



Statement of Account

Page 1 of 9

Prepared for
OLIVER PAUL BEDNAL

Membership Number
XXXX-XXXXXX-71002

Date
15/05/25

Account Summary

Statement includes payments and charges received by 15 May 2025

Previous Closing Balance		New Credits		New Debits		Closing Balance
£2,127.74	-	£2,127.74	+	£5,759.89	=	£5,759.89

Direct Debit Amount	Direct Debit Date	Minimum Repayment	Payment Due Date
£5,759.89	27 May 2025	£117.24	9 June 2025

If you do not pay the Closing Balance in full 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.

In these unprecedented times we want to make sure we can keep in touch with all our Cardmembers should there be disruption to our ability to deliver paper communications.

To switch to paperless please visit the Amex App (click on the Account tab), or log on to global.americanexpress.com/account-management/paperless-settings

Estimated Interest next month assuming you only pay the minimum payment amount £204.75.

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.

Your next annual Cardmembership fee will be automatically applied on the statement following the Fee Date.

An overview of your membership benefits can be found at

<https://www.americanexpress.com/uk/benefits/american-express-platinum-cashback-credit-card/welcome.html>. If you are being provided with repayment support, your cardmembership fee may be waived as part of this. We would confirm this to you when entering any payment relief or repayment arrangement with us.

Statement Period

From 16 April to 15 May 2025

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

OLIVER PAUL BEDNAL
4 Abbotsford Close
Worcester Wor
WR24FA
UNITED KINGDOM



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XXXX-XXXXXX-71002

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Next Cardmembership Fee Date

19/09/2025

Credit Summary

At 15 May 2025

Credit Limit £	Available Credit Limit £
25,000.00	19,240.11

Rates of Interest

	Compound Annual Rate	Simple Monthly Rate
Goods And Services	30.0%	2.21%
Cash Advance	37.3%	2.68%
Balance Transfer	30.0%	2.21%



For more information about interest rates, visit americanexpress.co.uk/interest



Please review the next page for information about interest rate changes on your account.

How you can pay your statement

You must pay from a personal account in your own name. If you do not, you may experience disruption to your Account with us. If you are unable to pay your Account this way due to personal circumstances, please contact us to discuss this. All transactions are subject to additional checks and we may contact you for further information.

Direct Debit - Payment will be collected from your bank account on the Direct Debit due date listed on the front of your statement. Enrol in Direct Debit at global.americanexpress.com/direct-debits/enroll For any enquiries about Direct Debit enrolment, please call us on the number at the back of your Card.

Debit Card - Log in to the American Express App, online at 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.

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 payment will update your balance displayed on our website, mobile handsets and automated telephone service as soon as they have been received.

CHAPS payment - Please use account name American Express Services Europe Limited, sort code 30-00-02 and account number 00888082 and make sure you use your 15 digit American Express Account Number as the reference.

International payment - Please use the following bank details : Swift reference: LOYDGB2LCTY, IBAN: GB65LOYD30000200888082
Please Note: If you have a Direct Debit set-up on your Account, please avoid making payments four working days prior to Direct Debit collection date to avoid duplicate payments.



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We have made a change to your Personal Rate

We wrote to you on 15 March 2025 to notify you of a change in your Personal Rate from 22.06% to 25.28% with effect from 16 May 2025. As a result of this change your overall Simple Rate for purchases and balance transfers will change from 26.56% to 29.78% (30.0% to 34.2% compound equivalent). This means that for every £100 you borrow, your payments will increase by £4.16 in interest.

Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Apr 27	Apr 27	PAYMENT RECEIVED - THANK YOU		2,127.74 CR
Apr 15	Apr 16	TFL TRAVEL CHARGE TFL.GOV.UK/CP		2.90
Apr 15	Apr 15	SEATFROG OPS LIMITED LONDON		30.00
Apr 15	Apr 15	TRAINLINE trainline LONDON		62.25
Apr 15	Apr 15	TRAINLINE trainline LONDON		91.45
Apr 16	Apr 16	NEXT ONLINE NEXT APPLEP UNITED KINGDOM		12.90
Apr 18	Apr 18	CUVVA MOTOR INSURANCE LONDON		54.11
Apr 18	Apr 19	SUMMER LANE SERVICE STA BIRMINGHAM TICKETS		41.25
Apr 18	Apr 18	DVLA AMEX VEHICLE TAX W SWANSEA GOODS AND SERVICES		620.00
Apr 18	Apr 18	SAINSBURYS SUPERMARKETS WORCESTER GOODS		28.45
Apr 18	Apr 19	DELIVEROO LONDON		78.04
Apr 19	Apr 19	TESCO STORE 3430 3430TE WORCESTER		22.40
Apr 19	Apr 19	MCDONALD'S MALVERN MALVERN GOODS		36.75
Apr 20	Apr 20	ADMIRAL MOTO BATCH CARDIFF GOODS		44.39
Apr 20	Apr 20	AUDIBLE UK ADBL.CO/PYMT		7.99
Apr 20	Apr 20	CO-OP CANADA WAY WORCESTER THE COOPERATIVE		0.96
Apr 21	Apr 21	TESCO STORE 3430 3430TE WORCESTER		35.33
Apr 21	Apr 21	DOMINOS PIZZA Dominos P MILTON KEYNES		23.73
Apr 21	Apr 21	THE RANGE WORCESTER WORCESTER		1.50
Apr 22	Apr 22	Priory Cleaners Worcester		61.60
Apr 22	Apr 22	SAINSBURY'S SUPERMARKET WORCESTER GOODS		23.50
Apr 23	Apr 23	TST-JNCTN WORCESTER		3.80
Apr 23	Apr 23	TST-JNCTN WORCESTER		4.25
Apr 23	Apr 23	TST-JNCTN WORCESTER		3.00
Apr 25	Apr 25	SAINSBURY'S SUPERMARKET WORCESTER GOODS		26.60



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Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Apr 26	Apr 27	LOWER WICK SF CONNECT 1 WORCESTER BP Malvern Road WORCESTER		16.75
Apr 27	Apr 27	DOMINOS PIZZA Dominos P MILTON KEYNES		27.23
Apr 29	Apr 30	TRAINLINE Trainline LONDON		75.89
Apr 30	Apr 30	WM MORRISONS STORES MALVERN		23.97
Apr 30	May 1	PAYPAL *UBERTRIP 4156052596		5.00
Apr 30	May 1	PAYPAL *UBERTRIP 4156052596		26.91
May 1	Apr 30	SEATFROG OPS LIMITED LONDON		30.00
May 1	May 1	DELIVEROO LONDON		27.64
May 1	May 1	PAYPAL *UBERTRIP 4156052596		5.99
May 1	May 1	SEATFROG OPS LIMITED LONDON		42.00
May 1	May 1	PAYPAL *UBERTRIP 4156052596		15.29
May 1	May 2	PAYPAL *UBERTRIP 4156052596		12.94
May 2	May 2	AMZNMKTPLACE*GM4MB7IP5 AMAZON.CO.UK		6.99
May 2	May 2	PAYPAL *ASOSCOMLTD 4029357733		2.00
May 3	May 3	DOMINOS PIZZA Dominos P MILTON KEYNES		27.23
May 3	May 3	MCDONALD'S MALVERN MALVERN GOODS		9.59
May 3	May 3	AIRBNB * HMYJ2WS3MJ LONDON		1,692.42
May 3	May 4	BRITISH AIRWAYS GB DIRE WEST DRAYTON ROUTING: FROM: LONDON HEATHROW AP TO: THIRA CARRIER: BA CLASS: M TO: LONDON HEATHROW AP CARRIER: BA CLASS: K TICKET NUMBER: 1252209092120 PASSENGER NAME: MR OLIVER BEDNAL		487.12
May 3	May 4	BRITISH AIRWAYS GB DIRE WEST DRAYTON ROUTING: FROM: LONDON HEATHROW AP TO: THIRA CARRIER: BA CLASS: M TO: LONDON HEATHROW AP CARRIER: BA CLASS: K TICKET NUMBER: 1252209092119 PASSENGER NAME: MRS DEBORAH MACNAB		487.12
May 4	May 4	CREATE.XYZ SAN FRANCISCO		7.67
May 4	May 4	CREATE.XYZ SAN FRANCISCO Exchange Rate 1.3277 + Nonsterling Transaction Fee .43	19.00 UNITED STATES DOLLAR	14.74
May 4	May 4	SAINSBURYS SUPERMARKETS WORCESTER GOODS		55.23
May 5	May 6	LOWER WICK SF CONNECT 1 WORCESTER BP Malvern Road WORCESTER		31.27
May 7	May 8	SPOTIFY LONDON		19.99
May 8	May 8	TESCO STORE 3430 3430TE WORCESTER		66.34
May 8	May 8	AMZNMKTPLACE*EH5163G35 AMAZON.CO.UK		46.54
May 9	May 9	CE801785 GULF REDDITCH REDDITCH		16.75



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Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
May 9	May 9	DOMINOS PIZZA Dominos P MILTON KEYNES		27.23
May 11	May 11	CO-OP CANADA WAY WORCESTER THE COOPERATIVE		5.75
May 11	May 11	MCDONALD'S MALVERN MALVERN GOODS		14.66
May 11	May 12	BUPA INVESTMENTS BUPA I UNITED KINGDOM		589.88
May 12	May 13	TRAINLINE Trainline LONDON		29.14
May 13	May 13	APPLE.COM/BILL HOLLYHILL		8.99
May 14	May 14	TESCO STORE 3430 3430TE WORCESTER		45.88
Total new spend transactions for OLIVER PAUL BEDNAL				5,319.29
Apr 17	Apr 17	SAINSBURYS SUPERMARKETS WORCESTER GOODS		90.08
Apr 17	Apr 18	LOWER WICK SF CONNECT 1 WORCESTER BP Malvern Road WORCESTER		28.92
Apr 20	Apr 20	DELIVEROO LONDON		16.65
Apr 26	Apr 26	DELIVEROO LONDON		23.14
Apr 27	Apr 27	AMAZON.CO.UK*BG7JK0FT5 AMAZON.CO.UK		159.99
May 3	May 3	DELIVEROO LONDON		23.14
May 4	May 4	DELIVEROO LONDON		21.76
May 7	May 7	MEGA LIMITED SALAMANCA Exchange Rate 1.1739 + Nonsterling Transaction Fee .25	9.99 EUROPEAN UNION EURO	8.76
May 7	May 7	SAINSBURYS SUPERMARKETS WORCESTER GOODS		27.15
May 9	May 9	DELIVEROO LONDON		23.14
May 11	May 11	DELIVEROO LONDON		17.87
Total new spend transactions for DEBORAH RUTH MIAR MACNAB				440.60



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Your Cashback Statement

Cashback earned as of 08/05/2025

Previous Cashback Earned	
£365.52	
Breakdown of Cashback Earned This Month	
	Cashback £
Spend on your Card	71.06
Total Cashback Earned	71.06
Closing Cashback Balance	
£436.58	

Cashback Terms and Conditions

Please note the cashback 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

When do you earn cashback?

You will earn cashback if you use your Card Account to make purchases.

How much cashback will you earn?

You will usually earn cashback at the following rate:

- ° 0.75% on purchases made using your Card Account up to £10,000 in the previous 12 months; and
- ° 1.25% on purchases made using your Card Account over £10,000 in the previous 12 months,

except for purchases made at warehouse retailers in the United Kingdom where you will earn cashback at the rate of 0.5%. You can find out which retailers we treat as warehouse retailers by checking the FAQ section of our website (americanexpress.co.uk)

Cashback is calculated on the amount of the purchase and then rounded down to the nearest full pence.

Paying cashback

Cashback will be paid into your Card Account annually on or around the anniversary of the date of your first monthly statement. The amount paid will be based on the cashback you earned in the previous 12 months.

Losing your cashback

All your cashback earned will be forfeited if you miss two consecutive monthly payments on your Card Account. You will start earning cashback 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

Privacy Statement

To enhance transparency and clarity regarding how we use your personal data, the Privacy Statement for this product has been updated to include:

- ° refinements to language and formatting to enhance readability and understanding; and
- ° new examples of the personal data we collect and how we use it, so that it is easier for you to understand the purposes for which we process your personal data.

This update does not substantively change the core principles that American Express applies to protect your personal data. The updated Privacy Statement provides detailed information on:



Statement of Account

Page 7 of 9

Prepared for
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Date
15/05/25

Cardmember Offers and Information

- ° the categories of the personal data we process;
- ° how we use and share your personal data, including cross-border transfers;
- ° automated decision making;
- ° how long we keep your personal data for; and
- ° your rights and how to exercise them.

We encourage you to review our updated Cardmember Privacy Statement at your convenience via our website go.amex/privacy-uk to ensure that you stay informed about how your personal data is used by American Express.

If you have any questions about this change, please visit americanexpress.com/uk/contact-us



Statement of Account

Page 8 of 9

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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 any terms and conditions.

Interest Free Period	Maximum 56 days on purchases if you pay the full amount you owe on each statement date on time every month. No interest-free period on balance/money transfers or cash advances (subject to any interest-free promotional offer).		
Interest Charging Information	<p>Purchases - We won't charge interest on purchases if you pay the full amount you owe on each statement date on time every month. Otherwise we'll charge interest daily from the date an amount is charged to your account until it's paid in full.</p> <p>Cash Advances and Balance/Money Transfers - We'll charge interest daily on cash advances and balance/money transfers from the date the Transaction is applied to your account until it's paid in full (subject to any promotional offers).</p> <p>Instalment Plans - You'll pay a monthly fee for an Instalment Plan, but no interest will be charged on the balance in an Instalment Plan or on the monthly fee.</p>		
Explaining Interest Rates	<p>Simple Rates - We use the Simple Rate to work out the interest due on your unpaid transactions including any unpaid interest. We calculate this interest daily. We add the total of the daily interest to your account every month on your statement date. This rate moves moves in line with the Bank of England Base Rate.</p> <p>Compounding Interest - If you do not pay your balance in full each month by the date set out in your statement we'll charge interest on any unpaid interest that has fallen due even where you pay the minimum payment. This is called 'compounding' and means that you are paying interest on interest. We have provided the Compound Rates for information only. This is to show you the effect of compounding on the Simple Rate over the course of a year. Because the Compound Rate takes account of the payment of interest on interest, it will be higher than your Simple Interest Rate. We don't use the Compound Rate to work out the interest you owe. You can find out more information about interest rates visiting americanexpress.co.uk/interest.</p>		
Allocation of Payments	If the amount you pay is less than the full amount you owe, we'll use your payment to pay off arrears before other amounts you owe us. We'll then pay off the monthly instalment amount and monthly instalment fee that you owe in relation to any Instalment Plan. We'll then pay off the remaining amounts you owe at the highest interest rates before amounts charged at lower interest rates. We'll also apply payments to amounts that have appeared on your statements before amounts that have not yet appeared on your statements.		
Minimum Repayment	The minimum payment is the higher of the following amounts: (1) £25 (or the total amount you owe if less); or (2) an amount equal to the total of: ·any interest, default fees, repayment protection insurance applied to your current month's statement; ·1/12th of any annual cardmembership fee or the full monthly fee (if applicable to the product you hold); ·the monthly instalment amount and the monthly instalment fee due in respect of any Instalment Plan; ·plus 2% of the amount you owe on the account excluding any Instalment Plan balances. A different minimum payment may apply if you are in a Financial Relief Programme.		
Financial Relief Programmes	Whilst you are on a Financial Relief Programme (if applicable), the minimum payment amount will always be at least equal to any interest, default fees and 1/12th of any annual cardmembership fee or the full monthly fee (if applicable to the product you hold) plus 1% of the amount you owe on the account upon entry into the Financial Relief Programme (subject to a minimum of £5).		
Fees	A cardmembership fee may be payable, please see your credit card agreement for more information.		
Charges	>	Cash Advance Fee	3% (£3 minimum) of the amount of the cash
	>	Balance/Money Transfer Fee	3% of the amount of the transfer
	>	Copy Statement Fee	£2 for each additional copy of a paper statement
Foreign Usage	American Express Exchange Rate		You can find our rates by calling us.
	Non-Sterling Transaction Fee		2.99% of the amount after we've converted a transaction into sterling.

Have you changed your address?

You can update your address in the following ways;

- > Online at 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 americanexpress.co.uk



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Default Charges	>	Late Payment Fee	£12
	>	Returned Payment Fee	£12
Dispute Resolution	If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.		

Have you changed your address?

You can update your address in the following ways;

- > Online at 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 americanexpress.co.uk