"BEA Credit Card Winter Spending WOW Rewards: Earn up to HK$5,740 rewards*" Promotion

Example 1: Mr. Lam registered for this promotion on 2/11/2026 (chose cash rebate as the Offer 2 reward) and made the following transactions using his BEA World Mastercard, which had been successfully registered for the "Up to 12.5X Bonus Points for Designated World Mastercard" promotion:

Offers	**Phase 1: Spend HK$40,000 at Apple.com with Apple Pay**	**Phase 2: Spend HK$40,000 at Apple Retail Store in Hong Kong with Apple Pay**	**Phase 3: Spend HK$40,000 in Japan**
Basic Reward	40,000 Bonus Points	40,000 Bonus Points	40,000 Bonus Points
BEA World Mastercard Reward – extra up to 11.5X Bonus Points on Electronics/ Overseas spending	115,000 Bonus Points	115,000 Bonus Points	115,000 Bonus Points
Offer 1	300,000 Bonus Points	300,000 Bonus Points	300,000 Bonus Points
Offer 2	HK$280 cash rebate	/	/
Total	**1,365,000 Bonus Points + HK$280 cash rebate = Up to HK$5,740 rewards* (up to 4.7% rebate)**		

Example 2: Mr. Chan registered for this promotion on 2/11/2026 (chose cash rebate as the Offer 2 reward) and made the following transactions using his BEA World Mastercard, which had been successfully registered for the "Up to 12.5X Bonus Points for Designated World Mastercard":

Offers	**Phase 1: Spend HK$8,000 in Apple.com with Apple Pay**	**Phase 2: Spend HK$8,000 in Japan**	**Phase 3: Spend HK$8,000 in Korea**
Basic Reward	8,000 Bonus Points	8,000 Bonus Points	8,000 Bonus Points
BEA World Mastercard Reward – extra up to 11.5X Bonus Points on Electronic & Gadget/ Overseas spending	92,000 Bonus Points	92,000 Bonus Points	92,000 Bonus Points
Offer 1	36,000 Bonus Points	36,000 Bonus Points	36,000 Bonus Points
Offer 2	HK$280 cash rebate	/	/
Total Rewards	**408,000 Bonus Points + HK$280 cash rebate = Up to HK$1,912 rewards* (up to 7.9% rebate)**		

Example 3: Mr. Ho registered on 2/11/2026 (chose cash rebate as the Offer 2 reward) and made the following spending with BEA i-Titanium Credit Card (he holds only 1 BEA Credit Card):

Offers	**Phase 1: Spend HK$40,000 at Apple.com with Apple Pay**	**Phase 2: Spend HK$40,000 on electronics at Fortress online shop**	**Phase 3: Spend HK$40,000 at Farfetch online shop**
Basic Reward	HK$160 cash rebate	HK$160 cash rebate	HK$160 cash rebate
i-Titanium Credit Card Reward – extra up to 3.6% i-Dollar cash rebate on online shopping	HK$300 i-Dollar cash rebate	HK$300 i-Dollar cash rebate	HK$300 i-Dollar cash rebate
Offer 1	HK$1,200 cash rebate#	HK$1,200 cash rebate#	HK$1,200 cash rebate#
Offer 2	HK$280 cash rebate	/	/
Total	**Up to HK$5,260 cash rebate* (up to 4.3% rebate)**		

Example 4: Mr. Li registered on 2/11/2026 (chose cash rebate as the Offer 2 reward) and made the following spending with BEA i-Titanium Credit Card (she holds only 1 BEA Credit Card):

Offers	**Phase 1: Spend HK$8,000 at Apple.com with Apple Pay**	**Phase 2: Spend HK$8,000 on local online food delivery platform foodpanda with Apple Pay**	**Phase 3: Spend HK$8,000 at iHerb online shop**
Basic Reward	HK$32 cash rebate	HK$32 cash rebate	HK$32 cash rebate
i-Titanium Credit Card Reward – extra up to 3.6% i-Dollar cash rebate on mobile payment/online shopping	HK$288 i-Dollar cash rebate	HK$288 i-Dollar cash rebate	HK$288 i-Dollar cash rebate
Offer 1	HK$144 cash rebate#	HK$144 cash rebate#	HK$144 cash rebate#
Offer 2	HK$280 cash rebate	/	/
Total Rewards	**Up to HK$1,672 cash rebate* (up to 6.9% rebate)**		

Example 5: Mr. Leung registered on 2/11/2026 (chose cash rebate as the Offer 2 reward) and made the following spending with BEA UnionPay DIAMOND Credit Card:

Offers	**Phase 1: Spend HK$40,000 at Apple Retail Store with Apple Pay**	**Phase 2: Spend CNY40,000 at Suning outlet via UnionPay App**	**Phase 3: Spend HK$40,000 at Apple Retail Store with Apple Pay**
Basic Reward	40,000 Bonus Points	40,000 Bonus Points	40,000 Bonus Points
UnionPay DIAMOND Credit Card Reward	extra up to 0.4% rebate (non-local dining/ overseas retail spending): 40,000 Bonus Points	extra up to 4.8% rebate (4.4% Renminbi retail spending + 0.4% UnionPay App spending): 100,000 Bonus Points	extra up to 0.4% rebate (non-local dining/ overseas retail spending): 40,000 Bonus Points
Offer 1	300,000 Bonus Points	300,000 Bonus Points	300,000 Bonus Points
Offer 2	HK$280 cash rebate	/	/
Total	**1,200,000 Bonus Points + HK$280 cash rebate = Up to HK$5,080 rewards* (up to 4.2% rebate)**		

Example 6: Miss Leung registered on 2/11/2026 (chose cash rebate as the Offer 2 reward) and made the following spending with BEA UnionPay DIAMOND Credit Card:

Offers	**Phase 1: Spend HK$8,000 at Apple Retail Store with Apple Pay**	**Phase 2: Spend CNY8,000 on meituan with UnionPay App**	**Phase 3: Spend CNY8,000 at Suning outlet via UnionPay App**
Basic Reward	8,000 Bonus Points	8,000 Bonus Points	8,000 Bonus Points
UnionPay DIAMOND Credit Card Reward	extra up to 0.4% rebate (non-local dining/ overseas retail spending): 8,000 Bonus Points	extra up to 4.8% rebate (4.4% Renminbi retail spending + 0.4% UnionPay App spending): 96,000 Bonus Points	extra up to 4.8% rebate (4.4% Renminbi retail spending + 0.4% UnionPay App spending): 96,000 Bonus Points
Offer 1	36,000 Bonus Points	36,000 Bonus Points	36,000 Bonus Points
Offer 2	HK$280 cash rebate	/	/
Total	**332,000 Bonus Points + HK$280 cash rebate = Up to HK$1,608 rewards* (up to 6.7% rebate)**		

Example 7 and 8: In the following example, two cardholders registered for the promotion on 2/11/2026 (chose cash rebate as the Offer 2 reward) and used their Eligible Credit Cards to **make an HK$8,000 Apple Pay transaction at the Apple.com during Phase 1:**

	Example 7: Miss Lee	**Example 8: Miss Wong**
Eligible Credit Cards	**BEA World Mastercard** (registered for the "Up to 12.5X Bonus Points for Designated World Mastercard")	**i-Titanium Credit Card** (she holds only 1 BEA Credit Card)
Basic Reward	8,000 Bonus Points	HK$32 cash rebate
Designated Credit Card Reward	BEA World Mastercard Reward – extra up to 11.5X Bonus Points on Electronic & Gadget: 92,000 Bonus Points	i-Titanium Credit Card Reward – extra up to 3.6% i-Dollar cash rebate on online shopping: HK$288 i-Dollar cash rebate
Offer 1	36,000 Bonus Points	HK$144 cash rebate#
Offer 2	HK$280 cash rebate	HK$280 cash rebate
Total	**136,000 Bonus Points + HK$280 cash rebate = Up to HK$824 rewards* (up to 10% rebate)**	**Up to HK$744 rewards* (up to 9.3% rebate)**

#Rewards for sole holders of "Cash Rebate" Credit Card will receive cash rebate by default at a rate of HK$1 per 250 Bonus Points.
*Calculated based on the preferential redemption rate of designated rewards.
^Converted from Bonus Points.

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