

"Earn 5% Handling Fee Rebate for Online Balance Transfer with BEA Credit Card"

Example 1:

Ms. Wong successfully registers for the Promotion on 3/3/2026 using her BEA Visa Credit Card. She makes the following transactions:

Transaction Date	Eligible Credit Card	Accumulated Eligible Transaction Amount	5% handling Fee Rebate
5/3/2026	BEA Visa Credit Card	HK\$20,000 online balance transfer	HK\$1,000
12/3/2026		HK\$4,000 retail spending	/
15/3/2026	BEA UnionPay Dual Currency Credit Card	HK\$10,000 online balance transfer	HK\$500
Total	Total retail spending: HK\$4,000 Total online balance transfer: HK\$30,000		Total handling fee rebate: HK\$1,500

Example 2:

Mr. Chan successfully registers for the Promotion on 4/3/2026 using his BEA Mastercard. He makes the following transactions:

Transaction Date	Eligible Credit Card	Accumulated Eligible Transaction Amount	5% handling Fee Rebate
10/3/2026	BEA Visa Credit Card	HK\$45,000 online balance transfer	/
11/3/2026	BEA JCB PLATINUM Card	HK\$2,500 retail spending	/
Total	Total retail spending: HK\$2,500 Total online balance transfer: HK\$45,000		Total handling fee rebate: HK\$0 While total balance transfer amount reached HK\$30,000, the requisite retail spending threshold was not met during the promotional period. The handling fee rebate will not be granted.

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