



## Terms & Conditions (For Individuals)

1. The offer is only valid for The AlFursan Card issued by American Express Saudi Arabia.
2. This limited-time offer campaign validity starts on 25<sup>th</sup> Jan 2026 to Feb 28<sup>th</sup> 2026. Applications submitted after Feb 28<sup>th</sup> 2026 will not be included, applicants who applied during the campaign validity date must complete the application request and issue the card no later than Mar 26<sup>th</sup> 2026, any approved application after this date will not be included in the offer.
3. Cardmember can avail the bonus tiers during first 365 days of card issuance.
4. The Welcome Miles is only applicable on Primary card.
5. Cardmembers will earn **1 Mile for every 1 USD** spent on local purchases.
6. Cardmembers will earn **4 Miles for every 1 USD equivalent** in currencies other than USD and SAR on international transactions when the card is issued and activated during the campaign period. This benefit is valid for 60 days from the card issuance date.

Spend	Earn Rate	
	Spend	Miles Earned
Local (USD and SAR)	1 USD	1
International & Saudia.com (Excluding USD and SAR)	Equivalent to 1 USD	2 4

The table is provided to illustrate the miles earning rate based on spending by transaction type.

For more details, please visit the American Express® Saudi Arabia website.

7. Cardmember can avail **Joining Bonus** 10,000 Miles credited by a maximum of 60 days of the monthly card statement and upon card activation
8. Cardmember can avail the **Welcome bonus** upon spending USD 3,000 within the first 90 days of card issuance.
9. Cardmembers can unlock **Tier 1** by spending Amount of USD 7,000, **Tier 2** by spending Amount of USD 15,000, and **Tier 3** by spending Amount of USD 25,000 within the first 365 days from the card issuance date.

Tier	Total Required Spend Equivalent to USD on International to Unlock Tier	(Limited Time Offer) Earned Miles on International Spend	Bonus Miles	Total Earned Miles
Joining Bonus	Once Card Activated	-	10,000	10,000
Welcome Bonus	3,000 \$	6,000 12,000	10,000	22,000
Tier 1	7,000 \$	14,000 28,000	12,000	40,000
Tier 2	15,000 \$	30,000 60,000	13,000	73,000
Annual Bonus – Tier 3	25,000 \$	50,000 100,000	15,000	115,000
Total	50,000 \$	100,000 200,000	60,000	260,000

Schedule is an example of spend on international transactions. For more details, please visit the American Express® Saudi Arabia website.

10. Cardmembers can earn a maximum of 110,000 miles when reach 50,000 USD spend on eligible transactions **locally** during 365 days of card issuance.

Tier	Total Required USD International Spend To Unlock Tier	(Limited Time Offer) Earned Miles on International Spend	Bonus Miles	Total Earned Miles
Joining Bonus	Once Card Activated	-	10,000	10,000
Welcome Bonus	3,000 \$	3,000	10,000	13,000
Tier 1	7,000 \$	7,000	12,000	19,000
Tier 2	15,000 \$	15,000	13,000	28,000
Annual Bonus – Tier 3	25,000 \$	25,000	15,000	40,000
Total	50,000 \$	50,000	60,000	110,000

Schedule is an example of spend on local transactions. For more details, please visit the American Express® Saudi Arabia website.

11. Cardmembers can earn miles based on spend on **international** eligible transactions in currencies other than USD and SAR when card issued during the campaign period. This benefit is valid for 60 days from the card issuance date during the campaign period.

12. Cardmembers may only participate in one campaign or offer at a time. This offer cannot be combined with any other ongoing campaign or promotional benefit.

13. The Cardmember is responsible for providing the correct AlFursan ID to American Express Saudi Arabia during the application process and will be responsible for any delay in crediting Miles or benefits resulting from an incorrect or missing AlFursan ID

14. Miles and offer are non-transferable to others and cannot be exchanged for other benefits or Cash.

15. International transaction is any purchase transaction done in currencies other than USD or SAR (Online or Offline).

16. Offer is valid for New AlFursan cardmembers only. Existing or previous cardmembers and those who cancel their card and apply again during the campaign period are not eligible. Closed accounts of 6 months or older can apply for the offer.

17. Eligible purchases to meet the Threshold Amount can be made by the Primary Cardmember and any Supplementary Cardmembers on a single Card account.

18. Eligible purchases are purchases for goods and services minus returns and other credits and the Exclusions set forth below.

19. In rare cases, the period to spend the Threshold Amount may be shorter than 365 days if there is a delay in receiving your physical Card after it has been issued. However, you can use your Card digitally as soon as it is issued.

20. Purchases may fall outside of the 90-day period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the

date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped.) In such cases, American Express Saudi Arabia may consider the purchase date to be the date the transaction was made, not the date when the transaction was recorded on the system.

21. **Exclusions:** The following transactions are excluded from qualifying purchases towards the Threshold Amount:
  - o Cash advances
  - o Balance transfers
  - o Non-purchase transactions
  - o Transactions made outside the Offer period
  - o Cancelled, reversed, refunded, or disputed transactions
  - o Paying for fees and charges
  - o Charge back and fees
  - o Debit balance transfer from other Cards belonging to you or any Supplementary Cardmember
  - o Transactions that are billed by merchants outside the 90-day period
  - o Digital wallet/ Banks top-ups.
  - o Bank Transfers
  - o SADAD Bills.
22. The Annual Percentage Rate starting from 41.59% for The Al Fursan Card. Final APR might vary based on the applicant variables when applying for the Card.
23. Your bonus miles will be credited to your account within 60 days of the statement issuance date following the achievement of your spend threshold. For example if your statement is issued on the 10<sup>th</sup> of the month and you reach the threshold on the 2<sup>nd</sup>, your 60 days fulfillment period begins the 10<sup>th</sup>.
24. In case of any refunded transactions or returned credits, the earned miles will be reversed.
25. The Cardmember's account must not be canceled at the time of fulfillment.
26. **Cardmember Responsibilities:** The Cardmember is responsible for ensuring that the AlFursan Card is used for eligible purchases to avail the bonuses.
27. All defined terms used in these terms and conditions have the meaning set forth in the Cardmember Agreement. Visit the American Express Saudi Arabia website to view the Cardmember Agreement.
28. Terms and conditions of American Express® Saudi Arabia apply. To view all card benefits, terms and conditions, and fees, please visit the American Express® Saudi Arabia website.
29. If you have any feedback or concerns, please contact our Customer Care Team via email: [complaints@americanexpress.com.sa](mailto:complaints@americanexpress.com.sa), or call 8004424442 or +966112926663 from outside the Kingdom. For more details, please visit the Complaint / Feedback Handling Procedures page on our website.
30. All rights reserved; American Express Saudi Arabia, Copyright 2026.
31. For more information, please contact us at 800 124 2229 or visit [americanexpress.com.sa](http://americanexpress.com.sa).
32. **Non-compliance with the Terms & Conditions of American Express Saudi Arabia's credit and charge Cards may result in cancellation /suspension of your**

Card/Additional Cards and a negative impact on your credit bureau record. Minimum payments on your credit card may result in additional charges and fees due to the application of the Murabaha margin to the outstanding balance.

33. Paying only the minimum amount owed to us can result in additional fees and charges as well as prolonging the time to repay the full amount owed to us. For example, if you have an outstanding balance of SAR 7,000 and you choose to pay only the minimum due, it will take 81 months to settle the balance in full. The total amount due is SAR 13,296, which includes both the outstanding balance and the Murabaha Margin.

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