

Example 1:

Ms. Wong successfully registers for the Promotion on 2/9/2025 (phase 2) using her BEA Visa Credit Card. She makes the following transactions:

Transaction Date	Eligible Credit Card	Accumulated Transaction Amount	5% handling Fee Rebate
13/9/2025	BEA Visa Credit Card	HK\$10,000 online balance transfer	HK\$500
20/9/2025		HK\$4,000 retail spending	----
30/9/2025	BEA UnionPay Dual Currency Credit Card	HK\$20,000 online balance transfer	HK\$1,000
Total	Phase 2 total retail spending: HK\$4,000 Phase 2 total online balance transfer: HK\$30,000		Total handling fee rebate: HK\$1,500

Example 2:

Mr. Chan successfully registers for the Promotion on 25/8/2025 (phase 1) using his BEA Mastercard. He makes the following transactions:

Transaction Date	Eligible Credit Card	Accumulated Transaction Amount	5% Handling Fee Rebate
20/8/2025	BEA Mastercard	HK\$15,000 online balance transfer	HK\$750
29/8/2025		HK\$25,000 online balance transfer	HK\$1,250
30/8/2025	BEA Visa Credit Card	HK\$4,500 retail spending	----
Total	Phase 1 total retail spending: HK\$4,500 Phase 1 total online balance transfer: HK\$40,000		Phase 1: HK\$2,000 handling fee rebate
10/9/2025	BEA Visa Credit Card	HK\$20,000 online balance transfer	HK\$1,000
15/9/2025	BEA Mastercard	HK\$3,000 online balance transfer	Ineligible as each eligible online balance transfer amount must be at least HK\$5,000.
17/9/2025		HK\$20,000 online balance transfer	HK\$1,000
19/9/2025		HK\$10,000 online balance transfer	HK\$500
28/9/2025		HK\$4,000 retail spending	---
Total	Phase 2 total retail spending: HK\$4,000 Phase 2 total online balance transfer: HK\$50,000		Phase 2: HK\$2,500 handling fee rebate
	Total handling fee rebate: HK\$4,500		

Example 3:

Mr. Wong successfully registers for the Promotion on 3/9/2025 (phase 2) using his BEA JCB PLATINUM Card. He makes the following transactions:

Transaction Date	Eligible Credit Card	Accumulated Transaction Amount	5% Handling Fee Rebate
28/8/2025	BEA Visa Credit Card	HK\$30,000 online balance transfer	-----
30/8/2025	BEA Mastercard	HK\$4,500 retail spending	-----
Total	Phase 1 total retail spending: HK\$4,500 Phase 1 total online balance transfer: HK\$30,000		Phase 1: No Handling Fee Rebate as although total balance transfer during promotional period reached HK\$30,000 or above, cardholder has not registered for the offer yet in this phase.
12/9/2025	BEA Visa Credit Card	HK\$2,500 retail spending	-----
15/9/2025	BEA JCB PLATINUM Card	HK\$45,000 online balance transfer	-----
Total	Phase 2 total retail spending: HK\$2,500 Phase 2 total online balance transfer: HK\$45,000		Phase 2: No Handling Fee Rebate as although total balance transfer during promotional period reached HK\$30,000 or above, retail spending requirement is not met.

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