Travel Winter Rebate Promotion - Terms & Conditions

1. This promotion (this "**Promotion**") is open to you, as a holder of an Octopus Wallet Plus or Octopus Wallet Pro (Verified)(the "**Eligible Octopus Wallet**") and who plan to use any of the quick response ("**QR**") payment in the Octopus App, namely UnionPay, Weixin Pay, PayPay, FPS x PromptPay and ZeroPay ("**QR Payments**", each a **"QR Payment"**) outside Hong Kong, and is subject to the terms and conditions as stated below (these "**Terms and Conditions**").
2. This Promotion is organised by Octopus Cards Limited (and its successors and assigns) ("**OCL**").
3. By participating in this Promotion, you are deemed to have read, accepted and agree to be bound by these Terms and Conditions.
4. OCL's Privacy Policy, Conditions of Issue of Octopus, Schedule of Fees and Guidelines relating to the use of Octopus (the "**Schedule of Fees**"), Terms of Use of Octopus App, Terms and Conditions for Use of Octopus UnionPay Card and other terms and conditions of use published by OCL at www.octopus.com.hk and/or the Octopus App, as amended from time to time, shall apply to this Promotion.
5. "**Card Association Merchant**", "**Octopus**", "**Octopus Wallet**", **"Octopus Wallet Holder"**, and "**Stored Value Limit**" referenced in these Terms and Conditions are defined in the Conditions of Issue of Octopus. "**Octopus App**" referenced in these Terms and Conditions is defined in the Terms of Use of Octopus App. **"Octopus Wallet Plus"** and **"Octopus Wallet Pro (Verified)"** referenced in these Terms and Conditions have their respective eligibility requirements and service features set forth in the Schedule of Fees.
6. "**Octopus UnionPay Card**" referenced in these Terms and Conditions has its meanings ascribed to it in the Terms and Conditions for Use of Octopus UnionPay Card. "**Payment Service Provider Merchant"** referenced in these Terms and Conditions is defined in the Terms and Conditions Relating to Octopus Payment Service outside Hong Kong through Payment Service Providers.

Promotion Details

7. This Promotion shall commence at **00:00 on 1 November 2026** (Hong Kong time) and end at **23:59 on 28 February 2027** (Hong Kong time) (both dates inclusive) (the "**Promotion Period**").

8. Subject to these Terms and Conditions, if you have:
   - 8.1 successfully registered for this Promotion by registering the account number of your Eligible Octopus Wallet on the Promotion website at www.octopus.com.hk/pg/TRAVELWINT , during the Promotion Period and before the conduct of any Eligible Transaction(s) (as defined in Clause 11) (the "**Registration**"); and
   - 8.2 used your Eligible Octopus Wallet, which for the purpose of this Promotion, if applicable, including your Octopus UnionPay Card linked to your Eligible Octopus Wallet, to complete the Eligible Transaction(s) during the period from the first day of Registration until the end of the Promotion Period,

   you will be considered a successful participant in this Promotion (an "**Eligible Participant**") and will be eligible to receive a HK$20 Octopus Wallet credit value (a "**Promotion Rebate**") for each Eligible Transaction conducted during the Promotion Period, up to a maximum of HK$100 Octopus Wallet credit value (the "**Total Promotion Rebate**") to be credited to the Eligible Octopus Wallet in accordance with Clauses 17 to 20. For the avoidance of doubt, where the QR payment(s) for the Eligible Transaction(s) is/are contemplated to be made via UnionPay, Weixin Pay or ZeroPay of the Octopus App, the Octopus UnionPay Card must be linked to your Eligible Octopus Wallet at the time of the Eligible Transaction(s), and prior to and at the time of crediting of the Promotion Rebate.

9. The Promotion Rebate will be offered on a first-come-first-served basis to the first 26,000 Eligible Transactions (the "**Promotion Rebate Limit**") according to the time of receipt by OCL of the related transaction data of the Eligible Transaction. No further Promotion Rebate will be offered once the Promotion Rebate Limit is reached.

10. The time of Registration and the time of receipt by OCL of the related transaction data of the Eligible Transaction as recorded by OCL shall be final and conclusive for the purpose of this Promotion.

Eligible Transaction(s)

11. An "**Eligible Transaction**" means a single successful payment transaction of HK$200 or above made by your Eligible Octopus Wallet or, if applicable, your Octopus UnionPay Card linked to your Eligible Octopus Wallet, by presenting or scanning a QR code during the Promotion Period at any physical retail outlets of:
    - 11.1 the Card Association Merchants via (i) UnionPay outside Hong Kong, (ii) or Weixin Pay in the People's Republic of China ("**Chinese Mainland**"), for the purpose of this Promotion shall exclude Hong Kong, or (iii) ZeroPay in South Korea; or
    - 11.2 the Payment Service Provider Merchants via PayPay in Japan, or FPS x PromptPay in Thailand.

    The transaction value of the payment transaction shall be based on the Hong Kong dollar amount of the transaction value displayed in the Octopus App at the time of payment transaction. Calculation of the conversion from transaction currency to Hong Kong dollar will be based on the applicable rate of foreign currency exchange in the currency markets on the day when the relevant transaction is conducted.
12. It does not include any of the following:

12.1 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 for fulfillment under this Promotion;

12.2 in respect of UnionPay, any transaction that is made in Hong Kong; in respect of Weixin Pay, any transaction that is made outside Chinese Mainland (and for the avoidance of doubt, any transaction that is made in Hong Kong is not an Eligible Transaction); in respect of ZeroPay, any transaction that is made outside South Korea; in respect of PayPay, any transaction that is made outside Japan; and in respect of FPS x PromptPay, any transaction that is made outside Thailand;

12.3 any QR payment made through any fund transfer or top-up/reload transaction; or

12.4 any transaction not made at physical retail outlets, namely, and including, e-commerce websites and/or mobile applications, including but not limited to any online transaction made on (i) the e-commerce websites and/or mobile applications of Taobao, Pinduoduo (PDD), Sam's Club, Tmall, JD.com and Tikbee; and (ii) the websites and/or mobile applications of any Card Association Merchant or Payment Service Provider Merchant.

13. Where the services of QR Payment(s) and/or the Eligible Octopus Wallet are/is suspended, terminated or cancelled, or become/becomes invalid for whatever reason(s) during the Promotion Period, any and all transactions made through and/or recorded in such suspended, terminated or cancelled, or invalid QR Payment(s) and/or the Eligible Octopus Wallet during the Promotion Period will not be considered as Eligible Transaction.

14. The eligibility of a transaction, time of completing the Eligible Transaction and the transaction value of such Eligible Transaction as recorded by OCL shall be final and conclusive for the purpose of this Promotion, including, but not limited to, for determining the eligibility for the Promotion Rebate or Total Promotion Rebate under Clause 8.

15. Each Eligible Participant can receive the Total Promotion Rebate once only in this Promotion.

16. The Promotion Rebate cannot be altered, transferred, redeemed or exchanged for cash, other products or services or other electronic value under any circumstances whatsoever.

Crediting of Promotion Rebate

17. The Promotion Rebate will be made available for collection from the fifth (5^{th}) day onwards after you have fulfilled all the requirements set out in Clause 8 and the related transaction data of an Eligible Transaction has been received or obtained by OCL (the "**Collection Date**").

18. The Promotion Rebate shall be made available for collection via Octopus App or Octopus Service Points. You must collect the Promotion Rebate within a period of 30 days from the Collection Date (the "**Collection Period**"), otherwise the Promotion Rebate will be forfeited automatically without notice. If you collect the Promotion Rebate via Octopus App, you must follow the steps set out in www.octopus.com.hk/collection_en. If you collect the Promotion Rebate via an Octopus Service Point, you should follow the instructions shown on the screen of the Octopus Service Point to enable the Promotion Rebate to be credited to your Eligible Octopus Wallet. 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.

19. Nothing in these Terms and Conditions shall oblige OCL to notify you of the availability of the Promotion Rebate, the crediting of the Promotion Rebate to the Eligible Octopus Wallet or the forfeiture of the Promotion Rebate. Nevertheless, OCL may issue push notification to Eligible Participants through the Octopus App after the relevant Promotion Rebate is credited to the Eligible Octopus Wallet if he/she has opted-in to receive push notifications in the Octopus App before such crediting.

20. Each Octopus Wallet (including the Eligible Octopus Wallet) can only store value up to the applicable Stored Value Limit and is subject to, among other things, the applicable annual transaction limit as more particularly set out in the Schedule of Fees. If the applicable Stored Value Limit and/or the applicable annual transaction limit of the Eligible Octopus Wallet has/have been reached at the time when the relevant Promotion Rebate is credited to the Eligible Octopus Wallet, no Promotion Rebate can be credited to the Eligible Octopus Wallet except only in the case where the applicable Stored Value Limit is reached, in which case the relevant Promotion Rebate can be credited to the Eligible Octopus Wallet after the stored value in the Eligible Octopus Wallet has been reduced by an amount not less than the value of the relevant Promotion Rebate before the relevant Promotion Rebate is credited to the Eligible Octopus Wallet again within the Collection Period, as the case may be.

Forfeiture or return of Promotion Rebate

21. The Promotion Rebate will be forfeited automatically without notice upon occurrence of any of the following:

21.1 in the event that the relevant Promotion Rebate cannot be credited to the Eligible Octopus Wallet within the Collection Period in accordance with these Terms and Conditions;

21.2 if the QR Payment(s) or Eligible Octopus Wallet is suspended, terminated or cancelled, restricted, or no longer valid for whatever reason(s);

21.3 where the QR payment(s) for the Eligible Transaction(s) is/are made via UnionPay, Weixin Pay or ZeroPay of the Octopus App, the Octopus UnionPay Card is not linked to the Eligible Octopus Wallet at any time prior to or at the time when the relevant Promotion Rebate is credited to the Eligible

Octopus Wallet; or

21.4 in the event that the Eligible Octopus Wallet is not connected to any mobile device or the Octopus App has been uninstalled from the relevant mobile device at the time when OCL is crediting the relevant Promotion Rebate to the Eligible Octopus Wallet.

22. In the case of any fraud, lack of authorisation or rejection, reversal, cancellation or refund of any Eligible Transaction in respect of which any Promotion Rebate has been credited to the Eligible Octopus Wallet, OCL shall have the sole and absolute right to debit from the Eligible Octopus Wallet an amount that is equivalent to the value of such Promotion Rebate without prior notice and under no circumstance shall you have any claim against OCL whatsoever.

General

23. No claims can be made against OCL in relation to any aspect of this Promotion and/or 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. 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.
24. OCL reserves the right to disqualify any Eligible Participant who has committed or is suspected of fraud, or if OCL believes that an Eligible Participant's participation in this Promotion has been manipulated in any way by machines or computers. Any act that is found or suspected to be fraudulent or manipulative may result in you being disqualified from participating in this Promotion and not being eligible for the Promotion Rebate and/or Total Promotion Rebate.
25. OCL reserves 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 .
26. OCL's decisions in relation to any and all aspects of this Promotion, including, but not limited to, the eligibility of any Octopus Wallet Holder and entitlement of the Promotion Rebate and/or Total Promotion Rebate, shall be final and conclusive.
27. No person other than the Eligible 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.
28. When making purchases in the physical environment of the Card Association Merchants and Payment Service Provider Merchants, you should read the terms and conditions, including, but not limited to, payment, refund procedures and guidelines, delivery (if available), in relation to the purchases of goods and/or services offered by the Card Association Merchants and Payment Service Provider Merchants. OCL is not the supplier of the said goods and/or services and shall not have any liability whatsoever in relation to the provision, supply, quality, merchantability, fitness for any purpose of the said goods and/or services. For any enquiry, dispute or complaint in relation to the said goods and/or services, you shall contact the relevant Card Association Merchant, Payment Service Provider Merchants or other relevant merchant or party directly in accordance with the relevant terms and conditions and/or procedures and guidelines.
29. Where applicable, 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.
30. Any enquiries or issues relating to mobile applications or communication services other than those provided by OCL should be referred to the relevant third party service provider(s).
31. Subject to Clause 28 and 30 above, any enquiries or disputes concerning this Promotion must be made to OCL on or before **31 March 2027** by post to Customer Service, Octopus Cards Limited at 46/F, Manhattan Place, 23 Wang Tai Road, Kowloon Bay, Kowloon, Hong Kong, or by contacting the Octopus Customer Service through the channels listed at https://www.octopus.com.hk/en/consumer/customer-service/contact-us/index.html.
32. Without limiting OCL's rights under the Privacy Policy, your personal information (namely, the account number of the Eligible Octopus Wallet provided by you upon Registration) and the corresponding transaction information retrieved by OCL from its system information for the purpose of this Promotion will be used by OCL for (a) identifying and verifying your eligibility to participate in this Promotion and/or to receive the Promotion Rebate and/or Total Promotion Rebate, (b) fulfilling the Promotion Rebate and/or Total Promotion Rebate, and (c) sending notification pursuant to Clause 19 above, and (d) handling any enquiries or resolving any disputes in relation to this Promotion.
33. If you are unable to provide information requested by OCL for handling enquiries or resolving disputes in relation to this Promotion, OCL may not be able to process your enquiry or dispute.
34. Information collected, retrieved or received as aforesaid and which is solely for the purpose of this Promotion will be destroyed by **30 April 2027**.
35. These Terms and Conditions shall be governed by, and construed in accordance with, the laws of Hong Kong.

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