

1. You are receiving this offer because you are a member of the **Misk Leadership Group**.
2. This offer is exclusively valid for members of the **Misk Leadership Group**.
3. Eligible applicants must reside in the Kingdom of Saudi Arabia.
4. New applicants who apply for the **Platinum Card** and are approved will receive **100,000 Membership Rewards® points** upon card activation and enjoy a **50% waiver on the annual fee for the first year**.
5. Each welcome bonus is applicable to one product per applicant.
6. Approval of applications is subject to American Express Saudi Arabia's underwriting criteria and documentation requirements.
7. American Express Saudi Arabia shall not be held liable for delays caused by incomplete documentation, system errors, or external factors beyond its control.
8. This offer may not be combined with any other promotional offer, unless explicitly stated by American Express Saudi Arabia.
9. This offer is non-transferable and may be amended, suspended, or withdrawn at any time at the discretion of American Express Saudi Arabia.
10. By applying for this offer, you consent to the verification of your eligibility by American Express Saudi Arabia and to the sharing of your personal information with internal teams, including the Premium Acquisition team, for the purposes of processing, eligibility assessment, and further communication. All data will be handled in accordance with applicable privacy protection regulations in the Kingdom of Saudi Arabia.
11. If you are already benefiting from a special offer or preferential terms under an agreement with any other organization in Saudi Arabia, you must choose between your existing offer and this offer. Both offers cannot be combined.
12. Misuse of this offer or failure to comply with its terms may result in disqualification and cancellation of the Card.
13. The offer is valid from **01 August 2025 until 31 December 2025**.
14. Misk Leadership Group Terms and Conditions apply.
15. Membership Rewards® program Terms & Conditions apply.
16. Welcome bonus Membership Rewards® points will be credited within 30 days from card activation.
17. All Membership Rewards® bonus points are non-transferable and cannot be redeemed for cash.
18. © American Express Saudi Arabia. All rights reserved.
19. Terms and Conditions of American Express Saudi Arabia apply. To view all Card benefits, terms, conditions, and fees, please visit the American Express Saudi Arabia website.
20. If you have any feedback or concerns, please contact our Customer Care Team via email at **complaints@americanexpress.com.sa**, or call from inside Saudi Arabia at **800 442 4442**, or from outside Saudi Arabia at **+966 11 292 6663**. For more details, please visit the Complaint/Feedback Handling Procedures page on the website.
21. For general inquiries, please contact us from inside Saudi Arabia at **800 124 2229**, or from outside Saudi Arabia at **+966 11 292 6666**.
22. **Non-compliance with the Terms and Conditions of American Express Saudi Arabia Credit and Charge Cards may result in the cancellation or suspension of your Card and/or Supplementary Cards, and may negatively impact your credit bureau record.**

23. Paying only the minimum amount owed may result in additional fees and charges, and may prolong the repayment period. 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 repay the balance in full. In this case, the total Murabaha Margin (term cost) would be SAR 6,296.
24. The Annual Percentage Rate for the Platinum Card starts from **48.21%**, depending on applicable standards.
25. The Platinum Card benefits are subject to Terms and Conditions. To learn more, please visit the The Platinum Card page on the American Express Saudi Arabia website.
26. Annual Fee: SAR 4,312.50 (including VAT)
27. For more information, please refer to the Credit Card Disclosure Table available on the American Express Saudi Arabia website.
28. American Express Saudi Arabia is regulated and supervised by the Saudi Central Bank.