

- All Cards should be issued by American Express Saudi Arabia
- Offer is only applicable to The American Express Blue Card, The American Express Green Card, and Alfursan American Express® Credit Card
- New Cardmembers will get free installment with 0 initiation fee and 0 murabaha margin on any transaction above SAR 1000 via Plan It® feature, the Cardmember must create a plan for eligible transactions through the AMEX KSA app.
- The maximum amount for the free installment is SAR 7,500.
- The maximum period for the free installment is 6 months.
- This offer will be valid on the new Cards issued from 15th April to 30th June 2025.
- This offer will be valid on transactions done within 3 months of the Card issuance.
- All products and promotions are subject to availability and change without prior notice.
- All terms and conditions of your Cardmember Agreement apply (mentioned on our website).
- All terms and conditions of Plan It® Apply (mentioned on our website).
- The Annual Percentage rate starts from 40.64% for The American Express Blue Card, starts from 47.66% for The American Express Green Card, and starts from 41.59% for Alfursan American Express® Credit Card. Final APR might vary based on the applicant variables when applying for the Card.
- American Express Saudi Arabia reserves the right to modify, suspend, or terminate the offer at any time without prior notice.
- Cardmembers cannot use links and personalized links or codes to promote American Express products on any broadcast/social media channels for personal gain.
- This offer may not be combined with any other offer, promotion, or discount.
- 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.
- 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.