

Customer Service
0800 917 8047American Express
Services Europe Ltd.
Department 871
Brighton, BN88 1AH
England

Statement of Account

Page 1 of 6

Prepared for
MR ANJIE FANGMembership Number
XXXX-XXXXXX-51009Date
19/06/16

Account Summary

Statement includes payments and charges received by 19 June 2016

Previous Balance		New Credits		New Debits		Closing Balance
£ 988.44	-	£ 1,011.13	+	£ 987.07	=	£964.38

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
£964.38	3 July 2016	£25.00	14 July 2016

Estimated Interest next month assuming you only pay the minimum payment amount £25.31.
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 20 May to 19 June 2016

Credit Summary

At 19 June 2016

Credit Limit £
1,000.00Available Credit Limit £
35.62Available Cash Limit £
35.62

Rates of Interest

	Current Rate
Monthly Rate Goods And Services	1.74%
Monthly Rate Cash Advance	2.08%
Monthly Rate Balance Transfer	1.74%

Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
May 27	May 27	PAYMENT RECEIVED - THANK YOU		991.93 CR
May 19	May 19	MARKS & SPENCER- BYRES GLASGOW RETAIL GOODS		0.49
May 19	May 20	TESCO SELF SERVICE GLASGOW		5.00
May 19	May 20	PAYPAL*PAYPAL *GREGGS P NEWCASTLE UPO		10.00
May 27	May 27	AIRBNB AIRBNB SAN FRANCISCO		33.00

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 ANJIE FANG
0/1
10 BURNDYKE COURT
GLASGOW
G51 2BW
UNITED KINGDOM



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Membership Number
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Transaction Process		Transaction Details		Foreign Spend	Amount £
Date	Date				
May 27	May 27	ICELAND HILLHEAD	GLASGOW		5.00
		S0716 - Hillhead			
May 27	May 27	EASYJET*EASYJET	EQP69QZ LUTON		81.08
		ROUTING:	FROM: LONDON LUTON APT		
			TO: DUBROVNIK	CARRIER: U2 CLASS: Y	
		TICKET NUMBER:	EQP69QZ	PASSENGER NAME: ANJIE FANG	
May 27	May 27	VUELING AIRLINES SA	BARCELONA	133,89	105.30
				EUROPEAN UNION EURO	
		ROUTING:	FROM: DUBROVNIK		
			TO: ROME LEONARDO DA V	CARRIER: VY CLASS: R	
		TICKET NUMBER:	GBJ3WT	PASSENGER NAME: Fang/Anjie	
		Exchange Rate 1.3095 + Nonsterling Transaction Fee 3.06			
May 27	May 28	TESCO SELF SERVICE	GLASGOW		3.00
May 27	May 28	PAYPAL*PAYPAL	*GREGGS P NEWCASTLE UPO		5.00
May 27	May 28	PAYPAL*PAYPAL	*GREGGS P NEWCASTLE UPO		5.00
May 27	May 28	PP*2904CODE	35314369001		1.00
May 27	May 28	JET2.COM LIMITED	LEEDS		153.22
May 28	May 28	SAINSBURY'S SUPERMARKET	GLASGOW		3.00
May 28	May 29	TESCO SELF SERVICE	GLASGOW		5.49
May 29	May 30	GLASGOW OLD DUMBTN RD	GLASGOW		3.56
May 29	May 30	PAYPAL*PAYPAL	*GREGGS P NEWCASTLE UPO		5.00
May 30	May 30	NANDO'S GLASGOW	ST ENOC GLASGOW		20.55
May 30	May 31	TESCO SELF SERVICE	GLASGOW		6.50
May 31	May 31	HOUSE OF FRASER (JENNER ALEXANDRIA			2.50
May 31	May 31	WM MORRISONS STORES	GLASGOW		5.66

How you can pay your statement

Debit Card - Log in to 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 indicated 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. You can enrol in Direct Debit by downloading a form at americanexpress.co.uk, by calling us at the number on the back of your Card or, if you write to us, we can send you a Direct Debit form to complete.

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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Transaction Process		Transaction Details		Foreign Spend	Amount £
Date	Date				
May 31	May 31	WM MORRISONS STORES	GLASGOW		16.83
May 31	Jun 1	PARTICK GOODS	GLASGOW		11.00
May 31	Jun 1	TRAINLINE.COM INTERNET TRANSACTION	LONDON		30.00
Jun 1	Jun 1	THREE JUDGES	GLASGOW		5.95
Jun 2	Jun 2	AMAZON UK RETAIL	AMAZON.CO.UK		19.99
Jun 2	Jun 3	TESCO SELF SERVICE	GLASGOW		1.00
Jun 2	Jun 3	MARKS & SPENCER- BYRES RETAIL GOODS	GLASGOW		2.99
Jun 2	Jun 3	MARKS & SPENCER- BYRES RETAIL GOODS	GLASGOW		1.15
Jun 2	Jun 3	PAYPAL*PAYPAL *GREGGS P NEWCASTLE UPO			5.00
Jun 3	Jun 3	BOOTS THE CHEMIST MERCHANDISE	GLASGOW		8.60
Jun 3	Jun 4	TESCO STORES 6099	GLASGOW		11.89
Jun 4	Jun 5	TESCO STORES 6099	GLASGOW		2.75
Jun 4	Jun 5	GLASGOW ST ENOCHS THE T	GLASGOW		3.35
Jun 4	Jun 5	GLASGOW ST ENOCHS THE T	GLASGOW		1.85
Jun 4	Jun 6	BOOTS THE CHEMIST MERCHANDISE	GLASGOW		7.20
Jun 4	Jun 6	BOOTS THE CHEMIST MERCHANDISE	GLASGOW		7.20 CR
Jun 4	Jun 6	BOOTS THE CHEMIST MERCHANDISE	GLASGOW		4.00
Jun 4	Jun 6	HTTP://WWW.ABERCROMBIE.	UNITED KINGDOM		153.00
Jun 5	Jun 5	STARBUCKS COFFEE Starbucks - 12166 - Byres Rd	GLASGOW		2.80
Jun 5	Jun 6	TESCO SELF SERVICE	GLASGOW		2.30
Jun 5	Jun 6	PAYPAL*PAYPAL *GREGGS P NEWCASTLE UPO			5.00
Jun 6	Jun 6	WM MORRISONS STORES	GLASGOW		10.92
Jun 6	Jun 7	MARKS & SPENCER - BYRES RETAIL GOODS	GLASGOW		0.49
Jun 6	Jun 7	MARKS & SPENCER- BYRES RETAIL GOODS	GLASGOW		3.00
Jun 6	Jun 7	PAYPAL*PAYPAL *GREGGS P NEWCASTLE UPO			5.00
Jun 7	Jun 8	TESCO SELF SERVICE	GLASGOW		3.80
Jun 8	Jun 8	AMAZON UK RETAIL	AMAZON.CO.UK		20.98
Jun 8	Jun 8	WM MORRISONS STORES	GLASGOW		12.32
Jun 8	Jun 9	TESCO SELF SERVICE	GLASGOW		3.69



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Transaction Process		Transaction Details	Foreign Spend	Amount £
Date	Date			
Jun 8	Jun 9	PAYPAL*PAYPAL *GREGGS P NEWCASTLE UPO		5.00
Jun 9	Jun 9	BREL GLASGOW		8.70
Jun 10	Jun 10	APPLE ITUNES STORE GBP* LUXEMBOURG INTERNET TRANSACTION		0.79
Jun 10	Jun 11	TESCO SELF SERVICE GLASGOW		10.55
Jun 10	Jun 11	PAYPAL*PAYPAL *GREGGS P NEWCASTLE UPO		5.00
Jun 10	Jun 13	TINDERBOX GLASGOW		5.40
Jun 11	Jun 11	BRAEHEAD REPUBLIC GLASGOW BUREAU		35.99
Jun 11	Jun 11	H&M BRAEHEAD GB733 GLASGOW BUREAU		6.99
Jun 11	Jun 12	MCDONALDS - BRAEHEAD # GLASGOW CHARGE_		4.69
Jun 11	Jun 12	HOLLISTER BRAEHEAD 150 GLASGOW		13.50
Jun 11	Jun 13	ASDA STORES GLASGOW		13.14
Jun 12	Jun 13	TESCO SELF SERVICE GLASGOW		9.91
Jun 12	Jun 13	PAYPAL*PAYPAL *GREGGS P NEWCASTLE UPO		5.00
Jun 13	Jun 13	WM MORRISONS STORES GLASGOW		6.69
Jun 13	Jun 14	TESCO SELF SERVICE GLASGOW		3.06
Jun 14	Jun 14	WM MORRISONS STORES GLASGOW		6.78
Jun 14	Jun 15	PAYPAL*PAYPAL *GREGGS P NEWCASTLE UPO		5.00
Jun 15	Jun 15	WM MORRISONS STORES GLASGOW		3.50
Jun 15	Jun 16	MARKS & SPENCER- BYRES GLASGOW RETAIL GOODS		1.47
Jun 15	Jun 16	TESCO SELF SERVICE GLASGOW		1.58
Jun 16	Jun 16	WAITROSE BYRES ROAD GLASGOW 308 Byres Road SCO		3.08
Jun 16	Jun 17	PAYPAL*PAYPAL *GREGGS P NEWCASTLE UPO		5.00
Jun 17	Jun 17	WAITROSE BYRES ROAD GLASGOW 308 Byres Road SCO		2.00
Jun 18	Jun 18	STARBUCKS COFFEE CO GLASGOW Starbucks - 12053 - Sauchiehal		2.60
Jun 18	Jun 19	TESCO SELF SERVICE GLASGOW		5.45
Total new spend transactions for MR ANJIE FANG				979.87
OTHER ACCOUNT TRANSACTIONS				
May 4	May 26	CREDIT ADJUSTMENT		12.00 CR
Total of other account transactions				12.00 CR



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Your Cashback Statement

Cashback earned as of 12/06/2016

Get an extra 5% on top of your existing cashback.
Choose to receive your cashback as retail vouchers from leading stores and we'll give you 5% more than the cash value. To learn more and to enroll visit amex.co.uk/extracashback.

Previous Cashback Earned

£8.04

Breakdown of Cashback Earned This Month

	Cashback £
Spend on your Card	7.89
Intro Cashback Offer	74.09
Total Cashback Earned	81.98

Closing Cashback Balance

£90.02

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.

How you earn Cashback

You will earn Cashback 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 at the rate of:

0.5% for the first £3,500 of purchases on your Card Account in the preceding 12 months;
1% on purchases on your Card Account between £3,501 up to and including £7,500 in the preceding 12 months;
1.25% on purchases on your Card Account over £7,500 in the preceding 12 months.
except for purchases made at warehouse retailers in the United Kingdom where you will earn Cashback at the rate of 0.5%.

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

Paying Cashback

Cashback will be paid to you by crediting your Card Account in the month after your card anniversary date with the Cashback earned in the preceding 12 months. You must have made purchases on your Card Account of at least £3,000 within the card membership year applicable to your Card Account to be eligible to receive your Cashback. You may choose, and we may agree, that your Cashback is paid to you in the form of vouchers or gift cards from selected partners shown on our website. Vouchers will be issued to you in pre-determined denominations and any remaining Cashback will be paid to you by crediting your Card Account. All vouchers are subject to availability.

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

Let us take care of the filing

You can view your Card transactions swiftly and securely at home or on the go when you switch to online statements. No paperwork to manage and no risk of lost statements, just greater control and peace of mind. Switch now to online statement through Online Services at americanexpress.co.uk/myaccount



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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.

Interest Free Period	>	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).
Interest Charging Information	>	You will not be charged interest on new purchases if you pay your balance in full and on time every month. Otherwise interest will be charged on a daily basis from the date the transaction is applied to your account, until repayment is received.
	>	Interest will be charged on all Cash Advances and Balance Transfers, on a daily basis, from the date the transaction is applied to your account, until the amount is fully repaid to us (subject to any promotional offers).
Allocation of Payment		We will apply payments to balances bearing the highest interest rate first and then to balances with 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.
Minimum Repayment	>	If you only make the minimum repayment each month, it will take longer and cost you more to clear your balance. If you are unable to make the minimum payment, please call us on the customer service number on this statement.
	>	Your minimum repayment is shown on the front of your statement. The minimum amount you must pay us each month will be the greater of: (i) £25 (or the total amount owing if less); and (ii) any interest, default fees, repayment protection insurance, overdue amounts and 1/12th of any annual fees or the full monthly fee (if applicable to the product you hold) plus 2% of the remaining balance.
Payment Information		If you have recently made a payment, the payment and amended balance will not reflect in your paper statement if it is issued within 24-48 hours of the payment being made. However, your balance will usually continue to reflect all activity on your account in real-time. This applies for all Faster Payments, BACS or CHAPS payments once they have been received and debit card payments once they have been successfully authorised. If your payment has been made past your due by date you may still see messaging related to the overdue status.
Fees	>	No cardmembership fee is payable.
Charges	>	Cash Fee 3% of the amount of any Cash Advance (sterling or non-sterling) or £3 whichever is the greater
	>	Balance Transfers A Balance Transfer fee of up to 3% of the balance transferred is payable for each balance transfer processed to your account.
	>	Transaction Record £3 for each copy of a record of a Transaction.
	>	Dormancy Fee £20 per year if no movement on your account during the preceding 12 months and a balance of less than £4 or your account is in credit.
	>	Statement Copy Fee £2 for each duplicate copy of a statement you request, or if you have enrolled in online statements, if you request a paper copy.
Foreign Usage	American Express Exchange Rate	The exchange rate at which all non-sterling transactions on your account will be converted into sterling can be found at www.americanexpress.co.uk
		The following fees will apply to all Transactions which are not in sterling:
	Non-Sterling Transaction Fee	We will apply a fee of 2.99% to each transaction in a currency other than Sterling
	Cash Fee (in addition to Non-Sterling Transaction Fee)	See Cash Fee quoted in "Charges" section
Default Charges		You will be charged £12 each for late payments, returned payments or if you go over your credit limit
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 contact the Ombudsman.

Have you changed your address?

You can update your address in the following ways;

- > Online at 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