

1. The new Cardmember welcome offer ("Welcome Offer") and limited time bonus offer (the "Bonus Offer") are only valid for The Marriott Bonvoy® American Express® Credit Card ("Card") issued by American Express Saudi Arabia ("AESA").
2. This limited-time Bonus Offer starts on 1 May 2026 and ends 30 June 2026 (the "Offer Period"). Card Applications must be submitted by 11:59pm on 30 June 2026 and the Card must be issued and activated by the Primary Cardmember no later than 10 July 2026 to be eligible for either Offers.
3. Inquiries submitted on the lead form must complete their application requirements no later than 10 July 2026.
4. Welcome Offer and the Bonus Offer are valid for the new Card AESA cardmembers only. Existing or previous Cardmembers and those who cancel their Card and apply again during the Welcome Offer and the Bonus Offer Period are not eligible. Closed accounts of 6 months or older can apply for the Welcome Offer and the Bonus Offer.
5. New cardmembers can earn 30,000 Marriott Bonvoy® points after spending USD 3,000. In addition, under the Bonus Offer, the Primary Cardmember can earn an additional 60,000 in Marriott Bonvoy® bonus points by making total eligible purchases of USD 6,000 ("Threshold Amount") charged to the Card within the first 90 days from the Card' issuance date.
6. The Marriott Bonvoy® points from the Welcome Offer 30,000 points will appear in your Marriott Bonvoy® membership account within 90 days of spending the amount mentioned in paragraph 5 above, while the bonus from the limited time the Bonus Offer 60,000 points, if achieved Threshold Amount, will be added within 90 days from the end date of the Bonus Offer on June 30, 2026.
7. In rare cases, the period to spend the Threshold Amount may be shorter than 90 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.
8. Also, 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, AESA may consider the purchase date to be the date the transaction was made, not the date when the transaction was recorded on the system and the purchase may be credited towards the eligible amount.
9. Welcome Offer and the Bonus Offer points may appear on your account in more than one deposit.
10. To earn the Welcome Offer and the Bonus Offer points, your Card account must not be cancelled or past due at the time of fulfillment.
11. New and existing Cardmembers cannot use links and personalized links or codes to promote American Express products on any broadcast/social media channels for personal gain.
12. The Annual Percentage rate starts from 41.18% for the Marriott Bonvoy® American Express® Credit Card depending on the applicable standards.
13. Welcome Offer and the Bonus Offer are non-transferable to others and cannot be exchanged for other benefits or cash.

14. Cardmembers may only participate in one campaign at a time. This Welcome Offer and limited time bonus offer the Bonus Offer cannot be combined with any other ongoing campaign or promotional benefit.
15. Eligible purchases to meet the Threshold Amount can be made by the Primary Cardmember and any Supplementary Cardmembers on a single Card account.
16. Eligible purchases are purchases for goods and services minus returns and other credits and the Exclusions set forth below.
17. **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 backs and fees
 - o Debit or credit 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 / Digital banks top-ups
 - o Bank Transfers
 - o SADAD Bills
18. **Cardmember Responsibilities:** The Cardmember is responsible for ensuring that Card is used for eligible purchases to avail the Welcome Offer and the Bonus Offer. Also, ensure that the legal ID and Marriott Bonvoy® Member Number are accurately entered when registering for the Welcome Offer and the Bonus Offer. Incorrect or incomplete information will result in ineligibility to participate in the Welcome Offer and the Bonus Offer.
19. All Marriott Bonvoy® Loyalty Programme Terms and Conditions apply to Welcome Offer and the Bonus Offer, which shall prevail in case of conflict.
20. 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.
21. 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.
22. For more information, please contact us at 800 124 2229 or visit americanexpress.com.sa.
23. All rights reserved; American Express Saudi Arabia, Copyright 2026.
24. **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.**
25. **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 AESA. 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 SAR13,296, which includes both the outstanding balance and the Murabaha Margin.

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