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. Offer

2.1 The eligible Cardmember will receive 12000, 24000, 50000 Membership Rewards Points after activation and first spend within 60 days of your Card approval on the American Express[®] Gold Credit Card, The American Express[®] Gold Card and The Platinum Card[®] respectively your relevant approved Card.

2.2 Offer is non-transferable and may not be given, assigned to another person.

2.3 This offer is exclusive to Cardmembers coming through campaign landing page or online banners.

2.4 This offer is applicable only to those applicants who did not have any American Express Cards issued by AEME for the last 6 months.

2.5 This offer is valid only to basic applicants of The American Express[®] Gold Credit Card and The American Express[®] Gold Card Cardmembers and The Platinum Card[®].

3. Eligibility Criteria

| Minimum Income | | | | |
|----------------|-------------|----------|----------|---------------|
| Market | | Currency | Employed | Self Employed |
| | | | Yearly | |
| UAE | Gold Charge | \$ | 75,000 | 100,000 |
| | Platinum | \$ | 100,000 | 150,000 |
| | Gold Credit | AED | 180,000 | 275,000 |
| | | | | |
| | Gold Charge | \$ | 64,700 | 100,000 |
| | Platinum | \$ | 90,000 | 150,000 |
| Qatar | Gold Credit | QR | 143,400 | 240,000 |
| | | | | - |
| Kuwait | Gold Charge | \$ | 48,000 | 65,000 |
| | Platinum | \$ | 90,000 | 100,000 |
| | Gold Credit | \$ | 30,000 | 50,000 |
| | | | | - |
| Bahrain | Gold Charge | \$ | 50,000 | 100,000 |
| | Platinum | \$ | 75,000 | 150,000 |
| | Gold Credit | BD | 12,000 | 24,000 |
| | - | | | |
| | Gold Charge | \$ | 46,800 | 100,000 |
| | Platinum | \$ | 78,000 | 150,000 |
| Oman | Gold Credit | OR | 12,600 | 24,000 |
| | - | | | |
| | Gold Charge | \$ | 48,000 | 100,000 |
| | Platinum | \$ | 75,000 | 150,000 |
| Jordan | Gold Credit | DL | 20,000 | 40,000 |
| | | - | | |
| | Gold Charge | \$ | 48,000 | 65,000 |
| | Platinum | \$ | 75,000 | 100,000 |
| Lebanon | Gold Credit | \$ | 25,000 | 38,000 |
| | | - | | |
| | Gold Charge | \$ | 35,000 | 100,000 |
| Egypt | Platinum | \$ | 50,000 | 150,000 |

3.1 You should meet the eligibility criteria as per the terms and conditions of the product to avail Cardmembership of The American Express[®] Gold Credit Card or The American Express[®] Gold Card or The Platinum Card[®]

3.2 You should meet the following criteria to avail the MR Points:

3.2.1 Cardmembership application to be made between April 12^{th} 2012 and October 31^{st} 2012.

3.2.2 Application should be exclusively through the campaign landing page.

3.2.3 Cardmember should enroll in Membership Rewards[®] programme and pay the enrolment fee of US\$ 25 or its equivalent in the local currency.

3.2.4 Cardmember should complete one transaction within 45 days from Cardmembership to avail the offer.

3.3 Applicants applying through this campaign 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.

4. General

4.1 This offer is valid from April 12th 2012 and October 31st 2012.

4.2 Offer subject to all other Cardmember terms and conditions of AEME.

4.3 AEME reserves its right, in its reasonable discretion, to add, amend or waive any of the terms.

5. Claims to Offer

5.1 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.

5.2 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).

5.3 The promotion mechanics are: Apply for an American Express Card before October 31st 2012, settle your annual membership fees, enroll in Membership Rewards[®] programme and make the first transaction within 45 days from Cardmembership to receive Membership Rewards Points.

5.4 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.

5.5 Employees of AEME, their advertising agency, associated companies and contractors are not eligible to take part in this promotion.

6. Cancellation of the Offer

6.1 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.

7. Payment Information

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