

1. This is a limited-time offer for the Primary Cardmember (The Platinum Card) for 50% annual fee waiver and 100,000 Membership Rewards points
2. The offer is valid only for new Cardmembers and does not apply to current or former Cardmembers.
3. This offer is not applicable for existing Cardmembers, and those who cancel their card and apply again during the campaign period.
4. The reward will be credited to the new Cardmember, after 45 days from Card activation
5. Campaign validity starts on 20 November 2025 until 31 December 2025. Applications submitted after 31 December 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 January 2026, any approved application after this date will not be included in the offer.
6. Membership Rewards® Terms and Conditions apply. Cardmembers must be enrolled in the Membership Rewards® program to receive the campaign points.
7. The offer is valid for individuals and is non-transferable; it cannot be exchanged for other benefits or cash.
8. All terms and conditions of American Express Saudi Arabia, the Membership Rewards program, and the Cardmember Agreement apply.
9. Offer may not be combinable with any other offer.
10. 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.
11. In the event that you disagree with the Terms and Conditions in the Cardmember Agreement, you have the right to terminate your Cardmember Agreement within a 14-day period commencing from the date of account creation date.
12. The Cardmember shall be entitled to a refund of the credit card's annual fee, prorated based on the period of usage, in the event of early termination of the agreement.
13. To view all card benefits, terms and conditions and fees, please visit us at our website.
14. Copyright 2025. American Express Saudi Arabia all rights are reserved.
15. The Annual Percentage rate for the for the Platinum Card starts from 48.21%, according to the applicable standards.
16. 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.
17. For more information, please contact us on 800 124 2229 or visit American Express Saudi Arabia's website.
18. **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.**
19. **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.