GUIDANCE FOR CSA SEASON TICKET LOANS

Introduction of Season Ticket Loans

The NHS National Services Scotland has introduced the opportunity for staff to request loans to purchase annual or quarterly (in the case of Aberdeen based staff) season tickets. A loan to purchase a season ticket is considered as a 'benefit in kind', which means that the amount of the loan would appear on a P11D and would attract a small tax deduction. Further clarification on tax implications is available via Inland Revenue or NHS National Services Scotland Payroll Department.

In the case of travel operator, One Ticket, the NHS National Services Scotland has negotiated an additional discount on the cost of annual season tickets, however, it is advisable to make enquiries with all travel operators to ensure that you purchase the season ticket that is best suited to your needs and by a method which is most cost effective.

Please note It may be more cost effective for you to consider purchasing a season ticket direct via local travel operators where they offer the facility to purchase a ticket, paying monthly by direct debit. In some cases payment by direct debit attracts additional discounts not normally made available if paying the total amount. However, such schemes may require more outlay initially in the form of a deposit.

Completing the CSA Season Ticket Loan Request Form

It is recommended that your completed Season Ticket Request Form is forwarded to your Divisional HR Department in time to ensure you receive the cheque in time to purchase your season ticket on the date required. The Cashier’s Office require a minimum of 2 week’s notice to raise and return the cheque to you.

Relocation to new Premises
If, due to relocation, you completed the 4-year Relocation Excess Travel Claim Form, you may need to review your claim as the amount you are entitled to may be affected by the annual cost of your season ticket. Your Divisional HR Department can advise.

Process

1. You should complete the CSA Season Ticket Loan Request Form. It is your responsibility to ensure that the information (e.g. cost, travel company name etc) is accurate and up to date. Repayment should be calculated over 12 months.

2. The Form should then be authorised by the appropriate manager within your division who is recognised by the Cashier’s Office as an authorised signatory.

3. The original copy should be sent to the Divisional HR Department, who will then forward a copy of the form to the Cashier’s Office in order to generate the cheque. One copy should be held by you for reference.

4. When the request form is passed to the Cashier’s office, a cheque will be raised in the name of the travel operator. If you are based at Gyle Square you can collect the
cheque personally. Those staff in outlying locations will have cheques posted to their home address by recorded delivery.

5. You are then responsible for using the cheque to purchase your season ticket in line with your chosen provider’s procedures.

6. The Cashier’s Office will pass a copy of the Season Ticket Loan Request Form to the Payroll Department to enable monthly deductions (in repayment of the season ticket loan) to be made from your salary payment.

7. The first repayment via payroll will normally be made at the end of the month during which your season ticket commences. However, if the first repayment due misses payroll cut off, that first repayment would be deducted at the same time as the second repayment due in the following month.

General Guidance

1. Once purchased, you are responsible for the security of your season ticket. Should your season ticket be lost or stolen, you should contact the travel operator immediately to arrange for a replacement ticket. This may incur a replacement fee.

2. Some travel operators offer insurance cover in the event of losing your ticket. It is recommended that you consult the season ticket provider to confirm the arrangements. Alternatively, you may wish to consider ensuring that your ticket is covered on your home insurance.

3. You are responsible for checking the current cost of the season ticket and the company name the cheque should be made payable to (any shortfall in value of cheque and cost of season ticket would normally be made up by you).

4. When purchasing a season ticket for the first time, some travel operators require passport photographs (up to 2). You should check with your chosen travel company to confirm their requirements.

5. Upon leaving the NHS National Services Scotland, any portion of the season ticket loan outstanding will normally be deducted from your final salary payment (as per the Season Ticket Loan Request you sign to request the loan). However, should there be insufficient funds, alternative arrangements will be made to recover any outstanding monies.

   It is your responsibility to consider whether to retain the season ticket or to choose to request a refund on the season ticket with the travel operator. Please note, however that refunds by most travel operators are calculated to take account of what the actual cost of travel would have been for the period the season ticket was used.

6. Where a season ticket is lost or stolen, you will be responsible for any costs incurred whilst travelling to work until season ticket is replaced.

7. You are responsible for arranging your own Season Ticket Loan Request Form and timely requests for renewal of annual/quarterly season tickets, following the usual process.
TRAVEL OPERATORS PROCEDURES and CONTACT DETAILS

ONE TICKET

This company offers tickets for use on buses or trains. There is also the option to purchase tickets which can be used on both buses and trains. However, these season tickets are normally more expensive. The benefit of this type of ticket is that travel can be undertaken on a range of travel operator’s vehicles (e.g. LRT and First) full details available at http://www.one-ticket.co.uk/agents.html

NHS National Services Scotland has currently (June 2004) negotiated an 8% discount on the published prices of the One Ticket season tickets. Please note that to receive the discount you should follow the procedure below. Full information on the tickets, zones and costs are available at:

http://www.one-ticket.co.uk/maps.html shows travel zones

http://www.one-ticket.co.uk/fares.html shows current costs

For further information call Hotline telephone number: 0845 055 1770

Procedure:

• Season tickets should be applied for using the form found at http://www.one-ticket.co.uk/LEAFLET160304%201.pdf
• The completed application form should be posted and must be with One Ticket at least one week prior to intended start date (this will allow time for ticket to be processed and posted to your home address)
• You should include a passport photograph with your initial application
• Recommended that the ticket is insured on home contents insurance in case lost or stolen
• Should a refund be required, the 8% discount will be lost and the refund will be calculated on the basis of what travel would have cost on a week by week basis.
• The season ticket can commence on any date

LOTHIAN REGION TRANSPORT (LRT)

Annual season tickets can be purchased for use on all LRT services (night services can also be used but attract an additional cost - £1).

Note The LRT service offers a discount to anyone purchasing a season ticket via the LRT Direct Debit scheme (£372 instead of £396). The LRT Direct Debit scheme requires a deposit of £50. A NHS National Services Scotland season ticket loan would not be available for this type of arrangement.

Contact Details:

http://www.lothian-buses.co.uk/

Telephone Number: 0131 555 6363

Procedure:
• You should go in person to the Waverley Bridge office, Edinburgh to purchase the season ticket
• No passport photograph is required as it will be taken using digital camera at the LRT office
• Current cost (as at March 2004) for an annual season ticket is £396
• Refunds are calculated on a sliding scale (e.g. if 26 weeks are left on ticket 38% of ticket cost is refunded). Full refund details are available via LRT.

FIRST BUS

First bus operate services within Edinburgh and Aberdeen. Edinburgh and Aberdeen have annual season tickets are available.

Edinburgh

Procedure:

• You should go in person the Scottish City Link Desk at St Andrew’s Bus Station, Edinburgh to purchase the ticket, alternatively call 01224 650000 for local providers.
• The cheque should be made payable to Scottish City Link if purchasing at the St Andrew’s Bus Station.
• Two passport photographs are required if purchasing a ticket for the first time.
• Lost or stolen season tickets will be replaced at the cost of £10 but only where incidents have been reported to the police.

Website:  http://www.firstgroup.com/ukbus/scotland/sescot/home/

First
Carmuir House
300 Stirling Road
Larbert
FK5 3NJ      Tel: 01324 611 111

Aberdeen

Procedure:

• You should go in person the First Travel Centre, 47 Union Street, Aberdeen to purchase the season ticket, alternatively call 01224 650000 for local providers.
• Two passport photographs are required if purchasing a ticket for the first time
• Lost or stolen season tickets will be replaced at the cost of £10 but only where reported to the police.

Website:  http://www.firstgroup.com/ukbus/scotland/nescot/home/

SCOT RAIL

Annual season tickets can be purchased via Scot Rail and full details of current prices are available from any Scot Rail Booking office or Travel Centre or by calling 08457 48 49 50.

Procedure:
• A photocard is required in order to use a season ticket. To get this, take a passport
size photo to any ScotRail Booking Office or Travel Centre.
• For annual season tickets, there's also an application form to complete. This can be
downloaded for completion before you go to the Booking Office or Travel Centre. For
an application form go to http://www.scotrail.co.uk/sf1.pdf or contact your Divisional
HR Department.

Link for season ticket information: http://www.scotrail.co.uk/seasons.htm

Link for contact details: http://www.scotrail.co.uk/mail.htm

GNER

With GNER an annual season ticket gives you 52 weeks travel for the cost of 40 weekly
tickets a saving of 23%. GNER is one travel operator offering the facility for anyone to enter
into a direct debit agreement directly with them. However, discounts are the same whether
you enter into the Direct Debit agreement with GNER or whether you purchase a season
ticket using a NHS National Services Scotland season ticket loan. Full information on GNER
services is available at: http://www.gner.co.uk/pages/contact_us.html or call 08457 325 125

To download an GNER season ticket application form go to:
http://www.gner.co.uk/pages/season_ticket_app_form.html

Procedure:

• Take the completed application form along into a GNER Travel Centre with the
  following:
• Your current season ticket, if you have one
• A valid photocard or passport photograph
• Payment for season ticket or, if applying by GNER Direct Debit Scheme, your bank
details; bank account number and sort code
• If applying for GNER Direct Debit, two forms of identification; for example a gas bill or
driving licence will be required.

Final Checklist:

1    Check you have the full name of travel operator for inclusion on cheque
2    Allow enough time to process cheque request and to follow providers process for
    ordering season ticket
3    Check with provider for valid commencement dates for season ticket (is it 1st of the
    month, each Sunday etc)
4    Enquire re Insurance options for Season Tickets for procedure if ticket is lost or
    stolen

QUERIES

All queries relating to the process of requesting a loan via NHS National Services
Scotland for a season ticket should be referred to your Divisional HR Department.

All queries relating to the terms and conditions of use of the season ticket should be
directed to the Travel operator.

All queries regarding deductions made from your salary in relation to the season ticket
loan should be referred to the NHS National Services Scotland Payroll Department.