

Octopus

User Guide



Making Everyday Life Easier



Octopus User Guide

Thank you for choosing Octopus, a stored value facility (SVF) that can be used as a means of payment on public transport, at retail shops, tunnels, car parks, parking meters, self-service kiosks and as staff cards and access control cards for residential and commercial premises.

This user guide provides you with instructions on using and protecting your Octopus. As the information in this user guide may change from time to time, for up-to-date or further information, please visit our website www.octopus.com.hk.

For a user guide on Octopus O! ePay Service, please visit www.oepay.com.hk/en or scan the QR code.



How to Use Your Octopus

- **Simply place your Octopus on an Octopus reader until the transaction is completed with a “dood” sound and the remaining value (“remaining value” or “value” has the same meaning as “Float” in the Conditions of Issue of Octopus) shown on the screen.** The transaction amount will be automatically deducted from your Octopus.

- If the value on your Octopus is positive (HK\$0.10 or above) but insufficient to cover the full amount of the transaction, you can still complete the transaction by incurring a negative value of up to HK\$35* on a single occasion which will be automatically recovered when your Octopus is next reloaded.

* HK\$50 for On-Loan Octopus issued on or after 1 October, 2017, Octopus on iPhone or Apple Watch and Smart Octopus in Samsung Pay

- If the value on your Octopus reaches zero or a negative balance, your Octopus needs to be reloaded before it can be used again.

- Special offers for Octopus holders are given directly by transport companies or merchants and subject to the terms and conditions of the respective companies.

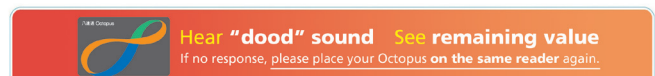
- The use of your Octopus is subject to the Conditions of Issue of Octopus. The latest version of the Conditions of Issue of Octopus and Schedule of Fees and Guidelines relating to the use of Octopus can be downloaded from our website www.octopus.com.hk or scanned from the respective QR codes.



Conditions of Issue of Octopus







Schedule of Fees and Guidelines



Octopus Types and Fare Concession Eligibility

1) On-Loan Octopus

Type	Deposit	Initial Stored Value*	Handling Charge	Total Amount	Fare Concession Eligibility
Standard Octopus					
Child 	HK\$50	HK\$20	—	HK\$70	Age 3 – 11
Adult 	HK\$50	HK\$100	—	HK\$150	Not applicable
Elder 	HK\$50	HK\$20	—	HK\$70	Age 65 or above
Personalised Octopus 	HK\$50	HK\$30	HK\$20	HK\$100	Automatic according to the cardholder's age

* The initial stored value for Standard Octopus selling via "Citybus Ticketing Office at Bus Terminus at Hong Kong Port of Hong Kong-Zhuhai-Macao Bridge" is HK\$70 (Child version) and HK\$150 (Adult & Elder versions).

- An On-Loan Octopus is an Octopus we lend to you upon your payment of a deposit ("deposit" has the same meaning as "SVF Deposit" in the Conditions of Issue of Octopus). The HK\$50 refundable deposit includes card cost and a provision for negative value up to HK\$35* on a single occasion.

* HK\$50 for On-Loan Octopus issued on or after 1 October, 2017.

- A Personalised Octopus is printed with the name and photograph (optional) of the cardholder. It functions automatically as a Child, Adult or Elder Octopus by recognising the cardholder's age stored on it. The Octopus holder can therefore easily and automatically enjoy any concessionary fares offered by the transport companies (cardholders of Personalised Octopus must be aged three or above).
- Applications for and special offers to Personalised Octopus with Student Status or Persons with Disabilities Status are subject to the terms and conditions of the respective transport companies' offers.

2) Sold Octopus

From time to time, we offer a specially designed Sold Octopus for sale at selected locations. A Sold Octopus holds no deposit.

3) Bank Co-Brand Octopus

A Bank Co-Brand Octopus is a card issued by a bank or financial services company authorised by us. It offers banking and/or payment functionality incorporating our stored value facility which can be used for making payments via the Octopus payment system and is subject to the terms and conditions of the issuing bank or financial services company.

4) Cross Border Octopus

Cross Border Octopus is available in selected sales outlets in Hong Kong and the mainland China. It can be reloaded in HKD in the Octopus electronic purse and in RMB in the RMB electronic purse. You can then use it at respective local transport and retail service providers.

5) Octopus Mobile SIM

Octopus Mobile SIM is a mobile phone SIM card incorporating our stored value facility which can be used for making payments via the Octopus payment system. The Octopus Mobile SIM consists of both Octopus function and mobile telecommunication function when operated with NFC (Near Field Communication) – enabled mobile phones as tested by Octopus Cards Limited.

6) Octopus on iPhone or Apple Watch/Smart Octopus in Samsung Pay

Octopus on iPhone or Apple Watch and Smart Octopus in Samsung Pay are offered through mobile payment service providers authorised by us which can be used for making payments via the Octopus payment system. Octopus on iPhone or Apple Watch or Smart Octopus in Samsung Pay can be issued, if applicable, (i) directly through Octopus App, Octopus App for Tourists* or (ii) directly through mobile apps operated by such authorised mobile payment service providers on mobile device(s), or (iii) by way of converting eligible Octopus through such authorised mobile apps, Octopus App or Octopus App for Tourists on mobile device(s), which once converted, cannot be re-activated. Upon conversion of such Octopus, the deposit and the remaining stored value (if any) on such Octopus shall be added to the deposit and the stored value (if any) of your Octopus on iPhone or Apple Watch or Smart Octopus in Samsung Pay. The deposit amount for Octopus on iPhone or Apple Watch or Smart Octopus in Samsung Pay is HK\$50.

* The Octopus App for Tourists is for Octopus users who prefer to use a non-Hong Kong issued Mastercard, UnionPay and Visa credit or debit card on Apple Pay to pay for and top up their Octopus.

Authorised Distributors of Octopus*

1) On-Loan Octopus

Outlets/Channels	Standard Octopus	Personalised Octopus
MTR Customer Service Centres	All (Except Racecourse Station)	Chai Wan, Choi Hung, Diamond Hill, Hung Hom, Kwai Hing, Lai Chi Kok, Lam Tin, Lo Wu, Lok Ma Chau, Quarry Bay (Taikoo Place), Sai Wan Ho, Sha Tin, Sheung Shui, Tai Wo Hui, Tung Chung, Kennedy Town and Yau Tong
	Light Rail: Tuen Mun Ferry Pier; Town Centre; Leung King; Tin Yat and Yuen Long	Light Rail: Tuen Mun Ferry Pier; Town Centre; Leung King; Tin Yat and Yuen Long
New World First Ferry Customer and Octopus Service Centres	Cheung Chau Pier, Mui Wo Pier, Central Piers 5 & 6	—
Citybus Ticketing Office	Bus Terminus at Hong Kong Port of Hong Kong-Zhuhai-Macao Bridge. (Only On-Loan Octopus is available)	—
Designated banks or financial services companies offering Automatic Add Value Service (AAVS)	—	Submit application together with AAVS application

* The outlets/channels of authorised distributors may change from time to time. If you need up-to-date or further information, please visit our website www.octopus.com.hk.

2) Sold Octopus

Sold Octopus is available at designated retail outlets or from our online shop www.octopus.com.hk as announced by us from time to time.

3) Bank Co-Brand Octopus

You can apply for a Bank Co-Brand Octopus through issuing banks or financial services companies authorised by us.



4) Octopus Mobile SIM

Octopus Mobile SIM is available at authorised mobile network operators.

Octopus Replacement Programme

When you hear a special prompt of “dood-dood-dood” sound during a transaction, you are advised to replace your On-Loan Octopus at Octopus Service Points and the channels we announce from time to time for free at your earliest convenience. The “dood-dood-dood” sound serves as a reminder to customers that such Octopus will become invalid according to a predefined schedule. For more details, please go to www.octopus.com.hk/cardreplacement/en/index.html.

- For current AAVS users, application for linking AAVS to a second or third Octopus whose AAVS function has never been activated is free of charge.
- The transfer of an AAVS account from one bank or financial services company to another can be done without cancelling your AAVS. Simply submit an application to your new designated bank or financial services company. A non-refundable fee of HK\$20 will be deducted from your new AAVS account once the application is approved.



AAVS Application Hotline

2266 2338

2) Other Reloading Channels

You can reload your Octopus in the following ways:

	Outlets/Channels	Reloading method
Octopus Readers	<ul style="list-style-type: none">• All authorised Add Value Service Providers (most major retail chains)	By cash: <ul style="list-style-type: none">• Adult: Multiples of HK\$100• Child/Elder: Multiples of HK\$50
	<ul style="list-style-type: none">• Selected car parks	By cash: <ul style="list-style-type: none">• Multiples of HK\$100*
Customer Service Centres	<ul style="list-style-type: none">• MTR Customer Service Centre• KMB Customer Service Centre• New World First Bus Customer Service Centre (Admiralty (East) Bus Terminus)• New World First Ferry Customer and Octopus Service Centre (Cheung Chau Pier, Mui Wo Pier, Central Piers 5 and 6)	By cash: <ul style="list-style-type: none">• Adult: Multiples of HK\$100*• Child/Elder: Multiples of HK\$50
	<ul style="list-style-type: none">• Citybus Customer Service Centre (Airport Ground Transportation Centre)	By cash: <ul style="list-style-type: none">• Adult/Child/Elder: Multiples of HK\$100
Add-Value Machines	<ul style="list-style-type: none">• MTR/selected Light Rail stations	By cash: <ul style="list-style-type: none">• Only accept HK\$50 or HK\$100 banknotes in good condition• The Octopus must not be folded, damaged, clipped or attached with other objects
Octopus App	<ul style="list-style-type: none">• Any NFC (Near Field Communication)-enabled mobile device• Octopus Mobile Reader must be connected for the iOS mobile devices which does not support NFC tap card function	By O! ePay: <ul style="list-style-type: none">• Any value By Bank FPS: <ul style="list-style-type: none">• Self-determined amount not less than HK\$50 By Hong Kong-issued credit or debit card (if applicable): <ul style="list-style-type: none">• Self-determined amount not less than HK\$100
Octopus App for Tourists	<ul style="list-style-type: none">• Mobile device installed with authorised mobile payment app	By non-Hong Kong issued credit or debit card: <ul style="list-style-type: none">• Self-determined amount not less than HK\$100
Authorised Mobile Payment App	<ul style="list-style-type: none">• Mobile device installed with authorised mobile payment app	By Hong Kong-issued credit card or debit card [†] : <ul style="list-style-type: none">• Self-determined amount not less than HK\$100/HK\$300*

Reloading Your Octopus

1) Octopus Automatic Add Value Service (AAVS)

If you are aged 18 or above and possess a valid credit card from any AAVS participating bank or financial services company, you are eligible to link an Octopus with your credit card to enjoy the convenience of AAVS. With AAVS, your Octopus will be reloaded automatically when it reaches zero or a negative balance, or is insufficient to settle the transaction. Each Octopus can be automatically reloaded only once a day.

- There are three types of auto reload options: HK\$150, HK\$250 or HK\$500 offered by different participating banks or financial services companies. You can choose the auto-reload amount at the time of application or change it afterwards through your bank or financial services company.
- The reloaded amount will be deducted from your designated credit card account as AAVS account after every AAVS transaction and will be clearly shown on your monthly credit card statement.
- You can apply for AAVS for a maximum of three Octopus for yourself.
- You can set up AAVS for a maximum of three family members, relatives or friends, who are 12 years old or above.

Application

- Call our AAVS Application Hotline at **2266 2338** or complete the application form from your preferred bank or financial services company. Once the application is approved, you will receive a letter advising you to activate AAVS at any MTR Customer Service Centre. You can also activate AAVS via the Octopus App.
- Application forms are available at all participating banks or financial services companies or can be downloaded from our website www.octopus.com.hk. Phone or online applications are available at some banks or financial services companies.

Fees

- There is no application fee for first-time AAVS application. If your Octopus is already or has previously been linked to AAVS, there is a non-refundable fee of HK\$20 charged for transferring the AAVS from one bank or financial services company to another, or re-activation of AAVS following suspension or cancellation. Such fees will be charged to the designated AAVS account.


* At the discretion of individual transport companies or car parks, the reloading amount for Adult Octopus may be in multiples of HK\$50.

† Subject to the acceptance by respective authorised mobile payment app.

Lost Octopus Service

The Lost Octopus Service is offered to the holders of Personalised Octopus or Octopus with AAVS. Such service is not available to other Octopus as they are anonymous and transferable, and our system does not hold any information to support verification of the user identity.

Lost Octopus Reporting

Simply call the Lost Octopus Reporting Hotline at  **2266 2266**, a 24-hour Interactive Voice Response System, visit our website www.octopus.com.hk or report via the Octopus App, and follow the instructions to complete the lost reporting procedure. All other channels of lost reporting, including fax or e-mail, will not be accepted. Once you have successfully reported lost of your Octopus, it will be disabled and cannot be re-activated.

If you have lost your Bank Co-Brand Octopus, please contact the issuing bank or financial services company directly.

Protection

By reporting via the Lost Octopus Reporting Hotline, our App or our website, you can prevent unauthorised use of your lost Octopus and minimise possible loss. The deposit (if applicable) and the remaining value (if any) on your lost Octopus three hours after successful lost reporting will be refunded to you. You only need to bear the loss arising from unauthorised use by others (including any AAVS reload) of the lost Octopus for three hours after successful reporting.

If your Octopus is a Personalised On-Loan Octopus or On-Loan Octopus with AAVS, a fee of HK\$50 (inclusive of administrative fee and card cost) will be deducted from the deposit should that Octopus be reported lost. If the lost Octopus is a Personalised Sold Octopus, Personalised Octopus on iPhone or Apple Watch, Personalised Smart Octopus in Samsung Pay, Sold Octopus with AAVS, Octopus on iPhone or Apple Watch with AAVS or Smart Octopus in Samsung Pay with AAVS, a fee of HK\$20 will be charged.

Lost Personalised Octopus Replacement

Octopus replacement service is only available if you are reporting the loss of a Personalised Octopus, a Personalised Octopus on iPhone or Apple Watch or a Personalised Smart Octopus in Samsung Pay. You can make such a request when you report via the channels mentioned above. The replacement cost for a Personalised Octopus is HK\$70, and the replacement cost for a Personalised Octopus on iPhone or Apple Watch or a Personalised Smart Octopus in Samsung Pay is HK\$50, covering:

- A new Octopus deposit of HK\$50
- A non-refundable fee of HK\$20 (not applicable to Personalised Octopus on iPhone or Apple Watch or Personalised Smart Octopus in Samsung Pay)

AAVS Transfer or Re-activation

You can make a request to transfer your AAVS from your lost Octopus to a new one. Transferring the AAVS function to another Octopus or re-activation of AAVS following suspension or cancellation will incur a non-refundable fee of HK\$20.

Getting a Refund

You can return an Octopus for refund of the deposit and the remaining value (if any) at any MTR Customer Service Centre. If your Octopus is not damaged or altered, and the remaining value is below HK\$500, you will receive an on-the-spot refund after deducting applicable fees as listed below. Otherwise your Octopus will be returned to Octopus Cards Limited for refund processing, and you will receive a refund cheque or be notified of the refund arrangement within nine working days.

Only the remaining value (if any) on a Sold Octopus, but not its selling price, will be refunded. Once refunded, the Octopus function on the Sold Octopus will be cancelled and cannot be re-activated.

Octopus Rewards members are reminded to use up all their Reward\$ on their Octopus before getting a refund from any MTR Customer Service Centre or Octopus Cards Limited, as the Reward\$ cannot be recovered after return for refund.

Bank Co-Brand Octopus should be returned directly to the issuing bank or financial services company, instead of any MTR Customer Service Centre or Octopus Cards Limited, for refund processing.

Octopus Mobile SIM users can go to any MTR Customers Service Centre to cancel the Octopus function and receive on-the-spot refund for amount below HK\$500. For remaining value of HK\$500 or above, you should request for cancellation and refund on our website www.octopus.com.hk.

You can cancel the use of Octopus on iPhone or Apple Watch, if applicable, via Octopus App, Octopus App for Tourists or Smart Octopus in Samsung Pay via the authorised mobile payment app. For cancellation of Smart Octopus in Samsung Pay via the authorised mobile payment app, you are required to provide your mobile number and name to us through the authorised mobile payment app. After that, you should submit a refund request on our website www.octopus.com.hk.

Applicable Fees:

- For all On-Loan Octopus (excluding Personalised Octopus), there is a Handling Fee of HK\$11 or 1% of any remaining value, whichever is higher, for any such Octopus returned if it meets either one or both of the following criteria:
 - (i) its remaining value exceeds HK\$1,000, and/or
 - (ii) it is returned within 90 days from the date of issue;
- For all Octopus on iPhone or Apple Watch and Smart Octopus in Samsung Pay issued on or after 14 October, 2019, a Handling Fee of HK\$11 will be charged if it is cancelled within 90 days from the date of issue. This fee is not applicable to Personalised Octopus on iPhone or Apple Watch and Personalised Smart Octopus in Samsung Pay.
- No charge for the return of Personalised On-Loan Octopus which was issued prior to 1 November, 2004. If the Personalised On-Loan Octopus is issued on or after this date, there is a charge of HK\$10.
- There is a charge of HK\$10 for the return of Personalised Octopus on iPhone or Apple Watch and Personalised Smart Octopus in Samsung Pay.
- For all On-Loan Octopus, there is a fee of HK\$30 charged for any such Octopus that is returned in a damaged or altered condition such as through delaminating, bending, cutting, breaking, graffiti or attachment of materials and/or objects on such Octopus by any means.



Lost Octopus Reporting Hotline
(24-hour):

2266 2266

Checking Transaction Records and Remaining Value

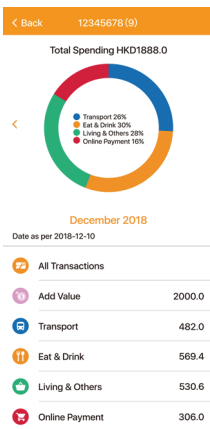
- Each time you pay with your Octopus, the transaction amount and the remaining value will be shown on the screen of the reader or on a printed receipt.
- You can check the remaining value and transaction details using the Octopus Service Points*, Octopus App or the Octopus Enquiry Machines at MTR stations at no cost.

* For the full list of the Octopus Service Point locations, please visit our website www.octopus.com.hk

- You can check your past three-month spending records as well as summary by categories of your registered Octopus via the Octopus App.
- You can check your latest transactions of your Octopus on iPhone or Apple Watch or Smart Octopus in Samsung Pay, if applicable, via Octopus App, Octopus App for Tourists or the authorised mobile payment app.
- You can also request a print-out of your last 10 transactions at any MTR Customer Service Centre, 7-Eleven or Circle K outlet for a fee of HK\$3 charged by these service providers.
- If you are a Personalised Octopus holder or AAVS 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 fee as follows:

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

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



If Your Octopus Malfunctions

It is rare for Octopus not functioning, but if it happens, please seek assistance at any MTR Customer Service Centre. If yours is a Bank Co-Brand Octopus, please return it to the issuing bank or financial services company for refund processing and/or card replacement. For the Cross Border Octopus, you should contact any MTR Customer Service Centre in relation to the Octopus HKD e-purse and the designated Customer Service Centre in the Mainland in relation to the RMB e-purse.

1) Standard On-Loan Octopus not linked with AAVS

If your Octopus cannot be immediately re-activated, a refund of the remaining value (if any) on the malfunctioned Octopus can be obtained at any MTR Customer Service Centre from the seventh working day up to two months after the refund application.

2) Personalised Octopus or Standard On-Loan Octopus with AAVS

If your Octopus cannot be immediately re-activated, it will be returned to Octopus Cards Limited for refund arrangement, issuing a replacement Personalised Octopus, or transferring the AAVS function to another Octopus (if applicable).

3) Sold Octopus

Some Sold Octopus comes with a warranty issued by Octopus Cards Limited or the licensees. If a Sold Octopus malfunctions within the warranty period, handling procedures will be subject to the respective terms and conditions.

4) Octopus Mobile SIM

If your Octopus Mobile SIM malfunctions, you should use our online application on our website www.octopus.com.hk for cancellation and refund of any remaining value.

5) Octopus on iPhone or Apple Watch/Smart Octopus in Samsung Pay

If your Octopus on iPhone or Apple Watch or Smart Octopus in Samsung Pay malfunctions, you should cancel Octopus on iPhone or Apple Watch, if applicable, through Octopus App, Octopus App for Tourists, or Smart Octopus in Samsung Pay through the authorised mobile payment app. For cancellation of Smart Octopus in Samsung Pay through the authorised mobile payment app, you are required to provide your mobile number and name for us through the authorised mobile payment app. After that, you should submit a refund request on our website www.octopus.com.hk.

Inactive Octopus Re-activation and Return

Your Octopus has been issued to you for your regular use. Your Octopus will become inactive if you have not added value to it for a continuous period of 1,000 days. If you want to re-activate your Octopus subsequently, we will charge you a related fee for the re-activation.

For any On-Loan Adult Octopus which is issued on or after 1 October, 2017 and has not had any add value or payment transaction for three years, a HK\$15 "Inactive Octopus Administrative Fee" may be charged upon expiration of the three years' period and subsequently every 12 months thereafter. Please visit any MTR Customer Service Centre to re-activate or arrange for refund of the deposit* (if applicable) and remaining value (if any).

For any Octopus on iPhone or Apple Watch or Smart Octopus in Samsung Pay which has not had any add value or payment transaction for three years, a HK\$15 "Inactive Smart Octopus Administrative Fee" will be charged upon expiration of the three years' period and subsequently every 12 months thereafter. You can re-activate it via the Octopus App or at any Octopus Service Point, or arrange for refund of the deposit (if applicable) and remaining value (if any) via channels mentioned above.

* A Sold Octopus is without deposit, non-returnable and non-replaceable.

Octopus Cards Limited Licence Number: SVF0001

Octopus Customer Service Hotline:

(Hotline service hours: Monday – Friday:
9:00am – 9:00pm, Saturday: 9:00am – 6:00pm,
except Sunday and public holidays)

2266 2222

Lost Octopus Reporting Hotline
(24-hour):

2266 2266

Octopus Automatic Add Value
Service Application Hotline:

2266 2338

Octopus website:

www.octopus.com.hk

Octopus Cards Limited pledges to our customers who have supplied their personal data in applying for our services that we strive for full compliance with the Personal Data (Privacy) Ordinance. Details of our policies and practices in relation to personal data are set out in our Privacy Policy which can be downloaded from our website.

The schedule of Octopus' fees and guidelines can also be downloaded from our website.

Handy Tips

To protect your Octopus, **PLEASE DON'T**:

- ✗ Place more than one Octopus, or an Octopus with another contactless smart card on an Octopus reader at one time.
- ✗ Remove your Octopus too quickly from a reader. If the transaction is incomplete, place the same Octopus on the same reader again.
- ✗ Alter your Octopus, such as bend, cut or paste objects or materials on it. Otherwise, transactions will not be honoured, the deposit and remaining value will not be refunded.
- ✗ Put your Octopus in your back pocket, or place it near zippers, studs and coins, as the microchip may be damaged.
- ✗ Pass your Personalised Octopus or your Octopus with AAVS to another person.
- ✗ Purchase unauthorised Octopus products, as transactions of tampered Octopus will not be honoured, and the remaining value stored on these tampered Octopus will not be refunded.

To protect your interest, **PLEASE**:

- ✓ Record the Octopus number for future reference. Unidentifiable number may affect the successful refund of the deposit and remaining value.

**Octopus Cards Limited
Licence Number: SVF0001**