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**Transport and  
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**Transport Branch**

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23 July 2013

Clerk to Panel on Transport  
(Attn: Ms Sophie Lau)  
Legislative Council  
Legislative Council Complex  
1 Legislative Council Road  
Central, Hong Kong

Dear Sophie,

**Panel on Transport**  
**Letter from Hon TANG Ka-piu**

I refer to your letter dated 23 May 2013 about a submission from Hon TANG Ka-piu on the matter of erroneous deduction of Octopus Card value.

We understand from FSTB that the CEO of Octopus Company Limited has sent a note (copy attached) to the Chairman of the Transport Panel and Hon TANG Ka-piu to explain the situation, following a meeting with them on 29 May 2013.

We also understand that Hon TANG Ka-piu has raised the same matter with the Clerk to the Panel on Financial Affairs, who has referred it to the Hong Kong Monetary Authority.

Please let me know should you wish to seek any further assistance from this Bureau. Thank you.

(Bernadette Lam)  
for Secretary for Transport and Housing

c.c. Mr Herbert Lam, AS for Financial Services & the Treasury (Financial Services)(5)3, FSTB



工聯會向立法會交通委員會主席陳鑑林議會提出  
「要求討論八達通卡被錯扣款項的問題」  
八達通的回應

## 1. 多年來八達通卡被錯扣款項的原因

- 八達通是全球非接觸式離線智能卡付款系統的先驅之一，所採用的離線運作模式，大概需要 0.3 秒便能完成交易，能大大配合交通收費系統和小額零售交易支付的高速要求，亦能同時兼顧交易之安全性。在少數情況下，顧客太快將八達通移離讀寫器，因而可能導致金額已在卡上扣除，但商戶的終端機未能收到完成交易的訊號，而收銀員又沒有及時糾正上述情況的話，就會因此產生未完成交易。
- 收銀員在交易過程中亦可能因沒有留意上述情況而為客戶提供了所需服務或貨品，雖然金額已從八達通扣除，但商戶仍然以為交易尚未完成，而要求顧客用其他方式付款。此情況主要在零售及自助販賣機出現。未完成交易不會在港鐵出現，因持卡人必須完成交易才可以進出車站付費區。
- 在 2009 年之前，為防止出現未完成交易，我們已為不同類型的八達通讀寫器安裝了提示信號，以提醒收銀員和顧客。當八達通用戶看到或聽到提示訊號後，可再次在同一部八達通讀寫器上重新拍卡，此舉只會令交易得以完成，是不會導致雙重扣款的。同時，我們亦定期教育八達通的用戶和商戶正確使用八達通付款系統的方法。

## 2. 有什麼途徑及方法將錯扣款項退還給市民

- 繼我們在 2009 年開始再次進行系統提升，在加入能監測和紀錄未完成交易的功能後，我們已主動為可聯絡到的顧客，包括個人八達通及附有自動增值功能的八達通用戶，以郵寄支票的形式提供自動退款服務。至 2013 年 4 月底為止，經支票給客戶的退款已達 254 萬港元。
- 由於我們沒有不記名八達通用戶的聯絡資料，所以未能主動跟進退款，但是當這些用戶向我們查詢有關交易紀錄時，若確認其卡上有未完成交易的紀錄，我們會即時為他們安排退款。
- 我們於今年 5 月 17 日在全港 18 區的 30 個高人流地點設立了「八達通服務站」，正好為遇到未完成交易的不記名八達通用戶，提供方便快捷的自動退款服務。用戶只需在新設施拍卡，若該卡有未完成交易紀錄，便可獲得即時自動退款至客戶的卡上。

- 個人八達通和附有自動增值服務功能的八達通用戶會繼續享用我們的支票退款服務，而到 2013 年年底，這些客戶也將可使用「八達通服務站」進行自動退款。

未來我們將推出新措施以加強客戶的退款服務，包括：

- 八達通計劃於未來 3 個月於全港多增設 20 個「八達通服務站」地點；
- 由本年 7 月起，增加新渠道，讓客戶可透過網上或互動語音電話系統，查詢未完成交易的資料，而八達通未完成交易的總退款數據也會在網上公布；
- 八達通也將於 7 月推出電視宣傳活動，以提高公眾對正確使用八達通和預防未完成交易的認識。
- 客戶可隨時致電八達通顧客服務熱線 22662222，讓我們為其提供有關未完成交易退款的協助。

### 3. 不能退還的款項會如何處理

- 「八達通服務站」是一個常設的退款設施，沒有定下退款限期。同時，「八達通服務站」剛投入運作不久，我們還需要多些時間去觀察用戶的使用率及退款情況，再決定日後如何以透明、公平和公開的方式，處理未能退還的未完成交易款項。
- 此外，至於 2009 年之前未有記錄的未完成交易估算款項，我們會一直保留作為客戶申請退款之用，只要顧客能出示相關的未完成交易收據或交易紀錄，我們會立即為他們安排退款。至於在若干時間後仍無人認領的款項安排，我們會以透明、公平和公開的方式，處理未能退還的未完成交易款項。

### 4. 會否建立制度，對八達通卡有限公司不能限時內退還八達通卡被錯扣的款項作出懲處

- 八達通不適合回答此問題。但我們希望強調的是，我們一直以來都用不同的渠道將未完成交易的款項退還給客戶，我們也會透過宣傳活動，鼓勵客戶使用「八達通服務站」的退款服務。但用戶是否使用及何時使用「八達通服務站」取回未完成交易的退款，並非八達通所能控制。然而，八達通將繼續在方便的地點增加「八達通服務站」的數量，以加快退款的速度，並加強公眾教育和宣傳，以提高用戶和商戶對正確使用八達通付款系統的認識，從而防止出現未完成交易。



**Octopus' Response to The Hon Chan Kam Lam,  
Chairman of the Legco Panel on Transport  
On HKFTU's Agenda Proposal for Discussion on  
"Erroneous Deduction on Octopus"**

**1. Reasons for erroneous value deduction on Octopus throughout the years**

- Octopus is a pioneer of contactless offline smart card payment system in the world. The offline mode of Octopus transactions, each taking approximately 0.3 second to complete, is considered by us the best fit for the purposed system of transit fare collection and retail small payment to which transaction speed is of utmost importance, while at the same time ensuring strong security. Under rare circumstances where an Octopus is moved away too quickly from the reader during a transaction, the value may have been deducted on the card yet not readily updated on the merchant's point-of-sale terminal. If the cashier then does not rectify the situation immediately, an incomplete transaction may result.
- During the transaction process, if the cashier does not notice the alert message from the reader triggered by an incomplete transaction, he/she may regard the payment as unsuccessful and ask the customer to pay again by other means. Incomplete transactions generally happen in retail outlets and self-service vending machines. Such situations do not occur in MTR as Octopus cardholders have to complete fare payment transactions before they can enter or exit the paid areas of MTR stations.
- Prior to 2009, in our active efforts to avoid incomplete transactions, we already introduced different types of message/sound to alert cashiers and customers when incomplete transactions occurred. When the alert message/sound is seen or heard, cardholders can tap their Octopus again to the same reader to complete the transaction. By doing so, cardholders can ensure completion of the transaction and avoid double payment. In addition, we also have made regular efforts to educate cardholders and merchants on the proper use of Octopus payment.

**2. What are the channels and measures to refund to citizens their incomplete transactions?**

- Since our system upgrade in 2009 which included our capability to capture and record incomplete transactions data, we have been making automatic refunds by cheque mailings to contactable cardholders including users of Personalised Octopus and Octopus with Automatic Add Value Service (AAVS). As at the end of April 2013, HK\$2.54 million has been refunded to customers via cheque mailings.
- For users of Anonymous Octopus, since we do not have their contact details, we are unable to proactively refund to them. Nevertheless, once we receive their transaction enquiries and after ascertaining incomplete transaction records on their Octopus, we will make immediate refund to them.
- The Octopus Service Point (OSP) launched at 30 high traffic locations since 17 May this year addresses this situation by offering Anonymous Octopus cardholders a convenient and speedy channel to check if they have incomplete transactions on their cards, and if so, to receive immediate and automatic refund on their cards once they tap their Octopus on this new facility.

- Cardholders of Personalised Octopus and Octopus with AAVS will continuously receive our refunds via cheque mailings at this stage until the end of 2013, when they will also be able to use the OSP for refund service.
- Moving forward, we will introduce new measures in the near future to enhance our refund service to customers. These include:
  - The addition of 20 more locations for the OSP throughout Hong Kong in the next three months.
  - Starting from this July, new channels will be available for customers to enquire their incomplete transaction refund status online or via the Interactive Voice Response System. OCL will also post the total refund statistics on Octopus' website.
  - The launch of a TV campaign this July to heighten public awareness of the proper use of Octopus and how incomplete transactions can be avoided during payment.
  - Customers can always call our Octopus Customer Hotline on 2266 2222 for assistance concerning refunds for incomplete transactions.

### **3. How will the non-refundable incomplete transaction amount be handled?**

- Given that our intention is for OSP to be a permanent facility for refunds, there will be no expiry date set for refunds handled by it. In addition, since the OSP is newly launched and operational for just a short period, more time is needed for us to observe its usage and refund rate, before we can decide how the unclaimed incomplete transaction fund should be settled in a transparent, fair and open way in the future.
- At the same time, funds equivalent to our best estimate of unclaimed incomplete transactions uncapturable before 2009 will be reserved continuously for customers' claims with relevant supporting receipts or transaction records to us. For any of such funds remaining unclaimed after a certain period, we will decide how it should be handled in a transparent, fair and open way in the future.

### **4. Would a penalty system be set up if Octopus cannot refund to customers the incomplete transaction amount within a specified period?**

- We are not in a position to comment on this. But we would like to stress that OCL has been using different channels to refund the incomplete transaction amount to customers, and we will also actively promote OSP as an effective platform for refunds to customers. Despite so, whether and when customers would make use of the Octopus Service Point to receive incomplete transaction fund is not within Octopus' control. Nevertheless, we will continue to increase the number of locations installed with OSP to accelerate the pace of refunds, while we will continue to step up public education and promotional efforts to raise public awareness of the proper use of Octopus and how to avoid incomplete transactions.