

## Terms & Conditions

### IMPORTANT INFORMATION REGARDING RATES, FEE, AND OTHER COST INFORMATION

#### 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 Membership Rewards® (“MR”) Points based on the product category:

Product	No of MR Points
The Platinum Card®	50,000
The American Express® Gold Card	20,000
The American Express® Card	10,000
The American Express® Gold Credit Card	10,000

- 2.2 Offer is non-transferable and may not be given, assigned to another person. Membership Rewards® “MR” Points can be redeemed based on the available redemption options.
- 2.3 This offer is exclusive to Applicants coming through the Banner placed on American Express® Website.
- 2.4 This offer is applicable only to those applicants who did not have any American Express Cards issued by AEME for at least last 6 months
- 2.5 This offer is valid to Basic Cardmembers only.

#### 3. Eligibility Criteria:

- 3.1 You should meet the following criteria to avail the MR Points:
- Members should apply between 1<sup>st</sup> of June and 31<sup>st</sup> of December 2010.
  - Members should apply exclusively from the banner placed on the AEME website.
  - Cardmembers should enroll in Membership Rewards programme and pay the enrolment fee of US\$ 25 or its equivalent in the local currency.
  - Cardmember should complete one transaction within 3 months from Cardmembership to avail the offer.
- 3.2 Applicants applying through this channel will go through the normal AEME documentation process for Card Approval.
- 3.3 AEME reserves the right to verify the eligibility of all Applicants.
- 3.4 AEME has the right to decline any Application without disclosing the reason.

- 3.5 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 1<sup>st</sup> of June to 31<sup>st</sup> of December 2010
- 4.2 Offer subject to all other Cardmembers terms and conditions of AEME.
- 4.3 AEME reserves the right, in its reasonable discretion, to add to or to waive any Terms on reasonable notice.

#### **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 31<sup>st</sup> of December 2010, settle your Annual Membership fees, enroll in Membership Rewards Programme and make the first transaction within 3 months from Cardmembership to receive MR Points. (The number of MR Points is determined based on the product see section 2.1)
- 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-poner 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.

## **TERMS AND CONDITIONS**

By submitting the Card Application, you are requesting us to open an Account in your name and to issue Card(s) as you direct. Only qualified individuals aged 21 or above may apply for an Account.

You promise that the information you provide on this application is accurate. You authorize us to verify this information and to obtain reports from financial reporting agencies. You authorize us and our affiliates and subsidiaries to share information we have about you at any time for marketing and administrative purposes as permitted by law.

When you use your Account (or sign or keep the Card), you agree to the terms of the Cardmember Agreement that will be provided to you. Your Cardmember Agreement includes an arbitration provision, which impacts your opportunity to have claims related to the account heard in court or resolved by a jury, and to participate in a class action or similar proceeding. You are responsible for all use of your Account, including use of your Account by Additional Cardmembers and anyone you or they allow to use your Account.

We may change the terms of, or add new terms to, the Cardmember Agreement at any time, subject to applicable law. We may apply any changed or new terms to any existing and future balances on your Account, subject to applicable law.

Identity: Law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.