




BEA Credit Card¹ 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:
Offer 1	250,000 Bonus Points	250,000 Bonus Points
Offer 2b	250,000 Bonus Points	250,000 Bonus Points
Offer 3: Welcome Reward for new registrants⁵ 	HK\$50 Cash Rebate	/
Up to 5.2% for renminbi retail spending with BEA UnionPay Dual Currency DIAMOND Credit Card⁶ 	100,000 Bonus Points (extra 12X Bonus Points)	100,000 Bonus Points (extra 12X Bonus Points)
Basic Bonus Point^{6,7} 	40,000 Bonus Points	40,000 Bonus Points
Earn a total of	640,000 Bonus Points + HK\$50 Cash Rebate	640,000 Bonus Points
	1,280,000 Bonus Points + HK\$50 Cash Rebate (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:

	Phase 1: Spend HK\$12,000 overseas (Japan) via Mobile Payment	Phase 2: Spend HK\$12,000 on health check
Offer 1	70,000 Bonus Points	70,000 Bonus Points
Offer 2a	20,000 Bonus Points	20,000 Bonus Points
Offer 3: Welcome Reward for new registrants⁵ 📺	HK\$50 Cash Rebate	/
Up to 12.5X Bonus Points for Designated World Mastercard^{6,7} 📺	115,000 Bonus Points (extra 11.5X Bonus Points)	115,000 Bonus Points (extra 11.5X Bonus Points)
Basic Bonus Point^{6,7} ⭐	12,000 Bonus Points	12,000 Bonus Points
Earn a total of	217,000 Bonus Points + HK\$50 Cash Rebate	217,000 Bonus Points
	434,000 Bonus Points + HK\$50 Cash Rebate (rewards worth HK\$1,786 = up to 7.4% rebate*)	

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