

## Existing “Schedule of Fees and Guidelines” (Will be replaced by an updated version from 1 August 2017)

### Schedule of Fees and Guidelines relating to the use of Octopus (this “Schedule”)

(Effective from 17 November 2016)



This Schedule supplements the Conditions of Issue of Octopus (“Conditions of Issue”) issued by Octopus Cards Limited. This Schedule supersedes the Schedule of Fees and Guidelines relating to the use of *Octopus* which came into effect on 13 November 2016. This Schedule is effective from 17 November 2016 until such time as an updated version is issued.

1. If you have any enquiries about the use of an *Octopus* issued by us, please contact the Octopus Customer Service Hotline on 2266 2222. If you wish to report the loss of an *Octopus*, please contact the Lost *Octopus* Reporting Hotline on 2266 2266.
2. If you have any enquiries about the use of a *Bank Co-Brand Octopus*, please contact the issuing bank or financial services company.
3. If you have any enquiries about the use of the *Octopus* function on an *Octopus Mobile SIM*, please contact the Octopus Customer Service Hotline on 2266 2222. If you have any enquiries about the use of mobile telecommunication function on an *Octopus Mobile SIM*, please contact the related Mobile Network Operator. If you have any enquiries relating to your O! ePay Account and/or our Octopus O! ePay Service, please contact our Octopus Customer Service Hotline on 2266 2222.
4. Information about our Authorised Add Value Service Providers, Authorised Distributors, Authorised Service Centres, Service Providers and Authorised Partners can be found on our website at [www.octopus.com.hk](http://www.octopus.com.hk).
5. The current Stored Value Limit which you may store on your *Octopus* is HK\$1,000.
6. The current amount of SVF Deposit applicable to an *On-Loan Octopus* is HK\$50 which includes card cost and a provision for negative value up to HK\$35 on a single occasion.
7. The current initial stored value on each *On-Loan Octopus* is:

Categories of <i>On-Loan Octopus</i>	Initial stored value
Child	HK\$20
Adult	HK\$100
Elder	HK\$20
Personalised	HK\$30

8. For information relating to the minimum amount and other requirements for adding value to your *Octopus*, please refer to the section headed “Reloading Your *Octopus*” in the Octopus User Guide, or call the Octopus Customer Service Hotline on 2266 2222, or visit our website at [www.octopus.com.hk](http://www.octopus.com.hk).
9. We, our Authorised Distributors and Authorised Service Centres will not entertain any requests to loan or return 20 or more *Octopus* at any one time.
10. Your *Octopus* will be deactivated if you have not added value to your *Octopus* for a continuous period of 1,000 days from the date when you last added value to your *Octopus*.
11. If your Personalised *Octopus* or an *Octopus* with the Automatic Add Value Service is reported lost, our lost *Octopus* service will protect you from the loss of the Float on your *Octopus* after three (3) hours from successful reporting, which is the current Lost *Octopus* Notification Period referred to in the Conditions of Issue.

12. Currently, our Automatic Add Value Service is available to persons aged 12 or over.
13. If you hold a *Bank Co-Brand Octopus*, please contact the issuing bank or financial services company for details of any fees chargeable to you by them for the Octopus service.
14. A non-refundable fee of HK\$100 is applicable to activate the *Octopus* function on an *Octopus Mobile SIM*. Please contact the Mobile Network Operator for details of any other fees chargeable to you by them for the *Octopus Mobile SIM* service.
15. Any requests to refund a malfunctioned *Octopus Mobile SIM* or cancel an *Octopus Mobile SIM* with a Float of HK\$500 or more stored on it should be made through our website at [www.octopus.com.hk](http://www.octopus.com.hk). In all other cases, you may approach our Authorised Service Centres to submit your refund or cancellation request.
16. The current fees charged by Octopus Cards Limited for issuing, handling returns and other services for the various types of *Octopus* issued by us are:
  - (a) An administrative fee of HK\$20 is applicable to the issuance of a Personalised *Octopus*;
  - (b) If your *Octopus* is a Personalised *On-Loan Octopus* which was issued prior to 1 November 2004, there is no charge for the return of your Personalised *On-Loan Octopus*. Otherwise there is a Personalisation Fee of HK\$10;
  - (c) If your *Octopus* is a Personalised *On-Loan Octopus* or *On-Loan Octopus* with the Automatic Add Value Service, a Lost *Octopus* Service Fee of HK\$50 (inclusive of administrative fee and card cost) will be deducted from the SVF Deposit should that *Octopus* be reported lost. If the lost *Octopus* is a Personalised *Sold Octopus* or *Sold Octopus* with the Automatic Add Value Service, a Lost *Octopus* Service Fee of HK\$20 will be charged;
  - (d) For any *Octopus* which is provided with the Automatic Add Value Service, there is a fee of HK\$20 for transferring the Automatic Add Value Service from one bank to another, or for reactivation of the service following suspension;
  - (e) For all *On-Loan Octopus*, there is a fee of HK\$30 charged for any such *Octopus* that is returned in a damaged condition such as through delamination, bending, cutting, breaking, graffiti or attachment of materials and/or objects on such *Octopus* by any means;
  - (f) For all *On-Loan Octopus* (excluding Personalised *Octopus*), there is a Handling Fee of HK\$9 for any such *Octopus* returned within 90 days from the date of issue; and
  - (g) If you are a Personalised *Octopus* holder or Automatic Add Value Service user (whether you are holding an *Octopus* issued by us or a *Bank Co-Brand Octopus*), you can request a print-out of your *Octopus* transactions for a Transaction Records Access Fee as follows:

Transactions within one (1) year	HK\$50 for each month subject to a maximum of HK\$250
Transactions within two (2) years	HK\$750
Transactions within three (3) years	HK\$1,000
Each additional year over three (3) years (up to seven (7) years)	HK\$1,000

The request can be made by calling the Octopus Customer Service Hotline on 2266 2222 or in writing and sent to Operations Department – Customer Relations, Octopus Cards Limited, together with the applicant's proof of identity, or by fax at 2266 2211 or mail to P.O. Box 68817, Kowloon East

Post Office, Kowloon, Hong Kong, or via the Octopus website at [www.octopus.com.hk](http://www.octopus.com.hk).

17. Regarding the use of the Octopus O! ePay Service:

(a) Currently, our Octopus O! ePay Service is available to:

Categories of Octopus O! ePay Service	Eligibility Requirements	Service Features
O! ePay Lite	Persons aged 12 or over	<ul style="list-style-type: none"> <li>• Stored Value Limit: HK\$3,000</li> <li>• Daily transaction limit<sup>(1)</sup>: HK\$3,000</li> <li>• Annual transaction limit<sup>(2)</sup>: HK\$25,000</li> </ul>
O! ePay Plus	Persons aged 18 or over	<ul style="list-style-type: none"> <li>• Stored Value Limit: HK\$10,000</li> <li>• Daily transaction limit<sup>(1)</sup>: HK\$10,000</li> <li>• Annual transaction limit<sup>(2)</sup>: HK\$100,000</li> </ul>
O! ePay Pro	Persons aged 18 or over	<ul style="list-style-type: none"> <li>• Stored Value Limit: HK\$10,000</li> <li>• Daily transaction limit<sup>(1)</sup>: HK\$10,000</li> <li>• Annual transaction limit<sup>(2)</sup>: Nil</li> </ul>

(1) "Daily transaction limit" refers to the aggregated amount of payment transactions to be debited from your O! ePay Account in a day (from 00:00 to 23:59 Hong Kong time), including (i) P2P Payment, (ii) fund transfer to Registered *Octopus*, (iii) payment for goods and services, and (iv) fund transfer to your registered bank account maintained with a bank or financial services company.

(2) "Annual Transaction limit" refers to the aggregated amount of receiving payment to be credited to your O! ePay Account in an anniversary year of your O! ePay Account, including payment received through (i) P2P Payment, (ii) fund transfer from the Registered *Octopus*, (iii) adding value to your O! ePay Account through Authorised Partners.

(b) The current fees charged by Octopus Cards Limited in relation to use of Octopus O! ePay Service are:

O! ePay Account Fee	Nil
P2P Payment Fee	Nil
Bank Account Fund Transfer Fee	<ul style="list-style-type: none"> <li>• If the aggregate amount of fund transfer to bank in a calendar month is HK\$5,000 or less: Nil</li> <li>• If the aggregate amount of fund transfer to bank in a calendar month exceeds HK\$5,000: 0.5% of the amount exceeding HK\$5,000</li> </ul>
O! ePay Account Cancellation Fee	Nil

(c) You are advised to check the monthly statement of your O! ePay Account and you must notify us of any transaction discrepancies within ninety (90) days from the date of issuance of the relevant monthly statement, otherwise, you shall be deemed to have accepted the statement as correct. You can request a print-out of monthly statement of your O! ePay Account up to seven (7) years of issuance for a Transaction Records Access Fee of, currently, HK\$50 for each monthly statement, which will be delivered by mail or collected in person at Octopus Cards Limited. The request can be made via our website at [www.octopus.com.hk](http://www.octopus.com.hk).

18. Other fees and charges applicable to use of *Octopus* and/or *Octopus O! ePay Service*:

Add Value Service Fee	Nil
Reactivation Fee	Nil
Unauthorised Use Claim Fee	To be determined by Octopus Cards Limited on a case by case basis
Investigation Fee	To be determined by Octopus Cards Limited on a case by case basis

19. You can request for access to your Data by completing the data access request form as prescribed by Octopus Cards Limited. We reserve the right to charge you a Data Access Fee for complying with any request for access to your Data. We will follow up on your request as soon as we receive your data access request form and will advise you in advance the Data Access Fee required, if applicable.
20. Any refund of the SVF Deposit, if applicable, and/or any Float on your *Octopus*, or any Float in your *O! ePay Account*, as the case may be, which remain uncollected for a period of three (3) years from the date of our notification that the refund is available for collection will be forfeited without notice and you will have no claim against us whatsoever.
21. You can contact us by calling the Octopus Customer Service Hotline on 2266 2222, or via the Octopus website at [www.octopus.com.hk](http://www.octopus.com.hk) for any question, complaint, request for support and notification of anomalies or incidents in relation to your use of *Octopus* and *Octopus O! ePay Service*.
22. If there is any inconsistency between the English and Chinese versions of this Schedule, the English version shall prevail.
23. Unless expressly stated otherwise, all capitalised terms in this Schedule shall have the same meanings as those defined in the Conditions of Issue.

**Octopus Cards Limited**  
**Licence Number: SVF0001**

# Updated “Schedule of Fees and Guidelines” (Effective from 1 August 2017)

## Schedule of Fees and Guidelines relating to the use of Octopus (this “Schedule”)

(Effective from 1 August 2017)



This Schedule supplements the Conditions of Issue of Octopus (“Conditions of Issue”) issued by Octopus Cards Limited. This Schedule supersedes the Schedule of Fees and Guidelines relating to the use of *Octopus* which came into effect on 17 November 2016. This Schedule is effective from 1 August 2017 until such time as an updated version is issued.

1. If you have any enquiries about the use of an *Octopus* issued by us, please contact the Octopus Customer Service Hotline on 2266 2222. If you wish to report the loss of an *Octopus*, please contact the Lost *Octopus* Reporting Hotline on 2266 2266.
2. If you have any enquiries about the use of a *Bank Co-Brand Octopus*, please contact the issuing bank or financial services company.
3. If you have any enquiries about the use of the *Octopus* function on an *Octopus Mobile SIM*, please contact the Octopus Customer Service Hotline on 2266 2222. If you have any enquiries about the use of mobile telecommunication function on an *Octopus Mobile SIM*, please contact the related Mobile Network Operator. If you have any enquiries relating to your O! ePay Account and/or our Octopus O! ePay Service, please contact our Octopus Customer Service Hotline on 2266 2222.
4. Information about our Authorised Add Value Service Providers, Authorised Distributors, Authorised Service Centres, Service Providers and Authorised Partners can be found on our website at [www.octopus.com.hk](http://www.octopus.com.hk). For information about requests for adding value to *Octopus* by Authorised Add Value Service Providers, please refer to our website at [www.octopus.com.hk](http://www.octopus.com.hk).
5. The current Stored Value Limit which you may store on your *Octopus* is HK\$1,000.
6. The current amount of SVF Deposit applicable to an *On-Loan Octopus* is HK\$50 which includes card cost and a provision for negative value (i.e. the convenience limit) of (a) up to HK\$35 on a single occasion for *On-Loan Octopus* issued before 1 October 2017, or (b) up to HK\$50 on a single occasion for *On-Loan Octopus* issued on or after 1 October 2017.
7. The current initial stored value on each *On-Loan Octopus* is:

Categories of <i>On-Loan Octopus</i>	Initial stored value
Child	HK\$20
Adult	HK\$100
Elder	HK\$20
Personalised	HK\$30

8. For information relating to the minimum amount and other requirements for adding value to your *Octopus*, please refer to the section headed “Reloading Your *Octopus*” in the Octopus User Guide, or call the Octopus Customer Service Hotline on 2266 2222, or visit our website at [www.octopus.com.hk](http://www.octopus.com.hk).
9. We, our Authorised Distributors and Authorised Service Centres will not entertain any request to loan or return (a) 20 or more *Octopus* at any one time before 1 October 2017, or (b) 6 or more *Octopus* at any one time on or after 1 October 2017.
10. Your *Octopus* will be deactivated if you have not added value to your *Octopus* for a continuous period of 1,000 days from the date when you last added value to your *Octopus*.

11. If your Personalised *Octopus* or an *Octopus* with the Automatic Add Value Service is reported lost, our lost *Octopus* service will protect you from the loss of the Float on your *Octopus* after three (3) hours from successful reporting, which is the current Lost *Octopus* Notification Period referred to in the Conditions of Issue.
12. Currently, our Automatic Add Value Service is available to persons aged 12 or over.
13. If you hold a *Bank Co-Brand Octopus*, please contact the issuing bank or financial services company for details of any fees chargeable to you by them for the *Octopus* service.
14. A non-refundable fee of HK\$100 is applicable to activate the *Octopus* function on an *Octopus Mobile SIM*. Please contact the Mobile Network Operator for details of any other fees chargeable to you by them for the *Octopus Mobile SIM* service.
15. Any requests to refund a malfunctioned *Octopus Mobile SIM* or cancel an *Octopus Mobile SIM* with a Float of HK\$500 or more stored on it should be made through our website at [www.octopus.com.hk](http://www.octopus.com.hk). In all other cases, you may approach our Authorised Service Centres to submit your refund or cancellation request.
16. The current fees charged by Octopus Cards Limited for issuing, handling returns and other services for the various types of *Octopus* issued by us are:
  - (a) An administrative fee of HK\$20 is applicable to the issuance of a Personalised *Octopus*;
  - (b) If your *Octopus* is a Personalised *On-Loan Octopus* which was issued prior to 1 November 2004, there is no charge for the return of your Personalised *On-Loan Octopus*. Otherwise there is a Personalisation Fee of HK\$10;
  - (c) If your *Octopus* is a Personalised *On-Loan Octopus* or *On-Loan Octopus* with the Automatic Add Value Service, a Lost *Octopus* Service Fee of HK\$50 (inclusive of administrative fee and card cost) will be deducted from the SVF Deposit should that *Octopus* be reported lost. If the lost *Octopus* is a Personalised *Sold Octopus* or *Sold Octopus* with the Automatic Add Value Service, a Lost *Octopus* Service Fee of HK\$20 will be charged;
  - (d) For any *Octopus* which is provided with the Automatic Add Value Service, there is a fee of HK\$20 for transferring the Automatic Add Value Service from one bank to another, or for reactivation of the service following suspension;
  - (e) For all *On-Loan Octopus*, there is a fee of HK\$30 charged for any such *Octopus* that is returned in a damaged condition such as through delamination, bending, cutting, breaking, graffiti or attachment of materials and/or objects on such *Octopus* by any means;
  - (f) For all *On-Loan Octopus* (excluding Personalised *Octopus*), there is a Handling Fee of HK\$9 for any such *Octopus* returned within 90 days from the date of issue; and
  - (g) If you are a Personalised *Octopus* holder or Automatic Add Value Service user (whether you are holding an *Octopus* issued by us or a *Bank Co-Brand Octopus*), you can request a print-out of your *Octopus* transactions for a Transaction Records Access Fee as follows:

Transactions within one (1) year	HK\$50 for each month subject to a maximum of HK\$250
Transactions within two (2) years	HK\$750
Transactions within three (3) years	HK\$1,000
Each additional year over three (3) years (up to seven (7) years)	HK\$1,000

The request can be made by calling the Octopus Customer Service Hotline on 2266 2222 or in writing and sent to Operations Department – Customer Relations, Octopus Cards Limited, together with the applicant’s proof of identity, or by fax at 2266 2211 or mail to P.O. Box 68817, Kowloon East Post Office, Kowloon, Hong Kong, or via the Octopus website at [www.octopus.com.hk](http://www.octopus.com.hk).

17. If you hold an *On-Loan Adult Octopus* (other than Personalised *Octopus* with Student Status or Persons with Disabilities Status, or if you are a Personalised *On-Loan Octopus* holder aged below 18, or if you are a Personalised *On-Loan Octopus* holder aged 60 or above) which is issued on or after 1 October 2017 (“Inactive Octopus Administrative Fee Effective Date”) and have not added value to your *Octopus* or used your *Octopus* for any payment transaction for three (3) years, we will charge you an Inactive Octopus Administrative Fee upon expiration of the said three (3) years’ period and subsequently every twelve (12) months thereafter (each, an “inactive period”) as follows:

Inactive period	Inactive Octopus Administrative Fee for each inactive period
First inactive period	HK\$15
Each subsequent inactive period	HK\$15

The first inactive period means the later of: (a) three (3) years after your last add value transaction or your last payment transaction using your *Octopus*, whichever is later, or (b) three (3) years immediately after the Inactive Octopus Administrative Fee Effective Date of 1 October 2017, i.e., 1 October 2020. Subsequent inactive periods means successive 12-month periods thereafter.

18. Regarding the use of the Octopus O! ePay Service:

(a) Currently, our Octopus O! ePay Service is available to:

Categories of Octopus O! ePay Service	Eligibility Requirements	Service Features
O! ePay Lite	Persons aged 12 or over	<ul style="list-style-type: none"> <li>• Stored Value Limit: HK\$3,000</li> <li>• Daily transaction limit<sup>(1)</sup>: HK\$3,000</li> <li>• Annual transaction limit<sup>(2)</sup>: HK\$25,000</li> </ul>
O! ePay Plus	Persons aged 18 or over	<ul style="list-style-type: none"> <li>• Stored Value Limit: HK\$10,000</li> <li>• Daily transaction limit<sup>(1)</sup>: HK\$10,000</li> <li>• Annual transaction limit<sup>(2)</sup>: HK\$100,000</li> </ul>
O! ePay Pro	Persons aged 18 or over	<ul style="list-style-type: none"> <li>• Stored Value Limit: HK\$10,000</li> <li>• Daily transaction limit<sup>(1)</sup>: HK\$10,000</li> <li>• Annual transaction limit<sup>(2)</sup>: Nil</li> </ul>

(1) “Daily transaction limit” refers to the aggregated amount of payment transactions to be debited from your O! ePay Account in a day (from 00:00 to 23:59 Hong Kong time), including (i) P2P Payment, (ii) fund transfer to Registered *Octopus*, (iii) payment for goods and services, and (iv) fund transfer to your registered bank account maintained with a bank or financial services company.

(2) “Annual Transaction limit” refers to the aggregated amount of receiving payment to be credited to your O! ePay Account in an anniversary year of your O! ePay Account, including payment received through (i) P2P Payment, (ii) fund transfer from the Registered *Octopus*, (iii) adding value to your O! ePay Account through Authorised Partners.

- (b) The current fees charged by Octopus Cards Limited in relation to use of

Octopus O! ePay Service are:

O! ePay Account Fee	Nil
P2P Payment Fee	Nil
Bank Account Fund Transfer Fee	<ul style="list-style-type: none"> <li>If the aggregate amount of fund transfer to bank in a calendar month is HK\$5,000 or less: Nil</li> <li>If the aggregate amount of fund transfer to bank in a calendar month exceeds HK\$5,000: 0.5% of the amount exceeding HK\$5,000</li> </ul>
O! ePay Account Cancellation Fee	Nil

- (c) The negative value feature on Registered *Octopus* (other than Registered *Octopus* with Automatic Add Value Service) is not available for fund transfer to your O! ePay Account.
- (d) You are advised to check the monthly statement of your O! ePay Account and you must notify us of any transaction discrepancies within ninety (90) days from the date of issuance of the relevant monthly statement, otherwise, you shall be deemed to have accepted the statement as correct. You can request a print-out of monthly statement of your O! ePay Account up to seven (7) years of issuance for a Transaction Records Access Fee of, currently, HK\$50 for each monthly statement, which will be delivered by mail or collected in person at Octopus Cards Limited. The request can be made via our website at [www.octopus.com.hk](http://www.octopus.com.hk).

19. Other fees and charges applicable to use of Octopus and/or Octopus O! ePay Service:

Add Value Service Fee	Nil
Reactivation Fee	Nil
Unauthorised Use Claim Fee	To be determined by Octopus Cards Limited on a case by case basis
Investigation Fee	To be determined by Octopus Cards Limited on a case by case basis

20. You can request for access to your Data by completing the data access request form as prescribed by Octopus Cards Limited. We reserve the right to charge you a Data Access Fee for complying with any request for access to your Data. We will follow up on your request as soon as we receive your data access request form and will advise you in advance the Data Access Fee required, if applicable.
21. Any refund of the SVF Deposit, if applicable, and/or any Float on your *Octopus*, or any Float in your O! ePay Account, as the case may be, which remain uncollected for a period of three (3) years from the date of our notification that the refund is available for collection will be forfeited without notice and you will have no claim against us whatsoever.
22. You can contact us by calling the Octopus Customer Service Hotline on 2266 2222, or via the Octopus website at [www.octopus.com.hk](http://www.octopus.com.hk) for any question, complaint, request for support and notification of anomalies or incidents in relation to your use of *Octopus* and Octopus O! ePay Service.
23. If there is any inconsistency between the English and Chinese versions of this Schedule, the English version shall prevail.
24. Unless expressly stated otherwise, all capitalised terms in this Schedule shall have the same meanings as those defined in the Conditions of Issue.