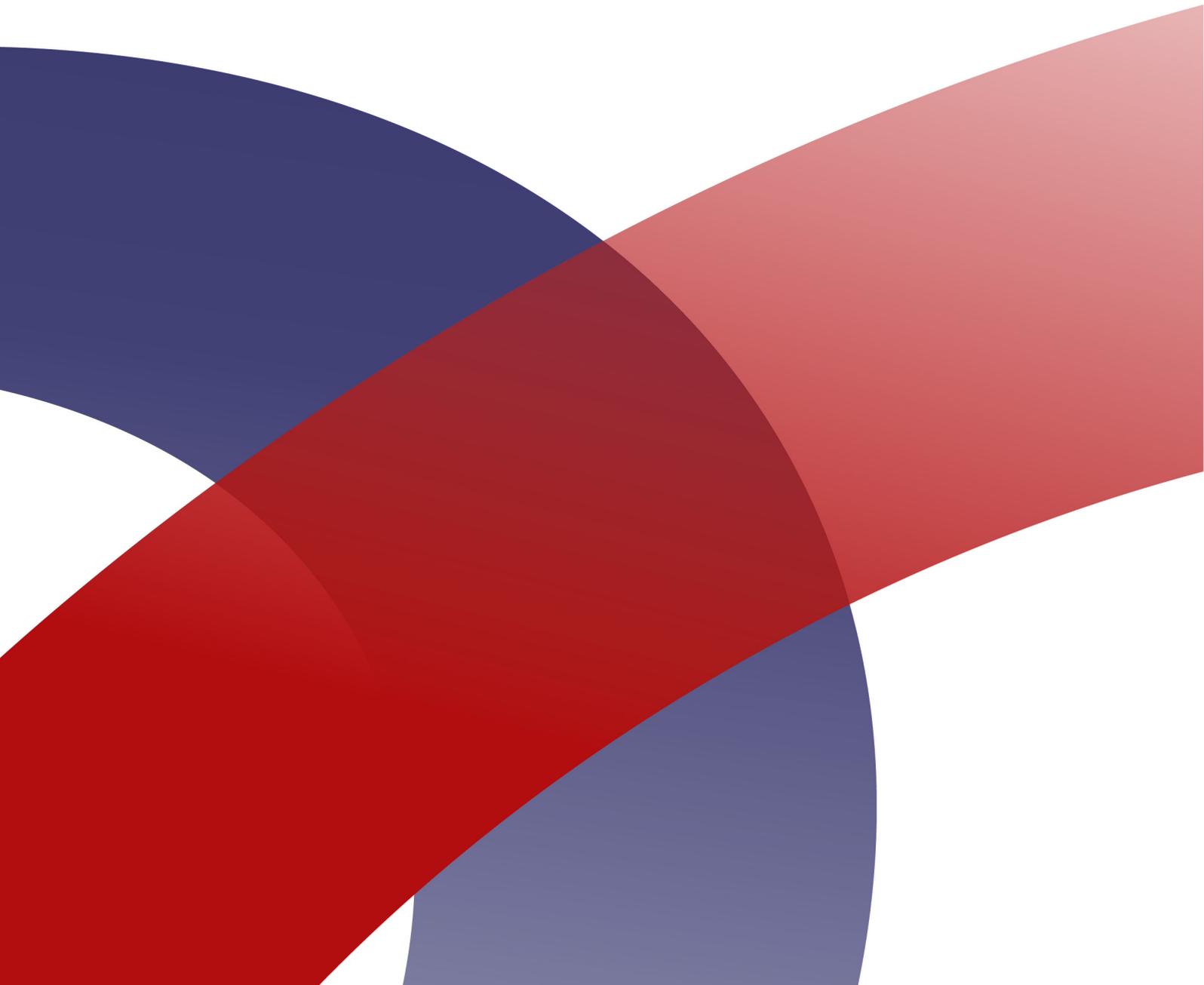


Q20. Which of the following, if any, do you think would be the most helpful ways to inform you about the different types of tickets? Base: All respondents (n=2,078)

Younger respondents are more likely than their older counterparts to think an app, or social media, are good ways to inform them about different types of ticket. A quarter (25%) of 18–34 year olds place social media within their top three, compared to 2% of those aged 55+, whilst three in ten (31%) 18–34 year olds place an app in their top three (vs. 14% 55+). However, younger respondents are less likely to select the National Rail website (43% 18–34 vs. 55% 55+) and rail company websites (40% 18–34 vs. 51% 55+).

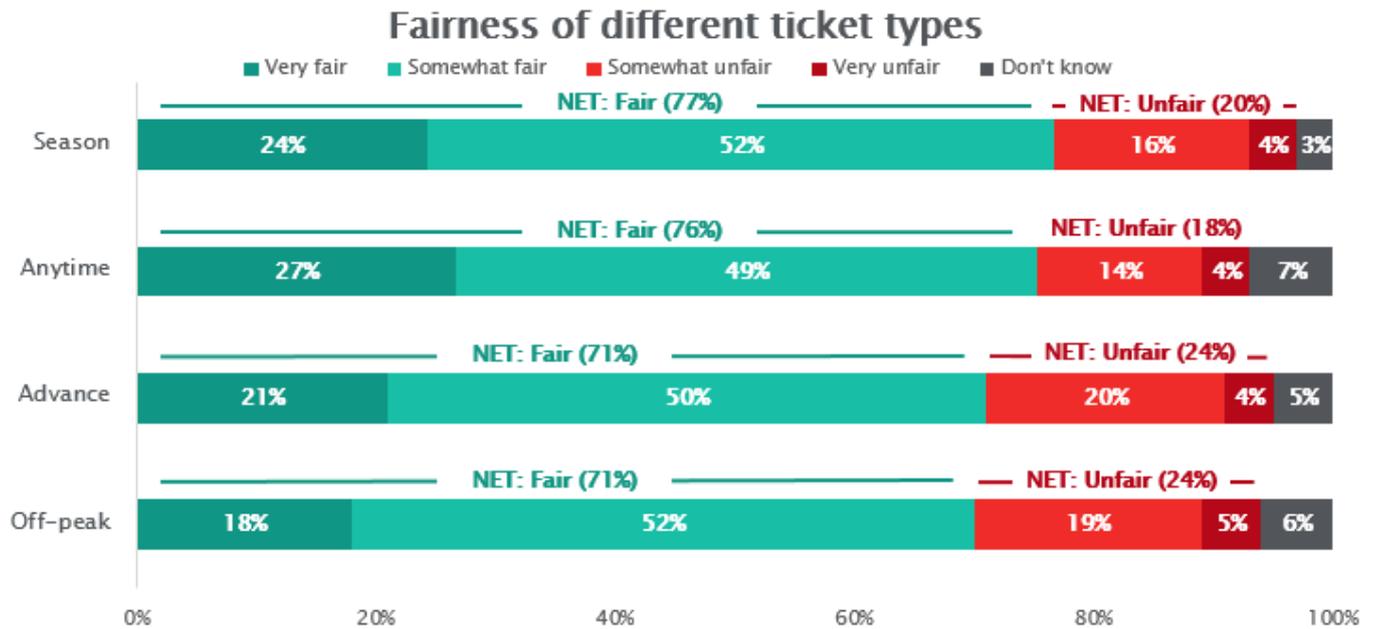
When asked about where they would go to find out information about tickets and terms and conditions, most focus group participants pointed to online sources, supporting the pattern found in the quantitative research. However, most expected information about terms and conditions to be visible when purchasing a ticket, as well as on platforms and on trains.

# PERCEPTIONS OF TERMS AND CONDITIONS



# PERCEIVED FAIRNESS OF DIFFERENT TICKETS

Overall, similar proportions of respondents, who have purchased the relevant ticket types, are likely to view the terms and conditions of that ticket type as being fair. Anytime tickets are the most likely to be seen as very fair (27%), with Off-peak tickets the least likely to be seen in this way (18%).



Q19. Based on your understanding, to what extent, if at all, do you think the current terms and conditions for each of the following types of tickets are fair for customers? Base: All who have purchased relevant ticket in the last 9 months, Advance (n=805); Off-peak (n=1,257); Season (n=676); Anytime (n=1,101).

When thinking about the fairness of the terms and conditions for different ticket types, there were some clear differences by demographics for different ticket types;

## Advance

- Among those who have bought an Advance ticket in the last 9 months, men are more likely than women to think that the terms and conditions are fair (74% vs. 67%).
- Opinions are fairly consistent across age and region.
- Those who say they are familiar with the terms and conditions of travelling by train are more likely than those who are unfamiliar with them to say they are fair for Advance tickets (73% vs. 57%), and the same is true for all other ticket types tested.

## Off-peak

- People who travel more often are more likely to think that an Off-peak ticket is fair; 74% of those who travel at least once a week, and 71% of those who travel at least once every three months say they think it is fair compared to 58% of those who travel less than once every three months.

## Anytime

- Those aged 55+ are more likely to think that the current terms and conditions for Anytime tickets are fair, than their younger counterparts; 81% of 55+ year olds say this, compared to 8% of 18-34 year olds.

- People who travel more often are more likely to think that an Anytime ticket is fair; 80% of those who travel at least once a week, and 77% of those who travel at least once every three months say they think it is fair compared to 56% of those who travel less than once every three months.

Overall, within the focus groups, ticket types were seen as being fair, with the conditions attached to them seeming reasonable to the majority of participants. However, participants particularly felt that with most ticket types, having to pay administration charges was unfair and that some of the conditions around refunds on all different types of ticket were not always fair, or indeed particularly clear.

While overall ticket types were seen as fair, Advance and Off-peak tickets were less likely to be seen as fair due to the greater restrictions placed on them. While respondents accepted the cost to benefit comparison, paying less for having fewer rights, their instinct was to say that this was unfair.



**WWW.COMRESGLOBAL.COM**

**LONDON**

Four Millbank  
London  
SW1P 3JA

**T:** +44 (0)20 7871 8660

**F:** +44 (0)20 7799 2391

**E:** [info@comresglobal.com](mailto:info@comresglobal.com)

**BRUSSELS**

Rond Point Schuman 6  
Box5, 1040  
Bruxelles

**T:** +32 (0)2 234 63 82

**F:** +32 (0)2 234 79 11

**E:** [info@comres.eu.com](mailto:info@comres.eu.com)

**SHANGHAI**

51/F Raffles City  
No.268 Xi Zang Middle Rd  
HuangPu District Shanghai  
200001 China

**T:** +86 (0)21 2312 7674

**E:** [info@comresglobal.com](mailto:info@comresglobal.com)