

Terms & Conditions (For Individuals)



- All Cards should be issued by American Express Saudi Arabia
- Offer is only applicable to The American Express Blue Card, The American Express Gold Credit Card, The American Express Gold Card, The American Express Platinum Credit Card, The American Express Green Card, AlFursan American Express® Credit Card, The Marriott Bonvoy® American Express® Credit Card, The Gold Card®, The American Express Platinum Card®, The Platinum Card®.
- Cardmembers will receive a reward when they refer new applicants to apply and get American Express Cards. The Reward breakdown is mentioned in the tables below.
- To be eligible for the offer, the Cardmember will need to share the personalized application referral code (generated within their mobile app account) with the referred applicant by clicking on the “Share” code.
- To receive the reward, the referred applicant should apply for the Card from the personalized referral code.
- The reward will be credited to the existing Cardmember referring the Card after the Card activation of the new Card.
- The reward will be credited to the new Cardmember that was referred the Card 45 days after the Card activation.
- New Cards issued should be new to American Express Saudi Arabia. If the Cardmember already holds any American Express Card issued in Saudi Arabia they will not be eligible for the offer.
- Cardmembers may invite up to a maximum of 10 individuals only.
- Campaign starts on 20 February 2025 and expires on 31 of December 2025.
- To receive their Reward, the Cardmember should be enrolled in the respective loyalty program of each reward. Whether it is Membership Rewards, AlFursan or Marriott Bonvoy.
- Terms and conditions of American Express Saudi Arabia apply.
- All terms and conditions of your Cardmember Agreement Apply.
- All the mentioned Terms and Condition can be found on the American Express Saudi Arabia website.
- Terms and conditions of Membership Rewards® program apply. To view the Membership Rewards® Terms & Conditions please visit our website.
- To view all card benefits, terms and conditions and fees, please visit our website.
- The following rewards will be credited to both MGMer (the existing Cardmember) and MGMee (the new Cardmember) accounts upon the approval of the referred new Cardmember, the reward is based on the Card they refer and the Card they hold (in order to determine which loyalty program they are enrolled to):

	Card referred	MR based MGMer	MGMee
Membership Rewards products	The American Express Blue Card	5,000 Membership Rewards points	5,000 Membership Rewards points
	AlFursan American Express® Credit Card	21,000 Membership Rewards points	7,000 Miles
	Marriott Bonvoy® Credit Card	18,500 Membership Rewards points	10,000 Marriott Bonvoy points
	The American Express Green Card	15,000 Membership Rewards points	15,000 Membership Rewards points
	The Gold Card	20,000 Membership Rewards points	20,000 Membership Rewards points
	The Platinum Card	50,000 Membership Rewards points	50,000 Membership Rewards points
Fursan Reward	The American Express Blue Card	1,600 Miles	5,000 Membership Rewards points
	AlFursan American Express® Credit Card	7,000 Miles	7,000 Miles
	The American Express Green Card	4,500 Miles	15,000 Membership Rewards points
	The Gold Card	6,500 Miles	20,000 Membership Rewards points
	The Platinum Card	16,000 Miles	50,000 Membership Rewards points
Marriott Bonvoy Reward	The American Express Blue Card	2,600 Marriott Bonvoy points	5,000 Membership Rewards points
	Marriott Bonvoy® Credit Card	10,000 Marriott Bonvoy points	10,000 Marriott Bonvoy points
	The American Express Green Card	8,000 Marriott Bonvoy points	15,000 Marriott Bonvoy points
	The Gold Card	10,500 Marriott Bonvoy points	20,000 Membership Rewards points
	The Platinum Card	26,000 Marriott Bonvoy points	50,000 Membership Rewards points

- The Annual Percentage Rate (APR) starts from 40.64% depending on the type of Credit Card and the applicable standards.
- 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.
- Offer may not be combinable with any other offer.
- American Express Saudi Arabia reserves the right to amend, suspend, or terminate this offer, or to revise the above terms and conditions, should it be necessary as a result of events or conditions outside its control.
- The offer is valid only for Cards issued by American Express Saudi Arabia.

- Terms and Conditions of American Express Saudi Arabia apply. To view all card benefits, terms and conditions and fees, please visit American Express Saudi Arabia's website.
- If you have any feedback or concerns, please contact our Customer Care Team via email: complaints@americanexpress.com.sa, or call [8004424442](tel:8004424442) or [+966112926663](tel:+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](tel:8001242229) 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 amount due is SAR 13,296, which includes both the outstanding balance and the Murabaha Margin.

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