



American Express Membership Rewards® Credit Card
Statement of Account

americanexpress.co.in
American Express Banking Corp.
Cyber City, Tower C
DLF Bldg No. 8, Sector - 25
Gurgaon - 122002
For any queries, please call us on: +91-124-280-1418
+91-0124-674-4339
(Toll Free): 1800 419 0167

Prepared for
NITESHCHAND SHARMA
709959137073

Membership Number
XXXX-XXXXXX-42000

Date
28/08/2025

Opening Balance Rs	New Credits Rs	New Debits Rs	Closing Balance Rs	Minimum Payment Rs
104,169.26	- 110,245.65	+ 5,670.45	= 405.94CR	0.00

Statement includes payments and charges received by August 28, 2025
Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance. For more details on this refer to the Most Important Terms & Conditions (MITC).

Thank you for using your American Express Card. There is a credit balance on your account, please do not make a payment. You can request a refund of this credit balance on the 'Account Management' section in your online account or chat with us on the Amex App.

Statement Period	From July 29 to August 28, 2025	
Credit Summary	Credit Limit Rs	Available Credit Limit Rs
At August 28, 2025	216,000.00	216,000.00
Current Rates of Interest	Monthly Rate Goods And Services	3.50%
	Monthly Rate Cash Transactions	3.50%
	Monthly Rate Balance Transfer	3.50%

Details	Foreign Spending	Amount Rs
August 03	PAYMENT RECEIVED. THANK YOU	104,169.26
Card Number XXXX-XXXXXX-42000		CR
August 2	Paytm*UBERINDIASYSTEMSP Noida	159.93
August 2	IRCTC DELHI	1,390.00
		CR
August 2	IRCTC DELHI	795.00
		CR
August 2	Billdesk*AMAZON MUM	803.00
August 3	Paytm*UBERINDIASYSTEMSP Noida	26.26
August 3	Billdesk*AMAZON MUM	2,504.00
August 3	Paytm*UBERINDIASYSTEMSP Noida	169.91
August 7	Paytm*UBERINDIASYSTEMSP Noida	220.93

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Payment Advice

Please return this advice with your payment.

Minimum Payment: Rs 0.00

Please do not send postdated cheques.

Enter amount enclosed Rs

 NITESHCHAND SHARMA
A1003, SHARAN SAPPHIRE, MOTERA KOTESHW
ROAD, NR. KOTESHWAR TEMPLE
OPP. SHRESHTA PARISHAR, MOTERA
AHMEDABAD GJ 380005

Send payment to:

AMERICAN EXPRESS BANKING CORP.
CYBER CITY, TOWER C, DLF BLDG NO.8
SECTOR-25, DLF CITY PH II
GURGAON - 122002



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Details	Foreign Spending	Amount Rs
August 8	Paytm*UBERINDIASYSTEMSP Noida	253.98
August 12	Paytm*UBERINDIASYSTEMSP Noida	839.99
New domestic transactions for NITESHCHAND SHARMA		2,793.00
OTHER ACCOUNT TRANSACTIONS		
August 2	REVERSAL OF 1.8% FEE ON RAIL TICKETS	25.02 CR
August 2	REVERSAL OF 1.8% FEE ON RAIL TICKETS	14.31 CR
August 3	GST/IGST@18% REVERSED	4.50 CR
August 3	GST/IGST@18% REVERSED	2.58 CR
August 15	Card Charges paid with Points	839.99 CR
August 15	Card Charges paid with Points	253.98 CR
August 18	Card Charges paid with Points	26.26 CR
August 18	Card Charges paid with Points	1,405.50 CR
August 18	Card Charges paid with Points	220.75 CR
August 18	Card Charges paid with Points	1,098.50 CR
August 28	GST/IGST@18%	105.63
August 28	FINANCE CHARGES	586.82
Total of other account transactions		3,198.94 CR

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)

The NEFT details are as follows:

Payee Name - American Express

Payee Account No - 3XXXXXXXXXXXXXXX (please ensure to include your complete 15-digit Card number beginning with 37 or 34).

IFSC Code - SCBL0036020

Name of Bank & Branch - Standard Chartered Bank; Narain Manzil, 23 Barakhamba Road, New Delhi 110001

Payee Account Type - Current

Online - 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.

We also accept payments through following electronic modes:

(i) Debit Card powered by RuPay;

(ii) UPI/BHIM-UPI Quick Response Code (QR Code)

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. Simply initiate your funds transfer before 5:00 pm for next day credit to your American Express Card excluding Sunday and banking holidays. Also please make sure to put in the correct Card number to avoid a transaction failure.

Drop Boxes - For locations, please visit americanexpress.co.in.

UPI (Unified Payment Interface) - American Express UPI VPA is AEBC3XXXXXXXXXXXXXXX@SC (please ensure to include your complete 15-digit Card number beginning with 37 or 34).

Direct Debit - You may also enroll for direct debit each month from your Bank account and credit the Card Account with the total amount due in the monthly statement through the National Automated Clearing House (NACH) introduced by the Reserve Bank of India (RBI).

Mailing Preference - If you do not wish to be contacted for promotional or marketing offers, or wish to change the address or phone number on your account, please call us at the numbers mentioned on the back of your Card.

Foreign Exchange Currency Charges The total amount of Foreign Currency charges shown include the Currency Conversion Factor Assessment of 3.5% plus applicable GST.

Permanent Account Number (PAN) - AAGCA9055N

GSTIN - 06AAGCA9055N1Z8

Category: Credit-granting services including stand-by commitment, guarantees & securities (SAC - 997113). Due to system limitation, GST/IGST is being charged at consolidated amount @18%. Where the place of supply is in Haryana GST comprises of Central Goods and Services Tax (CGST) @9% + Haryana State Goods and Services Tax (SGST) @9%; where the place of supply is outside of Haryana GST comprises of Integrated Goods and Services Tax (IGST) @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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CardMember Offers and Information

Grievances Redressal Escalation:

In the event that you are not satisfied with our services, you may register your grievance to:

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 (Haryana)

Telephone No. 0124-670 2523 (Monday to Friday 8:30 to 5:00 pm) / E-mail: Manager-Customerservicesindia@aexp.com

For further escalation of grievances, the same can be addressed to:

Ms. Priyameet Kaur

Head of Customer Service

American Express Banking Corp.

Cyber City, Tower C, DLF Bldg No.8

Sector 25, DLF City Ph II

Gurgaon – 122002 (Haryana)

Telephone No. 0124-670 2527

(Monday to Friday 8:30 to 5:00 pm)

Email: Head-Customerservicesindia@aexp.com

Nodal Officer

Name: Mr. Saurabh Khanna

E-mail ID: AEBCNodalOfficer@aexp.com

Telephone no: 0124-670 2638

(Monday to Friday 8:30 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 (Haryana)

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. The complaint can be made to the Office of Banking Ombudsman with the complete transaction and other requisite details. (The 30-day period will be reckoned after all the necessary information sought from the customer is received) Click here for salient features / details on the Integrated Banking Ombudsman Scheme.

Integrated Banking Ombudsman Contact Details

Link to log a complaint: <https://cms.rbi.org.in>

E-mail ID: crpc@rbi.org.in

Address: Centralised receipt and Processing Center (CRPC), Reserve Bank of India, 4th Floor, Sector 17, Chandigarh 160017

Toll Free Number: 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 service (<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/mitc or call on the number on the back of the card post approval, to request for hard copies of the same.



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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.

Procedure to be followed in case of loss/theft/misuse of Card—mode of intimation to Card issuer:

The Cardmember must notify American Express immediately if the Credit Card is lost, stolen, mutilated, not received when due or if he suspects that the Credit Card is being used without his permission. Cardmembers can call the 24-hour Helpline phone numbers to inform about this loss or theft. 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. If the lost Credit Card is subsequently received, it must not be used. The Replacement Credit Card and subsequent renewals of it must be used instead. The retrieval of the original Credit Card must immediately be reported to American Express, and it must be cut in half and the pieces returned to American Express.

Annual Fee

Standard Annual Fee*: First Year INR 1,000+ applicable taxes; Second Year Onwards: INR 4,500+ applicable taxes

Standard Add-on Card Annual Fee (Where Applicable) **: INR 1,500+ applicable taxes

*Annual Fee reductions may be offered by American Express Banking Corp. ("American Express") at its sole discretion.

**Up to 2 Complimentary Supplementary Cards

Interest Free Grace Period and Illustrations

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.

Interest Illustration

Sample Interest Illustration 1: Assume that you have an American Express Credit Card, have paid the balance on your previous statement in full and do not have any amount outstanding on your Card Account. Your statement date is the 1st of every month. You made a purchase on 15th July for Rs.20,000 and on 19th July for Rs. 7,000. Your statement generated 1st Aug will have a total outstanding of Rs. 27,000, with a minimum due of Rs.1,350. Assume that you have paid the Minimum Due of Rs 1,350 on the Due Date of 22nd Aug and have made an additional purchase of Rs. 4000 on 28th Aug. In the statement generated 1st Sep, the total outstanding will be Rs.29,650. With an illustrative interest rate of 3.5% p.m., the interest calculation will be as follows:

1. Interest on Rs. 20,000, from 15th July – 18th July (4 days) = Rs. 92.05
2. Interest on Rs.27,000 from 19th July – 1st Aug (14 days) = Rs.434.96
3. Interest on Rs.27,000 from 2nd Aug – 21st Aug (20 days) = Rs. 621.37
4. Interest on Rs.25,650 from 22nd Aug – 27th Aug (6 days) = Rs. 177.09
5. Interest on Rs. 29,650 from 28th Aug – 1st Sep (5 days) = Rs. 170.59

Thus, the total interest charged will be Rs.1496 (exclusive of applicable taxes).

Sample Interest Illustration 2: Assume that you have an American Express Credit Card, have paid the balance on your previous statement in full and do not have any amount outstanding on your Card Account. Your statement date is the 1st of every month. You have been charged the Annual Fee on your card of Rs.5000 on 1st May and applicable taxes of Rs.900 on 1st May. Your statement generated on 1st May will have a total outstanding of Rs.5,900 and a minimum due amount of Rs.5,900. Assume you have not paid the Minimum Due by 22nd May, and made another purchase on 29th May for Rs. 2,000. With an illustrative interest rate of 3.5% p.m., the interest calculation for the statement generated 1st June will be as follows:

1. Interest on Rs. 2,000, from 29th May – 1st June (4 days) = Rs. 9.21
2. LPC @ 30% of Rs. 5900 (subject to a minimum of Rs. 500 and maximum of Rs. 1000) = Rs.1000

Thus, the total interest charged will be Rs. 9.21 (exclusive of applicable taxes).



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***Sample Interest Illustration 3:** *Assume that you have an American Express Credit Card and the Minimum Payment Due has not been paid by the due date thrice in last 12-month period. Hence, your interest rate will be revised from regular 3.5% p.m. to the interest rate in case of Default of 3.99% p.m. You paid the balance on your previous statement in full and do not have any amount outstanding on your Card Account. Your statement date is the 1st of every month. You made a purchase on 20th April for Rs.5,000 and another purchase on 25th April for Rs. 10,000. Your statement generated 1st May will have a total outstanding of Rs.15,000 and a minimum due amount of Rs. 750. Assume you paid Rs.1,000 on 28th May 2022 and then made another purchase on 29th May 2022 for Rs.2,000. Interest calculation for the statement generated 1st June 2022 will be as follows:

1. Interest on Rs. 5,000 from 20th April – 24th April (5 days) = Rs. 32.79
2. Interest on Rs.15,000 from 25th April – 1st May (7 days) = Rs. 137.74
3. Interest on Rs. 15,000 from 2nd May – 27th May (26 days) = Rs. 511.59
4. Interest on Rs. 14,000 from 28th May – 28th May (1 day) = Rs. 18.36
5. Interest on Rs. 16,000 from 29th May – 1st June (4 days) = Rs. 83.95

Thus, the total interest charged will be Rs.784.44 (exclusive of applicable taxes).

For more details, please refer to the Most Important Terms and Conditions.

Note: In all the illustrations shared above:

- For every billing period the due date is the 22nd of that month.
- Actual interest may vary if the minimum amount due or part amount less than the total amount due is paid.
- Interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.