

Example:

Ms. Wong successfully registers for the Promotion on 2/1/2025 using her BEA Visa Credit Card and between 1/1/2024 and 31/12/2024 did not make any online bill payment any BEA Credit Cards. She makes the following transactions as below:

Spending Category	Transaction Date	Amount	Rewards earned in Promotion
Online Tax Payment	20/1/2025	HK\$50,000	Reward: 50,000 Miles^ Extra reward for New Customers: 2,000 Miles^
Local Retail Spending	21/1/2025	HK\$20,000	
Online Bill Payment (Insurance premiums payment)	3/2/2025	HK\$300,000	
Online Bill Payment (Tuition Fees)	20/2/2025	HK\$150,000	

^Converted from Bonus Points

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