

**Example:**

Example	Designated Credit Card	Transaction date	Transaction amount		Spring Miles Spending Spree Rewards^	Total Rewards^
Mr. Chan	BEA World Mastercard	1 Apr	Overseas Spending	HK\$60,000	30,000 Miles (= 300,000 Bonus Points)	<b>58,000 Miles</b> (= 580,000 Bonus Points)
		30 Apr	Local Spending	HK\$2,400	800 Miles (= 8,000 Bonus Points)	
		5 May	Local Spending	HK\$39,000	13,000 Miles (= 130,000 Bonus Points)	
		15 Jun	Overseas Spending	HK\$28,400	14,200 Miles (=142,000 Bonus Points)	
Ms. Wong	BEA UnionPay Dual Currency DIAMOND Credit Card	20 Apr	Local Spending	HK\$3,600	1,200 Miles (= 12,000 Bonus Points)	<b>32,000 Miles</b> (= 320,000 Bonus Points)
		25 Apr	Overseas Spending	HK\$12,000	6,000 Miles (= 60,000 Bonus Points)	
		16 May	Local Spending	HK\$9,900	3,300 Miles (= 33,000 Bonus Points)	
		21 May	Overseas Spending	HK\$10,000	5,000 Miles (= 50,000 Bonus Points)	
		11 Jun	Overseas Spending	HK\$33,000	16,500 Miles (= 165,000 Bonus Points)	

^Converted from Bonus Points

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