

Example:

Example	Designated Credit Card	Transaction date	Transaction amount (HK\$)		Designated Credit Card Extra Spending Rewards*	4% Limited-time Rewards	Total
Mr. Chan	BEA GOAL Credit Card	10 Mar	Online Spending	\$500	4% = \$20	\$20	\$160
		16 Mar	Local Spending (non Online/ Mobile Payment Spending)	\$3,000	--	--	
		20 Mar	Mobile Payment Spending	\$500	4% = \$20	\$20	
		24 Mar	Online Spending	\$1,000	4% = \$40	\$40	
				Total Rebate	\$80	\$80	
Ms. Chan	BEA i-Titanium Card	11 Mar	Online Spending	\$1,000	3.6% = \$36	\$40	\$171
		17 Mar	Mobile Payment Spending	\$195	3.6% = \$7	Not eligible as <\$500	
		21 Mar	Local Spending (non Online/ Mobile Payment Spending)	\$3,050	---	---	
		25 Mar	Mobile Payment Spending	\$835	3.6% = \$30	\$33	

		31 Mar	Online Spending	\$500	3.6% = \$18	\$20	
				Total Rebate	\$91	Maximum rebate During the Promotional Period = \$80	

* Cardholders have to fulfil the pre-requisite of accumulated Eligible Retail spending at HK\$2,000 or above with Eligible Credit Cards per month to enjoy Designated Credit Card Extra Spending Rewards.

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