

Terms & Conditions (For Individuals)

1. To qualify for the bonus Membership Rewards® points/ AlFursan Miles/Marriott Bonvoy Points, you must have received the activation offer SMS and activate your eligible Card by the "Valid Until" date stated in the communication. Bonus Rewards will be credited to your Card account within a maximum of six (6) weeks of successful Card activation.
2. The offer is available once per Cardmember/eligible Card; (a) Rewards are non-transferable and not redeemable for cash (b) except in accordance with the Membership Rewards® programme Terms and Conditions, which apply to this offer and are available on the Membership Rewards® section of the website (c) American Express Saudi Arabia reserves the right to withhold any bonus rewards under this Offer where the Cardmember does not meet the Offer eligibility requirements, where the Offer has been misused or abused, or where the Card or Card Account is cancelled or is in breach of the Cardmember Agreement before the bonus rewards are credited.
3. You are receiving this communication because you are an American Express Saudi Arabia Cardmember.
4. Reward amount based on Card Product and eligibility:

Eligible Card Product	Rewarded Amount
The Gold Card	500 Membership Reward Points
The American Express Green Card	500 Membership Reward Points
AlFursan American Express Credit Card	100 AlFursan Miles
Marriott Bonvoy American Express Credit Card	150 Marriott Bonvoy Points

5. The activation date is strictly linked to the first activation of the original primary Card issued upon account opening and delivery. Any subsequent card activations due to replacement, loss, or theft will not be considered. Only the activation date of the first card received and activated will be counted.
6. Offer is valid for New Cardmembers only as stated below, existing or previous cardmembers are not eligible:
 - o The Gold Card
 - o The American Express Green Credit Card
 - o AlFursan American Express Credit Card
 - o Marriott Bonvoy American Express Credit Card
7. The Annual Percentage Rate (APR) starts from 40.64%, depending on the type of Credit Card and the applicable standards.
8. All defined terms used in these terms and conditions have the meaning set forth in the Cardmember Agreement. Visit the American Express Saudi Arabia website to view the Cardmember Agreement.
9. To view all Card benefits, terms and conditions and fees, please visit American Express Saudi Arabia website.
10. Membership Rewards Program Terms and Conditions Apply
11. Marriott Bonvoy Program Terms and Conditions Apply
12. AlFursan Program Terms and Conditions Apply
13. If you have any feedback or concerns, please contact our Customer Care Team via email: complaints@americanexpress.com.sa or call 8004424442 or +9661 12926663 from outside the Kingdom. For more details, please visit the Complaint / Feedback Handling Procedures page on our website.
14. For more information, please contact us at 800 124 2229 or visit americanexpress.com.sa
15. All rights reserved; American Express Saudi Arabia, Copyright 2026.
16. Non-compliance of the Cardmember with the Terms & Conditions of American Express Saudi Arabia's credit and charge Cards may result in cancellation /suspension of your Card/Additional Cards and a negative impact on your credit bureau record. Minimum payments on your credit card may result in additional charges and fees due to the application of the Murabaha margin to the outstanding balance.
17. Paying only the minimum amount owed to us can result in additional fees and charges as well as prolonging the time to repay the full amount owed to us. For example, if you have an outstanding balance of SAR 7,000 and you choose to pay only the minimum due, it will take 81 months (96 months for the American Express Green Credit Card) to settle the balance in full. The total amount due is SAR 13,296 (SAR 16,177 for the American Express Green Credit Card), which includes both the outstanding balance and the Murabaha Margin.

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