

Example:

Ms. Wong successfully registers for the Promotion on 02/01/2026 using her BEA UnionPay Dual Currency DIAMOND Credit Card and makes the following transactions as below:

Transaction Date	Accumulated Transaction Amount	5% Handling Fee Rebate
02/01/2026	HK\$1,500 online balance transfer	HK\$100*
10/01/2026	HK\$5,000 online balance transfer	HK\$250
16/01/2026	HK\$50,000 online balance transfer	HK\$2,500
24/01/2026	HK\$25,000 online balance transfer	HK\$1,250
31/01/2026	HK\$3,000 online balance transfer	HK\$150
Total	HK\$84,500 online balance transfer	HK\$4,250

*Handling fee rebate is calculated based on 5% of the Eligible Transaction amount and each transaction will be subject to a minimum handling fee of HK\$100.

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