

Terms and Conditions:

- This offer is for individuals.
- **Offer Period:** 1 July 2025 to 31 August 2025.
- **Eligibility:** Cardmembers who have opted-in/registered for the offer (the “Offer”) on the Marriott Bonvoy® American Express® Credit Card page available on the American Express Saudi Arabia website, will earn double Points for purchases made at:
 - a. Hotels participating in Marriott Bonvoy: This refers to all hotels and resorts that participate in the Marriott Bonvoy loyalty program worldwide, as detailed in Section 1.2 of the Marriott Bonvoy Loyalty Program Terms & Conditions.
 - b. Airlines: This refers to purchases made directly with airlines for air travel, including but not limited to ticket purchases and ancillary fees charged directly by the airline.
 - c. International purchases on currencies other than USD and SAR: This refers to purchases made in currencies other than United States Dollars (USD) and Saudi Arabian Riyals (SAR).
- To receive the Offer, the Cardmember’s account and Card must be active at the time of bonus points issuance.
- **Participation Criteria:** In order to participate in the Offer, the Cardmember must opt-in/register for the Offer on the Marriott Bonvoy® American Express® Credit Card page available on the American Express Saudi Arabia website by entering their name and Marriott Bonvoy number.
- **Earning Criteria:**
 - a. Marriott Bonvoy American Express Cardmembers will receive 5 additional Points per US\$1, for a total of 10 Points per US\$1 on eligible transactions made at hotels participating in Marriott Bonvoy.
 - b. Marriott Bonvoy American Express Cardmembers will receive 3 additional Points per US\$1 in currencies other than SAR or USD, for a total of 6 Points per US\$1 on international transactions and on Airline bookings made internationally (currencies other than Saudi Riyal and US Dollars).
 - c. Marriott Bonvoy American Express Cardmembers will receive 2 additional Points per US\$1, for a total of 4 Points per US\$1 on Airline bookings made domestically.
- **Sample calculations for the Marriott Bonvoy® Bonus Points:** To illustrate how the double Marriott Bonvoy bonus Points are calculated, consider the following examples*:

Purchase Category	Transaction Date	Spend (USD)	Base Points per USD	Base Points Earned	Bonus Points Earned	Total Points Earned
Marriott Bonvoy Participating Hotels	20/July	2,000	5	10,000	10,000	20,000
International Spend (non-SAR/USD)	21/July	2,000	3	6,000	6,000	12,000
Airlines (Saudi Arabia)	22/July	2,000	2	4,000	*1,000	5,000
Totals		6,000	-	20,000	17,000	37,000

* Bonus points will be awarded to the Cardmember based on the chronological order of purchase transactions and will continue to accrue until the Cardmember reaches the USD 5,000 spend limit.

- **Points Crediting:** Bonus points will reflect on your Marriott Bonvoy® American Express® Credit Card account within 90 days after the end of the Offer period.

- **Exclusions:** Cash advances, Digital wallets top-ups, balance transfers, non-purchase transactions, transactions at non-participating Marriott Bonvoy hotels (including but not limited to third-party websites or travel agencies), transactions made outside the Offer period, cancelled, reversed, refunded, or disputed transactions, and charges not appearing on the hotel room folio (such as dining spa/resort/health club, and any other services billed separately).

- **Non-Transferable:** Offer cannot be transferred to other Cardmembers or supplementary card holders.

- Purchases may fall outside of the 1-month period in some cases due to a delay in merchants submitting transactions or a different purchase date from the date you made the transaction. In such cases, American Express Saudi Arabia may consider the purchase date to be the date the transaction was made, not the date when the transaction was recorded on the system.

- If we in our sole discretion determine that you have engaged in fraud, abuse, misuse, or gaming in connection with the bonus points offer in any way or that you intend to do so (for example, if you repeatedly make purchases at different hotels and then cancel the transactions), we will not credit the Marriott Bonvoy® American Express® Credit Card with the bonus points. We may also cancel your Card account and other Card accounts you may have with us.

- **Cardmember Responsibilities:** Ensure the Marriott Bonvoy® American Express® Credit Card is used for qualifying transactions.

- Marriott Bonvoy® terms and conditions apply.

- American Express Saudi Arabia terms and conditions apply. To view all card benefits, terms and conditions, please visit the American Express Saudi Arabia website.

- All rights reserved American Express Saudi Arabia, Copyright 2025.

- For more information, please contact us on 8001242229 or visit americanexpress.com.sa.

- If you have any feedback or concerns, please contact our Customer Care Team via email: complaints@americanexpress.com.sa, or call from inside Saudi Arabia 8004424442 or +966112926663 from outside Saudi Arabia. For more details, please visit the Complaint / Feedback Handling Procedures page on our website.

- The Annual Percentage rate for the Marriott Bonvoy® American Express® Credit Card starts from 41.18%, according to the applicable standards.

- **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