

Terms & Conditions

1. **Offer Period:** 17 February to 31 March 2026.
2. **Eligibility:** Cardmembers who have opted-in/registered for 50% Bonus Points Offer on the Marriott Bonvoy® American Express® Credit Card page available on the American Express Saudi Arabia website, will earn an additional 50% in points (“Bonus Points”) for eligible purchases made during the Offer Period at:
 - **Hotels:** This refers to stays all hotels and resorts worldwide that participate in the Marriott Bonvoy loyalty program, as detailed in Section 1.2 of the Marriott Bonvoy Loyalty Program Terms & Conditions.
 - **Airlines:** This refers to purchases made directly with airlines, for air travel, including but not limited to, the total ticket value which includes any ancillary fees charged directly by the airline.
 - **Supermarkets:** This refers to purchases made at supermarkets located within Saudi Arabia.
 - **International purchases:** This refers to purchases made outside of Saudi Arabia in currencies other than United States Dollars (USD) and Saudi Arabian Riyals (SAR).
3. The Offer shall apply an eligible spend of up to US\$5,000 per Eligible Cardmember account.
4. To receive the Offer, the Cardmember’s account and Card must be in good standing at the time of bonus points issuance.
5. **Bonus Points Amount:** The bonus points will reflect on your Marriott Bonvoy account within 90 days after the end of the Offer Period.
6. **Participating Hotels:** Offer is valid at all hotels worldwide participating in Marriott Bonvoy. To ensure a hotel is eligible, please refer to Section 1.2 of the Marriott Bonvoy Loyalty Program Terms & Conditions which lists the participating brands and properties.
7. **Participation Criteria:** In order to participate in the Offer, the Cardmember must opt-in/register for the Offer on the Marriott Bonvoy® American Express® Credit Card page available on the American Express Saudi Arabia website by entering their ID/IQAMA and Marriott Bonvoy number.
8. **Earning Criteria:**
 - Marriott Bonvoy American Express Cardmembers will receive 2.5 additional Bonus Points per US\$1, for a total of 7.5 Points per US\$1 on eligible transactions made at hotels participating in Marriott Bonvoy.
 - Marriott Bonvoy American Express Cardmembers will receive 1.5 additional Bonus Points per US\$1 in currencies other than SAR or USD, for a total of 4.5 Points per US\$1 on all Other Hotels, Airline bookings and purchases made internationally.
 - Marriott Bonvoy American Express Cardmembers will receive 1 additional Bonus Point per US\$1, for a total of 3 Points per US\$1 on all Other Hotel, Airline bookings made domestically and eligible transactions made on Supermarkets.

9. **Sample calculations for the Marriott Bonvoy Points:** To illustrate how the 50% Marriott Bonvoy Bonus Points are calculated, consider the following examples:

20 February (transaction date)

Spent US\$2,000 at Marriot Bonvoy Hotels:

POINTS EARNED	BONUS POINTS	TOTAL POINTS
10,000 (5x Points per USD)	+ 5,000 (50% Bonus)	15,000

21 February (transaction date)

Spent US\$2,000 at international merchant (non-SAR/USD):

POINTS EARNED	BONUS POINTS	TOTAL POINTS
6,000 (3x Points per USD)	+ 3,000 (50% Bonus)	9,000

22 February (transaction date)

Spent US\$2,000 at supermarkets (Saudi Arabia):

POINTS EARNED	BONUS POINTS	TOTAL POINTS
4,000 (2x Points per USD)	+ 1,000* (50% Bonus)	5,000

Total Earned:

POINTS EARNED	BONUS POINTS	TOTAL POINTS
20,000	9,000	29,000

*Bonus Points will be awarded to the Cardmember based on the chronological order of purchase transactions, and will continue to accrue until the Cardmember reaches the US \$5,000 spend limit.

10. **Exclusions:** The following transactions are excluded from qualifying purchases:

- Cash advances
- Balance transfers
- Non-purchase transactions
- Transactions at non-participating Marriott Bonvoy hotels (including, but not limited to, third-party websites or travel agencies)
- Transactions made outside the Offer Period
- Cancelled, reversed, refunded, or disputed transactions
- Charges not appearing on the hotel room folio (such as dining, spa, resort, health club, and any other services billed separately).
- Paying for fees and charges
- Charge back and fees
- Debit balance transfer from other Cards belonging to you or any supplementary Cardmember
- Digital wallet/bank top-ups.
- Bank Transfers
- SADAD Bills.

11. **Non-Transferable:** Offer cannot be transferred to other Cardmembers or supplementary Cardmembers.

12. Purchases may fall outside of the 1-month period in some cases due to a delay in merchants submitting transactions or a different purchase date from the date you made the transaction. 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.

13. If we, in our sole discretion, determine that you have engaged in fraud, abuse, misuse, or gaming in connection with the statement credit offer in any way or that you intend to do so (for example, if

you repeatedly make purchases at different hotels and then cancel the transactions), we will not credit the Marriott Bonvoy® American Express® Credit Card with the statement credit. We may also cancel your Card account and other Card accounts you may have with us.

14. **Cardmember Responsibilities:** Ensure the Marriott Bonvoy® American Express® Credit Card is used for qualifying transactions. Also, ensure that the legal ID and Marriott Bonvoy® Member Number are accurately entered when registering for The Offer. Incorrect or incomplete information will result in ineligibility to participate in The Offer.
15. All Marriott Bonvoy Loyalty Program Terms and Conditions apply, which shall prevail in case of conflict.
16. 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.
17. 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.
18. All rights reserved; American Express Saudi Arabia, Copyright 2026.
19. The Annual Percentage rate for the Marriott Bonvoy® American Express® Credit Card starts from 41.18%, according to the applicable standards.
20. For more information, please contact us at 800 124 2229 or visit americanexpress.com.sa.
21. **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.**
22. **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.