



# Statement of Account

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Prepared for  
MR GORDON CONWAYMembership Number  
xxxx-xxxxxx-52004Date  
03/04/18Customer Service  
0800 917 8055  
American Express  
Services Europe Ltd.  
Dept 871  
1 John Street,  
Brighton  
BN88 1NH  
England

## Account Summary

Statement includes payments and charges received by 3 April 2018

| Previous Balance |   | New Credits |   | New Debits |   | Closing Balance |
|------------------|---|-------------|---|------------|---|-----------------|
| £ 317.25         | - | £ 317.25    | + | £ 754.01   | = | £754.01         |

If you do not pay the full amount outstanding we will allocate your payment to the outstanding balance in a specific order which is set out in the summary box contained in this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely. If you only make the minimum payment each month, it will take you longer and cost you more to clear the balance. If you are unable to make the minimum payment please contact us as soon as possible by calling the Customer Service number above.

| Direct Debit Amount | Direct Debit Date | Minimum Repayment | Payment Due Date |
|---------------------|-------------------|-------------------|------------------|
| £754.01             | 17 April 2018     | £25.00            | 28 April 2018    |

Estimated Interest next month assuming you only pay the minimum payment amount £17.68.  
The payment specified above will be debited from your bank on the direct debit date shown or shortly after. Please note, this amount may be adjusted in response to payments or credits received up to four days before your Direct Debit Due date.

## Statement Period

From 4 March to 3 April 2018

## Credit Summary

At 3 April 2018

Credit Limit £  
6,000.00Available Credit Limit £  
5,245.99Available Cash Limit £  
1,200.00

## Rates of Interest

|                                 | Current Rate |
|---------------------------------|--------------|
| Monthly Rate Goods And Services | 1.53%        |
| Monthly Rate Cash Advance       | 2.08%        |
| Monthly Rate Balance Transfer   | 1.53%        |

| Transaction Date | Process Date | Transaction Details                      | Foreign Spend | Amount £     |
|------------------|--------------|--|---------------|--------------|
| Mar 17           | Mar 18       | PAYMENT RECEIVED - THANK YOU             |               | 317.25<br>CR |
| Mar 2            | Mar 2        | MCDONALDS - BREADSALL # DERBY<br>GOODS   |               | 2.78         |
| Mar 8            | Mar 8        | COSTCO WHOLESALE UK DERBY<br>MERCHANDISE |               | 30.58        |
| Mar 8            | Mar 8        | COSTCO WHOLESALE UK DERBY<br>MERCHANDISE |               | 259.29       |

American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and authorised and regulated by the Financial Conduct Authority.

**Private & Confidential**  
MR GORDON CONWAY  
34 Briar Gate  
LONG EATON DER  
NG10 4BL  
UNITED KINGDOM



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| Transaction Process                                      |        | Transaction Details                        | Foreign Spend | Amount £      |
|--|--------|--|---------------|---------------|
| Date   | Date   |  |               |               |
| Mar 12   | Mar 12 | COSTCO WHOLESALE PETROL WYVERN WAY, DER    |               | 79.09         |
| Mar 15   | Mar 15 | MCDONALDS - BREADSALL # DERBY<br>GOODS     |               | 2.78          |
| Mar 16   | Mar 16 | SAINSBURY'S SUPERMARKET BURTON-ON-TRENT    |               | 6.00          |
| <b>Total new spend transactions for MR GORDON CONWAY</b> |        |  |               | <b>380.52</b> |
| Mar 21   | Mar 21 | COSTCO WHOLESALE PETROL WYVERN WAY, DER    |               | 87.22         |
| Mar 21   | Mar 21 | COSTCO WHOLESALE UK DERBY<br>MERCHANDISE   |               | 5.97          |
| Mar 22   | Mar 22 | MCDONALD'S RESTAURANTS CHADDESSEN<br>GOODS |               | 9.55          |
| Mar 26   | Mar 26 | COSTCO WHOLESALE PETROL WYVERN WAY, DER    |               | 62.04         |
| Mar 26   | Mar 26 | COSTCO WHOLESALE UK DERBY<br>MERCHANDISE   |               | 208.71        |
| <b>Total new spend transactions for MR GORDON CONWAY</b> |        |  |               | <b>373.49</b> |

## How you can pay your statement

**Debit Card** - Log in to [americanexpress.co.uk](http://americanexpress.co.uk) or call us on the number on the back of your Card. Please have your Account number and debit card available when you call. Debit card payments will usually update your balance displayed on our website, mobile handsets and automated telephone service as soon as your payment is authorised. Debit card payments made to Accounts with a Flex Select balance can take 2-3 business days to update.

**Direct Debit** - Payment will be collected from your bank account on the Direct Debit due date listed on the front of your statement. If you pay your balance in full each month, this will be collected approximately 14 days from your statement date. If you have selected to pay the minimum due, a fixed amount, or a percentage of the outstanding balance each month, this will be collected approximately 18 days from your statement date. Enrol in Direct Debit at [americanexpress.co.uk/setupdirectdebit](http://americanexpress.co.uk/setupdirectdebit). If your bank requires additional signatories, please download a form at [americanexpress.co.uk/forms](http://americanexpress.co.uk/forms). For any enquiries about Direct Debit enrolment, please call us on the number at the back of your Card.

**Internet Banking** - Please use account name American Express Services Europe Limited, sort code 30-00-00, account number 00200476 and make sure you use your 15 digit American Express Account Number as the reference. Your Faster Payment, BACS or CHAPS payment will update your balance displayed on our website, mobile handsets and automated telephone service as soon as they have been received. For Faster Payments made to Accounts with a Flex Select balance allow 2-3 business days for the payment to appear on your Account. For BACS payments made to Accounts with a Flex Select balance please allow 3-5 business days.

**Bank** - Take your completed giro slip from your statement and your payment to your bank. Cash payments may take 2-3 days to appear on your Account. If using a cheque, please write your Account number on the back of your cheque.

**Cheque** - Make your cheque payable to American Express Services Europe Ltd. Write your Account number on the back of your cheque and send it along with your completed bank giro slip from your statement to this address: American Express Services Europe Limited, Dept 3, Thynne Street, Bolton, BL11 1BD. Please allow 7-10 business days for the payment to appear on your Account.



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## Your Cashback Rewards Statement

Cashback Rewards earned as of 27/03/2018

### Previous Cashback Rewards Earned

£6.95

### Online Servicing

To view your latest account summary, including all your recent transactions and find out how much cashback you have earned, log on to your account online. Simply visit [americanexpress.co.uk/myaccount](http://americanexpress.co.uk/myaccount) and register for Online Services today.

### Breakdown of Cashback Rewards Earned This Month

|                                |       |
|--------------------------------|-------|
| Other Cashback Rewards 1%      | £4.68 |
| Restaurant Cashback Rewards 3% | £0.56 |

### Total Cashback Rewards Balance

|                         |        |
|-------------------------|--------|
| Costco Cashback Rewards | £12.19 |
|-------------------------|--------|

## Cashback Rewards Terms and Conditions

Please note the Cashback Rewards earned amount is calculated six days in advance of your statement end date and therefore may not reflect all of the transactions on your statement.

### How you earn Cashback Rewards

You will earn Cashback Rewards for purchases on your Card Account. Subject to the other Terms and Conditions set out below and any promotional offer we make, you will earn Cashback Rewards at the rate of:

3% on purchases at eligible restaurants (with no maximum annual cashback rewards amount);  
2% on purchases at eligible travel retailers (with no maximum annual cashback rewards amount);  
1% on purchases, other than at eligible travel retailers and restaurants, up to a maximum annual cashback rewards amount of £300.

Cashback Rewards are earned on every full £1 spent on each purchase. The value of each purchase will be rounded down to the nearest pound before Cashback Rewards are calculated. Cashback Rewards amounts earned will be rounded down to the nearest full pence.

### Paying Cashback

Cashback Rewards will be paid to you in the form of a paper Costco voucher sent with your Card Account statement. It is redeemable for goods, services or cash in any UK Costco warehouse. Cashback Rewards will be paid to you in the month following your Card anniversary date on purchases made during the preceeding 12 months, provided that you have earned at least £1 of Cashback Rewards. If you have not, you will not receive a Costco voucher and your Cashback Rewards will be forfeited.

### Losing your Cashback Rewards

All your Cashback Rewards earned will be forfeited if you miss two consecutive monthly payments on your Card Account. You will start earning Cashback Rewards again when payments to your Card Account are up to date.

This is a summary of how cashback works on your account. Please refer to your Cardmember Agreement for the full cashback terms and conditions.

## Cardmember Offers and Information



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## Summary Box

The information contained in this table summarises key product features not displayed elsewhere on the statement and is not intended to replace the Terms and Conditions.

|                                      |   |  |
|--------------------------------------|---|--|
| <b>Interest Free Period</b>          | > | Maximum 56 days on new purchases if you pay your balance in full and on time each month.   |
|                                      | > | No interest-free period on Balance Transfers or Cash Advances (subject to any interest-free promotional offer).  |
| <b>Interest Charging Information</b> | > | <b>Purchases</b> - We will not charge interest on new purchases if you pay your balance in full and on time every month. Otherwise we will charge interest on a daily basis from the date the Transaction is applied to your account until repayment is received.  |
|                                      | > | <b>Cash Advances and Balance Transfers</b> - We will charge interest on Cash Advances and Balance Transfers on a daily basis from the date the Transaction is applied to your account until it is fully repaid to us (subject to any promotional offers).  |
| <b>Allocation of Payment</b>         |   | We will apply your payment first to amounts on your balance charged at the highest interest rate and then to amounts on your balance charged at lower interest rates in descending order. In applying this principle, we will first apply payments to amounts that have appeared on your statements, and then to amounts that have not yet appeared on your statements.  |
| <b>Minimum Repayment</b>             | > | The Minimum Payment Due is the highest of the following amounts:<br>(1) £25 (or the total amount owing if less); or<br>(2) any interest, default fees, repayment protection insurance and 1/12th of any annual Cardmembership Fee or the full monthly fee (if applicable to the product you hold) plus 2% of the remaining balance.  |
| <b>Fees</b>                          | > | The annual Cardmembership Fee is £0.   |
| <b>Charges</b>                       | > | <b>Cash Advance Fee</b> 3% minimum £3  |
|                                      | > | <b>Balance Transfer Fee</b> Up to 3%   |
|                                      | > | <b>Charge Record Copy Fee</b> £3 for each additional copy of a record of Transaction   |
|                                      | > | <b>Statement Copy Fee</b> £2 for each additional copy of a paper statement   |
| <b>Foreign Usage</b>                 |   | <b>American Express Exchange Rate</b> You can find our rates via the 'My Account' section of the online account centre or by calling us.   |
|                                      |   | <b>Non-Sterling Transaction Fee</b> 2.99% of the converted Pounds Sterling amount  |
| <b>Default Charges</b>               | > | <b>Late Payment Fee</b> £12  |
|                                      | > | <b>Over Limit Fee</b> £12  |
|                                      | > | <b>Returned Payment Fee</b> £12  |
| <b>Dispute Resolution</b>            |   | If you have a complaint about your Account or the service you have received, please contact:<br>Executive Customer Relations Department, American Express, Department 333, 1 John Street, Brighton, East Sussex, BN88 1NH.<br>If you are unable to resolve your complaint with us and have received a final response from us confirming this and you are not a business customer, you have a right to refer it to the Financial Ombudsman Service. If you are a business customer you may have a right to refer it to the Financial Ombudsman Service. |

## Have you changed your address?

You can update your address in the following ways;

- > Online at [www.americanexpress.co.uk](http://www.americanexpress.co.uk)
- > By Telephone, you can call Customer Services 24 hours a day 7 days a week. You may need to have your American Express Card with you
- > Or by post

## Online Services

You can manage your Card Account Online and also view your latest rewards and offers. Register your email address today to be the first to hear about great offers at [www.americanexpress.co.uk](http://www.americanexpress.co.uk)