

Hong Kong's Octopus Card

The Octopus card is a smart card that is used to make **payments** in Hong Kong. It first **appeared** in 1997, shortly after Britain's ex-colony returned to China, as a form of payment in trains, subways and buses. In the past 15 years the Octopus Card has **expanded** and can now be used to pay in stores, supermarkets, restaurants and many other **services** in Hong Kong. According to the company that **operates** the card there are about 20 million Octopus cards in circulation, about three times the **population** of Hong Kong.

There are three types of cards: for children, adults and older people. The Octopus Card is a **contactless** smart card. You can pay by simply **placing** it near or waving it over a card reader. The reader **identifies** the card with a **beeping** sound and **deducts** the **amount** from the **balance** of the card. The Octopus Card is like money. When it gets lost, so does the money you have **loaded** onto it.

You can add money to the Octopus card in many ways. There are machines that **accept** cash and transfer it to the card. Banks, gas stations, post offices and other shops can add **value** to the card as well. The card accepts a value of up to 1000 Hong Kong dollars, about 130 US dollars.

The Octopus card has become so popular that about 95% of the city's population between 15 and 65 use it. As a result, many people do not carry much **cash** with them, but use the card as often as possible. Octopus Cards Limited, the owner of the card, **claims** that the card is used 12 million times a day for payments worth 18 million US dollars.

Recently the company has been able to **embed** the Octopus technology inside smart phones to expand **usage** even more. Octopus cards have also reached mainland China. They are used in Shenzhen, north of Hong Kong, and Macau, an island to the east.



Ex. 1 Find in the text the words in bold which mean:

1. _____ = to take away from a total
2. _____ = take
3. _____ = to say that something is true
4. _____ = paying for something
5. _____ = sum
6. _____ = you don't have to pull it through a machine
7. _____ = a short high sound
8. _____ = banknotes and coins
9. _____ = show up
10. _____ = put into
11. _____ = the money you have on the card
12. _____ = grow, spread out; make bigger
13. _____ = to recognise something
14. _____ = here: money
15. _____ = people of a country
16. _____ = add to
17. _____ = control; to be the owner of
18. _____ = put
19. _____ = how something is used
20. _____ = help or work that a company does

Ex.2 Combine the words from the two columns to form collocations as in the text:

- | | |
|----------------|---------------|
| 1. to make | cash |
| 2. to identify | lost |
| 3. to deduct | money / value |
| 4. to get | payments |
| 5. to add | popular |
| 6. to accept | usage |
| 7. to become | the amount |
| 8. to expand | the card |

I know English idioms!

As we read in this lesson's text about a new method of making payments, which is not perfect and can result in losing money easily let's learn this idiomatic phrase: a fool and his money are soon parted. What does it mean? - if a person acts unwisely with money he or she will soon lose it!

A fool and his money are soon parted so when the young man got the money from his father he soon spent it and is now penniless.

Phrasals, phrasals...

The topic of today's text was a smart card used in Hong Kong and called "octopus card". We have and use nowadays many types of payment cards but when they are the credit-type cards we have to remember to pay them off, that is, return the money we borrowed from the card-operating institution to do the shopping with the card. Unfortunately...

Grammar corner

Let's study this sentence from the reading text: When it gets lost, so does the money you have loaded onto it. How do you understand the underlined part? It just means that the money gets lost too! Have a look at more examples:

I like it. – So do I. (= Me, too.)

She knows that. – So does he. (He, too.)

We go there. – So do they. (They, too.)

GLOSSARY	
smart card	karta chipowa
payment	płatność
to appear	pojawić się
to expand	tu: rozszerzyć zakres
services	usługi
according to	zdaniem, według
to operate	obsługiwać
in circulation	w obiegu
population	pokolenie
contactless	bezkontaktowy
to place	przykładać
to wave	pomachać
card reader	czytnik kart
to identify	identyfikować
beeping sound	sygnał dźwiękowy
to deduct	odejmować, potrącać
amount	kwota
balance	saldo
to get lost	zgubić się
to load	doładować
to add	dodać
to accept	przyjmować
to transfer	przekazywać
gas station	stacja paliw
post office	poczta
to add value	tu: doładować
value	wartość
as a result	w rezultacie
to carry	nosić
owner	właściciel
to claim	twierdzić
recently	ostatnio
to embed	wbudować, zainstalować
usage	użycie
to reach	dotrzeć do

ANSWER KEY

Ex.1

1. **deduct** = to take away from a total
2. **accept** = take
3. **claim** = to say that something is true
4. **payment** = paying for something
5. **amount** = sum
6. **contactless** = you don't have to pull it through a machine
7. **beep** = a short high sound
8. **cash** = banknotes and coins
9. **appear** = show up
10. **embed** = put into
11. **balance** = the money you have on the card
12. **expand** = grow, spread out; make bigger
13. **identify** = to recognise something
14. **value** = here: money
15. **population** = people of a country
16. **load** = add to
17. **operate** = control; to be the owner of
18. **place** = put
19. **usage** = how something is used
20. **service** = help or work that a company does

Ex.2

1. to make payments
2. to identify the card
3. to deduct the amount
4. to get lost
5. to add money / value
6. to accept cash
7. to become popular
8. to expand usage