Starwood Preferred Guest® Business Card

RALPH LONDON AVRAHAM LUBAN Closing Date 10/13/17

Next Closing Date 11/12/17



Account Ending 3-51008

New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Not Required	

See page 2 for important information about your account.

- New York Residents: New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.
- See Page 5 for an Important Notice About a Change to Your Cardmember Agreement.
- (i) Thank you for your enrollment in AutoPay. No payment is due this month. We will not debit your bank account this month.
- (i) Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

To view your Starwood Preferred Guest® account balance, visit spg.com

Account Summary

\$167.17 -\$167.17 +\$0.00 +\$0.00
+\$0.00

New Balance	\$0.00	
Minimum Payment Due	\$0.00	
Credit Limit	\$10,000.00	
Available Credit	\$10,000.00	
Cash Advance Limit	\$2,000.00	
Available Cash	\$2,000.00	
Days in Billing Period: 31		

Customer Care



Customer Care 1-800-297-1000 Pay by Phone 1-800-472-9297

See Page 2 for additional information.







Account Ending 3-51008

Enter 15 digit account # on all payments. Make check payable to American Express.

Payment Not Required

New Balance
\$0.00

AutoPay Amount
\$0.00

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AMERICAN EXPRESS P.O. BOX 1270 NEWARK NJ 07101-1270 Amount Enclosed

phone number has changed. Note changes on reverse side.

Check here if your address or

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the Closing Date of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

Starwood Preferred Guest Customer Service Center 1-800-297-1000 **Hearing Impaired** 1-336-393-1111 **TTY:** 1-800-221-9950 **FAX:** 1-800-695-9090

1-800-297-1000 **FAX:** 1-800-695-9090 1-800-CASH-NOW **In NY:** 1-800-522-1897

1-888-625-4988 or www.spg.com



Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address

If correct on front, do not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

\$0.00

Spg*
Starwood
Preferred
Guest

Account Ending 3-51008

Payments and Credits	
Summary	
	Total
Payments	\$0.00
Credits	-\$167.17
Total Payments and Credits	-\$167.17
Detail *Indicates posting date	
Credits	Amount
10/03/17* Dispute - FOUR POINTS	-\$167.17
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount

About Trailing Interest

Total Interest Charged for this Period

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2017 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2017	\$0.00
Total Interest in 2017	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	18.24% (v)	\$0.00	\$0.00
Cash Advances	26.24% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			

SPG Starpoints® EarnedStarwood Preferred Guest® Member Number: XXXXXXX2048



	Current Period	Year to Date
Points Earned for Eligible Spend	-167	16,523
Total Bonus Points Earned	-334	34,833
Total Starpoints® Earned	-501	51,356

Bonus Points Earned

	Current Period
Double Starpoints Bonus	-167
Other Starpoints Bonus	-167
Total	-334

Your qualifying Year-to-Date spending on your Starwood Preferred Guest® Credit Card from American Express is \$16,522.00. To qualify for Starwood Gold Preferred Guest® Status, you need to have \$30,000 in qualified spend by December 31st.



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Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

	Summary of Changes, effective immediately	
Using the card	Currently, you may arrange for merchants and third parties to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants and third parties to store this information, you acknowledge that we may share updates to this information with these merchants and third parties. Effective immediately, we are updating your Agreement to say that if you decide that you do not want us to share updated information as described, then you may contact the number on the back of your card and request that such information no longer be shared.	
<u> </u>	ID 40540	

ID 12512

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Using the Card

Effective immediately, in Part 2 of the Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the following paragraph:

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

And replacing with the following paragraph:

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. If you do not want us to share your updated account information, please contact us using the number on the back of your card.



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\$0.00
\$0.00

Remember, you can get discounts in the form of statement credits on eligible purchases with OPEN Savings® partners automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to opensavings.com.

Automatically get a 5% discount credited to your statement when you use your Card for eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.









Discounts will be credited to your statement. Merchant participation and offers are subject to change without notice. Maximum annual savings cap and exclusions may apply. See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.