## **Terms and Conditions**

## 1. Introduction

1.1 These Rules shall be binding on you ("you") when you enter this program operated by AMEX (Middle East) B.S.C. (c) ("AEME").

# 2. Eligibility Criteria

- 2.1 You should meet the eligibility criteria as per the terms and conditions of the product to avail Cardmembership of The American Express<sup>®</sup> Gold Credit Card or The American Express<sup>®</sup> Gold Card, The American Express<sup>®</sup> Platinum Credit Card (for residents of Kuwait only) or The Platinum Card<sup>®</sup>
- 2.2 Applicants will go through the normal AEME documentation process for card approval.
  - 3.3.1 AEME reserves the right to verify the eligibility of all Applicants.
  - 3.3.2 AEME has the right to decline any Application without disclosing the reason.
  - 3.3.3 All Questions or disputes regarding the eligibility for the offer will be resolved by AEME at its sole discretion.

Minimum Income Eligibility				
Market	Product	Currency	Employed	Self-Employed
			Yearly	
UAE	The American Express® Gold Card	US\$	75,000	100,000
	The Platinum Card®	US\$	100,000	150,000
	The American Express® Gold Credit Card	AED	180,000	275,000
Qatar	The American Express® Gold Card	US\$	64,700	100,000
	The Platinum Card®	US\$	100,000	150,000
	The American Express® Gold Credit Card	QAR	143,400	240,000
Kuwait	The American Express® Gold Card	US\$	48,000	65,000
	The Platinum Card®	US\$	90,000	100,000
	The American Express® Gold Credit Card	US\$	30,000	50,000
	The American Express® Platinum Credit Card	US\$	60,000	60,000
Bahrain	The American Express® Gold Card	US\$	50,000	100,000
	The Platinum Card®	US\$	75,000	150,000
	The American Express® Gold Credit Card	BHD	12,000	24,000
Oman	The American Express® Gold Card	US\$	46,800	100,000
	The Platinum Card®	US\$	78,000	150,000
	The American Express® Gold Credit Card	OMR	12,600	24,000
Jordan	The American Express <sup>®</sup> Gold Card	US\$	48,000	100,000
	The Platinum Card®	US\$	75,000	150,000
	The American Express® Gold Credit Card	JOD	20,000	40,000
Lebanon	The American Express <sup>®</sup> Gold Card	US\$	48,000	65,000
	The Platinum Card®	US\$	75,000	100,000
	The American Express® Gold Credit Card	US\$	25,000	38,000
Egypt	The American Express <sup>®</sup> Gold Card	US\$	35,000	100,000
	The Platinum Card®	US\$	50,000	150,000

#### 3. General

- 3.1 This offer is valid from 1<sup>st</sup> January 2014 and 31<sup>st</sup> December 2014.
- 3.2 This offer is applicable only to those applicants who do not have any American Express Cards issued by AEME.
- 3.3 Offer subject to all other Cardmember terms and conditions of AEME.
- 3.4 AEME reserves its right, in its reasonable discretion, to add, amend or waive any of the terms.

#### 4. Claims to Offer

- 4.1 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.
- 4.2 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. Then 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).
- 4.4 Cardmembers can 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 to Cardmembers.
- 4.5 Employees of AEME, their advertising agency, associated companies and contractors are not eligible to take part in this promotion.

## 5. Cancellation of the Offer

5.1 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.

# **6. Payment Information**

All charges made on this Card are due and payable when you receive your periodic Statement.