

1. This benefit is exclusive to American Express Platinum Cardmembers (Primary) holding American Express Platinum Cards issued by American Express Saudi Arabia.
2. This benefit applies to individuals only.
3. Supplementary Card spend under the same account relationship may contribute toward the qualifying spend threshold, provided all eligible transactions are billed under the same Primary Platinum Card account.
4. Eligible Primary Platinum Cardmembers will receive **20,000 Membership Rewards® bonus points** upon achieving a minimum eligible spend of **USD 60,000** during the 12-month period preceding their Card anniversary date.
5. The qualifying spend requirement will be calculated at the account level (The American Express Platinum card) and will include eligible spend made by both the Primary and Supplementary Cardmembers under the same American Express Platinum Card account relationship.
6. The Card anniversary date shall be determined based on the date on which the annual fee is charged to the American Express Platinum Card account.
7. Membership Rewards® bonus points will be credited within 30 days following the applicable Card anniversary date, subject to successful validation of all eligibility requirements.
8. Eligible Cardmembers may receive this benefit once during each anniversary period, provided the qualifying spend requirement is achieved during the applicable 12-month period.
9. This benefit applies only to Cardmembers who pay their annual fee in full and are not enrolled in a monthly annual fee payment arrangement.
10. Cardmembers enrolled in a monthly annual fee payment arrangement may request a manual eligibility review. In such cases, American Express Saudi Arabia may determine the anniversary date based on the original Card creation date and calculate the qualifying spend accordingly.
11. Any manual eligibility review, spend calculation, qualification assessment, and benefit fulfilment relating to Cardmembers enrolled in a monthly annual fee payment arrangement shall be subject to verification and final approval by American Express Saudi Arabia.
12. Cash advances, fees, charges, balance transfers, refunded transactions, disputed transactions, digital wallet funding transactions, and any other transactions determined by American Express Saudi Arabia from time to time shall not qualify toward the eligible spend requirement for this benefit.
13. Membership Rewards® bonus points awarded under this benefit are non-transferable, non-exchangeable, and may not be redeemed for cash.
14. Regardless of the total qualifying spend achieved during the applicable anniversary period, eligible Cardmembers may receive a maximum of **20,000 Membership Rewards® bonus points per anniversary period**. Additional spend above the qualifying threshold of USD 60,000 will not result in additional bonus points under this benefit.
15. The Platinum Card account must remain active, valid, and in good standing at the time of booking, travel completion, and statement credit processing.
16. American Express Saudi Arabia reserves the right to suspend, decline, reverse, or cancel the benefit in cases of suspected misuse, abuse, fraudulent activity, technical errors, refunded transactions, or non-compliance with the applicable Terms and Conditions.
17. American Express Saudi Arabia reserves the right to amend, suspend, withdraw, or terminate this benefit at any time in accordance with applicable regulatory requirements and internal policies.



18. Decisions made by American Express Saudi Arabia regarding eligibility, disputes, qualification, or benefit processing related to this benefit shall be final.
19. Terms and Conditions of American Express Saudi Arabia apply. To view all card benefits, terms and conditions, and fees, please visit American Express Saudi Arabia's website.
20. All rights reserved American Express Saudi Arabia, Copyright 2026.
21. If you have any feedback or concerns, please contact our Customer Care Team via email at: [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 American Express Saudi Arabia's website.
22. For more information, please contact us at 8001195555 or visit American Express Saudi Arabia's website.
23. 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.