



What do I need to know about the residents' 90% discount?

Your questions are answered inside.





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Introduction

This leaflet explains how the Congestion Charge works for people who have successfully registered for their residents' 90% discount. It contains important information about:

- Driving your vehicle within the Congestion Charging zone
- Driving other vehicles within the Congestion Charging zone
- Paying the charge and receipts
- Discount refunds and renewals
- Penalty Charge Notices (PCNs).

We are aware some registered residents receive unnecessary Penalty Charge Notices (PCNs) due to simple, easily avoidable mistakes or misunderstandings about the way their discount works.

PCNs are most commonly issued because registered residents have:

- Paid the discounted charge when their discount hasn't been activated
- Forgotten to pay the Congestion Charge
- Forgotten to renew their weekly, monthly or annual discounted charge
- Provided the wrong Vehicle Registration Number (VRN) and/or date when paying
- Not informed Transport for London of a change in vehicle, including a hire car
- Forgotten to renew discount entitlement.

If you have any questions after reading this leaflet, please visit **cclondon.com** or call **0845 900 1234**.

Use Textphone **020 7649 9123** if you have impaired hearing.

The area

On 19 February 2007 the Congestion Charging zone extended to the west and now includes the areas of Bayswater, Notting Hill, North and South Kensington, Knightsbridge, Chelsea, Brompton, Belgravia, Pimlico, Victoria, St. James's, Waterloo, Borough, City of London, Clerkenwell, Finsbury, Holborn, Bloomsbury, Soho, Mayfair and parts of Marylebone.

There is no charge for driving on the boundary roads around the zone. In addition, there are a number of routes that enable vehicles to cross the zone during charging hours without paying – the Westway and a route through the centre of the zone running between north and south, i.e. Edgware Road, Park Lane and Vauxhall Bridge Road. Please refer to the map on page 22 for further details.

The extended central London Congestion Charging zone operates as one zone, with the same charges, discounts and exemptions applying no matter where you drive within the zone.

The charge and hours of operation

The Congestion Charge is an £8 daily charge for driving or parking a vehicle on public roads within the Congestion Charging zone between the hours of **7.00am and 6.00pm**, Monday to Friday, excluding weekends and public holidays, and between 25 December and 1 January inclusive. Payment of the daily charge allows you to drive around, leave and re-enter the charging zone as many times as required in one day.

Tip: Please remember that the best way to avoid receiving a PCN is by paying at the right time and by providing the correct information. Before using your residents' 90% discount, please read and then keep this guide for easy reference.

How your residents' 90% discount works

Each resident who lives within the Congestion Charging zone and who fulfils the eligibility criteria is entitled to receive a residents' 90% discount for one private vehicle only.

This vehicle is known as the **primary vehicle** and it is the **only vehicle** to which your residents' 90% discount applies, unless you notify us beforehand that you intend to use a hire or courtesy vehicle when your primary vehicle is being repaired or serviced.

All members of your household who own, hire or have a company vehicle for their sole use and who fulfil the discount eligibility criteria will be entitled to the residents' 90% discount for one private (not commercial) vehicle so long as it is registered with the scheme. For example, if a son living with his parents wants to apply for the residents' 90% discount, the vehicle will need to be registered in his name with the Driver and Vehicle Licensing Authority (DVLA).

Tip: The residents' 90% discount only applies to the vehicle you have registered with Transport for London, not your household.



Paying the charge

Paying before or on the day of travel

The minimum charge payable is for one week (five consecutive charging days) at £4. This is payable before or on the first day of travel by midnight.

You can also make payments monthly (20 consecutive charging days) at £16 and annually (252 consecutive charging days) at £201.60.

See pages 12 and 13 for how to pay the weekly, monthly and annual Congestion Charge.

Pay Next Day

You can also pay by midnight of the next charging day after travelling in the zone but you will pay £10. This is only payable by phone on **0845 900 1234** or online at **cclondon.com**

There is no residents' 90% discount for a charge payment made after the day of travel.

Tip: If you are a two car household and only one car is registered with Transport for London for the residents' 90% discount, you must ensure you pay the non-discounted charge for the second vehicle, which is £8 per day.

Fast Track card

As a registered resident you will receive a free Fast Track card with your unique customer registration number. The Fast Track card is **not** a payment card, but it does make paying the Congestion Charge easier because the card contains most of the information you need each time you pay the charge, such as your vehicle registration details.

Please note the following:

- Check your Fast Track card to make sure it has the right Vehicle Registration Number (VRN)
- The Fast Track card cannot be used when paying the charge for any other vehicle you have registered or any other vehicle that is driven by another member of your household
- If you change your vehicle, you should request a new Fast Track card.

Tip: An annual discounted charge is the most convenient way to pay as you don't have to remember each week or month to pay the charge. We'll remind you to renew it in good time before it expires.

Essential information when making a payment

There are two pieces of information that must be correct when you pay the discounted Congestion Charge.

1. Your Vehicle Registration Number (VRN)

Always check your VRN before paying. It is easy to confuse an 'l' with a '1' (one), an 'O' with a '0' (zero) and an 'S' with a '5' (five). If it helps, write down the number before you pay. Be especially careful if you are paying for a hire or a courtesy vehicle. If you provide the wrong VRN when you pay, you will then have to pay again for the correct VRN.

2. The dates and period you drive in the Congestion Charging zone

It is essential to make sure you provide the correct first day of travel. This is particularly important if you are paying in advance or renewing a weekly, monthly or annual payment. If you do not specify a date, it will be assumed that you want travel to start from the day of payment. For each day you drive in or through the Congestion Charging zone without paying the charge before, on or the next charging day after the day of travel – even by mistake or error – you will receive a Penalty Charge Notice (PCN).

If either your VRN or the dates/period you drive in the Congestion Charging zone are wrong you will receive a PCN.



How to pay

Payment methods and top tips

You can pay the discounted charge in several ways:

Online

Follow the links at [cclondon.com](https://www.cclondon.com)

Tip: Ensure your Vehicle Registration Number (VRN) and your date of travel have been entered correctly and that your transaction has been successfully completed. Check any pop-up messages and always get a receipt.

Telephone

Call **0845 900 1234**

Tip: Make sure that you give clear details of your VRN and your first date of travel. Ensure that the call centre operator repeats this back to you and keep a note of the receipt number given to you.

Mobile phone text messaging

Register for the mobile phone text messaging service online at [cclondon.com](https://www.cclondon.com) or by phone on **0845 900 1234**. Before sending your text, please check your details. Then, when making a payment, **always check the reply text message.**

Tip: If your transaction has been unsuccessful you will receive an error message, for example, 'Payment failed' or 'Vehicle not nominated. Please call **0845 900 1234**'. An error message will always tell you exactly what to do.

Selected retail outlets and petrol stations

Situated throughout the Greater London area, Home Counties and nationwide where you see the PayPoint sign or Congestion Charging sign. To find an outlet near you click on the 'where is my nearest place to pay' link on [cclondon.com](https://www.cclondon.com)



Tip: Ensure your VRN and your first date of travel have been entered correctly. Check your receipt before moving away from the till. If there is a mistake and the sales agent hasn't made a transaction for someone else, the error can be corrected within 10 minutes of your transaction.

Self-service machines

These are situated in many public car parks mainly inside the Congestion Charging zone.

Tip: Ensure your VRN and first date of travel have been entered correctly by following the instructions on the machine. An error made when using a self-service machine cannot be corrected. You will have to pay again with the correct information.

Pay by post

Payment by post can only be made using the 'Paying the Congestion Charge' postal form. This can be requested by writing to: **Congestion Charging, PO Box 2985, Coventry CV7 8ZR**. Alternatively, you can call **0845 900 1234** to request the form or download it from [cclondon.com](https://www.cclondon.com)

Tip: It is essential that Transport for London (TFL) receives your payment 10 days before your day of travel to ensure it can be processed with sufficient time for the payment to clear your bank account and that you specify the exact date of travel which you are paying for.

Payment receipts

Always ask for a payment receipt – they are available for every type of payment method.

- If you notice a mistake on the receipt – a wrong Vehicle Registration Number (VRN) or date – you will need to pay again, using the right information, to avoid a Penalty Charge Notice (PCN)
- Keep your receipts as proof of purchase. If you contest a PCN you will need the receipt as evidence.

Failure to pay

If you have not paid either the residents' discounted charge, the full £8 daily charge by midnight on the first day of travel or the £10 daily charge by midnight the next charging day after driving into the zone, a £120 PCN will be sent to the registered keeper. This is reduced to £60 if paid within 14 days.

There are many ways to pay. In the unlikely event you are unable to pay via one channel, use another. A busy payment channel is not an acceptable reason for non-payment nor a valid reason for making a representation against a PCN.

Residents' 90% discount renewal

Your eligibility for a residents' 90% discount is valid for one year. You will be reminded and invited to renew your registration approximately 30 days before your current registration expires.

Remember to send your completed renewal form in good time.

Annual payment reminder

If you pay annually we will remind you approximately 30 days before your charge expires that a new charge period is due. We do not send reminders for weekly or monthly charge periods.

Payment refunds

If you no longer drive a vehicle within the Congestion Charging zone, or if you move home to outside the zone, you can apply for a refund on unused monthly or annual payments. There is a refund administration charge of £10. You can download a refund request form at [cclondon.com](https://www.cclondon.com) or call **0845 900 1234**.

You are not able to obtain a refund for past unused days or to transfer a payment made for one vehicle to another.

Tip: Remember that your residents' 90% discount is different to your charge payments. **You must renew your discount entitlement as well as paying the charge.**

Penalty Charge Notices (PCNs)

If you receive a PCN do not ignore it. A reminder will not be sent.

If you believe you should not have incurred a PCN you can make a representation. Details of how to do this are on the PCN.

You should always provide as much supporting evidence as you can with your representation. Representations must be made within 28 days of receipt of the PCN.

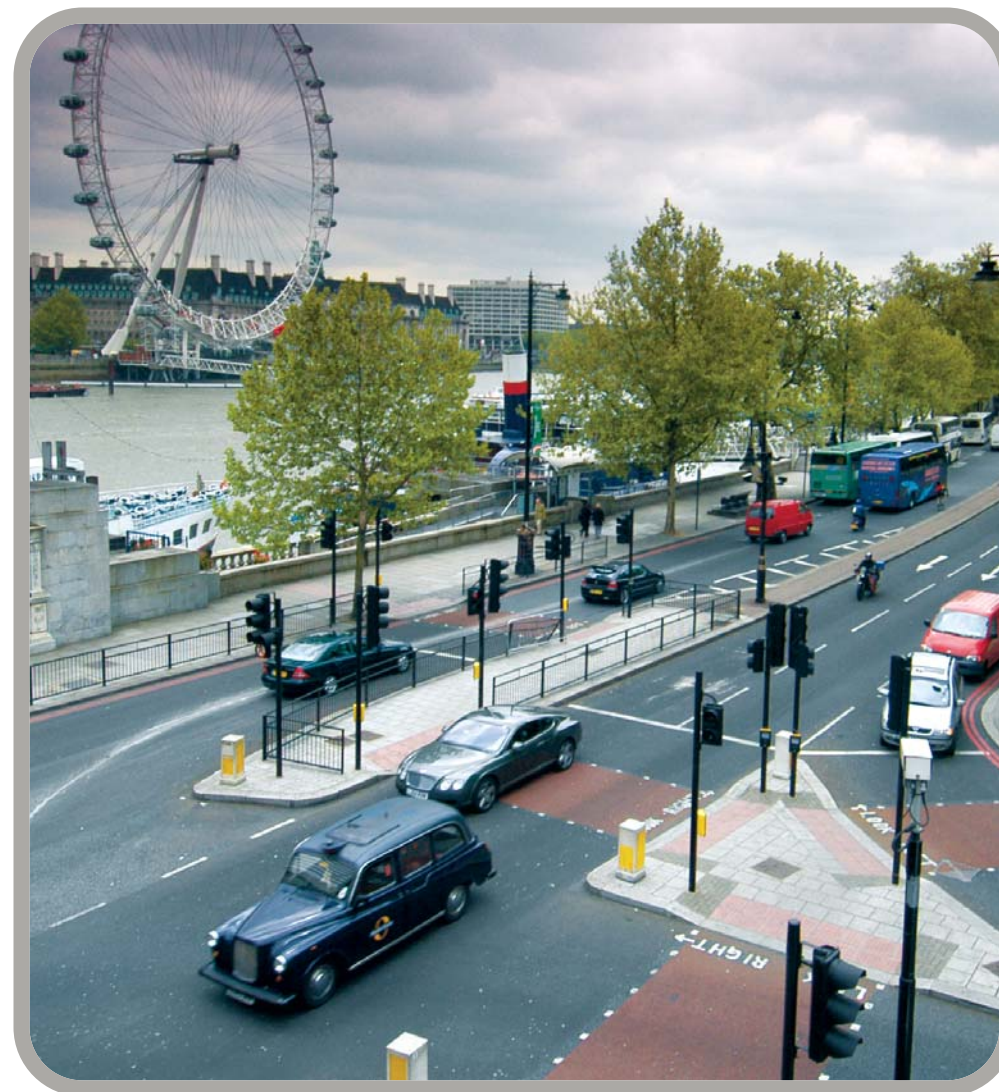
If you do not have a valid reason for making a representation against the PCN, you are strongly advised to pay the PCN without delay.

Failure to pay or challenge a PCN promptly will result in the costs associated with the initial PCN increasing.

The Penalty Charge notice (PCN) is £120 and is reduced to £60 if paid within 14 days. If you do not pay the PCN within 28 days, the penalty increases to £180. Failure to pay the £180 charge will result in registration of the debt with the County Court, increasing the amount owed to £185. If this is not paid, a warrant will be requested and issued to bailiffs to recover the amounts due.

Registration of the debt with the County Court does not result in a County Court Judgement and does not affect your credit rating.

Should you receive a PCN you have a right to contest it. This may be done through the representation and appeals process. Further details of how to make representations against the PCN will be provided on all PCNs issued. If your representation is rejected, you can then make an appeal to the Parking and Traffic Appeals Service (PATAS), an independent body.



Tip: If you do receive a PCN, the easiest way to pay is via the website at [cclondon.com](https://www.cclondon.com)

PCNs can be easily avoided if you provide the correct information at the time of paying.

Frequently asked questions

What do I do if I receive a Penalty Charge Notice (PCN)?

Please **do not** ignore the PCN. You will need to follow the instructions on the PCN, and either pay the PCN or make a representation should you wish to contest the PCN.

Transport for London (TfL) have informed me that my discount is active but I have received a PCN. What should I do next?

Please **do not** ignore the PCN. You will need to follow the instructions on the PCN, and either pay the PCN or make a representation. You should also contact the call centre on **0845 900 1234** to check the status of your residents' 90% discount. Your account number may have been activated with the wrong Vehicle Registration Number (VRN) or you may have forgotten to pay the charge. If you have forgotten to pay the charge then you should pay the PCN. You may also want to consider paying the charge monthly or annually to prevent future PCNs.

Can I park on the street within the Congestion Charging zone without paying the charge?

If your car is already parked in a residents' parking bay or private driveway before the start of a charging day and you do not move it or drive it during charging hours, you do not have to pay the charge.

What happens if I move house within the Congestion Charging zone?

You must notify us immediately of your new address and submit two proofs of residency.

What if visitors drive their cars to where I live within the Congestion Charging zone?

Unless they too are eligible residents, are registered with TfL for a 100% discount or are exempt, they must pay the full £8 daily charge for driving within the Congestion Charging zone during charging hours.

Can I drive a hire or courtesy vehicle in the Congestion Charging zone under the discount scheme?

Yes, as long as you let us know before you drive in the Congestion Charging zone that you intend to use a hire or courtesy vehicle as a replacement for your primary registered vehicle. Failure to notify us of the hire or courtesy vehicle will result in a PCN being issued.

What do I do if I believe someone has copied my number plate?

If you receive a PCN and believe someone has copied your number plate, you must make a representation to contest the PCN and you should include any appropriate evidence to support your representation and inform the Police. Transport for London is working with the Police, Driver Vehicle Licensing Authority and other enforcement agencies to find such vehicles and prosecute their owners.

What happens if I live just outside the boundary of the Congestion Charging zone but am registered with Transport for London for the residents' 90% discount and accidentally drive into the zone?

Unless you are following an official diversion you must pay the discounted charge. If you are diverted into the zone by an official diversion you must leave the Congestion Charging zone as directed by the diversion or, if there is no diversion signage, at the earliest opportunity.

What if I rent a car or van temporarily?

You must register the vehicle with us before you drive it in the Congestion Charging zone. There is no charge to register. Please note that you must pay the full £8 daily charge during the hire period and then claim a refund. Administration charges will apply. Call **0845 900 1234** for a refund application form.

You cannot drive both your primary vehicle and your hire or courtesy car during the same period and claim the residents' 90% discount for both vehicles.

What if I sell my car and buy another one?

If you buy a new (replacement) car and you are waiting for the V5C (Vehicle Registration Document) to be issued by the DVLA, you can provisionally register the vehicle online at **cclondon.com** or by calling us on **0845 900 1234**.

From the date of notification, you will be given three weeks to submit a new keeper slip, a copy of a motor insurance certificate showing your name and the Vehicle Registration Number (VRN), or a purchase receipt from a garage on headed paper. You will then be given a further 10 weeks to produce the V5C document issued by the DVLA. During these 13 weeks you will continue to pay the charge at the discounted rate.

If none of the relevant documentation is supplied in the time allowed, the vehicle details will be removed from your account. You will have to pay the standard £8 charge for that vehicle until the correct paperwork is submitted. There is a £2.50 administration charge for changing your vehicle details.



The central London Congestion Charging zone

