

Octopus Automatic Add Value Service (“AAVS”) Promotion (via credit card or FPS)
(June – September 2025) – Terms & Conditions

1. This promotion (this “**Promotion**”) is open to you, as a customer of OCL, and is subject to these terms and conditions (“**Terms and Conditions**”).
2. This Promotion is organised by Octopus Cards Limited (and its successors and assigns) (“**OCL**”).
3. By participating in this Promotion, you are deemed to have read and accepted, and agree to be bound by these Terms and Conditions.
4. OCL’s Privacy Policy, Conditions of Issue of Octopus, Schedule of Fees and Guidelines relating to the use of Octopus (the “**Schedule of Fees**”), 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) (the “**Octopus Automatic Add Value Agreement**”), Terms of Use of Octopus App, Terms and Conditions Relating to Fund Transfer with Banks and FPS Participants under Octopus Wallet Service, Additional Terms and Conditions Relating to Fund Transfer with Banks and FPS Participants under Octopus Wallet Service in respect of Payment Service outside Hong Kong through FPS, Additional Terms and Conditions Relating to Fund Transfer with Banks and FPS Participants under Octopus Wallet Service in respect of Automatic Add Value Service (via FPS)(the “**Additional T&C**”), and other terms and conditions of use published by OCL at www.octopus.com.hk, as amended from time to time, shall apply to this Promotion.
5. “**AAVS**” means both “AAVS (via credit card)” and “AAVS (via FPS)”; “**AAVS (via credit card)**” referenced in these Terms and Conditions is defined as “Automatic Add Value Service” in the Octopus Automatic Add Value Agreement; “**AAVS (via FPS)**” referenced in these Terms and Conditions is defined as “AAVS (via FPS)” in the Additional T&C. “**Financial Institution**” and “**AAVS Account**” referenced in these Terms and Conditions are defined in the Octopus Automatic Add Value Agreement. “**Authorised Mobile Payment Service Provider**”, “**Bank Co-Brand Mobile Octopus**”, “**Bank Co-Brand Octopus**”, “**Converted Octopus**”, “**FPS**”, “**Mobile Octopus**”, “**Octopus**” and “**Stored Value Limit**” referenced in these Terms and Conditions are defined in the Conditions of Issue of Octopus. “**Octopus App**” referenced in these Terms and Conditions are defined in the Terms of Use of Octopus App.

Promotion Details

6. This Promotion starts at 00:00 on 1 June 2025 and ends at 23:59 on 30 September 2025 (both dates inclusive) (“**Promotion Period**”).
7. You will not be eligible to participate in this Promotion if:
 - 7.1 your Octopus is suspended, cancelled or invalid as of 31 May 2025;
 - 7.2 your Octopus is, or has previously been, enabled with AAVS as of 31 May 2025,
 - 7.3 AAVS on your Octopus is reactivated following a suspension or cancellation of your Octopus;
 - 7.4 your Octopus is a renewed or replacement Octopus which is previously linked to AAVS;
 - 7.5 your Octopus is a Converted Octopus which is previously linked to AAVS;
 - 7.6 your Octopus is linked to AAVS through “easy transfer” of such AAVS previously linked to the “old” Octopus; or
 - 7.7 your Octopus is a Bank Co-Brand Octopus or Bank Co-Brand Mobile Octopus.
8. Subject to these Terms and Conditions (including Clauses 11, 12, 14, 19, 20, 21 and 23), you will be entitled to enjoy:
 - 8.1 the Promotion Offer (as defined in Clause 9 below) if you:-
 - 8.1.1 during the Promotion Period, successfully applied for AAVS for your Octopus (the “**Eligible Octopus**”) for the first time and opted for (i) either HK\$500 or HK\$1,000 Auto-Reload Amount (as defined in Clause 8.3) in respect of the AAVS (via credit card); or (ii) HK\$500 Auto-Reload Amount in respect of the AAVS (via FPS);
 - 8.1.2 during the Promotion Period, successfully registered for this Promotion by providing the Octopus number of the Eligible Octopus through OCL’s designated website for this Promotion at www.octopus.com.hk/aavs, or such other website as announced by OCL from time to time (“**Registration**”);
 - 8.1.3 registered your Eligible Octopus on the Octopus App; and
 - 8.1.4 during the period from 1 June 2025 to 31 October 2025 (both dates inclusive), successfully completed at least one Eligible Transaction (as defined in Clause 8.3).
 - 8.2 In respect of AAVS (via credit card), activation the service is required prior to conducting the Eligible Transaction (“**Activation**”). For the avoidance of doubt, you need not complete the Registration before conducting the Eligible Transaction in order to be entitled to receive the Promotion Offer.
 - 8.3 An eligible transaction (the “**Eligible Transaction**”) shall mean an automatic reload transaction with the Auto-Reload Amount in accordance with Clause 8.1.1 on the Eligible Octopus after Activation (where applicable). “**Auto-Reload Amount**” shall mean the amount of value added, or to be added, to the Eligible Octopus by means of AAVS.

Promotion Offer

- 9 The promotion offer (the “**Promotion Offer**”) means a top-up value stated in the column titled “Promotion Offer Entitlement” in the table below to be credited to the Eligible Octopus (“**Octopus Top-up Value**”) in accordance with Clauses 15 to 18 after fulfilment of all the requirements set out in Clause 8:

<u>Eligible Octopus</u>	<u>Auto-Reload Amount (via credit card or FPS)</u>	<u>Promotion Offer Entitlement</u>
Octopus Card	HK\$500 or HK\$1,000	HK\$100 Octopus Top-up Value
Mobile Octopus (including Octopus on iPhone or Apple Watch, Octopus on Android, Huawei Pay Octopus or Smart Octopus in Samsung Pay)		

- 10 Holders of Octopus cards, Huawei Pay Octopus and Smart Octopus in Samsung Pay may only apply for AAVS (via credit card), whereas holders of Octopus on iPhone or Apple Watch, and Octopus on Android may apply for either AAVS (via credit card) or AAVS (via FPS).
- 11 The Promotion Offer is limited and will be offered on a first-come-first-served basis. OCL will announce on its website www.octopus.com.hk if the Promotion Offer runs out.
- 12 You can enjoy the Promotion Offer only once in this Promotion. If you have registered more than one Eligible Octopus in accordance with Clause 8.1.2 for this Promotion, the Promotion Offer will only be available to the first Eligible Octopus which has fulfilled all the respective requirements set out in Clauses 8.1.1, 8.1.2, 8.1.3 and 8.1.4 from OCL’s record.
- 13 The Promotion Offer cannot be altered, transferred, redeemed or exchanged for cash, other products or services or other electronic value under any circumstances whatsoever.
- 14 You cannot enjoy the Promotion Offer in conjunction with offers of other AAVS promotions organised by OCL and held at any time during the Promotion Period, including, but not limited to, AAVS upgrade promotions for existing customers designated by OCL which are held during the Promotion Period.

Collection of Promotion Offer

- 15 Promotion Offer will be made available for collection from the seventh (7) days onwards from the date on which you have fulfilled all the respective requirements set out in Clauses 8.1.1, 8.1.2, 8.1.3 and 8.1.4 (the “**Collection Date**”). For the purpose of determining the fulfilment of requirements in Clauses 8.1.1, 8.1.2, 8.1.3 and 8.1.4 and the Collection Date, the relevant transaction data received or obtained by OCL at the time when OCL conducts data processing for fulfilment under this Promotion and the decision of OCL shall be final and conclusive.
- 16 Promotion Offer shall be made available for collection via Octopus App or Octopus Service Points. You must collect the Promotion Offer within a period of 30 days after the Collection Date (the “**Promotion Offer Collection Period**”), otherwise the Promotion Offer will be forfeited automatically without notice. If you collect the Promotion Offer via Octopus App, you must follow the steps set out in www.octopus.com.hk/collection_en. If you collect the Promotion Offer via an Octopus Service Point, you should follow the instructions shown on the screen of the Octopus Service Point to enable the Promotion Offer to be credited to your Eligible Octopus. Please visit the website at www.octopus.com.hk/en/consumer/card-replacement/octopus-service-points/index.html for the location of the Octopus Service Points.
- 17 Nothing in these Terms and Conditions shall oblige OCL to notify the Eligible Participant of the availability of the Promotion Offer. Nevertheless, if the Eligible Participant has opted-in to receive push notifications in Octopus App prior to the Promotion Offer Collection Period, such Eligible Participant will be notified by push notification through Octopus App after the Promotion Offer is available for collection.
- 18 Each Octopus can only store up to the applicable Stored Value Limit as set out in the Schedule of Fees, currently being HK\$1,000 or HK\$3,000 (as applicable). If the applicable Stored Value Limit on the Eligible Octopus has been reached at the time of collecting the Promotion Offer, you must spend such amount of stored value in the Eligible Octopus that is of a value not less than the amount of the Promotion Offer before you will be able to collect the Promotion Offer again within the Promotion Offer Collection Period.

Forfeiture, return or collection

- 19 The Promotion Offer will be forfeited automatically without notice to you in the following situations:
- 19.1 in the event that the Promotion Offer is not collected within the Promotion Offer Collection Period in accordance with these Terms and Conditions;
 - 19.2 the suspension, cancellation or invalidation of the Eligible Octopus for whatever reason(s) at the time of collection of the Promotion Offer;
 - 19.3 in addition to Clause 19.2 above, where the Eligible Octopus is a Mobile Octopus (“**Eligible Mobile Octopus**”), the suspension, cancellation or invalidation of the Eligible Mobile Octopus due to reset of the mobile application, transfer of the Eligible Mobile Octopus to another mobile device, loss of the relevant mobile device, performance of the factory data reset on the relevant mobile device, or activation of the Find My Mobile service on the relevant mobile device; or
 - 19.4 the AAVS on the Eligible Octopus is suspended, cancelled or invalid for whatever reason(s) at the time of collection of the Promotion Offer.
- 20 Applicable to AAVS (via credit card): Upon receipt of the Promotion Offer for the HK\$500 or HK\$1,000 Auto-Reload Amount, if you subsequently change the Auto-Reload Amount of the AAVS Account linked to the Eligible Octopus to a lower Auto-Reload Amount for of \$150 or HK\$250 during the period from 1 October 2025 to 30 September 2026 (both dates inclusive), you acknowledge and agree that OCL may charge you the equivalent value of the Promotion Offer.
- 21 Applicable to AAVS (via credit card) and AAVS (via FPS): Upon receipt of the Promotion Offer, if you subsequently cancel or suspend for whatever reason(s) the AAVS Account linked to the Eligible Octopus during the period from 1 October 2025 to 30 September 2026 (both dates inclusive), you acknowledge and agree that OCL may charge you the equivalent value of the Promotion Offer.

General

- 22 No claims can be made against OCL in relation to (i) this Promotion; (ii) any failure in the communication networks, any mobile application, including but not limited to the Octopus App, or any mobile device; or (iii) any interruption, interception, suspension, delay, blackout, loss, unavailability, mutilation, incorrect data transmission or other failure in respect to any aspect of this Promotion.
- 23 Any act that is found or suspected to be fraudulent may result in you being disqualified from participating in this Promotion and not being eligible for the Promotion Offer.
- 24 OCL has the sole and absolute discretion to (a) revise these Terms and Conditions at any time, which shall be effective immediately upon posting; (b) modify, cancel, terminate, suspend or withdraw any part of this Promotion; and/or (c) change or substitute the Promotion Offer, or any part thereof, at any time without prior notice or reason.
- 25 OCL's decisions in relation to any and all aspects of this Promotion shall be final and conclusive.
- 26 Any enquiries relating to banking matters in connection with the AAVS Account, including bonus points and incentives offered by the related bank cards or credit cards, should be referred to the relevant Financial Institution(s). Any enquiries or issues relating to mobile applications or communication services other than those provided by OCL should be referred to the relevant Authorised Mobile Payment Service Provider or third party, as applicable.
- 27 No person other than the holder of an Eligible Octopus and OCL shall have any right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) to enforce the provisions of these Terms and Conditions.
- 28 Save for Clause 26 above, any enquiries or disputes concerning this Promotion must be made to OCL on or before **31 January 2026** by post to Customer Service, Octopus Cards Limited at 46/F, Manhattan Place, 23 Wang Tai Road, Kowloon Bay, Kowloon, Hong Kong or by contacting the Octopus Customer Service Hotline through the channels listed at www.octopus.com.hk/en/consumer/customer-service/contact-us.
- 29 Without limiting OCL's rights under OCL's Privacy Policy, and the Personal Information Collection Statement in the Octopus Automatic Add Value Agreement, the account number of the Eligible Octopus and corresponding information in relation to the Registration and Eligible Transaction retrieved by OCL from its system information for the purpose of this Promotion will be used by OCL for (i) identifying and verifying your eligibility to participate in this Promotion and/or receiving the Promotion Offer, (ii) fulfilling the Promotion Offer, (iii) sending notification and (iv) handling any enquiries or resolving any disputes in relation to this Promotion.
- 30 If you fail to provide information requested by OCL for handling enquiries or resolving disputes in relation to this Promotion, OCL may not be able to process your enquiry or dispute.
- 31 Information collected or received as aforesaid and which is solely for the purpose of this Promotion will be destroyed by **30 September 2026**.
- 32 All references to time in these Terms and Conditions refer to Hong Kong time.
- 33 In case of any inconsistency between the English version and the Chinese version of these Terms and Conditions, the English version shall prevail.
- 34 These Terms and Conditions shall be governed by, and construed in accordance with, the laws of Hong Kong.