Conditions of Issue of Octopus

YOUR ATTENTION IS DRAWN TO THE PERSONAL INFORMATION COLLECTION STATEMENT IN CONDITION 16

1. Conditions of Issue
   These Conditions of Issue are effective from 30 September 2013 for all customers.

2. Introduction
   2.1 These Conditions of Issue are a contract between you, our customer, and us, Octopus Cards Limited, the issuer of the Octopus card or product (product) you have purchased. It is important to read and understand your rights and obligations, as well as the terms and conditions of use of the Octopus card or product. By using or attempting to use the Octopus card or product, you are deemed to understand and accept the terms and conditions of these Conditions of Issue.

3. There are several terms that are used in the Conditions of Issue, which we should explain:
   (a) "Authorised Value Service Provider" is a Service Provider, bank or financial services company that has been authorised to offer the service of adding value to your Octopus card in return for cash or other consideration.
   (b) "Authorised Distributor" is an entity that has been authorised to offer the Octopus card or product on our behalf.
   (c) "Authorised Service Centre" is an entity that has been authorised to service and repair Octopus cards or products on our behalf.
   (d) Mobile Network Operator is a company that provides mobile telecommunication services in Hong Kong that has been authorised to offer Octopus cards.
   (e) "Personalled Octopus" means an Octopus card the holder of which has his/her personal data stored in electronic format of that Octopus card which may or may not be printed on the card surface.
   (f) "Service Provider" means any transport operators, retailers (including but not limited to, supermarkets, convenience stores, restaurants and fast food shops, food, other consumer goods, e.g., medicines and cosmetics, books, newspapers, stationery and gifts, accessories shops, shopping malls, wearing apparel, telecommunications, entertainment/entertainment retailers, schools, educational establishments, government-related entities, building access control providers, unattended services (such as vending machines/kiosks, photo booths/telephone booths) or other parties which offer their services when you present your Octopus card and are approved by us. These Service Providers should display the Octopus acceptance logo prominently.
   (g) "Third Party Operator" is an entity, in Hong Kong or elsewhere, with which we have entered into a formal business relationship to provide you with cross-border cards or products that carry or incorporate an Octopus card, and some other functionalities, if any. Third Party Operators do not include any bank or financial services company with whom we offer a co-branded card (see Condition 3.1(c)) or any Mobile Network Operator with whom we offer the Octopus Mobile SIM (see Condition 3.1(d)).

3. General
   3.1 We offer two types of Octopus card:
   (i) "On-Loan Octopus" is an Octopus card which we lend to you and which we will require you to pay a deposit (see Condition 5.2). Subject to Condition 12.1, you may return your On-Loan Octopus for a refund.
   (ii) "Sold Octopus" is an Octopus card which you can buy from our Authorised Distributors in exchange for a third party under Condition 4.1(e). You are not required to pay a deposit for a Sold Octopus but you may not return the Sold Octopus except in the case of malfunction of the Octopus card as described in Condition 11 or cancellation as described in Condition 12.2.
   (b) A bank or financial services company authorised by us may offer you a "Bank Issued Octopus". This is a card or product with Octopus function issued by them to their customers as part of their financial services company, incorporating banking and/or payment functionality offered by that bank or financial services company. Each Bank Issued Octopus may have separate additional terms and conditions which you should read carefully, and you should confirm that you agree to those additional terms and conditions before use. We do not accept any liability resulting from the terms and conditions issued by the bank or financial services company concerned. A Bank Issued Octopus may be offered with or without any of our additional services (for example, Personalised Octopus service (Condition 14), Automatic Add Value Service (Condition 8), Lost Octopus service (Condition 15)). The issuing bank or financial services company will inform you whether any of these services are provided on your bank issued Octopus card. In case you want to return the Bank Issued Octopus, you should return it to the issuing bank or financial services company and not to us, our Authorised Distributors or Authorised Service Centres.
   (c) We, together with any Third Party Operator(s), may offer you a co-brand or co-named cross-border card or product, which consists of two or more electronic purses, one of which is an Octopus card and the other the electronic purse(s) provided and managed by such Third Party Operator(s). Separate additional terms and conditions from the Third Party Operator(s) may apply to the respective electronic purses. You should agree to those additional terms and conditions before use. We do not accept any responsibility or liability in relation to or resulting from the terms and conditions issued by the Third Party Operator(s) concerned. We will inform you if your cross-border card or product consists of a Sold Octopus (as defined in Condition 3.1(e)(ii)), our additional services for example, Personalised Octopus service (Condition 14), Automatic Add Value Service (Condition 8), Lost Octopus service (Condition 15) will be offered or crossed by your border crossing.

3.2 A Mobile Network Operator authorised by us may offer you an Octopus Mobile SIM. This is a SIM card or product with Octopus function issued by them to their customers as part of their mobile telecommunication functionality offered by that Mobile Network Operator. Each Mobile SIM card may have separate additional terms and conditions issued by the Mobile Network Operator, and you should agree to those additional terms and conditions before use. We do not accept any responsibility or liability in relation to or resulting from the terms and conditions issued by the Mobile Network Operator concerned. An Octopus Mobile SIM may be offered with or without any of our additional services (for example, Personalised Octopus service (Condition 14), Automatic Add Value Service (Condition 8), Lost Octopus service (Condition 15)). The Mobile Network Operator will inform you whether any of these services will be offered on your Octopus Mobile SIM.

3.3 We operate the Octopus payment system and will ensure that the system is operated with reasonable care, skill and diligence. If you discover any discrepancies in the usage of your Octopus card, you should contact us as soon as possible.

3.4 The Octopus payment system provides you, if you are a holder of a valid Octopus card, with the ability to pay for certain goods and services using the value stored on your Octopus card, where the Octopus acceptance logo is understood by the Service Providers. Service Providers may offer you a value pre-entry method, and may not make use of the payment functions of your Octopus card.

3.5 A Service Provider can be identified by their clear display of the Octopus acceptance logo. Please contact the Service Provider or us if the Service Provider does not accept your Octopus card as payment for their goods/services.

3.6 The Service Providers are not of the goods/services and/or the services they provide to you. In using their services and/or facilities you should abide by their rules, regulations and by-laws. We have no responsibility for the Service Providers’ goods and services and you should direct any enquiries relating to these matters to the relevant Service Provider.

3.7 Under normal circumstances, we will make reasonable efforts to ensure that the Octopus payment system is operating, but we cannot guarantee that a Service Provider will be able to accept an Octopus card as payment for goods/services. The use of the Octopus card is subject to the terms of use, terms and conditions of the Service Provider and/or Hong Kong Octopus Card Company Limited. You are advised to use the Octopus card at your own risk.

3.8 We reserve the right to charge a reasonable fee for any of the Octopus payment service and other services we provide to you.

4. Obtaining and Using your Octopus card
   4.1 To use our service you will need to lawfully obtain a valid Octopus card from:
   (a) one of our Authorised Distributors which will ask you to either buy the Octopus card or pay a deposit which is refundable (see Condition 5.2), which Octopus includes one that is carried or incorporated in a cross-border card or product;
   (b) a bank or financial services company authorised by us to issue you with a Bank Issued Octopus card;
   (c) a Third Party Operator, which may choose to provide you with a cross-border card or product which incorporates an Octopus card;
   (d) a Mobile Network Operator authorised by us to offer you with an Octopus Mobile SIM;
   (e) any other third party authorised by us which, in some circumstances, may choose to provide you with a Sold Octopus card. In this case, we will be a Sold Octopus card and we will treat you as the owner of the Octopus card as if you had bought that Octopus card;
   (f) an existing holder of a valid Octopus card, whether that Octopus card has been bought by the existing holder or lent to us by the existing holder. In this case, we will treat you, the current holder of such an Octopus card, as the new holder and our customer for the purposes of these Conditions of Issue. By using the Octopus card, you agree to be bound by these Conditions of Issue. However, the existing holder should not transfer the Octopus card to you if the Octopus has been personalised (see Condition 14) or has a service of the terms of which do not allow transfer (such as in the case of a Sold Octopus card).
   4.2 If you buy or receive a Sold Octopus (as described in Condition 4.1(c), 4.1(e) or 4.1(f)), or have been issued with a Bank Issued Octopus card (as described in Condition 4.1(b)), or have been offered an Octopus Mobile SIM (as described in Condition 4.1(d)), we will not own that Octopus card, but we will retain the right to manage the software and data on that Octopus card on your behalf.
   4.3 If we have lent an Octopus card to you or you hold an Octopus card that was lent by us but transferred to you as described in Condition 4.1(f), the Octopus card will remain our property and we will recover the Octopus card at a future date as necessary, as well as managing the software and data loaded on your Octopus card, at our sole discretion.

4.4 A Sold Octopus can be a genuine Octopus card or product:
   (a) which is of a specific fare category for which you are eligible in accordance with the conditions of issue, rules, regulations and/or laws of a particular Service Provider (e.g., child, elderly or student status);
   (b) which has not been damaged or tampered with; and
   (c) which you have obtained from us.

4.5 If there is a positive remaining value in your Octopus card, but the remaining value is insufficient for an intended transaction, your Octopus card may still be
used for such transaction, provided that the resulting negative value in your Octopus does not exceed a maximum amount as determined and announced by us from time to time. The negative value feature on any Octopus is provided at our option and sole discretion and we will notify you at the time of issue if your Octopus is provided with this feature.

5. Payment Deposit when you lend you Octopus

5.1 If you lend your Octopus to your friends, they will remain your property and the Authorised Distributor will collect a deposit (“Deposit”) from you on our behalf, which we will hold as security for your Octopus.

5.2 The amount of the Deposit shall be a reasonable amount as determined and announced by us from time to time to cover the cost of the card, the costs we incur in issuing you the card, the costs of maintaining the Octopus payment system for your use and for providing a negative value feature (if applicable).

6. Adding Value to your Octopus

6.1 In order to be able to make payments using the Octopus payment system, you will need to add value to your Octopus by presenting cash or other accepted payment to an Authorised Add Value Service Provider or if applicable, by way of the Octopus Automatic Add Value Service (see Condition 8) or by such other means as determined and announced by us from time to time. You may choose your suitable service provider for the provision of the add value services. Authorised Add Value Service Providers will only offer to add value to your Octopus above a minimum amount and in multiples or an amount which will be determined and announced by us from time to time.

6.2 A genuine Authorised Add Value Service Provider will not offer you a discount to add value to your Octopus unless as part of an official promotion authorised by us. You should not attempt to add value if you have any suspicion that the Authorised Add Value Service Provider may not be genuine. We will not accept proof of value that is not added to your Octopus by an unauthorised add value service provider or through unlawful means.

7. Maximum Amount of Stored Value

Your Octopus can store up to a maximum amount which we may notify you from time to time.

8. Octopus Automatic Add Value Service

We, in association with a number of participating banks and financial services companies, now offer an Automatic Add Value Service (“Automatic Add Value Service”) for selective Octopus, which Automatic Add Value Service you may separately apply for through one of these banks or financial services companies or which you may be offered when a bank or financial services company opens you a Bank Issued Octopus. Each Automatic Add Value Service offered by the participating banks and financial services companies may have separate, additional terms and conditions which you should read carefully, and you should confirm that you agree to these additional terms and conditions before using this service. We do not accept any liability arising from the terms and conditions issued by the bank or financial services company concerned.

9. Your Obligations in Using your Octopus

9.1 You should take good care of your Octopus to prevent it from damage or from being tampered with. If we have lent the Octopus to you, we may charge you a reasonable fee to cover the cost of the damage upon return of the Octopus to us if it is damaged or altered through disfigurement, bending, cutting, breaking, graffiti or attachment of materials and/or objects on the Octopus by any means.

9.2 You must not use, or allow anyone to use, your Octopus for any illegal purposes.

9.3 You should only present your Octopus when you see the Octopus acceptance logo. You must not present your Octopus at retailers that do not show the Octopus acceptance logo as this may cause damage to your Octopus and/or affect your Octopus service.

9.4 You must not tamper with the Octopus (including, but not limited to, the software and the data recorded on the Octopus) in any way. Tampering with the data on your Octopus may be considered theft. We shall not honour transactions, or refund any remaining value or the Deposit, if applicable, if your Octopus has been tampered with.

9.5 We have the right to recover reasonable costs, expenses, losses and damages suffered or incurred by us as a result of your altering or interfering, or allowing a third party to alter or interfere, with the data on your Octopus.

9.6 We will ask you to co-operate with us and, if appropriate, the police, in recovering your Octopus if it is lost or stolen or if we have reasonable grounds to suspect suspicious behaviour or as required by prevailing law.

9.7 Our staff and authorised representatives of our approved Service Providers shall have the right to inspect your Octopus, including the data in that Octopus, at any reasonable time.

10. Proper Use of your Octopus

10.1 You should not carry more than one Octopus or an Octopus with another contactless smartcard together in close proximity as they may interfere with one another or your own Octopus. You shall not be responsible for any damage to the Octopus or the electronic devices the functions of which have been affected in connection with the use of your Octopus. We reserve the right to charge you a reasonable fee for a refund of an amount that has been deducted incorrectly as a result of your carrying more than one Octopus or an Octopus with another contactless smartcard together in close proximity in our “Schedule of Fees and Guidelines”, which can be obtained from our website at www.octopus.hk.

10.2 We shall not be responsible for any personal injury and/or property loss or damage caused as a result of your inappropriately or unauthorised use of your Octopus.

11. Malfunction

If your Octopus malfunctions due to no fault of yours and you have not damaged or tampered with it in any way:

(a) you should return your Octopus to our Authorised Service Centre if you hold an On-Loan Octopus, or you have bought a Sold Octopus from our Authorised Distributors. We will, in the case of an On-Loan Octopus, arrange refund of the remaining value, if any, stored on such Octopus and a temporary replacement, or, in the case of a Sold Octopus, only arrange a refund of the remaining value, if any, stored on such Octopus (see Condition 12.1); or

(b) if you have obtained your Octopus that is carried or incorporated in a cross-border card or product from one of our Authorised Distributors, or a Third Party Operator as described in Condition 4.1(e), you should contact our Authorised Service Centre (as directed by our Authorised Service Centre). We will, in the case of an On-Loan Octopus, arrange refund of the remaining value, if any, stored on such Octopus (see Condition 12.1); or

(c) if you have obtained your Octopus from any other third party as described in Condition 4.1(e), you should contact that third party; or

(d) if you have bought an Octopus with a limited time warranty, you should contact the supplier.

(e) if you have been issued with a Bank Issued Octopus you should contact the issuing bank or financial services company which, under normal circumstances, will arrange a refund of the remaining value, if any, stored on such Octopus Mobile SIM. You should also contact the issuing Mobile Network Operator which, under normal circumstances, will offer you a replacement Octopus Mobile SIM with or without charge.

12. Return or Cancellation of your Octopus

12.1 You may return a Sold Octopus:

(a) if it malfunctions, as described in Condition 11; or

(b) if we have lent you an Octopus, at your option, to an Authorised Service Centre. We will arrange for a refund of the Deposit, if applicable, and the remaining value, if any, stored on the Octopus will be refunded to you in full except in the following situations when we may deduct a reasonable amount to cover:

(i) any negative remaining value on your Octopus;

(ii) a handling fee (depending on how long we have lent you that Octopus) charged by the Authorised Service Centre for providing this return and refund service;

(iii) the cost of any damage to your Octopus, if applicable;

(iv) any outstanding payment from the Automatic Add Value Service; and

(v) any other amounts including fees outstanding for Octopus services.

12.2 You may return your Sold Octopus for cancellation and we will disable your Octopus and refund you (or your Dependant) all the stored value on the Octopus. However, we will not refund the cost, if any, of your Sold Octopus to you. If you cancel your Sold Octopus, your Sold Octopus will not be re-activated subsequently.

12.3 You or the issuing bank or financial services company may request for cancellation of your Bank Issued Octopus as permitted under the cardholder agreement between you and the issuing bank or financial services company and in accordance with the provisions therein. In case of such cancellation, if there is any positive or negative remaining value on the Octopus function, this will be managed by the issuing bank or financial services company.

12.4 You may contact us or our Authorised Service Centre (or any parties designated by us) to cancel your Octopus. If you request the cancelation of your Octopus via our online application for cancellation of Octopus Mobile SIM and we will disable the Octopus function on your Octopus Mobile SIM and refund to you any remaining value stored on your Octopus Mobile SIM. However, we will not refund the cost or any fees, if any, of your Octopus Mobile SIM to you. If you cancel your Octopus on your Octopus Mobile SIM, the Octopus function will be disabled and the Octopus Mobile SIM will be invalid.

12.5 We reserve the right to recover, cancel or suspend your Octopus or any of our services at any time without specifying the reasons, but we will take reasonable steps to minimise any inconvenience caused to you. You may be required to present your Octopus for replacement in the manner as may be notified by us. We will refuse to you the Deposit, if applicable, upon returning value on the Octopus.

12.6 In determining the Deposit and/or the remaining value to be refunded to you, the records held by us shall be treated as conclusive evidence of the amount of the Deposit and/or the remaining value except for any manifest error on our part.

12.7 Octopus is provided for use in payment and related services, it is not provided as a means of withdrawal or deposit and, therefore, you have no right to request information (including personal data), investigate (for which we may charge a reasonable fee) and decline our sole discretion merely, in relation to the validated purchase / refund requests from an individual or organisation.

13. Inactive Octopus

Your Octopus has been issued to you for your regular use. If you have not added values to your Octopus for a period announced by us from time to time or have not used your Octopus for a period determined by us, we have the right to deactivate the Octopus and to cease providing the Octopus service to you. If you want to re-activate your Octopus subsequently, we may charge you a reasonable fee. Please refer to our fee structure in our “Schedule of Fees and Guidelines”, which can be obtained from our website at www.octopus.hk.

14. Personalised Octopus Service

14.1 If made available by us, you may choose to have your identity associated (“Personalised”) with your Octopus or your Personalised Octopus issued by us. We will charge you a reasonable fee for both producing and, if requested, handling the return of your Personalised Octopus.
14.2 A bank or financial services company that offers a Bank Issued Octopus may provide you with our Personalised Octopus service. Any fees or charges will be notified to you by the issuing bank or financial services company.

14.3 Once you have personalised your Octopus, you should notify us promptly in writing of any changes to your name, address, telephone or email address.

14.4 Once you have Personalised Octopus issued to you, you shall not allow your Octopus to be used by another person. If your Personalised Octopus is found in the possession of a person other than yourself, we or the Service Provider will not be liable for any loss or damage that may result from such use.

14.5 If you have a Personalised Octopus issued by us and wish to return such Octopus to us, we shall charge a fee for the reissue of your Personalised Octopus. Such fee shall be reviewed by us from time to time. If your Personalised Octopus is lost or stolen, please notify us immediately.

15. Lost Octopus Service

15.1 If you are the holder of a Personalised Octopus or user of the Automatic Add Value Service, you will automatically be provided with our lost Octopus service. This lost Octopus service may not apply to our other services unless it is clearly stated in the terms and conditions of that service.

15.2 If you are provided with our lost Octopus service, you should notify us immediately if your Octopus has been lost or stolen except in the case of a Bank Issued Octopus, you should notify the issuing bank or financial services company. We will then cancel and disable your Octopus after a specified period of time (Notification Period) following receipt of your report. The Notification Period shall be determined and announced by us from time to time. Once cancellation of your Octopus is effected, it cannot be re-activated subsequently.

15.3 The lost Octopus service described in Condition 15.2 will protect you from the loss of the remaining value and any value added through the Automatic Add Value Service on your Octopus after the expiry of the Notification Period.

15.4 We will refund you the Deposit, if applicable, and the remaining value, if any, on your Octopus as recorded in our system at the end of the Notification Period, on payment of a refund fee for losing your lost Octopus service, which will be deducted from the refund of the remaining value on your Octopus, if any, or payable by you.

16. Personal Information Collection Statement relating to this “Notice” in accordance with the Personal Data (Privacy) Ordinance (the “Ordinance”)

16.1 The Ordinance governs the collection, holding, processing and use of your personal data and other information that we may collect from time to time (the “Data”). The Data shall include transactional records (meaning the transaction data which we receive from our Octopus readers and other channels in respect of the use of your Octopus) to the extent that those transactional records are “personal data” under section 2(1) of the Ordinance. This Data is to enable us to provide the Octopus and other related services to you. Further information is set out in our Privacy Policy which is located at www.octopus.com.hk and this Notice is the basis upon which we collect, hold, process and use the Data.

16.2 If you do not provide your personal data to us, we may be unable to provide you with some of our services you request, including, but not limited to, Personalised Octopus Service, Automatic Add Value Service, Lost Octopus Service, application for cancellation of Octopus Mobile SIM or transaction records enquiry.

16.3 Purpose: You agree that your Data may be used by us for:
(a) processing an application for our services offered to you from time to time;
(b) management, operation and maintenance of the Octopus payment system, including audit, and exercising our and your rights under these Conditions of Issue;
(c) designing new or improving existing services provided by us, our subsidiaries and our affiliates (that is, our direct holding company and its subsidiaries);
(d) communication by us to you;
(e) investigation of complaints or suspected suspicious transactions (whether in relation to an Octopus or a cross-border card or product carrying or incorporating an Octopus), and research for service improvement;
(f) prevention or detection of crime; and
(g) disclosure as required by law, rules, regulations, codes or guidelines.

16.4 Transfer: Your Data will be kept confidential by us, but you agree that for the purposes set out in Condition 16.3, we may transfer or disclose such Data to the following persons or organisations whose activities are related to us or your Octopus Service:
(a) issuers of Bank Issued Octopus and Automatic Add Value Service participating banks and financial services companies which owe a duty of confidentiality to us and with which you have elected to register;
(b) Third Party Operator(s) under a duty of confidentiality to us;
(c) our agents or contractors under a duty of confidentiality to us who provide administrative, telecommunications, computer, payment, data processing or other services to us in connection with the operation of our business such as professional advisors, centre service providers, credit collection agencies (in the event you owe us any money), courier, gift redemption centres or data entry companies;
(d) our subsidiaries and/or our affiliates which owe a duty of confidentiality to us; and
(e) any account enforcement agencies and/or regulatory bodies for compliance with applicable laws, rules, regulations, codes and/or guidelines and/or any person or entity to whom we, our subsidiaries and/or affiliates are under a binding obligation to make disclosure under the requirements of any law, rule, regulation, code and/or guideline and/or order of any competent court of law, law enforcement agencies and/or regulatory bodies, but such disclosure will only be made under proper authority.

16.5 Access: You have the right to:
(a) check whether we hold your Data and to have access to that Data;
(b) require us to correct any Data which is inaccurate; and
(c) ascertain our policies and practices in relation to the Data and to be informed of the kind of Data held by us.

16.6 We reserve the right to charge you a reasonable fee for complying with any request for access to your Data.

16.7 Any Data access request should be made in writing to:
Data Protection Officer
Octopus Cards Limited
46/F, Manhattan Place
280-290 King’s Road
Kowloon Bay
Kowloon
Hong Kong
Email: dpo@octopus.com.hk

16.8 Nothing in this Notice shall limit your rights under the Ordinance.

17. Transaction Records

The transaction records of your Octopus will be safely kept by us. Transaction records mean all the transaction data which we receive from our system Octopus readers and/or from other channels in respect of the use of your Octopus. We will only disclose any of your transaction records to:

(a) the relevant Service Provider which is under a duty of confidentiality to us;
(b) satisfy a search warrant or an order by a competent court of law or a relevant regulatory body that we are required to comply;
(c) any other parties which are under a duty of confidentiality to us, in order for us to maintain the normal managements, operation and maintenance of the Octopus Service or to provide the Octopus Service or to provide our Octopus service.

18. New Services

We may provide you with new services associated with your Octopus from time to time, and these new services will be governed by the terms and conditions herein or as amended from time to time for the respective services.

19. Fees and Charges

Our fees and charges are available on our website or from our Authorised Distributors. For details, please refer to our “Schedule of Fees and Guidelines”, which can be obtained from our website at www.octopus.com.hk.

20. Changes in these Conditions of Issue

20.1 We may amend these Conditions of Issue by publishing a notice of the change(s) in one Chinese and one English language newspaper and/or on our website www.octopus.com.hk. If such change(s) affect(s) the fees and charges and the liabilities or obligations of existing customers.

20.2 The change(s) shall take effect on a date specified in the notice, which will be no less than 30 days after the date of publishing such notice in the newspapers and/or on our website www.octopus.com.hk.

20.3 The change(s) will apply to you unless your Octopus is cancelled before the change(s) take effect.

20.4 A copy of the latest version of these Conditions of Issue will be available on our website www.octopus.com.hk or from our designated Authorised Distributors upon request.

21. English Version Prevalent

We have provided a Chinese language translation of these Conditions of Issue for reference. If there is any inconsistency between the English and Chinese versions, the English version shall prevail.

22. Governing Law

These Conditions of Issue shall be governed by the laws of Hong Kong.

Octopus Customer Service Hotline: 2266 2222

(This version takes effect from 30 September 2013)