

## Terms and Conditions

- The terms and conditions apply for the AlFursan American Express Credit Card campaign.
- This offer is valid from the January 30, 2025 till March 25, 2025.
- This offer is for individuals.
- This offer is eligible for new AlFursan American Express Cardmembers.
- Cardmembers will earn an 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 during the first 3 months upon the card issuance date, and the Cardmember can earn up to a maximum of 25,000 bonus miles during this limited-time offer.
- The Annual Percentage Rate is 41.59% for the AlFursan American Express® Credit Card. Final APR might vary based on the applicant variables when applying for the Card.
- To be eligible for this offer, Cardmembers must submit their application through any channel between January 30, 2025 and March 25, 2025, and the card must be issued no later than the April 22, 2025 and any approved application after this date will not be included in the offer.
- The bonus miles will be credited by a maximum of 60 days of the transactions.
- In case of any refunded transactions or returned credits, the earned miles will be reversed.
- This offer is none transferable to others and cannot be exchanged for other benefits or Cash.
- The Cardmember's account must not be canceled at the time of fulfillment.
- This offer is not applicable for existing AlFursan American Express Credit Cardmembers, and those who cancel their card and apply again during the campaign period.
- Eligible transactions made by your AlFursan American Express supplementary card(s) are counted toward calculating your total spend for this offer.
- New Cardmembers will earn an enhanced miles rate on all purchases for the first three months starting from the date their account is created. However, digital wallet top-ups transactions, ATM cash withdrawals, and purchases made on saudia.com are excluded from this promotion. After the three-month promotional period, Cardmembers will revert to the standard miles earning rate (mentioned on our website).
- Welcome bonus miles will remain the same (up to 25,000 miles), and no change will be included in this campaign.
- 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.
- American Express Saudi Arabia reserves the right to modify, suspend, or terminate the offer at any time 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](mailto:complaints@americanexpress.com.sa), or call 8004424442 or +966112926663 from outside the

Kingdom. For more details, please visit the Complaint / Feedback Handling Procedures page on our website.

- For more information, please contact us on 800 124 2229 or visit American Express Saudi Arabia's website.
- Copyright 2025. American Express Saudi Arabia all rights are reserved.
- **Non-compliance with the Terms & Conditions of American Express Saudi Arabia's credit and charge Cards may result in cancellation /suspension of your Card/Additional Cards and a negative impact on your credit bureau record. Minimum payments on your credit card may result in additional charges and fees due to the application of the Murabaha margin to the outstanding balance.**
- **Paying only the minimum amount owed to us can result in additional fees and charges as well as prolonging the time to repay the full amount owed to us. For example, if you have an outstanding balance of SAR 7,000 and you choose to pay only the minimum due, it will take 81 months to settle the balance in full. The total 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.