

"BEA Credit Card Own Your Autumn WOW Rewards: Earn up to HK\$3,960 rewards*" Promotion

Example 1: Mr. Lam registered for this promotion on 1 September 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
Basic Reward	40,000 Bonus Points	40,000 Bonus Points
BEA World Mastercard Reward – extra up to 11.5X Bonus Points on overseas spending	115,000 Bonus Points	115,000 Bonus Points
Offer 1	300,000 Bonus Points	300,000 Bonus Points
Offer 2	HK\$320 cash rebate	/
Total	910,000 Bonus Points + HK\$320 cash rebate = Up to HK\$3,960 rewards* (up to 4.9% rebate)	

Example 2: Mr. Chan registered for this promotion on 1 September 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
Basic Reward	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
Offer 1	36,000 Bonus Points	36,000 Bonus Points
Offer 2	HK\$320 cash rebate	/
Total Rewards	272,000 Bonus Points + HK\$320 cash rebate = Up to HK\$1,408 rewards* (up to 8.8% rebate)	

Example 3: Mr. Ho registered on 1/9/2026 (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 air tickets and hotel bookings at Trip.com
Basic Reward	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
Offer 1	HK\$1,200 cash rebate#	HK\$1,200 cash rebate#
Offer 2	HK\$320 cash rebate	/
Total	Up to HK\$3,640 cash rebate* (up to 4.5% rebate)	

Example 4: Mr. Li registered on 1/9/2026 (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 dining and food delivery platform foodpanda with Apple Pay
Basic Reward	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
Offer 1	HK\$144 cash rebate#	HK\$144 cash rebate#
Offer 2	HK\$320 cash rebate	
Total Rewards	Up to HK\$1,248 cash rebate* (up to 7.8% rebate)	

Example 5: Mr. Leung registered on 1/9/2026 (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.com with Apple Pay	Phase 2: Spend HK\$40,000 on flight and hotel bookings at Ctrip.com
Basic Reward	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
Offer 1	300,000 Bonus Points	300,000 Bonus Points
Offer 2	HK\$320 cash rebate	/
Total	820,000 Bonus Points + HK\$320 cash rebate = Up to HK\$3,600 rewards* (up to 4.5% rebate)	

Example 6: Miss Leung registered on 1/9/2026 (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.com with Apple Pay	Phase 2: Spend HK\$8,000 on meituan with UnionPay App
Basic Reward	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
Offer 1	36,000 Bonus Points	36,000 Bonus Points
Offer 2	HK\$320 cash rebate	/
Total	192,000 Bonus Points + HK\$320 cash rebate = Up to HK\$1,088 rewards* (up to 6.8% rebate)	

Example 7 and 8: In the following example, two cardholders registered for the promotion on 2/9/2026 (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")	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\$320 cash rebate	HK\$320 cash rebate
Total	136,000 Bonus Points + HK\$320 cash rebate = Up to HK\$864 rewards* (up to 10% rebate)	Up to HK\$784 rewards* (up to 9.8% 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!