

**Example:**

Ms. Chan successfully registers for the Promotion on 03/01/2026 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	07/01/2026	HK\$50,000	4,000 Miles <sup>^</sup>
Local Retail Spending	16/01/2026	HK\$40,000	
Online Bill Payment (Insurance premiums payment)	02/02/2026	HK\$250,000	
Online Bill Payment (Tuition Fees)	16/02/2026	HK\$200,000	

<sup>^</sup>Converted from Bonus Points.

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