

## Campaign Terms & Conditions

- The terms and conditions apply for the Platinum American Express Credit Card campaign.
- The offer is only valid for Platinum Card issued by American Express Saudi Arabia.
- New Cardmembers will receive the Platinum Card free of annual fees for the first year, with the fee waiver applied within one month of card issuance.
- This offer is valid from 27<sup>th</sup> March till 5<sup>th</sup> April 2025.
- This offer is for individuals.
- The Annual Percentage Rate is 48.21% for The Platinum 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 the American Express Saudi Arabia E-Apply online application, any approved application after 5<sup>th</sup> April will not be included in the offer.
- This offer is valid for the new Cardmembers only.
- This offer is non-transferable to others and cannot be exchanged for other benefits or Cash.
- This offer is not applicable for existing Platinum Card Cardmembers, and those who cancel their card and apply again during the campaign period.
- 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 Card 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.
- American Express Saudi Arabia reserves the right to modify, suspend, or terminate the offer at any time without prior notice.
- 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.
- **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.**
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American Express Saudi Arabia is regulated and supervised by the Saudi Central Bank.