

Terms & Conditions (For Individuals)



1. This is a limited-time offer for the Primary Cardmember to earn 90,000 Marriott Bonvoy® bonus Points and \$200 Marriott® eGiftCard following Card issuance. This limited-time offer is available from 1 October 2025 until 30 November 2025. ("Welcome Offer").
2. To be eligible for the Campaign Offer, the Primary Cardmember must meet the following spending requirements on their Marriott Bonvoy® American Express® Credit Card:

Tier	Required Spending on Eligible Purchases	Time Period	Points/Award Earned
Tier 1	US\$1,000	Within the first 15 days from card issuance	\$200 Marriott® eGiftCard*
Tier 2	Additional US\$3,000 (total US\$4,000)	Within the first 90 days from card issuance	30,000 Marriott Bonvoy® points
Tier 3	Additional US\$3,000 (total US\$7,000)		Additional 60,000 Marriott® points

*Marriott Bonvoy® terms and conditions apply. For any inquiries or issues related to Marriott® eGiftCard, please contact Marriott Bonvoy® support team directly.

3. Offer is valid for new Marriott Bonvoy® American Express® cardmembers only. Existing or previous cardmembers are not eligible.
4. Campaign validity starts on 1st October 2025 till 30th November 2025. Applications submitted after 30th November 2025 will not be included, Applicants who applied during the campaign validity date must complete the request and issue the card no later than 15th December 2025, any approved application after this date will not be included in the offer.
5. In rare cases, the period to spend the Threshold Amount may be shorter than 90 days if there is a delay in receiving your physical Card after it has been issued. However, you can use your Card digitally as soon as it is issued.
6. 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.) 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.
7. 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 digital wallet.
8. Bonus Points and Marriott® eGiftCard will appear on your Marriott Bonvoy member account within 90 days after the end of the Welcome Offer period.
9. Bonus Points may appear on your account in more than one deposit.

10. 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.
11. Eligible purchases to meet the Threshold Amount can be made by the Primary Cardmember and any Supplementary Cardmembers on a single Card account.
12. Eligible purchases are purchases for goods and services minus returns and other credits and the Exclusions set forth below.
13. To earn the bonus Points, your Card account must not be cancelled or past due at the time of fulfillment.
14. Cardmembers may only participate in one campaign or offer at a time. This offer cannot be combined with any other ongoing campaign or promotional benefit.
15. **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.
16. **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.
 - k. Bank Transfers
 - l. SADAD Bills.
17. **Non-Transferable:** This Welcome Offer is non-transferable and cannot be shared with other Cardmembers or Supplementary Cardmembers.
18. **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.
19. This Welcome Offer cannot be combined with any other offer for the Marriott Bonvoy® American Express® Credit Card
20. All Marriott Bonvoy Loyalty Programme Terms and Conditions apply to this Welcome Offer, which shall prevail in case of conflict.
21. All defined terms used in these terms and conditions have the meaning set forth in the Cardmember Agreement. Visit the American Express Saudi Arabia website to view the Cardmember Agreement.
22. Terms and conditions of American Express® Saudi Arabia apply. To view all card benefits, terms and conditions, and fees, please visit the American Express® Saudi Arabia website.

23. All rights reserved; American Express Saudi Arabia, Copyright 2025.
24. The Annual Percentage rate for the Marriott Bonvoy® American Express® Credit Card starts from 41.18%, according to the applicable standards.
25. For more information, please contact us at 800 124 2229 or visit americanexpress.com.sa.
26. Failure to comply with the terms and conditions of the Credit and Charge Card Agreement with American Express Saudi Arabia may result in the cancellation or suspension of your card or any supplementary cards, and may negatively affect your credit record. Paying only the minimum due amount on your credit card may result in additional charges due to the application of the Murabaha margin on 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.