

**Example:**

Ms. Wong successfully registers for the Promotion on 26/11/2025 using her BEA UnionPay Dual Currency DIAMOND Credit Card. She makes the following transactions as below:

| <b>Transaction Date</b> | <b>Accumulated Transaction Amount</b>     | <b>5% Handling Fee Rebate</b> |
|-------------------------|---|-------------------------------|
| 26/11/2025              | HK\$1,500 online balance transfer         | HK\$100*                      |
| 10/12/2025              | HK\$5,000 online balance transfer         | HK\$250                       |
| 11/12/2025              | HK\$50,000 online balance transfer        | HK\$2,500                     |
| 13/12/2025              | HK\$25,000 online balance transfer        | HK\$1,250                     |
| 30/12/2025              | HK\$3,000 online balance transfer         | HK\$150                       |
| <b>Total</b>            | <b>HK\$84,500 online balance transfer</b> | <b>HK\$4,250</b>              |

\*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!