



The SAB American Express Business Credit Card

The Card that gives your business more



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Your one-stop solution to help manage your finances

The SAB American Express® Business Credit Card is a Shariah compliant Business Credit Card tailor-made to meet the dynamic needs of small and medium enterprises.

It offers you all the tools you need to manage everyday business expenses more efficiently and invest in your business. Gain more control over employee spending, optimize your cash flow and so much more to keep on top of your evolving business needs.



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- **Buying Power:** The SAB American Express Business Credit Card can help provide the buying power you need for those unexpected expenses or large business purchases.
- **Flexible Payment Options:** Optimize your cash flow with the option to pay your balance in full or extend your payments over time². Get up to 55 days¹ on average to pay your monthly balance.
- **Streamline Expense Management:** Leverage a suite of expense management tools to track and organize your business expenses, and help manage your finances efficiently.
- **Access Cash:** Withdraw cash at our network of ATMs and at over 1.2 Million ATMs globally
- **More Time to Build your Business:** Spend less time on reconciliation and reimbursements
- **Greater Visibility and Control:** Issue employee cards to consolidate all your business spend in one place, set transaction limits and category restrictions
- **Rewards:** Get more from your business expenses with AMEX Offers on eligible purchases you and your employees make

¹ Depending on when you made the purchase

² SAB will direct debit your account for the 20% Minimum Payment Due on the payment due date every month.
Annual profit rate of 25.19%. Murabaha rate 2.05%.



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- **Travel Protection:** Complimentary travel accident and inconvenience insurance for you and your employees
- **Purchase Protection:** Covers your eligible purchases against accidental damage or theft³
- **Fraud Protection:** Our Online Fraud Protection Guarantee means that your online purchase is 100% risk free, so you will never be held liable for any unauthorized charges
- **24/7 Account Management:** Track your expenses 24/7 Online or with the Amex KSA App
- **Quick and Secure Touch-free Payments:** The SAB American Express Business Credit Card is enabled for Contactless payments. You can also add it to Apple Pay
- **Premium Service and Support:** Whenever you need assistance, help is just a phone call away

³ Terms & Conditions apply



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Want to know more?

Get in touch with us to learn more about how the SAB American Express® Business Credit Card can help your business.

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