

Example 1:

Ms. Wong successfully registers for the Promotion on 28/5/2025 using her BEA Visa Credit Card. She makes the following transactions as below:

Transaction Date	Accumulated Transaction Amount	5% handling Fee Rebate
28/5/2025	HK\$10,000 online balance transfer	HK\$500
30/5/2025	HK\$20,000 online balance transfer	HK\$1,000
Total	28/5/2025 to 31/5/2025: HK\$30,000 online balance transfer	28/5/2025 to 31/5/2025: Extra HK\$50 Cash Rebate and HK\$1,500 Handling Fee Rebate (Early Bird Offer In May)

Example 2:

Mr. Chan successfully registers for the Promotion on 29/5/2025 using his BEA Visa Credit Card. He makes the following transactions as below:

Transaction Date	Accumulated Transaction Amount	5% Handling Fee Rebate
29/5/2025	HK\$15,000 online balance transfer	HK\$750
30/5/2025	HK\$25,000 online balance transfer	HK\$1,250
10/6/2025	HK\$20,000 online balance transfer	HK\$1,000
15/6/2025	HK\$3,000 online balance transfer	Ineligible as each eligible online balance transfer amount must be at least HK\$5,000.
17/6/2025	HK\$20,000 online balance transfer	HK\$1,000
19/6/2025	HK\$10,000 online balance transfer	HK\$500
28/6/2025	HK\$4,000 retail spending	---
Total	28/5/2025 to 31/5/2025: HK\$40,000 online balance transfer 1/6/2025 to 29/6/2025: HK\$4,000 retail spending and HK\$50,000 online balance transfer Total Transaction: HK\$4,000 retail spending and HK\$90,000 eligible online balance transfer	28/5/2025 to 31/5/2025: Extra HK\$50 Cash Rebate and HK\$2,000 Handling Fee Rebate (Early Bird Offer in May) 1/6/2025 to 29/6/2025: HK\$2,500 Handling Fee Rebate Total Rewards: Extra HK\$50 Cash Rebate and HK\$4,500 Handling Fee Rebate

Example 3:

Mr. Wong successfully registers for the Promotion on 3/6/2025 using his BEA Visa Credit Card. He makes the following transactions as below:

Transaction Date	Accumulated Transaction Amount	5% Handling Fee Rebate
28/5/2025	HK\$30,000 online balance transfer	HK\$1,500
12/6/2025	HK\$2,500 retail spending	-----
15/6/2025	HK\$15,000 online balance transfer	No Handling Fee Rebate as although total balance transfer during promotional period reached HK\$30,000 or above, retail spending requirement is not met.
Total	<p>28/5/2025 to 31/5/2025: HK\$30,000 online balance transfer during 28/5/2025 to 31/5/2025</p> <p>1/6/2025 to 29/6/2025: HK\$4,000 Retail Spending and HK\$20,000 online balance transfer during 1/6/2025 – 29/6/2025</p> <p>Total Transaction: HK\$2,500 retail spending and HK\$45,000 eligible online balance transfer</p>	<p>28/5/2025 to 31/5/2025: Extra HK\$50 Cash Rebate and HK\$1,500 Handling Fee Rebate (Early Bird Offer in May)</p> <p>1/6/2025 to 29/6/2025: No Handling Fee Rebate</p> <p>Total Rewards: Extra HK\$50 Cash Rebate and HK\$1,500 Handling Fee Rebate</p>

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