

## Terms & Conditions (For Individuals)



1. This is a limited-time offer for the Primary Cardmember to earn 60,000 Marriott Bonvoy® bonus Points following Card issuance. This limited-time offer is available from 15 April 2025 until 15 June 2025. ("Welcome Offer").
2. To be eligible to earn 60,000 Marriott Bonvoy bonus Points, the Primary Cardmember must have made at least US\$3,000 in total eligible purchases ("Threshold Amount") posted to their Marriott Bonvoy® American Express® Credit Card Account during the first 90 days after the date of Card issuance.
3. Your application has to be received on 15 April 2025 until 15 June 2025. If your application is received on or before 15 June 2025, you will be eligible for 60,000 Marriott Bonvoy bonus Points if you spend the Threshold Amount during the first 90 days after Card issuance.
4. In rare instances, your period to spend the Threshold Amount may be shorter than 90 days if there is a delay in you receiving your Card after it is issued.
5. Also, purchases may fall outside of the 90-day period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped.)
6. You may not receive bonus Points if we receive inaccurate information or are otherwise unable to identify your purchase as qualifying for the Welcome Offer. For example, you may not receive the bonus Points if (a) the merchant uses a third-party to sell their products or services; or if (b) the merchant uses a third party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or if (c) you choose to make a purchase using a third party payment account or make a purchase using a mobile or digital wallet.
7. Bonus Points will appear on your Marriott Bonvoy member account within 90 days after the end of the Welcome Offer period.
8. Bonus Points may appear on your account in more than one deposit.
9. If we, at our sole discretion, determine that you have engaged in abuse, misuse, or gaming in connection with the Welcome Offer in any way, or that you intend to do so (for example, if you applied for one or more cards to obtain Welcome Offer(s) that we did not intend for you; if you cancel or downgrade your account within 12 months after acquiring it; or if you cancel or return purchases you made to meet the Threshold Amount), we may not credit the Marriott Bonvoy Points to your account. We may also cancel this Card account and other Card accounts you may have with us.
10. Eligible purchases to meet the Threshold Amount can be made by the Primary Cardmember and any Supplementary Cardmembers on a single Card account.
11. Eligible purchases are purchases for goods and services minus returns and other credits and the Exclusions set forth below.
12. To earn the bonus Points, your Card account must not be cancelled or past due at the time of fulfillment.
13. **Bonus Points Calculation:** The bonus Points earned during the promotional period will be awarded after you reach the Threshold Amount, which will be calculated based on the total eligible purchases posted to the Card account within the first 90 days following Card issuance. This calculation does not include any transactions that are excluded from qualifying purchases.

14. **Exclusions:** The following transactions are excluded from qualifying purchases towards the Threshold Amount:
- a. Cash advances
  - b. Balance transfers
  - c. Non-purchase transactions
  - d. Transactions made outside the Welcome Offer period
  - e. Cancelled, reversed, refunded, or disputed transactions
  - f. Paying for fees and charges
  - g. Charge back and fees
  - h. Debit balance transfer from other Cards belonging to you or any Supplementary Cardmember
  - i. Transactions that are billed by merchants outside the 90-day period
  - j. Digital wallet top-ups (such as STCPay or Tiqmo)
15. **Non-Transferable:** This Welcome Offer is non-transferable and cannot be shared with other Cardmembers or Supplementary Cardmembers.
16. **Cardmember Responsibilities:** The Cardmember is responsible for ensuring that the Marriott Bonvoy American Express Credit Card is used for eligible purchases to avail the Welcome Offer.
17. This Welcome Offer cannot be combined with any other offer for the Marriott Bonvoy® American Express® Credit Card.
18. All Marriott Bonvoy Loyalty Programme Terms and Conditions apply to this Welcome Offer, which shall prevail in case of conflict.
19. All defined terms used in these terms and conditions have the meaning set forth in the Cardmember Agreement. To view the Cardmember Agreement, visit American Express Saudi Arabia Terms and Condition page.
20. Terms and Conditions of American Express Saudi Arabia apply to this welcome offer. To view all card benefits, terms and conditions and fees, please visit American Express Saudi Arabia's website.
21. All rights reserved; American Express Saudi Arabia, Copyright 2025.
22. Cardmembers cannot use links and personalized links or codes to promote American Express products on any broadcast/social media channels for personal gain.
23. Offer may not be combinable with any other offer.
24. The Annual Percentage rate starts from 41.18% for the Marriott Bonvoy American Express Credit Card. Final APR might vary based on the applicant variables when applying for the Card.
25. For more information, please contact us at 800 124 2229 or visit [americanexpress.com.sa](https://americanexpress.com.sa).
26. **Non-compliance with the Terms & Conditions of American Express Saudi Arabia's credit and charge Cards may result in cancellation /suspension of your Card/Additional Cards and a negative impact on your credit bureau record. Minimum payments on your credit card may result in additional charges and fees due to the application of the Murabaha margin to the outstanding balance.**
27. **Paying only the minimum amount owed to us can result in additional fees and charges as well as prolonging the time to repay the full amount owed to us. For example, if you have an outstanding balance of SAR 7,000 and you choose to pay only the minimum due, it will take 81 months to settle the balance in full. The total Murabaha Margin (term cost), in this case, would be SAR 6,296.**

**American Express Saudi Arabia is regulated and supervised by the Saudi Central Bank.**