

Retail Purchase Transactions Defined

At American Express Saudi Arabia, we aim to clarify the nature of retail transactions to better serve our Cardmembers. Retail transactions primarily encompass the purchase of physical goods and related items falling within this category. These transactions involve the exchange of tangible products or services that are physically delivered, acquired, or availed for personal or household use.

Included in Retail Transactions:

Purchase of Physical Goods: This includes items such as clothing, electronics, household items, furniture, and any tangible products that Cardmembers can physically handle or use. Examples* of purchases that are part of the retail transaction purchases include, but are not limited to:

Major retailers (e.g., Amazon.com, noon.com)

Pet stores

Furniture stores

Supermarkets

Department stores

Drug Stores

Book stores

Auto & home supply stores

Personal and household care

Toy & Hobby stores

Computer & Electronic stores

Apparel, Footwear, and Accessories stores

Sporting goods stores

*This is not a complete list.



Excluded from Retail Transactions:

We rely on the merchant to accurately and promptly classify transactions in order to identify qualified online retail purchases.

While American Express Saudi Arabia focuses on retail transactions involving physical goods, it's important to note that certain transactions fall outside this scope. These include:

Digital Goods: Transactions involving digital products, such as software, e-books, downloadable content, and online subscriptions.

Airline Tickets and Travel Services: Transactions related to airline tickets, travel bookings, accommodation reservations, and similar travel-related services.

Consultation Services: Services provided in the form of advice, professional consultations, coaching, or expertise-sharing, whether in-person or remote.

Financial Products/Services: transactions involving financial instruments, investment products, insurance policies, and related financial services.

Cash withdrawal: Transactions specifically related to withdrawing cash from ATMs or similar financial services

Lodging: Transactions related to accommodations, such as hotel stays, rentals, and temporary lodging services.

Car Rental: Transactions involving the rental of vehicles for personal or business use.

Education: Transactions related to educational services and institutions.

Government Services: Payments to government agencies for taxes, licenses, or fines...etc.

Health Care: Transactions related to medical services, health insurance, and healthcare-related expenses.

Other Transportation Fees: Such as toll charges, public transportation fares, and similar fees.

Mail Order: Transactions involving the purchase of goods or services through mail-order services.

Auto Related: Transactions involving automotive services or repairs.

Telecommunications: Payments or transactions related to phone services, internet subscriptions, and similar telecommunications services.

Entertainment: Transactions associated with leisure activities, events, tickets to shows, movies, and similar entertainment services.

Professional Services: Such as child care services, legal or accounting services, and other professional expertise.

Money Order: Transactions involving the purchase or issuance of money orders.

Brokers/Dealers: Financial transactions related to brokers, dealers, or investment intermediaries.

Food Delivery Platforms: Transactions involving ordering food through delivery services.

Rideshare Services: Transactions involving services provided by ridesharing platforms.

Streaming Services: Subscriptions or transactions for accessing digital streaming services.

Online Grocery Orders: Transactions related to ordering groceries online.

Services/products provided in the form of advice, professional consultations, coaching, or expertise-sharing, whether in-person or remote

Cardmembers are NOT eligible for rewards at any merchant that provides a service or a product that is not Sharia compliant, as determined by our Sharia compliance team.

