

Direct Debit Terms and Conditions

August 2025

These terms and conditions apply to the sale of Monthly Direct Debit passes, please read through them carefully.

National Express Bus is the trading name of West Midlands Travel Limited, registered in England and Wales with company number 02652253, and registered office at National Express Bus, Mill Lane, Birmingham, B5 6DD.

All tickets and passes are issued subject to:

- the Conditions of the Travelcard Scheme
- the [Conditions of Carriage](#)
- all additional or special conditions and restrictions relating to a particular ticket or pass as set out on any web pages or other notices or publications of National Express Bus, including as to the services, dates, days, times, periods and areas for which a ticket or pass is valid.

Customer obligations

1. To make sure payment can be taken from the chosen bank account on the due date and that the bank account is in the name of the applicant. Three failed Direct Debit payments in a row will result in your account being cancelled and you will have to wait 6 months before you can apply for a new Direct Debit ticket.
2. Online Applications - if there is an issue with your online application, we will hold your order and send you an email with the held order reason. Failure to rectify this issue will result in your order being cancelled and your payment refunded, minus the £5 administration fee without further notice.
3. Online Applications - Payment for the first ticket on the Direct Debit scheme takes place by credit/debit card at the time of ordering. This allows us enough time to process your application. This does not guarantee acceptance to the scheme should you subsequently fail the credit checking process or have supplied an incorrect type of bank account for direct debit purposes.

4. The payer of the Direct Debit ticket must be over the age of 18.
5. To take all reasonable steps to keep your Swift card safe. Please report any loss, theft or damage of your Swift card to the Direct Debit Team. Replacements are provided for a fee of £7.50. This fee may be subject to revision without prior notice. Refunds will not be given for any additional tickets purchased. Replacements will only be issued at the discretion of West Midlands Travel Limited. We reserve the right to refuse to issue replacements.
6. To ensure that you have your valid Swift card or mTicket with you for every journey. No refund will be made on tickets purchased in the case of lost, stolen or forgotten Swift cards or if you are unable to show your mTicket due to lack of battery.
7. To give at least one month's notice of amendments to bank and building society details and of change of name, address or any change to ticket subscriptions.
8. To give at least one month's notice of your intention to cease Direct Debit payments. Failure to do so may result in an outstanding balance being added to your account due to a failed payment.

West Midlands Travel Limited's Obligations

1. With respect to ticket renewals, provided your monthly Direct Debits are paid on the agreed date, your Swift card will remain active or your new mTicket will be issued to your Ticket Wallet within the NXBus mTicket app.
2. To give at least 10 days written notice of any price changes, except when tax changes require an immediate price change.

Adult Ticket Terms and Conditions

1. The scheme has a minimum contract term when joining of 12 months from your initial start date. Should you leave the scheme within 12 months of joining, West Midlands Travel Limited reserves the right to charge a reapplication fee of £15 to cover our costs if you subsequently decide to rejoin the scheme.
2. If you leave the Direct Debit Scheme after the minimum 12 month contract term, you may rejoin the scheme one month after your last Direct Debit payment, providing your account has no outstanding balance and has been conducted in accordance with our policy. Any subsequent application will be subject to the normal new application guidelines.
3. Tickets available through Direct Debit have a validity of one month; we will not refund whole or partial amounts due to membership cancellations.

4. We reserve the right to refuse any application or terminate any application should we consider the behaviour of the member to be unacceptable or abusive to staff employed by West Midlands Travel Limited or affiliated companies.
5. We reserve the right to terminate Direct Debit arrangements if the scheme or the tickets are misused in any way, or if Direct Debit payments are not promptly and regularly paid via the chosen bank or building society account.
6. Direct Debit Swift cards or mTickets are not transferable and are issued subject to the current Conditions of Carriage and to the Conditions of the Travelcard Scheme.
7. We use the services of a Credit Reference Agency to confirm the name, address and credit status of the person paying the direct debit.
8. Should your first Direct Debit collection due within the scheme fail to be collected, you will be deemed to have not joined the scheme and your account will be cancelled. Any new application will be subject to the £15 reapplication fee and the balance for the failed Direct Debit payment must be made in full.

Child Ticket Terms and Conditions

1. The scheme has a minimum contract term when joining of 12 months from your initial start date. Should you leave the scheme within 12 months of joining, West Midlands Travel Limited reserves the right to charge a reapplication fee of £15 to cover our costs if you subsequently decide to rejoin the scheme.
2. If you leave the Direct Debit Scheme after the minimum 12 month contract term, you may rejoin the scheme one month after your last Direct Debit payment, providing your account has no outstanding balance and has been conducted in accordance with our policy. Any subsequent application will be subject to the normal new application guidelines.
3. Tickets available through Direct Debit have a validity of one month; we will not refund whole or partial amounts due to membership cancellations.
4. We reserve the right to refuse any application or terminate any application should we consider the behaviour of the member to be unacceptable or abusive to staff employed by West Midlands Travel Limited or affiliated companies.
5. We reserve the right to terminate Direct Debit arrangements if the scheme or the tickets are misused in any way, or if Direct Debit payments are not promptly and regularly paid via the chosen bank or building society account.

6. Direct Debit Swift cards or mTickets are not transferable and are issued subject to the current Conditions of Carriage and to the Conditions of the Travelcard Scheme.
7. We use the services of a Credit Reference Agency to confirm the name, address and credit status of the person paying the direct debit.
8. Should your first Direct Debit collection due within the scheme fail to be collected, you will be deemed to have not joined the scheme and your account will be cancelled. Any new application will be subject to the £15 reapplication fee and the balance for the failed Direct Debit payment must be made in full.
9. You must make 10 consecutive successful Direct Debit payments to be eligible for the 2 free months. If a payment fails during the 10 months, the free months will be withdrawn.

16-18 Ticket Terms and Conditions

1. To be eligible for the subsidised 16-18 ticket, the ticket user must be under 18 on the 1st September. The household must pay their council tax to one of the following metropolitan boroughs: Birmingham, Coventry, Dudley, Sandwell, Solihull, Walsall & Wolverhampton.
2. The scheme has a minimum contract term when joining of 12 months from your initial start date. Should you leave the scheme within 12 months of joining, West Midlands Travel Limited reserves the right to charge a reapplication fee of £15 to cover our costs if you subsequently decide to rejoin the scheme.
3. If you leave the Direct Debit Scheme after the minimum 12 month contract term, you may rejoin the scheme one month after your last Direct Debit payment, providing your account has no outstanding balance and has been conducted in accordance with our policy. Any subsequent application will be subject to the normal new application guidelines.
4. Tickets available through Direct Debit have a validity of one month; we will not refund whole or partial amounts due to membership cancellations.
5. We reserve the right to refuse any application or terminate any application should we consider the behaviour of the member to be unacceptable or abusive to staff employed by West Midlands Travel Limited or affiliated companies.
6. We reserve the right to terminate Direct Debit arrangements if the scheme or the tickets are misused in any way, or if Direct Debit payments are not promptly and regularly paid via the chosen bank or building society account.
7. Direct Debit Swift cards or mTickets are not transferable and are issued subject to the current Conditions of Carriage and to the Conditions of the Travelcard Scheme.

8. We use the services of a Credit Reference Agency to confirm the name, address and credit status of the person paying the direct debit.
9. Should your first Direct Debit collection due within the scheme fail to be collected, you will be deemed to have not joined the scheme and your account will be cancelled. Any new application will be subject to the £15 reapplication fee and the balance for the failed Direct Debit payment must be made in full.
10. You must make 10 consecutive successful Direct Debit payments to be eligible for the 2 free months. If a payment fails during the 10 months, the free months will be withdrawn.

Student Ticket Terms and Conditions

1. You must be in full time education, studying a minimum of 12 hours per week, to be eligible for a Student ticket.
2. You will be asked to confirm your student ID number when buying a ticket and will have 10 days to submit valid proof of your student status. Failure to provide this evidence within the time specified will result in the student discount being removed and your ticket will either be cancelled or upgraded to adult.
3. National Express Bus reserves the right to undertake confirmatory checks with the University or College stated within the registration process. National Express Bus also reserves the right to refuse to issue Student tickets or passes where statements are believed to be untrue.
4. The scheme has a minimum contract term when joining of 9 months from your initial start date. Should you leave the scheme within 9 months of joining, West Midlands Travel Limited reserves the right to charge a reapplication fee of £15 to cover our costs if you subsequently decide to rejoin the scheme.
5. If you leave the Direct Debit Scheme after the minimum 9 month contract term, you may rejoin the scheme one month after your last Direct Debit payment, providing your account has no outstanding balance and has been conducted in accordance with our policy. Any subsequent application will be subject to the normal new application guidelines.
6. Tickets available through Direct Debit have a validity of one month; we will not refund whole or partial amounts due to membership cancellations.
7. We reserve the right to refuse any application or terminate any application should we consider the behaviour of the member to be unacceptable or abusive to staff employed by West Midlands Travel Limited or affiliated companies.

8. We reserve the right to terminate Direct Debit arrangements if the scheme or the tickets are misused in any way, or if Direct Debit payments are not promptly and regularly paid via the chosen bank or building society account.
9. Direct Debit Swift cards or mTickets are not transferable and are issued subject to the current Conditions of Carriage and to the Conditions of the Travelcard Scheme.
10. We use the services of a Credit Reference Agency to confirm the name, address and credit status of the person paying the direct debit.
11. Should your first Direct Debit collection due within the scheme fail to be collected, you will be deemed to have not joined the scheme and your account will be cancelled. Any new application will be subject to the £15 reapplication fee and the balance for the failed Direct Debit payment must be made in full.
12. Students will be required to carry either a physical student ID or show a valid Yoti digital ID on their phone at all times whilst travelling. Physical student ID can include a physical photo ID card or a TOTUM card. You may be asked to show your ticket to an Inspector or any member of staff employed by the Company, West Midlands Police or the Safer Travel Team.