



## Terms & Conditions (For Individuals)

1. All Cards should be issued by American Express Saudi Arabia.
2. Offer is only applicable to The American Express Blue® Card, The American Express® Green Credit Card, AlFursan American Express® Credit Card, The Marriott Bonvoy® American Express® Credit Card, The Platinum Card®, and The Gold Card®.
3. Cardmembers will receive a reward when they refer new applicants to apply and get American Express Cards. The Reward breakdown is mentioned in the table below.
4. To be eligible for the offer, the Cardmember will need to share the personalized application referral code (generated within their mobile app account) with the referred applicant by clicking on the “Share” code, and the referred applicant should apply for the Card from the personalized referral code.
5. The reward will be credited to the existing Cardmember referring the Card instantly after the Card activation of the new Card.
6. The reward will be credited to the new Cardmember that was referred the Card upon first spend after the Card activation.
7. New Cards issued should be new to American Express Saudi Arabia. If the Cardmember already holds any American Express Card issued in Saudi Arabia they will not be eligible for the offer.
8. Cardmembers may invite up to a maximum of 5 individuals only. If two or more referred Card applications are approved for the same Cardmember, both the referring and referred Cardmembers will receive the higher Reward only.
9. Campaign starts on 1<sup>st</sup> April 2026 and expires on 30<sup>th</sup> of June 2026.
10. To receive the Reward, the Cardmember should be enrolled in the respective loyalty program of each reward. Whether it is Membership Rewards®, AlFursan or Marriott Bonvoy.
11. The following rewards will be credited to both MGMer (the existing Cardmember) and MGMe (the new Cardmember) accounts upon the approval of the referred new Cardmember, the reward is based on the Card they refer and the Card they hold (in order to determine which loyalty program they are enrolled to):

You are an American Express Blue Cardmember

You Referred	The American Express® Green Credit Card	The Gold Card®	The Platinum Card®	AlFursan American Express® Credit Card	The Marriott Bonvoy® American Express® Credit Card
You will get	4,000 MR points	15,000 MR points	50,000 MR points	3,000 MR points	10,000 MR points
Your referral will get	4,000 MR points	15,000 MR points	50,000 MR points	3,000 Miles	10,000 MBV points

You are a Green Credit Card Cardmember

You Referred	The American Express® Green Credit Card	The Gold Card®	The Platinum Card®	AlFursan American Express® Credit Card	The Marriott Bonvoy® American Express® Credit Card
You will get	4,000 MR points	15,000 MR points	50,000 MR points	3,000 MR points	10,000 MR points
Your referral will get	4,000 MR points	15,000 MR points	50,000 MR points	3,000 Miles	10,000 MBV points

You are a Gold Cardmember

You Referred	The American Express® Green Credit Card	The Gold Card®	The Platinum Card®	AlFursan American Express® Credit Card	The Marriott Bonvoy® American Express® Credit Card
You will get	4,000 MR points	15,000 MR points	50,000 MR points	3,000 MR points	10,000 MR points
Your referral will get	4,000 MR points	15,000 MR points	50,000 MR points	3,000 Miles	10,000 MBV points

You are a Platinum Cardmember

You Referred	The American Express® Green Credit Card	The Gold Card®	The Platinum Card®	AlFursan American Express® Credit Card	The Marriott Bonvoy® American Express® Credit Card
You will get	4,000 MR points	15,000 MR points	50,000 MR points	3,000 MR points	10,000 MR points
Your referral will get	4,000 MR points	15,000 MR points	50,000 MR points	3,000 Miles	10,000 MBV points

You are AlFursan American Express Cardmember

You Referred	The American Express® Green Credit Card	The Gold Card®	The Platinum Card®	AlFursan American Express® Credit Card
You will get	1,000 Miles	3,000 Miles	12,000 Miles	3,000 Miles
Your referral will get	4,000 MR points	15,000 MR points	50,000 MR points	3,000 Miles

You are a Marriott Bonvoy American Express Cardmember

You Referred	The American Express® Green Credit Card	The Gold Card®	The Platinum Card®	The Marriott Bonvoy® American Express® Credit Card
You will get	1,000 MBV points	6,000 MBV points	19,000 MBV points	10,000 MR points
Your referral will get	4,000 MR points	15,000 MR points	50,000 MR points	10,000 MBV points

12. The Annual Percentage Rate (APR) starts from 40.64% for the American Express® Blue Card, 42.84% for the The American Express® Green Credit Card, 48.42% for the AIFursan American Express® Credit Card, 41.18% for the Marriott Bonvoy® American Express® Credit Card, 42.43% for The Gold Card® and 48.21% for the Platinum Card®. The final APR may vary based on applicable variables related to the applicant at the time of application.
13. Cardmembers cannot use links or personalized links/codes to promote American Express products—whether through media channels or social media platforms/apps—for personal gain. If these tools are used in an unauthorized manner, the mentioned offer/incentive will not be granted.
14. Offer may not be combinable with any other offer.
15. 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.
16. Membership Rewards Terms and Conditions apply.
17. All terms and conditions of your Cardmember Agreement Apply.
18. All the mentioned Terms and Condition can be found on the American Express Saudi Arabia website.
19. 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.
20. For more information, please contact us on 800 124 2229 or visit American Express Saudi Arabia's website.
21. Copyright 2026. American Express Saudi Arabia all rights are reserved.
22. 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.
23. 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.