

## American Express

### Membership Rewards Credit Card Statement of Account

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americanexpress.co.in

Date: 15-Nov-2025

#### American Express Banking Corp.

Cyber City, Tower C, DLF Bldg No.8, Sector-25, Gurgaon-122002  
For any queries, please call us on: +91-124-260-1418 | +91-0124-674-4339 | (Toll Free): 18004190167

Opening Balance

₹ 8,245.60

New Credits

₹ 6,500.00

New Debits

₹ 12,875.40

Closing Balance

₹ 14,620.20

Minimum Payment

₹ 731.00  
Due by Dec 10, 2025

Prepared for: ARJUN MENON VIJAYAKUMAR  
Membership Number: XXXX-XXXXXX-84512

Statement Period	Credit Summary	Current Rates of Interest	Details
From October 24 to November 23, 2025	Credit Limit: ₹ 200,000.00 Available Credit Limit: ₹ 185,379.80 At November 23, 2025	Monthly Rate Goods And Services: 3.50% Monthly Rate Cash Transactions: 3.50% Monthly Rate Balance Transfer: 3.50%	Foreign Spending Amount: ₹ 0.00 Card Number: XXXX-XXXXXX-84512

#### Minimum Payment Due: ₹ 731.00 | Due Date: December 10, 2025

Statement includes payments and charges received by November 23, 2025.  
Making only the minimum payment each month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance.

#### Transaction Details

Nov 05	PAYMENT RECEIVED - THANK YOU <i>NEFT Payment from HDFC Bank</i>	₹ 8,245.60
Oct 28	TATA CLIQ STYLE - MUMBAI <i>Online Shopping</i>	₹ 4,899.00
Nov 02	FLIPKART INTERNET PVT LTD <i>Electronics Purchase</i>	₹ 12,499.00
Nov 08	REFUND: AMAZON SELLER SERVICES <i>Product Return</i>	₹ -2,150.00
Nov 12	ITC HOTELS - BENGALURU <i>Dining - 5X Reward Points</i>	₹ 3,250.00
Nov 15	INDIANOIL PETROL PUMP - BLR <i>Fuel Surcharge Waiver</i>	₹ 2,800.00
Nov 18	ANNUAL FEE + GST <i>Card Membership</i>	₹ 1,180.00
Nov 20	NETFLIX INTERNATIONAL <i>Subscription Auto-debit</i>	₹ 649.00
New domestic transactions for ARJUN MENON V: ₹ 14,620.20		

#### PAYMENT ADVICE

Thank you for using the American Express Card. We would appreciate receiving your payment of ₹ 731.00 by 10/12/2025.

Please return this advice with your payment.

Make a crossed cheque payable to:  
"AEBCCard # .....3782XXXXXXX84512....."

Minimum Payment: ₹ 731.00  
Due by: December 10, 2025

Enter amount enclosed ₹

Please do not send postdated cheques.  
ARJUN MENON V | INFOSYS LIMITED SEIZ UNIT | ELECTRONIC CITY | BENGALURU 560100 KA

Send payment to:  
AMERICAN EXPRESS BANKING CORP. CYBER CITY, TOWER C, DLF BLDG NO.8  
SECTOR-25, DLF CITY PH II, GURGAON-122002  
Incorporated with limited liability in the USA

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## American Express

### Payment Information & Details

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Date: 15-Nov-2025

Prepared for: ARJUN MENON V

#### Payment Information

Payment for the minimum due must be received, in Indian Rupees, by the due date. Cardmember to maintain sufficient balance in their Bank account to avoid levying of bounce charges, for payment done via Cheque/Direct Debit.

#### Payment Methods

You can pay by any of these convenient methods:

##### National Electronic Funds Transfer (NEFT)

**Payee Name:** American Express  
**Payee Account No:** 3782XXXXXXX84512  
**IFSC Code:** SCBL0080000  
**Bank & Branch:** Standard Chartered Bank, Narain Manzli, 23 Barakhamba Road, New Delhi 110001  
**Account Type:** Current

##### Online Payments

Pay your Card bill online anywhere anytime in three simple steps.  
Just log on to americanexpress.co.in. Click on 'Pay your bill now'.  
Then fill in your Card details and the bank account from which you would like to make the payment.

##### Other Electronic Modes

- Debit Card powered by RuPay
- UPI/BHIM-UPI Quick Response Code (QR Code)
- Drop Boxes - For locations, visit americanexpress.co.in
- UPI VPA: AEBCC3782XXXXXXX84512@SC
- Direct Debit via NACH mandate

**Important note:** In case you are making a payment via Standard Chartered Online Banking, the IFSC code is not required. You may select the option 'Transfer to another SCB bank account' to process the payment.

#### Tax & Regulatory Information

**Permanent Account Number (PAN):** BCKPM7890F  
**GSTIN:** 29BCKPM7890F125  
**Category:** Credit-granting services including stand-by commitment, guarantees & securities (SAC - 997113).

**Foreign Exchange Charges:** Currency Conversion Factor Assessment of 3.5% plus applicable GST.  
**GST Application:** Due to system limitation, GST/GST is being charged at consolidated amount @18%.

**We are here to help** - For any additional information or assistance, please call our helpline number updated on americanexpress.co.in

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## American Express

### Cardmember Offers and Information

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Date: 15-Nov-2025

Membership: XXXX-XXXXXX-84512

#### Grievances Redressal Escalation

##### First Level Escalation

**Manager - Executive Correspondence Unit**  
American Express Banking Corp.  
Cyber City, Tower C, DLF Bldg No.8  
Sector 25, DLF City Ph II, Gurgaon - 122002  
**Phone:** 0124-670 2523 (Mon-Fri 8:30 AM to 5:00 PM)  
**Email:** Manager-Customerservicesinda@aexp.com

##### Head of Customer Service

**Ms. Priyanshi Kaur**  
American Express Banking Corp.  
Cyber City, Tower C, DLF Bldg No.8  
Sector 25, DLF City Ph II, Gurgaon - 122002  
**Phone:** 0124-670 2527 (Mon-Fri 8:30 AM to 5:00 PM)  
**Email:** Head-Customerservicesinda@aexp.com

##### Nodal Officer

**Mr. Saurabh Khanna**  
**Email:** AEBCCNodalOfficer@aexp.com  
**Phone:** 0124-670 2638 (Mon-Fri 8:30 AM to 5:00 PM)  
Address: American Express Banking Corp., Cyber City, Tower 'C', DLF Bldg. No.8, Sector - 25, DLF City Phase - II, Gurgaon - 122002

#### Banking Ombudsman Scheme

If you are not satisfied with redressal of the complaint provided by Bank or if you have not received a response from Bank within one month i.e., 30 days of logging a complaint with us, you may approach the Office of Banking Ombudsman for Grievance Redressal.

**Integrated Banking Ombudsman Contact Details**  
**Link to log a complaint:** https://icms.rbi.org.in  
**Email:** cpo@rbi.org.in  
**Address:** Centralised Receipt and Processing Center (CRPC), Reserve Bank of India, 4th Floor, Sector 17, Chandigarh 160017  
**Toll Free:** 14448 (9:30 AM to 5:15 PM)

#### Payment FAQ Information

Payments to the Card account can only be made from a bank account in the primary Card Member's name. Please refer to Payments FAQs at <https://www.americanexpress.com/in/customer-service/payments-statements-and-balance/> for more details.

**Please Note:** Printed copies of the Most Important Terms and Conditions and the Cardmember Agreement will no longer be sent along with monthly statements or card welcome, replacement, renewal pack(s). You can view & download these documents from the official webpage [www.americanexpress.co.in/miltc](http://www.americanexpress.co.in/miltc).

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## American Express

### Terms & Conditions Update

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Date: 15-Nov-2025

Membership: XXXX-XXXXXX-84512

#### Important Updates

**MITC Update:** We have made changes to para d - "Recovery procedure in case of default/account overdue" of the MITC. The revised terms and conditions under this para reference usage of WhatsApp for servicing.

#### Missing Payments may affect your Credit Rating

Please note that in accordance with Reserve Bank of India (RBI) guidelines, we are required to regularly report your Card account status and balance to Credit Information Companies authorized by RBI as per CICRA, 2005. Hence, making payments by the date specified on your monthly billing statement will keep your account in good standing. Payments made after that date may negatively impact your credit information with the Credit Information Companies.

#### Lost/Stolen Card Procedure

The Cardmember must notify American Express immediately if the Credit Card is lost, stolen, mutilated, not received when due or if they suspect that the Credit Card is being used without their permission. Cardmembers can call the 24-hour Helpline phone numbers to inform about this loss or theft.

**Important:** In the case of loss or theft of the Card, the Cardmember must file immediately a First Information Report (FIR) with the police station nearest to the place of occurrence and file a detailed report with American Express enclosing a copy of the FIR.

#### Annual Fee Structure

##### Primary Card

**First Year:** ₹ 1,000 + applicable taxes  
**Second Year Onwards:** ₹ 4,500 + applicable taxes  
*\*Annual Fee reductions may be offered at sole discretion*

##### Add-on Card

**Annual Fee:** ₹ 1,500 + applicable taxes  
**Complementary Cards:** Up to 2 Supplementary Cards  
*\*\*Where applicable*

#### Interest Free Grace Period

Interest free (grace) period will not be applicable if any balance of the previous month's bill is outstanding, even if the Minimum Payment Due has been paid.

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## American Express

### Interest Illustrations

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Date: 15-Nov-2025

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#### Interest Calculation Illustrations