

Questions and answers about the NS-Business Card

Update: 7 November 2024

What can you do with the NS-Business Card from 1st November?

Besides being able to use free public transport for commuter travel (based on 2nd class) and domestic duty travel (based on 1st class) (except for the Intercity Direct, the surcharge must be paid by you), you can also use the NS-Business Card for private travel.

Journeys you make for private purposes must therefore also be confirmed as private journeys ('budget') in the system. These costs are then deducted from your net salary. You can also use the NS-Business Card for additional services such as the P+R or the bicycle storage (in most cases free for the first 24 hours). For more information on the benefits of the NS-Business Card, visit <https://www.ns.nl/zakelijk/producten/ns-business-card>. The costs for the additional services are generally at your expense. More information on this can be found in the transport policy after going the launch.

Can I apply for an NS Business Card if I don't always travel to work by public transport?

Yes, you can. You can apply for the NS Business Card even if you only occasionally travel by public transport for your commute. Which subscription you can choose depends on how often and when you travel by public transport. If you travel more than 4 times a month (one way) outside peak hours, you can apply for a 'Dal Voordeel' subscription. If you travel a fixed route more than 3 times a week, you are eligible for a 'Traject Vrij' subscription. You cannot apply for the 'Traject Vrij' subscription yourself. If you become eligible for this at any time, NS will contact you. If you do not meet these conditions, you qualify for a 'Basis' subscription.

Can I also use the JAS subscription with my NS-Business Card?

At the moment it is not possible to combine the JAS subscription with your NS-Business Card (NSBC). This is because the JAS subscription runs through another party, Connexxion. As a result, it's not possible to upload the JAS subscription on the NSBC. Continue using the current method, the Tranzor app, or your personal OV-chip card for the JAS Subscription to travel within the Schiphol area.

If you travel into the Schiphol area, you first need to check out with your NSBC and check in again with your JAS Subscription.

Can I apply for an NS-Business Card in addition to my parking card?

Yes you can, you can use the parking card for the days you travel by car and for the days you travel by public transport you can apply for and use the NS-Business Card.

If I am still in my probationary period, can I apply for an NS-Business Card?

Yes, this is possible. You can apply for an NS-Business Card as soon as you have access to MyKLM. This is often even before you are officially employed.

As an employment conditions-based lease car lease, can I also use the NS-Business Card?

Employees with a conditions-based lease car are not eligible for an additional transport allowance under the transport policy, these employees can use their lease car for this purpose. We offer the NS-Business Card for duty travel as it allows you to use public transport free of charge (based on 1st class) and also fits within the duty travel policy.

Are Intercity Direct trips reimbursed in full, or only up to the applicable allowance?

If you travel on the Intercity Direct and a surcharge applies, only the surcharge will be charged to you and automatically deducted from your net salary.

I commute using public transport (Intercity Direct). Will I be at a disadvantage starting from 1st November compared to the current transport allowance?

The basic principle of the transport allowance is that you receive compensation for your commute. Free public transport (second class) allows you to travel to work from your home address free of charge. If you travel by Intercity Direct, the allowance will be deducted from your net salary. You can also register the distance from your home to the station as a journey and receive compensation for it.

I use the trolleybus in Arnhem, can I use my NSBC for this route?

Yes, the trolleybus falls under public transport. This means you can use your NS-Business Card to travel with this means of transport. The trolleybus in Arnhem is a combination of travelling by tram and bus.

Can I use my NS-Business Card when travelling with the ferry services?

No, ferry services are generally not considered public transport but are part of the road network. The ferry services operated by the GVB in Amsterdam are free for pedestrians and cyclists. Should these be part of your commute, you don't need the NS-Business Card for this.

If I leave my company condition based lease car for a day, can I also use the free public transport?

If you have a company lease car, the transport policy and related transport ladder does not apply to you, and you cannot use free public transport.

I currently already have a (Traject Vrij) subscription, what should I do with it in view of the 1st November effective date?

To be eligible for free public transport for your commute and duty travel from 1st November 2024, it's important that you apply for your NS-Business Card via KLM. You can make your application from 18th September. You can cancel your private subscription before 1st November (if possible due to notice periods). If, based on your travel behaviour and after evaluation, you are eligible for a Traject Vrij Subscription, you will be contacted by NS.

I will receive my NS-Business Card before 1 November. Can I travel with my NSBC before this start date?

If you start travelling with the card before 1st November anyway, the gate will open the first time, but an 'unauthorised use' will be registered and when you check out you will see the message that there is a negative balance on the card. The next time, the gate won't open because of the negative balance. You'll then need to take the card to an NS service point to pay the outstanding amount. You can then use the card as per agreed conditions, from 1st November.

Do you have to add balance to your NS-Business Card yourself before you can travel with it?

No, KLM pays for commuting and domestic duty travel. If you also incur expenses for private travel, these costs will be deducted from your net salary. In that case, KLM will advance the costs.

The Dal Voordeel subscription normally costs 5.70 euros per month. Do you have to pay or advance the Dal Voordeel subscription yourself?

No, KLM pays the cost of a Dal Voordeel Subscription.

What can I do if I already have my own public transport subscription for the train?

You can choose to cancel your own subscription and use the NS-Business Card offered by KLM for commuting. KLM will pay for your public transport travel. Costs for your own subscription will not be reimbursed and you are not allowed to pay with your own OV subscription and also claim other reimbursement (such as car allowance). This may be considered fraud and may lead to disciplinary action. To cancel your private subscription, you can do so via <https://www.ns.nl/abonnementen/online-opzeggen/tijdelijk-stopzetten> or by calling NS customer service consumers: 030-751 51 55.

What can I do if I already have my own bus public transport subscription?

You can cancel your own bus pass and use the NS-Business Card offered by KLM for commuting. KLM will pay for your public transport trips. Costs for your own subscription will not be reimbursed and you are not allowed to pay with your own public transport subscription and also claim other reimbursement (such as car allowance). This may be considered fraud and may lead to disciplinary action. To cancel your private subscription, contact your regional transport provider.

If I choose the Dal Voordeel subscription and need to travel during rush hour. Will I be reimbursed?

Yes, if you travel during rush hour with a Dal Voordeel abonnement for commuting or domestic duty travel, these trips will be paid for by KLM. Only travel during off-peak hours (including when this is a private journey) will receive the discount.

How can I still travel 1st class with my 2nd class NS-Business Card?

This can be done in two ways: via the NS Reisplanner App or an NS ticket machine. In the app you can add your card and switch a class change on or off. Or at the machine where you scan your NS-Business Card and switch on the class change. The difference in price between 1st and 2nd class is deducted from your net salary.

Is there a difference in 1st class fares for a Dal Voordeel and a Traject Vrij subscription?

The cost for 1st class is always 1.7 times the price of 2nd class. With a Dal Voordeel Abonnement, the price of 2nd class depends on the time of day (-40% in off-peak hours). For an upgrade to 1st class, you pay 1.7 times the price of the 2nd class journey. This also applies to a Traject Vrij subscription.

I need a new card with passport photo for an NS-Business Card Traject Vrij subscription. What happens if I have to go back to a Basic or Dal Voordeel subscription later?

If you switch from a Basic or Dal Voordeel subscription to a Traject Vrij subscription, you'll need to request a new card with a passport photo. However, if you later need to revert to a Basic or Dal Voordeel subscription, there's no need to change your NS-Business Card again. In summary: upgrading to a Traject Vrij card requires applying for a new NSBC but downgrading back to Basic or Dal Voordeel does not.

What should I do if I travel to the station by car and continue to my workplace by train?

If you travel by different means of transport, all parts of the journey are eligible for the

allowance. For the journey by car, enter your home address as the departure location and if you enter the city of the station, the system will suggest the stations of that city.

Select the station where your journey with the NS-Business Card starts and the system calculates the number of kilometres from your home address to the station. For the part of the journey by public transport, use your NS Business Card.

Can a Traject Vrij subscription be used on a different route if I temporarily have a different route? For example, because you are sleeping at your parents for a fortnight to look after them?

Yes, with a Traject Vrij subscription you can also travel on other routes. With this subscription, KLM buys off the frequent travelled route, but you can also travel on other routes. Occasionally, you may travel from a location other than your home address, and this will be reimbursed. However, this is not allowed on a structural basis.

How long does it take NS to propose a different subscription?

After about three months, your travel habits are evaluated. If it turns out that you are better off using a Dal Voordeel Subscription or a Traject Vrij subscription, NS will contact you.

Have you received a message from NS that you need to convert the subscription on your NS-Business Card to another subscription and don't know how to do that?

After an analysis of your travel behaviour, you may no longer meet the conditions for the subscription on your card. For example, you have chosen a Dal Voordeel subscription, but you don't travel at least four times (one way) per month outside peak hours. In that case, you will have to switch your subscription back to a Basic subscription on your NSBC. You'll be notified about this by NS and can convert your subscription by visiting an OV-ticket machine and loading the new "product" on your NS Business Card. It may also be that a Traject abonnement is more advantageous. In this case, you will be asked by NS to load this "product" onto your card at an OV- ticket machine.

What should I do if I have lost my NS-Business Card (due to theft)?

If your NS-Business Card is stolen, lost or damaged, you can apply for a new card yourself via MyKLM. The old card will then be blocked automatically. Choose your NS-Business Card under the 'services' tab to start the application.

When I retire, can I still use the NSBC for private travel or will my subscription be automatically stopped?

When you retire, your employment with KLM ends. Once your employment ends, you will no longer be able to use the NS Business Card, including for personal travel. If you want to travel by public transport after your KLM time, apply for a new card through the regular NS channels.

Do I have to return the NS-Business Card when I leave employment?

Although you don't have to return the card, you will no longer be able to use it. This is because the card will be blocked and can no longer be used for private travel. If you want to travel with public transport after your KLM time, apply for a new card through the regular NS channels.

I work as a cabin attendant for KLM/KLC Cabin and travel to work by public transport. I now have to use an NS-Business Card through KLM to do so, will I lose out with the new transport policy because I will no longer receive EUR 0.19 per km and no remaining transport allowance?

The transport allowance is designed to cover the costs incurred during your daily commute and domestic business trips. This allowance functions as an expense reimbursement. To promote sustainable transportation, agreements have been established with the unions as part of the Ground and KLM/KLC Cabin Collective Labour Agreement. One key benefit is that you can travel by public transport free of charge for your commute (in 2nd class). The NS-Business Card enables you to commute to work from your home address using public transport (also in 2nd class) at no cost. Additionally, you can register the travel distance from your home to the station as a trip and receive compensation for that portion of your journey.

This policy marks a change from the previous arrangement that existed before 1st November 2024. Prior to this date, KLM provided a fixed allowance of EUR 0.19 per kilometre (with a maximum of 50 kilometres one way), regardless of your mode of transportation. It is important to note that KLM implemented this EUR 0.19 per kilometre allowance in anticipation of the new transport policy. Previously, the transport allowance was set at EUR 0.09 cents per kilometre, also with a maximum of 50 kilometres one way.

Starting from a transport allowance of EUR 0.19 capped at 50 km one way, you could receive an additional transport allowance by exchanging gross wages for a so-called residual transport allowance. This was also possible if you travelled by public transport. If the EUR 0.19 allowance per km was lower than the maximum net allowance allowed for tax purposes, you could apply for residual transport allowance. In practice, this meant that with the reimbursement of EUR 0.19 per km (with a max of 50 km one way) and a fiscally maximum allowable reimbursement of EUR 0.23 per km (based on commuting distance), you could choose to exchange gross pay for a residual transport allowance of EUR 0.04 cents per km over the first 50 km (one way) and EUR 0.23 over the rest of the travel distance.

From 1st November, this situation will change based on the CLA agreements in the Ground and CLA Cabin (KLM/KLC). From then on, KLM will offer you free public transport and fully pay for your commuting distance if you travel by public transport. Because you no longer incur any travel expenses for your work, there is no room under fiscal regulations to exchange gross pay for a remaining transport allowance for the kilometres travelled by public transport.

With the new transport policy, you travel to work by public transport free of charge. As a result, KLM can no longer offer a tax-free allowance in the form of the remaining transport allowance. This may feel like a step backwards, but in fact, you no longer incur any costs for travelling by public transport to and from work.

PLEASE NOTE: It is important to be aware that you are not allowed to submit a journey registration for a journey by car if you have travelled by public transport in order to receive the EUR 0.19 per kilometre (maximum 50 km one way). This is fraud and can lead to disciplinary action.

Does this change affect the cafeteria scheme for those travelling exclusively by public transport?

Although the cafeteria scheme will not change, if you travel by public transport, you cannot exchange remaining transport allowance for tax purposes. KLM pays for all public transport kilometres, so you cannot claim an additional allowance. For car kilometres, you can still use the cafeteria scheme.