CARDMEMBER AGREEMENT

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CARDMEMBER AGREEMENT

THE PARTIES TO THE AGREEMENT

The parties to the Agreement are American Express Saudi Arabia and the Cardmember whose name appears on the Card.

1. DEFINITIONS

Defined Term	Meaning
Account or Card Account	Any account maintained by American Express Saudi Arabia in the name of the Cardmember in relation to the Card to which the value of purchases of goods and services, cash withdrawals, fees and expenses resulting from the use of the Card is charged.
Additional Balance	Any amount deposited into the Card account that exceeds the assigned credit limit after deducting the current balance and all amounts owed to Us by the Cardmember.
Average Balance Due	The average outstanding balance on which Murabaha profits are calculated, and it is calculated according to a fixed period of (30) days based on the date of execution of each transaction. For example: if a purchase transaction is executed for SAR 1,000, and it is not paid on the due date, and it remains unpaid for twenty-five (25) days from the date of its execution, then the average outstanding balance is calculated as follows: (SAR 1,000 × 25 days) ÷ 30 days = SAR 833.33.
Alfursan Miles	The miles awarded to You as a member of the Alfursan ID program of SAUDIA Airlines for (i) travel on SAUDIA Airlines or any of Alfursan Program Partners; or (ii) using or purchasing qualifying services and products of non-airline Alfursan partners using Alfursan American Express Credit Card in accordance with the terms set out in clause 24.
Alfursan Terms & Conditions	The Terms & Conditions issued by SAUDIA Airlines and in force from time to time which govern Alfursan Miles program outlined in clause 24.
Annual Fee	A fixed annual fee charged against issuance and renewal of Cards. This fee can be paid monthly upon request of the card member.
Authenticated Communication	Any communication with You through a recorded, verifiable and retrievable medium, whether paper or electronic (including SMS messages, email, the web application, and recorded telephone calls).
Card	Your Credit Card or Charge Card from American Express Saudi Arabia.
Card Anniversary Period	A period of one year commencing on the date on which the Card is obtained.
Cardmember's (Your) Tawarruq Transactions Agent Nomination Agreement	The agreement entered into by You at the time of Account opening nominating the Tawarruq Transactions Agent to effect Tawarruq Transactions in respect of the Outstanding Balance on the Card that is not paid in full by the Payment Due Date shown on the monthly Statement.
Cardmember's (Your) Tawarruq Transactions Agent	The agent nominated by You in the Cardmember's Tawarruq Transactions Agent Nomination Agreement to effect the

Defined Term	Meaning
	Tawarruq Transactions in respect of the Outstanding Balance on Your Charge Card or Credit Card that is not paid in full by the Payment Due Date shown on the monthly Statement.
Cardmember or Primary Cardmember	The natural person applying for or holding the Card from American Express Saudi Arabia, referred to as "You/the Customer".
Cash Withdrawals	Utilization of the credit limit (for credit cards) or purchasing power (for charge cards) by withdrawing from an ATM, making a transfer to a current account, or topping-up digital wallets
Charge Card	A Sharia compliant Card that requires You to pay the Current Balance in full on the payment due date as shown on each Statement.
Commodities	Any Sharia compliant commodities (excluding gold and silver) traded on the London Metal Exchange physically located outside the United Kingdom, acceptable to You and Us and/or such other Sharia compliant commodities as may be agreed upon from time to time by Us and You.
Credit Card	A Sharia compliant Card that allows You to pay the Minimum Payment Due shown on each Statement, with the remaining balance carried over to the next cycle.
Credit Limit	The maximum amount set by American Express Saudi Arabia that You can use to obtain goods, services, or cash.
Current Balance	The total outstanding balance on Your monthly Statement of Your Account.
Eligible Transaction	Any Transaction except for those Transactions listed in clause 24.1 (f) and 25.1(b)(2) as may be amended pursuant to clause 24.1 (i) and clause 25.1 (e) respectively.
Hotels participating in Marriott Bonvoy® Program	All Marriott branded hotels participating in Marriott Bonvoy® program are subject to the terms referred to in section 25.
KYC	Know Your Customer
Marriott Bonvoy® Program Account	Your Marriott Bonvoy® membership account.
Marriott Bonvoy® Program	The Marriott Bonvoy® loyalty program operated by Marriott International, Inc. and referred to in clause 25 is subject to the Marriott Bonvoy® Loyalty Program Terms and Conditions, available at marriottbonvoy.com/terms.
Marriott Bonvoy® Elite Night Credit	Credits that must be earned to meet the Elite status requirements in the Marriott Bonvoy® Program (i.e. nights required for achieving or renewing Elite status every year) are subject to the terms and conditions referred to in Clause 25.
Marriott Bonvoy® Elite status	Upon meeting the eligibility requirements for each tier of the Marriott Bonvoy® loyalty program, a member is awarded the corresponding membership tier (Silver, Gold, Platinum, Titanium or Ambassador Elite status) with associated benefits for each status level, in accordance with the Marriott Bonvoy® terms and conditions, as outlined in clause 25.
Marriott Bonvoy® Loyalty Program Terms & Conditions	The Terms & Conditions issued by Marriott International which are set out in clause 25 govern participation in the Marriott Bonvoy®

Defined Term	Meaning
	loyalty program. Visit https://www.marriott.com/loyalty/terms/default.mi for the Marriott Bonvoy® Loyalty Program Terms and Conditions and full details on how to earn and redeem Points and learn about Elite benefits.
Marriott Bonvoy® Points or "Points"	The points awarded to You for qualifying transactions as a member of the Marriott Bonvoy® loyalty program as per the provisions of clause 25.
Minimum Payment Due	The amount due that the Customer must pay on or before the due date.
Murabaha Margin	The rate charged to the Card Account on the Statement Date if the Current Balance is not paid in full by the Payment Due Date. The Murabaha Margin shall be applied to the unpaid portion of the Current Balance as follows: a 30-day Murabaha Margin rate shall be charged on each Transaction that has not been fully paid, calculated from the Transaction date. This rate includes all days preceding the Statement Date, based on the profit margin calculated for a 30-day period.
Optional Feature	Benefits and services that do not form part of the Card's primary benefits or services and are provided at the Customer's request.
Our Commodities Transactions Agents	The agents nominated by Us from time to time to effect the sale and purchase of Commodities on a Murabaha basis on the portfolio of Current Balances for all Tawarruq Charge and Credit Cardmembers.
Payment Due Date	The date shown on the Cardmember's monthly Statement by which the entire Current Balance (for Charge Cards) or the Minimum Payment Due (for Credit Cards) must be paid in order to avoid suspension of the Account.
PIN	The Personal Identification Number assigned to You to enable You to use the Card.
Plan It	Equal monthly Instalments Plan as outlined in clause 29.
Plan It - Eligible Transaction	Local or international purchase transaction made by primary or supplementary Cardmember (excluding cash advances) as outlined in clause 29.
Plan It - Principal Amount	Means the amount of the Card Transaction in the Billing Currency relating to an Eligible Transaction which the Cardmember consents for conversion into an EMI Plan as outlined in clause 29.
Plan It - Murabaha Margin	Means the Murabaha Margin amount calculated based on principal amount, the declared monthly Murabaha Margin rate and agreed Tenure according to the details outlined in clause 29.
Plan It - Tenure	Means the duration of the EMI plan expressed in the number of Gregorian calendar months. The standard applicable terms are 3, 6, 9, 12 and 24 months as outlined in clause 29.
Plan It - Outstanding Amount	Means the Principal amount plus the applicable Murabaha Margin that is not already paid as outlined in clause 29.
Plan It - Monthly Installment	Means the EMI Principal amount plus the total Murabaha Margin divided by the EMI Tenure according to the details outlined in clause 29.

Defined Term	Meaning
Primary Feature	Benefits and services that form part of the Card's core services and are provided automatically, without any request or additional fee.
Replacement Card	The card issued in the event of the loss, theft or damage of the original Card, an incorrect embossed name, non-receipt by You, or in any other case requiring the issuance of a replacement card.
SAMA	Saudi Central Bank.
Service Establishments	Retail and other outlets that accept the Card in payment for goods and services.
Sharia Committee	The Sharia supervisory Committee of American Express Saudi Arabia which is responsible for providing Sharia opinions on, and certifying, the American Express Saudi Arabia products.
Statement	A monthly record of all Your Transactions on Your Account including but not limited to purchases of goods and services, Cash Withdrawals, fees and charges, refunds and other debits and credits as per this Agreement. The Statement will also include Your Current Balance, Payment Due Date (for Charge Card and Credit Card) and Minimum Payment Due (for Credit Card).
Tawarruq Transaction	A transaction in which: a) The Cardmember agrees that We purchase Commodities on a Murabaha basis for the Cardmember's unpaid portion of the Current Balance; b) The Cardmember undertakes to purchase such Commodities from Us through the Cardmember's Tawarruq Transactions Agent; c) We purchase the Commodities from a vendor; and d) The Cardmember's Tawarruq Transactions Agent then immediately purchases the Commodities from Us on a Murabaha basis for the Cardmember's unpaid portion of the Current Balance plus the Murabaha Margin.
Transaction	Any payment made for goods or services or Cash Withdrawals obtained by using the Card.
Unauthorized Transaction	Any Transaction made by someone who used the Card without the permission or authorization of the Cardmember.
Value Added Tax (VAT)	Value Added Tax (VAT) is an indirect tax imposed on goods and services that are bought and sold by Service Establishments and that have not been exempted from it under applicable regulations.
We, Us, Our	American Express Saudi Arabia.
You, Your	You, Your, the Account holder, the Cardmember, in each case the debtor under this Agreement.
E-wallet top-up, excluding Digital Banks	The card is used by the Cardmember to make payments and add funds to digital wallets with external service providers.
Digital Bank	A bank that conducts a banking business mainly through digital channels (e.g. the web and mobile applications).

2. ACCEPTANCE

By signing this Agreement or using the Card, you acknowledge and agree to be bound by the terms and conditions set out herein. You further declare and undertake that You are the owner and ultimate beneficial owner of any Cards that may be issued to You pursuant to this Agreement.

3. USING THE CARD

1. You must sign on the back of the Card in ink as soon as You receive it and ensure the same for any Supplementary Cardmember(s).
2. You must keep your PIN confidential and separate from Your Card.
3. You may use the Card only during the validity period printed on it. The Card is not valid for use prior to its activation or after its expiry date. You must refrain from using any Card that has been physically damaged or cancelled and must request a replacement Card in accordance with the terms of this Agreement.
4. The Card shall remain Our property at all times. The Cardmember is granted the right to use the Card in accordance with the terms of this Agreement, and such ownership shall not prejudice the Cardmember's right to use the Card throughout its validity period unless the Card is cancelled or suspended in accordance with this Agreement and the relevant laws and regulations. The Cardmember must return the Card to Us or destroy it, in accordance with Our instructions, upon its cancellation or expiry, upon termination of this Agreement, or upon Our request.
5. In certain circumstances, such as suspected fraud or unauthorized use, or following the reporting of a lost or stolen Card, we may instruct a Service Establishment or any party acting on our behalf through the American Express network to take certain actions for your protection, and You will be notified through any of the communication channels recorded with us.
6. You must not permit any person other than the Cardmember and any Supplementary Cardmembers to use the Card(s).
7. You shall not use the Card to conduct any transaction that involves fraud-related risks or regulatory violations, or relates to goods or services prohibited by applicable laws and regulations.
8. You should not use the Card to finance working capital or any other business activities of the Cardmember.
9. The Primary Cardmember shall be responsible for and shall pay all Transactions, fees, charges, and other amounts due in respect of the Card issued to the Cardmember and any Card issued under the Cardmember's Account to any Supplementary Cardmember(s).
10. The Primary Cardmember shall be responsible for all Transactions, fees, charges, and other amounts due in respect of any Card issued to a Supplementary Cardmember.
11. The Cardmember shall pay all amounts charged to the Account in respect of Transactions that have been authorized by the Cardmember and the authentication through approved verification methods (including PIN entry, electronic authentication, or contactless technology) shall be considered as evidence of such authorizations, notwithstanding the absence of a signed sales voucher or cash withdrawal.
12. The Cardmember acknowledges that We shall not be liable for any loss or damage suffered by the Cardmember or any Supplementary Cardmember, whether direct or indirect, arising from the refusal of any Transaction made using the Card or a Service Establishment's refusal to accept or process the Transaction.

13. The Cardmember acknowledges that any failure to comply with the terms of this Agreement, the provision of incorrect or misleading information, or the existence of adverse information affecting the Cardmember's credit record with SIMAH, Elm, Bayan, our approved collection agencies, or any other agency licensed by SAMA, may result in the following:

- Cancellation/suspension of Your Card/Supplementary Cardmembers' Cards, following prior notice through any of the Authenticated Communication, specifying the nature of the breach and, where practicable, providing a period to remedy it. The prior notice requirement shall not apply in cases of confirmed suspected fraud or where immediate action is required by applicable laws or regulatory requirements. In such cases, we will notify You promptly after the action has been taken and provide the reasons therefor. No legal proceedings shall be initiated to recover any outstanding amounts until we have contacted You, proposed appropriate resolution options, and exhausted amicable collection procedures in accordance with the applicable collection policies and procedures.
- Decrease or cancel the Credit Limit (where applicable) with a prior notice through any of the Authenticated Communication.
- An adverse impact on the Cardmember's credit record with SIMAH and on the Cardmember's ability to obtain new credit facilities;
- Litigation in the event of non-payment of Cardmember's dues;
- Increased financial burden on You due to fees and charges;
- Financial losses arising from Unauthorized Transactions as a result of the Cardmember's failure to report loss/theft of the Card.

14. Cardmember undertakes to act in good faith at all times in relation to all Transactions and dealings with the Card and with Us and not use the Card for any illegal or immoral purpose. Certain purchases of goods or services, such as alcohol, dealing in pork and pork related products, gambling, pornography or other illegal activities, are prohibited under the principles of Sharia. You shall ensure that the Card is not utilized for Transactions which are contrary, offensive or repugnant to Sharia.

15. We may, where we have reasonable and objective grounds to believe that your use of the Card is improper, poses a material risk to You or to Us, or is otherwise in breach of this Agreement or applicable laws and regulations, restrict your right to use the Card or decline to authorize any Transaction, whether or not the Credit Limit has been reached. We will notify you of such action and the reasons for it through any of the Authenticated Communication promptly after the action is taken, unless prohibited by applicable laws or regulations, and will provide you with the applicable channels through which the matter may be addressed.

16. Priority Pass™ is granted at the sole discretion of American Express Saudi Arabia.

17. We may amend, withdraw, or discontinue any feature or benefit, or modify the conditions governing eligibility for or use of such feature or benefit (including any minimum spend requirement), and may amend the terms and conditions of this Agreement, provided that we give the Cardmember at least thirty (30) days' prior notice through any of the Authenticated Communication before such changes take effect. In such case, the Cardmember may terminate this Agreement within fourteen (14) days of receiving the notice and obtain a refund of the annual fee after deduction of the fee attributable to the period during which the Card was used. Notwithstanding the foregoing, the terms and conditions applicable to promotional benefits shall not be amended before the expiry of the promotional period specified for such benefits. We will notify the Cardmember at least fourteen (14) days prior to the expiration of any benefit.

18. You have the right to cancel your card within 90 days of receiving it, provided the card has not been activated.
19. You will not be charged a Murabaha Margin or fees for adding Additional Balance to your account.
20. Any claim relating to Card benefits that were not received, or any request for compensation, must be submitted to us within thirty (30) Business Days from the date of the relevant event. Failure to submit such claim or request within this period shall result in the forfeiture of the Cardmember's right to make such claim or seek compensation.

4. THE ACCOUNT

a. We will debit to Your Account all Transactions made by You and Your Supplementary Cardmember(s).

b. When We authorize a Transaction at a Service Establishment, We become obliged to cover the value of that Transaction. The amount of the Transaction will be held and the credit available to You reduced accordingly before the Transaction is posted to the Account. If the Transaction is not presented for posting by the Service Establishment, or is cancelled, the held amount will be released and restored to Your available Credit Limit within the period applicable at the payment network.

c. If We become aware of any Transactions on Your Card that are suspected to involve fraud or unauthorized use, We may block Your Card to safeguard Your interest as well as Ours. In such circumstances, we will notify You through any of the Authenticated Communication as soon as reasonably practicable.

d. Your account will be considered delinquent if You fail to make the required payment for a period of ninety (90) days from the relevant Payment Due Date. This may result in the suspension of the Card and the initiation of legal and regulatory actions against You, including, among other proceedings, legal recovery proceedings and reporting to the relevant authorities.

5. FOREIGN CURRENCY TRANSACTIONS

1. All charges, including Cash Withdrawals, that are recorded to your Account in a currency other than the currency in which your Card Statement is issued will be converted into the Statement currency at the prevailing interbank exchange rate selected from customary banking sources on the business day preceding the date of the Transaction.
2. A Foreign Currency Conversion Fee, as set out in Annex "A" as amended by Us from time to time upon prior notice to you, will be charged on the amount converted by the Card issuer, American Express Saudi Arabia.
3. The conversion will be made on the date of processing the Transaction, which may not be the same date as the Transaction was made, as this depends on the time when the Transaction was submitted to Global Network. The conversion rates may also vary accordingly. At the time of conversion, all Transactions, incurred in currencies other than US Dollars, will be converted to US Dollars before being converted to the currency in which your Card Statement is issued. Amounts converted by independent third parties are billed as converted by them.
4. When converting from USD to Saudi Riyals, such transactions will be charged to the Card account after their conversion at a rate determined from customary industry sources. For the avoidance of doubt, a Foreign Currency Conversion Fee shall apply to all international

Transactions, including those made in Saudi Riyal currency.

6. REPAYMENT, FEES AND CHARGES, AND TAWARRUQ TRANSACTIONS

6.1 Fees and Charges

a. All Our fees and charges are detailed in Annex "A" of this Agreement. We will not charge You any fees or charges other than those set out in Annex "A", which are published on Our website, as may be updated from time to time in accordance with Clause 3.17 above.

b. Cash Withdrawal fees will be debited to Your Account at the time of posting of Your Cash Withdrawal Transaction(s).

c. American Express Saudi Arabia shall not increase, retroactively, any fees or commissions payable by a Cardmember after the Cardmember has obtained the relevant product or service. This shall not apply to fees and commissions payable to third parties that are directly connected with Your use of the service. Any future amendment to fees or charges shall be subject to Clause 15. The Cardmember's right to object to any fee or charge through any of the Authenticated Communication channels shall be clearly disclosed, in accordance with the Principles of Protection of Customers of Financial Institutions.

d. The Cardmember shall bear the costs of investigating a disputed Transaction as specified in Annex "A". If it is established to Our satisfaction that You did not carry out the disputed Transaction, those fees shall be refunded to You.

6.2 Credit Card Specific Terms

a. You shall pay the total amounts due (including fees) specified in the Statement on the Payment Due Date stated in the Statement, without delay. You may elect not to settle the Current Balance in full and instead pay the Minimum Payment Due on or before the Payment Due Date in accordance with Clause 8.1. If You fail to pay the Minimum Payment Due, the unpaid portion of the Minimum Payment Due shall be added to the total amount due in Your next Statement, and the Cardmember shall be deemed delinquent in payment, which will affect the Cardmember's credit record.

b. If the Current Balance on Your Credit Card is not paid on the Payment Due Date and only the Minimum Payment Due is paid, You agree to the execution of Tawarruq Transactions in accordance with Clause 6.4 below.

c. The Cardmember agrees to pay at least the Minimum Payment Due on the Payment Due Date, and any remaining balance shall be subject to the Murabaha Margin as set out in this Agreement.

6.3 Charge Card Specific Terms

a. You shall pay the total amounts due, including the fees and amounts specified in the Current Balance shown in the Statement, and such amounts shall be payable in full on the Payment Due Date stated in the Statement, without delay.

b. If the Current Balance on Your Charge Card is not paid in full on the Payment Due Date, You agree to the execution of Tawarruq Transactions in accordance with Clause 6.4 below.

c. The Cardmember agrees to pay all amounts due to Us in a single payment before the next Payment Due Date.

6.4 Tawarruq Transactions

a. If the Current Balance on the Card is not paid on the Payment Due Date, You automatically agree to Our purchase of Commodities from a commodity supplier approved by the Cardmember's (Your) Tawarruq Transactions Agent, for a value equal to the outstanding amount of the Current Balance, and then to the purchase of those same Commodities, owned by Us, through the Cardmember's (Your) Tawarruq Transactions Agent.

b. The Cardmember's (Your) Tawarruq Transactions Agent shall purchase the Commodities on Your behalf at a price equal to the unpaid Average Balance Due (or the unpaid Current Balance in the case of a Charge Card), plus a profit margin calculated using the 30-day Murabaha Margin rate, applied from the date of each Transaction and covering the number of days up to the Statement issuance date, subject to a maximum of thirty (30) days per Statement cycle. No profit margin shall be calculated on Transactions paid in full within the grace period.

c. The Cardmember's (Your) Tawarruq Transactions Agent shall sell the Commodities purchased by You to a third party.

d. We shall retain all records of Tawarruq Transactions for audit purposes and to ensure compliance with the procedures approved by Our Sharia Supervisory Committee.

e. We shall execute Tawarruq Transactions in respect of the remaining amounts of the Current Balance on Your Account on the Payment Due Date for each subsequent month, unless Your Account has previously been suspended or terminated by Us or by You.

f. A Murabaha Margin shall be charged to Your Account at the rate specified in Annex "A" on all amounts comprising the Current Balance that remain unpaid after the Payment Due Date.

7. CREDIT LIMIT

7.1 Credit Card

a. We will assign a Credit Limit and a Cash Withdrawal limit to Your Credit Card Account in accordance with Your creditworthiness and at Our discretion, and both will be disclosed to You when the Card is issued.

b. We may reduce the Credit Limit if any information provided by You changes, if your creditworthiness is adversely affected, or in accordance with our internal policies, provided that we give you prior notice through any of the Authenticated Communication and explain the reasons for such reduction.

c. You may submit a request to increase Your Credit Limit through any of the Authenticated Communication channels, and We will then reassess Your creditworthiness in accordance with Our credit policy, Our absolute discretion and the relevant laws and regulations. No increase shall take effect except after Our express approval and after We have notified You of it through any of the Authenticated Communication channels.

d. The Cardmember shall not exceed the Credit Limit of the Credit Card, and the Card may not be used beyond that limit. We may decline to execute any Transaction that would result in the Credit Limit being exceeded.

7.2 Charge Card

a. No pre-assigned credit limit applies to the Charge Card. Your purchasing capacity is determined in accordance with the factors set out in paragraph (b) below and Your manner of use of the Card, and is subject to review and amendment from time to time in accordance with Our credit policy. The absence of a pre-set spending limit does not mean that spending is unlimited.
b. Each Transaction is approved on the basis of factors including Your spending patterns, payment history, credit record and the financial information available to Us, together with Our anti-fraud controls and the relevant regulatory requirements. The assessment of those factors and the decision to approve a Transaction shall be made at Our absolute discretion and in accordance with Our credit policy.
c. Timely payment of all amounts due, settlement of the Current Balance in full each month, and maintaining satisfactory performance of all financial obligations reported to credit information agencies are the most effective means of increasing the purchasing capacity available on the Card.
d. We may, at Our absolute discretion and in accordance with Our credit policy, reduce or suspend the purchasing capacity available on the Card.
e. If You intend to make a Transaction that exceeds Your usual spending pattern, You may contact Us in advance through any of the Authenticated Communication channels to enquire whether it can be executed. Such enquiry shall not constitute an undertaking on Our part to approve the Transaction.
f. Each Statement will show the Current Balance, which must be paid in full by the Payment Due Date specified in the Statement. No minimum payment option is available in respect of the Charge Card.

7.3 Cash Withdrawals

Cash Withdrawals are available up to a maximum of thirty percent (30%) of Your Credit Limit, subject to the per-transaction withdrawal limit set out in Annex "A". Each Cash Withdrawal may also be subject to the daily withdrawal limit applicable to the ATM through which the withdrawal is made.

8. STATEMENTS & PAYMENTS

1. STATEMENTS

   a. We will provide your monthly Statement through any of the Authenticated Communication at least twenty-five (25) days prior to the Payment Due Date. Upon issuance of each Statement, we will also notify you by SMS, specifying the amount due, the Minimum Payment Due, and the Payment Due Date. Each Statement will set out the Current Balance, the Minimum Payment Due (for Credit Cards), the Payment Due Date, the amount subject to the Murabaha Margin together with the method of its calculation, the APR, details of any subsisting equal monthly instalment plans, if any, including the value of the monthly instalment falling due during the period, the number of instalments remaining and the total remaining balance thereof, and the procedure and timeframe for disputing the Statement. Any payment received by midnight on the Payment Due Date shall be deemed to have been made on time and without delay.

b. Your account Statements will be issued monthly, with the first Statement issuing at the beginning of the period designated for the calculation of the Murabaha Margin.

2. Payment in Foreign Currencies:

   a. All amounts due must be paid in the currency in which the Statement is issued. If payment is made in any other currency, We may convert the payment into the Statement currency and apply a Foreign Currency Conversion Fee in accordance with Clause 5.
   b. If any payment is made in a currency other than the currency in which the Statement is issued, the payment will be credited to the Card Account only after We have received the funds, converted them into the Statement currency, and deposited the converted amount into the Card Account.

3. Payments shall be treated as received only upon Our actual receipt of them, and such amounts will become available to You for further Transactions only after they have been credited to Your Card Account.

4. Any cheque deposited in satisfaction of amounts due shall be deemed accepted as payment only upon clearance of the cheque, receipt by us of the proceeds from the cheque-issuing bank, and crediting such proceeds to the Card Account.

5. Cardmember acknowledges that making only Minimum Payments on the Credit Card may result in You taking a prolonged period of time to repay Your amounts owed to Us in full. For example, if You have an outstanding balance of SAR 7,000 and You choose to pay only the Minimum Payment Due, it will take 81 months to repay the balance in full (or 96 months for the American Express Green Credit Card). In such case, the total amount due is SAR 13,296 (or SAR 16,177 for the American Express Green Credit Card), including both the outstanding balance and the applicable Murabaha Margin.

6. We will credit your Account with any payments made by you only upon our receipt of such payments, and not upon your initiation of them. We will apply your payments in the following order of priority, or in such other order as we may determine from time to time at our discretion:

   a. Any fees and charges posted to Your previous Statements.
   b. Any Cash Withdrawal Transactions posted to Your previous Statements.
   c. Any debit non-Cash Withdrawal Transactions posted to Your previous Statements.
   d. Any Overdue EMI posted to Your previous Statements.
   e. Any Current EMI posted to Your current Statements.
   f. Any fees and charges posted to Your current Statement.
   g. Any debit Cash Withdrawal Transactions posted to Your current Statement.
   h. Any debit non-Cash Withdrawal Transactions posted to Your current Statement.

7. Any cheques payable on demand that are sent to Us shall be capable of being drawn and paid within the Kingdom of Saudi Arabia. All cheques must be made payable to "American Express Saudi Arabia" and applied through the Cardmember Account. You must also issue separate cheques for each separate Card Account maintained with us.

8. You will be responsible for any direct debit instructions issued on Your Account. Any disputes must be resolved directly between You and Your bank.

9. You must inform Your service providers directly of any change in Your Card number or in the expiry date of Your Card in respect of any subscription services, recurring payments or other services linked to Your Card, including where the Card number or expiry date was changed by Us. We will not be liable for the failure of any recurring payment, or for any dispute arising between You and the service provider, resulting from Your failure to update those details.

10. If your payments or refunds received from Merchants result in a credit balance on your Account, you may request a full or partial refund of such credit balance at any time without any refund fee being charged. If the credit balance exceeds US$50,000 (or its equivalent in another currency) and the Cardmember does not request a refund, we will automatically refund the excess credit balance to you on the sixtieth (60th) day following the date on which the credit balance exceeded the threshold stated in this paragraph.
11. You understand and agree that the monthly Statement of account will be sent via e-mail to the email address provided by You.
12. The Cardmember acknowledges and agrees that if any amount due and payable to us remains unpaid for ninety (90) days after its due date, the entire Current Balance of the Card Account shall become immediately due and payable.
13. We shall credit Your Account with the amount of any Transaction refund only upon receipt of such refund from the applicable Service Establishment.
14. We reserve Our right to take legal proceedings in the event of a cheque being stopped or dishonored due to insufficient funds.

9. INQUIRIES, DISPUTES AND COMPLAINTS

1. If the Cardmember disputes any Transaction appearing on the monthly Statement, the Cardmember may submit a dispute within thirty (30) days from the date of notification of the Statement issuance through the designated registered channels for receiving disputes. Upon receipt of the dispute, We will investigate the disputed Transaction, make the necessary inquiries with the Service Establishment, and obtain supporting documentation. We will provide the Cardmember with a reference number and an estimated resolution timeframe not exceeding ninety (90) days, which may be extended to one hundred and twenty (120) days where necessary. We may contact the Cardmember within seven (7) days of the submission of the dispute to request any additional supporting documentation. If the dispute is determined to be valid, we will promptly correct the error and refund any amount incorrectly charged, together with any fees imposed, as set out in Annex (A). If the dispute is not upheld, we will provide the Cardmember with the reasons for our decision together with the supporting evidence.
2. The Cardmember is entitled to contact Us and submit all inquiries and complaints from within and outside the Kingdom, through Our Authenticated Communication channels or at the following addresses:

   The address to write to is: American Express Saudi Arabia, P.O. Box 6624, Riyadh 11452, Kingdom of Saudi Arabia.
   Telephone : 800 124 2229 (inside the Kingdom of Saudi Arabia); and
   +966112926666 (Overseas) 24/7.
3. We will provide the Cardmember with a reference number immediately upon registration of a complaint and will respond within a period not exceeding fifteen (15) business days from the date of its submission. If resolution of the complaint requires a longer period, We will notify the Cardmember accordingly, stating the reasons and the expected timeframe for resolution. If the

Cardmember does not accept Our response to the complaint, or does not receive a response within the period referred to above, the Cardmember may escalate the complaint to SAMA through its approved channels.

4. We are not responsible for goods or services purchased by You using the Card. Once You have used Your Card to purchase goods or services, We cannot cancel that charge unless We have the consent of the Service Establishment or the seller of the goods and services. In all such cases, You must continue to pay Us the Current Balance (for Charge Cards) and the Minimum Payment Due (for Credit Cards) shown on Your monthly Statement in respect of the undisputed amounts. We will not require You to pay the disputed amount, and no fees or Murabaha Margin shall be charged in respect of it during the period of investigation. If the dispute is upheld, the amount shall be cancelled and any amounts or fees deducted shall be refunded. If the dispute is not upheld, the amount shall become due in accordance with the terms of this Agreement, and We will notify You of the outcome and the reasons for it. Any dispute arising between You and the Service Establishment should be settled directly between You and the Service Establishment.
5. Please note that it may not be possible for Us to resolve any inquiries You may have about Transactions on Your Statement if more than ninety (90) days have passed from the date of the relevant Transaction.

10. TERMINATION OF THIS AGREEMENT

1. You may end this Agreement at any time by communicating with Us directly through the Authenticated Communication and submitting a request to terminate this Agreement. We will not terminate this Agreement until all amounts due and payable to us have been paid in full. You may also cancel a Supplementary Card by notifying us through the Authenticated Communication. However, You shall remain liable for all Transactions made by the Supplementary Cardmember until we receive payment in full of all amounts outstanding in respect of the Supplementary Card(s).
2. Subject to the applicable laws, regulations and instructions, we may terminate this Agreement if you breach any of its terms and conditions. In such event, we will notify you through any of the Authenticated Communication, specifying the nature of the breach and, where practicable, providing you with a period within which to remedy the breach. Upon expiry of such period without remedy, all outstanding amounts shall become immediately due and payable, and We will undertake collection and recovery actions in accordance with applicable laws, regulations, and instructions.
3. Subject to Clause 10.2 above, we may terminate this Agreement at any time by providing You with prior notice of such termination. In such event, any outstanding amounts shall remain payable in accordance with the agreed repayment arrangements and the applicable Statements. Only Transactions authorized prior to the effective date of termination shall be posted to the Account.
4. If you cease to hold a valid residence permit in the Kingdom of Saudi Arabia, surrender your residence permit, or permanently leave the Kingdom of Saudi Arabia, we may cancel your Card and close your Account. Such cancellation or closure shall not be construed as a waiver of any amounts owing to Us, and the Cardmember shall immediately pay all outstanding amounts due

and payable under the Account.

5. Termination of this Agreement or cancellation of the Card shall not prejudice Your liability for Transactions, fees and amounts due arising prior to the date of termination, which shall remain outstanding until paid in full, subject to the provisions of Clause 13 of this Agreement.

6. You have the right to cancel this Agreement, without incurring any fees within 90 days of receiving the Credit Card or Charge Card provided that the Card has not been activated. Upon cancellation, We shall issue a clearance letter and update your credit record within seven (7) Business Days.

11. RENEWING THE CARD

1. You authorize Us to renew Your Cards before they expire.

2. We may, from time to time, issue a renewed or replacement Card to You, provided that We notify you through any of the Authenticated Communication. You have the right to accept or reject the renewed or replacement Card within fourteen (14) days from the date of such notice. Failure to object within this period, or activation of the renewed or replacement Card, shall constitute your acceptance thereof.

3. Subject to Clause 15, renewed and replacement Cards shall be issued on the same terms, conditions, fees and charges, unless the Cardmember has requested an upgrade of the Card to a higher tier or a downgrade to a lower tier.

12. DEATH OR TOTAL DISABILITY

1. Except in the circumstances set out in Clause 12.2 below, the Cardmember shall be released from all amounts claimed and no further fees or Murabaha Margin shall accrue from the date of death or the establishment of Total Disability, in the following circumstances:

   a. Your death; or

   b. Total disability.

   A release letter shall be provided to the Cardmember's heirs or legal representative, and the Cardmember's credit record shall be updated within the applicable regulatory timeframes.

2. Notwithstanding Clause 12.1 above, the Cardmember shall not be released from liability for any amounts claimed in the following circumstances:

   a. In the event of death or Total Disability, the Cardmember shall not be discharged from liability for the amounts claimed where the death or disability results from intentional self-inflicted injury or attempted suicide, whether the person was sane or insane at the time; natural disasters; any judgment, order, or decision of a court or other competent judicial authority pursuant to the laws applicable in the Kingdom of Saudi Arabia; the consumption of alcohol, narcotics, or unlawful drugs; participation in, or training for, any hazardous sport or competition, including horse racing or motor racing; or any event caused by, arising from, or contributed to by nuclear weapons, nuclear radiation, radioactive contamination from any nuclear fuel, or nuclear waste arising from the combustion of nuclear fuel, war, invasion, acts of foreign enemies, hostilities, warlike operations, sabotage, or terrorist acts committed by any person or persons acting alone, on behalf of, or in connection with any terrorist organization.

   b. Contracts entered into prior to 1 October 2018.

   We shall be entitled to require the Cardmember's lawful heirs to immediately settle the full outstanding amount on Your Account, in accordance with the applicable collection policies and procedures and the relevant laws and regulations.

13. PROTECTING THE CARD AND PIN

1. You must exercise due care in safeguarding the Card and ensure that it is kept secure. You must not permit any other person to use the Card, must maintain the confidentiality of your PIN, and must not record your PIN on the Card or on anything that is normally kept with the Card.

2. If your Card is lost, damaged, or stolen, or if you become aware that any other person has obtained knowledge of your PIN, You must notify Us immediately by calling Tel: 800 124 2229 (inside the Kingdom of Saudi Arabia) and +966 112926666 (Overseas). We have the right to request all necessary clarifications and documentation to verify the validity of any reported unauthorized use. If you do so:
   a. You will not be responsible for losses arising from someone else using the Card after the date and time You report the loss or theft of the Card or the compromise of the PIN to Us.
   b. However, You will be responsible for all Transactions (including Cash Withdrawals) made using the Card by anyone who obtained possession of Your Card with Your permission or the permission of Your Supplementary Cardmember, including any fraudulent Transactions occurring as a result of misuse of the Card.
   c. If you recover a Card that has been reported as lost or stolen, you must not use the Card and must promptly destroy the recovered Card.
3. Cardmember shall indemnify Us fully against any liability, loss, cost, expenses or damages that may arise due to misuse of the Card, and where the Card is lost or stolen and such loss or theft is not reported to Us. Your maximum liability in this case will be the available Credit Limit or the total value of Unauthorized Transactions whichever is lower. If You have a credit balance in Your Account then the available Credit Limit will include both the Credit Limit and the credit balance in Your Account.
4. If you notify us promptly upon becoming aware of any fraudulent Transactions made using your Card, you shall not be liable for such Transactions.
5. You must notify us immediately if You change Your address or employment details, telephone number, or email address.

14. LIABILITY AND REFUNDS

1. We shall not be liable if a Service Establishment refuses to accept the Card. If a Service Establishment agrees to provide you with a refund, we will credit the refunded amount to your Account only after we have received such amount from the Service Establishment.
2. If any amount is incorrectly debited to or credited into Your Account, We may correct the entry and return the amount to its source, after verifying the validity of the correction and to the extent that the amount remains in the Account. We will notify You through any of the Authenticated Communication channels before making the correction or immediately after doing so, as the case may be, stating the reason for the correction, its amount and Your right to object to it in accordance with Clause 9. Where the error is attributable to Us, We will promptly correct it and refund any fees or Murabaha Margin arising from it, without You bearing any charge. If the amount cannot be returned because You have used it, this shall not prejudice the right of the depositor, or Our right, to claim it in accordance with the relevant

laws and regulations.

3. You agree to cooperate with Us in any investigation relating to a dispute raised by you. You shall also use your best efforts to procure the cooperation of any Supplementary Cardmember in relation to such investigation.
4. We shall not be liable for any failure to carry out Our obligations under this Agreement arising from an event outside Our reasonable control, including force majeure events, technical failures, compliance with instructions issued by governmental, regulatory, or supervisory authorities, or compliance with anti-money laundering requirements or sanctions laws. In no event shall We be liable for any indirect, special, incidental, or consequential damages, loss of profits, loss of goodwill, reputational damage, or loss of data.
5. The Merchant shall be solely responsible for all obligations and liabilities relating to the supply of goods and/or services, including any defect, deficiency, or damage associated therewith, and American Express Saudi Arabia shall bear no responsibility in this regard. In the event of any dispute concerning the purchase or provision of goods or services by a Merchant, the Cardmember must resolve such dispute directly with the Merchant. American Express Saudi Arabia shall have no obligation to investigate, mediate, or resolve any such dispute. The Cardmember's obligation to pay all amounts due to American Express Saudi Arabia shall not be affected, reduced, or suspended as a result of any such dispute.

15. CHANGE OF AGREEMENT

1. We may review, update, and amend this Cardmember Agreement from time to time. We will provide you with at least thirty (30) days' prior notice of any such amendment through any of the Authenticated Communication, including SMS as one of the notification methods. The notice will include details of any changes to fees, charges, costs, or benefits, information on how to contact us directly to obtain further details, and notice of your right to terminate this Agreement within fourteen (14) days from the date of the notice. In the event of such termination, we shall refund the annual fee after deducting the portion attributable to the period during which the Card was used. Your continued use of the Card after the expiry of the notice period shall constitute your acceptance of the amendments.
2. If You do not accept such amendments, You may terminate this Agreement (without incurring any additional fees) within fourteen (14) days after the receipt of the notice by destroying the Card and notifying Us through Authenticated Communication. You shall remain liable for all amounts that You owe us until We receive Your full payment. Upon termination of your Card Membership, you may request a refund of the unused portion of the annual fee. Any refund will be credited after deduction of all applicable fees and charges.
3. We may assign or sell Our rights or obligations under this Agreement at any time. You may not assign Your rights, benefits or obligations under this Agreement to any third party.

16. PRIVACY AND APPLICABLE LAW

1. You agree to comply with all applicable and prevailing laws and regulations.
2. The Agreement is subject to the laws and regulations of the Kingdom of Saudi Arabia, and the jurisdiction of the Committee for Banking and Financial Disputes and Violations and the competent judicial authorities.
3. We may pursue collection from You in any other jurisdiction in which You may be domiciled.
4. We periodically provide your credit information to the Saudi Credit Bureau (SIMAH). The information provided reflects the status as of the most recent Statement and includes

information whether your Account is regular, overdue or in default. If Your Account is overdue as of the reporting date and is subsequently brought up to date, the account status will be updated as soon as reasonably possible. All other changes affecting your status will likewise be updated at the earliest opportunity. To avoid any adverse credit history with SIMAH, You should ensure that all amounts due on Your account are paid by their respective due dates. You hereby agree to provide Us with any information that We require to establish and/or manage your accounts and facilities with us, and to update your personal information whenever any changes occur, as may be requested by us. You further authorize Us to obtain and collect information as deemed necessary in relation to You and Your accounts and facilities with Us or with other lenders through SIMAH, Bayan Credit Bureau, and Elm Company for Information Security ("Elm") and to disclose such information to SIMAH, Elm, Bayan, or to any other entity authorized by the Saudi Central Bank (SAMA) or any other relevant competent authority.

5. We may not retain original copies of all receipts and other documents signed by You in connection with the use of the Card. It is Our policy to retain copies of such documents. Accordingly, You hereby agree that such copies thereof will be acceptable to You as evidence in any court of law to prove the Transactions undertaken by You and that You will not object to the use thereof as evidence. You further agree that such copies thereof may be used in any procedure for verification of Your signature.
6. We shall process Your personal data in accordance with the relevant laws and regulations and shall enable You to access it upon Your request.
7. We will:
    a. Share information about You, Your Account and Transactions on Your Account (which may include details of goods and/or services purchased) to companies within the American Express global group of companies (including other Card issuers), to any other party whose name or logo appears on the Card issued to You, to any party authorized by You, to Our data processors, our funding providers, and merchants or establishments that accept the Card for payment of goods and/or services purchased by you. You further authorize us to obtain information from such parties for the purposes of administering and servicing your Account, processing and collecting charges posted to it, and administering any benefits and insurance programs in which you participate. Where you purchase goods and/or services on behalf of another person, you represent and warrant that you have obtained that person's consent to the sharing of their information with the American Express global group of companies for the foregoing purposes.
    b. Use information about You and information about how You use Your Account (unless You request Us not to) to develop lists for use within the American Express global group of companies (including other card issuers) and other selected companies in order that We or such companies may develop or provide offers to You (by mail or telephone) for products or services in which You may be interested. The information used to develop such lists may be obtained from Your membership application, information relating to where You use the Card and the Transactions conducted on Your Card, surveys and research activities (which may involve contacting You by mail or telephone) and information obtained from other external sources such as merchants or marketing organizations.
    c. Exchange information about You and Your use of the Account with credit reference agencies, which may be shared with other organizations in assessing applications submitted from You or any member of Your household for credit or other facilities and for preventing fraud and tracking debtors.
    d. Conduct credit checks whilst any amount remains outstanding on Your Account (including contacting Your bank, financial institution or, any duly authenticated public record) and

may share information about You and Your Account to collection agencies and lawyers for the purpose of collecting debts arising on Your Account.

e. Conduct further credit checks and analyze information relating to You and Transactions charged to Your Account, to assist in the management of your Account, authorize transactions, and prevent fraud.

f. Record Your telephone calls made by you to Us, or Us to You whether, such recording is carried out by us or by organizations selected by us, for the purposes of ensuring an appropriate level of service (including staff training) and administering the Account.

g. You consent to all of the foregoing being carried out both within and outside the Kingdom of Saudi Arabia.

h. You consent to all of the foregoing being carried out in relation to any Supplementary Cardmember on Your Account. If You have agreed to the issuance of a Supplementary Card, You hereby confirm that You have obtained the Supplementary Cardmember's consent to the sharing of information relating to them with the American Express global group of companies and to the processing of such information for the purposes described above.

8. If You believe that any information We hold about You is incorrect, incomplete or outdated, You should contact us without delay through the Authenticated Communication.

17. INFORMATION

1. You must provide full and accurate information/data when completing any forms required by Us or when providing any information over the phone or by email, including KYC documents or any Transactions completed or contemplated hereunder, and shall not provide any misleading, wrong or incomplete information. You confirm that You will review any information You provide in such forms to confirm the accuracy thereof and You also confirm that Your signature on a form, a voice recording of a phone call with You or an email from your email account maintained in Our records constitutes Your approval to the contents thereof. Should any such information change, You shall promptly notify Us through Authenticated Communication. We may request certain information or documentation from You from time to time to meet statutory requirements, the prevention of money laundering, terrorist financing and the provision of financial and other services to any persons or entities which may be subject to sanctions. You shall promptly provide full and accurate responses to any inquiries we may make in this regard.
2. You must promptly notify Us through Authenticated Communication of any changes to Your personal information such as Your employment and/or office and/or residential address, telephone and mobile numbers, P.O. Box and email addresses.
3. Subject to the provisions of Clause 13 of this Agreement, You shall remain liable for the direct consequences of Your failure to notify Us of any changes to the information set out in clause 17.2 above, for example where We are unable to confirm Transactions that appear suspicious because You have not updated Your contact information.
4. Your contact details which are registered with us must belong to you personally; contact details belonging to any other person may not be registered, in order to protect your financial information, account notifications, and verification codes from being disclosed to any other person.

5. You must not disclose Your personal or financial information relating to this Agreement, any Accounts or any Cards to anyone other than Us under any circumstances.
6. You must provide information, records or certificates related to Your employment, income, residency status, solvency or defaults on other credit obligations, that We deem necessary. You also authorize Us to verify the information You provided Us by whatever means or from whichever source We deem necessary. If the data is not provided or incorrect, We, at Our discretion, may refuse the renewal of the Card or cancel the Account and demand payment of all dues outstanding on the Account.
7. We reserve the right to share Your information to any court of competent jurisdiction, quasi-judicial authorities, law enforcement agencies, governmental departments, regulatory and enforcement authorities, and any other governmental body, as required or permitted by applicable laws and regulations.
8. Any notice given by Us hereunder shall be deemed to have been received by You: (a) on the date it is sent, where it is sent by SMS, email, the application or any other electronic Authenticated Communication channel; and (b) seven (7) days after the date it is sent, where it is sent by post to the address recorded in Our records.
9. The application form completed by You and all supporting documents provided by You shall constitute integral parts of this Agreement and You agree that We have the right to keep all these documents.
10. For information on our credit advisory services please visit our website at https://www.americanexpress.com.sa/content/credit-advisory
11. You will be held liable in the event it turns out that the information provided by You is false or misleading.

18. GENERAL

1. Subject to applicable debt collection rules, procedures, and relevant laws, We shall be entitled, in addition to any other legal rights available to us under applicable laws and any other agreement entered into between You and Us, and without prior notice, to set off, place a hold on, debit, transfer, or otherwise apply, in whole or in part, any funds or credit balances held by Us or any of Our affiliates for your benefit, toward the satisfaction of any of Your obligations or amounts due under this Agreement.
2. The Cardmember acknowledges that We shall not be liable for any of the services provided by third parties.
3. We may accept or act upon instructions received through authenticated communication channels (including email and telephone calls recorded through the Customer Service Center), after verifying the validity of such instructions and their source through approved authentication methods (such as PINs, passwords, and verification codes). We shall implement the necessary control and technical measures to verify the identity of the person providing such instructions, in a manner proportionate to the nature of the instructions and the risks associated with them.
4. We may act upon any instructions executed using Your PIN or other secret numbers, and We are entitled to treat such instructions as having been issued by You once they have been authenticated through the approved verification methods referred to in paragraph 3 above. You must protect Your PIN and other secret numbers at all times and must not

disclose them to any person. Subject to the provisions of Clause 13 of this Agreement, You shall be liable for Transactions executed using the PIN or other secret numbers.

5. We and Our affiliated companies are required to act in accordance with the laws, regulations and requests of regulatory authorities operating in various jurisdictions which relate to, amongst other things, the prevention of money laundering, terrorist financing and the provision of financial and other services to any persons or entities which may be subject to sanctions. We may take, and may instructor be instructed by an affiliate to take, any action which it or such other member, in its sole and absolute discretion, considers appropriate to take in accordance with all such laws, regulations and requests. Such action may include but is not limited to the interception and investigation of any payment messages and other information or communications sent to or by the Account holder's behalf via Our systems or Our affiliated companies; and making further enquiries as to whether a name which might refer to a sanctioned person or entity actually refers to that person or entity. Neither We nor any affiliate will be liable for loss (whether direct or indirect consequential in loss of profit) or damage suffered by any party arising out of any delay or failure by Us or Our affiliate in processing any such payment messages or other information or communications, or in performing any of its duties or other obligations in connection with any Accounts or the provision of any services to the Account holder, caused in whole or in part by any steps which We or such affiliate, in Our sole and reasonable discretion, consider appropriate to take in accordance with all such laws, regulations and request. In certain circumstances, the action, which We may take, may prevent or cause a delay in the processing of certain information. Therefore, neither We nor any affiliate warrants that any information on Our systems relating to any payment messages or other information and communications which are the subject of any action taken pursuant to this clause is accurate, current or up- to date at the time it is accessed, whilst such action is being taken.
6. We may offer to provide you with protection cover during the validity of the Agreement. If We offer protection cover as an additional feature of Our services to You, We shall disclose to You the details of such protection cover, including the process of identifying beneficiaries and for distributing compensation amongst beneficiaries. For the Protection Terms & Conditions, please visit: https://www.americanexpress.com.sa/content/terms-and-conditions
7. In certain situations required by Our credit policy, American Express Saudi Arabia may require acceptable collateral (such as a cash deposit or a guarantor) from applicants for issuing the Card or for reinstating a Card that has been suspended. The type of collateral required, its terms and conditions, and the mechanism for its release shall be disclosed to the applicant. We shall not enforce, apply, or dispose of such collateral except in accordance with its terms and conditions, after notifying the provider of the collateral, and in a manner consistent with applicable laws and regulations.
8. Release of collateral in cases where the Cardmember requests to continue retaining the Card shall be subject to our reasonable discretion. In such cases, we may require the Cardmember to provide additional information and documentation.
9. For any transaction disputes raised by You, we will provide an initial resolution within seven (7) Business Days from the date the dispute is registered. The final resolution may take between ninety (90) and one hundred twenty (120) days, depending on the investigation requirements and processing timelines of the relevant external payment networks.

19. CANCELLATION OF THE CARD

1. We may cancel Your Card and terminate this Agreement in accordance with clause 10.

2. If cancellation results from death or Total Disability, our rights shall be subject to the provisions set out in Clause 12.
3. Cancellation of the Card shall result in the immediate suspension of all facilities and services made available through the Card and/or the Card number.

20. CREDIT CARD RISKS AND HOW TO AVOID THEM

The Cardmember acknowledges that the use of credit cards involves a number of risks, including: (a) cost risk: making only the minimum payment due will result in the accrual of the Murabaha Margin and an extension of the repayment period. Cardmembers are advised to pay the full outstanding balance within the grace period whenever possible; (b) default risk: failure to make payments when due may adversely affect your credit record with credit information companies and may impair your ability to obtain financing in the future. You are therefore advised not to use the Card beyond your repayment capacity; (c) fraud risk: You must not disclose your Card details, PIN, passwords, or verification codes to any person or entity, and you must notify us immediately of any suspicious or unauthorized transaction; (d) international transaction risk: transactions conducted in foreign currencies are subject to exchange rate fluctuations and international transaction fees. You may use the estimated cost calculator available through the application before completing a transaction; and (e) cash advance risk: cash advances are generally subject to higher fees than purchase transactions. Accordingly, Cardmembers are advised to use cash advances only when necessary.

21. DEFAULT PROVISIONS

A Cardmember shall be deemed to be in default if the minimum payment due remains unpaid for a period exceeding ninety (90) days from the payment due date. Upon the occurrence of such default, all amounts outstanding under the Account shall become immediately due and payable in full. We shall have the right to suspend the use of the Credit Card and to contact you for the purpose of collecting the outstanding amount. Prior to taking any legal or regulatory enforcement action, we will present appropriate settlement options to resolve the outstanding balance, in accordance with applicable debt collection rules and procedures.

22. ADDITIONAL BALANCE (Deposit in Excess of the Credit Limit)

We may permit you to deposit additional funds in excess of your approved Credit Limit (the “Additional Balance”). The Additional Balance shall be used solely to settle transactions posted to the Card Account after the deposit has been made and shall not be subject to any Murabaha Margin or fees, except for charges incurred by us and payable to third parties. You may request a full or partial refund of the Additional Balance at any time by transfer to Your current account, without any fee being charged for such refund. The Additional Balance and any related transactions will be clearly reflected in your Card statement, subject at all times to the terms and conditions of this Agreement and applicable laws, regulations, and instructions.

23. INSTANT TRANSACTION NOTIFICATIONS

We will notify you via SMS of financial transactions conducted using the Card immediately upon their completion. Such notification shall include, at a minimum, the merchant name (if available), the transaction date, the transaction amount, any applicable fees, the total amount due, the remaining available Credit Limit, and, where applicable, the exchange rate and fees relating to international purchase transactions. We will also notify you at least fourteen (14) days prior to the expiry of any benefit associated with the Card. In addition, we will notify you at least thirty (30) days before the expiration of any reward points or reward miles, and a further reminder will be sent at least seven (7) days prior to their expiration.

24. PROVISIONS RELATING TO ALFURSAN CREDIT CARD

1. Alfursan American Express Credit Card.

a. A Cardmember who holds an American Express Alfursan Credit Card shall be entitled to earn Alfursan Miles, provided that the Cardmember complies with the terms and conditions of this Agreement.

b. Alfursan Miles shall accrue in accordance with the terms and conditions of this Agreement and shall be credited to the Cardmember as of the Card Statement issuance date, provided that no event of default is continuing at such time.

c. Alfursan Miles that have been credited to the Cardmember's Alfursan Program membership account are non-refundable, except where such miles were credited as a result of an error or in connection with reversed or cancelled transactions.

d. All Alfursan Miles shall be awarded in accordance with the earning rates disclosed to you, which may be amended from time to time upon notice to you through any authenticated communication channel, in accordance with Clause 15 of this Agreement.

e. All earned Alfursan miles will be credited to Your Alfursan ID program on Your Statement date.

f. The following transactions are ineligible for AlFursan Miles and will be excluded from all spending requirements related to status upgrades, welcome/bonus miles, or other promotional offers:

- Cash Withdrawals including, Transactions carried out through Automated Teller Machines.
- Fees and charges.
- Payments made by You on Your Account, chargebacks and refunds.
- Debit balance transfer from other Cards belonging to You or any Other Cardmember.
- Digital wallets/Banks top ups.
- SADAD Bills and Payments.

g. If You successfully dispute or otherwise request a refund in respect of any Transaction for which Alfursan Miles have already been awarded to You, including but not Limited to any Transaction involving a travel booking that You later cancel, We may at Our option (i) withdraw the Alfursan Miles from Your Alfursan ID account or (ii) debit Your Account for the value of those Alfursan Miles awarded to Your Alfursan ID account. In such cases, once You have initiated a dispute or otherwise requested a refund for any Transaction for which Alfursan Miles have been awarded, We will suspend the transfer of any further Alfursan Miles to Your Account until the equivalent of the Alfursan Miles awarded in respect of the Transaction for which You have initiated a dispute or for which You have requested a refund has been recovered. If Your Account has been closed, We may recover Alfursan Miles from any other Alfursan ID account held by You. If We see a high number of travel booking Transactions on Your Account that have resulted in the award of Alfursan Miles to your Alfursan ID account which are subsequently cancelled by You, We may suspend Your use of the Card pending the results of any investigation We may elect to undertake on such Transactions and We may ultimately cancel Your Card based on Our findings.

h. Alfursan Miles accruing as a result of Eligible Transactions performed by a

Supplementary Cardmember shall be credited to Your Alfursan ID account.

i. We may, at Our reasonable discretion, and after notifying You in accordance with clause 15 of this Agreement change the Eligible Transactions.

2. Redemption of Alfursan Miles

a. SAUDIA Airlines is solely responsible for the redemption of Alfursan Miles and We have no liability or responsibility to You or any other person in this regard.

b. We give no warranty or guarantee as to the quality, condition or suitability of any goods or services provided on redemption transactions.

c. We shall not be liable or responsible to You or any other person for any loss, damage or claims suffered by them in respect of any goods or services provided in redemption of Alfursan Miles or as a result of any product or service being unavailable.

d. SAUDIA Airlines shall be solely liable to You for the redemption of Alfursan Miles and We don't guarantee and are not liable to You or any other person for any failure to redeem Alfursan Miles by SAUDIA Airlines or any other person.

3. Benefits of Alfursan Silver Tier

a. First Year: To qualify for the Alfursan Silver Tier status upgrade you must purchase and complete an international round trip flight on SAUDIA Airlines using your Alfursan American Express Credit Card within the first 12 months of obtaining Your Card (Round-trip flight from an origin to a destination and back to the original point of departure, purchased under a single booking and issued under one ticket number). Upon completing the flight, you will be upgraded to Alfursan Silver Tier status within the first 60 working days of submitting the ticket copy to American Express Saudi Arabia as per the terms and conditions governing the Alfursan program. The Validity of the Silver Tier is for one year as per the terms and conditions governing Alfursan program. The benefits of Alfursan Silver tier (as per effective date of this Agreement) (The list of current Silver Tier benefits can also be found on the website of SAUDIA Airlines at http://www.saudia.com).

b. Subsequent Years: An annual qualifying spend threshold of at least US$ 32,000 or equivalent Alfursan Miles during the previous 12 months, is required for You to retain Alfursan Silver Tier status and as per the terms and conditions governing Alfursan program.

c. Silver tier status is valid for a period of twelve (12) months. If a Cardmember didn't achieve the required minimum spend during the year, then SAUDIA Airlines will downgrade their status to a Green tier. However, if the Cardmember achieves the minimum spend of USD$ 32,000 the year thereafter, then American Express will inform Saudia Airlines accordingly who will upgrade their Alfursan status to Silver again.

d. The Cardmember's total spend will be calculated at the end of the calendar month preceding the initial upgrade month. If the Cardmember reaches a minimum spend of USD 32,000, a request will be submitted to Saudia Airlines to upgrade the Cardmember's tier to Silver again.

4. Miscellaneous

a. We reserve the right to amend any of the terms and conditions relating to the Alfursan Credit Card in accordance with Clause 15 of this Agreement. In the event that the Alfursan Miles Program is suspended or withdrawn by the operator of the program, we will notify you through any authenticated communication channel as soon as we become aware of such suspension or withdrawal and, where reasonably practicable and within our control, prior to the effective date of the change. Such notice shall explain the impact of the change on your accumulated miles balance and any options available to you.

b. You agree that we may provide details concerning You (including details of the value and nature of any Transactions performed on Your Account) to SAUDIA Airlines.

c. The award of Alfursan Miles and the redemption of Alfursan Miles shall also be subject to Alfursan Terms & Conditions as amended by SAUDIA Airlines from time to time. In case of any inconsistency between this Agreement and Alfursan Terms & Conditions, this Agreement will prevail.

d. You will get the silver tier upgrade only once during Your tenure with Us. If You cancel the Card and reapply, the silver tier upgrade will not be granted after the first return flight outside the Kingdom of Saudi Arabia.

e. You will get the welcome bonus miles only once during Your tenure with Us. If You cancel the Card and reapply, the bonus miles will not be granted.

f. Family members (Supplementary cards) miles collection is under one pool (Primary account).

g. Only roundtrip flights through SAUDIA Airlines (Departing from and returning to the Kingdom of Saudi Arabia) will be eligible for the Silver Tier upgrade. Ex: (RUH-LHR-RUH) or (JED-DXB-JED).

h. Alfursan Members will receive instant SMSs from Alfursan Card or SAUDIA App notifications upon any miles activity throughout the account (add, redeem, upgrade, etc.)

i. The upgrade only applies to the Primary Cardmember and does not apply to the following:
   - Multi-destination flights. Ex: (RUH-MAD-LHR-RUH).
   - Redemption tickets (Reward Tickets).
   - Boarding pass that doesn't belong to the Primary Cardmember.
   - Upgrading the ticket using miles.
   - Tickets for flights by Skyteam Airlines in departure or return flights e.g. departure was through SAUDIA Airlines but return flight was through Air France.

j. Cardmembers are required to link their ticket to their Alfursan Frequent Flyer Membership number. If the Cardmember fails to do so, they must contact SAUDIA Airlines and submit a retro claim in order to process the request for Alfursan Silver Tier upgrade.

25. PROVISIONS RELATING TO MARRIOTT BONVOY American Express Credit Card

1. Marriott Bonvoy® American Express Credit Card.

   a. Eligibility: You will earn Marriott Bonvoy® Points if You hold the Marriott Bonvoy® American Express Credit Card. However, You may lose Your eligibility for Marriott Bonvoy® Points if You are overdue on any payment or if You are in breach of this Agreement. During any such period, no further Marriott Bonvoy® Points will be credited to Your Account. The award of Marriott Bonvoy® Points that You may have earned during any period when You were in breach as mentioned above will be credited once any such overdue amounts have been repaid by You or the breach has been remedied to Our satisfaction. In case Your Account is overdue for 3 months or more, We may, at

Our sole discretion, not credit Your Marriott Bonvoy® Account with Marriott Bonvoy® Points that were earned during the period of any overdue payment. In such situations You will not earn Your Marriott Bonvoy® Points even upon payment of Your overdue balances.

b. Award of Marriott Bonvoy® Points: If You have the Marriott Bonvoy® American Express Credit Card, Marriott Bonvoy® Points shall be credited at such rate as We and Marriott Bonvoy® may decide from time to time. The current rate is five (5) Marriott Bonvoy® Points for every US$ 1 you spend at Marriott Bonvoy® participating properties*; three (3) Marriott Bonvoy® Points for every US$ 1 debited to your Card Account in relation to Eligible Transactions performed in currencies other than SAR or USD; and two (2) Marriott Bonvoy® Points for every US$ 1 you spend in SAR or USD.

The Marriott Bonvoy® Points will be rounded off in accordance with Our procedures and the agreement with Marriott Bonvoy®, which may be amended from time to time:

1. All earned Marriott Bonvoy® Points will be credited to Your Marriott Bonvoy® program on Your Statement date.
2. The following transactions are ineligible for Marriott Bonvoy® Points and will be excluded from all spending requirements related to status upgrades, bonus points, or other promotional offers:

   - Digital wallets and e-wallets top-ups.
   - Digital Banks Transfer.
   - SADAD Bills and payments.
   - Cash Withdrawals including, Transactions carried out through Automated Teller Machines.
   - Fees and charges.
   - Payments made by You on Your Account, chargebacks and refunds.
   - Debit balance transfer from other Cards belonging to You or any Other Cardmember.
3. Transactions charged directly at hotels participating in Marriott Bonvoy®, standalone Marriott Bonvoy® retail establishments, and Marriott Bonvoy® online stores (including online purchases of Marriott branded gift cards), that in each case, are owned or managed by Marriott International, Inc. and its affiliates.
4. Any purchases through a third party, such as an online travel agency or wholesaler, does not qualify You to earn 5 Marriott Bonvoy® points per US$, but will earn either 3 or 2 points, whichever is applicable. Purchases made at some restaurants and retail stores located within a hotel may not be considered Marriott Bonvoy® hotel purchases if the store is operated by a third party and is not managed by the Marriott property.

c. If You successfully dispute or otherwise request a refund in respect of any Transaction for which Marriott Bonvoy® Points have already been awarded to You, including but not limited to any Transaction involving a travel or hotel booking that you may later cancel, We may at Our option (i) withdraw the Marriott Bonvoy® Points from Your Marriott Bonvoy® Account or (ii) debit Your Account for the value of those Marriott Bonvoy® Points awarded to Your Marriott Bonvoy® Account. In such cases, once You have initiated a dispute or otherwise requested a refund for any Transaction for which Marriott Bonvoy® Points have been awarded, We will suspend the transfer of any further Marriott Bonvoy® Points to Your

Account until the equivalent of the Marriott Bonvoy® Points awarded in respect of the Transaction for which You have initiated a dispute or for which You have requested a refund has been recovered.

d. Marriott Bonvoy® Points accruing as a result of Eligible Transactions performed by a Supplementary Cardmember shall be credited to Your Marriott Bonvoy® account.

e. We may, at Our reasonable discretion, change the Eligible Transactions after notifying You in accordance with clause 15 of this Agreement.

2. Redemption of Marriott Bonvoy® Points

a. Marriott Bonvoy® is solely responsible for the redemption of Marriott Bonvoy® Points and We have no liability or responsibility to You or any other person in this regard.

b. We give no warranty or guarantee as to the quality, condition or suitability of any goods or services provided on redemption.

c. We shall not be liable or responsible to You or any other person for any loss, damage or claims suffered by them in respect of any goods or services provided in redemption of Marriott Bonvoy® Points or as a result of any product or service being unavailable.

d. Marriott Bonvoy® shall be solely liable to You for the redemption of Marriott Bonvoy® Points and We give no guarantee and have no liability to You or any other person for any failure to redeem Marriott Bonvoy® Points by Marriott Bonvoy® or any other person.

3. Card Activation

Membership benefits under the Marriott Bonvoy® Program shall be granted upon activation of the Card. Eligibility for, and retention of, such benefits shall be subject to the following conditions: (a) the Card must be activated within ninety (90) days of its issuance; and (b) the applicable annual fee must be paid. If the Card is not activated within the stated period, or if it is activated but the annual fee is not paid, the Cardmember shall not be entitled to such benefits.

4. Welcome Bonus

To qualify for the 30,000 bonus Marriott Bonvoy® Points, the Primary Card Member must have at least $3,000 USD in total eligible purchases posted to their Card Account during first 90 days after card issuance. The Welcome Bonus points can be given once for each Cardmember.

5. Complimentary Elite: Silver Elite

a. Complimentary Silver Elite status benefit is only available after verification of Your Marriott Bonvoy® American Express Credit Card and Marriott Bonvoy® Active Membership Status, such verification is conducted between American Express Saudi Arabia and Marriott Bonvoy®.

b. This complimentary Silver Elite status benefit is only available to the Primary Cardmember on the Card Account and is not available for Supplementary Cardmembers.

c. If you qualify for higher Elite Status under the Marriott Bonvoy® Loyalty Program Terms and Conditions, that qualification will take precedence.

d. We reserve the right to amend any of the terms and conditions relating to the American

Express Marriott Bonvoy® Credit Card in accordance with Clause 15 of this Agreement. In the event that the Marriott Bonvoy® Program is suspended, withdrawn, or its benefits are modified by the program operator, we will notify you through any authenticated communication channel as soon as we become aware of such change and, where reasonably practicable and within our control, before the change takes effect. All services, facilities, and benefits available to members holding Marriott Bonvoy® Silver Elite status shall be subject to the terms and conditions of the program operator.

e. Marriott International, Inc. reserves the right to modify or change the Marriott Bonvoy® Loyalty Program Terms and Conditions, including benefits at any time. This may include a change to benefits if your Card is cancelled or if a switch from base to premium card type.

f. Some hotel benefits for Silver Elite members do not apply if you are not staying at an eligible room rate (e.g. where you book through a third-party channel).

g. To read more about the benefits of the Marriott Bonvoy® Silver Elite, please visit: https://www.marriott.com/loyalty/member-benefits/silver.mi.

6. Elite Upgrade: Gold Elite

a. If Your total Eligible purchases on Your Marriott Bonvoy® American Express Card Account reach US$ 30,000 in any Account year, You will be eligible for Marriott Bonvoy® Gold Elite status for a one-year period.

b. This upgrade to Gold Elite status benefit is only available to the Primary Cardmember on the Card Account; however, total eligible purchases made by Supplementary Cardmembers will contribute to the purchase requirement.

c. The term "Total Eligible Purchases" means purchases of goods and services that are not excluded pursuant to Section 25.2 above, less any refunds, credits, or other adjustments applied to the Account.

d. If You enroll for the Card, the Card Anniversary Period will be from the date of enrollment for a period of one year.

e. If You achieved the Gold Elite status for the first year in the middle of the year, Your second year eligible spends to retain the Gold Elite status will be counted through the calendar year starting from January until the end of December.

f. Status upgrades shall generally take place within 30 days of the date that We notify Marriott that a Card Account has met the spend threshold described above.

g. Your upgrade to Marriott Bonvoy® Gold Elite status is valid for one year once You become eligible.

h. If You qualify for higher Elite status under the Marriott Bonvoy® Loyalty Program Terms and Conditions, that qualification will take precedence.

i. To read more about the benefits of the Marriott Bonvoy® Gold Elite status, please visit: https://www.marriott.com/loyalty/member-benefits/gold.mi.

j. We reserve the right to amend any of the terms and conditions relating to the American

Express Marriott Bonvoy® Credit Card in accordance with Clause 15 of this Agreement. In the event that the Marriott Bonvoy® Program is suspended, withdrawn, or its benefits are modified by the program operator, we will notify you through any authenticated communication channel as soon as we become aware of such change and, where reasonably practicable and within our control, before the change takes effect. All services, facilities, and benefits available to members holding Marriott Bonvoy® Gold Elite status shall be subject to the terms and conditions of the program operator.

k. Marriott International, Inc. reserves the right to modify or change the Marriott Bonvoy® Loyalty Program Terms and Conditions, including benefits, at any time.

l. Some hotel benefits (such as In-Room internet access) for Elite members do not apply if you are not staying in connection with an eligible room rate (such as booking through third-party channel).

7. Elite Night Credit

a. A credit of fifteen (15) Elite Night Credits per year will be deposited into Your Marriott Bonvoy® Member Account within sixty (60) days of opening Your Card Account and of payment of the annual fee for the first year and thereafter on each Card Account anniversary after payment of annual fee.

b. To be eligible to receive the Elite Night Credits with Marriott Bonvoy® American Express Card, You must be the Primary Cardmember, your Card Account must be in good standing at the time of the Elite Night Credit deposit, and you must have an active Marriott Bonvoy® program account

c. To receive the Elite Night Credit deposit, Your Card Account must be linked to a Marriott Bonvoy® program account registered in Your name.

d. If there is a delay in payment of the annual fee, regardless of whether such fee is paid at a later date, the Elite Night Credits will be forfeited.

e. The annual fee for the second year and for each year thereafter will be paid in the same month every year.

f. The Card anniversary period may change due to the reissue of the Card, such as changing the Card number.

g. If a Cardmember has more than one Marriott Bonvoy® account, then their Marriott Bonvoy® member accounts will be merged and a maximum of fifteen (15) Elite Night Credits for each membership Account will remain even if multiple Marriott Bonvoy® accounts have received more than fifteen (15) Elite Night credits.

h. You can only receive a maximum of fifteen (15) Elite Night Credits per year even if you have more than one Marriott Bonvoy® credit card account or Marriott Bonvoy® charge card account, including cards issued by other banks.

i. The Marriott Bonvoy Program offers multiple cobrand credit cards worldwide. If a Cardmember has more than one Marriott Bonvoy Program cobrand card that offers annual Elite Night Credits as a benefit of such Card, each calendar year the Cardmember will only receive the Elite Night Credits awarded under the Card that was first issued to the

Cardmember.

j. As long as Your Card remains active, You will receive a once per annum fifteen (15) Elite Night Credits toward the next level of Marriott Bonvoy® Elite status per one Marriott Bonvoy® Member Account.

k. Elite Night Credits expire on December 31 each year, regardless of which month the Cardmember has obtained the Card.

8. US$ 100 Hotel Credit

a. To receive the US $100 property credit ("Hotel Credit"), you must book using the member rate designated as the "$100 Hotel Credit" and pay, upon checkout, with your eligible Marriott Bonvoy® American Express Card issued by American Express Saudi Arabia.

b. When you book through www.marriottbonvoy.com or by calling Marriott Bonvoy® at 1-800-450-4442, for at least two (2) consecutive nights stay at The Ritz-Carlton or St. Regis using the member rate named "$100 Hotel Credit", you will be eligible to receive a Hotel Credit of up to US$ 100 per booking to be used on qualifying purchases on property including dining, spa services and hotel recreational activities that are not managed by a third party.

c. For online bookings, You must be logged into the Marriott Bonvoy® account linked to your Card account to be eligible to book this rate.

d. For telephone bookings, you must specifically request the member rate designated as the "US$100 Hotel Credit" rate.

e. You are responsible for ensuring that your reservation is correctly booked under the US$100 Hotel Credit rate.

f. The Cardmember will receive a credit equal to US$ 1 for each dollar of qualifying charges made at the property under the Cardmember's booking, up to US$ 100.

g. The Hotel Credit will be applied as a credit on Your bill upon checkout and will not appear on your American Express Card statement.

h. Qualifying charges do not include property fees, taxes, gratuities and the cost of the room. Additional exclusions based on specific hotel restrictions may also apply (including, without limitation, purchases within the hotel that are made with a third-party merchant and alcohol where prohibited by local law).

i. You must use your eligible Marriott Bonvoy® American Express Card to pay your bill upon checkout.

j. Only stays booked by the Primary Cardmember on the eligible Card account are eligible for the US$ 100 Property Credit benefit.

k. Supplementary Cardmembers on Your account are not eligible for this benefit. Each booking is only eligible to receive a Hotel Credit of maximum up to US$ 100, regardless of the number of rooms booked.

l. The Hotel Credit cannot be carried over to another stay, is not redeemable for cash, and expires at checkout if not used on qualifying purchases on property during the stay.

m. The Hotel Credit is non-exchangeable, non-transferable and non-refundable and is applied in USD or equivalent in local currency based on exchange rate at time of checkout.

n. May not be combined with other offers or programs unless expressly stated otherwise. Consecutive stays within a 24-hour period at the same property are considered as a single stay.

9. Free Night Award

a. Each year, within eight (8) to ten (10) weeks after Your annual fee payment and Card anniversary period. You may earn an annual Free Night Award redeemable within one (1) year from issuing the Free Night Award for either single or double occupancy standard room (subject to availability) at hotels participating in Marriott Bonvoy® with a Marriott Bonvoy® Point redemption level of up to 35,000 Points, inclusive of room rate and applicable taxes but exclusive of resort fee.

b. Your Card Account must be in good standing.

c. The Free Night Award is only available to the Primary Cardmember listed on the Card Account.

d. The Free Night Award can be redeemed for a one-night stay inclusive of room rate and applicable taxes at participating Marriott Bonvoy® hotels with a redemption level at or under 35,000 Marriott Bonvoy® Points. You are able to redeem or purchase up to 15,000 Marriott Bonvoy® Points to expand the value of your Free Night Award in accordance with the Marriott Bonvoy® Terms and Conditions, available at: https://www.marriott.com/loyalty/terms/default.mi.

e. Some hotels may impose mandatory service charges, tax or resort fees which are not included with the value of the Free Night Award and must be paid by the Cardmember.

f. The Free Night Award will not be applied if the card has been cancelled or or if the Card Account is delinquent at the time the benefit is due to be awarded.

g. The Free Night Award may also not apply if the customer registration information has not been verified with Marriott Bonvoy®.

h. You will receive an email from Marriott Bonvoy® to the email address registered on your Marriott Bonvoy® member account confirming that the Free Night Award has been deposited into your Marriott Bonvoy® member account.

i. The email will also provide instructions on how to redeem your Free Night Award.

j. To redeem the Free Night Award, you must log into your Marriott Bonvoy® member account and apply the "Free Night Award" during the booking process.

k. "Free Night Awards" may not be transferred, extended beyond the expiration date, or re-credited for Marriott Bonvoy® Points. To qualify for the Free Night Award, your Account must be open and not in default at the time of the "Free Night Award" issuance.

l. Visit https://www.marriott.com/loyalty/terms/default.mi and review section 1.2(a) for a list of properties that participate in the Marriott Bonvoy® program.

m. American Express Saudi Arabia is not responsible for fulfillment of "Free Night Award" redemptions.

n. Redemptions are subject to the Marriott Bonvoy® Loyalty Program Terms and

Conditions.

10. Miscellaneous

a. We may, upon notice to you, amend, suspend or withdraw Marriott Bonvoy® program benefits. No prior notification will be given in the event the Marriott Bonvoy® program has been suspended or withdrawn by Marriott.

b. You agree that We may provide information about You (including details of the value and nature of any Transactions performed on Your Account) to Marriott Bonvoy®.

c. The award of Marriott Bonvoy® Points and the redemption of Marriott Bonvoy® Points shall also be subject to Marriott Bonvoy® Loyalty Program Terms and Conditions as amended by Marriott Bonvoy® from time to time. In case of any inconsistency between this Agreement and Marriott Bonvoy® Loyalty Program Terms and Conditions, this Agreement shall prevail.

d. You are eligible to receive the welcome bonus points only once during Your tenure with Us. If You cancel the Card and reapply, the 30,000 bonus points will not be awarded again.

e. Points earned by Family Cardmembers (Supplementary cards) will be aggregated into a single pool and credited to the Primary account.

f. Marriott Bonvoy® Members will receive notification from Marriott Bonvoy® upon any Points activity throughout the Marriott Bonvoy® Account including points earned, redeemed, elite status upgrades, and other account activity.

g. When you apply and are approved for a Card, you authorize both American Express Saudi Arabia and Marriott International to share information provided on your application for marketing and administrative purposes as permitted by law in order to provide Marriott Bonvoy® benefits and card servicing. Accounts are subject to credit approval. Restrictions and limitations apply.

26. REGISTERING THE CARD IN THE ELECTRONIC WALLET

Registering (or addition) of the Card to an electronic payment wallet, including but not limited to Apple Pay and any other similar payment solutions, shall constitute an unconditional and irrevocable authorization by the Cardmember for the person using the mobile device or any payment-enabled accessory to conduct transactions at any time. Accordingly, the Cardmember shall be directly responsible for all obligations arising from the use of such electronic wallets as if those obligations had been incurred by the Cardmember personally. The Cardmember further undertakes, in the event of the loss of the Card, mobile device, or any payment-enabled accessory (where the Card has been registered in such electronic wallets), to notify us immediately and request the suspension of electronic wallet transactions. The Cardmember shall remain liable for any transactions carried out through the mobile device (electronic payment wallets) prior to our receipt, through our authenticated communication channels, of written or verbal notification reporting the loss or theft of the mobile device.

27. ELECTRONIC SIGNATURES

1. We have implemented an electronic signature protocol using one or more electronic signature systems that are specially designed to work independently or with another electronic data system to generate electronic signatures (each, an "Electronic Signature System"). You may register through Our website with an Electronic Signature System, which

will enable You and Us to enter into binding electronic transactions without the need for "wet" or "blue ink" signatures and witnesses.

2. Upon registration with an Electronic Signature System, You will be able to initiate electronic transactions using an Electronic Signature System in respect of Your Account and have them authenticated as coming from You by an approved certification service provider (each, a "Certification Service Provider") that is licensed to issue a digital certificate (each, a "Digital Certificate"). The Certification Service Provider will apply a Digital Certificate to electronic transactions initiated by You authenticating the electronic transaction as one coming from You. You agree that any electronic transaction authenticated by a Certification Service Provider as coming from You, as evidenced by a Digital Certificate issued by a Certification Service Provider, shall be legally binding upon You in the absence of manifest error and that this confirmation by You is irrevocable and not subject to legal challenge.
3. You may rely on electronic transactions issued by Us as being legally binding on Us if they are generated through an Electronic Signature System evidenced by a Digital Certificate issued by a Certification Service Provider in the absence of manifest error.
4. All electronic transactions conducted between You and Us in respect of Your Account under this clause 27 shall be governed by the Electronic Transactions Law, issued pursuant to Royal Decree No. M/18 dated 8/3/1428 H (corresponding to 27/03/2007 G), and all other applicable laws that may be issued and enforced subsequently from time to time.

28. FEES

1. Any fees and charges referred to herein shall be at the rates set out in Annex "A", as amended from time to time pursuant to clauses 6.1 and 15. You should read the following important information carefully prior to using the Card(s). The use of the Card(s) shall be deemed as Your formal and absolute approval to our Initial Disclosure Statement and this Agreement. If You have any questions, please call our Customer Service 800 124 2229 (inside the Kingdom of Saudi Arabia) and +966 112926666 (Overseas).
2. Your Account will be billed either in Saudi Riyals or US Dollars as indicated on Your monthly Statement. The Annual Fees as mentioned in Annex "A" will be included on Your first Statement of Account.
3. In the case of Charge Cards, the entire Current Balance on Your monthly Statement is due for payment on or before the Payment Due Date shown on the Statement.
4. All Cash Withdrawal Transactions will apply a Cash Withdrawal Fee at the rate outlined in the benefits schedule. This fee will be billed to Your Account along with the amount You have withdrawn.
5. A grace period of twenty-five (25) days will be granted to settle Your Current Balance or Your Minimum Payment Due, and the Payment Due Date will be indicated on Your Statement.
6. A Foreign Currency Conversion Fee at the rate mentioned in Annex "A" on the converted amount will be added by Us. Refer to clause 5 of this Agreement. An illustrative example is given below:

Description	Purchase Transaction*	Cash Transaction*
Transaction Value	EUR 100	EUR 100
Assumed EUR/US$ Exchange Rate	EUR 1 = US$ 1.05	EUR 1 = US$ 1.05
US$ Equivalent	US$ 105	US$ 105
Assumed US$/SAR Exchange Rate	US$ 1 = SAR 3.77	US$ 1 = SAR 3.77
Total Transaction Value in SAR	SAR 404.954	SAR 404.954
Foreign Currency Conversion Fee*	SAR 9.10455	SAR 9.10455
Cash Withdrawal Fee (Billed Separately on Your Statement)	Not applicable	US$ 3.7 or SAR 13.875
Total Transaction Value including Cash Withdrawal Fee	Not applicable	US$ 111.115 or SAR 418.829

* Value Added Tax (VAT) applies to the fees shown in the illustrative example above.

29. Plan It - TERMS AND CONDITIONS FOR EQUAL MONTHLY INSTALMENTS

1. Eligibility. The equal monthly instalments facility is available to all American Express Cardmembers for purchases exceeding the minimum threshold determined by American Express Saudi Arabia from time to time. Local and international purchase transactions made on primary or supplementary American Express Cards may be converted into equal monthly instalments where all other eligibility criteria are met. Cash Withdrawals shall not be eligible for conversion into equal monthly instalments.

2. The Cardmember's eligibility to avail of the equal monthly instalments facility depends on the current status of the Card Account and on Our policies and procedures in force at the relevant time and the terms and conditions of this Agreement.
3. The total amount covered under the equal monthly instalments, together with the Murabaha Margin for the period and the initiation fee, shall be charged to the Card. As a result, the available Credit Limit on the Card shall be reduced. The available Credit Limit shall increase as the Cardmember pays the monthly instalments as they fall due.
4. The equal monthly instalments facility shall apply to the Cardmember only after the Cardmember has been informed of the applicable fees.
5. Plan It instalment plans are structured using a Tawarruq formula and are priced through a Murabaha Margin calculated on a diminishing balance basis over the selected tenure. For the purposes of disclosure to the Cardmember and comparison, pricing may also be presented as an equivalent flat percentage rate; however, the actual profit calculation is made on the diminishing balance methodology, in accordance with the applicable regulatory and Sharia controls. An initiation fee of SAR 57.5 (including VAT) may apply upon execution of a Plan It™ instalment plan, as disclosed to the Cardmember prior to confirmation. The Cardmember will be informed of the applicable profit rates, plan tenures and total cost at the time of selecting Plan It™.

   For the purposes of comparison, the Plan It term cost is set out below, expressed as both a flat percentage* and a diminishing balance percentage**.

Table 1: Term cost Plan it

For transactions equal or below 25,000 SAR or 6,667 USD

Tenure	Flat monthly % (Murabaha Margin)	Diminishing balance %	APR (including 50 SAR initiation fee)
3 Months	1%	1.5%	25.83%
6 Months	1%	1.70%	26.24%
9 Months	1%	1.76%	25.99%
12 Months	1%	1.79%	25.80%
24 Months	1%	1.80%	24.97%

The APR shown in the table above has been calculated on the basis of an indicative financing amount of SAR 12,000, inclusive of a fixed initiation fee of SAR 57.5 (including VAT), and may vary according to the actual financing amount.

For transactions greater than 25,000 SAR or 6,667 USD

Tenure	Flat monthly % (Murabaha Margin)	Diminishing balance %	APR (including 50 SAR initiation fee)
3 Months	1.5%	2.23%	36.62%
6 Months	1.5%	2.52%	38.90%
9 Months	1.5%	2.61%	39.18%
12 Months	1.5%	2.65%	39.15%
24 Months	1.5%	2.62%	37.60%

The APR shown in the table above has been calculated on the basis of an indicative financing amount of SAR 25,000, inclusive of a fixed initiation fee of SAR 57.5 (including VAT), and may vary according to the actual financing amount.

* Flat percentage: the percentage applied to the original transaction amount, applied on a monthly basis.
** Diminishing balance percentage: the percentage by which the term cost is calculated on the remaining balance of the transaction amount after each payment is applied, such that the balance decreases on a monthly basis.

Table 2: Illustrative Example of Plan It Term Cost Calculation on a Diminishing Balance Basis

For a SAR 12,000 Plan It transaction booked on 1 January 2026 with a statement date on the 25th and a 3-month tenure.

Date	Amount posted on Card account	Term Cost	Remaining Principal	Total Posted on your Card account
1/1/2026	50	0	12,000	50
25/1/2026*	4,121	180	8,059	4,171
25/2/2026*	4,121	121	4,060	8,291
25/3/2026*	4,121	61	0	12,412

Date	Amount posted on Card account	Term Cost	Remaining Principal	Total Posted on your Card account
TOTAL	12,412	362	-	-

Total Murabaha margin amount: 362 SAR
Initiation fee: SAR 57.5 (including VAT)
*Installment is posted on your account on the statement date.

The tables above are provided for illustration and disclosure purposes only. Actual figures may vary depending on the selected tenure, transaction amount, statement date, payment date, and applicable charges communicated to the Cardmember at the time of booking the Plan It installment plan.

6. The application shall be submitted through any of the Authenticated Communication channels and is subject to Our approval. The Cardmember shall receive the plan details and confirmation through any of the Authenticated Communication channels.
7. The application for equal monthly instalments must be submitted before the Statement is issued and at least three (3) business days before the Statement issuance date, so that it may be processed in sufficient time before the Statement is generated.
8. Once the equal monthly instalments plan has been executed for the Cardmember, the transaction shall be posted to the Card Account and shall appear on the Card Statement as part of the Minimum Payment Due, which the Cardmember must pay on or before the Payment Due Date (as specified in the Card Statement). The Cardmember may not change the tenure after execution of the equal monthly instalments transaction.
9. If You elect to settle the outstanding amount or to cancel the equal monthly instalments arrangement before the end of the tenure, You shall be required to pay the full remaining principal amount, and no Murabaha Margin shall be charged to You for the remaining period of the tenure.
10. If the Cardmember decides to cancel or close the Card Account while the equal monthly instalments plan is still in force, the plan shall cease immediately and the Cardmember shall be required to pay the full remaining unpaid principal amount for the remaining period of the tenure before the cancellation or closure of the Card Account.
11. We may cancel or terminate the equal monthly instalments plan before the end of its tenure with the Cardmember's consent, or where the Cardmember breaches the provisions of this Agreement, defaults in payment, where fraud is suspected, or where required by binding regulatory requirements. We shall notify the Cardmember of this together with a statement of the reasons for it. Where the plan is cancelled or terminated by Us, or the Card is cancelled in accordance with Clause 10 during the term of the plan, the remaining unpaid principal amount shall become due and payable within thirty (30) days from the date of the notice.
12. American Express Saudi Arabia shall be entitled, at its absolute discretion, to decide to cancel the Cardmember's equal monthly instalments facility if the Cardmember fails to pay the amount due on the Payment Due Date for any single period. If the Cardmember fails to pay the amount due for three consecutive months, on both Credit Cards and Charge Cards, the equal monthly instalments facility shall be cancelled automatically and the remaining

amounts due (without the Murabaha Margin) shall be added to the Cardmember's existing outstanding amounts.

13. Where the equal monthly instalments plan is cancelled by reason of late payment, the remaining outstanding original balance shall be transferred to the outstanding balance on the Card, and the Minimum Payment Due shall be either the full balance for Charge Cards or 5% of the outstanding balance for Credit Cards. The outstanding balance of the equal monthly instalments plan shall not include any Murabaha Margin agreed in advance with the Cardmember in respect of the remaining tenure of the plan.
14. Once the equal monthly instalments plan is closed and the outstanding balance is transferred to the outstanding balance on the Card, the regular Murabaha Margin (for Credit Cards) and/or the initiation fee (for Charge Cards), as specified in the Cardmember Agreement, shall apply to that amount until the full outstanding balance is settled.
15. Where an amount higher than the amount due on the Statement is paid, the monthly instalment amount shall not be rescheduled; the excess shall appear as a credit balance in favour of the Cardmember and shall not be set off against the amount of the equal monthly instalments plan.
16. In the event of renewal or replacement of the Card, all transactions on the old Card shall be transferred to the new Card, including instalment plans.

Annex "A" Applicable Fees and Charges

Types of Fees	Fee Amount
Annual Fee*: A fixed fee charged upon activation of the Card and subsequently charged on an annual basis. At Cardmember's request, such fee may be paid in monthly installments.	The American Express Blue Card - SAR 230 The American Express Gold Credit Card – SAR 460 The American Express Platinum Credit Card (account currency is SAR or USD based on the Cardmember's request) – SAR 1035/US$276 Alfursan American Express Credit Card (account currency is USD) – 1,079.42 SAR** / US$ 287.50 The Marriott Bonvoy American Express Credit Card (account currency is USD) – 863.54 SAR** /US$ 230 The American Express Green Card– US$ 172.5 The American Express Card (account currency is SAR or USD based on the Cardmember's request) - SAR 517.5 or US$ 138 The American Express Gold Card (account currency is SAR or USD based on the Cardmember's request) – SAR 908.5/US$ 241.50 The American Express Green Credit Card – Free The American Express Platinum Card – USD 1,151 The Gold Card - SAR 1104 The Platinum Card -SAR 4,312.50
Monthly Fee*: The annual fee, where the Cardmember elects to pay it on a monthly basis.	The American Express Blue Card - SAR 19.55 The American Express Gold Credit Card – SAR 39.1 The American Express Platinum Credit Card (account currency is SAR or USD based on the Cardmember's request) – SAR 86.25 / US$ 24.15 Alfursan American Express Credit Card(account currency is USD) – 94.99 SAR** /US$ 25.3 The Marriott Bonvoy American Express Credit Card (account currency is USD) – 73.40 SAR** /US$ 19.55 The American Express Green Card – US$ 17.25 The American Express Gold Card (account currency is SAR or USD based on the Cardmember's request) – SAR 75.9 / US $20.70 The American Express Green Credit Card – Free The Gold Card - SAR 92 The American Express Platinum Card – US$ 75.97 The Platinum Card – SAR 362.25

Types of Fees	Fee Amount
Murabaha Margin: The rate charged to the Card Account on the Statement Date if the Current Balance is not paid in full by the Payment Due Date. The Murabaha Margin shall be applied to the unpaid portion of the Current Balance as follows: a 30-day Murabaha Margin Rate shall be charged on each transaction that has not been fully paid, calculated from the transaction date. This rate includes all days preceding the Statement Date, based on the profit margin calculated for a 30-day period.	2.75% for all American Express Cards, except for the American Express Green Credit Card, for which the rate is 3.25%.
E-wallet top-up*: A flat service charge applied to each Wallet top-up transaction authorized by the Cardmember.	No fee
Supplementary Card Fee *: Fixed fee charged at the time of Card activation and thereafter at every anniversary. At a Cardmember's request, this fee may be paid in monthly installments for certain Card types as indicated.	The American Express Blue Card - SAR 115 The American Express Gold Credit Card– SAR 115 The American Express Platinum Credit Card – SAR 517.5/US$138 Alfursan American Express Credit Card – US$ 69 The Marriott Bonvoy American Express Credit Card – US$ 115 The American Express Green Card – US$86.25 or 12 monthly installments at $7.19 per month The American Express Card- SAR 258.75 or US$ 69
Cash Withdrawal Fee*: Fixed fee charged per Cash Withdrawal Transaction including the transfer of funds to digital bank accounts (does not include E-wallet top-up)	3% of the transaction amount, with a maximum limit of (SAR 86.25/ USD 23)

Types of Fees	Fee Amount
Foreign Exchange Conversion Fee (Subject to VAT): Fixed percentage rate fee charged on the value of a Transaction made in non- billing currency. There is no Foreign Currency Conversion Feeif Alfursan American Express Card or Green American Express Card or Marriott Bonvoy American Express Credit Card is used in Saudi Riyal. Similarly, there is no Foreign Currency Conversion Feeif The Platinum Card is used for transactions in US Dollars.	2%

CARDMEMBER AGREEMENT

Types of Fees	
Statement Request Fee (more than three months)*:	No fee
Dispute Processing Fee (Applicable Only to Invalid Disputes)*: A fixed fee charged for each disputed transaction that is determined, following investigation, to be invalid or unfounded.	SAR 28.75 / US$ 7.66 per dispute
Card Replacement Fee*: Fixed fee charged per Card replacement	SAR 17.25/US$ 4.6
Membership Rewards Program Fee (Optional)*: Fixed fee charged for Cards enrolled in Membership Rewards loyalty program	SAR 107.81/US$ 28.75 from second year onwards for The American Express Blue Card, The American Express Gold Credit Card, The American Express Gold Card and The American Express Card there is no Membership Rewards Program Fee for other Cards covered by this Agreement
Plan It - Initiation Fee*: Fee charged at the time of booking of EMI	57.5 SAR
Plan It - Equal Monthly Installments Murabaha Margin: Murabaha Margin on transaction amount converted to EMI	1% on Transactions below 25000 SAR, 1.5 % on Transactions above 25000 SAR
The Annual Percentage Rate (APR): The initial Annual Percentage Rate (APR) is calculated by considering the maximum product credit limit, assuming full utilization of the available amount and payment of the minimum due, plus the VAT-inclusive annual fee and the Murabaha Margin due during the calendar year in accordance with Our credit policy. This is subject to revision if any of the APR calculation factors change.	Starting from: 40.64% for The American Express® Blue Card, 41.50% for The American Express® Platinum Credit Card, 40.85% for The American Express® Gold Credit Card, 42.43% for The Gold Card 41.59% for Al Fursan American Express Credit Cards, 41.18% for Marriott Bonvoy Credit Cards, 47.66% for The American Express® Green Card, The American Express Green Credit Card 48.42%and 48.21% for The Platinum Card. All the above cards are issued by American Express Saudi Arabia.

* The fees are inclusive of VAT.

* The amount of each Cash Withdrawal may be further subject to the applicable daily withdrawal limit of the respective ATM utilized.

** Based on an estimated exchange rate of 3.75 SAR per 1 USD.

Annex "B" Variables

Minimum Payment Due (for Credit Cards only)	1. 5% of Your Statement Current Balance; or SAR 100 (for Saudi Arabian Riyal Cards) or US$ 50 (for US Dollar Cards), whichever is higher. 2. If Your Statement Current Balance is below SAR 100 (for Saudi Arabian Riyal Cards) or US$ 50 (for US Dollars Cards), the Minimum Payment Due will be Your Statement Current Balance.

Murabaha Margin Calculations sample

Murabaha rate: 2.75% per month

Grace Period: A period of not less than twenty-five (25) days from the Statement Date during which the amount due may be paid in accordance with the agreed repayment arrangements without incurring any fees or charges. If the full outstanding amount is paid within the Grace Period, no profit margin shall be charged. If the minimum payment due, or any greater amount, is paid within the Grace Period, no late payment fee shall be imposed; however, the profit margin shall be calculated on the average unpaid outstanding balance.

Murabaha starts from transaction date if full payment is not made

Event	Date	Amount
Purchase	June 25th, 2025	SAR 7,000
Payment	July 25th, 2025	SAR 0
Murabaha Rate	2.75% per month	
Murabaha Period	June 25th, 2025 to August 1st, 2025 (36 days)	

Starting balance	0 SAR
Purchase	SAR 7,000.00 (25th of July, 2025)
Statement date	**1st of July, 2025**
Payment due date	25th of July, 2025
Amount paid on due date	SAR 0
Average 30 days balance subject to Murabaha	SAR 8,400.00
Monthly Murabaha margin	2.75% (0.0917 % Daily*)
Murabaha amount	SAR 231.00

Starting balance	SAR 7,231.00
Purchase	SAR 0
Statement date	**1st of August, 2025**

Payment due date	25th of August, 2025
Amount paid on due date	SAR 7,231.00
Average 30 days balance subject to Murabaha	SAR 0
Monthly Murabaha margin	2.75% (0.0917 % Daily*)
Murabaha amount	SAR 0

*The displayed value is rounded. The actual value is: 0.0916666666666670 %.

Murabaha Margin Calculations sample

Murabaha rate: 3.25% per month

Grace Period: A period of not less than twenty-five (25) days from the Statement Date during which the amount due may be paid in accordance with the agreed repayment arrangements without incurring any fees or charges. If the full outstanding amount is paid within the Grace Period, no profit margin shall be charged. If the minimum payment due, or any greater amount, is paid within the Grace Period, no late payment fee shall be imposed; however, the profit margin shall be calculated on the average unpaid outstanding balance.

Murabaha starts from transaction date if full payment is not made

Event	Date	Amount
Purchase	June 25th, 2025	SAR 7,000
Payment	July 25th, 2025	SAR 0
Murabaha Rate	3.25% per month	
Murabaha Period	June 25th, 2025 to August 1st, 2025 (36 days)	

Starting balance	0 SAR
Purchase	SAR 7,000.00 (25th of July, 2025)
Statement date	**1st of July, 2025**
Payment due date	25th of July, 2025
Amount paid on due date	SAR 0
Average 30 days balance subject to Murabaha	SAR 8,400.00
Monthly Murabaha margin	3.25% (0.1083 % Daily*)
Murabaha amount	SAR 273.00

Starting balance	SAR 7,273.00
Purchase	SAR 0
Statement date	**1st of August, 2025**
Payment due date	25th of August, 2025
Amount paid on due date	SAR 7,273.00
Average 30 days balance subject to Murabaha	SAR 0
Monthly Murabaha margin	3.25% (0.1083 % Daily*)
Murabaha amount	SAR 0

*The displayed value is rounded. The actual value is: 0.1083333333333330 %.

Cards benefits

Feature	Eligible Card	Method of usage
Dining credit - Optional	- The Gold Card - The Platinum Card	- The Gold Cardmember shall be entitled to a cashback credit of SAR 125 every six (6) months during each calendar year when using the Card at selected participating restaurants listed on our website or in the Amex KSA application. To be eligible for this benefit, the Cardmember must log in to the Amex KSA application and activate the benefit prior to use. • A Platinum Cardmember shall be entitled to a cashback credit of SAR 500 every six (6) months during each calendar year, which may be used at participating restaurants within the Kingdom of Saudi Arabia. To redeem this benefit, the Cardmember must log in to the Amex KSA application and activate the benefit prior to use.
Airport Lounge Access - Optional	- The American Express Gold Credit Card - The American Express Platinum Credit Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card (Subject to Alfursan program Terms and Conditions) - The American Express Card - The American Express Green Card - The American Express Gold Card - The American Express Platinum Card - The American Express Green Credit Card - The Gold Card - The Platinum Card - The American Express Green Credit Card	Cardmember to get Free membership to Priority Pass "The American Express Blue Card is not included". Card access will depend on the Card type. 1 access per year for the Primary Cardmember for (The American Express Gold Credit Card, The American Express Card, The American Express Green Card), 2 access per year for the Primary Cardmember for (The American Express Gold Card, The American Express Platinum Credit Card, The Marriott Bonvoy American Express Credit Card) (Alfursan American Express Credit Card access to Alfursan lounge is subject to Alfursan loyalty program rules and regulations) The Gold Card provides 12 visits per year for the Primary Cardmember. As a Primary American Express® Green Credit Cardmember, enjoy complimentary membership to Priority Pass™ lounges worldwide. You will earn two (2) complimentary visits annually for every SAR 5,000 spent on Eligible Purchases. The American Express Platinum Card: The American Express Global Lounge Collection®: Enjoy complimentary unlimited access to over 1,550 airport lounges in more than 140 countries with The American Express Global Lounge Collection®, including The Centurion® Lounge, Delta Sky Club (when flying Delta), Plaza Premium Lounges, Lufthansa Lounges, Escape Lounges – The Centurion® Studio Partner, and more. Simply present your American Express Platinum Card to access participating lounges. In addition, American Express Platinum Primary Cardmembers receive a complimentary Priority Pass™ membership with unlimited access to over 1,700 airport lounges worldwide. Relax with refreshments, Wi-Fi, and dedicated workspaces—no matter where you travel. A USD 35 fee applies per additional guest for Priority Pass access and will be billed to the American Express Platinum Card provided at enrollment. The Platinum Card: The American Express Global Lounge Collection®: With complimentary access to more than 1,550+ airport lounges across 140 countries, the Global Lounge Collection® offers more options than any other credit card program — including The Centurion® Lounge, Delta Sky Club®, Plaza Premium Lounges, Lufthansa Lounges, Escape Lounges – The Centurion Studio Partner, and Priority Pass™ lounges. Exclusive Lounge Access Awaits Priority Pass™ lounges: Enjoy a complimentary annual Priority Pass membership with 24 visits for you and your guests. Supplementary cardholders also receive a complimentary annual Priority Pass membership with 8 visits per year (guest access not included). Access over 1,700 lounges worldwide and travel stress-free with complimentary refreshments, dedicated workstations, and Wi-Fi, all designed to enhance your travel experience. For any guest, a charge of USD 35 per guest applies, and for additional visits beyond the allocated allowance, a charge of USD 35 per visit applies. These charges will be debited from the Platinum Card provided at the time of enrollment.

Welcome Bonus Points / Miles - Primary	- The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The American Express Green Card - The American Express Platinum Card - The Platinum Card - The Gold Card	'- The Gold Card Cardmember will get 20,000 Membership Rewards® Bonus Points when spending SAR 12,000 within the first 90 days of card issuance date. The Welcome Bonus Points can be earned once and for primary new Cardmembers only. - The American Express Green Card Cardmember will get 15,000 Membership Rewards® Bonus Points when spending USD 2,000 within the first 90 days of card issuance date. The Welcome Bonus Points can be earned once and for primary new Cardmembers only. - The Marriott Bonvoy American Express Credit Card Cardmember will get 30,000 Marriott Bonvoy® Bonus Points when spending USD 3,000 within the first 90 days of card issuance date. The Welcome Bonus Points can be earned once and for new primary Cardmembers only. - Alfursan American Express Credit Card Cardmember will get 10,000 reward miles when spending USD 3,000 within the first 90 days of card issuance date. The Cardmember will get additional 15,000 reward miles when spending USD 50,000 annually. The Welcome Bonus reward miles can be earned once and for new primary Cardmembers only. -The American Express Platinum card: Earn an Anniversary Bonus of 20,000 Membership Rewards® Points upon spending US$60,000 within a 12-month calendar year. This benefit does not apply if you have chosen to pay your annual card fee in monthly installments.

Plan It 0% - Optional	- The Gold Card
	- The Platinum Card
		- The Gold Card Cardmember pays 0% Murabaha margin for International purchases (over SAR 3,750)in currencies other than Saudi Riyals into 0% Murabaha margin fee installments over 3 months.
		-
		
		Plan It™ 0% Murabaha Margin Installment Benefit
		
		• The Platinum Card: Cardmembers can convert eligible international purchases over SAR 3,750 into monthly installments at 0% Murabaha Margin with Plan It™ 0% over six (6) months, giving you more control over your finances.
		  ○ The benefit is limited to five (5) requests per calendar year for each Platinum account. This limit includes both the standard Plan It™ Service with applicable Murabaha margin fees and the exclusive Plan It™ Service with 0% Murabaha margin.
		  ○ This benefit applies exclusively to international point-of-sale and online transactions and does not apply to domestic transactions.
		  ○ A minimum transaction amount of SAR 3,750 is required. Transactions below this amount are only eligible for the standard Plan It™ Service.
		  ○ The total installment amount cannot exceed the Cardmember's available credit limit at the time of the request.
		  ○ If any payment is missed or delayed, the standard Murabaha margin for the Plan It™ Service will apply to the remaining balance for the entire installment period.
		  ○ The 0% Murabaha margin applies only during the six-month installment plan.
		  ○ Monthly payments are set at a minimum of 5% of the transaction amount for the first five (5) months. The remaining balance, equal to 75% of the original transaction amount, must be paid in full in the sixth (6th) month.

Plan it - Optional	- The American Express Blue Card - The American Express Gold Credit Card - The American Express Platinum Credit Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The American Express Card - The American Express Green Card - The American Express Gold Card - The American Express Platinum Card - The Platinum Card - The Gold Card - The American Express Green Credit Card	- The Cardmember will be able to split eligible purchases into equal monthly installments (3,6,9,12 months). For transactions below SAR 25K, the profit rate is 1%. For transactions above SAR 25K, the profit rate is 1.5%.

International cash withdrawal without Foreign Currency Conversion Fees	- The Gold Card - The Platinum Card	- The Gold Card (No Foreign Currency Conversion Fees) A - Cardmembers are permitted to withdraw cash up to 30% of their total credit limit. However, the maximum cash withdrawal is capped at SAR 12,500 for Primary Cardmembers and SAR 1,333 for Supplementary Cardmembers. B - The actual withdrawal limit will be the lower of the two values: 30% of the total credit limit or the specified cap for Primary or Supplementary Cardmembers. C - Each cash withdrawal transaction is capped at SAR 3,000, or its equivalent in other currencies, whichever is less, regardless of the total available cash limit. If additional withdrawals are required, they must be made as separate transactions. D - The total monthly cash withdrawal limit is capped at SAR 12,500 for Primary Gold Cardmembers and SAR 1,333 for Supplementary Gold Cardmembers. E- A maximum of 99 withdrawal transactions per month is allowed for each account The Platinum Card (Zero FX Fees & No Cash Withdrawal Fees) • Cash Withdrawal Limit: Cardmembers may withdraw up to 30% of their total credit limit, subject to a maximum of SAR 18,750 for Primary Cardmembers and SAR 2,000 for Supplementary Cardmembers. • Applicable Limit: The actual withdrawal limit is the lower of (i) 30% of the total credit limit or (ii) the applicable cap for Primary or Supplementary Cardmembers. • Per-Transaction Cap: Each withdrawal transaction is limited to SAR 3,000 or its equivalent in other currencies, whichever is lower. Additional withdrawals must be processed as separate transactions. • Monthly Limit: The total monthly cash withdrawal limit is capped at SAR 18,750 for Primary Platinum Cardmembers and SAR 2,000 for Supplementary Platinum Cardmembers. • Transaction Count: A maximum of 99 withdrawal transactions per month is permitted for each account. • Applicability: This feature is available for international cash withdrawals only
Cash withdrawal - Primary	- The American Express Blue Card - The American Express Gold Credit Card - The American Express Platinum Credit Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The American Express Card - The American Express Green Card - The American Express Gold Card - The American Express Platinum Card	Cardmembers in Saudi Arabia can withdraw cash through ATMs operated by banks licensed by the Saudi Central Bank (SAMA) and participating in the cash withdrawal network. For a complete list of participating banks, please visit our website. • Cardmembers outside Saudi Arabia can withdraw cash from any of the 1.2 million ATMs worldwide with Express Cash. The full list of ATMs can be found on our website under the section **“Cash Access Locator.”** • The full terms and conditions of the cash withdrawal feature are outlined in the Cardmember Agreement.

	- The Platinum Card - The American Express Green Credit Card - The Gold Card - The American Express Green Credit Card	
2X Membership Rewards points - Primary	- The American Express Green Card - The Gold Card	The American Express Green Card and The Gold Card Cardmembers get 2X Membership Rewards points upon spending at certain merchants. The merchant list can be found in the Card page.
Airalo e-SIM voucher - Optional	The Gold Card	The Gold Card Cardmember can get e-SIM credit on his Airalo.com account
Membership Rewards Program – Included as a Primary Benefit for the Green Credit Card, New Gold Card, and New Platinum Card, and Available as an Optional Feature for Other Cards	- The American Express Blue Card - The American Express Gold Credit Card - The American Express Platinum Credit Card - The American Express Card - The American Express Green Card - The American Express Gold Card - The American Express Platinum Card - The Platinum Card - The American Express Green Credit Card - The Gold Card - The American Express Green Credit Card	- The Cardmember will get 1 MR for every 1 USD spent on eligible purchases. - The fee to subscribe to this feature is SAR 107.81/US$ 28.75 from second year onwards for The American Express Blue Card, The American Express Gold Credit Card, The American Express Gold Card and The American Express Card. - There is no Membership Rewards Program Fee for other Cards covered by this Agreement The American Express Platinum Card and The Platinum card: With the Membership Rewards® program, Cardmembers will earn **one Membership Rewards® point for every US dollar charged to equivalent to SAR** to an enrolled Card, excluding cash withdrawals, annual fees, and credit refunds. There is no Membership Rewards® program fee, and points never expire.
Fraud, Travel Accident & Inconvenience Protection Program – Primary	- The American Express Blue Card The American Express Gold Credit Card - The American Express Platinum Credit Card - The Marriott Bonvoy American Express Credit Card	- Your Card provides you Travel Accident Protection with legal and medical assistance and Travel Inconvenience Protection against delayed flight departures, flight cancellations, denied boarding, missed connections, luggage delays and luggage loss. - Your Card provides you Retail protection, everything you buy with your Card is protected for 90 days against theft, loss, or damage. In addition, Online Fraud Protection Guarantee means that your online purchase is 100%. - Full details can be found in the "Protection & Coverage" document in the Terms & Condition page in Our website.

	- Alfursan American Express Credit Card - The American Express Card - The American Express Green Card - The American Express Gold Card - The American Express Green Credit Card - The Gold Card - The American Express Green Credit Card	
Amex Offers - Optional	- The American Express Blue Card The American Express Gold Credit Card - The American Express Platinum Credit Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The American Express Card - The American Express Green Card - The American Express Gold Card - The American Express Platinum Card - The Platinum Card - The American Express Green Credit Card - The Gold Card - The American Express Green Credit Card	- AMEX Offers feature allows you to link offers directly to your Card. Local or International offers can be found on Our website or on Our mobile App. ' - Some offers can be available Only when you activate them on Our mobile app.

Member Get Member program - Optional	- The American Express Blue Card The American Express Gold Credit Card - The American Express Platinum Credit Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The American Express Card - The American Express Green Card - The American Express Gold Card - The American Express Platinum Card - The Platinum Card - The American Express Green Credit Card - The Gold Card - The American Express Green Credit Card	The "Member Get Member" program lets you earn rewards by referring your friends to American Express. When a friend successfully applies for a card using your unique link, you can choose from various rewards, such as Membership Rewards, Marriott Bonvoy, or AL Fursan points
Complimentary Supplementary Card - Primary	- The Gold Card - The American Express Platinum Card - The Platinum Card	- The Gold Card Cardmember gets one supplementary Card free for life - The American Express Platinum Cardmember gets one Newly issued supplementary metal Card free for life - The Platinum Card Cardmember gets one newly issued supplementary Metal Card free for life
0% FX on purchases - Primary	- The American Express Green Card - The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card - The Gold Card - The American Express Platinum Card The Platinum Card - The American Express	Cardmembers will not be charged foreign exchange fees on transactions made in USD or SAR. For The American Express Green Credit Card :The feature covers up to 200 SAR per statement cycle in Foreign Exchange fees, capped at a total spend of 10,000 SAR per statement cycle for eligible foreign currency transactions (non-SAR) including but not limited to international purchases made online or at physical stores.

	Green Credit Card	
Revolving Feature - Primary	- The American Express Blue Card (Credit Card) The American Express Gold Credit Card (Credit Card) - The American Express Platinum Credit Card (Credit Card) - The Marriott Bonvoy American Express Credit Card (Credit Card) - Alfursan American Express Credit Card (Credit Card) - The American Express Green Card - The Platinum Card - The Gold Card - The American Express Green Credit Card	- Credit Cards allow Cardmembers to pay the full balance or pay the Minimum Payment Due. The payment of the Minimum Payment Due details can be found in Annex B of the Cardmember Agreement.
Multiplied reward points/miles - Primary	- The Marriott Bonvoy American Express Credit Card - Alfursan American Express Credit Card	A - Marriott Bonvoy American Express Credit Card Cardmember: - 2 Marriott Bonvoy point per US$1 spent on eligible purchases in US Dollars or its equivalent in Saudi Riyals. - 3 Marriott Bonvoy point per US$1 spent on eligible purchases in currencies other than US Dollars or Saudi Riyals - 5 Marriott Bonvoy point per US$1 spent on eligible purchases at hotels participating in the Marriott Bonvoy program B - Alfursan American Express Credit Card: - 1 Alfursan reward mile per US$1 spent on eligible purchases or its equivalent in Saudi Riyals. - 2 Alfursan reward miles per US$1 spent on eligible purchases in currencies other than US Dollars or Saudi Riyals - 2 Alfursan reward miles per US$1 or its equivalent in other currencies spent on eligible purchases at SAUDIA.COM

1 Free Night Award - Primary	- The Marriott Bonvoy American Express Credit Card	- 1 Free Night Award annually will be given to primary Cardmembers upon Card activation
US$100 credit for in-hotel - Primary	- The Marriott Bonvoy American Express Credit Card	1 - The feature can be availed via 2 ways: A - If Cardmembers book through Marriottbonvoy.com, they need to select the Member rate named " $100 Property Credit, Luxury". When booking online, Cardmembers must be logged into the Marriott Bonvoy account that is linked to The Marriott Bonvoy American Express Credit Card that they hold. This rate will not be visible to any other Marriott Bonvoy members or regular guests. B - If Cardmembers book through the phone, they need to reference the "$100 Property Credit, Luxury Credit Card Rate" Member Rate to the booking agent. The agent will verify the Marriott Bonvoy American Express Credit Card linked with the account and it will be added to the reservation. 2 - The US$100 Property Credit is only valid on minimum stays of 2 nights at the Ritz-Carlton or St. Regis brands and will be applied as a credit on the hotel bill upon checkout. For more details, please visit: https://credit-cards.marriott.com/terms/100propertycredit/en-us#:~:text=Stays%20booked%20by%20the%20Basic,the%20number%20of%20rooms%20booked
Upgrade to Alfursan Silver Elite Status - Optional	- The Alfursan American Express Credit Card	The feature will be available upon Your purchase of an international roundtrip flight ticket using your AlFursan American Express® Credit Card. The route should be a direct round-trip to your destination city, with no transit in between.
Upgrade to Marriott Bonvoy Gold Elite Status - Optional	- The Marriott Bonvoy American Express Credit Card	The Marriott Bonvoy® American Express® Credit Card offers you Marriott Bonvoy Gold Elite status for one year, upon spending US$30,000 or more in eligible purchases on your Card. The Gold Elite status is retained when you spend US$30,000 or more annually with your Card
Upgrade to Marriott Bonvoy Silver tier - Primary	- The Marriott Bonvoy American Express Credit Card	Automatic upgrade to Marriott Bonvoy silver tier upon the activation of Your Marriott Bonvoy American Express Credit Card.
15 Elite Night Credits – Primary	- The Marriott Bonvoy American Express Credit Card	A. The 15 Elite Night Credits will be credited annually to Your Marriott Bonvoy® Member Account within 60 days upon opening Your Card Account and upon paying your annual fee on first year and going forward on each Card Account anniversary after payment of annual fee. B. To be eligible to receive the Elite Night Credits with Marriott Bonvoy® American Express Card, You must be the Primary Cardmember, your Card Account must be in good standing at the time of the Elite Night Credit deposit, and you must have an active Marriott Bonvoy® program account C. To receive the Elite Night Credit deposit, Your Card Account must be linked to a Marriott Bonvoy® program account in Your name D. The feature is fully managed by Marriott Bonvoy program. Full details can be found in the Marriott Bonvoy section in the Cardmember Agreement
Marriott Offers – Primary	- The Marriott Bonvoy American Express	- Promotional offers fully managed by the Marriott Bonvoy program

	Credit Card	
Hotel Loyalty Program Upgraded status – Primary	- The American Express Platinum Card - The Platinum Card	Primary Cardmembers are entitled to complimentary elite status with select global hotel loyalty programs, including: • Meliá Rewards Gold • Hilton Honors Gold • Marriott Bonvoy™ Gold Elite Radisson Rewards Premium *Elite status benefits are provided by the respective hotel loyalty programs, are subject to each program's terms and conditions, and may be amended or withdrawn* due to circumstances beyond the control of American Express Saudi Arabia.
Travel Statement Credit – Primary	- The American Express Platinum Card The Platinum Card	Enjoy USD 300 travel statement credit when you book a trip worth USD 3,000 or more through Premium Travel Services from American Express Saudi Arabia, using your American Express Platinum Card. Terms and conditions apply
Companion Ticket – Primary	- The Platinum Card The American Express Platinum Card	1. This benefit is exclusive to Platinum Primary Cardmembers with Platinum Cards issued by American Express Saudi Arabia. 2. This benefit applies to individuals only. 3. Upon spending SAR 50,000, the "Complimentary Domestic Flight" benefit will be activated, limited to one companion ticket capped at SAR 1,500. 4. Upon spending SAR 150,000, the "Complimentary International Flight" benefit will be activated, limited to one companion ticket capped at SAR 3,750. 5. To redeem this benefit, Platinum Primary Cardmembers must use the redemption tab in the AMEX KSA App or contact the Platinum Concierge team. 6. Bookings must be made and paid for through American Express Premium Travel Services using the Platinum Card issued by American Express Saudi Arabia. 7. This benefit is valid for one-time use per calendar year for either a domestic or an international companion ticket. 8. A Platinum Primary Cardmember can only issue an international companion ticket after meeting the required spending criteria and cannot substitute it with a domestic companion ticket. 9. Both the primary and companion tickets must be issued in the Platinum Primary Cardmember's full name and both must be charged to the Platinum Card issued by American Express Saudi Arabia. 10. Once used, the benefit will be automatically disabled until the next calendar year. 11. The value of the companion ticket (domestic or international) will be credited to the Platinum Primary Cardmember's account after ticket issuance and confirmation, subject to the capped limits (SAR 1,500 for domestic flights or SAR 3,750 for international flights). 12. If the Platinum Primary Cardmember's ticket is canceled and refunded, the companion ticket will also be canceled automatically, and the refunded amount will be deducted from the account. 13. If only the companion ticket is canceled at the Platinum Primary Cardmember's request, the credited amount for the companion ticket will be debited, and the benefit will be re-enabled. The primary ticket will remain unaffected unless otherwise requested. 14. Airline cancellation and change policies apply to both the Platinum Primary Cardmember's ticket and the companion ticket. 15. The Platinum Primary Cardmember is responsible for any airline-imposed cancellation or change fees for both the primary and companion tickets.

Shopping Statement Credit – Primary	- The Platinum Card -- The American Express Platinum Card	Fashion & Shopping Benefits for Platinum Cardmembers FARFETCH: Complimentary instant access to the Platinum tier, including personalized services and privileges. NET-A-PORTER / MR PORTER: Enjoy up to $100 in statement credits every year when you shop and complete transactions using Your Platinum Card and your American Express Platinum card. The Bicester Collection Villages: • VIP Pass for an additional saving of up to 10%. • Advanced reservations for private parking. • Priority bookings for queuing systems (where applicable). • Private access to The Apartment (VIP suite) with complimentary refreshments. • Hands-free shopping service. All benefits are subject to availability, participating partners' terms and conditions, and may be amended or withdrawn due to circumstances beyond the control of American Express Saudi Arabia.
Lifestyle, travel and Platinum Concierge Services – Primary	- The American Express Platinum Card The Platinum card	Cardmembers have access to personalized lifestyle and concierge services, including: • Assistance with securing access to exclusive events and experiences across arts, fashion, sports, and entertainment. • Support with obtaining tickets to high-demand or sold-out events, subject to availability. • Arrangements for bespoke luxury goods and tailored lifestyle requests. • Personalized travel planning, including itineraries and reservations. • Priority access to dining reservations at select restaurants worldwide. Experience the freedom to shape your perfect travel adventure with itineraries crafted exclusively for your unique preferences. Whether you desire thrilling escapades, serene retreats, or cultural immersions, our bespoke service empowers you to create a journey that mirrors your passions. From handpicking destinations and luxurious accommodations to curating activities and exquisite dining experiences, every detail is tailored to perfection. Contact your platinum Concierge from Inside Saudi Arabia at 8001195555 or from outside Saudi Arabia +966114071999 or email: platinumcare@americanexpress.com.sa to discover how to personalize your next adventure and make every moment truly unforgettable.
International Airline Program – Primary	- The American Express Platinum Card The Platinum card	Elevate your flight experience with American Express and our exclusive International Airline Program. As a Cardmember, enjoy up to 20% off, access to exclusive airfares, and additional perks when booking premium seats on participating local and international airlines through Premium Travel Services. For bookings and to avail the benefits cardmembers must Contact their platinum Concierge from Inside Saudi Arabia at 8001195555 or from outside Saudi Arabia +966114071999 or email: platinumcare@americanexpress.com.sa .

TRAVEL ASSISTANCE & INSURANCE – Primary	- The American Express Platinum Card The Platinum card	Travel plans can change unexpectedly. However, you can keep your peace of mind with the support of American Express Platinum services. American Express® Travel Insurance can cover important trip costs when you are far from home. TRIP CANCELLATION & DELAY COVERAGE Sometimes the world gets in the way of even the best-planned travel. If you purchase a round trip entirely with your Eligible American Express Platinum card and you're Platinum Card and a covered reason cancels or interrupts your trip. Trip Cancellation and Interruption Insurance can help reimburse your non-refundable expenses purchased with the same Eligible Card. Terms conditions and limitations apply. Your Card provides you Retail protection, everything you buy with your Card is protected for 90 days against theft, loss, or damage. You can find the full Terms and Conditions of this policy, along with the complete Insurance Benefits and Emergency Assistance Coverage by Visiting American Express Saudi Arabia website
Car Rental Membership Program – Primary	- The American Express Platinum Card The Platinum card	Platinum Primary Cardmembers are entitled to exclusive benefits and complimentary upgraded memberships with participating car rental companies, including Sixt, Avis, and Hertz, worldwide.
The Hotel Collection Program – Primary	- The American Express Platinum Card The Platinum card	Explore distinctive privileges through the Hotel Collection Program, offering over 1,000 upscale properties globally, with limited-time offers such as a complimentary 3rd or 4th night at select locations, room upgrades when available, additional $100 hotel credits, and convenient noon check-in and late check-out
Fine Hotels & Resorts program – Primary	- The American Express Platinum Card The Platinum card	Elevate every stay with exclusive Centurion privileges. As a Platinum Cardmember, unlock luxurious benefits valued at $600 at over 1,600 Fine Hotels & Resorts worldwide, including room upgrades, complimentary breakfast for two, guaranteed 4 PM late checkout, and a $100 hotel credit

Fraud Protection, and Protection Against Loss, Theft, or Damage of the Card – Primary	-The American Express Platinum Card The Platinum card	In case your Card is lost, stolen, damaged, or not received, contact your Platinum Concierge immediately within Saudi Arabia, at 8001195555 and from outside Saudi Arabia, call (+966) 11 407 1999. Your card will be canceled and a replacement will be on its way. If your card is still usable, you can continue to use it until the new one arrives. In addition, Online Fraud Protection Guarantee means that your online purchase is 100%.