

1. **Offer Period:** 16 March 2025 to 30 April 2025.
2. **Eligibility:** Cardmembers who have opted-in/registered for the offer (the "Offer") on the Marriott Bonvoy® American Express® Credit Card page available on the American Express Saudi Arabia website, will earn 50% more Points for purchases made at:-
 - A. Hotels participating in Marriott Bonvoy: This refers to all hotels and resorts that participate in the Marriott Bonvoy loyalty program worldwide, as detailed in Section 1.2 of the Marriott Bonvoy Loyalty Program Terms & Conditions.
 - B. Airlines: This refers to purchases made directly with airlines for air travel, including but not limited to ticket purchases and ancillary fees charged directly by the airline.
 - C. Supermarkets: This refers to purchases made at supermarkets located within Saudi Arabia.
 - D. International purchases on currencies other than USD and SAR: This refers to purchases made outside of Saudi Arabia in currencies other than United States Dollars (USD) and Saudi Arabian Riyals (SAR).The Offer shall apply up to an eligible spend of up to US\$5,000 per Eligible Cardmember account.
3. To receive the Offer, the Cardmember's account and Card must be in good standing at the time of bonus points issuance.
4. **Bonus points Amount:** The bonus points will reflect on your Marriott Bonvoy account within 90 days after the end of the offer period.
5. **Participating Hotels:** Offer is valid at all hotels participating in Marriott Bonvoy worldwide. To ensure a hotel is eligible, please refer to Section 1.2 of the Marriott Bonvoy Loyalty Program Terms & Conditions which lists the participating brands and properties - <https://marriott.com/loyalty/terms/default.mi#join>
6. **Participation Criteria:** In order to participate in the Offer, the Cardmember must opt-in/register for the Offer on the Marriott Bonvoy® American Express® Credit Card page available on the American Express Saudi Arabia website by entering their ID/IQAMA and Marriott Bonvoy number.
7. **Earning Criteria:**
 - a. Marriott Bonvoy American Express Cardmembers will receive 2.5 additional Points per US\$1, for a total of 7.5 Points per US\$1 on eligible transactions made at hotels participating in Marriott Bonvoy.
 - b. Marriott Bonvoy American Express Cardmembers will receive 1.5 additional Points per US\$1 in currencies other than SAR or USD, for a total of 4.5 Points per US\$1 on all Other Hotels, Airline bookings and purchases made internationally.
 - c. Marriott Bonvoy American Express Cardmembers will receive 1 additional Point per US\$1, for a total of 3 Points per US\$1 on all Other Hotel, Airline bookings made domestically and eligible transactions made on Supermarkets.

8. **Sample calculations for the Marriott Bonvoy bonus Points:** To illustrate how the 50% bonus Marriott Bonvoy points are calculated, consider the following examples:

EARNING EXAMPLE		
20 March (transaction date) Spent \$2,000 at Marriott Bonvoy Hotels		
POINTS EARNED	BONUS POINTS	TOTAL
10,000 (5X points per USD)	+ 5,000 (50% bonus)	15,000
21 March (transaction date) Spent \$2,000 at international (non-SAR/USD)		
POINTS EARNED	BONUS POINTS	TOTAL
6,000 (3X points per USD)	+ 3,000 (50% bonus)	9,000
22 March (transaction date) Spent \$2,000 at supermarkets (Saudia Arabia)		
POINTS EARNED	BONUS POINTS	TOTAL
4,000 (2X points per USD)	+ 1,000* (50% bonus)	5,000
*Bonus points will be awarded to the Cardmember based on the chronological order of purchase transactions, and will continue to accrue until the Cardmember reaches the USD 5,000 spend limit.		
Total Earned		
POINTS EARNED	BONUS POINTS	TOTAL
20,000	9,000	29,000

9. **Exclusions:** Cash advances, Digital wallets top-ups, balance transfers, non-purchase transactions, transactions at non-participating Marriott Bonvoy hotels (including but not limited to third-party websites or travel agencies), transactions made outside the offer period, cancelled, reversed, refunded, or disputed transactions, and charges not appearing on the hotel room folio (such as dining spa/resort/health club, and any other services billed separately).
10. **Non-Transferable:** Offer cannot be transferred to other Cardmembers or supplementary Cardmembers.
11. Purchases may fall outside of the 1-month period in some cases due to a delay in merchants submitting transactions or a different purchase date from the date you made the transaction. In

such cases, American Express Saudi Arabia may consider the purchase date to be the date the transaction was made, not the date when the transaction was recorded on the system.

12. If we in our sole discretion determine that you have engaged in fraud, abuse, misuse, or gaming in connection with the statement credit offer in any way or that you intend to do so (for example, if you repeatedly make purchases at different hotels and then cancel the transactions), we will not credit the Marriott Bonvoy® American Express® Credit Card with the statement credit. We may also cancel your Card account and other Card accounts you may have with us.
13. Cardmember Responsibilities: Ensure the Marriott Bonvoy® American Express® Credit Card is used for qualifying transactions.
14. Changes and Termination: We reserve the right to modify or terminate the Offer without prior notice.
15. Marriott Bonvoy terms and conditions apply.
16. 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.
17. Copyright 2025. American Express Saudi Arabia all rights are reserved.
18. For more information, please contact us on 800 124 2229.
19. The Annual Percentage rate for all American Express Credit Cards starts from 40.64%, according to the applicable standards.
20. 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.
21. 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