Terms and Conditions of
Citi Octopus Card on iPhone Welcome Offer Promotion (the "Promotion")

1. This Promotion is organised by Octopus Cards Limited (and its successors and assigns) ("**OCL**"), and is subject to the terms and conditions as set out herein (these "**Terms and Conditions**").

2. By participating in this Promotion, you are deemed to have read, accepted and agree to be bound by these Terms and Conditions.

3. OCL's Privacy Policy, Conditions of Issue of Octopus, Terms of Use of Octopus App and other terms and conditions of use published by OCL at www.octopus.com.hk and/or in the Octopus App, as amended from time to time, shall apply to this Promotion. "**Octopus App**" referenced in these Terms and Conditions is defined in the Terms of Use of Octopus App. "**Automatic Add Value Service**" and "**Octopus**" referenced in these Terms and Conditions are defined in the Conditions of Issue of Octopus. "**Citi Octopus**" is defined as the Octopus of the Designated Credit Card (as defined in Clause 5) provisioned onto Apple Pay (without credit card function).

4. This Promotion is valid from 00:00 on 1 June 2026 to 23:59 on 30 November 2026, both dates inclusive (the "**Promotion Period**").

5. This Promotion is open to the principal cardholders of the Citi Octopus Platinum Card and/or the Citi Octopus Gold Card issued by Citibank (Hong Kong) Limited (the "**Designated Credit Card**") who, during the Promotion Period, are customers of Apple Pay, a mobile payment and digital wallet service by Apple Inc., (a) using Apple Wallet, a mobile application operated by Apple Inc. (the "**Apple Wallet**"), and (b) using iPhone 8 or above, or Apple Watch Series 3 or above (the "**Eligible Device**") and signed in to the Apple Wallet with Apple ID (each, an "**Eligible Cardholder**").

6. Subject to these Terms and Conditions, each Eligible Cardholder who:
    a. has successfully added a Citi Octopus to his/her Eligible Device through the Octopus App for the first time during the Promotion Period (the "**Eligible Citi Octopus**");
    b. has registered for this Promotion during the Promotion Period by providing the Octopus number of the Eligible Citi Octopus through the Promotion website at www.octopus.com.hk/pg-en/citiapo2606; and
    c. has conducted at least one Automatic Add Value Service transaction with the Eligible Citi Octopus in each 30-day period (each, an "**AAVS Period**") of the first 90 days starting from the date of addition of the Eligible Citi Octopus,

    will be considered an eligible participant of this Promotion (the "**Participant**") and will be entitled to collect an Octopus top-up value of HK$200 (the "**Promotion Offer**").

7. The Promotion Offer is limited and will be offered on a first-come-first-served basis to the first 5,000 Participants (the "**Limit**"). No Promotion Offer will be offered once the Limit is reached. Each Participant is only entitled to collect the Promotion Offer once in this Promotion.

8. The Promotion Offer cannot be altered, transferred, redeemed or exchanged for cash, other products or services or other electronic value under any circumstances whatsoever.
9. The Promotion Offer will be made available for collection by the Participants through the Octopus App according to the collection period (the "**Promotion Offer Collection Period**") stated in the following table:

Time of fulfillment of all requirements stated in Clause 6 above	Promotion Offer Collection Period
00:00 on 31 July 2026 to 23:59 on 31 August 2026 (both dates inclusive)	00:00 on 1 October 2026 to 23:59 on 31 October 2026 (both dates inclusive)
00:00 on 1 September 2026 to 23:59 on 30 September 2026 (both dates inclusive)	00:00 on 1 November 2026 to 23:59 on 30 November 2026 (both dates inclusive)
00:00 on 1 October 2026 to 23:59 on 31 October 2026 (both dates inclusive)	00:00 on 1 December 2026 to 23:59 on 31 December 2026 (both dates inclusive)
00:00 on 1 November 2026 to 23:59 on 30 November 2026 (both dates inclusive)	00:00 on 1 January 2027 to 23:59 on 31 January 2027 (both dates inclusive)
00:00 on 1 December 2026 to 23:59 on 31 December 2026 (both dates inclusive)	00:00 on 1 February 2027 to 23:59 on 28 February 2027 (both dates inclusive)
00:00 on 1 January 2027 to 23:59 on 31 January 2027 (both dates inclusive)	00:00 on 1 March 2027 to 23:59 on 31 March 2027 (both dates inclusive)
00:00 on 1 February 2027 to 23:59 on 28 February 2027 (both dates inclusive)	00:00 on 1 April 2027 to 23:59 on 30 April 2027 (both dates inclusive)

The Participants must follow the steps set out at www.octopus.com.hk/collection_en to collect the Promotion Offer.

By way of illustration, if the Participant has added an Eligible Citi Octopus pursuant to Clause 6(a) on 3 June 2026 and registered for the Promotion pursuant to Clause 6(c) on 10 June 2026, the AAVS Periods pursuant to Clause 6(b) will be (a) between 3 June 2026 and 2 July 2026 (both dates inclusive), (b) between 3 July 2026 and 1 August 2026 (both dates inclusive), and (c) between 2 August 2026 and 31 August 2026 (both dates inclusive), and the Promotion Offer Collection Period will be between 1 October 2026 and 31 October 2026 (both dates inclusive).

10. Nothing in these Terms and Conditions shall oblige OCL or Citibank (Hong Kong) Limited to notify the Participants of the availability of the Promotion Offer. Nevertheless, if a Participant has opted-in to receive push notifications in the Octopus App prior to the commencement of the Promotion Offer Collection Period, such Participant will be notified by the push notification through the Octopus App on the availability of the Promotion Offer for collection.

11. Each Eligible Citi Octopus can only store up to the applicable stored value limit of HK$3,000 (as applicable). If the applicable stored value limit on the Eligible Citi Octopus has been reached at the time of collecting the Promotion Offer, the Participant must spend such amount of stored value in the Eligible Citi Octopus that is of a value not less than the amount of the Promotion Offer before the Participant will be able to collect the Promotion Offer again within the Promotion Offer Collection Period.

12. The Promotion Offer will be forfeited automatically without notice upon occurrence of any of the following events:
    a. the suspension, cancellation or invalidation of the Eligible Citi Octopus for whatever reason(s) up to the time of collection of the Promotion Offer; and
    b. in the event that the Promotion Offer is not collected during the Promotion Offer Collection Period.

13. OCL shall not be responsible for any failure in the communication networks, mobile applications, mobile devices or any interruption, interception, suspension, delay, blackout, loss, unavailability, mutilation, incorrect data transmission or other failure in relation to any aspect of this Promotion. Without limiting the generality of the foregoing, OCL makes no guarantee on the availability of the Octopus App and will not be held responsible for any interruption of service that may interfere with the ability of any person to participate in this Promotion. Under no circumstance shall any claim be made against OCL whatsoever arising out of or in connection with this Promotion.

14. Any act that is found or suspected to be fraudulent may result in you being disqualified from participating in this Promotion and not being eligible for the Promotion Offer.

15. OCL has the sole and absolute right to modify these Terms and Conditions at any time, which shall be effective immediately upon posting on the website www.octopus.com.hk/pg-en/citiapo2606.

16. OCL's decisions in relation to any and all aspects of this Promotion shall be final and conclusive.

17. Links to third party websites or information in any communication, marketing or promotional materials in relation to this Promotion are provided for your convenience and the convenience of the readers thereof only. If you or any of such readers use(s) these links, you or such reader will leave the original site and will be subject to the terms contained on any such third party websites. OCL is not responsible for the availability of any such third party websites. OCL has not reviewed, and thus is not responsible for, and accepts no liability in respect of any information or opinion contained on any such third party websites.

18. Any enquiries or disputes concerning the credit card function of the Designated Credit Card must be made to Citibank (Hong Kong) Limited. Any other enquiries or disputes concerning this Promotion must be made to OCL on or before 31 May 2027 by post to Customer Service, Octopus Cards Limited at 46/F, Manhattan Place, 23 Wang Tai Road, Kowloon Bay, Kowloon, Hong Kong.

19. Personal Information Collection Statements
    a. Without limiting OCL's rights under the Privacy Policy, the Octopus number of the Eligible Citi Octopus and the corresponding transaction information of the Automatic Add Value Service transactions retrieved by OCL from its system information for the purpose of this Promotion will be used by OCL for (i) identifying and verifying your eligibility to participate in this Promotion and/or receiving the Promotion Offer, (ii) fulfilling the Promotion Offer, (iii) sending notification; and (iv) handling any enquiries or resolving any disputes in relation to this Promotion.
    b. You will be required to provide your name, contact information (namely, telephone number and/or address), the Octopus number of the Eligible Citi Octopus and/or, in the case of dispute, information relating to the matter in dispute to OCL when making an enquiry or lodging a dispute in relation to this Promotion. If you fail to provide the aforesaid required information, OCL may not be able to process your enquiry or dispute.
    c. Information collected, retrieved or received as aforesaid and which is solely for the purpose of this Promotion will be destroyed by 30 June 2027.

20. These Terms and Conditions shall be governed by, and construed in accordance with, the laws of Hong Kong.

21. No person other than the Participants and OCL shall have any right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) to enforce the provisions of these Terms and Conditions.

22. In case of any inconsistency between the English version and the Chinese version of these Terms and Conditions, the English version shall prevail.