

## Conditions of Issue of Octopus (Effective from [14 October 2019])

# YOUR ATTENTION IS DRAWN TO CONDITION 13 AND THE PERSONAL INFORMATION COLLECTION STATEMENT

## These Conditions of Issue of Octopus (these "Conditions of Issue") are effective from [14 October 2019] ("Commencement Date") for all customers.

## 2.1 These Conditions of Issue are a contract between you, our customer, and us. Octopus Cards Limited, the issuer of Octopus in respect of the use of your Octoous, and the issuer of the stored value facility under the Octoous OI ePay Service. By using Octopus and/or Octopus OI ePay Service, you agree to be bound by these Conditions of Issue.

- These Conditions of Issue explain our obligations to you and yours to us. While they apply to all our main services, they may be complemented or changed by particular terms and conditions for certain services which you may use. 2.3 There are a few terms we use in these Conditions of Issue which we should explain: (a) "Authorised Add Value Service Provider" is a Service Provider, bank or financial services company that we have
- offer the service of adding value to your Octopus in return for cash or other consideration; "Authorised Distributor" is an entity that we have authorised to make available an Octopus to you
- "Authorised Mobile Payment App" means the mobile applications operated by Authorised Mobile Payment Service (d) "Authorised Mobile Payment Service Provider" is a mobile payment service provider that we have authorised to
- (e) "Authorised Partner" is a bank or a financial services company or a FPS Participant or a corporate entity that we have authorised to offer their services in respect of your O! ePay Account: "Authorised Service Centre" is an entity that we have authorised to service an Octoous on our behalf:
- "Card Association" is a payment association that licenses card programmes to banks or financial services companies or corporate entities under its specific brand(s) or scheme:
- "Card Association Merchant" means designated merchant that accepts payment products or services licensed by vant Card Association for the goods and services offered by such designated merchants; "Client Funds Company" shall mean Octopus Cards Client Funds Limited, whose Articles of Association provide that
- inction is to hold and deal with Card Funds in accordance with these Conditions of Issue and PSSVFO: (k) "Converted Octopus" means selective Octopus that can be converted into a Smart Octopus and once converted.
- cannot be re-activated. Upon conversion, the SVF Deposit, if applicable, and the Float, if any, stored on such Octopus "Faster Payment System" or "FPS" means the financial infrastructure launched by the Hong Kong Monetary Authority and operated by the Hong Kong Interbank Clearing Limited to facilitate payment services and other related "FPS User Account Holder" means the holder of the FPS User Account;
- "FPS User Account" means a registered account maintained with a FPS Participant by a FPS User Account Holder; "FPS Participant" means a participant of FPS which may be a bank or financial services company or a licensee of the stored value facility licence granted under PSSVFO or a corporate entity as approved by the Hong Kong Interbank
- (p) "Float" shall mean the stored value remaining (1) on an Octopus, excluding SVF Deposit, and (2) in your O! ePay (g) "Friend" means another OLePay Account Holder who has established a linkage between his/her OLePay Account and your
- Ol ePay Account for the purpose of performing P2P Payment: "Hong Kong" means the Hong Kong Special Administrative Region of the People's Republic of China; "Mobile Network Operator" is a company that provides mobile telecommunication services in Hong Kong that we
- "Mobile Device" means any eligible mobile or wearable technology device or any other device as we may announce
- (u) "Octopus" means device and non-device-based stored value facility cards and products provided by us, including On-Loan Octobus: (iii) our stored value facility in Bank Co-Brand Octopus (see Condition 3.1(b)), Octopus Mobile SIM (see Condition
- 3.1(d)), Cross Border Octopus (see Condition 3.1(c)), Smart Octopus (see Condition 3.1(e)) and other consumer items such as watches inhone covers and keyrings. "O!ePayAccount" means an etwork-based stored value account applied for by an Ole Pay Account Holder with and approved by us in respect of the Octopus OI ePay Service, including without limitation, issuance with an OI ePay Payment Card
- (w) "OI ePay Account Holder" means a holder of the OI ePay Account: "Octobus Mobile App" means mobile applications developed and operated by us for Octobus services and/or the
- "Octopus O! ePay Service" shall have the meaning ascribed to it in Condition 8A; "P2P Payment" means person-to-person payment from one OI ePay Account to another OI ePay Account (including
- his/her Friend's OLePay Account): PSSVFO" shall have the meaning ascribed to it in Condition 2A.1:
- bb) "Registered Octopus" means selective Octopus that can be registered for the purpose of making fund transfer with your (cc) "Schedule of Fees and Guidelines" means the "Schedule of Fees and Guidelines relating to the use of Octopus"
- published by us. Octobus Cards Limited, as amended from time to time, the latest version can be obtained from our ebsite at www.octopus.com.hk; (dd) "Service Provider" means any transport operators, retailers (including without limitation supermarkets, convenience
- stores, restaurants and fast food shops, food, other consumer goods e.g. medicines and cosmetics, books. newspapers, stationery and gifts, accessories shops, shopping malls, wearing apparel, telecommunications' entertainment / recreation / sports facilities providers, educational establishments, government related entitle building access control providers, unattended services (such as vending machines / kiosks / photo booths telephone booths), online and/or mobile payment platform providers, online and/or mobile payment service providers or other parties which offer their services when you present your Octopus and are approved by us. These oviders should display the Octopus acceptance logo clearly;
- SVF Deposit" shall have the meaning ascribed to it in Condition 5.1; and

the adequate protection of Card Funds in accordance with PSSVEC

"Third Party Operator" is an entity, whether in Hong Kong or elsewhere, with which we have entered into a formal business relationship to provide you with Cross Border Octobus, and some other functionalities, if any. Third Party Operators do not include any bank or financial services company with whom we offer the Bank Co-Brand Octobus. any Mobile Network Operator with whom we offer the Octoous Mobile SIM or any Authorised Mobile Payment Service Provider with whom we offer the Smart Octopus.

## 2A. Float and SVF Deposit of a Stored Value Facility 2A.1 The Octopus and OI ePay Accounts are stored value facilities under the Payment Systems and Stored Value Facilities

Ordinance ("PSSVFO"). 2A.2 As the licensee of the stored value facility licence granted under PSSVFO, we, Octopus Cards Limited, are responsible for

- 2A.3 The Float and the SVF Deposits, if applicable, do not accrue interest or profits. Any interest accrued and other returns penerated (whether before on or after the Commencement Date) on Card Funds, if any shall belong to us
- 2A.4 In compliance with PSSVFO, upon receiving SVF Deposits (if applicable) and payments representing the value you intend to add to your Octopus (in accordance with Condition 6.1) or your O! ePay Account (in accordance with Condition 8A), as he case may be, we shall deposit all such payments directly into and shall maintain Card Funds respectively relating to Octopus and OI ePay Accounts to and in separate designated bank accounts ("Designated Bank Accounts") which are specifically opened under our name with reputable licensed bank(s) and financial services company(ies) in Hong Kong and which are designated for solely holding Card Funds relating to Octopus and O! ePay Accounts respectively. We hold the ard Funds deposited in the Designated Bank Accounts as a bare trustee for Client Funds Company absolutely. 2A.5 We shall further maintain Card Funds respectively relating to Octopus and O! ePay Accounts held by us as at the
- ncement Date in the relevant Designated Bank Accounts. 2A.6 Subject to Condition 2A.8, we will administer the Card Funds on behalf of Client Funds Company in accordance with these Conditions of Issue and are authorised to deposit and withdraw money into and out of the Designated Bank Accounts in
- cordance with these Conditions 2A.7 In particular, we shall deduct from Card Funds: (a) such sums as are required to meet payments and other transactions made by holders of Octopus and Ol ePay Account
- Holders, including without limitation payments under Condition 3.3: any refunds or other payments made or due in accordance with these Conditions of Issue:
- any interest accrued or other returns generated on Card Funds:
- d) the fees or other costs or amounts which we are allowed to charge or deduct in accordance with these Conditions of Issues: and (e) any Card Funds forfeited in accordance with Condition 15A.2.
- for the avoidance of doubt, we shall be entitled to the amounts specified in Conditions 2A.7(c), (d) and (e) and are authorised to deduct or call for payment of such amounts on such dates as we shall reasonably decide. 2A.8 We shall administer the Card Funds for the purpose of ensuring that there will always be sufficient funds for redemption
- 2A.9 We will take all reasonable organisational measures to minimise risks of loss or diminution of Card Funds through theft, raud, misuse, misappropriation, negligence or poor administration. 2A 10 We shall ensure that the hank(s) and financial services company(ies) with which we maintain the Designated Bank Accounts shall have no rights (including without limitation any right of setoff) over Card Funds.
- (a) We offer two types of Octopus:
- "On-Loan Octopus" is an Octopus which we lend to you and which we will require you to pay a SVF Deposit piect to Condition 12.2, you may return your On-Loan Octobus for a refund; and "Sold Octopus" is an Octopus which you can buy from our Authorised Distributors or receive from a third party
- under Condition 4.1(e). You are not required to pay a SVF Deposit for buying a Sold Octopus but you may not return the Sold Octopus except in the case of malfunction of the Octopus as described in Condition 11 o cancellation as described in Condition 12.3. (b) A bank or financial services company authorised by us may offer you a "Bank Co-Brand Octopus". This is a card of
- roduct issued by that bank or financial services company with banking and/or payment functionality offered by that bank or financial services company incorporating our stored value facility which can be used for making payments via Octopus payment system, Each Bank Co-Brand Octopus may have separate additional terms and conditions which u should read carefully, and you should confirm that you agree to those additional terms and conditions before use. We do not accept any liability resulting from the terms and conditions issued by the bank or financial services compar concerned A Rank Co-Brand Octobus may be offered with or without any of our additional services (for example Personalised Octoous service (Condition 14). Automatic Add Value Service (Condition 8), lost Octoous service (Condition 15)). We will, through the issuing bank or financial services company, inform you whether any of these services will be offered on your Bank Co-Brand Octopus. In case you want to return the Bank Co-Brand Octopus, you hould return it to the issuing bank or financial services company and not to us, our Authorised Distributor or Authorised (c) We, together with any Third Party Operator(s), may offer you a co-brand or co-named cross-border card or product
- "Cross Border Octopus"), which consists of two or more electronic purses, one of which has our stored value facility which can be used for making payments via Octopus payment system, and the other electronic purse(s) provided a managed by such Third Party Operator(s). Separate additional terms and conditions from the Third Party Operator(s) may apply to the respective electronic purse(s). You should agree to those additional terms and conditions before use. We do not accept any responsibility or liability in relation to or resulting from the terms and conditions issued by the Third Party Operator(s) concerned. We will inform you if your Cross Border Octopus consists of a Sold Octopus (as defined in Condition 3.1(a)(ii)), and whether any of our services (for example, Personalised Octoous service (Condition Automatic Add Value Service (Condition 8), lost Octoous service (Condition 15)) will be offered on your Cross.
- (d) A Mobile Network Operator authorised by us may offer you an "Octopus Mobile SIM". This is a SIM card or product issued by that Mobile Network Operator with mobile telecommunication functionality offered by that Mobile Network Operator incorporating our stored value facility which can be used for making payments via Octobus payment system Each Octopus Mobile SIM may have separate additional terms and conditions which you should read carefully, and you should agree to those additional terms and conditions before use. We do not accept any responsibility or liability in relation to or resulting from the terms and conditions issued by the Mobile Network Operator concerned. An Octopus Mobile SIM may be offered with or without any of our services (for example, Personalised Octobus service (Condition Automatic Add Value Service (Condition 8), lost Octoous service (Condition 15). We will, through the Mobile
- letwork Operator, inform you whether any of these services will be offered on your Octopus Mobile SIM. e) We, together with any Authorised Mobile Payment Service Provider, may offer you a "Smart Octopus" issued: (i) directly through the Authorised Mobile Payment App on Mobile Dévice(s) or through other channels as we may
- announce from time to time: or (ii) by way of converting a Converted Octopus through the Authorised Mobile Payment App on Mobile Device(s) or ough other channels as we may announce from time to time;
- which can be used for making payments via Octopus payment system. We will require you to pay a SVF Deposit and an issuance fee ("Smart Octobus Issuance Fee"). Separate terms and conditions from the Authorised Mobile avment Service Provider(s) may apply which you should read carefully, and you should agree to those additional terms and conditions before use. We do not accept any responsibility or liability in relation to or resulting from the terms and onditions issued by the Authorised Mobile Payment Service Provider concerned. A Smart Octopus may be offer with or without any of our services (for example, Personalised Octopus service (Condition 14), Automatic Add Value Service (Condition 8), lost Octobus service (Condition 15). We will through the Authorised Mobile Payment Service Provider, inform you whether any of these services will be offered on your Smart Octoous.
- 3.2 We operate the Octobus payment system and the Octobus OI ePay Service and will ensure that the system and the service are operated with reasonable care, skill and diligence. If you discover any discrepancies in the usage of your Octopus or ur O! ePay Account, as the case may be, you should contact us (see Condition 23) as soon as possible.
- e funds paid by you for adding value to the Float on your Octopus, whether received by us directly or our Authorised Ado /alue Service Provider, will be credited to your Octopus and made available for your use in a timely manner according hese Conditions of Issue. The Octopus payment system provides you, if you are a holder of a valid Octopus (see Condition 4.4), with the ability to pay for certain goods and services using the Float where you see the Octopus acceptance logo at one of our Service Providers. The funds paid by you for adding value to the Float in your O! ePay Account, whether received by us directly or our Authorised Partner, and the funds received by you through P2P Payment or fund transfe rom Registered Octoous will be credited to your OLePay Account and made available for your use of the Octoous OLePay Service in a timely manner according to these Conditions of Issue. The Octopus OI ePay Service provides you, if you are a genuine O! ePay Account Holder, with the ability to pay for certain goods and services using the Float where you see the ceptance logo of the Octopus O! ePay Service at one of our Authorised Partners. 3.4 Some of the Service Providers may provide you with a service, such as entry to premises, and may not make use of the
- nent functions of your Octopus. 3.5 A Service Provider or an Authorised Partner can be identified by their clear display of the Octopus or Octopus O! ePay
- Service acceptance logo, whether online, at physical locations or otherwise. Please contact the Service Provider, the Authorised Partner or us if the Service Provider or the Authorised Partner does not accept your Octopus as payment for their goods/services or your use of the Octopus OI ePay Service, as the case may be.

3.6 The Service Providers, the Authorised Partners and the Card Association Merchants, as the case may be, are responsible for all aspects of the goods and/or services they provide to you. In using their services and/or facilities you should ahide by their rules, regulations and by-laws. We have no responsibility for the goods and/or services provided by the Service royiders and/or the Authorised Partners and/or the Card Association Merchants and you should direct any enquirie relating to these matters to the relevant Service Provider or the Authorised Partner or the Card Association Merchant, as

Under normal circumstances, we will make reasonable efforts to ensure that the Octopus payment system is operating, but we cannot guarantee that a Service Provider will be able to accept an Octopus payment as this depends on the Service Provider's own systems and operations as well as network, electrical, climatic and other conditions or circumstances which are beyond our control. Under normal circumstances, we will make reasonable efforts to make available the Octob Of ePay Service, but we make no representations, endorsements or warranties as to the reliability, availability, title, suitability, or any kind whatsoever. Further, we cannot guarantee that an Authorised Partner or a Card Association Merchant will be able to provide designated services in respect of your O! ePay Account or your O! ePay Payment Card, as the case may be, as this depends on the Authorised Partner's or the Card Association Merchant's own system and operation as we as network, electrical, climatic and other conditions or circumstances which are beyond our control. Subject to Condition 10.4, we shall not be responsible for any loss or damage whatsoever incurred directly or indirectly by you as a result of or in connection with your use of Octopus service and/or Octopus O! ePay Service. 3.8 We will charge a reasonable fee for any of the Octopus payment service, the Octopus O! ePay Service and other services

we provide to you. Any such fees will be published in the Schedule of Fees and Guidelines. Obtaining and Using your Octopus: Applying and Using your Octopus O! ePay Service

(a) one of our Authorised Distributors which will ask you to either buy a Sold Octopus or pay a SVF Deposit for the On-Loan Octobus (see Condition 5.1). (h) a bank or financial services company authorised by us to issue you with a Bank Co-Brand Octoous c) a Third Party Operator, which may choose to provide you with a Cross Border Octopus;

) a Mobile Network Operator which offers you with an Octopus Mobile SIM; e) any other third party authorised by us to provide you with a Sold Octopus. In this case, we will treat you as the owner of that Octobus as if you have bought that Sold Octobus (f) an existing holder of a valid Octopus, whether that Octopus has been bought by the existing holder or lent by us

- to the existing holder. In this case, we will treat you, the current holder of such an Octopus, as the new holder and our customer for the purpose of these Conditions of Issue. By using the Octopus, you agree to be bound by these Conditions of Issue. However, the existing holder should not transfer the Octoous to you if the Octoous has been Personalised (see Condition 14) or has a service the terms of which do not allow transfer (such as the Automatic Add (g) an Authorised Mobile Payment Service Provider which offers you with a Smart Octopus.
- (a) Sold Octopus (as described in Conditions 4.1(a), 4.1(e) or 4.1(fl): (b) Bank Co-Brand Octopus (as described in Condition 4.1(b)); Cross Border Octopus (as described in Condition 4.1(c) Octopus Mobile SIM (as described in Condition 4.1(d)); and (e) Smart Octoous (as described in Condition 4.1(a)):

We do not own any:

To use our service relating to Octopus, you will need to obtain a valid Octopus fr

- but we will retain the right to manage the software and data loaded on the Octopus therein. All On-Loan Octopus will remain our property and we retain the right to recover from you the On-Loan Octopus, as well as anaging the software and data loaded on your On-Loan Octopus, at our sole discretion. 4.4 A "valid Octopus" means a genuine Octopus:
- (a) which is of a specific fare category for which you are eligible in accordance with the conditions of issue, rules. regulations and/or by-laws of a particular Service Provider (e.g., child, elder or student status); (b) which has not been damaged or tampered with; and c) which you have lawfully obtained.
- If there is a positive Float in your Octopus, but the Float is insufficient for an intended transaction, your Octopus may still be used for such transaction, provided that the resulting negative value (i.e. the convenience limit) in your Octobus doe not exceed a maximum amount as determined and announced by us from time to time. The negative value feature on any ctoous is provided at our option and sole discretion which we will notify you from time to time To use the Octopus O! ePay Service, you will need to register for an O! ePay Account (see Condition 8A).
- If you suspect that your Octoous or your OI ePay Account has been used for unauthorised transactions, please immediate contact us (see Condition 23). We may require that you provide information (including personal data) to support your claim of unauthorised transactions within a reasonable time. Upon confirmation that you have complied with Condition 9.1 and that there are unauthorised transactions in connection with your Octopus or your O! ePay Account, as the case may be we will refund you the amount involved in such unauthorised transactions. We will charge a reasonable fee ("Unauthorised Use Claim Fee") for providing this service. Our decision on the investigation is final.
- To protect your interest, we will perform user authentication procedure before effecting a high-risk transaction ("High-risk Transaction" of your Octoous and/or your Ol ePay Account. A High-risk Transaction means a transaction which exceeds the per-transaction limit or aggregate total limit as announced by us from time to time. Paying a SVF Deposit when we lend you an Octopus or when we issue a Smart Octopus to you
- If we issue an On-Loan Octopus to you, the Authorised Distributor will collect a deposit which shall be placed with us for anabling the Octobus to be used ("SVF Danosit") from you on our hebalf, which we will hold as security for your Octobus If we issue a Smart Octopus to you, we will collect the SVF Deposit from you, which we will hold as security for your
- The amount of the SVF Deposit we collect from you in respect of an On-Loan Octopus or a Smart Octopus shall be of such reasonable amount as determined and announced by us from time to time to cover the cost of the On-Loan Octobul the costs we incur in issuing you the Octobus, the costs of maintaining the Octobus payment system for your use and for providing a negative value feature (if applicable).

#### Adding Value to your Octopus and your O! ePay Account In order to be able to make payments using the Octobus payment system, you will need to add value to your

the case of your Smart Octopus, by presenting accepted payment through the Authorised Mobile Payment ) FPS User Account(s); or App or if applicable, by way of the Octopus Automatic Add Value Service (see Condition 8) or by suc registered account(s) with a corporate entity as authorised by us ough the Octopus Mobile App on Mobile Device(s) or through other channels as we may announce from time to other means as determined and announced by us from time to time. In order to be able to use the Octoous Of ePay Service, you may need to add value to your Of ePay Account by presenting cash or other accented payment to time. Fund transfer from your OLePay Account to your registered bank account. FPS Liser Account(s) and/or registered an Authorised Partner or by such other means as determined and announced by us from time to time. We will charge you account(s) with a comorate entity as authorised by us shall be subject to certain limitations, including without limitation daily a reasonable fee for the provision of the add value services ("Add Value Service Fee"). Authorised Add Value Service ansaction limit, which we may notify from time to time. We will charge you a reasonable fee for fund transfer from your Providers and Authorised Partners will only offer to add value to your Octopus and your O! ePay Account, as the case may DI ePay Account to your registered bank account, FPS User Account(s) and/or registered account(s) with a corporate entity be, above a minimum amount, in multiples of an amount and/or any amount which will be determined and announce authorised by us ("Fund Transfer Fee"). 8A.9 In addition to Condition 8A.3, we may, at any time and without incurring any liability whatsoever, immediately suspend or

A genuine Authorised Add Value Service Provider or Authorised Partner will not offer you a discount to add value to your Octopus or your O! ePay Account, as the case may be, unless as part of an official promotion authorise by us. You should not attempt to add value if you have any suspicion that the Authorised Add Value Service Provider or the Authorised Partner may not be genuine. We will not honour value that is added to your Octobus or your O! ePay Account by an unauthorised add value service provider or unauthorised partner or through

Octobus by presenting cash or other accepted payment to an Authorised Add Value Service Provider or in

## Maximum Amount of Stored Value Your Octopus and your O! ePay Account can store up to a maximum amount ("Stored Value Limit") which we may notify

Octopus Automatic Add Value Service

## We, in association with a number of participating banks and financial services companies, may offer an automatic add

by us from time to time.

value service ("Automatic Add Value Service") for selective Octopus. You may separately apply for Automatic Add Value ervice through one of these banks or financial services companies. In addition, Automatic Add Value Service may be offered for your Bank Co-Brand Octoous, Each Automatic Add Value Service may have separate, additional terms and

conditions which you should read carefully, and you should confirm that you agree to these additional terms and conditions 8A.11 You should notify us immediately if your OI ePay Account has been compromised in any way (see Condition 23). You have before using this service. We do not accept any liability resulting from the terms and conditions issued by the bank or to bear a loss when your O! ePay Account has been used for an unauthorised transaction before reporting that your O! ePay Account has been compromised.

financial services company concerned.

Card, you should contact us or such other channel(s) as we may announce from time to time when you seek to apply for

replacement O! ePay Payment Card. We will charge you a reasonable fee for the provision of a replacement O! ePay

nformation (e.g., your Status) ("Content") is the property of the person from whom such Content is originated. By using

the Octopus OI ePay Service, you shall be solely responsible for the upload, posting, dispatch, transmission, sharing or

otherwise making available of the Content, whether in whole or in part, through your OI ePay Account and the consequence

of uploading, posting, dispatch, transmission, sharing or otherwise making available of the Content. We are not responsible

for the confidentiality of the Content or any part thereof. By submitting the Content under the Octopus O! ePay Service, you

grant us an irrevocable, non-exclusive, perpetual, worldwide, royalty free, transferrable licence to use, reproduce, distribute

you have the authority to grant the foregoing licence. You also grant each of OI ePay Account Holder access to your Status

under the Octoous Ol ePay Service and each Friend access to the Content under the Octoous Ol ePay Service, in the event

d) inappropriate or insulting to any O! ePay Account Holders, users of the Octopus O! ePay Service or any third party;

without notice. Upon termination of your O! ePay Account, your O! ePay Account cannot be re-activated subsequently

8A.4 We shall only disclose the Content to satisfy a search warrant or an order by a competent court of law or a relevant

8A.6 You can transfer fund between your O! ePay Account and Registered Octopus through the Octopus Mobile App on Mobile

8A.7 You can use the Float in your OI ePay Account to make payment for goods and services offered by our Authorised Partners

limit from Smart Octobus as Registered Octobus, which we may notify you from time to time

(a) your registered bank account maintained with a bank or financial services company; or

terminate your O! ePay Account at our sole and absolute discretion if:

Ol ePay Account cannot be re-activated subsequently.

a) you have violated or you are about to violate any applicable laws or regulations;

(b) you have committed or you are about to commit a breach of any of these Conditions of Issue:

n addition to other rights and remedies available, we shall be entitled to terminate your OI ePay Account immediate

You can perform P2P Payment with any O! ePay Account Holder(s) (including your Friend(s)) through the Octopus Mobile

App on Mobile Device(s) or through other channels as we may announce from time to time. Each P2P Payment shall be

subject to certain limitations, including without limitation Stored Value Limit, daily transaction limit and annual transaction

imit, which we may notify you from time to time. We will charge you a reasonable fee for P2P Payment ("P2P Payment

Device(s) or through other channels as we may announce from time to time. You can add value to your O! ePay Account

(see Condition 6) through the Octobus Mobile App on Mobile Device(s) or through other channels as we may announce

from time to time. Fund transfer between your O! ePay Account and Registered Octopus and/or provision of add value

service to your O! ePay Account shall be subject to certain limitations, including without limitation Stored Value Limit, daily

transaction limit, annual transaction limit, monthly fund transfer limit from Registered Octoous and monthly fund transfer

through the Octopus Mobile App on Mobile Device(s) or through other channels as we may announce from time to time,

which shall be subject to certain limitations, including without limitation daily transaction limit, which we may notify you from

time to time. If you have been issued with an OLePay Payment Card, you can use the Float in your OLePay Account to

make payment with your OLePay Payment Card for goods and services offered by Card Association Merchants, whether

online, at physical locations or otherwise, or through other channels as we may announce from time to time, which shall,

n addition to such limitations applicable to OLePay Account, be subject to certain limitations, including without limitation

annual spending limit, which we may notify you from time to time. We will charge you a reasonable fee for making paymen

with OLePay Payment Card, including without limitation, transaction fee for payment transaction in currencies other than

Hong Kong dollar ("Foreign Currency Transaction Fee"), and transaction fee for cross border payment transaction in

(c) we are of the opinion that the integrity or security of the Octopus O! ePay Service will be leopardised or compromised

(d) this is to comply with an order by a competent court of law, or a governmental or regulatory body, or a stock exchange.

In the event of suspension, we will lift such suspension after we are satisfied that none of the above events occurs or will

occur and that the integrity and security of the Octopus OI ePay Service will not be jeopardised or compromised by your

8A.10 In addition to Conditions 8A.3 and 8A.9. if there are insufficient Float in your O! ePay Account to settle any amounts

use of the Octopus OI ePay Service. Subject to Condition 15A, in the event of termination, we shall, after deducting any

nounts including fees outstanding for the Octopus O! ePay Service, arrange for refund of the Float, if any, in your

Ol ePay Account as recorded in our system. Upon termination of your Ol ePay Account, your Ol ePay Account cannot be

including fees outstanding for the Octopus OI ePay Service, we shall be entitled to, in addition to other rights and remedies

available, terminate your OI ePay Account immediately without notice. Upon termination of your OI ePay Account, your

Kong dollar ("Transaction Fee for Cross Border Transaction (in Hong Kong dollar)"), which we may notify you

we, in our sole and absolute discretion, are of the view that any Content is found to be or is likely to be:

infringing intellectual property or rights of any third party;

) unlawful obscene defamatory offensive or threatening

(c) containing hostile, discriminating, disturbing message; or

regulatory body that we are required to comply with.

RA R Vou can transfer fund from your ∩ pPay Account to-

and make available the Content under the Octoous OI ePay Service in any and all media and manner, and you warrant that

Octopus O! ePay Service

#### Your Obligations in Using your Octopus and your O! ePay Account 3A.1 We offer a network-based stored value service ("Octopus O! ePay Service") which shall be subject to certain You should take good care of your Octoous with reasonable security precautions to prevent it from damage or from being

tampered with or from unauthorised use. You should take good care of your O! ePay Account with reasonable securit account and transaction limitations as we may notify you from time to time. We may also offer the Octoous OI ePay Service in association with Authorised Partners, which you may separately apply for through one of such Authorised artners. Octopus O! ePay Service offered by us in association with Authorised Partners may have separate, will charge you a reasonable fee as set out in Schedule of Fees and Guidelines to cover the cost of the damage up additional terms and conditions which you should read carefully, and you should confirm that you agree to those return of the On-Loan Octopus to us if it is damaged or altered through delamination, bending, cutting, breaking, graffiti or ttachment of materials and/or objects on the Octopus by any means. additional terms and conditions before use. We do not accent any liability resulting from the terms and conditions You must not use, or allow anyone to use, your Octopus and/or your O! ePay Account for any illegal purposes. issued by any such Authorised Partners. We, under the specific brand of the relevant Card Association, may issue ou a branded network-based card or product ("O! ePay Payment Card") for the Octopus O! ePay Service. Each You should only present your Octobus when you see the Octobus acceptance load. You must not present your Octobus at readers that do not show the Octoous acceptance loop as this may cause damage to the Octoous and/or loss to yourself DI ePay Payment Card may have separate, additional terms and conditions which you should read carefully, and you should

- confirm that you agree to those additional terms and conditions before use. We do not accept any liability resulting from the any way. You must not do anything to exploit or interfere with your O! ePay Account or disrupt other users of the Octoou terms and conditions issued by the Card Association concerned. 8A.2 To use the Octopus O! ePay Service, you will need to register for an O! ePay Account as an O! ePay Account Holder Of ePay Service and in particular you must not use or faunch any automated system, including without limitation robots load testers or spiders to access the OI ePay Account or in the use of the Octopus OI ePay Service. Tampering with the hrough such channels and on such requirements as we may announce from time to time. As an OI ePay Account Holder, data on your Octopus may be a criminal offence. We shall not honour transactions or refund any Float or the SVF Deposits, you warrant that (a) you have attained the minimum age requirement as we may announce from time to time. (b) you are a applicable, relating to tampering of your Octoous or exploitation or interference of your O! ePay Account. holder of valid identification document(s) as we may announce from time to time (c) any information you provide including We have the right to recover reasonable costs, expenses, losses and damages suffered or incurred by us as a result of your personal particulars, is accurate, complete and up-to-date, and (d) you shall promotly update the information (including your altering or interfering, or allowing a third party to alter or interfere, with the data on your Octopus and/or your O! ePay you a reasonable fee for the provision of the O! ePay Account ("O! ePay Account Fee"). As an O! ePay Account Holder, 9.6 We will ask you to co-operate with us and, if appropriate, the police, in recovering your Octopus if it is lost or stolen or if we you may register for an O! ePay Payment Card with and to be linked to your O! ePay Account through such channels have reasonable grounds to suspect suspicious behaviour or as required by prevailing law. We will ask you to co-operatand on such requirements as we may announce from time to time. If you have been issued with an OI ePay Payment
- Payment Card ("O! ePay Payment Card Replacement Fee"). You may apply for cancellation of your O! ePay Account at items incorporating Octopus, including the data in that Octopus, at any reasonable time. any time through such channels and in such manner as we may announce from time to time. I loop cancellation of your Of ePay Payment Card, your Of ePay Payment Card cannot be re-activated subsequently. Proper Use of your Octopus and your O! ePay Account 8A.3 You understand that once you become an O! ePay Account Holder, your status (including your masked name or display You should not carry more than one Octopus or an Octopus with another contactless smartcard together in close proximit name) showing you as an Ol ePay Account Holder ("Status") may, at your option, be hosted, shared and viewable by other as they may interfere with one another. If you do so, it will be at your own risk. We shall not be responsible for any damage to OL ePay Account Holders (including Friends) through the Octoous Mobile App who have your mobile number registered the Octoors or the electronic devices the functions of which have been affected in connection with the use of your Octoor under your O! ePay Account on their Mobile Devices. You further understand that any message, photo and/or other
  - We reserve our right not to entertain any request for a refund of an amount that has been deducted incorrectly as a result your carrying more than one Octoous or an Octoous with another contactless smartcard together in close proximity. 10.2 We shall not be responsible for any personal injury and/or property loss or damage caused as a result of your inappropriate or unauthorised use of your Octobus and/or your OLePay Account 10.3 You shall indemnify us against all actions, proceedings, liabilities, claims, loss, damages and reasonable costs and

with us and, if appropriate, the police, in any investigation in respect of your OI ePay Account if it is being tampered with or

Our staff and authorised representatives of our approved Service Providers shall have the right to inspect your Octobus and

if we have reasonable grounds to suspect behaviour of such nature or as required by prevailing law.

expenses (including all reasonable legal fees) which may be taken against us or which we may suffer, sustain or incur howsoever arising out of or in connection with any inappropriate or unauthorised use of your Octopus or the Octopus Ol ePay Service 10.4 Nothing in these Conditions of Issue shall exclude or restrict our liability for death or personal injury resulting from our

negligence, or liability for fraud.

- your Octopus malfunctions due to no fault of yours and you have not damaged or tampered with it in any way: (a) you should return your Octopus to our Authorised Service Centre if you hold an On-Loan Octopus or if you have bou
- a Sold Octobus from our Authorised Distributors. We will, in the case of an On-Loan Octobus, arrange refund of the eat, if any, stored on such Octopus and a temporary replacement, or, in the case of a Sold Octopus, only arrange a
- (b) in case you hold a Cross Border Octobus, you should contact our Authorised Service Centre (or any parties as directed by our Authorised Service Centre) or such other channel(s) as we may announce from time to time. We will only arrange a refund of the Float, if any, stored on such Octopus (see Condition 12.5); or
- (c) if you have obtained your Octopus from any other third party as described in Condition 4.1(e), you should contact that (d) if you have bought an Octopus with a limited time warranty, you should contact the warranty provider; or
- (e) if you have been issued with a Bank Co-Brand Octopus you should contact the issuing bank or financial services company which, under normal circumstances, will issue you with a replacement Bank Co-Brand Octoous. In case there is any positive or negative Float therein, this will be managed by the issuing bank or financial services company; or
- (f) if you have been offered with an Octopus Mobile SIM, you should contact us or use our online application or such r channel(s) as we may announce from time to time for cancellation of use of the Octopus in your Octop Mobile SIM and we shall arrange a refund of the Float therein if any You should also contact the issuing Mobile Network Operator which, under normal circumstances, will offer you with a replacement Octoous Mobile SIM with or
- (g) if you have been issued with a Smart Octopus and, if applicable, have provided your personal data to us at the time of issuance of your Smart Octobus, you should contact us or use our online application or such other channel(s) as we may announce from time to time for cancellation of your Smart Octopus, and we shall arrange a refund of the SVI eposit, if applicable, and the Float therein, if any. Refund of the SVF Deposit, if applicable, and the Float in your Smart ctopus shall be subject to certain limitations, including without limitation annual refund limit per Mobile Device, as we may notify you from time to time

#### Return or Cancellation of your Octopus and Cancellation of your O! ePay Account This Condition 12 applies subject to Condition 15A.

#### You may return your Octopus: it malfunctions, as described in Condition 11; or

- (b) in case of an On-Loan Octoous, at your option, to an Authorised Service Centre, When you return your On-Loan Octoous and apply for a refund, the SVF Deposits, if applicable, and the Float therein, if any, will be refunded to you in full except in the following situations when we will deduct a reasonable amount to cover: any negative Float on your On-Loan Octopus;
- iii) a handling fee (depending on how long we have lent you that Octopus) ("Handling Fee") to cover the costs incurred by us, including those charged by the Authorised Service Centre for providing this return and refund
- (iii) the cost of renairing any damage to your On-I gan Octoous, if applicable: (iv) any outstanding payment from the Automatic Add Value Service: (v) the Inactive Octopus Administrative Fee as described in Condition 13.2, if applicable;
- any other amounts including fees outstanding for Octopus services. 12.3 You may return your Sold Octobus for cancellation and we will disable your Sold Octobus and, after deducting any amounts including fees and payment outstanding for Octoous services, refund to you any Float therein. However, we will not refund
  - the cost, if any, of your Sold Octopus to you. If you cancel your Sold Octopus, your Sold Octopus cannot be re-activated 12.4 You or the issuing bank or financial services company may request for cancellation of your Rank Co-Brand Octoous as permitted under the cardholder agreement between you and the issuing bank or financial services company and in
  - accordance with the provisions therein. In case of such cancellation, the Float therein, if any, will be refunded to you via the issuing bank or financial services company, subject to provisions of the cardholder agreement between you and the issuing hank or financial services company. However, we will not refund the cost, if any of your Rank Co-Brand Octobus to you You may return your Cross Border Octopus to our Authorised Service Centre (or any parties as directed by our Authorise Service Centre). Refund of your Cross Border Octopus will be processed in the same manner as that for Sold Octopus pursuant to Condition 12.3 above.
  - You may contact us or our Authorised Service Centre (or any parties as directed by our Authorised Service Centre) or use our online application or such other channel(s) as we may announce from time to time for cancellation of use of Octopus in your Octobus Mobile SIM and we will disable the Octobus in your Octobus Mobile SIM and after deducting any amount ncluding fees and payment outstanding for Octobus services, refund to you any Float therein, However, we will not refund the cost or any fees, if any, of your Octopus Mobile SIM to you. If you cancel the use of the Octopus in your Octopus Mobile SIM, the Octopus in your Octopus Mobile SIM cannot be re-activated subsequently.

12.6A If you have been issued with a Smart Octobus and, if applicable, have provided your personal data to us at the time of issuance of your Smart Octobus, you may use the Authorised Mobile Payment App or our online application or such other channel(s) as we may announce from time to time for cancellation of your Smart Octopus and we will disable the Smart

- Octonus and, after deducting: any negative Float on your Smart Octoous:
- a handling fee (depending on how long you have been issued with that Smart Octopus) ("Handling Fee for Smart Octopus") to cover the costs incurred by us:
- (iii) any outstanding payment from the Automatic Add Value Service;
- (iv) the Inactive Smart Octopus Administrative Fee as described in Condition 13.4, if applicable; (v) any other amounts including fees outstanding for Octobus services
- refund to you the SVF Deposit, if applicable, and the Float therein. However, we will not refund the cost of or any fees associated with your Smart Octobus to you. If you cancel your Smart Octobus, your Smart Octobus cannot be re-activated subsequently. Refund of the SVF Deposit, if applicable, and the Float in your Smart Octopus shall be subject to certain mitations, including without limitation annual refund limit per Mobile Device, as we may notify you from time to time.
- 12.7 You may apply for cancellation of your OLePay Account at any time through such channels and in such manner as we may announce from time to time. We shall, after deducting any amounts including fees outstanding for the Octobus associated with your O. ePay Payment Card, if any, to you. Upon cancellation of your O! ePay Account, your O! ePay Account (including, if applicable, the OL ePay Payment Card) cannot be re-activated subsequently. If any OL ePa Account Holder has become deceased, a personal representative of the deceased O! ePay Account Holder should present proof of death of the deceased O! ePay Account Holder, and proof of identity and capacity of the personal sentative, in order to claim a refund of any Float therein. We will charge you a reasonable administrative fee O! ePay Account Cancellation Fee") for cancellation of your O! ePay Account. 12.8 We reserve the right to recover cancel or terminate or suspend your Octoous the Octoous OLePay Service (including
- your O! ePay Account and, if applicable, O! ePay Payment Card) or any of our services at any time without specifying the easons, but we will take reasonable steps to minimise any inconvenience caused to you. You may be required to pro your Octopus for replacement in the manner as may be notified by us. In such case, we will refund to you the SVF Deposits, if annlicable, and Float therein, if any 12.9 Octopus is provided for use in payment and related services, it is not provided as a medium for the exchange or transfer
- of money. In respect of any of the services provided pursuant to these Conditions of Issue, we reserve the right to request nformation (including personal data), investigate (for which we will charge a reasonable fee, "Investigation Fee") and decline at our sole discretion multiple, high value or repeated purchase or refund requests from an individual or organisation from any liability whatsoever to you, including without limitation any shortfall or error in the amount of such refund

#### Inactive Octopus and O! ePay Account Deactivation of your inactive Octopus and O! ePay Account

- (a) Your Octopus has been issued to you for your regular use. If you have not added value to your Octopus for a period announced by us from time to time, we will, for your own and our protection, deem your Octoous to be no longer in use, and we will deactivate your Octopus. If you want to re-activate your Octopus subsequently, we will charge you a (b) Your OI ePay Account is intended for your regular use. If you have not added value to your OI ePay Account or used
- your O! ePay Account for any payment transaction for a period announced by us from time to time, we will, for your own and our protection, deem your O! ePay Account to be no longer in use, and we will suspend your O! ePay Account (including your O! ePay Payment Card, if applicable). If you want to re-activate your O! ePay Account subsequently, we will charge you the Reactivation Fee.

#### 13.2 Administrative fee on your inactive "Adult" On-Loan Octopus. If you hold an "Adult" type of On-Loan Octopus (that is, On-Loan Adult Octopus other than Personalised Octopus with

ent Status or Persons with Disabilities Status, or if you are a Personalised On-Loan Octopus holder aged below 18, or if you are a Personalised On-Loan Octoous holder aged 60 or above) which is issued on or after 1 October 2017 ("Inactive Octopus Administrative Fee Effective Date") and have not added value to your Octopus or used your Octopus for any payment transaction for such specified period(s) of time as determined and announced by us from time to time (each, an inactive period"), we will charge you an administrative fee ("Inactive Octopus Administrative Fee") on your inactive Loan Adult Octopus for each inactive period. The Inactive Octopus Administrative Fee shall be deducted from the Float. if anv. and the SVF Deposit of your inactive Octopus:

- (a) until your inactive Octoous is re-activated: o) until you return your Octopus as described in Condition 12.2(b); or
- c) until the Float and the SVF Deposit are fully depleted, in which case we shall cancel your Octopus and your Octopus cannot be re-activated subsequently; whichever is the earliest
- For the purpose of Condition 13.2: (a) The first inactive period means the later of:

(a) until your inactive Smart Octoous is re-activated:

Personalised Octopus Service

- (i) the period of time as specified by us after your last add value transaction or your last payment transaction using your Octoous, whichever is later; or
- (ii) the specified period of time immediately after the Inactive Octopus Administrative Fee Effective Date. (b) Subsequent inactive periods means successive 12-month periods thereafter or such specified period(s) of time as 13.4 Administrative fee on your inactive Smart Octopus
- If you hold a Smart Octoous and have not added value to your Octoous or used your Octoous for any navment transaction for such specified period(s) of time as determined and announced by us from time to time (each, an "inactive Smart Octopus period"), we will charge you an administrative fee ("Inactive Smart Octopus Administrative Fee") on your nactive Smart Octopus for each inactive Smart Octopus period. The Inactive Smart Octopus Administrative Fee shall be deducted from the Float, if any, and the SVF Deposit of your inactive Smart Octopus:
- (b) until you cancel your Smart Octopus as described in Condition 11(g) or Condition12.6(A); or (c) until the Float and the SVF Deposit are fully depleted, in which case we shall cancel your Smart Octopus and your Smart Octobus cannot be re-activated subsequently;
- whichever is the earliest 13.5 For the purpose of Condition 13.4: (a) The first inactive Smart Octopus period means the period of time as specified by us after your last add value transaction

or your last payment transaction using your Smart Octopus, whichever is later:

- (b) Subsequent inactive Smart Octobus periods means successive 12-month periods thereafter or such specified period(s) of time as determined and announced by us from time to time. 13.6 Further details are set out in Schedule of Fees and Guidelines, which can be obtained from our website at
- www.octopus.com.hk.

#### 14.1 If made available by us, you may apply to us to have your identity associated ("Personalised") with a particular Octopus. our personal data will be stored in electronic format, and may or may not be printed, on your Personalised Octopus. V will charge you a reasonable fee ("Personalisation Fee") for both producing and, if requested, handling the return of your

- 14.2 A bank or financial services company that offers a Bank Co-Brand Octopus may provide you with our Personalised Octopus service. Any additional fees or charges imposed by the issuing bank or financial services company will be notified to you by relevant issuing bank or financial services company.
- 14.3 You should notify us promptly in writing of any changes to your name, address, telephone or email address regarding your Personalised Octopus. 14.4 Personalised Octobus enjoys strengthened protection. You should notify us immediately if your Octobus or its security is
  - compromised in any way (see Condition 23). You may have to bear a loss resulting from unauthorised transactions of your 14.5 You should not allow your Personalised Octoous to be used by another person. If your Personalised Octoous is found in the possession of a person other than yourself, we and/or the Service Providers on our behalf, shall have the right, but are
  - 14.6 If you wish to return your Personalised Octopus to an Authorised Service Centre or such other channel(s) as we may announce from time to time, you should present your Octopus in person, or if the cardholder of that Personalised Octopus

- has become deceased, a personal representative of the deceased cardholder should present the Personalised Octopus together with proof of death of the deceased cardholder, and proof of identity and capacity of the personal representative, in order to claim a refund of the SVF Deposits, if applicable, and/or any Float as described in Condition 12.
- 15.1 If you are the holder of a Personalised Octoous or user of the Automatic Add Value Service, you will automatically be

if any, or (b) may be payable by you.

- provided with our lost Octopus service. This lost Octopus service may not apply to our other services unless it is clearly stated in the terms and conditions of that service. 15.2 If you are provided with our lost Octopus service, you should notify us immediately if your Octopus has been lost or stolen
- (see Condition 23), except in the case of a Bank Co-Brand Octopus, you should notify the issuing bank or financial services company. We will then cancel and disable your Octopus after a specified period of time ("Lost Octopus Notification Period" the latest period of which is set out in Schedule of Fees and Guidelines, following receipt of your report. The Lost Octoorus Notification Period shall be determined and announced by us from time to time. Once cancellation of your Octoorus s effected, it cannot be re-activated subsequently. 15.3 The lost Octopus service described in Condition 15.2 will protect you from the loss of the Float and any value added through
- the Automatic Add Value Service on your Octoous after the expiry of the Lost Octoous Notification Period. You may have to hear a loss resulting from unauthorised use of your lost Octorus before the expiry of the Lost Octorus Notification Period 15.4 We will refund you the SVF Deposits, if applicable, and the Float, if any, on your Octobus as recorded in our system at the end of the Lost Octopus Notification Period. We will charge you a reasonable fee ("Lost Octopus Service Fee") for providing this lost Octopus service, which (a) will be deducted from the refund of the SVF Deposit or Float on your Octopus,
- 15A. Expiry, Refunds and Determination of value on Octobus and in O! ePay Account 15A.1 Any SVF Deposits and/or Float on your Octopus to be refunded to you as described in Condition 12 or Condition 15
- will be paid without interest. Any Float in your O! ePay Account to be refunded to you as described in Condition 8A or Condition 12 will be paid without interest. Any interest accrued or other returns generated (whether before, on or after the Commencement Date) on Card Funds, if any shall belong to us 15A.2 Any refund of the SVF Deposits and/or Float on your Octopus or Float in your O! ePay Account which remain uncollected
- for a period announced by us from time to time ("Expiry Date") will be forfeited without notice and you will have no claim for such amounts whatsoever. We shall be entitled to such SVF Deposits and Float from the end of the Expiry Date. 15A.3 Upon receipt of the refund, you shall be deemed to have accepted the amount thereof as correct and agree to discharge us
- 15A.4 In determining the SVF Deposits and/or the Float to be refunded to you, the records held by us shall be treated as conclusive evidence of the amount of the SVF Deposits and/or the Float except for any manifest error on our part. 15A.5 We are licensed by the Hong Kong Monetary Authority to provide Octopus service and the Octopus O! ePay Service to you.

We provide our services with reasonable care, skills and diligence. In the unlikely event that we exit our business operations,

including cases of our insolvency or suspension or revocation of our stored value facility licence, we will follow our business.

- 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 time to time ("Data"). The Data shall include transactional records (meaning the transaction data which we receive (a) from our Octopus readers and/or from other channels in respect of the use of your Octopus and (b) during the operation of the Octopus O! ePay Service and/or from other channels in respect of the use of your O! ePay Account) 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 Octoo and Octoous Of ePay Service and other related services to you. 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 you do not provide your personal data to us, we may be unable to provide you with some of our services you reques including without limitation Personalised Octopus service, Automatic Add Value Service, lost Octopus Service, Octop O! ePay Service, application for cancellation of use of Octopus in your Octopus Mobile SIM, application for cancellation of your O! ePay Account, application for cancellation of your Smart Octopus or transaction records enquiry
- Purpose: You agree that your Data may be used by us for: (a) processing an application for our services offered to you from time to time;

exit plan and directions (if any) of the Hong Kong Monetary Authority.

- conducting customer due diligence as required by law, rules, regulations, codes or guideline (c) management, operation and maintenance of the Octopus payment system, the Octopus O! ePay Service and Card Funds, including audit, and exercising our and your rights under these Conditions of Issue:
- (d) designing new or improving existing services provided by us, our subsidiaries and our affiliates (that is, our direct holding
- (f) investigation of complaints or suspected suspicious transactions (whether in relation to an Octopus or a Cross Border Octopus or otherwise), and research for service improvement: (g) prevention or detection of crime; and
- disclosure as required by law, rules, regulations, codes or guidelines. Transfer: Your Data will be kept confidential by us, but you agree that for the purposes set out in Condition 16.3, we may transfer or disclose such Data to the following parties within Hong Kong (except that the parties set out in Conditions 16.4(a (b), (c), (d) and (e) and owners or service providers of Client Funds Company in (g) below may be located outside
  - (a) issuers of Bank Co-Brand Octoous and participating banks and financial services companies for Automatic Add Value Service which owe a duty of confidentiality to us and with which you have selected to registe
  - (b) Card Association, Card Association Merchant and/or their respective agents or contractors in relation to O! Pay (c) Third Party Operator(s) under a duty of confidentiality to us;

(d) Authorised Mobile Payment Service Provider under a duty of confidentiality to us;

- (e) our agents or contractors under a duty of confidentiality to us who provide administrative, telecommunications, computer, anti-money laundering and counter terrorist financing intelligence, payment, data processing or other services to us in connection with the operation of our business (such as professional advisors, call centre service providers, det collection agencies (in the event you owe us any money), courier, gift redemption centres or data entry companies);
- our subsidiaries and/or our affiliates which owe a duty of confidentiality to us: (g) Client Funds Company, its owners and its third party service provider involved in (i) ensuring that Card Funds are handle in accordance with these Conditions of Issue and PSSVFO, and (ii) managing Card Funds in case of our insolvency; (h) Friend(s) as selected by you; and
- (i) any law enforcement agencies and/or regulatory bodies for compliance with applicable laws, rules, regulations, codes and/or quidelines and/or any person or entity to whom we, our subsidiaries and/or affiliates are under a bindin obligation to satisfy a legally enforceable demand for 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: You have the right to: (a) check whether we hold your Data and to have access to that Data; (b) require us to correct any Data which is inaccurate; and

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- ascertain our policies and practices in relation to the Data and to be informed of the kind of Data held by us We will charge you a reasonable fee ("Data Access Fee") for complying with any request for access to your Data. Any Data access request should be made in writing to:
- The Data Protection Officer Octopus Cards Limited 46/F Manhattan Place 23 Wang Tai Road

16.8 Nothing in this Notice shall limit your rights under the Ordinance.

not obliged, to repossess your Personalised Octopus from such a person.

- - use of the Octopus O! ePay Service, Save as provided in Condition 17.1 above, we will only disclose any of your transaction
  - (a) the relevant Service Providers or Authorised Mobile Payment Service Provider Card Associations and Card Association Merchant relating to the use of your Octopus, or Authorised Partners in respect of your O! ePay Account which are under
  - (b) satisfy a search warrant or an order by a competent court of law or a relevant regulatory body that we are required to

  - administrative, telecommunications, computer, anti-money laundering and counter terrorist financing intelligence payment, data processing or other services to us in connection with the operation of our business;
  - (f) any other person under a duty of confidentiality to us including our subsidiaries, our affiliates or our business partners for the purposes outlined in Condition 16.

#### time, and these new services will be governed by the terms and conditions herein or as amended from time to time for the respective services.

case of our insolvency: or

ur fees and charges are available on our website at www.octopus.com.hk or from our Authorised Distributors or Authorised Partners, For details, please refer to Schedule of Fees and Guidelines, which can be obtained from our website at www.octopus.com.hk, You are advised to check our latest fees and charges from time to time.

- The change(s) shall take effect on a date specified in the notice, which will be no less than 30 days after the date of publishing such notice in the newspapers and/or on our website at www.octopus.com.hk.
- 20.3 The change(s) will apply to you unless your Octopus is cancelled or your O! ePay Account is cancelled or terminated, as the case may be, before the change(s) take(s) effect

# or from our designated Authorised Distributors and Authorised Partners upon request.

se Conditions of Issue shall not create or give rise to, nor shall it be intended to create or give rise to, any third party rights No third party shall have any right to enforce or rely on any provision of these Conditions of Issue which does or may confer any right or benefit on any third party, directly or indirectly, expressly or impliedly. The application of any legislation giving rise to or conferring on third parties contractual or other rights (including without limitation the Contracts (Rights of Third Parties) Ordinance) in connection with these Conditions of Issue is hereby expressly excluded. For the avoidance of doubt, nothing in

We shall not be in breach of these Conditions of Issue nor liable for delay in performing, or failure to perform, any of our obligations under these Conditions of Issue, if such delay or failure results from events, circumstances or causes beyond our reasonable control, including suspending or revocation of our licence under PSSVFO. In such circumstances the time or performance shall be extended by a period equivalent to the period during which performance of the obligation has been

#### Communication with us 23.1 Please contact us through such channels as we may announce from time to time for any question, complaint, request for

support and notification of anomalies or incidents in relation to your use of Octopus and Octopus O! ePay Service. For octopus O! ePay Service, unless stated otherwise, all communications issued by us under these Conditions of Issue shall be sent to you through the Octopus Mobile App or your mobile number registered for SMS (short messaging service) or other electronic means as we may notify you from time to time. We will communicate with you using our foregoing secure contact channels in this Condition 23 or our website at www.octopus.com.hk. Any message alleged to be sent on our behalf to you via any other means is not reliable.

To protect your interest, if a third party purports to contact us on your behalf, we may request that such third party should

We have provided a Chinese language translation of these Conditions of Issue for reference. If there is any inconsistency

the courts in Hong Kong shall have exclusive jurisdiction to settle any dispute or claim (whether contractual) or non-contractual)



Octopus Customer Service Hotline: 2266 2222

## You may enquire about your transaction records in relation to your Octopus, including Float balance of your Octopus, date

and time and amount spent with your Octopus up to such number of most recent transactions and through such channel(s) as we may announce from time to time. For Octopus O! ePay Service, we will provide you with monthly statement about you ransaction records in relation to your O! ePay Account and you may request for printed copies of such monthly statement up to such period of time as we may appounce from time to time. You must keep yourself promotly informed of all transactions relating to your O! ePay Account, which will involve examining each monthly statement issued by us in respect of your Of ePay Account and notify us of any transaction discrepancies within the specified time period as we may notify you from time to time. We will provide you with the requested information, including printed copies of the monthly statement in respect

of your O! ePay Account, within a reasonable time and we will charge a reasonable fee ("Transaction Records Access Fee") The transaction records of your Octoous and your OL ePay Account will be safely kept by us. Transaction records mean all the transaction data which we receive (a) from our system Octopus readers and/or from other channels in respect of the use of your Octopus, and (b) during the operation of the Octopus O! ePay Service and/or from other channels in respect of your

a duty of confidentiality to us:

(c) any other parties which are under a duty of confidentiality to us, in order for us to maintain the normal managements, operation and maintenance of the Octopus payment system or the Octopus O! ePay Service; (d) any agents, contractors or third party service providers which are under a duty of confidentiality to us and which provide

 Client Funds Company which is under a duty of confidentiality to us, in order for the Client Funds Company to (i) ensure that Card Funds are handled in accordance with these Conditions of Issue and PSSVFO, and (ii) manage Card Funds in

# We may provide you with new services associated with your Octopus and/or the Octopus O! ePay Service from time to

19. Fees and Charges

## Changes in these Conditions of Issue We may amend these Conditions of Issue by publishing a notice of the change(s) in one Chinese and one English

language newspaper and/or on our website at www.octopus.com.hk if such change(s) affect(s) the fees and charges and the liabilities or obligations of existing customers.

20.4 A copy of the latest version of these Conditions of Issue will be available on our website at www.octopus.com.hk

these Conditions of Issue shall affect the rights of any permitted assignee or transferee of these Conditions of Issue.

provide authorisation support and we may contact you directly for verification

between the English and Chinese versions, the English version shall prevail.

English Version Prevails

Governing Law and Jurisdiction These Conditions of Issue shall be governed by the laws of Hong Kong, You and Octopus Cards Limited irrevocably agree that

arising out of or in connection with these Conditions of Issue, its subject matter or formation.

I Dah Sing Bank, Limited I

Octopus Cards Limited Licence Number: SVF0001