**"BEA Credit Card Up to 40,000 Miles^ on Online Tax & Bill Payment (Nov – Dec 2026)" and "Up to 3,000 Miles^ on 'Cash in Hand' Statement Instalment" Promotion**

**Example 1:**
Ms. Chan successfully registers for the Promotion on 2/11/2026 using BEA Visa Signature Card and makes the following transactions as below:

| **Eligible Credit Card** | **Transaction Details** | **Transaction Date** | **Amount** | **Rewards*** |
|---|---|---|---|---|
| BEA Visa Signature Card | Online Bill Payment (tax) | 2/11/2026 | HK$50,000 | **Offer 1b (Visa Credit Card Exclusive): 40,000 Miles^**<br><br>**Early Bird Offer: HK$400 Cash Rebate** |
| | Online Bill Payment (insurance) | 30/11/2026 | HK$450,000 | |
| | Local Retail Spending | 1/12/2026 | HK$20,000 | |

| **Eligible Credit Card** | **Transaction Details** | **Transaction Date** | | **Statement Instalment Amount** |
|---|---|---|---|---|
| | | Credit Card Transaction | Statement Instalment | |
| BEA Visa Signature Card | Online Bill Payment (tax) | 2/11/2026 | 19/12/2026 | HK$50,000 |
| | Online Bill Payment (insurance) | 30/11/2026 | 19/12/2026 | HK$450,000 |
| | Local Retail Spending | 1/12/2026 | 19/12/2026 | HK$20,000 |
| BEA World Mastercard | Local Retail Spending | 20/10/2026 | 3/11/2026 | HK$15,000 |
| **Total Statement Instalment amount eligible for Offer 2** | | **HK$535,000** (HK$50,000+HK$450,00+HK$20,000+HK$15,000) | | |
| **Total rewards for Offer 2** | | **3,000 Miles^** | | |

**Example 2:**
Ms. Wong successfully registers for the Promotion on 2/11/2026 using BEA World Mastercard and makes the following transactions as below:

| **Eligible Credit Card** | **Transaction Details** | **Transaction Date** | **Amount** | **Rewards*** |
|---|---|---|---|---|
| BEA World Mastercard | Online Bill Payment (tax) | 1/12/2026 | HK$50,000 | **Offer 1a: 8,000 Miles^**<br><br>**Early Bird Offer: HK$400 Cash Rebate** |
| BEA Visa Signature Card | Online Bill Payment (tuition fees) | 2/11/2026 | HK$50,000 | |
| | Local Retail Spending | 30/11/2026 | HK$20,000 | |

| **Eligible Credit Card** | **Transaction Details** | **Transaction Date** | | **Statement Instalment Amount** |
|---|---|---|---|---|
| | | Credit Card Transaction | Statement Instalment | |
| BEA World Mastercard | Online Bill Payment (tax) | 1/12/2026 | 2/1/2027 | HK$50,000 |
| BEA Visa Signature Card | Online Bill Payment (tuition fees) | 2/11/2026 | / | HK$0 |
| | Local Retail Spending | 30/11/2026 | / | HK$0 |
| **Total Statement Instalment amount eligible for Offer 2** | | **HK$50,000** (HK$50,000) | | |
| **Total rewards for Offer 2** | | **1,000 Miles^** | | |

**Example 3:**
Ms. Lee successfully registers for the Promotion on 2/11/2026 using BEA World Mastercard and makes the following transactions as below:

| **Eligible Credit Card** | **Transaction Details** | **Transaction Date** | **Amount** | **Rewards*** |
|---|---|---|---|---|
| BEA World Mastercard | Online Bill Payment (tax) | 2/11/2026 | HK$100,000 | **Offer 1b (Visa Credit Card Exclusive): 16,000 Miles^**<br><br>**Early Bird Offer: HK$400 Cash Rebate** |
| BEA Visa Signature Card | Online Bill Payment (tuition fees) | 2/11/2026 | HK$200,000 | |
| | Local Retail Spending | 2/11/2026 | HK$20,000 | |

| **Eligible Credit Card** | **Transaction Details** | **Transaction Date** | | **Statement Instalment Amount** |
|---|---|---|---|---|
| | | Credit Card Transaction | Statement Instalment | |
| BEA World Mastercard | Online Bill Payment (tax) | 2/11/2026 | 2/12/2026 | HK$100,000 |
| BEA Visa Signature Card | Online Bill Payment (tuition fees) | 2/11/2026 | 2/12/2026 | HK$50,000 |
| | Local Retail Spending | 2/11/2026 | 2/12/2026 | HK$20,000 |
| **Total Statement Instalment amount eligible for Offer 2** | | **HK$170,000** (HK$100,000+HK$50,000+HK$20,000) | | |
| **Total rewards for Offer 2** | | **3,000 Miles^** | | |

**Example 4:**
Ms. Cheung successfully registers for the Promotion on 2/11/2026 using BEA UnionPay Dual DIANMOND Credit Card and makes the following transactions as below:

| **Eligible Credit Card** | **Transaction Details** | **Transaction Date** | **Amount** | **Rewards** |
|---|---|---|---|---|
| BEA World Mastercard | Online Bill Payment (tax) | 2/11/2026 | HK$100,000 | **Offer 1a: 8,000 Miles^**<br><br>**Early Bird Offer: HK$400 Cash Rebate**<br><br>**(Cardholder did not make any eligible retail spending with BEA Visa Credit Card, and therefore she did not qualify for the reward under Offer 1b)** |
| | Local Retail Spending | 15/12/2026 | HK$20,000 | |
| BEA Visa Signature Card | Online Bill Payment (insurance) | 2/11/2026 | HK$200,000 | |

| **Eligible Credit Card** | **Transaction Details** | **Transaction Date** | | **Statement Instalment Amount** |
|---|---|---|---|---|
| | | Credit Card Transaction | Statement Instalment | |
| BEA World Mastercard | Online Bill Payment (tax) | 2/11/2026 | / | HK$0 |
| | Local Retail Spending | 15/12/2026 | / | HK$0 |
| BEA Visa Signature Card | Online Bill Payment (insurance) | 2/11/2026 | 30/11/2026 | HK$15,000 |
| | Local Retail Spending | 15/10/2026 | 30/11/2026 | HK$45,000 |
| **Total Statement Instalment amount eligible for Offer 2** | | **HK$60,000** (HK$15,000+HK$45,000) | | |
| **Total rewards for Offer 2** | | **2,000 Miles^** | | |

^Converted from Bonus Points.
*If Cardholder fulfilled the below Offer 1a and Offer 1b concurrently, only the Offer with the highest rewards under Offer 1 will be rewarded.

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