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MANHATTAN 信用卡
「八達通自動增值」服務申請表

MANHATTAN Credit Card
Octopus Automatic Add Value Service
Application Form

STANDARD CHARTERED BANK (HONG KONG) LIMITED
P. O. BOX 68394
KOWLOON EAST POST OFFICE
KOWLOON
BUSINESS REPLY SERVICE
LICENCE NO. 2844

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Holder not less than 30 days' prior written notice (the "Notice").
Amendment(s) will take effect 30 days after the date of the Notice
or such later date as stipulated therein.
10. 英文本為準 English Version Prevails
若本申請條款的中、英文本之間有任何歧異，則應以英文本為準。
In case of any discrepancy between the English and Chinese versions
of these Terms, the English version shall prevail.

聲明 Declaration

本人/吾等聲明及確認，本申請表內提供的一切資料就本人/吾等所知
所信均屬真實、準確及完全。本人/吾等並確認會就使用自動增值
服務及八達通遵守本申請條款、自動增值協議及發卡條款(包括由
八達通卡有限公司不時公佈之修訂)。本人/吾等知悉及同意於本申請獲
批核後，本人/吾等之個人資料將連繫至本人/吾等持有之八達通。本人/
吾等如簽署本申請表，即表示已細閱、明白及同意自動增值協議條款
第33至40關於個人資料(私隱)條例的通知。
I / We hereby declare and confirm that all information in respect of me / us
provided in this application form is true, accurate and complete to the best
of my / our information, knowledge and belief. I / We also confirm that I / we
have read and agreed to be bound by the Terms of Application, the AAVS
Agreement and the Conditions of Issue (as amended by Octopus Cards
Limited from time to time) in the use of the AAVS and the Octopus. I / We
acknowledge and agree that upon the approval of the Automatic Add Value
Service, my / our personal data provided in this application will be associated
with my / our Octopus. By signing this application form, I / we agree that I / we
have read, understood and agreed with the notice relating to the Personal Data
(Privacy) Ordinance contained in clauses 33 to 40 of the AAVS Agreement.

作為自動增值服務賬戶持有人，本人同意為本申請表內的每項自動增值
服務及申請向八達通卡有限公司繳付所有有關費用。本人授權渣打銀行
(香港)有限公司("渣打香港")依照八達通卡有限公司不時給予渣打
香港之指示而向八達通卡有限公司付款。本人承諾遵循渣打信用卡
持卡人合約價付渣打香港。
As the AAVS Account Holder, I also agree to be liable for all fees associated
with the application by all the Applicants under this Application Form in
respect of the AAVS as set out herein. I authorise Standard Chartered
Bank (Hong Kong) Limited ("Standard Chartered Hong Kong") to pay
Octopus Cards Limited in accordance with such instructions as it may
receive from Octopus Cards Limited from time to time. I promise to
reimburse Standard Chartered Hong Kong subject to and in accordance with
the Standard Chartered Credit Card Cardholder Agreement.

X 日期 Date

甲部：信用卡主卡客戶簽署(須與信用卡申請表內簽署相符)^
Section A: Signature of Principal Cardholder (same as that on your credit
card application form)^

X 日期 Date

乙部：信用卡附屬卡客戶簽署(須與信用卡申請表內簽署相符)^
Section B: Signature of Supplementary Cardholder (same as that on your
credit card application form)^

^信用卡主卡客戶及附屬卡客戶須同時簽署本申請表。
Both the Principal Cardholder and Supplementary Cardholder are
required to sign this application form.

本申請表之中文版本，只供參考之用，如與英文版本有異，概以英文
版本為準。
The Chinese version of this application form is for reference only and if
there is any inconsistency or conflict between the Chinese and English
versions, the latter shall prevail.

Manhattan Card - 渣打銀行(香港)有限公司轄下部門
Manhattan Card - a division of Standard Chartered Bank (Hong Kong) Limited

5. 八達通發卡條款及八達通自動增值協議

Conditions of Issue of Octopus and Automatic Add Value Agreement
使用八達通及自動增值服務必須接受由八達通卡有限公司不時
公佈的八達通發卡條款(「發卡條款」)、自動增值協議及本申請
條款所約束。若發卡條款、自動增值協議及本申請條款之間有任
何不相符之處，則應以本申請條款為準。閣下明白自動增值協議及
發卡條款乃閣下與八達通卡有限公司之間的協議，協議所引起之
爭議為閣下與八達通卡有限公司之事項，而本行毋須為任何錯失、
遺漏、違反或義務而負上責任。
The use of an Octopus and the AAVS are subject to the terms of the
Conditions of Issue of Octopus (the "Conditions of Issue") and the
AAVS Agreement published by Octopus Cards Limited (as amended
from time to time), and these terms of application ("these Terms").
If there is any inconsistency between the Conditions of Issue, the
AAVS Agreement and these Terms, these Terms shall prevail. You
acknowledge that the AAVS Agreement and the Conditions of Issue are
agreements between you and Octopus Cards Limited and any dispute
which may arise from such agreements is a matter solely between you
and Octopus Cards Limited. **The Bank shall have no liability
or responsibility of whatsoever nature in respect of any failure,
omission, breach or default of any obligations provided therein.**

申請人如簽署本申請表，即表示其同意遵守發卡條款、自動增值
協議及本申請條款和受其約束。自動增值協議的文本已與本申請
表一併派發，發卡條款的文本可向八達通卡有限公司索取或於
八達通卡有限公司的網頁www.octopus.com.hk下載。
By signing this application form, each of the Applicants agrees to
observe and be bound by the Conditions of Issue, the AAVS
Agreement and these Terms. Copies of the AAVS Agreement are
distributed to the Applicants together with this application form. Copies
of the Conditions of Issue can be obtained from Octopus Cards
Limited or downloaded from its website at www.octopus.com.hk.

6. 遺失八達通 Card Loss

閣下同意如遺失附有自動增值功能之八達通，應即時透過八達通卡
報失熱線(2266 2266)向八達通卡有限公司報失。自動增值
服務賬戶持有人及有關之八達通持有人須負責支付在報失後3小時
內有關八達通透過自動增值服務所增添的價值，但不會超過由
八達通卡有限公司不時訂定之每日最高自動增值額。
**You agree that if you lose your Octopus linked with AAVS, you
shall report such loss to Octopus Cards Limited immediately by
calling the Octopus Lost-card Hotline (2266 2266). You, as the
AAVS Account Holder or the relevant Octopus Holder, shall be
liable for the aggregate value added to the lost Octopus by the
AAVS within 3 hours after the loss report, but such liability shall
be limited to the daily maximum automatic add value amount
as stipulated by Octopus Cards Limited from time to time.**

7. 個人資料 Personal Data

閣下同意八達通卡有限公司可將閣下之個人資料及所有關於使用
八達通的資料(「個人資料」)用於自動增值協議及不時修訂的自動
增值協議所訂明之目的，和透露予該協議所訂明之有關人士。閣下
並同意八達通卡有限公司於自動增值服務終止後的任何時間內若
閣下仍是八達通的持有人，將閣下之個人資料用於發卡條款及不時
修訂的發卡條款所訂明之目的，和透露予該發卡條款所訂明之有關
人士。閣下在此同意本行可不時向八達通卡有限公司透露閣下的
聯絡資料(包括電話及傳真號碼、地址及其他聯絡資料)，以方便
八達通卡有限公司或其代理人向閣下收取欠款，不管任何或所有
八達通持有人的八達通或有關之自動增值服務是否已被取消/
終止。閣下亦授權本行向八達通卡有限公司透露自動增值服務
賬戶的戶口號碼，以用作處理本申請、提供自動增值服務及其他在
自動增值協議內的用途。
You agree that your personal information and data provided to Octopus
Cards Limited and all information relating to the use of your Octopus
("Personal Data") may be used for such purposes and disclosed to such
persons as specified in the AAVS Agreement, as amended by Octopus
Cards Limited from time to time. You further agree that at any time if the
AAVS is cancelled/terminated and you remain a holder of the Octopus,
your Personal Data may be used for such purposes and disclosed to
such persons as specified in the Conditions of Issue as amended from

time to time. You hereby agree with the Bank that the Bank may from time
to time disclose your latest contact details (including your telephone and
fax numbers, addresses, and any other contact details) to Octopus Cards
Limited to facilitate the collection of debts from you by Octopus Cards Limited
or its agents, irrespective of whether the Octopus(s) of, or the AAVS provided
to any or all of the Octopus Holder(s) has been cancelled/terminated. The
AAVS Account Holder also authorises the Bank to disclose the number of
the AAVS Account to Octopus Cards Limited for the purpose of processing
this application and providing the AAVS and any other purposes provided
in the AAVS Agreement.

如欲申請自動增值服務，每位申請人必須向八達通卡有限公司提供
其個人資料。若申請人未能根據本申請表提供所需的個人資料，
八達通卡有限公司將無法向其提供自動增值服務。
It is necessary for each of the Applicants to provide his/her personal data to
Octopus Cards Limited in connection with obtaining the AAVS. If any Applicant
fails to provide any information required in this application form, Octopus
Cards Limited may not be able to make available the AAVS for his/her use.
申請人如簽署本申請表，即表示已細閱、明白及同意自動增值協議
條款第33至40關於個人資料(私隱)條例的通知。
By signing this application form, each of the Applicants agrees that
he/she has read, understood and agreed with the notice relating to
the Personal Data (Privacy) Ordinance contained in clauses 33 to 40
of the AAVS Agreement.

8. 自動增值服務賬戶持有人責任 Liability of AAVS Account Holder

作為自動增值服務賬戶持有人，閣下在此授權本行不時按八達通卡有
限公司就有關自動增值服務或按本申請而提供之自動增值服務發出之
指示向八達通卡有限公司付款，並扣除或寄賬入自動增值服務賬戶。
閣下在此同意本行可支付該等款項，即使自動增值服務賬戶已被終止
或付款後會超過有關信用額，而所有該等由本行支付的款項會視為
適用於自動增值服務賬戶之客戶合約(「客戶合約」)內的自動收費。
儘管客戶合約內可能有其他相反的條文，閣下須補償本行任何就自動
增值服務付款予八達通卡有限公司而所承受的任何損失或損害。閣下
須承擔取消自動增值服務生效之時或之前根據本申請表所提供的自動
增值服務而欠八達通卡有限公司的款項。在取消自動增值服務生效
之前及/或之後，八達通卡有限公司均有權直接指示本行，從自動增值
服務賬戶內扣除取消自動增值服務生效之前因進行自動增值服務交易
而須付給八達通卡有限公司的所有款項。

As the AAVS Account Holder, you hereby authorise the Bank to pay (by
debiting or charging his /her AAVS Account) to Octopus Cards Limited in
accordance with such instructions as it may receive from Octopus Cards
Limited in relation to this application or the AAVS provided pursuant
hereto from time to time. You hereby agree that the Bank may make
the payment notwithstanding that the AAVS Account may have been
terminated or the credit limit may be exceeded by the payment and
any such payment made by the Bank shall be deemed as Voluntary
Charges under the Cardholder Agreement of the Bank applicable to
the AAVS Account (the "Cardholder Agreement"). Notwithstanding
anything contained in the Cardholder Agreement which may provide
otherwise, you shall indemnify and keep the Bank fully indemnified
against any loss or damage which the Bank may suffer arising from any
payment made by it to Octopus Cards Limited in respect of the AAVS.
You shall be liable for all amounts charged under the AAVS provided
to the Octopus Holder(s) under this application form in respect of the
AAVS Account on or before the effective cancellation of such AAVS.
Octopus Cards Limited shall be entitled, before and/or after the effective
cancellation of the AAVS, to instruct the Bank to debit from the AAVS
Account any amount of money due to Octopus Cards Limited as a result
of the AAVS transactions carried out before the effective cancellation
of such AAVS.

9. 修改 Amendment

本行可以不少於三十天的事前書面通知予自動增值服務賬戶
持有人修訂本申請表內的任何條款及細則，惟此並不影響八達通
卡有限公司在自動增值協議修訂該協議的權利。該等新修訂條款
及/或細則將從該書面通知日期三十天後或該書面通知中指定之較後
日期生效。
Without prejudice to any rights of Octopus Cards Limited under the
AAVS Agreement to amend the same, the Bank may amend any terms
and conditions of this application form by giving the AAVS Account



MANHATTAN 信用卡「八達通自動增值」服務 令你消費盡享方便

想避免八達通餘額不足嘅不便？你只要申請MANHATTAN信用卡「八達通自動增值」服務，就可以隨時隨地透過MANHATTAN信用卡為八達通自動增值。

八達通自動增值好處多多

- 增值金額兼可享簽賬積分或MANHATTAN Cash Back*
- 每次自動增值紀錄都會詳列於月結單上，助你將日常瑣碎消費綜合處理，賬項一目了然
- 如果遺失八達通，你毋須承擔由成功報失起計三小時後嘅損失，而每張八達通每日最多只可以自動增值一次，使用更有保障更安心

* 只適用於已經登記MANHATTAN Cash Back之客戶

申請手續簡便

步驟 1. 取出你想登記嘅八達通，留意八達通編號。

步驟 2. 於網上即時申請：
www.manhattancard.com/octopus 或填妥右頁表格，傳真至 **2282 0290** 或寄回東九龍郵政信箱68394號渣打銀行(香港)有限公司。

步驟 3. 成功批核後，你會收到專函通知有關啟動你嘅八達通自動增值功能嘅程序。

你可隨時免費選擇不接收本行日後發出的任何宣傳推廣資料。如你選擇不接收本行發出的任何宣傳推廣資料，請以書面提供你的(1)姓名及(2)賬戶號碼或香港身份證/護照號碼予本行，並郵寄至渣打銀行(香港)有限公司，香港中央郵政信箱21號或到本行任何一間分行辦理(僅適用於個人客戶)。



MANHATTAN Credit Card Octopus Automatic Add Value Service Enjoy the Maximum Convenience

Apply for the Octopus Automatic Add Value Service now, and you can use your Octopus as freely as you like and avoid all inconveniences whenever your Octopus runs out of money.

Attractive Benefits of Octopus AAVS

- Earn Bonus Points or MANHATTAN Cash Back* for reloaded amount
- Each automatic add-value transaction will be listed clearly on your monthly statement to help you manage your daily finances
- You need not to be responsible for the loss arising after 3 hours from successful report loss of Octopus. Each Octopus can be **auto-reloaded once only every day**

* Only applicable to Cardholders who have registered for MANHATTAN Cash Back Program

Applying for AAVS is Simple and Easy

Step 1. Note the serial number of the Octopus you wish to register.

Step 2. Apply instantly online via: www.manhattancard.com/octopus or complete the application form and fax to **2282 0290** or mail to Standard Chartered Bank (Hong Kong) Limited, P.O. Box 68394, Kowloon East Post Office, Kowloon.

Step 3. Upon approval, you will receive a letter notifying you of the activation instructions of the AAVS.

You may, at any time and without charge, choose not to receive any of our future marketing communications. If you choose not to receive any marketing communications from the Bank, please write to us and provide your (1) name and (2) account number or HKID / passport number by mail to Standard Chartered Bank (Hong Kong) Limited, GPO Box 21, Hong Kong or visit any of our branches (applicable to personal customers only).

(本表格祇適用於MANHATTAN信用卡客戶。 This application form is only suitable for MANHATTAN Credit Cardholder.)

MANHATTAN 信用卡「八達通自動增值」服務申請表 Application Form for the MANHATTAN Credit Card Octopus Automatic Add Value Service

簡介 Introduction

本「八達通自動增值」服務申請表可為一個或多個八達通卡或產品(「八達通」)申請「八達通自動增值」服務(「自動增值服務」)。

This application form for the Octopus Automatic Add Value Service shall be used for the application of linking one or more Octopus cards or products (collectively referred to as “Octopus”) to the Octopus Automatic Add Value Service (the “AAVS”).



MCCL-Octopus Appl.

甲部 — 信用卡主卡客戶資料及申請 Section A - Principal Credit Cardholder's Information and Application

此欄必須填寫。 Must complete this section.

香港永久性居民身份證 / 護照的英文姓名
English Name on HK Permanent ID Card / Passport :

姓 Family Name 名 Given Name

香港永久性居民身份證 / 護照號碼
HK Permanent ID Card No./ Passport No. : | | | | | | | | | | | | | | | | | | | | | |

出生日期 Date of Birth: | | | | | | | | | | | | | | | | | | | | | | 聯絡電話 Contact Telephone Number : | | | | | | | | | | | | | | | | | | | | | |
日 月 年 D M M Y Y

Visa/萬事達信用卡號碼
Visa/MasterCard Credit Card Number : | | | | | | | | | | | | | | | | | | | | | |

請選擇信用卡類別
Please select | | | | | | | | | | | | | | | | | | | | | |
card type : MANHATTAN Credit Card MANHATTAN id Credit Card

請於方格內加上 [✓] 號 Please tick the appropriate boxes below:

本人欲為現持有之八達通申請自動增值服務。I wish to apply for the Automatic Add Value Service with my current Octopus.
八達通編號#
The Serial No. of Octopus#: | | | | | | | | | | | | | | | | | | | | | |

每次自動增值定額*
My desired amount for every auto-reload transaction* is HK\$250 / HK\$500

本人欲為乙部的附屬卡客戶申請自動增值服務。
 I wish to apply for Automatic Add Value Service for Supplementary Credit Cardholder described in Section B.

附屬卡「八達通自動增值服務」不適用於MANHATTAN id信用卡。
Supplementary Credit Card “Octopus Automatic Add Value Service” is not applicable to MANHATTAN id Credit Card.

乙部 — 信用卡附屬卡客戶資料及申請 Section B - Supplementary Credit Cardholder's Information and Application

請注意Please note :

1. 主卡客戶必須已經擁有/同時申請MANHATTAN信用卡八達通自動增值服務，方可為附屬卡客戶申請自動增值服務。
Application of Automatic Add Value Service for Supplementary Credit Cardholder is only applicable to Principal Credit Cardholder who has already enrolled / would like to apply for the Automatic Add Value Service at the same time.

2. 附屬卡戶口必須已確認及有效，方可申請自動增值服務。

To apply for the service, the Supplementary Card account must have been activated and valid.

香港永久性居民身份證 / 護照的英文姓名
English Name on HK Permanent ID Card / Passport :

姓 Family Name 名 Given Name

香港永久性居民身份證 / 護照號碼
HK Permanent ID Card No./ Passport No. : | | | | | | | | | | | | | | | | | | | | | |

出生日期 Date of Birth: | | | | | | | | | | | | | | | | | | | | | | 聯絡電話 Contact Telephone Number : | | | | | | | | | | | | | | | | | | | | | |
日 月 年 D M M Y Y

如附屬卡與主卡的號碼不相同，請填寫此欄。Please fill in this field if the Supplementary Card Number is different from Principal Card:

Visa/萬事達信用卡號碼
Visa/MasterCard Credit Card Number : | | | | | | | | | | | | | | | | | | | | | |

本人欲為現持有之八達通申請自動增值服務。I wish to apply for the Automatic Add Value Service with my current Octopus.

八達通編號#
The Serial No. of Octopus#: | | | | | | | | | | | | | | | | | | | | | |

每次自動增值定額*
My desired amount for every auto-reload transaction* is HK\$250 / HK\$500

請填上完整之8或9位八達通編號。
Please fill in the completed 8- or 9-digit Octopus Serial No.

*若未有選擇自動增值額，本行將代為選擇HK\$250。
Customers who do not specify a choice of auto-reload amount will automatically be assigned as HK\$250.

申請條款 Terms of Application

1.「自動增值服務賬戶」、「自動增值服務賬戶持有人」及「八達通持有人」的定義 Definitions of “AAVS Account”, “AAVS Account Holder” and “Octopus Holder”

就八達通自動增值協議(「自動增值協議」)及本申請表而言:-
For the purposes of the Octopus Automatic Add Value Agreement (“AAVS Agreement”) and this application form:-

「自動增值服務賬戶」即指本申請表甲部內所指的MANHATTAN信用卡賬戶(包括渣打銀行(香港)有限公司(「本行」)分配的替代信用卡賬戶)(但就MANHATTAN VISA附屬卡客戶而言，申請表乙部內的信用卡附屬卡賬戶)，或不時由本行或自動增值服務賬戶持有人通知八達通有限公司的其他信用卡賬戶；

“AAVS Account” means the MANHATTAN Credit Card account specified in Section A of this application form (including any replacement credit card account assigned by Standard Chartered Bank (Hong Kong) Limited (the “Bank”)) (but in respect of a MANHATTAN VISA Supplementary Cardholder, the supplementary credit card account specified in Section B of this application form), or such other credit card account notified to Octopus Cards Limited by the Bank or the AAVS Account Holder from time to time;

「自動增值服務賬戶持有人」即指本申請表甲部內的信用卡主卡客戶(但就MANHATTAN VISA附屬卡客戶而言，申請表乙部內的信用卡附屬卡客戶)；

“AAVS Account Holder” means the principal Cardholder specified in Section A of this application form (but in respect of a MANHATTAN VISA

Supplementary Cardholder, the supplementary Cardholder specified in Section B of this application form); and

「八達通持有人」即指本申請表申請自動增值服務的人士。

“Octopus Holder” means the person(s) who applies for himself/herself the AAVS in this application form.

2.申請資格 Eligibility

如閣下是年滿18歲並為本行發出之任何信用卡客戶，閣下可為自己及最多三位附屬卡客戶(統稱「申請人」)申請自動增值服務(但如閣下為MANHATTAN VISA卡客戶，則主卡及附屬卡客戶須各自作出申請。)，但各申請人均須持有八達通。所有申請人的八達通之自動增值費用，將會於自動增值服務賬戶內扣除。

If you are a principal credit Cardholder of any credit card issued by the Bank and are aged 18 or above, you may apply for the AAVS for yourself and up to three supplementary credit Cardholders of the same credit card (collectively, the “Applicants”)(But if you are a MANHATTAN VISA Cardholder, the Principal Cardholder and Supplementary Cardholder should make their own applications.). In using this application form, each of the Applicants must apply for the AAVS with an existing Octopus. All value added to the designated Octopus of the Applicants by the AAVS will be charged to the AAVS Account.

3.申請自動增值服務 Application for AAVS

(甲) 申請人須於本申請表內填上其八達通的8或9位之編號並填妥本申請表。申請一經八達通卡有限公司接納，有關之八達通將以申請人之名登記並與自動增值服務賬戶連繫。申請人將獲專函通知其申請已獲成功批核，若八達通的自動增值功能尚未啟動，申請人須前往指定地點啟動自動增值功能。

(A) The Applicant should fill in the 8- or 9-digit serial number of his/her Octopus in this application form and complete the application form as required. Once this application is approved by Octopus Cards Limited, the Octopus will be registered under the Applicant's name and linked to the AAVS Account, and the Applicant will be notified of such approval. If the AAVS function is not yet activated, the Applicant is required to activate the function at designated locations.

(乙) 所有附有自動增值功能之八達通均不得轉讓予他人或借給他人使用。

(B) All registered Octopus linked with AAVS should not be transferred to or used by a person other than the relevant Octopus Holders.

(丙) 如申請人持有有學生身份記錄之個人八達通，申請人可用本申請表申請自動增值服務。

(C) For an Applicant who already has a Personalised Octopus with his/her student status recorded on it, the Applicant may use this application form to apply for the AAVS.

(丁) 八達通卡有限公司保留不接受任何就自動增值服務申請之權利。

(D) Octopus Cards Limited reserves the right to reject any application for AAVS at its sole discretion.

4.費用 Fee

(甲) 首次申請自動增值服務費用全免。而轉換銀行或重新啟動自動增值功能之申請則需向八達通卡有限公司繳付HK\$20不可退還手續費。有關費用將於自動增值服務賬戶內扣除。本行將不對該等手續費給予任何獎賞積分。

(A) There is no application fee for all first time Applicants for the AAVS. For existing users of the AAVS, there is a non-refundable handling fee of HK\$20 charged by Octopus Cards Limited for transferring the AAVS from one bank to another, or reactivation of the AAVS following suspension. Such fee(s) will be charged to the AAVS Account. No Bonus Point will be credited by the Bank for any of such fees.

(乙) 作為自動增值服務賬戶持有人，閣下同意為閣下之申請及申請表乙部的每項申請向八達通卡有限公司繳付有關費用。

(B) As the AAVS Account Holder, you agree to pay Octopus Cards Limited all costs and fees associated with the application of AAVS and all the applications in Section B of this application form.

MANHATTAN

八達通自動增值協議

（本協議適用於附設在香港金融機構的銀行賬戶或所發出之信用卡的自動增值服務）

八達通「自動增值服務」推廣條款及細則：

1. 「八達通自動增值」服務適用於MANHATTAN信用卡及聯營卡。

2. 首次申請自動增值服務費用全免。而轉換銀行或重新啟動自動增值功能之申請則須繳付HK\$20不可退還手續費。有關費用由八達通卡有限公司收取，將於自動增值服務賬戶內扣除。

3. 若閣下之八達通儲值額到達零或出現負數，或儲值額加上備用額不足以繳付所需費用時，您的八達通即會自動增值HK\$250或HK\$500，並直接從您指定的渣打信用卡戶口自動扣除。而每張八達通每天最多可自動增值1次。

4. 申請批核約需時2至3星期，客戶將獲另函通知。

5. MANHATTAN Cash Back適用於MANHATTAN信用卡、MANHATTAN Gold、MANHATTAN Platinum、MANHATTAN 21、Infinity信用卡及聯營卡。惟不適用於MANHATTAN Titanium及MANHATTAN id信用卡。MANHATTAN Cash Back受渣打銀行（香港）有限公司（「本行」）之條款及細則約束。

6. 選擇設定每次自動增值金額為HK\$500之申請人如日後欲轉換其他銀行為其提供「八達通自動增值」服務，而若該銀行只提供每次自動增值HK\$250之選擇，申請人須先行更改每次自動增值金額至HK\$250，方可轉換銀行；或取消現有渣打信用卡「八達通自動增值」服務後，重新申請該銀行之「八達通自動增值」服務。轉換其他銀行或重新申請其他銀行之「八達通自動增值」服務，申請人須向八達通卡有限公司繳付有關之手續費港幣20元。

7. 請參閱「八達通自動增值」服務申請表有關申請條款及八達通自動增值協議的詳情。

8. 中英文版本之內容如有歧異，概以英文為準。

Manhattan Card - 渣打銀行(香港)有限公司轄下部門

增值服務賬戶的實體，通常是銀行、金融服務公司或信用卡發卡公司；

「八達通」的涵義以發卡條款內列明之定義為準；

「八達通持有人」指自動增值服務賬戶持有人，或其已申請將八達通與自動增值服務賬戶連繫的家人或朋友；

「八達通收費系統」指本公司維持及運作的收費系統；

「本公司賬戶」指任何本公司不時向金融機構指定的本公司銀行賬戶；

「服務供應商」指會在閣下出示閣下的八達通時提供服務，並經本公司批准的任何交通營運商、零售商（包括但不限於：超級市場、便利店、食肆及快餐店、食品店、其他消費品商店如藥物及化妝品店、書店、報攤、文具及禮品店、配飾店、商場、服裝店、電訊公司）、娛樂/康樂/運動設施供應商、教育機構、政府相關業務實體、建築物門禁系統服務供應商、自助服務（例如自動售賣機/自助服務站/照相亭/電話亭）或其他經本公司批准在閣下出示閣下的八達通時提供服務者。有關服務供應商須清楚展示八達通標誌；及

「儲值」指八達通收費系統所確認的電子儲值。

5. 如自動增值服務賬戶持有人與八達通持有人並非同一人，則自動增值服務賬戶持有人與八達通持有人須根據本協議共同及個別地向本公司承擔責任，包括（但不限於）自動增值服務在八達通上所增加的儲值，除非八達通持有人是未成年人或未獲法律行為能力的人（在此情況下，此八達通持有人的家長或監護人及自動增值服務賬戶持有人須共同及個別地向本公司承擔責任）。

6. 八達通持有人同意遵守發卡條款，除非另備條款，否則本協議應與「八達通發卡條款」的釋義相同。若本協議與發卡條款之間有任何抵觸，應以本協議為準。

7. 本協議的中文譯本僅供參考。若英文本與中文譯本之間有任何歧異，則以英文本為準。

自動增值服務

8. 本公司將有權向自動增值服務賬戶持有人及/或八達通持有人收取申請自動增值服務的費用。本公司將會不時釐定及公佈有關費用。

9. 凡年齡在本公司不時公佈之最低年齡以上的人士，均可使用自動增值服務。然而，在特殊情況下，本公司保留無需給予任何理由而不接受任何自動增值服務申請的權利。

10. 八達通持有人於申請自動增值服務後及於該服務有效期間，不得將其八達通轉讓予其他人。

11. 在正常情況下，本公司將會盡力確保自動增值服務運作如常，但礙於自動增值服務之運作須視乎金融機構及服務

供應商的本身系統及運作，以及網絡、電力、氣候及其他條件及情況而定，而有關因素超越本公司的控制範圍，故本公司不能對此作出保證。

12. 本公司將保留無需說明理由而取消或暫停閣下的自動增值服務的權利，但本公司將會採取合理措施，藉以減低對閣下造成的不便。

13. 本公司可全權決定限制自動增值服務在任何一天或任何期間內為八達通增值的金額。

14. 本公司將會採取合理措施，確保本公司與八達通有關的交易紀錄均屬真實準確。本公司的紀錄，將作為自動增值服務為八達通所增加的儲值金額及自動增值服務賬戶持有人及/或八達通持有人所欠本公司的款項的確認，除非有關紀錄存在明顯的錯誤。

直接提款

15. 當八達通透過自動增值服務增值後，自動增值服務賬戶持有人及八達通持有人即欠下本公司相同金額的港元。

16. 本公司有權直接指示金融機構或通過本公司委托的任何金融機構將自動增值服務賬戶持有人及八達通持有人所欠本公司之款項從自動增值服務賬戶轉入本公司賬戶，而自動增值服務賬戶持有人須授權金融機構遵從有關指示。

17. 對於金融機構向自動增值服務賬戶持有人所收取的任何費用或收費，本公司概不承擔責任，自動增值服務賬戶持有人須承擔有關費用及收費。

18. 自動增值服務賬戶持有人及/或八達通持有人須確保自動增值服務賬戶備有足夠金額或信貸安排，讓金融機構能遵從本公司就該自動增值服務賬戶所發出的指示。

19. 本公司保留就提供自動增值服務向自動增值服務賬戶持有人及/或八達通持有人收取合理費用的權利。

無法履行指示

20. 若由於自動增值服務賬戶內未有足夠金額或信貸安排或其他原因，導致金融機構未能遵從本公司就該自動增值服務賬戶發出的指示，則：

(a) 自動增值服務賬戶持有人及八達通持有人須即時償還自動增值服務賬戶持有人及八達通持有人所欠本公司的任何款項；

(b) 本公司有權向自動增值服務賬戶持有人及八達通持有人收取合理手續費及將八達通內的餘額（如有的話）用作支付自動增值服務賬戶持有人及八達通持有人所欠本公司的任何款項（包括有關手續費在內）。

21. 若八達通內的儲值不敷支付自動增值服務賬戶持有人及/或八達通持有人所欠本公司的款項，除了其他補償方法之外，本公司亦有權即時取消八達通及自動增值服務及沒收按金

（如適用），並毋須通知自動增值服務賬戶持有人或八達通持有人。該八達通一經註銷，將無法重新啟動。

取消自動增值服務

22. 自動增值服務賬戶持有人及/或八達通持有人（銀行發行版八達通持有人除外，請參考以下第22A條）可聯絡本公司或金融機構，申請取消自動增值服務。如本公司接納申請，自動增值服務賬戶持有人及/或八達通持有人，須按照本公司的指示取消有關的八達通的自動增值服務。如該八達通的自動增值並沒有按照本公司的指示而取消，本公司有權立即註銷有關的八達通及其自動增值服務，並沒收其按金（如適用）但毋須事先通知該自動增值服務賬戶持有人或八達通持有人。該八達通一經註銷，將無法重新啟動。

22A 如閣下持有銀行發行版八達通，閣下或發卡的金融機構可根據閣下與發卡的金融機構之間的持卡人協議條款，申請註銷閣下的銀行發行版八達通。當接獲發卡的金融機構的通知，我們將註銷有關銀行發行版八達通的自動增值服務。

23. 自動增值服務賬戶持有人及八達通持有人須共同及個別地承擔取消自動增值服務生效之時或之前因使用自動增值服務而欠本公司的款項。在取消任何八達通的自動增值服務生效之前及/或之後，本公司均有權直接指示金融機構或通過本公司委任的任何其他金融機構，從自動增值服務賬戶內扣除取消自動增值服務生效之前因進行自動增值服務交易而須付給本公司的所有款項，並將該款項轉入本公司賬戶。

24. 本公司保留為處理取消自動增值服務的事宜向自動增值服務賬戶持有人及/或八達通持有人收取合理手續費的權利。

彌償

25. 自動增值服務賬戶持有人及八達通持有人應共同及個別地同意就本公司因向金融機構發出自動增值服務賬戶有關的任何指示而蒙受、承受或產生（視乎情況而定）的一切訴訟、法律程序、債務、申索、損失、損害及合理費用及支出（包括一切合理的法律支出）向本公司作出彌償，除非上述是因本公司明顯犯錯所致，則作別論。

風險與責任

26. 若非由於本公司明顯犯錯之原因，金融機構從自動增值服務賬戶轉賬到本公司賬戶的金額超過自動增值服務賬戶持有人及/或八達通持有人須付給本公司的實際金額，本公司概不為因而產生的任何損失或損害承擔責任。在不抵觸下文第41條的情況下，本公司只需將有關差額款項退還自動增值服務賬戶持有人。

27. 在不抵觸上文第26條的情況下，對於金融機構或其僱員或代理人的任何作為、行為、遺漏或疏忽，本公司概不負責，除非該等作為、行為、遺漏或疏忽是按照本公司明確指示作出或不作出者，則作別論。

28. 本公司有權採取適當的行動，藉以執行或行使本協議規定的本公司權利，而自動增值服務賬戶持有人及八達通持有人須共同及個別地全數彌償本公司因任何有關行為而產生的一切合理費用及支出（包括一切合理法律費用及支出）。

29. 本公司有權聘用任何人士或公司執行或行使本協議規定的本公司權利，對於有關人士或公司（除追討欠賬公司外）或其各自僱員的任何作為、行為、遺漏或疏忽，本公司概不承擔責任或負責，除非該等作為、行為、遺漏或疏忽是按照本公司明確指示作出或不作出者，則作別論。

30. 在本公司遵守所有適用於轉讓債權的相關法律，法規及守則的情況下，本公司有權向任何人士或公司（「承讓人」）轉讓或以其他方式轉移自動增值服務賬戶持有人及/或八達通持有人所欠本公司任何款項，本公司毋須為承讓人所作出的任何行為負上法律責任。

報失八達通

31. 所有自動增值服務客戶，均獲提供八達通報失服務。如八達通持有人遺失八達通，或八達通被竊，該持有人須立即通知本公司；但如閣下的八達通屬銀行發行版八達通，則應聯絡發卡的金融機構。在本公司收到失卡報告後，本公司將會在指定的期間（「通知期間」）之後，取消及停用該八達通。本公司將會不時規定及公佈有關通知期間。在八達通取消之後，該八達通將無法重新使用。此項八達通報失服務可保障自動增值服務賬戶持有人及八達通持有人的八達通尚有餘額以及經自動增值服務增值之款項於通知期間以後免受損失。

32. 若根據上文第31條的規定取消八達通，本公司會根據八達通收費系統的紀錄，將八達通的按金（如適用）及餘額（如有）退還八達通持有人。如閣下的八達通的餘額為負值，本公司有權於通知期間結束時在按金中扣除，並將此結算後出現的負值餘額再於自動增值服務賬戶中扣除。本公司有權為提供此項八達通報失服務而向自動增值服務賬戶持有人及/或八達通持有人收取本公司不時釐定及公佈的合理收費。該收費將於八達通餘額的退款（如有）中扣除，或由自動增值服務賬戶持有人及/或八達通持有人共同及個別地支付。

取消八達通自動增值服務賬戶

32A. 任何原因註銷、終止使用自動增值服務賬戶或其使用期滿，閣下應出示有關八達通，以按照本公司的指示取消有關的八達通的自動增值服務。如沒有按照本公司的指示而取消自動增值服務，本公司會將附設於該自動增值服務賬戶的所有及任何八達通註銷及使其失效（無論該八達通是否屬於該自動增值服務賬戶持有人）。八達通一旦註銷，將無法重新啟動。

註銷八達通的退款政策

32B. 如按照上文第12、21、22、22A及/或32A條註銷閣下的八達通時，本公司有權要求閣下清付任何欠款，及須向閣下退回已註銷八達通的尚未使用的餘額。

有關閣下的個人資料收集聲明：

關於個人資料（私隱）條例（「該條例」）的通知（「本通知」）

33. 該條例規管本公司不時向自動增值賬戶持有人及/或八達通持有人收集的個人資料及其他資訊（「資料」）的收集、管有、處理及使用事宜。該資料應包括交易紀錄（即本公司從旗下八達通讀寫器及/或從其他渠道，取得自動增值賬戶持有人及/或八達通持有人的八達通在使用時的交易資料），而此等交易紀錄根據該條例第2(1)條的定義，構成「個人資料」。此等資料可讓本公司向自動增值服務賬戶持有人及/或八達通持有人提供八達通及其他相關服務。有關本公司的私隱政策詳情請參閱本公司刊載於www.octopus.com.hk的「私隱政策」，而本通知則為本公司收集、管有、處理及使用資料的依據。

34. 若自動增值服務賬戶持有人及/或八達通持有人未能向本公司提供其個人資料，本公司將可能無法向自動增值服務賬戶持有人及/或八達通持有人提供自動增值服務。

35. 目的：每位自動增值服務賬戶持有人及八達通持有人同意其資料可作為以下用途：

(a) 處理自動增值服務的申請；

(b) 收取自動增值服務賬戶持有人及/或八達通持有人所欠款項，不論是否從自動增值服務賬戶收取；

(c) 進行任何有關自動增值服務賬戶持有人及/或八達通持有人的資料及紀錄的核實工作；

(d) 八達通收費系統的管理、運作及保養，包括審計及根據發卡條款及此協議行使本公司與自動增值服務賬戶持有人及/或八達通持有人的權利；

(e) 為本公司、其附屬公司及聯屬公司（即本公司的直接控股公司及其附屬公司）設計新服務或改善現有服務；

(f) 本公司與自動增值服務賬戶持有人及/或八達通持有人進行通訊；

(g) 調查投訴、備受懷疑的可疑交易及研究服務改善措施；

(h) 防止及偵測罪行；及

(i) 根據法例、規則、規例、守則及/或指引作出披露；

36. 轉移：本公司會將自動增值服務賬戶持有人及八達通持有人的資料保密，但自動增值服務賬戶持有人及八達通持有人均同意，基於第35條列出之目的，本公司可於香港特別行政區（「香港」）境內將有關資料轉移或披露予下述各方（第36(a)及36(b)列出的有關方面如位於香港境外則除外）：

(a) 自動增值服務賬戶持有人及/或八達通持有人已選擇登記並對本公司有保密責任的銀行發行版八達通發行商與參加自動增值服務的金融機構；

(b) 對本公司有保密責任的本公司代理人或向本公司提供與本公司業務運作有關的行政、電訊、電腦、付款、數據處理或其他服務的承辦商（例如專業顧問、電話服務中心供應商、追討欠債公司（當自動增值服務賬戶持有人及/或八達通持有人拖欠本公司款項）、禮品換領中心或資料輸入公司）；

(c) 對本公司有保密責任的本公司之附屬公司及/或聯屬公司；及

(d) 本公司、其附屬公司及/或聯屬公司根據任何法例、規則、規例、守則及/或指引及/或履行任何具司法管轄權法院、執法機關及/或監管機構所發出而本公司須遵行的命令，按照適用之法例、規則、規例、守則及/或指引，有具約束力責任向任何執法機關及/或監管機構及/或任何人士或實體作出披露，但有關規定須有正式權限方可作出。

37. 查閱：每位自動增值服務賬戶持有人及八達通持有人有權：

(a) 查核本公司是否持有資料及查閱該等資料；

(b) 要求本公司改正任何不正確資料；及

(c) 確定本公司處理資料的政策及慣例和獲告知本公司持有的資料類別。

38. 本公司保留就依從自動增值服務賬戶持有人及/或八達通持有人的要求查閱任何資料而向其收取合理費用的權利。

39. 任何查閱資料要求，請以書面向下列人士提出：香港九龍九龍灣宏泰道23號Manhattan Place 46樓八達通卡有限公司保障資料主任電郵地址：dpo@octopus.com.hk

40. 本通知不會限制自動增值服務賬戶持有人及/或八達通持有人在該條例下所享有的權利。

錯誤扣除款項

41. 每位自動增值服務賬戶持有人及八達通持有人必須確保自動增值服務賬戶持有人：

(a) 經常及時知悉自動增值服務賬戶的所有交易賬項，包括核對金融機構發出的每份自動增值服務賬戶結單，或（如金融機構並無發出自動增值服務賬戶結單）定期補記及核對自動增值服務賬戶存摺的賬項，除非有其他更有效方法監察該賬戶的交易賬項，則作別論；及

(b) 若自動增值服務賬戶持有人聲稱本公司無權在自動增值服務賬戶扣除任何款項轉往本公司賬戶，則可於有關支賬日期起計12個月內通知本公司。在該期間之後，自動增值服務賬戶持有人及八達通持有人均不得聲稱本公司無權在自動增值服務賬戶支取有關款額，除非屬於以下情況，則作別論：

(i) 本公司未有妥善處理有關支賬；或

(ii) 有關支賬乃因本公司明顯的錯誤所導致。

終止

42. 如按照上文第12、21、22、22A或32A條取消自動增值服務，本協議將告終止；但終止協議不會影響終止協議之前雙方已產生的權利及義務。

本協議的修訂

43. 本公司可不時修訂本協議，有關修訂會於生效日期前最少30天，透過書面通知自動增值服務賬戶持有人及八達通持有人，或按本公司的絕對酌情權決定，在修訂生效前於香港一份中文報章及一份英文報章上刊載以作為通知。本公司備有本協議文本之最新版本，可供自動增值服務賬戶持有人及/或八達通持有人書面索閱。該最新版本亦可於本公司的網站www.octopus.com.hk查閱。於本協議的修訂生效後，如八達通持有人繼續使用八達通，將當作自動增值服務賬戶持有人及八達通持有人接受有關修訂處理。

管轄法律

44. 本八達通自動增值協議受香港法律管轄。

八達通卡有限公司

Octopus Automatic Add Value Agreement

(For Octopus Automatic Add Value Service linked to bank accounts maintained with, or credit cards issued by Financial Institutions in Hong Kong)

Terms and Conditions for Octopus Automatic Add Value Service (“AAVS”) Promotion:

- Octopus Automatic Add Value Service is applicable to MANHATTAN Credit Card and Co-branded Cards.
- No application fee will be charged against Cardholder who is a first time applicant for AAVS. **For Cardholder who is an existing user of AAVS, a non-refundable handling fee of HK\$20 will be charged by Octopus Cards Limited in his/her application for transferring the AAVS from his/her credit card with another bank to a Standard Chartered Credit Card or for reactivating the AAVS from suspension by using a Standard Chartered Credit Card. Such handling fee will be charged to the Cardholder’s designated Octopus AAVS Account.**
- If the store value of your Octopus reaches zero or a negative value, or the store value plus the stand-by value are insufficient to settle the payment needed, HK\$250 or HK\$500 will be added automatically to your Octopus, which will be charged directly against your designated Standard Chartered Credit Card. Each Octopus can be automatically reloaded at most once every day.**
- Approval for the application requires 2 to 3 weeks. The Cardholder will be notified by mail separately.
- MANHATTAN Cash Back Program is only applicable to MANHATTAN Credit Card, MANHATTAN Gold, MANHATTAN Platinum, MANHATTAN 21, Infinity Credit Card and Co-branded Credit Card. It is not applicable to MANHATTAN Titanium and MANHATTAN id Credit Card. The MANHATTAN Cash Back Program is subject to the relevant terms and conditions of the Standard Chartered Bank (Hong Kong) Limited (the “Bank”).
- Should applicants who opt for auto-reloading HK\$500 per transaction want to switch to another bank that only provides the option of auto-reloading HK\$250 per transaction thereafter, applicants should either change the auto-reloading amount to HK\$250 or cancel the Standard Chartered Credit Card Octopus Automatic Add Value Service before switching to another bank. **Applicants are required to pay Octopus Cards Limited the relevant handling fee HK\$20 for transferring the AAVS with Standard Chartered Credit Card to another bank.**
- For details of AAVS, please refer to the Octopus AAVS Application Form and the Octopus Automatic Add Value Agreement.
- If there is any inconsistency or conflict between the English and Chinese versions of these Terms & Conditions, the English version shall prevail.

Ordinance (Chapter 155, Laws of Hong Kong) or licensed under the Money Lenders Ordinance (Chapter 163, Laws of Hong Kong) that manages the AAVS Account, usually a bank, a financial services company or an issuer of credit cards;

“Octopus” has the meaning as defined in the Conditions of Issue;

“Octopus Holder” means a user of an Octopus who may be an AAVS Account Holder or his/her family and friend(s) who have applied to link their Octopus to the AAVS Account;

“Octopus payment system” means the payment system maintained and operated by us;

“Our Account” means any bank account specified by us to the Financial Institution from time to time;

“Service Provider” means any transport operators, retailers (including but not limited to, supermarkets, convenience stores, restaurants and fast food shops, food, other consumer goods e.g. medicines & cosmetics, books, newspapers, stationery and gifts, accessories shops, shopping malls, wearing apparel, telecommunications), entertainment/recreation sports facility providers, educational establishments, government related entities, building access control providers, unattended services (such as vending machines/kiosks/photo booths/telephone booths) or other parties which offer their services when you present your Octopus and are approved by us. These Service Providers should display the Octopus acceptance logo clearly; and

“value” means the electronic value recognised by the Octopus payment system.

Introduction

- This Automatic Add Value Agreement is a contract between you, the user of our Automatic Add Value Service (whether as an Octopus Holder or as an AAVS Account Holder), and us, Octopus Cards Limited, the issuer of the Octopus card or product (“product” means a consumer item incorporating our technology such as watch, phone cover, keyring etc.) which we will refer to as Octopus below, in respect of the use of our Automatic Add Value Service.
- This Agreement explains our obligations to you and yours to us when applying for and using our Automatic Add Value Service.

Definitions and General Provisions

- There are a few terms we use in this Agreement that we should explain:
 “AAVS Account” means the account to which your Automatic Add Value Service is linked, as defined or specified in the relevant Application Form or such other account as notified to us by the Financial Institution or by the AAVS Account Holder from time to time;
 “AAVS Account Holder” means the holder(s) of the AAVS Account;
 “Application Form” means an application for the Automatic Add Value Service whether this is (i) an Octopus Automatic Add Value Service Application Form, (ii) a Personalised Octopus Application Form or (iii) any other form containing an application for this service;
 “Automatic Add Value Service” means the service whereby we or our Service Providers, on our behalf, will automatically add a certain amount of value (as determined by us from time to time) to the Octopus if the value stored in the Octopus has reached a certain minimum level as determined by us from time to time;
 “Authorised Service Centre” is an entity that we have authorised to service an Octopus on our behalf;
 “Bank Issued Octopus” means a card or product with Octopus function issued by a Financial Institution authorised by us and subject to the terms and conditions of the cardholder agreement of that issuing Financial Institution;
 “Conditions of Issue” means the Conditions of Issue of Octopus published by us as amended from time to time, which can be obtained from us or downloaded from our website at www.octopus.com.hk;
 “Deposit” means the deposit paid as security for the Octopus as described in the Conditions of Issue;
 “Financial Institution” means an entity governed by the Banking

Direct Debit

- For any value added to the Octopus by means of the Automatic Add Value Service, the same amount in Hong Kong dollars shall be due from the AAVS Account Holder and the Octopus Holder to us immediately.
- We shall be entitled to instruct the Financial Institution directly or through any financial institution appointed by us to transfer from the AAVS Account to Our Account the amount of money stated by us to be due from the AAVS Account Holder and the Octopus Holder to us at any time, and the AAVS Account Holder shall authorise the Financial Institution to comply with such instructions.
- We shall not be liable for any fees or charges that the Financial Institution may impose on the AAVS Account Holder and the same shall be borne by the AAVS Account Holder.
- The AAVS Account Holder and/or the Octopus Holder shall ensure that there are always sufficient funds in, or credit facilities available upon, the AAVS Account to enable the Financial Institution to comply with the instructions from us in respect of the AAVS Account.
- We reserve the right to charge the AAVS Account Holder and/or the Octopus Holder a reasonable fee for providing the Automatic Add Value Service.

Dishonoured Instructions

- If the Financial Institution fails to comply with our instructions in relation to the AAVS Account because there are insufficient funds in, or credit facilities available upon, the AAVS Account, or for any other reason:-
 (a) the AAVS Account Holder and the Octopus Holder shall on demand repay any amount due from the AAVS Account Holder and the Octopus Holder to us; and
 (b) we shall be entitled to charge the AAVS Account Holder and the Octopus Holder a reasonable administration fee and to apply the remaining value in the Octopus, if any, in or towards payment of any amount of money due from the AAVS Account Holder and the Octopus Holder to us (including the administration fee).
- If the value in the Octopus is insufficient to pay the amount of money due from the AAVS Account Holder and/or the Octopus Holder to us, we shall be entitled to, in addition to other remedies available, immediately cancel the Octopus and the Automatic Add Value Service and forfeit the Deposit, if applicable, without notice to the AAVS Account Holder or the Octopus Holder. Once cancellation of the Octopus is effected, it cannot be re-activated subsequently.

Automatic Add Value Service

- We shall be entitled to charge a fee to the AAVS Account Holder and/or the Octopus Holder for application of the Automatic Add Value Services in respect of their Octopus. The fee will be determined and announced by us from time to time.
- The Automatic Add Value Service is available to any Octopus Holder over a minimum age which we will announce from time to time. However, in exceptional cases, we reserve the right to reject any application for the Automatic Add Value Service without giving any reason.
- The Octopus Holder must not transfer his/her Octopus to another person once the Automatic Add Value Service has been applied for and has not been cancelled in respect of that Octopus.
- Under normal circumstances, we will make reasonable efforts to ensure that the Automatic Add Value Service is operating, but we cannot guarantee that this will always be the case as it depends

on the Financial Institutions’ and Service Providers’ own systems and operations as well as network, electrical, climatic and other conditions or circumstances which are beyond our control.

- We reserve the right to cancel or suspend your Automatic Add Value Service without specifying the reasons, but we will take reasonable steps to minimise any inconvenience caused to you.
- We shall be entitled at our sole discretion to limit the amount of value that may be added to the Octopus by the Automatic Add Value Service in any single day or during any period.
- We shall take reasonable steps to ensure that our records of the transactions relating to the Octopus are true and accurate. Our records shall be conclusive evidence of the value added to the Octopus by means of the Automatic Add Value Service and of any amounts due from the AAVS Account Holder and/or the Octopus Holder to us except for any manifest error on our part.

Cancellation of the Automatic Add Value Service

- The AAVS Account Holder and/or the Octopus Holder (other than a holder of a Bank Issued Octopus who should refer to Clause 22A below) may apply for the cancellation of the Automatic Add Value Service by contacting us or the Financial Institution. If accepted, the AAVS Account Holder and/or the Octopus Holder will be required to present the affected Octopus for disabling the Automatic Add Value Service on the Octopus in accordance with our instructions. If the Automatic Add Value Service on the Octopus is not disabled according to our instructions, we shall be entitled to immediately cancel the Octopus and the Automatic Add Value Service, and forfeit the Deposit, if applicable, without further notice to the AAVS Account Holder or the Octopus Holder. Once the cancellation of the Octopus is effected, it cannot be re-activated subsequently.
- If you hold a Bank Issued Octopus, subject to the terms of the cardholder agreement between you and the issuing Financial Institution, you or the issuing Financial Institution may request for cancellation of your Bank Issued Octopus. Once notified by the issuing Financial Institution, we will cancel the Automatic Add Value Service on the Bank Issued Octopus.
- The AAVS Account Holder and the Octopus Holder shall be jointly and severally liable for all amounts due to us through the use of the Automatic Add Value Service on or before the effective cancellation of such Automatic Add Value Service. We shall be entitled, before and/or after the effective cancellation of the Automatic Add Value Service of an Octopus, to instruct the Financial Institution directly or through any financial institution appointed by us to transfer from the AAVS Account to Our Account any amount of money due to us as a result of the Automatic Add Value Service transactions carried out before the effective cancellation of such Automatic Add Value Service.
- We reserve the right to charge the AAVS Account Holder and/or the Octopus Holder a reasonable administration fee for the cancellation of the Automatic Add Value Service.

Indemnity

- The AAVS Account Holder and the Octopus Holder shall jointly and severally indemnify us against all actions, proceedings, liabilities, claims, loss, damages, and reasonable costs and expenses (including all reasonable legal expenses) which may be taken against us or which we may suffer, sustain or incur (as the case may be) howsoever arising out of or in connection with any instructions given by us to the Financial Institution in respect of the AAVS Account unless the same were caused by any manifest error on our part.

Risks and Liabilities

- If, except for any manifest error on our part, the Financial Institution transfers from the AAVS Account to Our Account an amount greater than the actual amount due from the AAVS Account Holder and/or the Octopus Holder to us, we shall not be liable for any loss or damage arising therefrom. Subject to Clause 41 below, we shall only be liable to refund the amount in excess to the AAVS Account Holder.
- Subject to Clause 26 above, we shall not be liable for any act, conduct, omission or negligence of the Financial Institution or its employees or agents unless the same is done or omitted to be done in accordance with the specific instructions from us.
- We shall be entitled to take such action as we think fit for the purpose of enforcing or exercising our rights under this Agreement, and the AAVS Account Holder and the Octopus Holder shall be

Cancellation of the Automatic Add Value Service

- The AAVS Account Holder and/or the Octopus Holder (other than a holder of a Bank Issued Octopus who should refer to Clause 22A below) may apply for the cancellation of the Automatic Add Value Service by contacting us or the Financial Institution. If accepted, the AAVS Account Holder and/or the Octopus Holder will be required to present the affected Octopus for disabling the Automatic Add Value Service on the Octopus in accordance with our instructions. If the Automatic Add Value Service on the Octopus is not disabled according to our instructions, we shall be entitled to immediately cancel the Octopus and the Automatic Add Value Service, and forfeit the Deposit, if applicable, without further notice to the AAVS Account Holder or the Octopus Holder. Once the cancellation of the Octopus is effected, it cannot be re-activated subsequently.
- If you hold a Bank Issued Octopus, subject to the terms of the cardholder agreement between you and the issuing Financial Institution, you or the issuing Financial Institution may request for cancellation of your Bank Issued Octopus. Once notified by the issuing Financial Institution, we will cancel the Automatic Add Value Service on the Bank Issued Octopus.
- The AAVS Account Holder and the Octopus Holder shall be jointly and severally liable for all amounts due to us through the use of the Automatic Add Value Service on or before the effective cancellation of such Automatic Add Value Service. We shall be entitled, before and/or after the effective cancellation of the Automatic Add Value Service of an Octopus, to instruct the Financial Institution directly or through any financial institution appointed by us to transfer from the AAVS Account to Our Account any amount of money due to us as a result of the Automatic Add Value Service transactions carried out before the effective cancellation of such Automatic Add Value Service.
- We reserve the right to charge the AAVS Account Holder and/or the Octopus Holder a reasonable administration fee for the cancellation of the Automatic Add Value Service.

Indemnity

- The AAVS Account Holder and the Octopus Holder shall jointly and severally indemnify us against all actions, proceedings, liabilities, claims, loss, damages, and reasonable costs and expenses (including all reasonable legal expenses) which may be taken against us or which we may suffer, sustain or incur (as the case may be) howsoever arising out of or in connection with any instructions given by us to the Financial Institution in respect of the AAVS Account unless the same were caused by any manifest error on our part.

Risks and Liabilities

- If, except for any manifest error on our part, the Financial Institution transfers from the AAVS Account to Our Account an amount greater than the actual amount due from the AAVS Account Holder and/or the Octopus Holder to us, we shall not be liable for any loss or damage arising therefrom. Subject to Clause 41 below, we shall only be liable to refund the amount in excess to the AAVS Account Holder.
- Subject to Clause 26 above, we shall not be liable for any act, conduct, omission or negligence of the Financial Institution or its employees or agents unless the same is done or omitted to be done in accordance with the specific instructions from us.
- We shall be entitled to take such action as we think fit for the purpose of enforcing or exercising our rights under this Agreement, and the AAVS Account Holder and the Octopus Holder shall be

jointly and severally liable to indemnify us in full for all reasonable costs and expenses incurred by us in respect of any such actions including all reasonable legal charges and expenses.

- We shall be entitled to employ any persons or companies for the purpose of enforcing or exercising our rights under this Agreement and, except in the case of debt collection agencies, shall not be liable or responsible for any act, conduct, omission or negligence of such persons or companies or their employees unless the same is done or omitted to be done in accordance with the specific instructions from us.
- We shall be entitled to assign or otherwise transfer any debts due to us from the AAVS Account Holder and/or the Octopus Holder to any persons or companies (“Assignees”), and provided that we comply with all applicable laws, regulations and codes of practice in respect of such assignment(s) in force at the time of the assignment(s), we shall not be liable for actions taken by such Assignees.

Lost Octopus

- All users of the Automatic Add Value Service are provided with the lost Octopus service. If the Octopus Holder loses the Octopus or if the Octopus has been stolen, he/she shall notify us immediately except where your Octopus is a Bank Issued Octopus, you should contact the issuing Financial Institution. We will then cancel and disable the Octopus after a specific period of time (“Notification Period”) following receipt of the loss report. The Notification Period shall be determined and announced by us from time to time. Once cancellation of the Octopus is effected, it cannot be reversed. This lost Octopus service will protect the AAVS Account Holder and the Octopus Holder from the loss of the remaining value and any value added through the Automatic Add Value Service on the Octopus after the expiry of the Notification Period.
- If the Octopus is cancelled pursuant to Clause 31 above, we will refund to the Octopus Holder the Deposit, if applicable, and the remaining value, if any, on the Octopus as recorded in the Octopus payment system. In the event that there is a negative value in your Octopus, we shall be entitled to set off such negative value against the Deposit, and debit any remaining negative value from the AAVS Account, at the end of the Notification Period. We may charge the AAVS Account Holder and/or the Octopus Holder a reasonable fee, which will be determined and announced by us from time to time, for providing this lost Octopus service. The fee will be deducted from the refund of the remaining value on the Octopus, if any, or charged to the AAVS Account Holder and/or the Octopus Holder, who shall be jointly and severally liable for the payment.

Cancellation of AAVS Account

- Upon cancellation, termination or expiration of the AAVS Account for any reason, you shall present the affected Octopus for disabling the Automatic Add Value Service on that Octopus in accordance with our instructions. If you do not do so, we shall cancel and disable all and any Octopus (whether or not the Octopus belongs to the AAVS Account Holder) linked to the AAVS Account in question. Once cancellation of the Octopus is effected, it cannot be re-activated subsequently.

Refund Policy on Cancelled Card

- Upon cancellation of your Octopus under Clauses 12, 21, 22, 22A and/or 32A, we shall be entitled to set off any amount due to us from you and refund any unused remaining value of your cancelled Octopus to you.

Personal Information Collection Statement relating to you (this “Notice”) in accordance with the Personal Data (Privacy) Ordinance (the “Ordinance”)

- The Ordinance governs the collection, holding, processing and use of your personal data and other information that we may collect from the AAVS Account Holder and/or the Octopus Holder from time to time (the “Data”). The Data shall include transactional records (meaning the transaction data which we receive from our Octopus readers and/or from other channels in respect of the use of Octopus by the AAVS Account Holder and/or Octopus Holder) to the extent that those transactional records are “personal data” under section 2(1) of the Ordinance. This Data is to enable us to provide the Automatic Add Value Service and other related services to the AAVS Account Holder and/or the Octopus Holder. Further information is set out in our Privacy Policy located at: www.octopus.com.hk and this Notice is the basis upon which we collect, hold, process and use the Data.
- If the AAVS Account Holder and/or the Octopus Holder does not provide his/her personal data to us, we may be unable to provide the AAVS Account Holder and/or the Octopus Holder with the Automatic Add Value Service.
- Purpose:** Each of the AAVS Account Holder and the Octopus Holder agrees that his/her Data may be used for the following purposes:-
 (a) processing the application for the Automatic Add Value Service;
 (b) collecting money due from the AAVS Account Holder and/or the Octopus Holder, whether from the AAVS Account or otherwise;
 (c) verifying any information and records relating to the AAVS Account Holder and/or the Octopus Holder;
 (d) management, operation and maintenance of the Octopus payment system, including audit and exercising our rights and the rights of the AAVS Account Holder and/or Octopus Holder under the Conditions of Issue and this Agreement;
 (e) designing new or improving existing services provided by us, our subsidiaries and our affiliates (that is, our direct holding company and its subsidiaries);
 (f) communication by us to the AAVS Account Holder and/or the Octopus Holder;
 (g) investigation of complaints, suspected suspicious transactions and research for service improvement;
 (h) prevention or detection of crime; and

- disclosure as required by law, rules, regulations, codes or guidelines.

- Transfer:** Data will be kept confidential by us, but each of the AAVS Account Holder and Octopus Holder agrees that for the purpose(s) set out in Clause 35 above, we may transfer or disclose such Data to the following parties within the Hong Kong Special Administrative Region (“Hong Kong”) (except that the parties set out in Clauses 36(a) and 36(b) below may be located outside Hong Kong):
 (a) issuers of Bank Issued Octopus and Financial Institutions which owe a duty of confidentiality to us and with which the AAVS Account Holder and/or Octopus Holder has selected to register;
 (b) our agents or contractors under a duty of confidentiality to us who provide administrative, telecommunications, computer, payment, data processing or other services in connection with the operation of our business (such as professional advisors, call centre service providers or debt collection agencies (in the event of any money due to us by the AAVS Account Holder and/or the Octopus Holder), gift redemption centres or data entry companies);
 (c) our subsidiaries and/or our affiliates which owe a duty of confidentiality to us; and
 (d) any law enforcement agencies and/or regulatory bodies for compliance with applicable laws, rules, regulations, codes and/or guidelines and/or any person or entity to whom we, our subsidiaries and/or affiliates are under a binding obligation to make disclosure under the requirements of any law, rule, regulation, code and/or guideline and/or order of any competent court of law, law enforcement agencies and/or regulatory bodies, but such disclosure will only be made under proper authority.

- Access:** Each of the AAVS Account Holder and the Octopus Holder has the right to:
 (a) check whether we hold Data and to have access to that Data;
 (b) require us to correct any Data which is inaccurate; and
 (c) ascertain our policies and practices in relation to Data and to be informed of the kind of Data held by us.

- We reserve the right to charge the AAVS Account Holder and/or Octopus Holder a reasonable fee for complying with any request for access to his/her Data.

- Any Data access request should be made in writing to:**

**Data Protection Officer
 Octopus Cards Limited
 46/F, Manhatt Place
 23 Wang Tai Road
 Kowloon Bay
 Kowloon
 Hong Kong
 Email: dpo@octopus.com.hk**

Deductions by Mistake

- Each of the AAVS Account Holder and the Octopus Holder must ensure that the AAVS Account Holder shall:-
 (a) keep himself/herself promptly informed of all transactions relating to the AAVS Account, which will involve examining each statement issued by the Financial Institution in respect of the AAVS Account or, if the Financial Institution does not issue statements in respect of the AAVS Account, updating and examining the passbook for the AAVS Account regularly, unless he/she has some other effective means of monitoring transactions on such account; and
 (b) notify us within 12 months of the day of any debit from the AAVS Account to Our Account if he/she claims that we were not entitled to debit the relevant amount from the AAVS Account. After such period, neither the AAVS Account Holder nor the Octopus Holder shall make any claim that we were not entitled to debit the relevant amount from the AAVS Account unless:-
 (i) we failed to exercise reasonable skill and care in respect of any such debit; or
 (ii) any such debit arose from any manifest error on our part.

Termination

- This Agreement shall terminate when the Automatic Add Value Service is cancelled in accordance with Clauses 12, 21, 22, 22A or 32A above, but such termination shall not affect the rights and obligations of the parties accrued prior to the termination.

Changes to this Agreement

- We may amend this Agreement from time to time. We shall notify the AAVS Account Holder and the Octopus Holder by giving them written notice of the change(s) or, as we shall at our absolute discretion determine, by publishing a notice of the change(s) in one Chinese and one English language newspaper in Hong Kong, at least 30 days before such amendments are to take effect. We shall provide the AAVS Account Holder and/or the Octopus Holder with a copy of the latest version of this Agreement upon written request. The latest version of this Agreement will also be available on our website at www.octopus.com.hk. If the Octopus Holder uses the Octopus after any amendment to this Agreement shall have taken effect, that amendment shall be deemed to have been accepted by the AAVS Account Holder and the Octopus Holder.

Governing Law

- This Octopus Automatic Add Value Agreement shall be governed by the laws of Hong Kong.

**Data Protection Officer
 Octopus Cards Limited
 46/F, Manhatt Place
 23 Wang Tai Road
 Kowloon Bay
 Kowloon
 Hong Kong
 Email: dpo@octopus.com.hk**

Nothing in this Notice shall limit the rights of the AAVS Account Holder and/or Octopus Holder under the Ordinance.

Deductions by Mistake

- Each of the AAVS Account Holder and the Octopus Holder must ensure that the AAVS Account Holder shall:-
 (a) keep himself/herself promptly informed of all transactions relating to the AAVS Account, which will involve examining each statement issued by the Financial Institution in respect of the AAVS Account or, if the Financial Institution does not issue statements in respect of the AAVS Account, updating and examining the passbook for the AAVS Account regularly, unless he/she has some other effective means of monitoring transactions on such account; and
 (b) notify us within 12 months of the day of any debit from the AAVS Account to Our Account if he/she claims that we were not entitled to debit the relevant amount from the AAVS Account. After such period, neither the AAVS Account Holder nor the Octopus Holder shall make any claim that we were not entitled to debit the relevant amount from the AAVS Account unless:-
 (i) we failed to exercise reasonable skill and care in respect of any such debit; or
 (ii) any such debit arose from any manifest error on our part.

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