







# Example to earn up to **20X** Gift Points in February!

## Feb | 2024

S	M	T	W	T	F	S
				1/	2/	3/
4/  <b>20x</b>	5/	6/	7/	8/	9/  <b>10x</b>	10/
11/	12/	13/  <b>20x</b>	14/  <b>10x</b>	15/	16/	17/
18/	19/	20/	21/	22/	23/	24/  <b>10x</b> <i>HKTVMall</i>
25/  <b>20x</b> <i>Trip.com</i>	26/	27/	28/	29/		

**20X** for Holidays spending

**10X** for Regular Days spending

 <b>Local spending</b>	<b>4/</b> Buy new bag \$5,500 <b>Earn 110,000 Gift Points</b>	<b>9/</b> Buy new phone \$6,000 <b>Earn 60,000 Gift Points</b>
 <b>Overseas spending</b>	<b>13/</b> Shopping in Japan \$6,000 <b>Earn 120,000 Gift Points</b>	<b>14/</b> Enjoy hot spring \$2,800 <b>Earn 28,000 Gift Points</b>
 <b>Online spending</b>	<b>25/</b> Hotel booking \$3,000 <b>Earn 60,000 Gift Points</b>	<b>24/</b> HKTVMall \$1,200 <b>Earn 12,000 Gift Points</b>

# Earn **390,000** Gift Points!

(=HK\$1,560 rebate or convert to 26,000 miles)

## **10X** Gift Points for bill payment too!

Terms and conditions apply.

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