



Refer Friends Terms and Conditions

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. For Existing AEME Cardmembers

2.1 Offer Conditions

- This offer is exclusive to existing AEME basic Cardmembers holding valid AEME Cards enrolled in the Membership Rewards programme and in good standing during the offer period and at the time the offer is awarded by AEME (hereinafter “Eligible Card(s)”).
- Employees of AEME are eligible to take part in this offer with the exception of the staff members from the sales department.
- You can refer family, friends and acquaintances (hereinafter “Referred Friend”) to be contacted by AEME for an AEME Card under this offer via:
 - the Refer a Friend page upon logging onto My Account on AEME Online Services; OR
 - a signed and completed Referral Form submitted to an AEME sales representative or at the AEME front office.
- A Referred Friend must successfully apply for an AEME Card. Only the first Card successfully applied for by the Referred Friend will be considered for the offer.
- A Referred Friend must follow the Card application process specific to this offer.
- A referral made under this offer will be valid for 3 months from the date it was made. If the Referred Friend is not approved for an AEME Card within this period, you will not be eligible for the offer. You may not refer the same person twice. In the event more than one person refers the same individual as a Referred Friend, only the earlier referral made will be considered for the offer.

2.2 Offer Period

All referrals submitted by 31st December 2019 will be considered for this offer.

2.3 Offer

- You will be awarded bonus Membership Rewards points for every successful referral according to your Eligible Card.
- If you hold more than one Eligible Card, AEME will apply the higher applicable offer of bonus Membership Rewards points as set out in the table below.



American Express Products	Membership Rewards Points
The Platinum Card®	15,000
The American Express® Platinum Credit Card	10,000
The American Express® Gold Card	8,000
The American Express® Gold Credit Card	5,000
The American Express® Card	1,000

2.4 Awarding the Offer

- You will be awarded the offer within 60 days of meeting the terms and conditions of this offer.
- The bonus Membership Rewards points will be awarded to your Cardmember account upon your 'Referred Friend's Card being approved by AEME.

3. For Referred Friends

3.1 Eligibility Criteria

- You should not hold any Cards issued by AEME in the last 6 months prior to your referral.
- You must successfully apply for one of the basic Cards listed in the table below and pay the annual Cardmembership fee.
- You will follow the AEME application process for Cardmembership.
- You must complete one purchase transaction on the Card within 30 days from the approval of their 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.
- You may subsequently refer family, friends and acquaintances in accordance with the terms set out in 2.1 above. The offer for your referrals is subject to you meeting the remaining Eligibility Criteria set out herein. Persons further referred by you will be contacted even if your Card application is not successful or if you do not meet the remaining offer criteria.

3.2 Offer Period

All Eligibility Criteria under this offer by AEME must be met within this period. All referrals submitted by Referred Friends by 31st March 2020 will be considered for the offer.

3.3. Offer



When a Referred Friend successfully meets the offer eligibility criteria, bonus Membership Rewards points will be awarded based on the basic Card enrolled into.

American Express Products	Membership Rewards Points
The Platinum Card®	15,000
The American Express® Platinum Credit Card	10,000
The American Express® Gold Card	8,000
The American Express® Gold Credit Card	5,000
The American Express® Card	1,000

3.4. Awarding the Offer

- The bonus Membership Rewards points will be awarded to a Referred Friend’s Card within 30 days of meeting the terms and conditions of this offer.

4. General

- 4.1. By submitting a referral under this offer you represent and warrant that you have obtained the consent of the Referred Friend to share his/her details for the purpose of being contacted by AEME for this offer and you agree to indemnify AEME against all related legal claims and costs/ and will hold AEME harmless from the same.
- 4.2. This offer is subject to all other Cardmembers terms and conditions of AEME.
- 4.3. All questions or disputes regarding the eligibility for the offer will be resolved by AEME at its sole discretion.
- 4.4. This offer is non-transferable and may not be given or assigned to another person.
- 4.5. 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.
- 4.6. All Cards will be offered at the discretion of AEME.
- 4.7. AEME reserves the right to decline the application without giving any reason.
- 4.8. 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.
- 4.9. 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.
- 4.10. 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.
- 4.11. All questions or disputes regarding the eligibility for the offer will be resolved by AEME at its sole discretion.



- 4.12. 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.
- 4.13. 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.
- 4.14. 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).
- 4.15. 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.
- 4.16. 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.