



Citi Octopus Credit Card FAQ

About New / Renewal / Replacement Card

1. How can I activate my Citi Octopus Credit Card , activate Automatic Add Value Service (“AAVS”) on the physical Citi Octopus Credit Card, and add Citi Octopus Card to iPhone or Apple Watch^ ?

1) Activate your Citi Octopus Credit Card

Please download / sign on the Citi Mobile® App and tap "Activate your card" to complete the new card activation process.

2) Activate AAVS on the physical Citi Octopus Credit Card

The Octopus function of your physical Citi Octopus Credit Card has been automatically registered for AAVS. Activate AAVS on the physical Citi Octopus Credit Card 5 days after new card activation through one of the following channels:

New Card	<ol style="list-style-type: none">i. Please download the Octopus App from your compatible Near Field Communication (“NFC”) enabled mobile device to activate the AAVS. For details, please visit www.octopus.com.hk/aavs-activation-en; orii. Please visit any MTR Customer Service Centres with your Octopus AAVS Activation Letter*, your identification document and Citi Octopus Credit Card
Replacement Card	<ol style="list-style-type: none">i. Please download the Octopus App from your compatible Near Field Communication (“NFC”) enabled mobile device to activate the AAVS. For details, please visit www.octopus.com.hk/aavs-activation-en; orii. Please visit any MTR Customer Service Centres with your Octopus AAVS Activation Letter*, your identification document and Citi Octopus Credit Card
Renewal Card	<ol style="list-style-type: none">i. Please download the Octopus App from your compatible Near Field Communication (“NFC”) enabled mobile device to activate the AAVS. For details, please visit www.octopus.com.hk/aavs-activation-en; orii. Please make the first Octopus purchase transaction with your new card at 7-Eleven within 30 days after new card activationiii. Please visit any MTR Customer Service Centres with your Octopus AAVS Activation Letter*, your identification document and Citi Octopus Credit Card

* Octopus AAVS Activation Letter will be received within 5 working days after Credit Card activation and valid within 30 days after letter issuance.

3) Add Citi Octopus Card to iPhone or Apple Watch

New Card	<p>Two days after the AAVS has been activated on the physical Citi Octopus Credit Card, you can add a new Citi Octopus Card on iPhone or Apple Watch through the following steps via Octopus App as an extra Octopus card. Citi Octopus Card on iPhone or Apple Watch will be pre-activated with AAVS, with the same auto-reload amount as the physical Citi Octopus Credit Card. The Octopus balance in the physical Citi Octopus Credit Card and Citi Octopus Card on iPhone or Apple Watch are separate. Citi Octopus Card on iPhone or Apple Watch is not a credit card but is a stored value card.</p> <ol style="list-style-type: none">1) Open Octopus App, and choose to add Citi Octopus Card on iPhone or Apple Watch2) Read and agree to the terms and conditions, and enter the last 4 digits of your HKID and date of birth3) Place your physical Citi Octopus Credit Card at the upper back of your iPhone to complete the verification4) A new Citi Octopus Card on iPhone or Apple Watch will be added to Apple Wallet and can be transferred between your iPhone and Apple Watch
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Replacement Card	<p>a) If your card is replaced due to card loss, and that you have added a Citi Octopus Card on iPhone or Apple watch before, you will need to add a new Citi Octopus Card on iPhone or Apple Watch two days after the AAVS of the physical Citi Octopus Credit Card is activated.</p> <p>b) If your card is replaced but not due to card loss, and that you have added a Citi Octopus Card on iPhone or Apple watch before, there will be no impact on the service of your existing Citi Octopus Card on iPhone or Apple Watch.</p> <p>c) If you have never added a new Citi Octopus Card on iPhone or Apple Watch before, you can add a Citi Octopus Card on iPhone or Apple Watch through the following steps via Octopus App as an extra Octopus card two days after the AAVS of the physical Citi Octopus Credit Card is activated. Citi Octopus Card on iPhone or Apple Watch will be pre-activated with AAVS, with the same auto-reload amount as the physical Citi Octopus Credit Card. The Octopus balance in the physical Citi Octopus Credit Card and Citi Octopus Card on iPhone or Apple Watch are separate. Citi Octopus Card on iPhone or Apple Watch is not a credit card but is a stored value card.</p> <ol style="list-style-type: none"> 1) Open Octopus App, and choose to add Citi Octopus Card on iPhone or Apple Watch 2) Read and agree to the terms and conditions, and enter the last 4 digits of your HKID and date of birth 3) Place your physical Citi Octopus Credit Card at the upper back of your iPhone to complete the verification 4) A new Citi Octopus Card on iPhone or Apple Watch will be added to Apple Wallet and can be transferred between your iPhone and Apple Watch
Renewal Card	<p>a) If you have added Citi Octopus Card on iPhone or Apple Watch previously, there will be no impact on the service of your existing Citi Octopus Card on iPhone or Apple Watch.</p> <p>b) If you have never added a new Citi Octopus Card on iPhone or Apple Watch before, you can add a Citi Octopus Card on iPhone or Apple Watch through the following steps via Octopus App as an extra Octopus card two days after the AAVS has been activated on the renewed card. Citi Octopus Card on iPhone or Apple Watch will be pre-activated with AAVS, with the same auto-reload amount as the physical Citi Octopus Credit Card. The Octopus balance in the physical Citi Octopus Credit Card and Citi Octopus Card on iPhone or Apple Watch are separate. Citi Octopus Card on iPhone or Apple Watch is not a credit card but is a stored value card.</p> <ol style="list-style-type: none"> 1) Open Octopus App, and choose to add Citi Octopus Card on iPhone or Apple Watch 2) Read and agree to the terms and conditions, and enter the last 4 digits of your HKID and date of birth 3) Place your physical Citi Octopus Credit Card at the upper back of your iPhone to complete the verification 4) A new Citi Octopus Card on iPhone or Apple Watch will be added to Apple Wallet and can be transferred between your iPhone and Apple Watch

^ Only applicable to Principal Cardholder of Citi Octopus Credit Card

2. **Can I add a Citi Octopus Card on iPhone or Apple Watch if I am a Supplementary Cardholder of Citi Octopus Credit Card?**
No, Citi Octopus Card on iPhone or Apple Watch is only applicable to Principal Cardholder of Citi Octopus Credit Card.
3. **Can I still use my physical Citi Octopus Credit Card after a Citi Octopus Card on iPhone or Apple Watch is added?**
Yes, you can still use your physical Citi Octopus Credit Card after Citi Octopus Card on iPhone or Apple Watch is added
4. **What is the difference between a physical Citi Octopus Credit Card and a Citi Octopus Card on iPhone or Apple Watch?**
Citi Octopus Card on iPhone or Apple Watch is not a credit card but is a stored value card. It is an additional Octopus stored value card (in virtual form) and is separate from, and does not share the value stored in the physical Citi Octopus Credit Card.

5. What should I do if my Citi Octopus Credit Card is lost or stolen or captured at ATM?

If you want to report loss, please immediately call our CitiPhone Banking at +852 2860 0333 and request for a replacement card. You will need to bear loss arising from unauthorized use of Octopus by others (including AAVS transactions) for the first three hours after successful report loss. The remaining value stored on the lost physical Octopus Card and Citi Octopus Card on iPhone or Apple Watch three hours after successfully reporting the loss (either positive or negative except zero value) will be refunded and posted into the Principal Cardholder's Credit Card account. This will be reflected on the monthly statement within two months of successfully reporting the loss.

6. Do I need to add a new Citi Octopus Card on iPhone or Apple Watch when I receive a new Citi Octopus Credit Card after report lost?

Yes, because the old Citi Octopus Card on iPhone or Apple Watch would have been deactivated with the old Citi Octopus Credit Card after lost. You can follow the relevant steps to add a new Citi Octopus Card on iPhone or Apple Watch.

7. What should I do if my Citi Octopus Card on iPhone or Apple Watch is lost or stolen?

You can remove your Citi Octopus Card on iPhone or Apple Watch by going to Apple ID account page or use Find My iPhone, and then restore it in another device. Alternatively, you can also report the loss by calling the Lost Octopus Reporting Hotline (24-hour) on 2266 2266. The remaining value stored on your Citi Octopus Card on iPhone or Apple Watch three hours after successfully reporting the loss (either positive or negative except zero value) will be refunded and posted into the Principal Cardholder's Credit Card account. This will be reflected on the monthly statement within two months of successfully reporting the loss. Your Citi Octopus Credit Card and its Octopus function will not be affected.

8. If my Citi Octopus Credit Card is going to be renewed / replaced, how can I get back my remaining stored value in my previous card? Would it affect my Citi Octopus Card on iPhone or Apple Watch?

Once you activated the renewed card or new card, the remaining Octopus value of the previous card (either positive or negative except zero value) will be posted into the transferred Principal Cardholder's Credit Card account. This will be reflected on the monthly statement within two weeks of card replacement. If your card is renewed, or replaced but not due to card loss, your Citi Octopus Card on iPhone or Apple Watch will not be affected, and the Octopus value will remain inside. Therefore, you don't need to add a new Citi Octopus Card on iPhone or Apple Watch.

9. How to transfer the record of public transport expenses and uncollected subsidy of Government Public Transport Fare Subsidy Scheme from previous / lost Citi Octopus Credit Card or Citi Octopus Card on iPhone or Apple Watch to new card?

If you have uncollected subsidy amount on your old / lost Citi Octopus Credit Card or Citi Octopus Card on iPhone or Apple Watch, please call Public Transport Fare Subsidy Scheme Hotline at +852 2969 5500 during service hours (Monday to Friday, 9 am to 9 pm; Saturday, Sunday and public holiday, 9 am to 6 pm) for enquiry about transferring the record of public transport expenses and uncollected subsidy.

10. If I have been using my previous / lost Citi Octopus Credit Card or Citi Octopus Card on iPhone or Apple Watch for access control, do I need to apply for this function again?

If you have been using your previous / lost Citi Octopus Credit Card or Citi Octopus Card on iPhone or Apple Watch for other Octopus Card functions, such as access control, concession fare or other bonus point scheme, please be reminded to contact the related organizations to transfer the services to your new Citi Octopus Credit Card or Citi Octopus Card on iPhone or Apple Watch with the new Octopus number.

About Services and Promotions

11. What is Octopus Cash Rebate and how does it work?

Each Citi Octopus Credit Cardholder can earn Octopus Cash with each of your Octopus Automatic Add Value Service (AAVS) transactions and retail spending. The Octopus Cash earned will offset AAVS transactions posted to any subsequent monthly statement.

12. How to trigger AAVS reload transaction on my Citi Octopus Credit Card?

The first AAVS reload transaction will be triggered upon your first spending with Octopus. HK\$500 AAVS amount will be automatically assigned to all new Citi Octopus Credit Cardholders. The reload amount will be posted to your Octopus Citibank Principal Credit Card account after every AAVS transaction, which will be clearly shown in your monthly statement. After that, when the remaining value plus maximum negative value on your Octopus is insufficient to settle the full cost of the transaction, Octopus will automatically trigger an AAVS transaction.

13. What is the maximum frequency of AAVS transaction can I make every day?

Maximum one AAVS reloading respectively on the physical Octopus and Citi Octopus Card on iPhone or Apple Watch per day.

14. How can I use the Instant Upgrade service on Octopus App?

You may upgrade your auto-reload amount to HK\$500 on Octopus App with your compatible Near Field Communication (“NFC”) enabled mobile device. For details, please visit citibank.hk/octopus.

15. I have registered 15% Transport Fare Rebate Program with my Citi Octopus Credit Card, does it apply to the transport payments made with my new Citi Octopus Card on iPhone / Apple Watch?

Yes, your existing registration for 15% Transport Fare Rebate Program also applies to the transport payments made with the Citi Octopus Card on iPhone / Apple Watch automatically if activated. The Octopus number of your Citi Octopus Card on iPhone / Apple Watch and the relevant transaction data of your eligible transport payments will be disclosed and exchanged between Citi and Octopus Cards Limited. The terms and condition of the promotion and the Privacy Notice relating to the Promotion had been revised. For details of those changes, please visit citibank.hk/octopus.

16. What should I do if I don't accept that the Octopus number of my Citi Octopus Card on iPhone / Apple Watch and the relevant transaction data of my public transport fares / tunnel tolls (including top-up to “HKeToll” account) / parking fees to be disclosed between Citi and Octopus Cards Limited for verification and fulfilment of program rebate by Citibank?

You have to withdraw your previous registration for the 15% Transport Fare Rebate Program by inputting and submitting your Citi Octopus Credit Card number at <https://www1.citibank.com.hk/english/credit-cards/octopus/multi-transport/withdrawal-form>. After you submit your withdrawal request, the public transport fares / tunnel tolls (including top-up to “HKeToll” account) / parking fees made on the Octopus function of your principal and supplementary Citi Octopus Credit Cards and, if applicable, Citi Octopus Card on iPhone / Apple Watch of your principal and supplementary Citi Octopus Credit Cards, starting from the first day of the calendar month in which the withdrawal request is submitted, will not be eligible for any rebate from this Promotion.

17. Can I withdraw the 15% Transport Fare Rebate Program registration only for my Citi Octopus Card on iPhone or Apple Watch? Meanwhile, I can still enjoy the rebates on the public transport fares / tunnel toll (including top-up to “HKeToll” account) / parking fees with my Citi Octopus Credit Card?

No. Once you've submitted your withdrawal request, the public transport fares / tunnel tolls (including top-up to “HKeToll” account) / parking fees made on the Octopus function of your principal and supplementary Citi Octopus Credit Cards and, if applicable, Citi Octopus Card on iPhone / Apple Watch of your principal and supplementary Citi Octopus Credit Cards, starting from the first day of the calendar month in which the withdrawal request is submitted, will not be eligible for any rebate from this Promotion.

18. I did not add Citi Octopus Card in iPhone or Apple Watch, will this impact my previous registration of 15% Transport Fare Rebate Program with my Citi Octopus Credit Card?

There is no impact on your previous registration.

19. Can I enjoy rebates from the 15% Transport Fare Rebate Program on transport fares made with the credit card function of my Citi Octopus Credit Card?

No. You may only enjoy the rebates from the 15% Transport Fare Rebate Program on public transport fares / tunnel tolls (including top-up to “HKeToll” account) / parking fees made with the Octopus function of your principal and supplementary Citi Octopus Credit Cards and, if applicable, Citi Octopus Card on iPhone / Apple Watch of your principal and supplementary Citi Octopus Credit Cards. For details, please visit citibank.hk/octopus.

About JoyYou Card

20. Can I continue to use Citi Octopus Credit Card to enjoy the \$2 Scheme?

Persons aged 60 or above who are existing Citi Octopus Credit Card holders must apply for the JoyYou Card in order to enjoy the Government Public Transport Fare Concession Scheme for the Elderly and Eligible Persons with Disabilities (\$2 Scheme).

Persons aged between 65 or above who are existing Citi Octopus Credit Card holders must apply for a JoyYou Card during designated period to continue to enjoy the \$2 Scheme. The Government will announce the date of cease covering Anonymous Elder Octopus Card and Personalised Octopus Card (including Citi Octopus Credit Card) in the \$2 Scheme later.

21. Can I transform my Citi Octopus Credit Card to JoyYou Card?

No.

22. Upon using my JoyYou Card, can I continue to use Citi Octopus Credit Card and enjoy fare concessions currently offered by public transport operators to Citi Octopus Credit Card holders (i.e. concessions other than those under the \$2 Scheme)?

Yes, you can continue to use Citi Octopus Credit Card to enjoy any other current concessions and shopping offers.

To borrow or not to borrow? Borrow only if you can repay!

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Terms & Conditions: citibank.hk/disclaimere

