

General Terms and Conditions of Octopus Automatic Add-Value Service:

1. Promotion period is from 1 January 2026 to 31 December 2026 (both dates inclusive) .
2. There is no application fee for the first time of AAVS application. A handling fee of **HK\$20** will be charged by Octopus Cards Limited for customers who transfer the AAVS from one bank to another, or reactivate the AAVS following suspension. AAVS is applicable to Octopus Card & Products
3. Cardholders will receive 100 credit card bonus points for every top-up transaction made with their Fubon Credit Cards regardless of the amount. Credit card bonus points will be credited to the cardholders principal card accounts designated for AAVS directly.
4. Whenever the Octopus stored value reaches zero or a negative balance, your selected reload amount will be added to your Octopus (for at most one time only each day).
5. For the handling fee of transferring the AAVS from one bank to another or reactivation of the AAVS (applicable to applicants who apply for AAVS more than one time), no credit card bonus points would be granted.
6. Cardholders can apply for this service via online or submission of the completed application form to the Bank by fax or mail. Where an application is sent by fax, the Bank is entitled to treat the document received as true and correct in all respects and shall be binding on such applicant. The Bank reserves the right to request for additional information or documents from Cardholders.
7. All applications and rewards are subject to the credit status of the credit cardholders' account. The Bank and Octopus Cards Limited reserve the right for the approval of all applications and privileges.
8. The Octopus Automatic Add-Value Service is provided by Octopus Cards Limited, the Bank shall not assume any liability whatsoever resulting from or in connection with, whether directly or indirectly, such products and services. Any claim, complaint, or dispute arising out of, or in connection with, the said products and services shall be resolved between cardholders and Octopus Cards Limited.

Remarks: Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.