

T&Cs:

- The terms and conditions apply for the AlFursan American Express Credit Card campaign.
- This offer is valid from the 18th of December 2024 till the 18th of January 2025.
- This offer is for individuals.
- This offer is available to eligible American Express Cardmembers ("**Cardmembers**") who hold a valid AlFursan American Express Card.
- The Annual Percentage Rate is (41.59% for the AlFursan American Express[®] Credit Card).
- To be eligible for this offer, Cardmembers must submit their application through any channel between (the 18th of December 2024 till the 18th of January 2025), and the card must be issued no later than the 4th of February 2025.
- This offer is applicable on applications that come through the online application from the AlFursan American Express Credit page on the American Express Saudi Arabia website only (www.americanexpress.com.sa).
- This offer is none transferable to others and cannot be exchanged for other benefits.
- The Cardmember's account must not be canceled at the time of fulfillment.
- To qualify for the AlFursan Silver Tier status upgrade you must purchase and complete a direct international round trip flight on SAUDIA airlines using your AlFursan American Express Credit Card within the first 12 months of obtaining Your Card (The route should be a direct round-trip to your destination city, with no transit in between made by purchasing one ticket only which contains 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.
- This offer is not applicable for existing AlFursan American Express Credit Cardmembers, and those who cancel the card and apply again during the campaign period.
- Applications submitted from 1/1/2025 onwards with a zero- credit limit will not be eligible to participate in this campaign.

- Eligible transactions made by your Alfursan American Express supplementary card(s) are counted toward calculating your total spends for this offer.
- Cardmembers will earn enhanced rate of, 4 Miles for every SAR 5 spent locally, and 8 Miles for every SAR 5 spent internationally in currencies other than SAR or USD.
- New Cardmembers will earn an enhanced miles rate on all purchase transactions for a period of one year starting from the Account Creation Date, excluding transactions involving digital wallet top-ups and spend on saudia.com. After this promotional period, Cardmembers will revert to the standard miles earning rates.
- The additional miles will be applicable only on spend done within the limit provided on the Card. If additional funds are added to the Card before a transaction, additional miles for over-limit transactions will not be applicable and will instead be earned at the standard earn rate.
- Welcome bonus miles will remain the same, and no change will be included in this campaign.
- Digital wallets top-ups and ATM withdrawal transactions will be excluded from this offer.
- American Express Saudi Arabia reserves the right to modify, suspend, or terminate the offer at any time without prior notice.
- The Alfursan American Express credit card is subject to availability and change without prior notice.
- The offer is valid only for Cards issued by American Express Saudi Arabia.
- Terms and Conditions of American Express Saudi Arabia apply. To view all card benefits, terms and conditions and fees, please visit American Express Saudi Arabia's website.
- If you have any feedback or concerns, please contact our Customer Care Team via email: complaints@americanexpress.com.sa, or call 8004424442 or +966112926663 from outside the Kingdom. For more details, please visit the Complaint / Feedback Handling Procedures page on our website.
- For more information, please contact us on 800 124 2229 or visit American Express Saudi Arabia's website.
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- Non-compliance with the Terms & Conditions of American Express Saudi Arabia's credit and charge Cards may result in cancellation/suspension of your Card/Additional Cards without notice, legal escalation, and a negative impact on your credit bureau record. Making only minimum payments on your Credit Card may result in applying charges and fees.
- Paying only the minimum amount owed can result in additional fees and charges as well as prolonging the time to repay the full amount. For example, if you have an outstanding balance of SAR 7,000 and you choose to pay only the minimum due, it will take 81 months to settle the balance in full. The total Murabaha Margin (term cost) in this case would be SAR 6,296.

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