**"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:**<br>**Spend HK$40,000 at Apple.com with Apple Pay** | **Phase 2:**<br>**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 =<br>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:**<br>**Spend HK$8,000 in Apple.com with Apple Pay** | **Phase 2:**<br>**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 =<br>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:**<br>**Spend HK$40,000 at Apple.com with Apple Pay** | **Phase 2:**<br>**Spend HK$40,000 on electronics at Broadway Lifestyle online shop** |
|---|---|---|
| **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:**<br>**Spend HK$8,000 at Apple.com with Apple Pay** | **Phase 2:**<br>**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:**<br>**Spend HK$40,000 at Apple Retail Store with Apple Pay** | **Phase 2:**<br>**Spend CNY40,000 at JD.com via UnionPay App** |
|---|---|---|
| **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):<br><br>40,000 Bonus Points | extra up to 4.8% rebate (4.4% Renminbi retail spending + 0.4% UnionPay App spending):<br>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 =<br>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:**<br>**Spend HK$8,000 at Apple Retail Store with Apple Pay** | **Phase 2:**<br>**Spend CNY8,000 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):<br><br>8,000 Bonus Points | extra up to 4.8% rebate (4.4% Renminbi retail spending + 0.4% UnionPay App spending):<br>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 =<br>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:<br><br>92,000 Bonus Points | i-Titanium Credit Card Reward – extra up to 3.6% i-Dollar cash rebate on online shopping:<br><br>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!