

Terms & Conditions The Platinum Card® Offer

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”).

2.1 Offer

- 2.1 The eligible Platinum Cardmember will get a Montblanc® Pen.
- 2.2 Offer is non-transferable and may not be given, assigned to another person. Montblanc® Pen cannot be exchanged for cash or other alternatives.
- 2.3 AEME does not accept any liability for Montblanc® Pen which are lost, delayed or damaged in the post or otherwise not validly received by the Cardmember.
- 2.4 In the event of unforeseen circumstances or circumstances outside AEME’s reasonable control for not being able to provide Montblanc® pen, AEME reserves the right to offer an alternative prize of equal value. No cash will be offered.

3. Eligibility Criteria:

- 3.1 You should meet the Minimum Annual Income Eligibility as per below:

Market	Employed	Self-employed
Bahrain	\$90,000	\$150,000
Kuwait	\$90,000	\$150,000
Oman	\$90,000	\$150,000
Qatar	\$100,000	\$150,000
UAE	\$100,000	\$150,000

- 3.2 This offer is only valid for the Basic New Platinum Card® Applicants applying through 3rd party websites.
- 3.3 You should meet all the following criterias to be eligible for the Montblanc pen:
- i) You should be a resident of Bahrain, Oman, Qatar, Kuwait, UAE.
 - ii) You should apply for the Card between 7th May and 7th June 2010.
 - iii) You should activate the Card and settle the annual membership fees before 30th of June 2010.

iiii) The first 50 eligible Applicants will be entitled for the Montblanc® pen which will be dispatched to you after 30th August, 2010.

- 3.4 Applicants entering the promotion will go through the normal AEME documentation process for Card Approval.
- 3.5 AEME reserves the right to verify the eligibility of all Applicants.
- 3.6 Only one Montblanc® pen will be offered per Cardmember. The Cardmember should be on current status (i.e. should not be delinquent during the dispatch of the Montblanc pen).
- 3.7 AEME has the right to decline any Application without disclosing the reason.
- 3.8 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 7th of May to the 7th of June 2010 unless otherwise extended by AEME at its sole discretion.
- 4.2 This offer is only for 50 Montblanc pens unless otherwise increased by AEME at its sole discretion.
- 4.3 Offer subject to all other Cardmembers terms and conditions of AEME.
- 4.4 Eligible Cardmember will be notified through the AEME PSU Department.
- 4.5 AEME does not accept responsibility for Applications lost, damaged or delayed due to any reason and not included in the offer.
- 4.6 The decision of AEME is final and conclusive in all circumstances and no correspondence will be entered into.
- 4.7 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 these details without a good reason then you may not qualify for the Prize.
- 5.2 If AEME becomes aware of any fraud, deceit, misconduct or similar action during or in relation to the Montblanc 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 The Platinum Card through 3rd party website banner, before 7th of June 2010, Activate your Card upon receipt, settle your Annual Membership fees, before 30th August 2010 and receive 1 Montblanc[®] Pen.
- 5.4 Cardmembers can contact AEME to know the status of the Platinum Card Application. Separate Statements or any other correspondence on the offer status will not be sent by AEME to Cardmembers.
- 5.5 There will only be a maximum of 50 Montblanc[®] Pen for the first 50 approved new Cardmembers for the period of the offer totaling a maximum of 50 Montblanc[®] Pens for promotion period. However, AEME reserves the right to increase or extend this offer at its sole discretion.
- 5.6 Employees of AEME, their advertising agency MEMAC OGILVY and associated companies 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 Platinum – Montblanc[®] Pen offer at its sole discretion. No explanation need be provided by AEME in this regard.

7. Publicity

- 7.1 Approved Cardmembers must accept a condition of the Offer to participate in all required publicity.
- 7.2 Cardmembers declared as approved to receive the Montblanc[®] Pen will be announced on the AEME website and AEME shall not seek the permission of the winners for such announcement
- 7.3 You acknowledge and agree that AEME may publish approved Cardmember names on any and all media and make these available on request to third parties.

8. Payment Information

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

TERMS AND CONDITIONS

By submitting this Platinum 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. This offer is available to Residents of Bahrain, Kuwait, Oman, Qatar and UAE only.

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.