

"BEA Credit Card: 5% Handling Fee Rebate on Online Balance Transfer and up to 12,000 miles^ on Online Bill Payment" and "Up to 3,000 Miles^ on 'Cash in Hand' Statement Instalment"

Example 1

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

Makes the following transactions:			
Transaction Date	Eligible Credit Card	Accumulated Eligible Online Balance Transfer transaction amount	Accumulated Eligible Online Bill Payment transaction amount
22/8/2026	BEA UnionPay Dual Currency PLATINUM Credit Card	HK\$200,000	HK\$10,000
23/8/2026	BEA Visa Credit Card	/	/
Rewards (Phase 1)		Offer 1: HK\$10,000 handling fee rebate and 1,000 Miles^	Offer 2: 3,000 Miles^ + 2,000 Miles^ = 5,000 Miles^
20/9/2026	BEA UnionPay Dual Currency DIAMOND Credit Card	HK\$200,000	/
21/9/2026		/	HK\$200,000
Rewards (Phase 2)		Offer 1: HK\$10,000 handling fee rebate and 1,000 Miles^	Offer 2: 3,000 Miles^ + 2,000 Miles^ = 5,000 Miles^
Total rewards		HK\$20,000 handling fee rebate and 12,000 Miles^	

Transaction Date		Eligible Credit Card	Transaction Description	Statement Instalment Amount
Credit Card Transaction	Statement Instalment			
31/7/2026	22/8/2026	BEA Visa Credit Card	Other Retail Spending	HK\$10,000
22/8/2026	22/8/2026	BEA UnionPay Dual Currency DIAMOND Credit Card	Online Bill Payment	HK\$10,000
5/10/2026	5/10/2026		Other Retail Spending	HK\$50,000
Total Statement Instalment amount eligible for offer 3			HK\$70,000 (HK\$10,000+HK\$10,000+HK\$50,000)	
Total rewards			2,000 Miles^	

Example 2

Mr. Chan successfully registers for the Promotion on 21/8/2026 using his BEA World Mastercard. He makes the following transactions:

Transaction Date	Eligible Credit Card	Accumulated Eligible Online Balance Transfer transaction amount	Accumulated Eligible Online Bill Payment transaction amount
30/8/2026	BEA World Mastercard	HK\$20,000	HK\$10,000
31/8/2026	BEA UnionPay Dual Currency DIAMOND Credit Card	/	HK\$190,000
Rewards (Phase 1)		Offer 1: No rewards (reward requirement not met)	Offer 2: 3,000 Miles^ + 2,000 Miles^ = 5,000 Miles^
20/9/2026	BEA JCB PLATINUM Card	HK\$50,000	/
21/9/2026		HK\$150,000	HK\$999
Rewards (Phase 2)		Offer 1: HK\$10,000 handling fee rebate and 1,000 Miles^	Offer 2: No rewards (reward requirement not met)
Total rewards		HK\$10,000 handling fee rebate and 6,000 Miles^	

Transaction Date		Eligible Credit Card	Transaction Description	Statement Instalment Amount
Credit Card Transaction	Statement Instalment			
5/8/2026	2/9/2026	BEA World Mastercard	Other Retail Spending	HK\$10,000
30/8/2026			Online Balance Transfer	HK\$20,000
30/8/2026			Online Bill Payment	HK\$10,000
31/8/2026	3/9/2026	BEA UnionPay Dual Currency DIAMOND Credit Card	Online Balance Transfer	HK\$190,000
20/9/2026	2/11/2026 (Not applicable to Offer 3)	BEA JCB PLATINUM Card	Online Balance Transfer	HK\$50,000
21/9/2026			Online Bill Payment	HK\$999
21/9/2026			Online Balance Transfer	HK\$150,000
5/10/2026			Other Retail Spending	HK\$10,000
Total Statement Instalment amount eligible for offer 3			HK\$230,000 (HK\$10,000+HK\$20,000+HK\$10,000+HK\$190,000)	

Total rewards	3,000 Miles[^]
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Example 3

Miss Lee (a sole holder of "Cash Rebate" Credit Card) successfully registers for the Promotion on 1/9/2026 using his BEA i-Titanium Card. He makes the following transactions:

Transaction Date	Eligible Credit Card	Accumulated Eligible Online Balance Transfer transaction amount	Accumulated Eligible Online Bill Payment transaction amount
20/8/2026	BEA i-Titanium Card	HK\$200,000	HK\$200,000
Rewards (Phase 1)		Offer 1: HK\$10,000 handling fee rebate and 1,000 Miles^ (=HK\$40 Cash Rebate*)	Offer 2: 3,000 Miles^ + 2,000 Miles^ = 5,000 Miles^ (=HK\$200 Cash Rebate*)
22/9/2026	BEA GOAL Credit Card	HK\$100,000	/
30/9/2026		/	HK\$200,000
Rewards (Phase 2)		Offer 1: HK\$5,000 handling fee rebate	Offer 2: 3,000 Miles^ + 2,000 Miles^ = 5,000 Miles^ (=HK\$200 Cash Rebate*)
Total rewards		HK\$15,000 handling fee rebate and 11,000 Miles^ (=HK\$440 Cash Rebate*)	

Transaction Date		Eligible Credit Card	Transaction Description	Statement Instalment Amount
Credit Card Transaction	Statement Instalment			
20/8/2026	20/8/2026	BEA i-Titanium Card	Online Balance Transfer	HK\$200,000
20/8/2026			Online Bill Payment	HK\$200,000
22/9/2026	3/11/2026 (Not applicable to Offer 3)	BEA GOAL Credit Card	Online Balance Transfer	HK\$100,000
30/9/2026			Online Bill Payment	HK\$200,000
1/11/2026			Online Balance Transfer	HK\$150,000
3/11/2026			Other Retail Spending	HK\$10,000
Total Statement Instalment amount eligible for offer 3			HK\$400,000 (HK\$200,000+HK\$200,000)	
Total rewards for offer 3			3,000 Miles^ (=HK\$120 Cash Rebate*)	

*Cardholders will **receive cash rebate as the rewards by default** for sole holders of "Cash Rebate" Credit Card including BEA GOAL Credit Card, BEA i-Titanium Credit Card or JCB PLATINUM Card (based on 20 Aug 2026 record), and rewards will be credited in form of cash rebate at a rate of HK\$1 per 250 Bonus Points.

[^]Converted from Bonus Points.

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