

"BEA Credit Card Digital Wallet Rewards: Earn up to HK\$ 10,000 Miles^" Promotion

Example 1

Ms. Wong successfully registers for the Promotion on 20/8/2026 using her BEA Visa Credit Card. She makes the following transactions:

Transaction Date	Transaction	Amount	Eligible Transaction
20/8/2026	AlipayHK local supermarket retail spending	HK\$2,500	✓
23/8/2026	AlipayHK mainland retail spending	HK\$3,000	✓
24/8/2026	AlipayHK bill payment	HK\$300	X (Bill payment is ineligible transaction)
26/8/2026	WeChat Pay (Weixin Pay) mainland retail spending	HK\$2,000	X (Weixin Pay is non-Designated Digital Wallet)
31/8/2026	Apple Pay supermarket retail spending	HK\$500	X (Apple Pay is non-Designated Digital Wallet)
Rewards (Phase 1) Eligible retail spending: HK\$5,500 Earn up to 1,000 Miles^ reward (=10,000 Bonus Points)			

Example 2

Mr. Lam successfully registers for the Promotion on 31/8/2026 using his BEA World Mastercard. He makes the following transactions:

Transaction Date	Transaction	Amount	Eligible Transaction
31/8/2026	WeChat Pay HK local retail spending	HK\$12,500	✓
3/9/2026	WeChat Pay HK mainland retail spending	HK\$8,500	✓
3/9/2026	AlipayHK insurance transaction	HK\$1,000	X (Insurance transaction is ineligible transaction)
5/9/2026	WeChat Pay HK remittance	HK\$1,000	X (Remittance is ineligible transaction)
6/9/2026	WeChat Pay HK transfer	HK\$3,000	X (Transfer is ineligible transaction)
10/9/2026	Alipay mainland retail spending	HK\$1,000	X (Alipay is non-Designated Digital Wallet)
Rewards (Phase 1) Eligible retail spending: HK\$21,000 Earn up to 5,000 Miles^ reward (=50,000 Bonus Points)			

Transaction Date	Transaction	Amount	Eligible Transaction
1/10/2026	WeChat Pay HK local retail spending	HK\$8,000	✓
3/10/2026	WeChat Pay HK mainland retail spending	HK\$20,000	✓
5/10/2026	WeChat Pay HK credit card repayment	HK\$1,000	X (Credit Card repayment is ineligible transaction)
Rewards (Phase 2) Eligible retail spending: HK\$28,000 Earn up to 5,000 Miles^ reward (=50,000 Bonus Points)			

Earn a total of 10,000 Miles^ reward (=100,000 Bonus Points) for Phase 1 and Phase 2.

^Converted from Bonus Points.

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