




## BEA Credit Card<sup>1</sup> Own Your Mega Rewards

### Spending Tips: earn up to HK\$5,170 rewards\*

Example 1 :

Using the registered BEA UnionPay Dual Currency DIAMOND Credit Card with Bonus Points selected as the reward to make the following spending:

	Spend HK\$40,000 per phase in Chinese Mainland via UnionPay App	
	Phase 1:	Phase 2:
<b>Offer 1</b>	250,000 Bonus Points	250,000 Bonus Points
<b>Offer 2b</b>	250,000 Bonus Points	250,000 Bonus Points
<b>Offer 3: Welcome Reward for new registrants<sup>5</sup></b> 	HK\$50 Cash Rebate	/
<b>Up to 5.2% for renminbi retail spending with BEA UnionPay Dual Currency DIAMOND Credit Card<sup>6</sup></b> 	100,000 Bonus Points (extra 12X Bonus Points)	100,000 Bonus Points (extra 12X Bonus Points)
<b>Basic Bonus Point<sup>6,7</sup></b> 	40,000 Bonus Points	40,000 Bonus Points
<b>Earn a total of</b>	<b>640,000 Bonus Points + HK\$50 Cash Rebate</b>	<b>640,000 Bonus Points</b>
	<b>1,280,000 Bonus Points + HK\$50 Cash Rebate</b> (rewards worth HK\$5,170 = up to 6.4% rebate*)	

Example 2 :

Using the registered BEA World Mastercard with Bonus Points selected as the reward to make the following spending:

	Spend HK\$12,000 per phase in Japan via Mobile Payment:	
	Phase 1:	Phase 2:
<b>Offer 1</b>	70,000 Bonus Points	70,000 Bonus Points
<b>Offer 2a</b>	20,000 Bonus Points	20,000 Bonus Points
<b>Offer 3: Welcome Reward for new registrants<sup>5</sup></b> 📺	HK\$50 Cash Rebate	/
<b>Up to 12.5X Bonus Points for Designated World Mastercard<sup>6,7</sup></b> 📺	115,000 Bonus Points (extra 11.5X Bonus Points)	115,000 Bonus Points (extra 11.5X Bonus Points)
<b>Basic Bonus Point<sup>6,7</sup></b> ⭐	12,000 Bonus Points	12,000 Bonus Points
<b>Earn a total of</b>	<b>217,000 Bonus Points + HK\$50 Cash Rebate</b>	<b>217,000 Bonus Points</b>
	<b>434,000 Bonus Points + HK\$50 Cash Rebate</b> (rewards worth HK\$1,786 = up to 7.4% rebate*)	

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