<u>Terms and Conditions</u> For New Card Applicants – Online Advertisements



1 Introduction

These offer terms and conditions shall be binding on you ("you") when you enter this offer by AMEX (Middle East) B.S.C. (c) ("AEME").

2 Offer Terms

2.1. **Offer**

"Up to 50,000 bonus Membership Rewards® points"

This offer is valid for new card applicants who apply and get approved for one of the below listed AEME products upon meeting the eligibility criteria as per clause 2.4.

Eligible Cards	Bonus Membership Rewards® points
The Platinum Card®	50,000 Points
The American Express® Platinum Credit Card*	30,000 Points
The American Express® Gold Card	20,000 Points
The American Express® Gold Credit Card	15,000 Points

^{*}available in UAE, Kuwait and Qatar.

2.2. Offer Period

All Eligibility Criteria under this offer by AEME must be met within this period. All successful applications submitted by 31st March 2019 will be considered for the offer.

2.3. Awarding the Offer

You will be awarded your Bonus Membership Rewards points within 60 days of meeting the full Eligibility Criteria as per clause 2.4.

2.4. Eligibility Criteria

- You should not hold any Cards issued by AEME in the last 6 months prior to your application.
- You must successfully apply for one of the Basic Cards listed for this offer by following the AEME application process for Cardmembership.
- Only the first Card you successfully apply for will be considered for the offer. No subsequent Card applications made by you will be eligible for the offer.
- Upon successfully receiving your Card you must:
 - o Enroll to the Membership Rewards programme, and
 - o Pay the Annual Cardmembership Fee, and
 - o Activate the Card by making a valid purchase, and
 - Complete one purchase transaction on the Card within 30 days from the approval of your Cardmembership; and
 - Maintain a Card account that is shown as active and regular at the time the offer is awarded.

Payment of Fees and Charges, Cash Withdrawal transactions and related fees and cancelled or reversed transactions and any other payments of outstanding amounts or fees on the eligible Cards will be excluded from the spend amount

3 General

- 3.1. This offer is non-transferable and may not be given or assigned to another person.
- 3.2. This offer will be prioritized and applied to the exclusion of other offers from AEME. Any overlapping eligibility criteria between this offer and other offers will not be applied toward meeting the criteria of other offers.
- 3.3. All Cards will be offered at the discretion of AEME.
- 3.4. AEME reserves the right to decline the application without giving any reason.
- 3.5. For details of the Cardmember Terms and Condition, applicable Schedule of Fee and Charges, product benefits of the Cards and detailed Membership Rewards Terms and conditions. Please visit www.americanexpress.com.bh then select your market.
- 3.6. Membership Rewards points are provided by AEME. All Membership Rewards redemptions are subject to availability and certain restrictions may apply. The Membership Rewards offer points are not transferrable and cannot be exchanged for cash or credit.
- 3.7. During the offer period all transactions will continue to incur Fees, Charges and applicable Interest rates as per the prevailing Schedule of Fees and Charges.
- 3.8. All questions or disputes regarding the eligibility for the offer will be resolved by AEME at its sole discretion.
- 3.9. Card applicants under this offer may contact AEME to know the status of the Card application. Separate statements or any other correspondence on the offer status will not be sent by AEME.
- 3.10. AEME reserves the right to request proof of identity. If you refuse to provide any of the details requested without a good reason then you may not qualify for the offer.
- 3.11. If AEME becomes aware of any fraud, deceit, misconduct or similar action during or in relation to this offer which relates in any way to a claim, then that claim will not be met unless it is proven to the satisfaction of AEME, that you had no actual or imputed knowledge of such fraud or deceit or similar action. AEME reserves the absolute right to exclude the applicant from the offer (whether or not such information comes to light before or after you have made the claim).
- 3.12. AEME has the right to change, alter, modify, amend, pre-pone or postpone any part(s) of the offer at its sole discretion. No explanation need be provided by AEME in this regard.
- 3.13. AEME regards the confidentiality of personal information provided under this offer with the utmost security. However, AEME does not accept any responsibility for any promotional material or other material communicated by third parties that independently obtained such personal information.