

Welcome Reward and Spending Rebate Reward Promotion for New Mobile Octopus Customers – Terms & Conditions

1. This “Welcome Reward and Spending Rebate Reward Promotion for New Mobile Octopus Customers” (this “**Promotion**”) is organised by Octopus Cards Limited (“**OCL**”). This Promotion is open to first-time holders of Mobile Octopus who are using the Eligible Devices (as defined in Clause 12), and is subject to the terms and conditions as stated below (these “**Terms and Conditions**”).
2. By participating in this Promotion, you are deemed to have read and accepted, and agree to be bound by these Terms and Conditions. OCL reserves the right to amend these Terms and Conditions at any time without prior notice.
3. OCL’s Privacy Policy Statement, Conditions of Issue of Octopus, Schedule of Fees and Guidelines relating to the use of Octopus (the “**Schedule of Fees**”), Terms of Use of Octopus App and other terms and conditions of use published by OCL at www.octopus.com.hk and/or in Octopus App, as amended from time to time, shall apply to this Promotion.
4. “**Octopus App**” referenced in these Terms and Conditions is defined as “**Octopus Mobile App**” in the Conditions of Issue of Octopus. “**Faster Payment System**”, “**Mobile Octopus**”, “**Octopus**”, “**Octopus Wallet**”, “**On-Loan Octopus**”, “**Personalised**” and “**Stored Value Limit**” referenced in these Terms and Conditions are defined in the Conditions of Issue of Octopus. “**Citi Octopus**” refers to the Octopus of the Citi Octopus Platinum Card and/or the Citi Octopus Gold Card issued by Citibank (Hong Kong) Limited provisioned onto Apple Pay (without credit card function). “**Octopus App for Tourists**” referenced in these Terms and Conditions means the mobile application developed and operated by OCL and commonly known or marketed as the “Octopus App for Tourists”. “**AAVS**” means both the “**Automatic Add Value Service**” and “**Automatic Add Value Service (via FPS)**” as defined in the Conditions of Issue of Octopus. “**Octopus Online Payment Transaction(s)**” referenced in these Terms and Conditions are defined in the Terms & Conditions for Octopus Online Payment Service.

Promotion details

5. The promotion period of this Promotion will commence at 00:00 on 16 March 2026 (Hong Kong time) and end at 23:59 on 16 May 2026 (Hong Kong time) (both dates inclusive) (the “**Promotion Period**”).
6. This Promotion comprises two types of rewards: the Welcome Reward (as defined in Clause 7) and the Spending Rebate Reward (as defined in Clause 14).

Welcome Reward

7. Subject to these Terms and Conditions, if you:
 - 7.1. are using an Eligible Device (as defined in Clause 12);
 - 7.2. have not added any Eligible Mobile Octopus (as defined in Clause 13) to any of your Eligible Device prior to the start of the Promotion Period;
 - 7.3. have successfully added an Eligible Mobile Octopus to your Eligible Device during the Promotion Period (the “**Designated Mobile Octopus**”);
 - 7.4. have conducted an Eligible Transaction for Welcome Reward (as defined in Clause 9) using your Designated Mobile Octopus during the Promotion Period; and
 - 7.5. have successfully registered for this Promotion during the Promotion Period by providing your Designated Mobile Octopus number on the website of this Promotion at <https://www.octopus.com.hk/mo/en>

Additional requirements for Android Customers (as defined in Clause 12) only

 - 7.6. have installed the latest version of Octopus App onto your Eligible Device and have registered and logged in to an Octopus Wallet account;
 - 7.7. have successfully added the Designated Mobile Octopus to your Google Wallet, a mobile application operated by Google LLC (the “**Google Wallet**”);

you will be considered a successful participant of Welcome Reward (each, a “**Participant of Welcome Reward**” and collectively, “**Participants of Welcome Reward**”) and will, subject to the Welcome Reward Limit (as defined in Clause 10), be eligible to receive a welcome reward of HK\$100 Octopus top-up value (the “**Welcome Reward**”).

8. The following Octopus are not considered as an Eligible Mobile Octopus for the Welcome Reward:
- 8.1. any Octopus added onto the Octopus App for Tourists; or
 - 8.2. any Octopus added onto:
 - (a) any Eligible Device to which a Mobile Octopus has previously been added;
 - (b) any Eligible Device using the same Octopus Wallet number with which an Octopus on Android (designated as a Mobile Octopus) has previously been added;
 - (c) any Eligible Device using the same Apple ID (as defined in Clause 12) with which an Octopus on iPhone and Apple Watch (designated as a Mobile Octopus) has previously been added;
 - (d) any Eligible Device using the same Apple ID with which a Citi Octopus on iPhone and Apple Watch (designated as a Mobile Octopus) has previously been added;
 - (e) any Eligible Device using the same Samsung Wallet (as defined in Clause 12) account which a Smart Octopus in Samsung Pay (designated as a Mobile Octopus) has previously been added; or
 - (f) any Eligible Device using the same Huawei Pay (as defined in Clause 12) ID with which a Huawei Pay Octopus (designated as a Mobile Octopus) has previously been added,

prior to the start of the Promotion Period.
9. An eligible transaction for the Welcome Reward (the “**Eligible Transaction for Welcome Reward**”) means a successful payment transaction with a single transaction value of HK\$100 or above using the Designated Mobile Octopus as the means of payment completed at any time during the Promotion Period.
- An Eligible Transaction for Welcome Reward does not include:
- 9.1. any add value transaction (whether through AAVS, cash reload, add value through Google Wallet, Apple Wallet, Samsung Wallet or Huawei Pay, with credit cards or debit cards, or add value through Octopus App with Octopus Wallet, from bank mobile applications or bank account with Faster Payment System transfer setup or with credit or debit cards or otherwise);
 - 9.2. any transaction that has not been received or obtained by OCL from the merchants at the time when OCL conducts data processing under this Promotion; and
 - 9.3. any transaction that is unauthorised, or that is not posted or is eventually being rejected, reversed, cancelled or refunded for whatever reason at the time when OCL conducts data processing under this Promotion.
10. The Welcome Reward is available on a first-come-first-served basis and is limited to the first 10,000 Participants of Welcome Reward (“**Welcome Reward Limit**”) who have fulfilled all requirements set out in Clause 7.
11. Each Participant is entitled to the Welcome Reward once only under this Promotion.
12. “**Eligible Devices**” referenced in these Terms and Conditions is defined as follows:

Type of customers	Description of Eligible Devices
Customers using Android device (“ Android Customers ”, each an “ Android Customer ”)	Near field communication (NFC) enabled devices with Android 12 version or above or EMUI 13 or above;
Customers using Apple Pay, a mobile payment and digital wallet service by Apple Inc. (“ Apple ”)	iPhone 8 or above, or Apple Watch Series 3 or above and has signed in to Apple Wallet with Apple ID (“ Apple ID ”);
Customers using Samsung Wallet, a mobile application operated by Samsung Group (“ Samsung Wallet ”)	Samsung Galaxy Z Flip, Z Flip 5G, Z Flip 3, Z Flip 4 , Z Flip 5, Z Flip 6, Z Flip 7, Fold 7, Fold 6, Fold 5 , Fold 4, Fold 3, Fold 2, Fold, Note20 Ultra, Note20, Note10+, Note10, Note10 Lite, Note9, S25 Edge, S25 Ultra, S25+, S25, S24 Ultra, S24, S24+, S24FE, S23 Ultra, S23+, S23, S23FE, S22 Ultra, S22+, S22, S21 FE, S21 Ultra, S21+, S21, S20 FE, S20 Ultra, S20+, S20, S10, S10+, S10e, S9, S9+, A80, A71, A70, A60, A55, A54, A53, A52, A51, A50s, A35, A34 and A9, and are purchased from an authorised dealer of Samsung in Hong Kong. The list of Eligible Devices for Smart Octopus in

	Samsung Pay (as may be updated from time to time) can be found on OCL's website at https://www.octopus.com.hk/tc/consumer/mobile-payme nt/smart-octopus/about/index.html
Customers using Huawei Pay, a mobile application operated by Huawei Technologies Co., Ltd. (" Huawei Pay ")	Huawei Mate 50 Pro, Mate 40 Pro, Mate 30 Pro, Mate 30, Mate 20 Pro, Mate 20, Mate 20 X, Mate 20 X 5G, Mate Xs 2, Mate Xs, P50 Pocket, P50 Pro, P50, P40 Pro+, P40 Pro, P40, P30 Pro, P30, PORSCHE DESIGN HUAWEI Mate 20 RS, nova 10 Pro, nova 10, nova 9, nova 7 5G.

13. "**Eligible Mobile Octopus**" referenced in these Terms and Conditions is defined as the following type of Mobile Octopus (designated as Mobile Octopus) added to your Eligible Device for the first time during the Promotion Period by:

Type of Eligible Mobile Octopus	Method of adding the Eligible Mobile Octopus to your Eligible Device
Octopus on Android	(i) transferring your "Adult" type of On-Loan Octopus to your Eligible Device; or (ii) provisioning a new "Adult" type of On-Loan Octopus to your Eligible Device;
Octopus on iPhone and Apple Watch	(i) transferring your Applicable Type of Octopus for Apple Wallet or Octopus App (as defined immediately below) to your Eligible Device via Apple Wallet or Octopus App; or (ii) provisioning a new Applicable Type of Octopus for Apple Wallet or Octopus App to your Eligible Device via Apple Wallet or Octopus App; "Applicable Type of Octopus for Apple Wallet or Octopus App" referenced in these Terms and Conditions is referring to an "Adult" or "Elder" type of On-Loan Octopus or Personalised On-Loan Octopus, except Octopus of designated card types which can be found on OCL's website at https://www.octopus.com.hk/en/consumer/customer-service/faq/apple-pay/get.html#transferCardType .
Citi Octopus on iPhone or Apple Watch	Such Eligible Mobile Octopus shall be added to your Eligible Device through the Octopus App;
Smart Octopus in Samsung Pay and Huawei Pay Octopus	(i) transferring your Applicable Type of Octopus for Smart Octopus and Huawei Pay Octopus to your Eligible Device (as defined immediately below); or (ii) provisioning a new Applicable Type of Octopus for Smart Octopus and Huawei Pay Octopus to your Eligible Device. "Applicable Type of Octopus for Smart Octopus and Huawei Pay Octopus" referenced in these Terms and Conditions is referring to an "Adult" or "Elder" type of On-Loan Octopus or Personalised On-Loan Octopus, except Octopus of designated card types which can be found on OCL's website, (i) for Huawei Pay at https://www.octopus.com.hk/en/consumer/customer-service/faq/huawei-pay/get.html#transferCardType ; and (ii) for Smart Octopus in Samsung Pay at https://www.octopus.com.hk/en/consumer/customer-service/faq/smart-octopus/get-smart-octopus.html#transferCardType).

Spending Rebate Reward

14. Subject to these Terms and Conditions, if you:
- 14.1. are a Participant of Welcome Reward;
 - 14.2. have conducted Eligible Transaction(s) for Spending Rebate Reward (as defined in Clause 15) using your Designated Mobile Octopus during the Promotion Period for the purchase of goods, and/or services at:
 - a) any physical retail store of the participating merchants in Hong Kong that accepts payment by Octopus (the "**Participating Merchants**") (the list of Participating Merchants is available at www.octopus.com.hk/mo/en);
 - b) the online shop operated by The Kowloon Motor Bus Company (1933) Limited ("**KMB**") at <https://www.design1933.hk> ("**KMB Online Shop**"), or the purchase of the pet bus tickets offered by KMB in its mobile application marketed as "APP1933" ("**KMB Pet Bus Tickets**");
 - c) any electric vehicle charging stations (the "**EV Charging Stations**"),

you will be considered a successful participant of the Spending Rebate Reward (each, a "**Participant of Spending Rebate Reward**" and collectively, "**Participants of Spending Rebate Reward**") and will be eligible to receive up to 5% rebate on the transaction amount of each Eligible Transaction for Spending Rebate Reward conducted during the Promotion Period, up to a maximum of HK\$300 Octopus top-up value in respect of all Eligible Transactions for Spending Rebate Reward for each Participant of Spending Rebate Reward (the "**Spending Rebate Reward**").

15. An eligible transaction for Spending Rebate Reward (the "**Eligible Transaction for Spending Rebate Reward**", collectively the "**Eligible Transactions for Spending Rebate Reward**") means a successful payment transaction with a single transaction value of HK\$100 or above using the Designated Mobile Octopus as the means of payment completed at any time at the Participating Merchants and/or EV Charging Stations, and/or KMB Online Shop, and/or for the purchase of KMB Pet Bus Tickets in APP1933, during the Promotion Period.

An Eligible Transaction for Spending Rebate Reward does not include:

- 15.1. any transaction for payment of fare, fee, surcharge or ticket for public transport services or car parking facilities, and for the avoidance of doubt any payment completed at the EV Charging Stations pursuant to which the electric vehicle charging fees and parking fees are charged together in the same transaction is not an Eligible Transaction for Spending Rebate Reward;
- 15.2. in respect of the purchase of goods and/or services at the Participating Merchants, any Octopus Online Payment Transaction to settle or make payment using the Designated Mobile Octopus through (1) the internet provided by OCL through OCL website at <http://www.octopus.com.hk>, and/or (2) the Octopus App, and/or (3) other platforms as announced by OCL from time to time (including ordering at the physical retail stores of the Participating Merchants, and payment through mobile applications or websites of the Participating Merchants);
- 15.3. any add value transaction to Designated Mobile Octopus (whether through AAVS, cash reload or otherwise).

In case of any dispute as to whether a transaction constitutes an Eligible Transaction for Spending Rebate Reward, the decision of OCL shall be final and conclusive. For the avoidance of doubt, if a transaction qualifies as both an Eligible Transaction for Welcome Reward and an Eligible Transaction for Spending Rebate Reward, subject to the Welcome Reward Limit and Spending Rebate Reward Limit, the Participant of Welcome Reward or Participant of Spending Rebate Reward is eligible to both the Welcome Reward and the Spending Rebate Reward.

16. The Spending Rebate Reward is available on a first-come-first-served basis and is limited to the first 10,000 Participants (the "**Spending Rebate Reward Limit**") who have fulfilled all requirements set out in Clause 14.

Collection details of the Welcome Reward and Spending Rebate Reward

17. The Welcome Reward will be made available for collection via Octopus App or Octopus Service Points, from the seventh (7) days onwards after you have fulfilled all the requirements set out in Clause 7 and the related transaction data of an Eligible Transaction for Welcome Reward has been received or obtained by OCL (the "**Collection Date for Welcome Reward**"), up to within thirty (30) days immediately after the Collection Date ("**Collection Period for Welcome Reward**"). For the purpose of determining the fulfilment of requirements in Clause 7, the related transaction data of an Eligible Transaction for

Welcome Reward received or obtained by OCL, the Collection Date for Welcome Reward and the Collection Period for Welcome Reward, the decision of OCL shall be final, conclusive and binding on all parties.

18. The Spending Rebate Reward will be made available for collection via the Octopus App or the Octopus Service Points during the period from 1 June 2026 to 30 June 2026 (both dates inclusive) (the “**Collection Period for Spending Rebate Reward**”). For the purpose of determining the fulfilment of requirements in Clause 14, the related transaction data of an Eligible Transaction(s) for Spending Rebate Reward received or obtained by OCL and the Collection Period for Spending Rebate Reward, the decision of OCL shall be final, conclusive and binding on all parties.
19. You must follow the steps set out on the official website of OCL at www.octopus.com.hk/collection_en to collect the Welcome Reward and the Spending Rebate Reward. At the time of collection of the Welcome Reward and the Spending Rebate Reward at an Octopus Service Point, you should follow the instructions shown on the screen of the Octopus Service Point to enable the Welcome Reward and/or Spending Rebate Reward to be credited to your Designated Mobile Octopus. Please visit the website at www.octopus.com.hk/en/consumer/card-replacement/octopus-service-points/index.html for the location of the Octopus Service Points.
20. Nothing in these Terms and Conditions shall oblige OCL to notify the Participants of Welcome Reward and the Participants of Spending Rebate Reward of the availability or the forfeiture of the Welcome Reward and/or Spending Rebate Reward. Nevertheless, if the Participant has opted-in to receive push notifications in Octopus App prior to the start of the Collection Period for Welcome Reward or Collection Period for Spending Rebate Reward, such Participant will be notified by push notification through Octopus App on the availability period of the collection of the Welcome Reward and/or Spending Rebate Reward through Octopus App.
21. Each Designated Mobile Octopus can only store up to the applicable Stored Value Limit as set out in the Schedule of Fees, currently being HK\$1,000 or HK\$3,000 (as applicable). If the applicable Stored Value Limit has been reached at the time of collecting the Welcome Reward and/or Spending Rebate Reward, you must spend such amount of stored value in the relevant Designated Mobile Octopus that is of a value not less than that of the Welcome Reward and/or Spending Rebate Reward before you will be able to collect the Welcome Reward and/or Spending Rebate Reward again during the Collection Period for Welcome Reward and/or Collection Period for Spending Rebate Reward.
22. The Welcome Reward and/or the Spending Rebate Reward will be forfeited automatically without notice if (a) the Participant of Welcome Reward and/or the Participant of Spending Rebate Reward fails to collect the Welcome Reward and/or the Spending Rebate Reward within the Collection Period for Welcome Reward and/or Collection Period for Spending Rebate Reward, or (b) the said Designated Mobile Octopus of the Participant of Welcome Reward and/or the Participant of Spending Rebate Reward has been removed, refunded, suspended, cancelled or terminated or is no longer valid for whatever reason(s) at the time of collection; which, under no circumstance shall any claim be made against OCL whatsoever. OCL shall not bear any responsibility or liability whatsoever if any Participant of Welcome Reward and/or Participant of Spending Rebate Reward fails or is unable to collect the Welcome Reward and/or Spending Rebate Reward under whatever circumstance, including, but not limited to, due to reset of Apple Wallet, Apple ID, Samsung Wallet, Google Wallet, Huawei Pay or Huawei Pay ID, suspension, cancellation or termination of the Designated Mobile Octopus for whatever reason(s), loss of Eligible Device, or device reset due to factory data reset or Find My iPhone, or the Participant’s Octopus Wallet is not connected to his or her Eligible Device or the Octopus App has been uninstalled from the relevant Eligible Device at the time when OCL is crediting the Welcome Reward and/or Spending Rebate Reward to the Designated Mobile Octopus, or at the time of collection.

General

23. Each Participant of Welcome Reward and each Participant of Spending Rebate Reward acknowledge and agree that OCL is not the supplier of the goods and services provided by any of the merchants and/or Participating Merchants pursuant to the Eligible Transactions for Welcome Reward and/or Eligible Transactions for Spending Rebate Reward and under no circumstance shall OCL have any liability whatsoever in respect of the goods and services provided by the merchants. OCL shall not be liable to any Participant of Welcome Reward and/or Participant of Spending Rebate Reward or any other person or entity in respect of any goods and services provided by any merchant pursuant to the Eligible

Transactions for Welcome Reward and/or Eligible Transactions for Spending Rebate Reward and any other goods and services provided by any merchant and/or Participating Merchant whatsoever, including but not limited to the quality, supply or the description of any goods and/or services.

24. Subject to Clause 23, above, any enquiries or disputes concerning this Promotion must be made to OCL on or before **21 August 2026** by post to Customer Service, Octopus Cards Limited at 46/F, Manhattan Place, 23 Wang Tai Road, Kowloon Bay, Kowloon, Hong Kong, or by calling Octopus Customer Service Hotline (no.: 2266 2222). You will be required to provide your Designated Mobile Octopus number for collection of the Welcome Reward and/or the Spending Rebate Reward and when making an enquiry or lodging a dispute in relation to this Promotion. If you fail to provide the aforesaid information, OCL may not be able to process your enquiry or dispute.
25. OCL reserves the right to disqualify any Participant of Welcome Reward and/or Participant of Spending Rebate Reward who has committed or is suspected of fraud, or if OCL believes that the participation of any Participant of Welcome Reward and/or Participant of Spending Rebate Reward in this Promotion has been manipulated in any way by machines or computers, and to charge such him/her an amount that is equivalent to the value of the Welcome Reward and/or Spending Rebate Reward. Any transaction that is found to be fraudulent will result in the relevant Designated Mobile Octopus and/or Participant of Welcome Reward and/or Participant of Spending Rebate Reward being disqualified from participating in this Promotion.
26. By participating in this Promotion, each Participant of Welcome Reward and/or Participant of Spending Rebate Reward under this Promotion agrees that his/her Designated Mobile Octopus number and details of the Eligible Transactions for Welcome Reward and/or Eligible Transactions for Spending Rebate Reward collected in connection with this Promotion or the Welcome Reward and/or Spending Rebate Reward will be used and retained by OCL for the purpose of this Promotion for (a) verifying the eligibility of a Participant of Welcome Reward and/or Participant of Spending Rebate Reward; (b) notifying the Participant of Welcome Reward and/or Participant of Spending Rebate Reward of the Welcome Reward and/or Spending Rebate Reward; (c) fulfilling the Welcome Reward and/or Spending Rebate Reward; and (d) handling any enquiry or resolving any dispute. Any information collected by OCL as aforesaid in connection with this Promotion, the Welcome Reward and/or Spending Rebate Reward will be retained for six (6) months after the end of the Promotion Period ("**Retention Period**") and will be destroyed on expiry of the Retention Period.
27. OCL reserves the right to change or substitute the Welcome Reward and/or Spending Rebate Reward to or with other reward of a comparable or equivalent value as it deems fit. The Welcome Reward and/or Spending Rebate Reward is not exchangeable for cash or any kind.
28. In the event of any dispute arising from this Promotion or relating to the interpretation of these Terms and Conditions, the decision of OCL shall be final and binding on all parties.
29. OCL has the sole and absolute discretion to amend or modify these Terms and Conditions at any time, which shall be effective immediately upon posting on OCL's website at www.octopus.com.hk.
30. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond OCL's reasonable control (including force majeure events, etc.), OCL reserves the right, in its sole discretion and to the fullest extent permitted by applicable laws, to modify, suspend, terminate or cancel this Promotion, in whole or in part, as appropriate. Under no circumstance shall OCL be responsible for or liable to any Participant of Welcome Reward and/or Participant of Spending Rebate Reward or any other person or entity whatsoever relating to or in connection with this Promotion.
31. OCL makes no guarantee of the availability of Octopus App and will not be held responsible for interruption of service that may interfere with the ability of any person to participate in this Promotion.
32. Except for any liability that cannot be excluded by law, OCL (including its officers, employees and agents) excludes any and all liability (including in negligence), for any personal injury, or any loss or damage (including loss of profit, loss of opportunity, etc.), whether direct, indirect, special or consequential whatsoever, arising in any way out of or relating to this Promotion, including but not limited to the following: (a) any technical difficulties or equipment malfunction (whether or not under OCL's control); (b) any theft, unauthorised access or third party interference; (c) any transaction, claim or the Welcome Reward and/or Spending Rebate Reward that is late, lost, altered, damaged or misdirected (whether or not after receipt by OCL) due to any reason beyond the reasonable control of OCL; (d) any variation to

the value of the Welcome Reward and/or Spending Rebate Reward to that stated in these Terms and Conditions; or (e) use of the Welcome Reward and/or Spending Rebate Reward.

33. Each of the Participants of Welcome Reward and/or Participants of Spending Rebate Reward agrees to indemnify and hold OCL harmless from and against any and all claims, damages, liabilities, costs and expenses (including legal costs on an indemnity basis) arising from any breach of these Terms and Conditions and/or arising out of or in connection with his or her participation in this Promotion.
34. Except where expressly provided herein, each of the Participants of Welcome Reward and/or Participants of Spending Rebate Reward shall bear his/her own costs and expenses incurred and/or arising from his/her participation in this Promotion, and no reimbursement may be sought from OCL whatsoever.
35. No person other than the Participants of Welcome Reward and/or Participants of Spending Rebate Reward and OCL will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
36. In case of any inconsistency or discrepancy between the English version and the Chinese version of these Terms and Conditions, the English version shall prevail.
37. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong, without regard to its conflict or choice of law provisions.