

APPLICATION FORM

Aug 2018

<input type="checkbox"/> First Choice <input type="checkbox"/> Second Choice <small>The American Express® Blue Card</small>	<input type="checkbox"/> First Choice <input type="checkbox"/> Second Choice <small>The American Express® Gold Credit Card</small>	<input type="checkbox"/> First Choice <input type="checkbox"/> Second Choice <small>The American Express® Platinum Credit Card</small>	<input type="checkbox"/> First Choice <input type="checkbox"/> Second Choice <small>The American Express® Card</small>	<input type="checkbox"/> First Choice <input type="checkbox"/> Second Choice <small>The American Express® Gold Card</small>
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Tick here to enroll in Membership Rewards® (First year free, US\$ 25 per annum thereafter. Free for life for the Platinum Credit Card)

Please choose your preferred currency for the statement (for Charge Cards and Platinum Credit Card only) Saudi Riyals US Dollars

Tick here to order a Companion Credit Card free for life as long as your Charge Card is active (this offer is for Charge Cards only)

Please fill out your information below noting that we cannot guarantee processing this application if any section is not completed correctly

ABOUT YOURSELF

Title Mr. Mrs. Miss Dr. Other _____

Family Name _____

First Name _____ Middle Name _____

Date of Birth DD/MM/YYYY Gender M F

Marital Status Single Married No. of Dependents _____

Nationality _____ Passport No. _____

Other Nationality (if applicable) _____ Passport No. _____

ID or Iqama No. Place of Birth _____

Please spell out your name in English as it appears in your passport and as you would like it to appear on your Card using no more than 26 letters and spaces. Note that a fee will be charged if the Card needs to be replaced due to an incorrect name provided below.

Last 5 digits of Current/Former American Express Card
 Member Since
 Member Since

RESIDENTIAL ADDRESS (NATIONAL ADDRESS)*

Building No. _____ Street Name _____

District _____ City _____

ZIP Code Additional Number Unit No.

Home Tel. No. _____ Fax No. _____

Mobile No. _____ No. of Years at Address

Email Address (mandatory)** _____

*** National address is mandatory in order to process the application.**
**** Your monthly statement will be sent to the email provided above.**

Residential Status: (please tick)
 Own Rent With Family Company Provided

If rented, state annual payment - SAR _____

Reference Person (does not live with you) _____

Job Title _____ Tel. No. _____

Employer or Company Name _____

HOME COUNTRY ADDRESS FOR NON SAUDIS

House/Flat No. _____ Area _____

Street _____ City _____

Country _____

ZIP Code Additional Number

No. of Years at Address Home Tel. No. _____

SUPPLEMENTARY CARD

<input type="checkbox"/> First Choice <input type="checkbox"/> Second Choice <small>The American Express® Blue Card</small>	<input type="checkbox"/> First Choice <input type="checkbox"/> Second Choice <small>The American Express® Gold Credit Card</small>	<input type="checkbox"/> First Choice <input type="checkbox"/> Second Choice <small>The American Express® Platinum Credit Card</small>	<input type="checkbox"/> First Choice <input type="checkbox"/> Second Choice <small>The American Express® Card</small>	<input type="checkbox"/> First Choice <input type="checkbox"/> Second Choice <small>The American Express® Gold Card</small>
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Title Mr. Mrs. Miss Dr. Other _____

Family Name _____ Middle Name _____

First Name _____ Date of Birth DD/MM/YYYY

Relationship _____ Nationality _____

Mobile No. _____ Email Address (mandatory) _____

Employer or Company Name _____ House No. Area _____

Street _____ City _____

ZIP Code Additional Number

Passport No. _____

ID or Iqama No.

Please spell out your name in English as it appears in your passport and as you would like it to appear on your Card using no more than 26 letters and spaces. Note that a fee will be charged if the Card needs to be replaced due to an incorrect name provided below.

PLEASE SIGN HERE

By signing below, I certify that I agree to the Terms and Conditions governing the Card and to receiving the Initial Disclosure Statement and Product Summary electronically

I have read the Cardmember Agreement at www.americanexpress.com.sa/termsandconditions and agree to be bound by the same.

SIGNATURE OF MAIN APPLICANT

X _____

Date: / /

SIGNATURE OF SUPPLEMENTARY APPLICANT

X _____

Date: / /

For Verification (if approved):
 Convenient Time to Call: _____

Preferred Number: _____

Sales executive Signature: _____

Team Leader Signature: _____



Initial Disclosure Statement

Please read the following important information carefully prior to using the Card(s).

American Express Saudi Arabia Declaration

You (the Applicant whose Name is mentioned in this Application Form and hereinafter referred to as "You" or "Your") undertake to pay American Express Saudi Arabia (hereinafter referred to as "We" "Our" or "Us") all amounts falling due from You, by the Payment Due Date, as a result of membership in or use of the Card(s) as shown on each monthly Statement from Us, which constitutes due notice that such amounts have become due and payable. The microfilm copies of receipts sent to You by Us evidencing the amount due from You consequent upon Your use of the Card(s) shall be conclusive evidence of Your indebtedness. You hereby waive the right of objection thereto and agree to deeming said microfilms as original receipts. Your domicile and residence is shown in the application form and You hereby irrevocably submit to the non-exclusive jurisdiction of the competent courts or other bodies in Your country of residence, including but not limited to the Committee for the Settlement of Financial Disputes and Violations of The Saudi Arabian Monetary Authority ("SAMA"), in all respects in relation to Your obligations to Us and undertake to comply with decisions and judgments and orders made thereby providing for payments of amounts owed by You to Us as well as loss of profits arising from delay on Your part in making payments together with fees, expenses and attorney's fees. You further affirm that You fully understand that You may be subject to criminal liability in the event that any cheque made by You to Our order is returned by the drawee bank and that We shall be entitled to pursue criminal proceedings against You. You warrant that the information stated in the application form is full, accurate, true and correct and You authorize Us and/ or Our authorized representatives to contact Your bankers or any other source either before or at any time after the application is processed to obtain any information required. You understand that We reserve the right to decline Your application and You further understand that We reserve the right to require a bank guarantee in a format acceptable to Us, or a cash margin (which shall be held as collateral by Us) and will not be used towards settlement of Your Card Account) as a condition for approving Your application. If Your application is approved, You undertake to settle (the Current Balance on Your Charge Card / the Minimum Payment Due on Your Credit Card) Account by the Payment Due Date, as shown on each monthly Statement. Any Supplementary Card applicants including those applied for at a later date join in this application and understand that they will be jointly and severally liable along with You for payment of all charges on their Supplementary Cards.

You hereby agree to provide Us with any information that We require including but not limited to Know Your Customer forms for establishing and/or administering Your Accounts and facilities with Us and update Your personal information if there are any changes and as may be requested by Us. You also authorize Us to obtain and collect information as deemed necessary in regard to You, Your accounts and facilities with other lenders through The Saudi Credit Bureau ("SIMAH") and electronically through Al Elm Information Security Company ("Elm") and to disclose Your information to SIMAH, Elm or Our authorized collection agencies or to any other agency approved by SAMA. All capitalized terms in this document will have the same meaning as defined in the Cardmember Agreement. Feedback and complaint forms and procedures are available in Our offices and on Our website: www.americanexpress.com.sa/content/complaint-feedback

Upon its approval by Us, Your application form and all supporting documents shall constitute integral parts of the Cardmember Agreement and will remain Our property even if Your application is declined or if You close Your Card Accounts with Us.

You declare that You are the ultimate owner for any Cards that may be issued to You pursuant to this application.

You agree that American Express Saudi Arabia may at its sole discretion issue your second choice Card in case your first choice Card cannot be offered for any reason. In that event your Companion Card application (if any) will also be automatically charged to the relevant Card.

	Cards Information Table				
	The American Express Blue Card	The American Express Gold Credit Card	The American Express Platinum Credit Card	The American Express Card	The American Express Gold Card
Fixed Monthly Service Fee[†] (Credit Cards Only)	SAR 300	SAR 450	SAR 900 / US\$ 240	-	-
Administrative Fee[†] (Charge Cards Only)	-	-	-	SAR 562.50 or US\$ 150	SAR 937.50 or US\$ 250
Annual Profit Rate (APR)^{***}	21.96%	19.08%	10.65%	-	-
Annual Fee[†]	SAR 200	SAR 400	SAR 900 or US\$ 240	SAR 450 or US\$ 120	SAR 790 or US\$ 210
Supplementary Card Fee[†]	SAR 100	SAR 100	SAR 450 or US\$120	SAR 225 or US\$ 60	SAR 375 or US\$ 100
Cash Withdrawal Fee[†]	SAR 75	SAR 75	SAR 75 or US\$ 20	SAR 75 or US\$ 20	SAR 75 or US\$ 20
Foreign Exchange Conversion Fee[†]	2.75%	2.75%	2.75%	2.75%	2.75%
Cheque Returned Fee[†]	SAR 150	SAR 150	SAR 150 or US\$ 40	SAR 150 or US\$ 40	SAR 150 or US\$ 40
Statement Request Fee (more than three months)[†]	SAR 40 (per Statement)	SAR 40 (per Statement)	SAR 40 or US\$ 10 (per Statement)	SAR 40 or US\$ 10 (per Statement)	SAR 40 or US\$ 10 (per Statement)
Refund of Credit Balance Fee[†]	SAR 100	SAR 100	SAR 100 or US\$ 27	SAR 100 or US\$ 27	SAR 100 or US\$ 27
Direct Debit Rejection Fee[†]	SAR 150	SAR 150	SAR 150 or US\$ 40	SAR 150 or US\$ 40	SAR 150 or US\$ 40
Dispute Handling Fee (for invalid disputes only)[†]	SAR 150	SAR 150	SAR 150 or US\$ 40	SAR 150 or US\$ 40	SAR 150 or US\$ 40
Overseas Payment Fee[†]	SAR 375	SAR 375	SAR 375 or US\$ 100	SAR 375 or US\$ 100	SAR 375 or US\$ 100
Late Payment Fee^{****}	SAR 100	SAR 100	SAR 100 or US\$ 27	-	-
Collection Fee ^{*****} (Charge Cards Only)	-	-	-	SAR 150 or US\$ 40 per month for Accounts overdue for 3 months or more	SAR 150 or US\$ 40 per month for Accounts overdue for 3 months or more
Card Replacement Fee for Incorrect Embossing Name provided by the Cardmember or For Lost / Stolen Cards[†]	SAR 100	SAR 100	SAR 100 or US\$ 27	SAR 100 or US\$ 27	SAR 100 or US\$ 27
Membership Rewards Program Fee^{*****} (optional)	First year free, US\$ 25 from year 2 onwards	First year free, US\$ 25 from year 2 onwards	Free	First year free, US\$ 25 from year 2 onwards	First year free, US\$ 25 from year 2 onwards

The Most Prominent Provisions of the Cardmember Agreement
 A. All transactions including Cash Withdrawals, incurred in currencies other than the billing currency of the Card Account ("Non-Billing Currency"), will be converted into the Card Accounts billing currency ("Billing Currency"). Unless the applicable laws require a specific conversion rate, the Global Network will use conversion rates based on interbank rates, which they select from customary industry sources on the business day prior to the date of processing the Transaction. A Foreign Exchange Conversion Fee, as shown in the Cards Information table or as amended by Us from time to time, will be added to the converted amount by Us, the issuer of Your Card. The conversion will be made on the date of processing the Transaction, which may not be the same date when the Transaction was made since this depends on the time when the Transaction was submitted to Global Network. The conversion rates may also vary accordingly. At the time of conversion, all Transactions, which are incurred in currencies other than US Dollars, will be converted to US Dollars before being converted to the Billing Currency. Amounts converted by independent third parties are billed as converted by them. An illustrative example for a Card that is billed in Saudi Riyals is given below.

Description	Purchase Transaction*	Cash Transaction*
Transaction Value	EUR 100	EUR 100
Assumed EUR / US\$ Exchange Rate	EUR 1 = US\$ 1.05	EUR 1 = US\$ 1.05
US\$ Equivalent	US\$ 105	US\$ 105
Foreign Exchange Conversion Fee @ 2.75%	US\$ 2.89	US\$ 2.89
Total Transaction Value in US\$	US\$ 107.89	US\$ 107.89

Assumed US\$ / SAR Exchange Rate	US\$ 1 = SAR 3.75	US\$ 1 = SAR 3.75
Total Transaction Value in SAR	SAR 404.59	SAR 404.59
Cash Advance Fee (Billed Separately on Your Statement)	Not Applicable	SAR 75.00 or US\$ 20
Total Transaction Value including Cash Advance Fee	Not Applicable	SAR 479.59 or US\$ 127.89

* The illustration above excludes VAT

B. A regular monthly Statement of Account will be sent via e-mail to Your personal e-mail address provided in the application form. If no e-mail address is provided, a printed Statement will be sent to either personal or business address. Each Statement will show the minimum amount You need to pay Us, which for a Credit Card will be 5% of the total amount or US\$ 50 / SAR 100 (whichever is higher) plus any over-limit and overdue amounts as specified in Annex "B" of the Cardmember Agreement and for a Charge Card will be the entire Current Balance of your Statement. For a Credit Card, You can also pay anything up to the full amount You owe, if You wish.

The Credit Card is based on an interest free, fixed monthly fee structure. Although You will not be charged any interest, You will be required to pay the Fixed Monthly Service Fee as mentioned in the Cards Information table. The Fixed Monthly Service Fee may be waived in part or in full, at Our sole discretion, if You maintain a good payment history and pay Your Statement Current Balance in full and on time. Please note that You are required to settle at least the Minimum Payment Due on Your Credit Card Account by the Payment Due Date, as shown on each monthly Statement. However, by making only the minimum payments on Your Credit Card rather than the full Current Balance amount, You will also be required to pay the Fixed Monthly Service Fee as mentioned in the Cards Information table. A prolonged period of time taken for full repayment may result in You paying substantially more than the value of the Transactions performed on the Credit Card.

The Charge Card is based on an interest free, fixed monthly fee structure. Although You will not be charged any interest You will be required to pay the Administrative Fee as mentioned in the Cards Information table. The Administrative Fee may be waived in part or in full, at Our sole discretion if You maintain a good payment history and pay Your Statement Current Balance in full and on time. Please note that You are required to settle at least the entire Current Balance on Your Charge Card Account by the Payment Due Date, as shown on each monthly Statement.

A Late Payment Fee as shown in the Cards Information table will be charged on Your Credit Card if the Minimum Payment Due is not paid on or before the Payment Due Date. Similarly a Collection Fee as shown in the Cards Information table will be charged on Your Charge Card if Your Account is overdue for 3 months or more. However, both this Late Payment Fee and Collection Fee amounts are not recognized as income by Us and are only charged to discourage delay in payment. All revenues generated from the Late Payment Fee and Collection Fee will be donated in full to a SAMA certified charity.

For information on our credit advisory services please visit www.americanexpress.com.sa/creditadvisory

In the unfortunate event of Your death, We reserve the right to request Your legal heirs to pay amounts due on Your Account immediately.

C. A grace period of up to 25 days will be granted to settle the amount, and the Payment Due Date will be indicated on Your Statement. In case the required Minimum Payment Due on Your Credit Card or the entire Current Balance on Your Charge Card is not received by Us before the Payment Due Date, Your Account may be suspended.

We provide credit information relating to You to SIMAH on a periodic basis. The information provided reflects the status as of the most recent Statement and includes information regarding whether the Card Account is regular or overdue. To avoid any adverse credit history with SIMAH, You should ensure that You make timely payment of the amount due on the Card Account.

If You notice an "Account Statement error/disputed Transaction", You must inform Us by authenticated means of communication immediately and in any event, not later than one month after the Statement date. "Account Statement error/disputed Transaction" means any Transaction posted to Your Account, resulting in an error in the overall balance.

We may offer to provide You with protection cover during the validity of the Cardmember Agreement. Where We offer protection cover as an additional feature of Our services to You, We shall disclose to You the details of such protection cover, including the process of identifying beneficiaries and for distributing compensation amongst beneficiaries. For the Protection Terms & Conditions, please visit www.americanexpress.com.sa/termsandconditions.

D. All Cash Withdrawal Transactions attract a Cash Withdrawal Fee at the rate shown in the Cards Information table. This Fee will be charged and billed to Your Account along with the amount You have withdrawn.

E. Please note that non-compliance with the provisions of this Agreement may result in:

- Cancellation / suspension of Your Card / Supplementary Cards without notice from Us
- Decrease in Your Credit Limits without notice from Us
- Negative impact on Your credit bureau record and Your ability to obtain new credit facilities
- Litigation in the event of non-payment of Your dues
- Increased financial burden on You due to Fees and Charges
- Financial losses to You due to unauthorized Transactions due to Your failure to report loss / theft of Your card promptly

F. Ending the Agreement:

i. You may terminate this Agreement at any time by returning all Your Cards to Us and notifying Us by any authenticated communication mean requesting to end this Agreement. The termination of this Agreement will be effective when We receive all Cards cut in half and You have paid off all amounts You owe Us. You can cancel a Card issued to a Supplementary Cardmember, by informing us via means of authenticated communication. You will continue to be liable for all Transactions performed by the Supplementary Cardmember until We receive the Card cut in half

ii. We reserve the right to terminate this Agreement at any time by giving immediate notice. Alternatively, we shall restrict Your Card from being used, if this Agreement is terminated, and You must settle all outstanding amounts due on the Account including Transactions in progress and Cash Withdrawals that have been authorized but not yet debited to the Account.

iii. Unless clause 13(b) of the Cardmember Agreement applies, You will still be responsible for all Transactions or Unauthorized Transactions that take place in relation to Your Account

iv. You have the right to cancel the agreement, without incurring any charges, within 10 days of receiving the Card unless You have activated the Card

G. Complaints / Feedback

We have established procedures for You to provide Us with feedback or bring a concern to our attention by following the Complaint / Feedback procedures outlined below:

Step 1: If You should have any feedback or complaint, our Customer Service staff is trained and equipped to handle Your inquiry and can be reached through any of the following channels:

Email: complaints@americanexpress.com.sa

Telephone Number: +966-11- 292 6663

We can also assist you at American Express Saudi Arabia offices located in Riyadh, Jeddah and Dhahran.

Step 2: If your concern is not resolved to Your satisfaction, you may write to Our Head Of Customer Complaints at the following email address:

Complaintsmanager@americanexpress.com.sa

Alternatively, you can send a letter to the following address: Attn: Head Of Customer Complaints American Express Saudi Arabia

P.O. Box 6624Riyadh 11452

Step 3: If Your issue is still not resolved, you may report Your concern to the regulator- SAMA through SAMACares

Our Commitment to You:

We guarantee that Your query is acknowledged and investigated in a timely manner and We will forward Your concern to the appropriate department for investigation and response. We will provide a response detailing Your concern and the appropriate resolution or explanation within 10 business days. In the event that We are unable to resolve Your complaint within that time period, an update will be provided to You estimating the completion date of the investigation.

Detailed terms and conditions governing the use of the American Express Cards are included in the Cardmember Agreement, which is available at www.americanexpress.com.sa/termsandconditions. Your signature of, or the use of the Card(s) shall be deemed as formal approval of the said Agreement. If You do not accept the said Agreement.

The Cardmember Agreement shall be unilaterally and periodically reviewed, updated and amended by Us, and a 30 day notice (60 days in case of changing fees or service charges), will be provided to You prior to entering into full effect. The up-to-date version displayed on Our web page shall contain any such amendment(s), and shall therefore be deemed valid, entering into full effect, automatically after the notice period replacing and superseding the previous provision(s) whether contained in the Cardmember Agreement in written form accompanying the Card(s) when delivered to You or previously displayed over the web page. The use or possession of the Card(s) after the notice period shall be deemed as Your formal and absolute approval of such Cardmember Agreement.

CUSTOMER SERVICE CONTACT DETAILS
Credit Cards & Consumer Charge Cards: 920022639
Corporate and Business Cards: 920026391
Outside KSA: +966112926666
Platinum Card: 800 119 5555 or +966 11 407 1999 from outside KSA
Feedback & Complaints: + 966 11 292 6663
Website: www.americanexpress.com.sa

Additional Information				
Marketing Communications preference (Tick One)	<input type="checkbox"/> SMS	<input type="checkbox"/> E-mail	<input type="checkbox"/> Both	<input type="checkbox"/> None

PLEASE SIGN HERE

By signing below, I certify that I agree to the Terms and Conditions governing the Card and to receiving the Initial Disclosure Statement and Product Summary electronically

I have read the Cardmember Agreement at www.americanexpress.com.sa/termsandconditions and agree to be bound by the same.

SIGNATURE OF MAIN APPLICANT

X SIGNATURE DATE OF SIGNATURE

SIGNATURE OF SUPPLEMENTARY APPLICANT

X SIGNATURE DATE OF SIGNATURE