

Customer Rights and Duties



Customer Rights

Customers have the right to:

1. Be aware of the terms, conditions and details of the Card or related service and request needed explanations for better understanding thereof.
2. Obtain explanations about available Cards and related services offered by AMEX (Middle East) B.S.C. (c) ('AEME').
3. Obtain clarifications to any question concerning a clause or condition.
4. Request the use of Arabic in any document, correspondence or transaction with AEME.
5. Request that a copy of document(s) referred to in the related agreement to be signed with AEME be shared with them prior to signing the same.
6. Obtain and retain a copy of any signed agreement and related documents without bearing any additional cost.
7. Obtain an explanation for the fees and charges for the Card or related service e.g. computation of the applicable interest rate.
8. Apply for any Card or service provided it is in line with their request, profile and risk perception.
9. Obtain for each product, a periodic detailed statement of account.
10. Refrain from signing a blank or incomplete form and ensure that the required information provided in the form is accurate and complete.
11. Submit a complaint about any Card or service, request AEME for information on the complaint submission procedure, the typical time period within which to expect a response/ resolution and available channels for escalation in case he/ she is not satisfied with the outcome.

Customer Duties

Customers should:

1. Provide true, complete and accurate information when filling out any form(s) provided by AEME and refrain from providing any false information.
2. Disclose all financial obligations when applying for a Card, without prejudice to the rights conferred to customers by the Banking Secrecy Law.
3. Update personal information submitted by them previously to AEME, on a continuous basis, as and when required due to changes in the same/ whenever expressly requested by AEME. Also, to provide AEME with complete and accurate details regarding his/ her home address, work address, email and telephone number(s), and report any changes in such information in a timely manner.
4. Comply with all applicable terms and conditions governing the Card or related service.
5. Promptly notify AEME of any unknown operation or suspicious activity on his/her Card (s).

Instructions to the Customer

Customers should:

1. Not provide any other party with any details about their Card(s) account or any other confidential information pertaining to their relationship with AEME.
2. Get in touch with AEME at the earliest to determine the best available options, if faced with any financial difficulties that prevent him/her from meeting his/ her financial obligations towards AEME.
3. Safeguard the Card and PIN as they are the only person authorised for their use. Customers should be careful when granting a proxy/ power of attorney to a third party by clearly determining the powers delegated under the same. AEME retains the absolute right to reject instructions via Customer proxies / powers of attorney at its discretion and without any liability. A proxy/ power of attorney issued by a Customer does not relieve the Customer of his/her obligations under the Card terms and conditions.