

1. This is a limited-time offer for the Primary Cardmember to get cashback up to 200 SAR or 40% on accumulative spend made on Noon app worth of 500 SAR for The Gold Card following Card issuance.
2. Offer is valid for New Gold Cardmembers only. Existing or previous cardmembers are not eligible.
3. The offer is only valid for The Gold Card issued by American Express Saudi Arabia.
4. This limited-time offer campaign validity starts from 1st of March till the 30th of March 2026. Applications submitted after campaign period will not be included, applicants who applied during the campaign validity date must complete the application request and issue the card no later than 10 days of campaign end date, any approved application after this date will not be included in the offer.
5. Cashback offer will be valid for transactions made within 90 days of card issuance.
6. Cashback will be credit within 90 days after end of the campaign.
7. The cashback will be valid on eligible purchases.
8. To be eligible for the cashback, the transaction made on Noon must be made by The Gold Card by American Express and cannot be combined with Noon credits.
9. This offer is non-transferable to others and cannot be exchanged for other benefits or Cash.
10. Eligible purchases to meet the threshold Amount can be made by the Primary Cardmember and any Supplementary Cardmembers on a single Card account.
11. Eligible purchases are purchases for goods and services and the Exclusions set forth below:
 - a. Electronic Gift Cards.
 - b. Returns.
 - c. Other credits or combined payment.
 - d. Other promotional benefit.
 - e. Subscription services.
 - f. Nicotine Products
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. Cardmember Responsibilities: The Cardmember is responsible for ensuring that The Gold Card is used for eligible purchases to avail the cashback.
14. The Annual Percentage Rate is 42.43% for The Gold Card. Final APR might vary based on the applicant variables when applying for the Card.
15. 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.
16. If you have any feedback or concerns, please contact our Customer Care Team via email: complaints@americanexpress.com.sa or call 8004424442 or +966112926663 from outside the Kingdom. For more details, please visit the Complaint / Feedback Handling Procedures page on our website.
17. 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. For more information, please contact us at 800 124 2229 or visit americanexpress.com.sa
19. All rights reserved; American Express Saudi Arabia, Copyright 2026.
20. **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.**
21. **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.