Example:

1) Ms. Wong successfully registers for the Promotion on 2/11/2025 using her BEA Visa Credit Card. She makes the following transactions as below:

Spending Category	Transaction Date	Amount	Rewards earned in Promotion
Online Tax Payment	2/11/2025	HK$50,000	Reward: 24,000 Miles^ Extra reward for Early Birds: HK$400 cash rebate
Local Retail Spending	21/11/2025	HK$15,000	
Online Bill Payment (Insurance premiums payment)	3/12/2025	HK$300,000	
Online Bill Payment (Tuition Fees)	20/12/2025	HK$150,000	

^Converted from Bonus Points

2) Ms. Chan successfully registers for the Promotion on 25/11/2025 using her BEA Visa Credit Card. She makes the following transactions as below:

Spending Category	Transaction Date	Amount	Rewards earned in Promotion
Online Tax Payment	7/11/2025	HK$50,000	Reward: 4,000 Miles^
Local Retail Spending	15/11/2025	HK$40,000	
Online Bill Payment (Insurance premiums payment)	3/12/2025	HK$250,000	
Online Bill Payment (Tuition Fees)	20/12/2025	HK$200,000	

^Converted from Bonus Points

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