



Wrong SimplyGo Fare: File a Discrepancy Claim (90 or 14 Days)

Description

You can file a fare-discrepancy claim in the SimplyGo app even while a transaction still shows as pending, so there is no need to wait for it to finalise. For SimplyGo EZ-Link cards you have up to 90 days from the travel transaction to submit a claim; older non-SimplyGo EZ-Link cards have 14 days. Keep the card, journey and tap evidence together, and use the exact payment card or travel card that made the trip.

This guide is for a Singapore public-transport user who sees an unexpected fare or missing tap. It resolves one practical task: recognise a discrepancy and file it within the correct window for your card type. Start with the branch that matches the real facts, then retain the cited record that controls the outcome.

Find the branch that matches

Situation	Practical next step
Transaction still marked pending	You can still file a claim now, as you do not need to wait for the fare to finalise
Fare looks wrong	Submit the claim in the SimplyGo app, within 90 days for SimplyGo EZ-Link cards or 14 days for non-SimplyGo EZ-Link cards
Two cards may have tapped	Check each card or mobile-wallet token and prevent card clash on the next trip
Card cannot be identified	Use official SimplyGo support with date, route and payment evidence

What the evidence can and cannot decide

[SimplyGo EZ-Link FAQ](#) controls the core rule used here: the claim window by card type, the transaction-history view and the app claim route. [SimplyGo portal overview](#) supplies the second check:

journey history, fare tracking, claim status and card-clash prevention. Read both against the current facts rather than lifting one number or sentence out of its conditions.

For a Singapore public-transport user who sees an unexpected fare or missing tap, those sources can organise the decision and show which evidence is missing. They cannot approve an application, interpret an individual contract, guarantee availability, diagnose a condition, value an asset or replace an authority's issued result. The useful outcome is a dated file that records the disputed journey and why the claim applies.

You can claim while a fare is still pending

Distance-fare journeys can show as pending while connected trips are consolidated, but you do not need to wait for the fare to finalise before submitting a claim. Compare the journey date, boarding and alighting information, card identifier and amount. A bank's aggregated posting can cover several rides, so the bank line alone may not identify the disputed trip. [SimplyGo concession-card FAQ](#).

Know your claim window: 90 or 14 days

The claim deadline depends on your card. For SimplyGo EZ-Link cards, claims may be filed within 90 days of the travel transaction. For older non-SimplyGo EZ-Link cards, claims must be filed within 14 days of the travel transaction. Submit early either way and save the claim reference. [SimplyGo EZ-Link FAQ](#).

Build a one-journey evidence packet

Record date, approximate tap times, origin, destination, transfers, bus service or rail stations, final fare, expected issue, card last four digits or travel-card number, and any gate or reader message. Mask unrelated bank information and never include a full card security code. [SimplyGo EZ-Link FAQ](#).

Rule out card clash

A wallet containing several contactless cards can charge a different credential at entry and exit or create a missing tap. Remove the intended card before tapping and use the same physical card or device token throughout the journey. A mobile wallet and its underlying plastic card can appear as different identifiers. [SimplyGo portal overview](#).

Track the outcome and correct the habit

Use the SimplyGo app or portal to monitor claim status and approval notifications. If the result does not address the recorded trip, contact official support with the reference rather than create repeated claims. Change the tapping setup that caused the error before the next commute. [SimplyGo portal overview](#).

Worked example or route

A rider sees S\$2.40 marked pending after a transfer and suspects the fare is wrong. Rather than wait for it to finalise, the rider submits the journey details and card identifier that day, well inside the window for the card. They then remove other contactless cards from the wallet pocket used at gates.

Build the action file

1. Note the disputed journey, even if still pending
2. Identify the exact card or device token
3. Record route, time and final fare
4. Submit in the app within 90 days (SimplyGo EZ-Link) or 14 days (non-SimplyGo EZ-Link)
5. Save the claim reference
6. Check claim status through SimplyGo
7. Prevent card clash on later trips

The two reusable decision tools are **a card-type claim-window check** and **a one-journey claim evidence template**. Both are editorial working methods; an issued notice, contract, live timetable, clinical instruction or authority decision prevails.

Limits and costly missteps

- Assuming you must wait for a pending fare to finalise before claiming
- Applying the 14-day deadline to a SimplyGo EZ-Link card that actually has 90 days
- Submitting the wrong card identifier
- Sharing full card security details
- Tapping a phone in and plastic card out

Pause when the controlling date, eligibility fact, payment destination, safety condition, product term or live availability is unclear. Open the linked source again and save the acknowledgement or result that applies to the actual case.

Continue with the adjacent check

After this task, it may help to [verify a government message before acting](#). A second useful step is to [prepare for an official public warning](#). These links move to different reader tasks rather than repeating this page.

Common questions

How long is the claim window?

Up to 90 days after the travel transaction for SimplyGo EZ-Link cards, and 14 days for older non-SimplyGo EZ-Link cards. You can submit even while the fare still shows as pending. [SimplyGo EZ-Link FAQ](#).

Do I have to wait for a pending fare to finalise?

No. You can file a claim while the transaction is still pending. [SimplyGo portal overview](#).

Can I check claim status?

Yes, through the SimplyGo app or portal. [SimplyGo EZ-Link FAQ](#).

Updated on 31 July 2026 with corrections provided by SimplyGo Pte. Ltd. Rules, schedules and service details can change; verify the live official page before acting on a consequential decision.

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