

**FeeBack for the
American Express® Platinum Credit Card
TERMS & CONDITIONS**

DEFINITIONS:

"AEME" - AMEX (Middle East) B.S.C. (c), its successors, assigns, subsidiaries, branches and sister and parent companies.

"American Express® Platinum Credit Card" – The American Express® Platinum Credit Card issued by AEME for residents of the UAE.

"Cardmember" or "Basic Cardmember" - The person in whose name the American Express® Platinum Credit Card is issued to incur Purchase Transactions.

"FeeBack" – The credit back of Annual Membership Fees for the American Express® Platinum Credit Card in accordance with these terms and conditions.

"Delinquent Cardmember" - Any Cardmember who is overdue on payment status by a minimum of 1 day from Payment Due Date.

"Eligible Cardmember" - Only those Cardmembers whose Card is not on delinquent status or blocked or cancelled status.

"Purchase Transaction(s)" - Transaction(s) using the American Express® Platinum Credit Card for the purchase of goods or services. This excludes fees, charges, charge backs, reversals, payment transactions, Cash Withdrawals, or any other transactions charged to the Card Account.

"Statement of Account" - AEME's monthly or other periodic Statement of Account provided to the Cardmember showing particulars of the New Balance incurred by the Cardmember and the Supplementary Cardmember(s), if any, and payable to AEME.

FEEBACK PROGRAMME:

FeeBack is a feature on the American Express® Platinum Credit Card. With FeeBack, the Annual Membership Fee on an American Express Platinum Credit Card will be credited back to a Cardmember's Statement of Account when the Cardmember fulfills the following spends thresholds:

- To credit back the Annual Membership Fee in the first year of Cardmembership, the Cardmember must spend at least AED 10,000 on Purchases Transactions within the first 3 months of receiving his/her Card. If the Cardmember fulfills this condition, the Annual Membership Fee will be credited back in the 5th month statement.
- In order for the Annual Membership Fee in the second year of Cardmembership to be credited back, the Cardmember must spend at least AED 40,000 on Purchases Transactions within the first 12 months of receiving his/her Card. If the Cardmember fulfills this condition, the Annual Membership Fee will be credited back in the 13th month statement. The spends on Purchase Transactions that were calculated toward the FeeBack of the first year of Cardmembership as described above will also be calculated toward the FeeBack of the second year of Cardmembership.
- To avail of FeeBack in any subsequent year of Cardmembership, the Cardmember must spend at least AED 40,000 on Purchases Transactions within the preceding 12 month period prior to the Card anniversary date. If the Cardmember fulfills this condition, the Annual Membership Fee will be credited back waived on the month of the Cardmembership anniversary.

GENERAL CONDITIONS:

- 1) The FeeBack programme is governed by the American Express Credit Card Terms & Conditions. Any capitalised terms not defined herein shall have the same meaning.
- 2) Delinquent Cardmembers and Cardmembers whose accounts that are closed or terminated will not qualify for FeeBack credit.
- 3) Any Purchase Transaction made in a month during which the total amount outstanding on the Card Account exceeds the Credit Limit will not be calculated toward FeeBack.
- 4) Any Purchase Transaction made in any month for which the Minimum Payment Due shown on the Statement of Account is not paid by the Due Date shown on the Statement of Account will not be calculated toward FeeBack.
- 5) Any amounts that are subsequently re-credited to the Account because of refunds or credit adjustments processed by AEME will not be calculated toward FeeBack.
- 6) The sum total of Basic and Supplementary Cardmember Purchase Transactions will be combined into the Basic Cardmember Statement.
- 7) AEME assumes no responsibility and liability in offering FeeBack under the FeeBack programme.
- 8) Cardmembers can contact AEME to determine the status of the FeeBack earned. Separate statements or any other correspondence on FeeBack earned will also be communicated on the monthly Statement of Account to be sent by AEME to Cardmembers.
- 9) AEME has the right to debit the amount of FeeBack earned by the Cardmember in case the Annual Membership Fee was reversed due to any other reason or Card is fraudulent and/or the FeeBack has been earned on transactions that were subsequently cancelled or reversed or declared void.
- 10) AEME has the right to change, alter, modify, amend, pre-pone, postpone any part(s) of the FeeBack programme including but not limited to amending the spend threshold at its sole discretion. No explanation need be provided by AEME in this regard. AEME also reserves the right to continue or discontinue the FeeBack programme at any time at its discretion.
- 11) AEME's failure to enforce a particular term or condition does not constitute a waiver of that term or condition by AEME.
- 12) All questions or disputes regarding eligibility for FeeBack will be resolved by AEME in its sole discretion.