

## Terms & Conditions (For Individuals)

- The offer is only valid for the Platinum Cards issued by American Express Saudi Arabia.
- The offer is valid only for new Cardmembers and does not apply to current or former Cardmembers.
- This offer is not applicable for existing Platinum Card Cardmembers, and those who cancel their card and apply again during the campaign period.
- A sign-up bonus of 50,000 Membership Rewards® points upon spending USD 3000 in the first 90 days after Card issuance.
- The reward will be credited to the new Cardmember, after 45 days from meeting the minimum spend threshold.
- The offer is valid for individuals and is non-transferable; it cannot be exchanged for other benefits or cash.
- Campaign validity is from May 13<sup>th</sup> to 31<sup>st</sup> May 2025. Applications submitted after 31<sup>st</sup> May 2025 will not be included, Applicants who applied during the campaign validity date must complete the request and issue the card no later than 15<sup>th</sup> Jun 2025, any approved application after this date will not be included in the offer.
- The offer applies to applications submitted completely online only through the E-Apply platform of American Express Saudi Arabia website.
- Digital wallet top-ups transactions and ATM cash withdrawals are excluded from this offer.
- Membership Rewards® Terms and Conditions apply. Cardmembers must be enrolled in the Membership Rewards® program to receive the campaign points.
- The annual percentage rate starts from 48.21%, depending on the type of Credit Card and the applicable standards.
- All terms and conditions of American Express Saudi Arabia, the Membership Rewards program, and the Cardmember Agreement apply.
- Offer may not be combinable with any other offer.
- American Express Saudi Arabia reserves the right to modify, suspend, or terminate the offer at any time.
- Cardmembers cannot use links or personalized links/codes to promote American Express products—whether through media channels or social media platforms/apps—for personal gain. If these tools are used in an unauthorized manner, the mentioned offer/incentive will not be granted.
- To view all card benefits, terms and conditions and fees, please visit us at our website.
- If you have any feedback or concerns, please contact our Customer Care Team via email: [complaints@americanexpress.com.sa](mailto:complaints@americanexpress.com.sa), or call 8004424442 or +966112926663 from outside the Kingdom. For more details, please visit the Complaint / Feedback Handling Procedures page on our website.
- For more information, please contact us on 800 124 2229 or visit American Express Saudi Arabia's website.
- Copyright 2025. American Express Saudi Arabia all rights are reserved.
- **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.**
- **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.**