CARDMEMBER AGREEMENT

November 2025 - Version 1

Fatwa Reference No. for Credit Cards on Tawarruq Model: AMX-3486-68-03-08-23-CAM
Fatwa Reference No. for Charge Cards on Tawarruq Model: AMX-3487-69-04-08-23-CAM
Fatwa reference number for Equal Monthly Installments: AMX-20-01-01-11-22-CAM-#01

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THE PARTIES TO THE AGREEMENT

The parties to the Agreement are American Express Saudi Arabia and the Cardmember whose name appears on the Card.

1. DEFINITIONS

Defined Term	Meaning
Account	Any account maintained by American Express Saudi Arabia in relation to Your Card.
Additional Balance	Any amount deposited into the Card account that exceeds the assigned credit limit after deducting all amounts owed to Us by the Cardmember.
Average Balance	The daily average over a fixed 30-day period, based on transaction dates. If a transaction amount subject to Murabaha is held for longer than 30 days, its impact is compressed into the 30-day period, which may slightly increase the average balance.
Alfursan Miles	The miles awarded to You as a member of the Alfursan ID program of SAUDIA Airlines for (i) travel on SAUDIA Airlines or any of Alfursan Program Partners; or (ii) using or purchasing qualifying services and products of non-airline Alfursan partners using Alfursan American Express Credit Card.
Alfursan Terms & Conditions	The Terms & Conditions issued by SAUDIA Airlines and in force from time to time which govern Alfursan Miles program.
Annual Fee	A fixed annual fee charged against issuance and renewal of Cards.
Monthly Fee	An optional feature made upon Cardmembers's request to pay a fixed monthly fee against issuance and renewal of the Card.
Authenticated Communication	Any instructions received by You through recorded, verifiable and retrievable medium, whether paper, electronic or oral.
Card	Your Credit Card or Charge Card from American Express Saudi Arabia.
Card Anniversary Period	From the date of enrollment for a period of one year.

Defined Term	Meaning
Cardmember's (Your) Tawarruq Transactions Agent Nomination Agreement	The agreement entered into by You at the time of Account opening nominating the Tawarruq Transactions Agent to effect Tawarruq Transactions in respect of the Current Balance on the Card that is not paid in full by the Payment Due Date shown on the monthly Statement.
Cardmember's (Your) Tawarruq Transactions Agent	The agent nominated by You in the Cardmember's Tawarruq Transactions Agent Nomination Agreement to effect the Tawarruq Transactions in respect of the Current Balance on Your Charge Card or Credit Card that is not paid in full by the Payment Due Date shown on the monthly Statement.
Cardmember	You.
Cash Withdrawals	Utilization of the credit limit by withdrawing from an ATM, making a transfer to a current account, or topping-up digital wallets
Charge Card	An Interest-Free, Sharia compliant Card that requires You to pay the Current Balance as shown on each Statement. Our Charge Cards include the American Express Card and the American Express Gold Card.
Charitable Organization	Charity licensed and registered in the Kingdom of Saudi Arabia selected by Us and/or the Sharia Committee.
Commodities	Any Sharia compliant allocated commodities (excluding gold and silver) traded on the London Metal Exchange physically located outside the United Kingdom, acceptable to You and Us and/or such other Sharia compliant commodities as may be agreed upon from time to time by Us and You.
Credit Card	An Interest-Free, Sharia compliant Card that allows You to revolve a portion of Your Account Balance by paying the Minimum Payment Due shown on each Statement. Our Credit Cards include the American Express Blue Card, the American Express Gold Credit Card, the American Express Green Card, the American Express Platinum Credit Card, the Alfursan American Express Credit Card, the Marriott Bonvoy® American Express Credit Card and the Platinum Card.
Credit Limit	The maximum amount You can owe Us on the Account.

Defined Term	Meaning
Current Balance	The total closing balance on Your monthly Statement of Your Account.
Eligible Transaction	Any Transaction except for those Transactions listed in clause 20.1 (b) as may be amended pursuant to clause 20.1(c) and clause 21.1 (b) as may be amended pursuant to clause 21.1 (c).
Hotels participating in Marriott Bonvoy®	All Marriott branded hotels which participate in Marriott Bonvoy®.
KYC	Know Your Customer
Marriott Bonvoy® Account	Your Marriott Bonvoy® membership account.
Marriott Bonvoy®	The Marriott Bonvoy® loyalty program operated by Marriott International, Inc. and governed by the Marriott Bonvoy® Loyalty Program Terms and Conditions, available at marriottbonvoy.com/terms.
Marriott Bonvoy® Elite Night Credit	The credits toward achieving the Marriott Bonvoy® Elite status requirements (i.e. nights required for achieving or renewing Elite status every year).
Marriott Bonvoy® Elite status	Upon reaching certain milestones, a member of the Marriott Bonvoy® loyalty program will earn Silver, Gold, Platinum, Titanium or Ambassador Elite status with associated benefits for each status level.
Marriott Bonvoy® Loyalty Program Terms & Conditions	The Terms & Conditions issued by Marriott International which govern participation in the Marriott Bonvoy® loyalty program. Visit https://www.marriott.com/loyalty/terms/default.mi for the Marriott Bonvoy® Loyalty Program Terms and Conditions and full details on how to earn and redeem Points and learn about Elite benefits.
Marriott Bonvoy® Active Membership Status	You are an active member of the Marriott Bonvoy® loyalty program.
Marriott Bonvoy® Points or “Points”	The points awarded to You for qualifying purchases and activities as a member of the Marriott Bonvoy® loyalty program.

Defined Term	Meaning
Minimum Payment Due	The amount shown on Your monthly Statement for Your Credit Card Account as the minimum amount that You need to pay.
Monthly Fee	A fixed monthly fee charged against issuance and renewal of Cards. At a Cardmember's request, this fee can be paid annually.
Murabaha Margin	**Murabaha Margin**: is the markup charged to Cardmembers who did not settle their full statement balance before the payment due date. This Murabaha Margin is calculated using the *30-day Murabaha margin rate, applied to each card transaction balance not paid off in full, from the date the transaction was preformed, covering the number of days up till the cycle date (or statement date). ***30-day Murabaha Margin rate**: The profit margin charged for a 30-day period.
Our Commodities Transactions Agents	The agents nominated by Us from time to time to effect the sale and purchase of Commodities on a Murabaha basis on the portfolio of Current Balances for all Tawarruq Charge and Credit Cardmembers.
Payment Due Date	The date shown on Your monthly Statement for Your Account which mentions the date by which the entire Current Balance for Charge Cards and the Minimum Payment Due for Credit Cards which needs to be paid to avoid the suspension of Account.
PIN	The Personal Identification Number given to You to use with the Card.
Plan It	Equal monthly Instalments Plan.
Plan It - Equal Monthly Installments Eligible Transaction	Local or international purchase transaction made by primary or supplementary Cardmember (excluding cash advances).
Plan It - Equal Monthly Installments Principal Amount	Means the amount of the Card Transaction in the Billing Currency relating to an Eligible Transaction which the Cardmember consents for conversion into an EMI Plan.

Defined Term	Meaning
Plan It - Equal Monthly Installments Murabaha Margin	Means the Murabaha Margin amount calculated based on principal amount, the declared monthly Murabaha Margin rate and agreed Tenure.
Plan It - Equal Monthly Installments Tenure	Means the duration of the EMI plan expressed in the number of Gregorian calendar months. The standard applicable terms are 3, 6, 9 and 12 months.
Plan It - Equal Monthly Installments Outstanding Amount	Means the Principal amount plus the applicable Murabaha Margin that is not already paid.
Plan It - Equal Monthly Installments Monthly Installment	Means the EMI Principal amount plus the total Murabaha Margin divided by the EMI Tenure.
Primary Cardmember	You, Your.
Replacement Card	Card specifically issued in case of loss, theft, damage, incorrect embossing name provided by You and non-receipt by You.
Revolve Limit	The maximum amount that You can revolve on Your eligible American Express Cards.
SAMA	Saudi Central Bank.
Service Establishments	Retail and other outlets that accept that Card in payment for goods and services.
Sharia Committee	Our Sharia supervisory Committee which is responsible for providing Sharia' opinions on, and certifying, the American Express Saudi Arabia products.
SMS	Short message service.
Statement	A monthly record of all Your Transactions on Your Account including but not limited to purchases of goods and services, Cash Withdrawals, fees and charges, refunds and other debits and credits as per this Agreement. The Statement will also include Your Current Balance, Payment Due Date (for Charge Card and Credit Card) and Minimum Payment Due (for Credit Card).
Supplementary Cardmember	Someone other than You in whose name a Card is issued under Your Account.

Defined Term	Meaning
Tawarruq Transaction	A transaction in which: a) The Cardmember agreed that We purchase Commodities on a Murabaha basis for the Cardmember's unpaid portion of the Current Balance; b) The Cardmember undertakes to purchase such Commodities from Us through the Cardmember's Tawarruq Transactions Agent; c) We purchase the Commodities from the vendor for the purchase prices; and The Cardmember's Tawarruq Transactions Agent then immediately purchases the Commodities from Us on a Murabaha basis for the Cardmember's unpaid portion of the Current Balance plus the Murabaha Margin.
Transaction	Any payment made for goods or services or Cash Withdrawals obtained by using the Card.
Unauthorized Transaction	Any Transaction made by someone who used the Card without Your permission.
Value Added Tax (VAT)	Value Added Tax (VAT) is an indirect tax imposed on all goods and services that are bought and sold by businesses, with a few exceptions.
We, Us, Our	American Express Saudi Arabia.
You, Your	You, Your, the Account holder, the Cardmember, in each case the debtor under this Agreement.
The Annual Percentage Rate (APR)	The Annual Percentage Rate (APR) is calculated by considering the maximum product credit limit as per the internal credit policy, VAT-inclusive annual fee, and Murabaha Margin paid throughout the calendar year. This is subject to revision if any of the APR calculation factors change.
E-wallet top-up, excluding Digital Banks (Effective 17 October 2025)	An electronic application that allows a Cardmember to store, manage, transfer funds, make payments, pay bills, or receive payments through their mobile device, computer, or other digital means. A Digital Wallet may be provided by third-party service providers and the Cardmember's card may be added as a payment method to top-up the wallet.
Digital-only Bank	A bank that conducts a banking business mainly through digital channels (e.g. the web and mobile applications).

2. ACCEPTANCE

If You sign or use the Card, You will be bound by the terms and conditions in this Agreement. You further declare and undertake that You are the ultimate owner for any Cards that may be issued to You pursuant to this Agreement.

3. USING THE CARD

Please note the following:

1. Sign on the back of the Card in ink as soon as You receive it and ensure the same for any Supplementary Cardmember(s).
2. Keep Your PIN a secret and separate from Your Card.
3. Use Your Card only within the expiry date printed on it.
4. Do not use the Card if it is damaged or cancelled.
5. Note that the Card is Our property and You must return it when asked by Us.
6. Note that a Service Establishment or other person acting on Our behalf can also retain the Card.
7. Do not allow any other person to use Your Card(s) and ensure the same for any Supplementary Cardmember(s).
8. Do not use Your Card at a Service Establishment if You are a significant owner of that Service Establishment.
9. Do not use Your Card to fund the working capital needs of Your business.
10. Note that You will be liable for all Transactions, fees and charges incurred on Your Card and on any Cards issued under Your Account to Supplementary Cardmember(s).
11. Note that You will be liable for all Transactions, fees and charges incurred on Your Supplementary Cards.
12. Note that You have to pay Us all amounts debited to Your Account even if a sale or Cash Withdrawal voucher is not signed by You or by Your Supplementary Cardmember.
13. Note that We will not be liable for any loss or damage (direct or indirect) suffered by You or Your Supplementary Cardmember(s) due to a decline of a charge at a Service Establishment.
14. Note that non-compliance with the provisions of this Agreement, or any adverse information impacting your Credit found on SIMAH, Elm, Bayan, or Our authorized collection agencies or to any other agencies authorized by SAMA or other relevant competent authorities, may result in:
    - Cancellation/suspension of Your Card/Supplementary Cardmembers' Cards
    - Decrease in Your Credit Limits with a prior notification through a documented channel.

- Negative impact on Your credit bureau record and Your ability to obtain new credit facilities;
- Litigation in the event of non-payment of Your dues;
- Increased financial burden on You due to fees and charges;
- Financial losses to You due to Unauthorized Transactions due to Your failure to report loss/theft of Your Card promptly.

15. You undertake to act in good faith at all times in relation to all dealings with the Card and with Us and not use the Card for any illegal or immoral purpose. Certain purchases of goods or services, such as alcohol, dealing in pork and pork related products, gambling, pornography or other illegal activities, are prohibited under the principles of Sharia. You shall ensure that the Card is not utilized for Transactions which are contrary, offensive or repugnant to Sharia.
16. We shall be entitled to, at any time We in Our absolute discretion consider that Your usage of the Card is inappropriate or of significant risk to You or Us, including but not limited to when You violate clause 3.15, without giving any reason or notice, without liability to Us and whether or not Your Credit Limit has been reached, withdraw and restrict Your right to use the Card and refuse to authorize any Transaction.
17. Priority Pass™ is granted at the sole discretion of American Express Saudi Arabia.
18. American Express Saudi Arabia reserves the right to remove those benefits or ask Cardmembers to maintain a minimum spend threshold to qualify for these benefits.
19. You have the right to cancel your card within 90 days of receiving it, provided the card has not been activated.
20. You will not be charged a Murabah Margin or fees for adding Additional Balance to your account.

4. THE ACCOUNT

a. We will debit to Your Account all Transactions made by You and Your Supplementary Cardmember(s).

b. When We authorize Your Transaction at a Service Establishment, We assume the Transaction will take place and We will reduce the amount of credit available to You.

c. If We become aware of suspicious, fraudulent Transactions attempted on Your Card, We may block Your Card to safeguard Your interest as well as Ours.

d. Your account will be considered delinquent if payment is delayed for three consecutive months or five non-consecutive months during the contract period, which may lead to escalated actions, including legal procedures.

5. FOREIGN CHARGES

A. All Transactions including Cash Withdrawals, incurred in currencies other than the billing currency of the Card Account (“ Non-Billing Currency”) , will be converted into the Card Accounts billing currency (“ Billing Currency”) . Unless the applicable laws require a specific conversion rate, the Global Network, will use conversion rates based on interbank rates, which they select from customary industry sources on the business day prior to the date of processing the Transaction.

A Foreign Exchange Conversion Fee, as shown in the Cards Information table or as amended by Us from time to time, will be added to the converted amount by Us, the Issuer of Your Card. The conversion will be made on the date of processing the Transaction, which may not be the same date when the Transaction was made, as this depends on the time when the Transaction was submitted to Global Network. The conversion rates may also vary accordingly. At the time of conversion, all Transactions, incurred in currencies other than US Dollars, will be converted to US Dollars before being converted to the Billing Currency. Amounts converted by independent third parties are billed as converted by them. When converting from USD to Saudi Riyals, such transactions will be charged to the Card account after their conversion at a rate determined from customary industry sources. For the avoidance of doubt, a Foreign Exchange Conversion Fee shall apply to all Transactions, including those made in Saudi Riyal currency.

6. FEES AND CHARGES

6.1 General

a. All Our fees and charges are detailed in Annex “A” of this Agreement. Other than the fees and charges listed in Annex “A”, and those published on our Website as set out in the following paragraph, We will not charge You any additional fees.

b. If We decrease any of Our fees and charges We may not give You any notice. An updated list of fees and charges shall be maintained on Our website.

c. Cash Withdrawal fees will be debited to Your Account at the time of posting of Your Cash Withdrawal Transaction(s).

d. We may charge You a fee to cover Our investigation costs for any disputed Transaction as specified in Annex “A”. However, if Our investigations show that the disputed Transaction was not performed by You, We will refund this fee.

6.2 Credit Card Specific Terms

a. You shall pay the total amount of all dues, including fees and charges described as the Current Balance specified in the Statement, such charges to be due in full and payablenot later than the Payment Due Date specified on the Statement. You may choose not to settle the Current Balance in full and instead pay at least the Minimum Payment Due in accordance with clause 8.1. The Minimum Payment Due must be paid on or before the Payment Due Date. If the Minimum Payment Due is not paid by the Payment Due Date or only partly paid, then the unpaid amount of such Minimum Payment Due will be included in the next Card Statement's Minimum Payment Due.

b. Where the Current Balance on Your Credit Card is not paid in full by the Payment Due Date, You automatically request Us to purchase Commodities from a commodity supplier selected with consent of the Tawarruq Transactions Agent for a value equal to the outstanding amount of the Current Balance, and purchase those same Commodities (owned by Us), through Your Tawarruq Transactions Agent, appointed through the accompanying Tawarruq Transactions Agent Nomination Agreement.

c. Your Tawarruq Transactions Agent shall purchase the Commodities on Your behalf at a price approximately equal to Your unpaid Current Balance with the addition of a profit margin calculated using the 30-day Murabaha Margin rate, applied from the date of the Transaction, covering the number of days up till the cycle date (or statement date).

d. The Commodities You purchase from Us shall be sold by Your Tawarruq Transactions Agent to a third party broker.

e. You agree to pay at least the minimum due amount by the Payment Due Date, with any remaining balance subject to Murabaha Margin as outlined in this Agreement.

f. We will maintain records of each Tawarruq Transaction for audit purposes to ensure compliance with the procedures approved by Our Sharia Committee.

g. We will effect Tawarruq Transactions in respect of the unpaid amount of the Current Balance on Your Account as of the Payment Due Date for each subsequent month unless Your Account is sooner suspended or terminated by You or by Us.

h. A Murabaha Margin will be charged to Your Account at the rate specified in Annex "A" for the portion of the Current Balance on Your Account that is not paid by the Payment Due Date and in respect of which a Tawarruq Transaction is effected as set out in this clause 6.2.

6.3 Charge Card Specific Terms

a. You shall pay the total amount of all dues, including fees and charges described as the Current Balance specified in the Statement, such charges to be due in full and payable not later than the Payment Due Date specified on the Statement.

   Where the Current Balance on Your Charge Card is not paid in full by the Payment Due Date, You agree to the purchase of Commodities owned by Us, through Your Tawarruq Transactions Agent, appointed through the accompanying Tawarruq Transactions Agent Nomination Agreement.

b. Your Tawarruq Transactions Agent shall purchase the commodities on Your behalf at a price approximately equal to Your unpaid Current Balance with the addition of a profit margin calculated using the 30-day Murabaha Margin rate, applied from the date of the Transaction, covering the number of days up till the cycle date (or statement date).

c. The Commodities You purchase from us shall be sold by Your Tawarruq Transactions Agent to a third party broker.

d. You agree to repay the amount owed to Us in one instalment, before the next Payment Due Date.

e. We will maintain records of each Tawarruq Transaction for audit purposes to ensure compliance with the procedures approved by Our Sharia Committee.

f. We will effect Tawarruq Transactions in respect of the unpaid amount of the Current Balance on Your Account as of the Payment Due Date for each subsequent month unless Your Account is sooner suspended or terminated by You or by Us.

g. A Murabaha Margin will be charged to Your Account at the rate specified in Annex "A" for the portion of the Current Balance on Your Account that is not paid by the Payment Due Date and in respect of which a Tawarruq Transaction is effected as set out in this clause 6.3.

7. CREDIT LIMIT

7.1 Credit Card

a. We will assign a Credit Limit to Your Credit Card Account along a Cash Withdrawal limit at Our discretion. We may decrease these Credit Limits and we will notify you if we did. We will increase Your Credit Limits only with Your consent. If Your Credit Limit on a Credit Card is changed by Us, You will be able to see Your new Credit Limit in Your next monthly Statement.

b. You must ensure that Your usage of the Credit Card remains within the prescribed Credit Limit unless You obtain Our prior approval through authenticated communication to exceed this Credit Limit.

7.2 Charge Card

- Our Charge Cards have no pre-set spending limit. The purchasing power adjusts with Your use of the Charge Card. No pre-set spending limit does not mean unlimited spending. Your purchases are approved based on a variety of factors including Your current spending patterns, Your payment history, Your credit record, and Your financial resources known to us. These factors are solely determined at Our discretion. Paying Your bills on time, paying in full each month and maintaining a good payment history on all Your credit facilities that are reported to the credit bureau is the best way to increase the spending power of Your Card. We may, at Our sole discretion, reduce or cancel the credit limit on Your Card. If You know that You will be making a purchase on the Card that is significantly larger than Your normal purchases, You can always call the number on the back of Your Card so that a Customer Service representative can verify whether You are able to make such a purchase.

7.3 Cash Withdrawals

- Cash Withdrawal limits will be determined at Our discretion and may vary from 0% of Your Credit Limit to a maximum of 30% of Your Credit Limit, with the maximum limit per withdrawal being as set out in Annex “B”. We may change Your Cash Withdrawal limits without any prior notice to You. The amount of each Cash Withdrawal may be further subject to the applicable daily withdrawal limit of the respective ATM utilized, jurisdiction and the Card type.

8. STATEMENTS & PAYMENTS

1.

   a. We will send You monthly Statements for Your Account by email or post. Each Statement will show the Current Balance (for Credit Cards and Charge Cards), the Minimum Payment Due and Your Payment Due Date (for both Credit Cards and Charge Cards). In the case of Credit Cards, You shall pay the Minimum Payment Due (as defined in Annex “B”). In case of Charge Cards, You are required to pay in full the Current Balance, every month, by the Payment Due Date.

   b. Your account statements will be issued monthly, with the first statement arriving at the beginning of the cycle date.

2. Your payment of Your dues to Us must be in the billing currency of the Card Account:
    a. If payment is made in any other currency, we may convert the currency and apply a foreign exchange conversion fee in accordance with clauses 5.1 and 5.2, respectively;
    b. Payments shall only be regarded as having been received by Us and such amounts shall become available to You for further Transactions only after the amounts have been posted by Us into the Card Account;
    c. Any cheque deposited as payment shall be accepted as paid against amounts due once the cheque has been cleared, the proceeds have been paid to Us by the paying bank and posted.
    d. Where payment is received in any currency other than the Account billing currency, such payment shall be credited to the Card Account only after the relevant funds have been received for value by Us, converted to the billing currency and posted into the Card Account.
3. 3. Please note that making only Minimum Payments on Your Credit Card may result in You taking a prolonged period of time to repay Your amounts owed to Us in full. For example, if You have an outstanding balance of SAR 7,000 and You choose to pay only the Minimum Payment 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.
4. We will credit Your Account only when We receive Your payment - not when You send it. We will apply Your payments in the following order, or any other order of priority as We consider appropriate:
    a. We will first repay any fees and charges posted to Your previous Statements for Your Account.
    b. We will then repay any Cash Withdrawal Transactions posted to Your previous Statements of Your Account.
    c. We will then repay any debit non-Cash Withdrawal Transactions posted to Your previous Statements for Your Account.
    d. We will then repay any Overdue EMI posted to Your previous Statements for Your Account.
    e. We will then repay any Current EMI posted to Your current Statements for Your Account.
    f. We will then repay any fees and charges posted to Your current Statement for Your Account.

g. We will then repay any debit Cash Withdrawal Transactions posted to Your current Statement for Your Account.

h. We will repay any debit non-Cash Withdrawal Transactions posted to Your current Statement for Your Account.

5. Cheques and demand drafts sent to Us for payment of Your dues must be drawn on and be payable in Saudi Arabia. Cheques must be payable to "American Express Saudi Arabia" and crossed "Account Payee". You must issue separate cheques for separate Card Accounts maintained by You with Us.
6. You will be responsible for any direct debit instructions issued on Your Account. Any disputes must be resolved directly between You and Your bank.
7. You should inform Your service providers directly of any change in Your Card number or change in expiry date of Your Card for any subscription services that You may have signed up for using the Card. You should inform such service providers of any change of Card number or expiry date even if the Card number or expiry date was changed by Us. In such situations We will not be liable for any disputes between You and the service provider.
8. If Your payment or refunds processed by merchants results in a credit balance greater than US$ 50,000, We will refund to You the balance in excess of US$ 50,000 within 70 days.
9. You understand and agree that the monthly Statement of account will be sent via e-mail to the email address provided by You. If no email address is provided, a printed Statement will be sent to either Your personal or business address.
10. If you are the sole proprietor of a Service Establishment (according to our records), you hereby authorize us to stop payments made payable to you or to your Service Establishment should your Account become overdue for any amount.
11. If any sums shall become overdue from You to Us at any time under the Card Account, the whole outstanding balance on Your Card Account shall become immediately due and payable.
12. We shall credit Your Account with the amount of any Transaction refund only upon receipt of such refund from the applicable Service Establishment.
13. We reserve Our right to take criminal proceedings in the event of a cheque being stopped or dishonored.

9. QUERIES

1. If You have any questions about Transactions appearing on Your Statement, please contact Us immediately but no later than one month from Your Statement

date. The address to write to is American Express Saudi Arabia, P.O. Box 6624, Riyadh 11452, Kingdom of Saudi Arabia.
Our Telephone numbers are 800 124 2229 (inside the Kingdom of Saudi Arabia) and (+966 11) 292 666 (Overseas).

2. We are not responsible for goods or services purchased by You using the Card. Once You have used Your Card to purchase goods or services, We cannot cancel that charge unless We have the consent of the Service Establishment or the seller of the goods and services. In all such cases, You must pay us the Current Balance (for Charge Cards) and continue to pay Us the Minimum Payment Due (for Credit Cards) shown on Your monthly Statement. Any dispute between You and the Service Establishment should be settled directly between You and the Service Establishment.
3. Please note that it may not be possible for Us to resolve any questions You may have about Transactions on Your Statement that are more than 90 days old.
4. When You dispute a charge, We will, at Our discretion, raise an inquiry on Your behalf with the Service Establishment and obtain the relevant supporting documentation for the disputed charge.

10. ENDING THIS AGREEMENT

1. You may end this Agreement at any time by communicating with Us directly through Our Authenticated Communication channels to expressly instruct Us to end this Agreement. However, please note that this Agreement will only terminate and Your account will be closed once You have paid off all the amounts due to Us. You may also cancel a Card issued to a Supplementary Cardmember by instructing Us accordingly through Our official communication channels. You will continue to be liable for all Transactions performed by the Supplementary Cardmember until We receive all the amounts due on Your Supplementary Cards.
2. We can end this Agreement at any time by giving immediate notice. Alternatively, We can stop You from using the Card. If We end this Agreement, You must pay all money You owe us on the Account including Transactions and Cash Withdrawals that have been authorized but not yet debited to Your Account.
3. Unless clause 13.2 applies, You will still be responsible for all Transactions or Unauthorized Transactions that take place in relation to Your Account.
4. You have the right to cancel this Agreement, without incurring any charges, within 14 days of receiving a Credit Card or Charge Card unless You have activated the Card.

11. RENEWING THE CARD

1. You authorize Us to renew Your Cards before they expire.
2. Unless this Agreement has ended, We may, from time to time, send You renewal or Replacement Cards.
3. You have the right to either accept or reject the reissued Card. If you do not raise an objection within 14 days of the notification, or if you activate the Card, you will be deemed to have accepted its issuance.

12. DEATH, TOTAL DISABILITY OR BANKRUPTCY

For contracts signed before October 1, 2018:

a. In the unfortunate event of Your death, We shall have the right to ask Your legal heirs to pay amounts due on Your Account immediately.

b. In case of Your bankruptcy, all amounts due on Your Account shall become payable immediately.

c. If You lose or give up Your residency status in the Kingdom of Saudi Arabia or leave the Kingdom of Saudi Arabia permanently, We have the right to cancel Your Card and close Your Account.

For contracts signed on or after October 1, 2018:

a. In the unfortunate event of Your death or total disability you will be discharged from your liability for any amount due to Us except if Your death or disability was caused by:

   i. Any deliberate attempt on Your part to injure Yourself or attempt to commit suicide, whether mentally sane or insane at that time.
   ii. Natural disasters.
   iii. Decision of courts or competent judicial authorities under the applicable laws in the Kingdom of Saudi Arabia.
   iv. Drinking alcohol, taking drugs or illegal medicines.
   v. Participating in or training for any dangerous sports or competition, such as horse racing or car races.
   vi. Nature of Your work.
   vii. Anything that results or is caused or contributed by nuclear weapons or nuclear radiations or radioactive pollution from any nuclear fuel or wastes arising from the combustion of nuclear fuel, war, invasion or foreign aggression acts or aggression acts or semi war acts, and ravage or terrorist acts committed by a person or persons working individually or on behalf or relation to any terrorist organization.

b. In case of Your bankruptcy, all amounts due on Your Account shall become payable immediately.

c. If You lose or give up Your residency status in the Kingdom of Saudi Arabia or leave the Kingdom of Saudi Arabia permanently, We have the right to cancel Your Card and close Your Account.

13. PROTECTING THE CARD AND PIN

1. Please take proper care of the Card. Ensure that it is safe and stop anyone else from using it. Keep Your PIN a secret. You must not keep a note of Your PIN on the Card or anything You usually keep with the Card. Do not write down Your PIN.

2. If You lose Your Card, or if it is damaged, stolen or someone else finds out the PIN, You must tell us immediately by calling Tel: 800 124 2229 (inside the Kingdom of Saudi Arabia) and (+966 11) 292 666 (Overseas). We have the right to request all necessary clarifications and documentation to verify the validity of any reported unauthorized use.

   i. If You do this, You will not be responsible for losses arising from someone else using the Card after the date and time You report the loss or theft of the Card or the compromise of the PIN to Us.

   ii. However, You will be responsible for all Transactions (including Cash Withdrawals) made using the Card by anyone who obtained possession of Your Card with Your permission or the permission of Your Supplementary Cardmember, including any fraudulent Transactions occurring as a result of misuse of the Card.

   iii. Should You subsequently recover Your lost/ stolen Card after you have reported such loss or theft to Us, please do not use it. Destroy the recovered Card by cutting it in half.

3. You indemnify Us fully against any liability (civil or criminal), loss, cost, expenses or damages that may arise due to loss or misuse of the Card, in the event that (a) it is lost/stolen and such loss/theft is not reported to Us or (b) it is lost/stolen

   and misused before the date and time We are informed of such loss/theft. Your maximum liability in this case will be the available Credit Limit or the total value of Unauthorized Transactions whichever is lower. If You have a credit balance in Your Account then the ‘available Credit Limit’ will include both the Credit Limit and the credit balance in Your Account.

4. If You notify us immediately upon discovery of any fraudulent Transactions on Your Card performed at Internet based Service Establishments that display the «Online Fraud Guarantee» sign and You have complied with this Agreement, You will not be held liable for any Transactions. For the purposes of this paragraph (4), immediately means as soon as You are aware but not later than 30 days from the receipt of Your monthly Statement.
5. If You have complied with this Agreement, a Replacement Card may be issued to You solely at Our discretion at the applicable fee.
6. You must notify us immediately if You change Your address or employment.

14. LIABILITY AND REFUNDS

1. We are not liable if a Service Establishment does not accept the Card. If a Service Establishment gives You a refund, We will credit Your Account only if We receive the refund from the Service Establishment.
2. We will only repay the amounts wrongly charged to Your Account.
3. You agree to cooperate with Us in any investigation We may wish to make. You must do Your best to obtain the cooperation of Supplementary Cardmembers in such investigations.
4. We are not responsible for:
   i. Non-acceptance of the Card or the way the Card is accepted or declined;
   ii. Failure to carry out Our obligations under this Agreement arising from a systems failure, data processing failure, industrial dispute or other event outside Our reasonable control; or
   iii. Indirect, special or consequential damages.

15. CHANGE OF AGREEMENT

1. The Cardmember Agreement shall be unilaterally and periodically reviewed, updated and amended by Us, and a 30 day notice (60 days in case of changing Murabaha Margin), will be provided to You prior to the effective date. The up-to-date version of this Agreement will be displayed over Our webpage and shall contain any such amendment(s), and shall therefore be deemed valid, entering into full effect, automatically after the notice period, replacing and superseding the previous provision(s). The use or possession of the Card(s) after the notice period shall be deemed as Your formal and absolute approval to such amendments to the Agreement.
2. If You do not accept such amendments, You may terminate this Agreement (without incurring additional fees related to revised Agreement) within 14

calendar days after the receipt of the notice by cutting the Card in half and advising Us through Authenticated Communication. You will continue to be liable for amounts that You owe us until We receive Your full payment.

3. Upon canceling your Cardmember Agreement, you can request a refund for the remaining annual fee. The refunded amount will be made after deducting all relevant charges.
4. We may assign Our rights, benefits or obligations under this Agreement at any time. You may not assign Your rights, benefits or obligations under this Agreement.

16. PRIVACY AND APPLICABLE LAW

1. You agree to comply with all applicable and prevailing exchange control regulations.
2. The Agreement is subject to the laws and regulations of the Kingdom of Saudi Arabia, and the jurisdiction of the Committee for Banking and Financial Disputes and Violations.
3. We may pursue collection from You in any other jurisdiction in which You may be domiciled.
4. We provide credit information relating to You to The Saudi Credit Bureau (SIMAH) on a periodic basis. The information provided reflects the status as of the most recent Statement and includes information whether your Account is regular or overdue or default.If Your Account is overdue as at the date of such reporting and is subsequently regularized, the status of Your Account will only be updated at the time of the next reporting. All changes in Your status are updated within a maximum of 30 business days. To avoid any adverse credit history with SIMAH, You should ensure that You make timely payments on Your Account. You hereby agree to provide Us with any information that We require including but not limited to Know Your Customer forms, information and supporting documentation for establishing and/or administering Your Accounts and facilities with Us and update Your personal information if there are any changes and as may be requested by Us. You also authorize Us to obtain and collect information as deemed necessary in regard to You, Your accounts and facilities with other lenders through SIMAH, Bayan Credit Bureau and electronically through Elm Information Security Company ("Elm") and to disclose Your information to SIMAH, Elm & Bayan, to Our authorized collection agencies or to any other agencies authorized by SAMA or other relevant competent authorities. All capitalized terms in this document will have the same meaning as defined in the Cardmember Agreement.
5. We may not maintain original copies of all vouchers and other papers signed by You in connection with the use of the Card. It is Our policy to place the same

on microfilm. Accordingly, You hereby agree that such microfilm and/or copies thereof will be acceptable to You as evidence in any court of law to prove the Transactions undertaken by You and that You will not object to the use thereof as evidence. Moreover, You agree that such microfilm or copy thereof may be used in any procedure for verification of Your signature.

6. We will:

   a. Disclose information about You, Your Account and Transactions on Your Account (which may include details of goods and/or services purchased) to companies within the American Express group of companies worldwide (including other organizations who issue the Card), to any other party whose name or logo appears on the Card issued to You, to any party authorized by You, to Our processors and suppliers and to organizations who accept the Card in payment for goods and/or services purchased by You and obtain such information from those parties, in order to administer and service Your Account, process and collect charges on it and manage any benefits or insurance program in which You are enrolled. Where You purchase goods and/or services on behalf of a third party, You confirm that You have obtained the consent of the third party to the disclosure of his or her information to the American Express group of companies worldwide for these purposes.
   b. Use information about You and information about how You use Your Account (unless You ask us not to) to develop lists for use within the American Express group of companies worldwide (including other organizations who issue the Card) and other select companies in order that We or these companies may develop or make offers to You (by mail or telephone) of products and services in which You may be interested. The information used to develop these lists may be obtained from the application, from information on where You use and what Transactions are on Your Card, from surveys and research (which may involve contacting You by mail or telephone) and from information obtained from other external sources such as merchants or marketing organizations.
   c. Exchange information about You and Your Account with credit reference agencies which may be shared with other organizations in assessing applications from You and members of Your household for credit or other facilities and for preventing fraud and tracking debtors.
   d. Carry out credit checks whilst any money is owed by You on Your Account (including contacting Your bank, financial institution or approved referee) and disclose information about You and Your Account to collection agencies and lawyers for the purpose of collecting debts on Your Account.

e. Carry out further credit checks and analyse information about You and Transactions on Your Account, to assist in managing Your Account authorizing Transactions on it and to prevent fraud.
f. Monitor and/or record Your telephone calls to Us, or Ours to You, either Ourselves or by reputable organizations selected by Us, to ensure consistent servicing levels (including staff training) and Account operation.
g. Undertake all of the above within and outside the Kingdom of Saudi Arabia.
h. Undertake all of the above in respect of any Supplementary Cardmember on Your Account. Where You have approved the issuance of a Card to a Supplementary Cardmember, You confirm that You have obtained the consent of the Supplementary Cardmember to disclose his or her information to the American Express group of companies worldwide and process it for the above purposes.

7. If You believe that any information We hold about You is incorrect, incomplete or outdated, You should write without delay to American Express Saudi Arabia, P.O. Box 6624, Riyadh 11452, Saudi Arabia. Any information, which is found to be incorrect, incomplete or outdated, will be corrected/ updated promptly.

17. INFORMATION

1. You must provide full and accurate information/data when completing any forms required by Us or when providing any information over the phone or by email, including but not limited to KYC documents or any Transactions completed or contemplated hereunder, and shall not provide any misleading, wrong or incomplete information. You confirm that You will review any information You provide in such forms to confirm the accuracy thereof and You also confirm that Your signature on a form, a voice recording of a phone call with You or an email from your email account maintained in Our records constitutes Your approval to the contents thereof. Should any such information change, You shall promptly notify Us through authenticated communication. We may request certain information or documentation from You from time to time in connection with our duties regarding statutory requirements, the prevention of money laundering, terrorist financing and the provision of financial and other services to any persons or entities which may be subject to sanctions. You shall promptly provide full and accurate responses to our queries.
2. You must promptly notify Us through authenticated communication of any changes to Your personal information such as Your employment and/or office and/or residential address, telephone and mobile numbers, P.O. Box and email addresses. In case You fail to notify Us of any changes to this information, You shall

remain liable for any adverse consequences. For example, where We are unable to confirm Transactions that appear suspicious due to Your failing to update Your contact information, You shall remain liable for any misuse that takes place as a consequence of this inability. For the avoidance of doubt and to protect against the divulgence of Your financial information, You shall not use contact information that does not belong to You, such as relatives' mailing addresses.

3. You must not disclose Your personal or financial information relating to this Agreement, any Accounts or any Cards to anyone other than Us under any circumstances.
4. When requested by Us, You must provide information, records or certificates related to Your employment, income, residency status, solvency or defaults on other credit obligations, that We deem necessary. You also authorize Us to verify the information furnished by whatever means or from whichever source We deem necessary. If the data is not provided or if incorrect data is provided, We, at Our discretion, may refuse renewal of the Card or cancel the Account and demand payment of all dues outstanding on the Account.
5. We reserve the right to disclose Your information to any court of competent jurisdiction, quasi-judicial authorities, law enforcement agencies and any other wing of government.
6. Any notice given by Us hereunder will be deemed to have been received by You within seven (7) days of posting to Your address last notified in writing to Us.
7. The application form completed by You and all supporting documents provided by You shall constitute integral parts of this Agreement and You agree that We have the right to keep all these documents.
8. For information on our credit advisory services please visit https://www.americanexpress.com.sa/content/credit-advisory
9. You will be held liable in the event it turns out that the information provided by You is false or misleading.

18. GENERAL

1. In addition to any general right to set-off or other right conferred by law or under any other agreement, We may, without notice, combine or consolidate the outstanding balance on Your Account with any other Account(s) which You maintain with Us, Our affiliated companies and set-off or transfer any money outstanding to the credit of such other Account(s), in or towards the satisfaction of Your liability to Us under this Agreement.

2. You acknowledge that We are not responsible for any of the services provided by third parties.
3. We may accept/act on oral instructions or instructions by fax or email from You and/or Your nominated user using Our Customer Service center with respect to the operations and/or termination of Your Account. We will not be liable for any loss or damage suffered by You in the event that We (in Our absolute discretion) acted in good faith on such instructions.
4. We are authorized to act on any instructions, which We at Our sole discretion understand have emanated from You by the use of Your PIN and other passwords, and are not expected to verify the identity of the persons giving these instructions purportedly in Your name. You are expected to safeguard Your PIN and other passwords at all times and shall be liable for all Transactions/ instructions processed by the use or purported use of the PIN/password.
5. We and Our affiliated companies are required to act in accordance with the laws, regulations and requests of public and regulatory authorities operating in various jurisdictions which relate to, amongst other things, the prevention of money laundering, terrorist financing and the provision of financial and other services to any persons or entities which may be subject to sanctions. We may take, and may instruct or be instructed by an affiliate to take, any action which it or such other member, in its sole and absolute discretion, considers appropriate to take in accordance with all such laws, regulations and requests. Such action may include but is not limited to the interception and investigation of any payment messages and other information or communications sent to or by the Account holder's behalf via Our systems or Our affiliated companies; and making further enquiries as to whether a name which might refer to a sanctioned person or entity actually refers to that person or entity. Neither We nor any affiliate will be liable for loss (whether direct or consequential and including, without limitation, loss of profit) or damage suffered by any party arising out of any delay or failure by Us or Our affiliate in processing any such payment messages or other information or communications, or in performing any of its duties or other obligations in connection with any Accounts or the provision of any services to the Account holder, caused in whole or in part by any steps which We or such affiliate, in Our sole and absolute discretion, consider appropriate to take in accordance with all such laws, regulations and request. In certain circumstances, the action, which We may take, may prevent or cause a delay in the processing of certain information. Therefore, neither We nor any affiliate warrants that any information on Our systems relating to any payment messages or other information and

communications which are the subject of any action taken pursuant to this clause is accurate, current or up- to date at the time it is accessed, whilst such action is being taken.

6. We may offer to provide you with protection cover during the validity of the Agreement. Where We offer protection cover as an additional feature of Our services to You, We shall disclose to You the details of such protection cover, including the process of identifying beneficiaries and for distributing compensation amongst beneficiaries. For the Protection Terms & Conditions, please visit: https://www.americanexpress.com.sa/content/terms-and-conditions
7. In certain situations American Express Saudi Arabia may require acceptable collateral from applicants for issuing the Card or for reinstating a Card that has been suspended. In such cases the terms of the relevant collateral agreement will also apply in addition to those in the Cardmember Agreement.
8. Release of collateral where a Cardmember requests to continue to retain his/her Card will be at the absolute discretion of American Express Saudi Arabia. In such cases American Express Saudi Arabia will have the right to seek additional information and documentation from the Cardmember.

19. TERMINATION

1. We at Our absolute discretion may cancel Your Card/Cards issued to Your Supplementary Cardmembers if, in Our opinion, You are in breach of this Agreement and/or if oral/written instructions have emanated from You or Your nominated user to cancel Your Card/Cards issued to Your Supplementary Cardmembers.
2. In the unfortunate event of (a) Your death or total disability or (b) Your bankruptcy or insolvency, Our rights shall be governed by the provisions set out in clause 12.
3. Closure of the Card shall lead to immediate withdrawal of all facilities provided through use of the Card and/or the Card number.

20. ALFURSAN MILES

1. ***This clause 20 is applicable to Alfursan American Express Credit Card only.***

a. Eligibility: You will earn Alfursan Miles if You hold Alfursan American Express Credit Card. However, You may lose Your eligibility for Alfursan Miles if You are overdue on any payment or if You are in breach of this Agreement. During any such period no further Alfursan Miles will be credited with respect to Your Account. The award of Alfursan Miles that You may have earned during any period when You were in breach as mentioned above will be credited once any such overdue amounts have been repaid by You or the breach has been remedied to Our satisfaction. In case Your Account is overdue for 3 months or more, We may, at Our sole discretion, forfeit all Your Alfursan Miles. In such situations You will not earn Your Alfursan Miles even on payment of Your overdue balances.

b. Award of Alfursan Miles If You have Alfursan American Express Credit Card, Alfursan Miles shall be credited at such rate as We may decide from time to time. The current rate is 1 (one) Alfursan Mile for every US$ 1 debited to Your Card Account in relation to Eligible Transactions performed in SAR or US$, 2 (two) Alfursan Miles for every US$ 1 debited to Your Card Account in relation to Eligible Transactions performed in currencies other than SAR or US$ and 2 (two) Alfursan Miles for every US$ 1 debited to Your Card Account in relation to Eligible Transactions performed on Saudi Airline webiste (saudia.com). The Alfursan miles will be rounded off in accordance with Our procedures and the agreement with SAUDIA, which may be amended from time to time:

   i. All earned Alfursan miles will be credited to Your Alfursan ID program on the Your Statement date.

   ii. The following Transactions will not be eligible for the award of Alfursan Miles:

      - Cash Withdrawals including, Transactions carried out through Automated Teller Machines.
      - Fees and charges.
      - Payments made by You on Your Account, chargebacks and refunds.
      - Debit balance transfer from other Cards belonging to You or any Other Cardmember.
      - Digital wallets top ups.

c. If You successfully dispute or otherwise request a refund in respect of any Transaction for which Alfursan Miles have already been awarded to You, including but not Limited to any Transaction involving a travel booking that You later cancel, We may at Our option (i) withdraw the Alfursan Miles from Your Alfursan ID account or (ii) debit Your Account for the value of those Alfursan Miles awarded to Your Alfursan ID account. In such cases, once You have initiated a dispute or otherwise requested a refund for any Transaction for which Alfursan Miles have been awarded, We will suspend the transfer of any further Alfursan Miles to Your Account until the equivalent of the Alfursan Miles awarded in respect of the Transaction for which You have initiated a dispute or for which You have requested a refund has been recovered. In such cases if Your Account has been closed, We may recover Alfursan Miles from any other Alfursan ID account held by You. Further, if We see a high number of travel booking Transactions on Your Account that have resulted in the award of Alfursan Miles to your Alfursan ID account which are subsequently cancelled by You, We may suspend Your use of the Card pending the results of any investigation We may elect to undertake on such Transactions and We may ultimately cancel Your Card based on Our findings.

d. Alfursan Miles accruing as a result of Eligible Transactions performed by a Supplementary Cardmember shall be credited to Your Alfursan ID account.

e. We may, at Our discretion, and after notification to You in accordance with clause 15 of this Agreement change the Eligible Transactions.

2. Redemption of Alfursan Miles

a. SAUDIA Airlines is solely responsible for the redemption of Alfursan Miles and We have no liability or responsibility to You or any other person in this regard.

b. We give no warranty or guarantee as to the quality, condition or suitability of any goods or services provided on redemption.

c. We shall not be liable or responsible to You or any other person for any loss, damage or claims suffered by them in respect of any goods or services provided in redemption of Alfursan Miles or as a result of any product or service being unavailable.

d. SAUDIA Airlines shall be solely liable to You for the redemption of Alfursan Miles and We give no guarantee and have no liability to You or any other person for any failure to redeem Alfursan Miles by SAUDIA Airlines or any other person.

3. Benefits of Alfursan Silver Tier status: This is applicable only to Alfursan American Express Credit Card:

a. First Year: To qualify for the Alfursan Silver Tier status upgrade you must purchase and complete an international round trip flight on SAUDIA airlines using your Alfursan American Express Credit Card within the first 12 months of obtaining Your Card (Round-trip flight is a trip to a place and back again made by purchasing one ticket only which contains one ticket number). Upon completing the flight, you will be upgraded to Alfursan Silver Tier status within the first 60 working days of submitting the ticket copy to American Express Saudi Arabia as per the terms and conditions governing the Alfursan program. The Validity of the Silver Tier status is for one year as per the terms and conditions governing Alfursan program. The benefits of Alfursan Silver tier (as per effective date of this Agreement) are as follows. The list of current Silver Tier benefits can also be found on the website of SAUDIA Airlines at http://www.saudia.com:

   i. 25% extra SAUDIA Airlines Tier Miles on every flight
   ii. Rapid Check-in class.
   iii. Special attention to luggage.
   iv. Priority Boarding.
   v. Lounge access up to 3 family members.

vi. Additional baggage allowance (1 piece).
vii. Priority Call handling.

b. Subsequent Years: An annual qualifying spend threshold of at least US$ 32,000 or equivalent Alfursan Miles during the previous 12 months is required for You to retain Alfursan Silver Tier status and as per the terms and conditions governing Alfursan program.

c. If a Cardmember didn't achieve the required minimum spend during the year, then SAUDIA will downgrade their status to a Green tier. However, if the Cardmember achieves the minimum spend of USD$ 32,000 the year thereafter, then American Express will inform Saudia accordingly who will upgrade their Alfursan status to Silver again.

4. Miscellaneous

a. We may, by giving You notice modify, suspend or withdraw Alfursan Miles program. No prior notification will be given in the event the Alfursan Miles program has been suspended or withdrawn by SAUDIA.

b. You agree that we may provide details concerning You (including details of the value and nature of any Transactions performed on Your Account) to SAUDIA Airlines

c. The award of Alfursan Miles and the redemption of Alfursan Miles shall also be subject to Alfursan Terms & Conditions as amended by SAUDIA Airlines from time to time. In case of any inconsistency between this Agreement and Alfursan Terms & Conditions, this Agreement will prevail.

d. You will get the silver tier upgrade only once during Your tenure with Us. If You cancel the Card and reapply, the silver tier upgrade will not be granted after the first return flight outside the Kingdom of Saudi Arabia.

e. You will get the welcome bonus miles only once during Your tenure with Us. If You cancel the Card and reapply, the 10,000 bonus miles will not be granted.

f. Family members (Supplementary cards) miles collection is under one pool (Primary account).

g. Only roundtrip flights through SAUDIA airlines (Departing from and returning to the Kingdom of Saudi Arabia) will be eligible for the Silver Tier upgrade. Ex: (RUH-LHR-RUH) or (JED-DXB-JED).

h. Alfursan Members will receive instant SMSs from Alfursan Card or SAUDIA App notifications upon any miles activity throughout the account (add, redeem, upgrade, etc.)

The upgrade only applies to the Primary Cardmember and does not apply to the following:

i. Multi-destination flights. Ex: (RUH-LHR-MAD-RUH).

ii. Redemption tickets (Reward Tickets).

iii. Boarding pass that doesn't belong to the Primary Cardmember.

l. Digital wallets top-ups do not qualify for Welcome bonus miles and Annual bonus miles.

21. MARRIOTT BONVOY POINTS

1. This clause 21 is applicable to Marriott Bonvoy® American ExpressCredit Card only.

a. **Eligibility:** You will earn Marriott Bonvoy® Points if You hold the Marriott Bonvoy® American Express Credit Card. However, You may lose Your eligibility for Marriott Bonvoy® Points if You are overdue on any payment or if You are in breach of this Agreement. During any such period, no further Marriott Bonvoy® Points will be credited with respect to Your Account. The award of Marriott Bonvoy® Points that You may have earned during any period when You were in breach as mentioned above will be credited once any such overdue amounts have been repaid by You or the breach has been remedied to Our satisfaction. In case Your Account is overdue for 3 months or more, We may, at Our sole discretion, not credit Your Marriott Bonvoy® Account with Marriott Bonvoy® Points that were earned during the period of any overdue payment. In such situations You will not earn Your Marriott Bonvoy® Points even upon payment of Your overdue balances.

b. **Award of Marriott Bonvoy® Points:** If You have the Marriott Bonvoy® American Express Credit Card, Marriott Bonvoy® Points shall be credited at such rate as We and Marriott Bonvoy® may decide from time to time. The current rate is five (5) Marriott Bonvoy® Points for every US$ 1 you spend at Marriott Bonvoy® participating properties*; three (3) Marriott Bonvoy® Points for every US$ 1 debited to your Card Account in relation to Eligible Transactions performed in currencies other than SAR or USD; and two (2) Marriott Bonvoy® Points for every US$ 1 you spend in SAR or USD.

The Marriott Bonvoy® Points will be rounded off in accordance with Our procedures and the agreement with Marriott Bonvoy®, which may be amended from time to time:

i. All earned Marriott Bonvoy® Points will be credited to Your Marriott Bonvoy® program on Your Statement date.

ii. The following Transactions will not be eligible for the award of Marriott Bonvoy® Points:

- Digital wallets and e-wallets top-ups, for instance, STCpay.
- Digital Banks Transfer.
- SADAD Bills and payments.
- Cash Withdrawals including, Transactions carried out through Automated Teller Machines.
- Fees and charges.
- Payments made by You on Your Account, chargebacks and refunds.
- Debit balance transfer from other Cards belonging to You or any Other Cardmember.

* Transactions charged directly at hotels participating in Marriott Bonvoy®, standalone Marriott Bonvoy® retail establishments, and Marriott Bonvoy® online stores (including online purchases of Marriott branded gift cards), that in each case, are owned or managed by Marriott International, Inc. and its affiliates. Any purchases through a third party, such as an online travel agency or wholesaler, are not eligible for 5 Marriott Bonvoy® points per US$, but will earn either 3 or 2 points, whichever is applicable. Purchases made at some restaurants and retail outlets located within a hotel may not be considered Marriott Bonvoy® hotel purchases if the outlet is operated by a third party and is not managed by the Marriott property

c. If You successfully dispute or otherwise request a refund in respect of any Transaction for which Marriott Bonvoy® Points have already been awarded to You, including but not limited to any Transaction involving a travel or hotel booking that you may later cancel, We may at Our option (i) withdraw the Marriott Bonvoy® Points from Your Marriott Bonvoy® Account or (ii) debit Your Account for the value of those Marriott Bonvoy® Points awarded to Your Marriott Bonvoy® Account. In such cases, once You have initiated a dispute or otherwise requested a refund for any Transaction for which Marriott Bonvoy® Points have been awarded, We will suspend the transfer of any further Marriott Bonvoy® Points to Your Account until the equivalent of the Marriott Bonvoy® Points awarded in respect of the Transaction for which You have initiated a dispute or for which You have requested a refund has been recovered.

d. Marriott Bonvoy® Points accruing as a result of Eligible Transactions performed by a Supplementary Cardmember shall be credited to Your Marriott Bonvoy® account.

e. We may, at Our discretion, and after notification to You in accordance with clause 15 of this Agreement change the Eligible Transactions.

2. *Redemption of Marriott Bonvoy® Points*

a. Marriott Bonvoy® is solely responsible for the redemption of Marriott Bonvoy® Points and We have no liability or responsibility to You or any other person in this regard.

b. We give no warranty or guarantee as to the quality, condition or suitability of any goods or services provided on redemption.

c. We shall not be liable or responsible to You or any other person for any loss, damage or claims suffered by them in respect of any goods or services provided in redemption of Marriott Bonvoy® Points or as a result of any product or service being unavailable.

d. Marriott Bonvoy® shall be solely liable to You for the redemption of Marriott Bonvoy® Points and We give no guarantee and have no liability to You or any other person for any failure to redeem Marriott Bonvoy® Points by Marriott Bonvoy® or any other person.

3. *Card Activation*

If You fail to activate Your account, close Your Account within [8 weeks] of approval, or close Your Account prior to paying Your Annual Fee, Your Marriott Bonvoy® benefits including Elite Status, Elite Nights and Free Night Award earned through Your Marriott Bonvoy® American Express® Card activation will be removed from your Marriott Bonvoy® Account.

4. *Welcome Bonus*

To qualify for the 30,000 bonus Marriott Bonvoy® Points, the Primary Card Member must have at least $3,000 USD in total eligible purchases posted to their Card Account during first 90 days after card issuance. The Welcome Bonus points can be given once for each Cardmember. Digital wallets top-ups do not qualify for the Welcome Bonus points.

5. *Complimentary Elite: Silver Elite*

a. Complimentary Silver Elite status benefit is only available after verification of Your Marriott Bonvoy® American Express Credit Card and Marriott Bonvoy® Active Membership Status, such verification is conducted between American Express Saudi Arabia and Marriott Bonvoy®.

b. This complimentary Silver Elite status benefit is only available to the Primary Cardmember on the Card Account and is not available for Supplementary Cardmembers.

c. If you qualify for higher Elite Status under the Marriott Bonvoy® Loyalty ProgramTerms and Conditions, that qualification will take precedence.

d. All services, amenities and benefits for Marriott Bonvoy® Silver Elite members are subject to change without notice.

e. Marriott International, Inc. reserves the right to modify or change the Marriott Bonvoy® Loyalty Program Terms and Conditions, including benefits at any time. This may include a change to benefits if your Card is cancelled or if a switch from base to premium card type.

f. Some hotel benefits for Silver Elite members do not apply if you are not staying at an eligible room rate (e.g. where you book through a third-party channel).

g. A Marriott Bonvoy® Silver Elite member will receive all Marriott Bonvoy® Silver elite benefits as described benefits such as:

- Get 10% More Points on Stays
- Priority Late Checkout
- Member Rates and Free Wi-Fi
- and much more. To read more about the Silver tier please visit:

https://www.marriott.com/loyalty/member-benefits/silver.mi

6. Elite Upgrade: Gold Elite

a. If Your total Eligible purchases on Your Marriott Bonvoy® American Express Card Account reach US$ 30,000 in any Account year, You will be eligible for Marriott Bonvoy® Gold Elite status for a one-year period.

b. This upgrade to Gold Elite status benefit is only available to the Primary Card Member on the Card Account; however, total eligible purchases made by Additional Supplementary Cardmembers will contribute to the purchase requirement.

c. Total eligible purchases mean purchases for goods and services minus returns and other credits.

d. If You enroll for the Card, the Card Anniversary Period will be from the date of enrollment for a period of one year.

e. If You achieved the Gold Elite status for the first year in the middle of the year, Your second year eligible spends to retain the Gold Elite status will be counted through the calendar year starting from January until the end of December.

f. Status upgrades shall generally take place within 30 days of the date that We notify Marriott that a Card Account has met the spend threshold described above.

g. Your upgrade to Marriott Bonvoy® Gold Elite status is valid for one year once You become eligible.

h. If You qualify for higher Elite status under the Marriott Bonvoy® Loyalty Program Terms and Conditions, that qualification will take precedence.

i. Marriott Bonvoy® Gold Elite status benefits such as:
   - Get 25% More Points
   - Priority Late Checkout
   - Enhanced Room Upgrade
   - and much more. To read more about the Gold tier please visit:

   https://www.marriott.com/loyalty/member-benefits/gold.mi

j. All services, amenities and benefits for Marriott Bonvoy® Elite members are subject to change without notice.

k. Marriott International, Inc. reserves the right to modify or change the Marriott Bonvoy® Loyalty Program Terms and Conditions, including benefits, at any time.

l. Some hotel benefits (such as In-Room internet access) for Elite members do not apply if you are not staying in connection with an eligible room rate (such as booking through third-party channel).

7. Elite Night Credit

a. The 15 Elite Night Credits will be credited annually to Your Marriott Bonvoy® Member Account within 60 days upon opening Your Card Account and upon paying your annual fee on first year and going forward on each Card Account anniversary after payment of annual fee.

b. To be eligible to receive the Elite Night Credits with Marriott Bonvoy® American Express Card, You must be the Primary Cardmember, your Card Account must be in good standing at the time of the Elite Night Credit deposit, and you must have an active Marriott Bonvoy® program account

c. To receive the Elite Night Credit deposit, Your Card Account must be linked to a Marriott Bonvoy® program account in Your name.

d. If there is a delay in payment of the annual fee, regardless of whether You pay the annual fee, the Elite Night Credits will be invalid.

e. The annual fee for the second year and for each year thereafter will be paid in the same month every year.

f. The Card anniversary period may change due to the reissue of the Card, such as changing the Card number.

g. If a Cardmember has more than one Marriott Bonvoy® account, then their Marriott Bonvoy® member accounts will be merged and a maximum of 15 Elite Night Credits for each membership Account will remain even if multiple Marriott Bonvoy® accounts have received more than 15 Elite Night credits.

h. You can only receive a maximum of 15 Elite Night Credits per year even if you have more than one Marriott Bonvoy® credit card account or Marriott Bonvoy® charge card account, including cards issued by other banks.

i. The Marriott Bonvoy Program offers multiple cobrand credit cards around the globe. If a Cardmember has more than one Marriott Bonvoy Program cobrand card that offers annual Elite Night Credits as a benefit of such Card, each calendar year the Cardmember will only receive the Elite Night Credits awarded under the Card that was first issued to the Cardmember.

j. As long as Your Card remains active, You will receive a once per annum 15 Elite Night Credits toward the next level of Marriott Bonvoy® Elite status per one Marriott Bonvoy® Member Account.

k. Elite Night Credits expire on December 31 each year, irrespective of which month the Cardholder has acquired the Card.

8. US$ 100 Property Credit, Luxury Credit Card Rate

a. To receive the US $100 property credit (“Property Credit”), you must book using the member rate named “$100 Property Credit, Luxury Credit Card Rate” and pay, upon checkout, with your eligible Marriott Bonvoy® American Express Card issued by American Express Saudi Arabia.

b. When you book through www.marriottbonvoy.com or by calling Marriott Bonvoy® at 1-800-450-4442, for a two-night minimum stay at The Ritz-Carlton or St. Regis using the member rate named “$100 Property Credit, Luxury Credit Card Rate”, you will be eligible to receive a Property Credit of up to US$ 100 per booking to be used on qualifying purchases on property including dining, spa services and hotel recreational activities that are not managed by a third party.

c. When booking online, You must be logged into the Marriott Bonvoy® account linked to your Card account to be eligible to book this rate.

d. When booking by phone, please reference the “$100 Property Credit, Luxury Credit Card Rate” member rate.

e. You must confirm you are booking the correct US$ 100 Property Credit rate at time of booking.

f. The Cardmember will receive a credit equal to US$ 1 for each dollar of qualifying charges made at the property under the Cardmember’s booking, up to US$ 100.

g. The Property Credit will be applied as a credit on Your bill upon checkout (and not on your American Express billing statement).

h. Qualifying charges do not include property fees, taxes, gratuities and the cost of the room. Additional exclusions based on specific hotel restrictions may also apply (including, without limitation, purchases within the hotel that are made with a third-party merchant and alcohol where prohibited by local ordinances).

i. You must use your eligible Marriott Bonvoy® American Express Card to pay your bill upon checkout.

j. Stays booked by the Primary Cardmember on the eligible Card account are eligible for the US$ 100 Property Credit benefit.

k. Supplementary Cardmembers on Your account are not eligible for this benefit. Each booking is only eligible to receive a property credit of maximum up to US$ 100, regardless of the number of rooms booked.

l. The Property Credit cannot be carried over to another stay, is not redeemable for cash, and expires at checkout if not used on qualifying purchases on property during the stay.

m. The Property Credit is non-exchangeable, non-transferable and non-refundable and is applied in USD or equivalent in local currency based on exchange rate at time of checkout.

n. May not be combined with other offers or programs unless indicated. Back-to-back stays within a 24-hour period at the same property are considered one stay.

9. Free Night Award

a. Each year, 8–10 weeks after Your annual fee payment and Card anniversary period. You will earn an annual Free Night Award redeemable within one (1) year from issuing the Free Night Award for either single or double occupancy standard room (upon availability) at hotels participating in Marriott Bonvoy® with a Marriott Bonvoy® Point redemption level of up to 35,000 Points, inclusive of room rate and applicable taxes but exclusive of resort fee.

b. Account must be in good standing.

c. The Free Night Award is only available to the Primary Cardmember on the Card Account.

d. The Free Night Award can be redeemed for a one-night stay inclusive of room rate and applicable taxes at participating Marriott Bonvoy® hotels with a redemption level at or under 35,000 Marriott Bonvoy® Points. You are able to redeem or purchase up to 15,000 Marriott Bonvoy® Points to expand the value of your Free Night Award in accordance with the Marriott Bonvoy® Terms and Conditions located at:

https://www.marriott.com/loyalty/terms/default.mi.

e. Some hotels may have mandatory service charges, tax or resort fees which are not included with the value of the Free Night Award and must be paid by the Cardmember.

f. The Free Night Award will not be applied if the card has been cancelled or if payment is overdue upon program period end.

g. In addition, the Free Night Award may not apply if the customer registration information has not been verified with Marriott Bonvoy®.

h. You will receive an email from Marriott Bonvoy® to the email address listed on your Marriott Bonvoy® member account confirming that the Free Night Award has been deposited into your Marriott Bonvoy® member account.

i. The email will also provide instructions on how to redeem your Free Night Award.

j. To redeem the Free Night Award, you must log into your Marriott Bonvoy® member account and apply the "Free Night Award" provided to you by Marriott Bonvoy® during booking.

k. "Free Night Awards" may not be transferred, extended beyond the expiration date, or re-credited for Marriott Bonvoy® Points. To qualify for the Free Night Award, your Account must be open and not in default at the time of the "Free Night Award" issuance.

l. Visit https://www.marriott.com/loyalty/terms/default.mi section 1.2a for a list of properties that participate in the Marriott Bonvoy® program.

m. American Express Saudi Arabia is not responsible for fulfillment of "Free Night Award" redemptions.

n. Redemptions are subject to the Marriott Bonvoy® Loyalty Program Terms and Conditions.

10. Miscellaneous

a. We may, by giving You notice modify, suspend or withdraw Marriott Bonvoy® program benefits. No prior notification will be given in the event the Marriott Bonvoy® program has been suspended or withdrawn by Marriott.

b. You agree that We may provide details concerning You (including details of the value and nature of any Transactions performed on Your Account) to Marriott Bonvoy®.

c. The award of Marriott Bonvoy® Points and the redemption of Marriott Bonvoy® Points shall also be subject to Marriott Bonvoy® Loyalty Program Terms and Conditions as amended by Marriott Bonvoy® from time to time. In case of any inconsistency between this Agreement and Marriott Bonvoy® Loyalty Program Terms and Conditions, this Agreement will prevail.

d. You will get the bonus Points only once during Your tenure with Us. If You cancel the Card and reapply, the 30,000 bonus points will not be granted.

e. Family members (Supplementary cards) Points collection is under one pool (Primary account).

f. Marriott Bonvoy® Members will receive notification from Marriott Bonvoy® upon any Points activity throughout the Marriott Bonvoy® Account (add, redeem, upgrade, etc.)

g. When you apply and are approved for a card, you authorize American Express Saudi Arabia and Marriott International to share information provided on your application for marketing and administrative purposes as permitted by law in order to provide Marriott Bonvoy® benefits and card servicing. Accounts subject to credit approval. Restrictions and limitations apply.

22. Registering the Card in Mobile Wallets

Registering (Provisioning) the Card in mobile wallets such as ApplePay, MADA Pay... etc. is an unconditional and irrevocable authorization issued by the Cardmember to the person using the mobile or any accessories that accept mobile payment at any time for any transaction. The Cardmember is therefore directly responsible for all obligations arising from these transactions as if these obligations originated from the Cardmember him/herself. In the event of loss of the Card, mobile phone or any accessories that accept mobile payment (in case the card is provisioned in such wallets), the Cardmember shall immediately notify Us with the request to stop mobile payment transactions. The Cardmember shall be responsible for any transactions performed by mobile\ accessories before We receive written or telephone notification to stop the mobile payment transactions through Our Authenticated Communication channels.

The Cardmember acknowledges and agrees that such fees may be revised from time to time, subject to prior notice as stipulated in this agreement.

Cash withdrawals are subject to additional restrictions that may be imposed by American Express Saudi Arabia.

23. ELECTRONIC SIGNATURES

1. We have implemented an electronic signature protocol using one or more electronic signature systems that are specially designed to work independently or with another electronic data system to generate electronic signatures (each, an “Electronic Signature System”). You may register through Our website with

an Electronic Signature System, which will enable You and Us to entering into binding electronic transactions without the need for "wet" or "blue ink" signatures and witnesses.

2. Upon registration with an Electronic Signature System, You will be able to initiate electronic transactions using an Electronic Signature System in respect of Your Account and have them authenticated as coming from You by an approved certification service provider (each, a "Certification Service Provider") that is licensed to issue a digital certificate (each, a "Digital Certificate"). The Certification Service Provider will apply a Digital Certificate to electronic transactions initiated by You authenticating the electronic transaction as one coming from You. You agree that any electronic transaction authenticated by a Certification Service Provider as coming from You, as evidenced by a Digital Certificate issued by a Certification Service Provider, shall be legally binding upon You in the absence of manifest error and that this confirmation by You is irrevocable and not subject to legal challenge.
3. You shall be entitled to rely on electronic transactions that appear to be initiated by as legally binding upon Us if they are generated through an Electronic Signature System evidenced by a Digital Certificate issued by a Certification Service Provider in the absence of manifest error.
4. All electronic transactions conducted between You and Us in respect of Your Account under this clause 21 shall be subject to the Electronic Transactions Law, issued pursuant to Royal Decree No. M/18 dated 8/3/1428 H (corresponding to 27/03/2007 G), and all other applicable laws that may be issued and enforced subsequently from time to time.

24. FEE AND CHARGES

1. Any fees and charges referred to herein shall be at the rates set out in Annex "A", as amended from time to time pursuant to clause 6.1. Please read the following important information carefully prior to using the Card(s). The use of the Card(s) shall be deemed as Your formal and absolute approval to our Initial Disclosure Statement and this Cardmember Agreement. If You have any questions, please call our Customer Service 800 124 2229 (inside the Kingdom of Saudi Arabia) and (+966 11) 292 666 (Overseas).

2. Your Account will be billed either in Saudi Riyals or US Dollars as indicated on Your monthly Statement. The Annual Fees as mentioned in Annex "A" will be included on Your first Statement of Account.
3. In the case of Charge Cards, the entire Current Balance on Your monthly Statement is due for payment on or before the Payment Due Date shown on the Statement.
4. All Cash Withdrawal Transactions attract a Cash Withdrawal Fee at the rate mentioned in Annex "A". This fee will be billed to Your Account along with the amount You have withdrawn. This fee will be debited to Your Account at the time of posting Your Cash Withdrawal Transaction.
5. A maximum grace period of 25 days will be granted to settle Your Current Balance or Your Minimum Payment Due, and the Payment Due Date will be indicated on Your Statement.
6. A Foreign Exchange conversion fee at the rate mentioned in Annex "A" on the converted amount will be added by Us. Refer to clause 5 of the Cardmember Agreement. An illustrative example is given below:

Description	Purchase Transaction*	Cash Transaction*
Transaction Value	EUR 100	EUR 100
Assumed EUR/US$ Exchange Rate	EUR 1 = US$ 1.05	EUR 1 = US$ 1.05
US$ Equivalent	US$ 105	US$ 105
Foreign Exchange Conversion Fee	US$ 2.415	US$ 2.415
Total Transaction Value in US$	US$ 107.415	US$ 107.415
Assumed US$/SAR Exchange Rate	US$ 1 = SAR 3.77	US$ 1 = SAR 3.77
Total Transaction Value in SAR	SAR 404.954	SAR 404.954
Cash Withdrawal Fee (Billed Separately on Your Statement)	Not applicable	US$ 3.7 or SAR 13.875
Total Transaction Value including Cash Withdrawal Fee	Not applicable	US$ 111.115 or SAR 418.829

* Value Added Tax (VAT) applies to the fees shown in the illustrative example above

25. Plan It - EQUAL MONTHLY INSTALLMENT Program Terms and Conditions

1. PlanIT Eligibility: Plan It equal monthly installments is available to all Cardmembers who hold valid American Express Cards and carry out purchase transactions

above a minimum threshold identified by American Express Saudi Arabia from time to time. Both, local and international purchase transactions made on either Primary or Supplementary American Express Cards can be converted to equal monthly installments facility, if all other eligibility criteria are met. Cash advances shall not be eligible for transfer to an equal monthly installments facility.

2. The Cardmember's eligibility to avail the equal monthly installments shall depend on account present status, the good standing of the Card account in accordance with the American Express Card conditions, the policies, procedures, guidelines and general terms and conditions of American Express Saudi Arabia applicable at the relevant time.
3. The total amount covered under the equal monthly installments along with the Murabaha Margin amount for the tenure and the initiation fee will be charged to the Card, as a result of which, the available Credit Limit under the Card shall be reduced. The available Credit Limit shall increase as the Cardmember pays the due monthly installments.
4. The Cardmember should ensure that the relevant Card is not blocked, there are no overdue payments, and the outstanding balance is not over the limit assigned to such Card. All payments should be made regularly by the Cardmember to settle any outstanding dues under the Card.
5. The Cardmember may request a Credit Limit increase if a transaction exceeds the Cardmember's assigned Credit Limit. If the Credit Limit request is approved, then the Cardmember may avail the equal monthly installments facility for this transaction.
6. A transaction can be converted into equal monthly installments with effect from the date it is posted on the relevant Card. In case a transaction has been declared void, the request may not be processed.
7. Equal monthly installments will be applicable to the Cardmember only after the Cardmember has been informed of the related charges.
8. In order to avail equal monthly installments facility Cardmember shall either make a request to American Express Saudi Arabia either by submitting a request over recorded telephonic call or make a request through Authenticated Channels. American Express Saudi Arabia shall conduct a detailed review to confirm that the request meets the program's eligibility conditions.
9. Customer Services team can also proactively promote and book the instalment plan feature through recorded line and sharing the terms and conditions and plan by email.
10. American Express Saudi Arabia may approve or reject the request of converting the transaction into instalment plan as per American Express Saudi Arabia policy

of eligible transactions and customer's eligibility and then the customer would be informed about the reason within a week from the date of the decision Through a documented/authenticated communication means.

11. Once approved, American Express Saudi Arabia shall communicate to the Cardmember that the requested amount has been converted to equal monthly installments as per agreed tenure.
12. The request for equal monthly installments should be submitted before being billed in the statement and at least 3 working days before the statement date for timely processing before the Statement is generated.
13. Once the equal monthly installments scheme is set up for the Cardmember, the monthly Installment shall be billed as a transaction on the Card and shall appear on the Card statement as part of the Minimum Payment Due amount that the Cardmember will have to pay on or before the Payment Due Date (as specified in the Card Statement). Cardmember cannot change the tenure after the Transaction is transferred to the equal monthly installments facility.
14. If You choose to cancel or settle the outstanding amount under the equal monthly installments scheme before completion of the tenure, you will be required to pay the full principal outstanding. You will not be charged any Murabaha Margin for the remaining period of the tenure.
15. If the Cardmember decides to cancel or close a Card account while an equal monthly installments facility is still under way, the equal monthly installments facility will immediately cease to exist and the unpaid balance amount will be immediately due from the Cardmember. The entire outstanding amount of the unpaid principal of the remaining period shall be payable by the Cardmember before account closure.
16. American Express Saudi Arabia shall have the right to terminate the equal monthly installments facility at any time by giving 30-day notice to the Cardmember or as mentioned in the Cardmember agreement.
17. If the equal monthly installments facility, or the Card itself, is cancelled or terminated by American Express Saudi Arabia for any reason during the equal monthly installments Tenure, the outstanding unpaid amounts shall become payable by the Cardmember within the 30-day period.
18. American Express Saudi Arabia may, at its sole discretion, decide to cancel a Cardmember's equal monthly installments facility if the Cardmember misses a payment on a due date for any single period. However, if the Cardmember misses due payments for three consecutive months for both credit and charge cards, the equal monthly installments facility shall be automatically cancelled

21. In case of over payment, the installment amount will not be rescheduled and it will show as a credit balance on the Cardmember outstanding and will not net off the equal monthly installments Plan amount.
22. Installment period cannot be changed to another period after it has been processed.
23. In case of a card renewal or replaced, all transactions on the old card will be transferred to the new card including the installment plans.
24. American Express Saudi Arabia reserves the right to amend or alter these terms and conditions at any time by giving 30 days prior notice.
25. The merchant is solely responsible for all obligations and liabilities in connection with the supply of goods/services or any defect or damage with no responsibility holds to American Express Saudi Arabia. In case of any dispute arises in connection with the purchase or the provision of any goods or services with the merchant the Cardmember must resolve such disputes directly with the merchant. American Express Saudi Arabia is not responsible for the investigating into or resolving any such dispute. The liability of the Cardmember and his obligation to make payment to American Express Saudi Arabia shall not be affected by any such disputes.
26. The installment program is governed by these terms and conditions in addition to the terms and conditions mentioned in the Cardmember Agreement together with any other terms and conditions to be laid down by American Express Saudi Arabia at any time.
27. American Express Saudi Arabia may cancel the instalment plan for a material reason or with customer's consent.
28. American Express Saudi Arabia must not increase the amount of fees and commissions to be paid by a customers after obtaining the service or product and signing the contract/agreement or the like. An exception is the fees and commissions related to a third party, provided that they are associated with the customer's benefit of the financed asset, in addition, American Express Saudi Arabia must enable the customer to object in the event of their non-consent to the notification received through one of the documented/authenticated channels.

Annex "A"
Applicable Fees and Charges

Types of Fees	Fee Amount
Annual Fee* : A fixed annual fee charged at the time of Card activation and thereafter at every anniversary.	The American Express Blue Card – SAR 230 The American Express Gold Credit Card – SAR 460 The American Express Platinum Credit Card – SAR 1035 or US$276 Alfursan American Express Credit Card – US$ 287.50 The Marriott Bonvoy American Express Credit Card – US$ 230 The American Express Green Card– US$ 172.5 The American Express Card- SAR 517.5 or US$ 138 The American Express Gold Card – SAR 908.5 or US$ 241.50 The Gold Card - SAR 1104 The Platinum Card -SAR 4,312.50
Monthly Fee*: A fixed monthly fee charged against issuance and renewal of Cards.	The American Express Blue Card - SAR 19.55 The American Express Gold Credit Card – SAR 39.1 The American Express Platinum Credit Card – SAR 86.25 or US$ 24.15 Alfursan American Express Credit Card – US$ 25.3 The Marriott Bonvoy American Express Credit Card – US$ 19.55 The American Express Green Card – US$ 17.25 The American Express Gold Card – SAR 75.9 or US $20.70 The Gold Card - SAR 92 The Platinum Card – SAR 362.25

Types of Fees	Fee Amount
Murabaha Margin: **Murabaha Margin:** is the markup charged to Cardmembers who did not settle their full statement balance before the payment due date. This Murabaha Margin is calculated using the *30-day Murabaha margin rate, applied to each card transaction balance not paid off in full, from the date the transaction was preformed, covering the number of days up till the cycle date (or statement date). ***30-day Murabaha Margin rate:** The profit margin charged for a 30-day period	2.75%
E-wallet top-up*: A flat service charge applied to each Wallet top-up transaction authorized by the Cardmember.	No fee

Types of Fees	Fee Amount
Supplementary Card Fee (Optional)*: Fixed fee charged at the time of Card activation and thereafter at every anniversary. At a Cardmember's request, this fee may be paid in monthly installments for certain Card types as indicated.	The American Express Blue Card - SAR 115 The American Express Gold Credit Card– SAR 115 The American Express Platinum Credit Card – SAR 517.5 or US$138 Alfursan American Express Credit Card – US$ 69 The Marriott Bonvoy American Express Credit Card – US$ 115 The American Express Green Card – US$ 86.25 or 12 monthly installments at $7.19 per month The American Express Card- SAR 258.75 or US$ 69 The American Express Gold Card – SAR 431.25 or US$ 115 The Gold Card - SAR 115 The Platinum Card: Metal Only: SAR 647.45, or 12 monthly installments of SAR 57.50 to a maximum of 12 Cards.
Cash Withdrawal Fee*: Fixed fee charged per Cash Withdrawal Transaction (does not include E-wallet top-up)	3% of the transaction amount, with a maximum limit of (SAR 86.25 / USD 23)
Foreign Exchange Conversion Fee (applicable to VAT): Fixed percentage rate fee charged on the value of a Transaction made in non-billing currency. There is no Foreign Exchange Conversion Fee if Alfursan American Express Card or Green American Express Card or Marriott Bonvoy American Express Credit Card is used in Saudi Riyal. Similarly, there is no Foreign Exchange Conversion Fee if The Platinum Card is used for transactions in US Dollars.	2%

Types of Fees	Fee Amount
Statement Request Fee (more than three months)*: Fixed fee charged per transaction, except for Statement request in case of Your default, which shall be free of charge even if more than three months.	SAR 28.75/US$ 7.66 per Statement
Refund of Credit Balance Fee*: Fixed fee charged per transaction	No fee
Dispute Handling Fee*: Fixed fee charged per transaction	SAR 28.75 / US$ 7.66 per dispute
Card Replacement Fee* : Fixed fee charged per Card replacement	SAR 17.25/US$ 4.6
Membership Rewards Program Fee (Optional)*: Fixed fee charged for Cards enrolled in Membership Rewards loyalty program	SAR 107.81/US$ 28.75 from second year onwards for The American Express Blue Card, The American Express Gold Credit Card, The American Express Gold Card and The American Express Card there is no Membership Rewards Program Fee for other Cards covered by this Agreement
Plan It - Equal Monthly Installments Initiation Fee*: Fee charged at the time of booking of EMI	57.5 SAR
Plan It - Equal Monthly Installments Murabaha Margin: Murabaha Margin on transaction amount converted to EMI	0 -1.5%* *1% on Transactions below 25000 SAR, 1.5 % on Transactions above 25000 SAR, 0% on specific merchants only mentioned on American Express Saudi Arabia website and Amex KSA app.

Types of Fees	Fee Amount
The Annual Percentage Rate (APR): The Annual Percentage Rate (APR) is calculated by considering the maximum product credit limit as per the internal credit policy, VAT-inclusive annual fee, and Murabaha Margin paid throughout the calendar year This is subject to revision if any of the APR calculation factors change.	Starting from: 40.64% for The American Express® Blue Card, 41.50% for The American Express® Platinum Credit Card, 40.85% for The American Express® Gold Credit Card, 42.43% for The Gold Card 41.59% for Al Fursan American Express Credit Cards, 41.18% for Marriott Bonvoy Credit Cards, 47.66% for The American Express® Green Card, and 48.21% for The Platinum Card. All the above cards are issued by American Express Saudi Arabia.

* The fees are inclusive of VAT.

Ø Refund of Credit Balance Fee: means the fee charged when You request a refund on the credits on Your Account that exceed the amounts You owe.

Annex "B" Variables

Cash Withdrawals Maximum Limit *	Up to 30% of credit limit
Minimum Payment Due (for Credit Cards only)	a. If Your Statement Current Balance exceeds SAR 100 (for Saudi Arabian Riyals) or US$ 50 (for US Dollar Cards), the Minimum Payment Due will be: 1. 5% of Your Statement Current Balance; or SAR 100 (for Saudi Arabian Riyal Cards) or US$ 50 (for US Dollar Cards), whichever is higher; plus 2. The portion of Your Statement Current Balance that exceeds the Credit Limit including overdue amounts, if any. b. If Your Statement Current Balance is below SAR 100 (for Saudi Arabian Riyal Cards) of US$ 100 (for US Dollars Cards), the Minimum Payment Due will be Your Statement Current Balance.

* The amount of each Cash Withdrawal may be further subject to the applicable daily withdrawal limit of the respective ATM utilized, jurisdiction and the Card type.

MURABAHA MARGIN CALCULATIONS SAMPLE

Murabaha rate: 2.75% per month
Grace period: Only applies if full balance is paid
Murabaha starts from transaction date if full payment is not made

Event	Date	Amount
Purchase	June 25th, 2025	SAR 7,000
Payment	July 25th, 2025	SAR 1,000
Murabaha Rate	2.75% per month	
Murabaha Period	June 25th, 2025 to August 1st, 2025 (36 days)	

Starting Balance	0 SAR
Purchase	SAR 7,000 (25th of June, 2025)
Statement Date	1st of July, 2025
Payment Due Date	25th of July, 2025
Amount Paid on Due Date	SAR 1,000
Average 30 days balance subject to Murabaha	SAR 8,087.67
Monthly Murabaha Margin	2.75% (0.0904% Daily*)
Murabaha Amount	SAR 222.41

Starting Balance	SAR 6,222.41
Purchase	SAR 0
Statement Date	1st of August, 2025
Payment Due Date	25th of August, 2025
Amount Paid on Due Date	SAR 3,000.00
Average 30 days balance subject to Murabaha	SAR 5,340.82
Monthly Murabaha Margin	2.75% (0.0904% Daily*)
Murabaha Amount	SAR 146.87

Starting Balance	SAR 3,369.28
Purchase	SAR 0
Statement Date	1st of September, 2025
Payment Due Date	25th of September, 2025
Amount Paid on Due Date	SAR 3,369.28
Average 30 days balance subject to Murabaha	SAR 0
Monthly Murabaha Margin	2.75% (0.0904% Daily*)
Murabaha Amount	SAR 0

*The displayed value is rounded. The actual value is: 0.09041095890410960%.

CARDS BENEFITS

Feature	Eligible Card	Method of usage
Dining credit	- The Gold Card - The Platinum Card	- The Gold Card Cardmember gets cashback of SAR 125 every 6 months of a calendar year upon usage in certain restaurant merchants available on Our website or Mobile App.. Indulge in extraordinary dining experiences with The Platinum Card, offering SAR 1,000 in annual dining credit to our Platinum cardmember. Simply log in to the AMEX KSA App and opt in ahead of time to avail and enjoy this exclusive benefit with our participated restaurants within Saudi Arabia.
Airport Lounge Access	- The American Express Gold Credit Card - The American Express Platinum Credit Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card (Subject to Alfursan program Terms and Conditions) - The American Express Card - The American Expres Green Card - The American Express Gold Card - The American Express Platinum Card - The Gold Card - The Platinum Card	Cardmember to get Free membership to Priority Pass "The American Express Blue Card is not included". Card access will depend on the Card type. 1 access per year for the Primary Cardmember for (The American Express Gold Credit Card, The American Express Card, The American Express Green Card), 2 access per year for the Primary Cardmember for (The American Express Gold Card, The American Express Platinum Credit Card, The Marriott Bonvoy American Express Credit Card) (Alfursan American Express Credit Card access to Alfursan lounge is subject to Alfursan loyalty program rules and regulations) The American Express Platinum Card: The American Express Global Lounge Collection®: Enjoy complimentary unlimited access to over 1,550 airport lounges in more than 140 countries with The American Express Global Lounge Collection®, including The Centurion® Lounge, Delta Sky Club (when flying Delta), Plaza Premium Lounges, Lufthansa Lounges, Escape Lounges – The Centurion® Studio Partner, and more. Simply present your American Express Platinum Card to access participating lounges.

Feature	Eligible Card	Method of usage
		In addition, American Express Platinum Primary Cardmembers receive a complimentary Priority Pass™ membership with unlimited access to over 1,700 airport lounges worldwide. Relax with refreshments, Wi-Fi, and dedicated workspaces—no matter where you travel. A USD 35 fee applies per additional guest for Priority Pass access and will be billed to the American Express Platinum Card provided at enrollment. The Platinum Card: The American Express Global Lounge Collection®: With complimentary access to more than 1,550+ airport lounges across 140 countries, the Global Lounge Collection® offers more options than any other credit card program — including The Centurion® Lounge, Delta Sky Club®, Plaza Premium Lounges, Lufthansa Lounges, Escape Lounges – The Centurion Studio Partner, and Priority Pass™ lounges. Exclusive Lounge Access Awaits Priority Pass™ lounges: Enjoy a complimentary annual Priority Pass membership with 24 visits for you and your guests. Supplementary cardholders also receive a complimentary annual Priority Pass membership with 8 visits per year (guest access not included). Access over 1,700 lounges worldwide and travel stress-free with complimentary refreshments, dedicated workstations, and Wi-Fi, all designed to enhance your travel experience.

Feature	Eligible Card	Method of usage
		For any guest, a charge of USD 35 per guest applies, and for additional visits beyond the allocated allowance, a charge of USD 35 per visit applies. These charges will be debited from the Platinum Card provided at the time of enrollment. visit applies. These charges will be debited from the Platinum Card provided at the time of enrollment.
Welcome Bonus Points / Miles	- The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The American Express Card - The American Expres Green Card - The American Express Gold Card - The American Express Platinum Card - The Platinum Card - The Gold Card	- The Gold Card Cardmember will get 20,000 Membership Rewards® Bonus Points when spending SAR 12,000 within the first 90 days of card issuance date. The Welcome Bonus Points can be earned once and for primary new Cardmembers only. - The American Express Green Card Cardmember will get 15,000 Membership Rewards® Bonus Points when spending USD 2,000 within the first 90 days of card issuance date. The Welcome Bonus Points can be earned once and for primary new Cardmembers only.

Feature	Eligible Card	Method of Usage
		- The Marriott Bonvoy American Express Credi Card Cardmember will get 30,000 Marriott Bonvoy® Bonus Points when spending USD 3,000 within the first 90 days of card issuance date. The Welcome Bonus Points can be earned once and for new primary Cardmembers only. - Alfursan American Express Credi Card Cardmember will get 10,000 reward miles when spending USD 3,000 within the first 90 days of card issuance date. The Cardmember will get additional 15,000 reward miles when spending USD 50,000 annually. The Welcome Bonus reward miles can be earned once and for new primary Cardmembers only. -The American Express Platinum card: Earn an Anniversary Bonus of 20,000 Membership Rewards® Points upon spending US$60,000 within a 12-month calendar year. This benefit does not apply if you have chosen to pay your annual card fee in monthly installments.

Feature	Eligible Card	Method of Usage
Plan It 0%	- The Gold Card - The Platinum Card	- The Gold Card Cardmember pays 0% Murabaha margin for International purchases (over SAR 3,750)in currencies other than Saudi Riyals into 0% Murabaha margin fee installments over 3 months. Plan It™ 0% Murabaha Margin Installment Benefit - The Platinum Card:, Cardmembers can convert eligible international purchases over SAR 3,750 into monthly installments at 0% Murabaha Margin with Plan It™ 0% over six (6) months, giving you more control over your finances. • The benefit is limited to five (5) requests per calendar year for each Platinum account. This limit includes both the standard Plan It™ Service with applicable Murabaha margin fees and the exclusive Plan It™ Service with 0% Murabaha margin. • This benefit applies exclusively to international point-of-sale and online transactions and does not apply to domestic transactions. • A minimum transaction amount of SAR 3,750 is required. Transactions below this amount are only eligible for the standard Plan It™ Service.

Feature	Eligible Card	Method of Usage
		• The total installment amount cannot exceed the Cardmember's available credit limit at the time of the request. • If any payment is missed or delayed, the standard Murabaha margin for the Plan It™ Service will apply to the remaining balance for the entire installment period. • The 0% Murabaha margin applies only during the six-month installment plan. • Monthly payments are set at a minimum of 5% of the transaction amount for the first five (5) months. The remaining balance, equal to 75% of the original transaction amount, must be paid in full in the sixth (6th) month.

Feature	Eligible Card	Method of Usage
Plan it	- The American Express Blue Card - The American Express Gold Credit Card - The American Express Platinum Credit Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The American Express Card - The American Expres Green Card - The American Express Gold Card - The American Express Platinum Card - The Platinum Card - The Gold Card	- The Cardmember will be able to split eligible purchases into equal monthly installments (3,6,9,12 months). For transactions below SAR 25K, the profit rate is 1%. For transactions above SAR 25K, the profit rate is 1.5%.

Feature	Eligible Card	Method of Usage
International Cashwithdraw-al without FX fees	- The Gold Card - The Platinum Card	- The Gold Card A - Cardmembers are permitted to withdraw cash up to 30% of their total credit limit. However, the maximum cash withdrawal is capped at SAR 12,500 for Primary Cardmembers and SAR 1,333 for Supplementary Cardmembers. B - The actual withdrawal limit will be the lower of the two values: 30% of the total credit limit or the specified cap for Primary or Supplementary Cardmembers. C - Each cash withdrawal transaction is capped at SAR 3,000, or its equivalent in other currencies, whichever is less, regardless of the total available cash limit. If additional withdrawals are required, they must be made as separate transactions. D - The total monthly cash withdrawal limit is capped at SAR 12,500 for Primary Gold Cardmembers and SAR 1,333 for Supplementary Gold Cardmembers. E- A maximum of 99 withdrawal transactions per month is allowed for each account The Platinum Card (Zero FX Fees & No Cash Withdrawal Fees) • Cash Withdrawal Limit: Cardmembers may withdraw up to 30% of their total credit limit, subject to a maximum of SAR 18,750 for Primary Cardmembers and SAR 2,000 for Supplementary Cardmembers.

Feature	Eligible Card	Method of Usage
		• Applicable Limit: The actual withdrawal limit is the lower of (i) 30% of the total credit limit or (ii) the applicable cap for Primary or Supplementary Cardmembers. • Per-Transaction Cap: Each withdrawal transaction is limited to SAR 3,000 or its equivalent in other currencies, whichever is lower. Additional withdrawals must be processed as separate transactions. • Monthly Limit: The total monthly cash withdrawal limit is capped at SAR 18,750 for Primary Platinum Cardmembers and SAR 2,000 for Supplementary Platinum Cardmembers. • Transaction Count: A maximum of 99 withdrawal transactions per month is permitted for each account. • Applicability: This feature is available for international cash withdrawals only

Feature	Eligible Card	Method of Usage
Cash Withdrawal	- The American Express Blue Card - The American Express Gold Credit Card - The American Express Platinum Credit Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The American Express Card - The American Expres Green Card - The American Express Gold Card - The American Express Platinum Card - The Platinum Card - The Gold Card	Cardmembers in Saudi Arabia can withdraw cash from the nearest Saudi Investment Bank (SAIB), SAB, Alinma Bank, or Al Rajhi Bank ATMs. • Cardmembers outside Saudi Arabia can withdraw cash from any of the 1.2 million ATMs worldwide with Express Cash. The full list of ATMs can be found on our website under the section "Cash Access Locator." • The full terms and conditions of the cash withdrawal feature are outlined in the Cardmember Agreement.
2X Membership Rewards points	- The American Express Green Card - The Gold Card	The American Express Green Card and The Gold Card Cardmembers get 2X Membership Rewards points upon spending at certain merchants. The merchant list can be found in the Card page.
Airalo e-SIM voucher	- The Gold Card	The Gold Card Cardmember can get e-SIM credit on his Airalo.com account.

Feature	Eligible Card	Method of Usage
Membership Rewards Program	- The American Express Blue Card - The American Express Gold Credit Card - The American Express Platinum Credit Card - The American Express Card - The American Expres Green Card - The American Express Gold Card - The American Express Platinum Card - The Platinum Card	- The Cardmember will get 1 MR for every 1 USD spent on eligible purchases. - The fee to subscribe to this feature is SAR 107.81/US$ 28.75 from second year onwards for The American Express Blue Card, The American Express Gold Credit Card, The American Express Gold Card and The American Express Card. - There is no Membership Rewards Program Fee for other Cards covered by this Agreement The American Express Platinum Card and The Platinum card: With the Membership Rewards® program, Cardmembers will earn one Membership Rewards® point for every US dollar charged to equivalent to SAR to an enrolled Centurion Card, excluding cash withdrawals, annual fees, and credit refunds. There is no Membership Rewards® program fee, and points never expire.
Fraud, Travel Accident & Inconvenience Protection	- The American Express Blue Card The American Express Gold Credit Card - The American Express Platinum Credit Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The American Express Card - The American Expres Green Card - The American Express Gold Card - The Gold Card	- Your Card provides you Travel Accident Protection with legal and medical assistance and Travel Inconvenience Protection against delayed flight departures, flight cancellations, denied boarding, missed connections, luggage delays and luggage loss. - Your Card provides you Retail protection, everything you buy with your Card is protected for 90 days against theft, loss, or damage. In addition, Online Fraud Protection Guarantee means that your online purchase is 100%. - Full details can be found in the "Protection & Coverage" document in the Terms & Condition page in Our website.

Feature	Eligible Card	Method of Usage
Amex Offers	- The American Express Blue Card The American Express Gold Credit Card - The American Express Platinum Credit Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The American Express Card - The American Expres Green Card - The American Express Gold Card - The American Express Platinum Card - The Platinum Card - The Gold Card	- AMEX Offers feature allows you to link offers directly to your Card. Local or International offers can be found on Our website or on Our mobile App. - Some offers can be available Only when you activate them on Our mobile app.
Member Get Member program	- The American Express Blue Card The American Express Gold Credit Card - The American Express Platinum Credit Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The American Express Card - The American Express Green Card - The American Express Gold Card - The American Express Platinum Card - The Platinum Card - The Gold Card	The "Member Get Member" program lets you earn rewards by referring your friends to American Express. When a friend successfully applies for a card using your unique link, you can choose from various rewards, such as Membership Rewards, Marriott Bonvoy, or AlFursan points.

Feature	Eligible Card	Method of Usage
Complimen-tary Supplem-entary Card	- The Gold Card - The American Express Platinum Card - The Platinum Card	- The Gold Card Cardmember gets one supplementary Card free for life - The American Express Platinum Cardmember gets one Newly issued supplementary metal Card free for life - The Platinum Card Cardmember gets one newly issued supplementary Metal Card free for life.
0% FX on purchases	- The American Express Green Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The Gold Card - The American Express Platinum Card The Platinum Card	Cardmembers will not be charged foreign exchange fees on transactions made in USD or SAR.

Feature	Eligible Card	Method of Usage
Revolving Feature	- The American Express Blue Card (Credit Card) The American Express Gold Credit Card (Credit Card) - The American Express Platinum Credit Card (Credit Card) - The Marriott Bonvoy American Express Credit Card (Credit Card) - Alfursan American Express Credit Card (Credit Card) - The American Expres Green Card - The Platinum Card - The Gold Card	- Credit Cards allow Cardmembers to pay the full balance or pay the Minimum Amount due. The payment of the Minimum amount due details can be found in Annex B of the Cardmember Agreement.
Multiplied reward points/ miles	- The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card	A - Marriott Bonvoy American Express Credit Card Cardmember: - 2 Marriott Bonvoy point per US$1 spent on eligible purchases in US Dollars or its equivalent in Saudi Riyals. - 3 Marriott Bonvoy point per US$1 spent on eligible purchases in currencies other than US Dollars or Saudi Riyals - 5 Marriott Bonvoy point per US$1 spent on eligible purchases at hotels participating in the Marriott Bonvoy program B - Alfursan American Express Credit Card: - 1 Alfursan reward mile per US$1 spent on eligible purchases or its equivalent in Saudi Riyals. - 2 Alfursan reward miles per US$1 spent on eligible purchases in currencies other than US Dollars or Saudi Riyals - 2 Alfursan reward miles per US$1 or its equivalent in other currencies spent on eligible purchases at SAUDIA.COM

Feature	Eligible Card	Method of Usage
1 Free Night Award	- The Marriott Bonvoy American Express Credit Card	- 1 Free Night Award annually will be given to primary Cardmembers upon Card activation
US$100 credit for in-hotel	- The Marriott Bonvoy American Express Credit Card	1 - The feature can be availed via 2 ways: A - If Cardmembers book through Marriottbonvoy.com, they need to select the Member rate named " $100 Property Credit, Luxury". When booking online, Cardmembers must be logged into the Marriott Bonvoy account that is linked to The Marriott Bonvoy American Express Credit Card that they hold. This rate will not be visible to any other Marriott Bonvoy members or regular guests. B - If Cardmembers book through the phone, they need to reference the "$100 Property Credit, Luxury Credit Card Rate" Member Rate to the booking agent. The agent will verify the Marriott Bonvoy American Express Credit Card linked with the account and it will be added to the reservation. 2 - The US$100 Property Credit is only valid on minimum stays of 2 nights at the Ritz-Carlton or St. Regis brands and will be applied as a credit on the hotel bill upon checkout. For more details, please visit: https://credit-cards.marriott.com/terms/100propertycredit/en-us#:~:text=Stays%20booked%20by%20the%20Basic,the%20number%20of%20rooms%20booked
Upgrade to Alfursan Silver Elite Status	- The Marriott Bonvoy American Express Credit Card	The feature will be available upon Your purchase of an international roundtrip flight ticket using your AlFursan American Express® Credit Card. The route should be a direct round-trip to your destination city, with no transit in between.

Feature	Eligible Card	Method of Usage
Upgrade to Marriott Bonvoy Gold Elite Status	- The Marriott Bonvoy American Express Credit Card	The Marriott Bonvoy® American Express® Credit Card offers you Marriott Bonvoy Gold Elite status for one year, upon spending US$30,000 or more in eligible purchases on your Card. The Gold Elite status is retained when you spend US$30,000 or more annually with your Card
Upgrade to Marriott Bonvoy Silver tier	- Alfursan American Express Credit Card	Automatic upgrade to Marriott Bonvoy silver tier upon the activation of Your Marriott Bonvoy American Express Credit Card.
15 Elite Night Credits	- The Marriott Bonvoy American Express Credit Card	A. The 15 Elite Night Credits will be credited annually to Your Marriott Bonvoy® Member Account within 60 days upon opening Your Card Account and upon paying your annual fee on first year and going forward on each Card Account anniversary after payment of annual fee. B. To be eligible to receive the Elite Night Credits with Marriott Bonvoy® American Express Card, You must be the Primary Cardmember, your Card Account must be in good standing at the time of the Elite Night Credit deposit, and you must have an active Marriott Bonvoy® program account C. To receive the Elite Night Credit deposit, Your Card Account must be linked to a Marriott Bonvoy® program account in Your name D. The feature is fully managed by Marriott Bonvoy program. Full details can be found in the Marriott Bonvoy section in the Cardmember Agreement

Feature	Eligible Card	Method of Usage
Marriott Offers	- The Marriott Bonvoy American Express Credit Card	- Promotional offers fully managed by the Marrioy Bonvoy program
Hotel Loyalty Program Upgraded status	- The American Express Platinum Card - The Platinum Card	Primary Cardmembers are entitled to complimentary elite status with select global hotel loyalty programs, including: • Meliá Rewards Gold • Hilton Honors Gold • Marriott Bonvoy™ Gold Elite Radisson Rewards Premium Elite status benefits are provided by the respective hotel loyalty programs, are subject to each program's terms and conditions, and may be amended or withdrawn due to circumstances beyond the control of American Express Saudi Arabia.
Travel Statement Credit	- The American Express Platinum Card	Enjoy USD 300 travel statement credit when you book a trip worth USD 3,000 or more through Premium Travel Services from American Express Saudi Arabia, using your American Express Platinum Card. Terms and conditions apply.
Companion Ticket	- The Platinum Card	1. This benefit is exclusive to Platinum Primary Cardmembers with Platinum Cards issued by American Express Saudi Arabia. 2. This benefit applies to individuals only. 3. Upon spending SAR 50,000, the "Complimentary Domestic Flight" benefit will be activated, limited to one companion ticket capped at SAR 1,500. 4. Upon spending SAR 150,000, the "Complimentary International Flight" benefit will be activated, limited to one companion ticket capped at SAR 3,750. 5. To redeem this benefit, Platinum Primary Cardmembers must use the redemption tab in the AMEX KSA App or contact the Platinum Concierge team.

Feature	Eligible Card	Method of Usage
		6. Bookings must be made and paid for through American Express Premium Travel Services using the Platinum Card issued by American Express Saudi Arabia. 7. This benefit is valid for one-time use per calendar year for either a domestic or an international companion ticket. 8. A Platinum Primary Cardmember can only issue an international companion ticket after meeting the required spending criteria and cannot substitute it with a domestic companion ticket. 9. Both the primary and companion tickets must be issued in the Platinum Primary Cardmember's full name and both must be charged to the Platinum Card issued by American Express Saudi Arabia. 10. Once used, the benefit will be automatically disabled until the next calendar year. 11. The value of the companion ticket (domestic or international) will be credited to the Platinum Primary Cardmember's account after ticket issuance and confirmation, subject to the capped limits (SAR 1,500 for domestic flights or SAR 3,750 for international flights). 12. If the Platinum Primary Cardmember's ticket is canceled and refunded, the companion ticket will also be canceled automatically, and the refunded amount will be deducted from the account. 13. If only the companion ticket is canceled at the Platinum Primary Cardmember's request, the credited amount for the companion ticket will be debited, and the benefit will be re-enabled. The primary ticket will remain unaffected unless otherwise requested.

Feature	Eligible Card	Method of Usage
		14. Airline cancellation and change policies apply to both the Platinum Primary Cardmember's ticket and the companion ticket. 15. The Platinum Primary Cardmember is responsible for any airline-imposed cancellation or change fees for both the primary and companion tickets.
Shopping Statement Credit	- The Platinum Card - The American Express Platinum Card	Fashion & Shopping Benefits for Platinum Cardmembers FARFETCH: Complimentary instant access to the Platinum tier, including personalized services and privileges. NET-A-PORTER / MR PORTER: Enjoy up to $100 in statement credits every year when you shop and complete transactions using Your Platinum Card and your American Express Platinum card. The Bicester Collection Villages: VIP Pass for an additional saving of up to 10%. Advanced reservations for private parking. Priority bookings for queuing systems (where applicable). Private access to The Apartment (VIP suite) with complimentary refreshments. Hands-free shopping service. All benefits are subject to availability, participating partners' terms and conditions, and may be amended or withdrawn due to circumstances beyond the control of American Express Saudi Arabia.

Feature	Eligible Card	Method of Usage
Lifestyle, Travel and Platinum Concierge Services	- The American Express Platinum Card - The Platinum card	Cardmembers have access to personalized lifestyle and concierge services, including: • Assistance with securing access to exclusive events and experiences across arts, fashion, sports, and entertainment. • Support with obtaining tickets to high-demand or sold-out events, subject to availability. • Arrangements for bespoke luxury goods and tailored lifestyle requests. • Personalized travel planning, including itineraries and reservations. • Priority access to dining reservations at select restaurants worldwide. Experience the freedom to shape your perfect travel adventure with itineraries crafted exclusively for your unique preferences. Whether you desire thrilling escapades, serene retreats, or cultural immersions, our bespoke service empowers you to create a journey that mirrors your passions. From handpicking destinations and luxurious accommodations to curating activities and exquisite dining experiences, every detail is tailored to perfection. Contact your platinum Concierge from Inside Saudi Arabia at 8001195555 or from outside Saudi Arabia +966114071999 or email: platinumcare@americanexpress.com.sa to discover how to personalize your next adventure and make every moment truly unforgettable.

Feature	Eligible Card	Method of Usage
International Airline Program	- The American Express Platinum Card - The Platinum Card	Elevate your flight experience with American Express and our exclusive International Airline Program. As a Cardmember, enjoy up to 20% off, access to exclusive airfares, and additional perks when booking premium seats on participating local and international airlines through Premium Travel Services. For bookings and to avail the benefits cardmembers must Contact their platinum Concierge from Inside Saudi Arabia at 8001195555 or from outside Saudi Arabia +966114071999 or email: platinumcare@americanexpress.com.sa .
Travel Assistance & Insurance	- The American Express Platinum Card - The Platinum Card	Travel plans can change unexpectedly. However, you can keep your peace of mind with the support of American Express Platinum services. American Express® Travel Insurance can cover important trip costs when you are far from home. TRIP CANCELLATION & DELAY COVERAGE Sometimes the world gets in the way of even the best-planned travel. If you purchase a round trip entirely with your Eligible American Express Platinum card and you're Platinum Card and a covered reason cancels or interrupts your trip. Trip Cancellation and Interruption Insurance can help reimburse your non-refundable expenses purchased with the same Eligible Card. Terms conditions and limitations apply. Your Card provides you Retail protection, everything you buy with your Card is protected for 90 days against theft, loss, or damage.

Feature	Eligible Card	Method of Usage
Car Rental Membership Program	- The American Express Platinum Card - The Platinum Card	Platinum Primary Cardmembers are entitled to exclusive benefits and complimentary upgraded memberships with participating car rental companies, including Sixt, Avis, and Hertz, worldwide.
Onefinestay Collection	- The American Express Platinum Card - The Platinum Card	Enjoy an upfront discount of USD 200 on the world's most exclusive vacation rentals, tailored to create unforgettable memories. Choose from a selection of spacious apartments, beachfront villas, and countryside mansions in 50 premier destinations worldwide with onefinestay. Revel in comfort and privacy while enjoying personalized concierge services and unique experiences. Book a minimum of 7 nights through Premium Travel Services using your American Express Platinum card and your Platinum Card to enjoy exclusive savings of USD200 and personalized concierge services.
The Hotel Collection Program	- The American Express Platinum Card - The Platinum Card	Explore distinctive privileges through the Hotel Collection Program, offering over 1,000 upscale properties globally, with limited-time offers such as a complimentary 3rd or 4th night at select locations, room upgrades when available, additional $100 hotel credits, and convenient noon check-in and late check-out.
Fine Hotels & Resorts program	- The American Express Platinum Card - The Platinum Card	Elevate every stay with exclusive Centurion privileges. As a Platinum Cardmember, unlock luxurious benefits valued at $600 at over 1,600 Fine Hotels & Resorts worldwide, including room upgrades, complimentary breakfast for two, guaranteed 4 PM late checkout, and a $100 hotel credit

Feature	Eligible Card	Method of Usage
Fraud, Protection -CARD LOST, STOLEN, OR DAMAGED	- The American Express Platinum Card - The Platinum Card	In case your Card is lost, stolen, damaged, or not received, contact your Platinum Concierge immediately within Saudi Arabia, at 8001195555 and from outside Saudi Arabia, call (+966) 11 407 19999. Your card will be canceled and a replacement will be on its way. If your card is still usable, you can continue to use it until the new one arrives.