



American Express® Platinum Card

Statement of Account

Prepared for
BHARAT ANAND
343489901072

Page 1 of 16

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: +91-124-670-2600
(Toll Free): 1800 419 1255
(Toll Free): 1800 180 1255

Date

05/10/2025

Membership Number
XXXX-XXXXXX-41009

Previous Balance Rs	New Credits Rs	New Debits Rs	Closing Balance Rs	Amount Payable Rs
1,314,554.39	- 1,315,716.95	+ 1,425,137.85	= 1,423,975.29	1,423,975.29

Statement includes payments and charges received by October 05, 2025

Please pay by
October 23, 2025

Thank you for using the American Express Card. We would appreciate receiving your payment of Rs. 1,423,975.29 by 23/10/2025.

Details	Foreign Spending	Amount Rs
September 13 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		94,555.00 CR
September 17 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		19,999.39 CR
September 17 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		70,000.00 CR
September 18 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		30,000.00 CR
September 20 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		100,000.00 CR
September 20 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		10,000.00 CR
September 20 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		29,000.00 CR
September 21 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		10,000.00 CR
September 22 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		10,000.00 CR

Incorporated with Limited Liability in USA
® Registered Trademark of American Express Company

Payment Advice

Make a crossed cheque payable to "AEBC Card #
<enter your 15-digit Card number beginning with 37 or
34>."

Please pay by 23/10/2025
Amount due in Rs

1,423,975.29

 BHARAT ANAND
330 SEC- 4 MANSA DEVI COMPLEX
PANCHKULA
HARYANA
PANCHKULA HR 134114

Mail 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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Membership Number
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Date
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Details	Foreign Spending	Amount Rs
September 22 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		100,000.00 CR
September 22 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		40,000.00 CR
September 22 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		60,000.00 CR
September 23 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		25,000.00 CR
September 23 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		44,000.00 CR
September 24 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		5,000.00 CR
September 24 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		20,000.00 CR
September 24 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		10,000.00 CR
September 24 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		50,000.00 CR
September 24 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		30,000.00 CR
September 24 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		100,000.00 CR
September 24 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		150,000.00 CR
September 25 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		50,000.00 CR
September 25 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		25,000.00 CR
September 25 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		100,000.00 CR

Payment Information - Payment for all charges must be received in full, 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 AEBC3XXXXXXXXXXXXXX@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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Membership Number
XXXX-XXXXXX-41009

Date
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Details	Foreign Spending	Amount Rs
September 26 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		23,000.00 CR
September 26 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		100,000.00 CR
September 27 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		1,700.00 CR

New domestic transactions for BHARAT ANAND

Card Number XXXX-XXXXXX-41009		
September 8 MAKEMYTRIP INDIA PRIVAT GURGAON		54,843.10
September 18 ENCALM LOUNGE DELHI		2.00
Total of new transactions for BHARAT ANAND		54,845.10

New overseas transactions for BHARAT ANAND

Card Number XXXX-XXXXXX-41009		
September 12 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,585.46
September 19 Alipay China Shanghai	515.00 CHINA YUAN RENMINBI	6,651.28
September 19 BEA*WEIXIN*Didi Chuxing ShenZhen	108.10 CHINA YUAN RENMINBI	1,395.77
September 19 BEA*WEIXIN*Didi Chuxing ShenZhen	15.90 CHINA YUAN RENMINBI	205.56
September 20 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 20 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 20 Alipay China Shanghai	146.38 CHINA YUAN RENMINBI	1,890.50
September 20 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 20 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 20 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 20 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 20 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 20 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 20 BEA*WEIXIN*Didi Chuxing ShenZhen	20.00 CHINA YUAN RENMINBI	258.12
September 20 BEA*WEIXIN*Didi Chuxing ShenZhen	41.00 CHINA YUAN RENMINBI	530.04
September 21 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13



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Details	Foreign Spending	Amount Rs
September 21 Alipay China Shanghai	199.90 CHINA YUAN RENMINBI	2,582.20
September 21 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 21 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 21 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 21 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 21 Alipay China Shanghai	372.86 CHINA YUAN RENMINBI	4,816.26 CR
September 21 BEA*WEIXIN*Didi Chuxing ShenZhen	49.40 CHINA YUAN RENMINBI	638.43
September 21 BEA*WEIXIN*Didi Chuxing ShenZhen	55.80 CHINA YUAN RENMINBI	721.11
September 22 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 22 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 22 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 22 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 22 Alipay China Shanghai	5,150.00 CHINA YUAN RENMINBI	66,524.73
September 22 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 22 Alipay China Shanghai	8,240.00 CHINA YUAN RENMINBI	106,439.20
September 22 Alipay China Shanghai	8,240.00 CHINA YUAN RENMINBI	106,439.20
September 22 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 22 Alipay China Shanghai	72.16 CHINA YUAN RENMINBI	932.39
September 22 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 22 Alipay China Shanghai	8,240.00 CHINA YUAN RENMINBI	106,439.20
September 22 Alipay China Shanghai	1,205.10 CHINA YUAN RENMINBI	15,566.74
September 22 Alipay China Shanghai	618.00 CHINA YUAN RENMINBI	7,982.70
September 22 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13 CR



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September 22 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 22 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,583.13
September 22 Alipay China Shanghai	230.98 CHINA YUAN RENMINBI	2,983.63
September 22 BEA*WEIXIN*Didi Chuxing ShenZhen	77.20 CHINA YUAN RENMINBI	997.60
September 22 BEA*WEIXIN*Didi Chuxing ShenZhen	96.00 CHINA YUAN RENMINBI	1,240.12
September 22 BEA*WEIXIN*Didi Chuxing ShenZhen	75.50 CHINA YUAN RENMINBI	975.56
September 23 BEA*WEIXIN*Didi Chuxing ShenZhen	40.20 CHINA YUAN RENMINBI	519.53
September 23 BEA*WEIXIN*Didi Chuxing ShenZhen	53.00 CHINA YUAN RENMINBI	685.05
September 23 BEA*WEIXIN*Didi Chuxing ShenZhen	35.20 CHINA YUAN RENMINBI	455.16
September 23 BEA*WEIXIN*Didi Chuxing ShenZhen	83.10 CHINA YUAN RENMINBI	1,074.93
September 23 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,585.71
September 23 Alipay China Shanghai	138.32 CHINA YUAN RENMINBI	1,788.48
September 23 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,585.71
September 23 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,585.71
September 23 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,585.71
September 23 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,585.71
September 23 Alipay China Shanghai	138.75 CHINA YUAN RENMINBI	1,794.00
September 23 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,585.71
September 23 Alipay China Shanghai	2.90 CHINA YUAN RENMINBI	37.70
September 23 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,585.71
September 24 BEA*WEIXIN*Didi Chuxing ShenZhen	19.70 CHINA YUAN RENMINBI	256.00



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Details	Foreign Spending	Amount Rs
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 BEA*WEIXIN*Didi Chuxing ShenZhen	38.50 CHINA YUAN RENMINBI	499.99
September 25 BEA*WEIXIN*Didi Chuxing ShenZhen	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 BEA*WEIXIN*Didi Chuxing ShenZhen	47.90 CHINA YUAN RENMINBI	621.98
September 25 BEA*WEIXIN*Didi Chuxing ShenZhen	19.60 CHINA YUAN RENMINBI	254.16
September 25 BEA*WEIXIN*Didi Chuxing ShenZhen	16.10 CHINA YUAN RENMINBI	208.87
September 25 BEA*WEIXIN*Didi Chuxing ShenZhen	24.40 CHINA YUAN RENMINBI	317.00
September 25 BEA*WEIXIN*Didi Chuxing ShenZhen	60.30 CHINA YUAN RENMINBI	782.79
September 25 Shenzhen Hengweixin Tec Shenzhen	4,499.00 CHINA YUAN RENMINBI	58,416.27
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	40.00 CHINA YUAN RENMINBI	519.40
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02



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Details	Foreign Spending	Amount Rs
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 25 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,597.02
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	70.00 CHINA YUAN RENMINBI	907.99
September 26 Alipay China Shanghai	81.99 CHINA YUAN RENMINBI	1,063.17
		CR



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Details	Foreign Spending	Amount Rs
September 26 Alipay China Shanghai	80.00 CHINA YUAN RENMINBI	1,037.31
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	1,133.00 CHINA YUAN RENMINBI	14,695.10
September 26 Alipay China Shanghai	150.00 CHINA YUAN RENMINBI	1,945.30
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,593.74
September 26 BEA*WEIXIN*Didi Chuxing ShenZhen	29.60 CHINA YUAN RENMINBI	384.26
September 27 BEA*WEIXIN*Didi Chuxing ShenZhen	120.20 CHINA YUAN RENMINBI	1,556.33
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90



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Details	Foreign Spending	Amount Rs
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	44.50 CHINA YUAN RENMINBI	576.34
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	5,150.00 CHINA YUAN RENMINBI	66,696.29
September 27 Alipay China Shanghai	114.00 CHINA YUAN RENMINBI	1,475.98
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90



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Details	Foreign Spending	Amount Rs
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 Alipay China Shanghai	200.00 CHINA YUAN RENMINBI	2,589.90
September 27 BEA*WEIXIN*Didi Chuxing ShenZhen	41.80 CHINA YUAN RENMINBI	541.25
September 27 BEA*WEIXIN*Didi Chuxing ShenZhen	55.40 CHINA YUAN RENMINBI	717.67
September 28 BEA*WEIXIN*Didi Chuxing ShenZhen	24.50 CHINA YUAN RENMINBI	317.73
Total of new overseas transactions for BHARAT ANAND		1,361,830.19
TOTAL OVERSEAS SPEND IN CURRENT MONTH		1,361,830.19



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CardMember Offers and Information

Charges in case of default/ Delinquency Fee (on overdue account balance)

A Delinquency Fee is levied if American Express does not receive full payment of the Amount Due (as shown on the monthly statement) by the Due Date. The Delinquency Fee will be levied at the rate of 5% on the unpaid balance (with a minimum monthly Delinquency Fee being Rs. 300), in the next monthly billing statement until the payment is received in full.

Calculation Methodology will be as follows:

LPF amount = 5%* (Last Statement Outstanding- Fees & Taxes- Credits received till payment due date)

Sample Illustration: A Cardmember has a total amount due of Rs. 20,000 payable by the Due Date. If the Cardmember does not pay this full amount by the Due Date and has made a partial payment of Rs. 10,000 prior to next billing statement, the Delinquency Fee that will appear in the next month's bill statement will be calculated as: 5%* of (Rs. 20,000-Rs. 10000) = 5%*Rs. 10,000 = Rs. 500. Thus, the Cardmember would be charged Rs. 500 + applicable tax, which is the Delinquency Fee payable.

Annual Fee

Standard Annual Fee: Rs. 66,000* + taxes

Standard Add-on Card Annual Fee (Where Applicable)**: Rs. 10,000 + taxes

**Up to 4 Complimentary Supplementary Cards

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

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



American Express® Platinum Card Statement of Account

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Prepared for
BHARAT ANAND

Membership Number
XXXX-XXXXXX-41009

Date
05/10/2025

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.

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.

Insurance Cover on your Card

S. No	Coverages	Sum Insured (INR)	
		Primary	Supp
1	Death due to Air Accident (When ticket is booked on Amex Card)	5,00,00,000	-
2	Loss of checked in bagage international	50,000	50,000
3	Loss of passport/other docs	50,000	50,000
4	Loss of accompanied baggage	50,000	50,000
5	Delay of checked in baggage (beyond 12 hrs)	50,000	50,000
6	Purchase Protection	500,000	-

S. No	Coverages	Sum Insured (USD)
1	Overseas Medical Insurance (to be opted in by CM)	50,000

For Overseas Medical Insurance, please raise request via SMS - type OMI and send to 575758 or reach out to delhitravel@icilombard.com



American Express® Platinum Card Statement of Account

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Prepared for
BHARAT ANAND

Membership Number
XXXX-XXXXXX-41009

Date
05/10/2025

OMI coverage is valid for seven days per trip, no restriction on number of trips

Disclaimer

MITC

- 1 Insurance Benefits are provided by ICICI Lombard General Insurance Co. Ltd. and the Cardmember is requested to settle insurance claims with ICICI Lombard General Insurance Co. Ltd. directly. The Cardmembers can register for Overseas Medical Insurance by contacting ICICI Lombard GIC Ltd by sending SMS OMI to 575758 or email at delhitravel@icicilombard.com.
- 2 Please refer to the Welcome Pack for Nomination Form. It is the responsibility of the Cardmember to file with the insurance company the duly filled nomination form as applicable. The nomination form is provided along with the welcome pack. Please call us in case you require a copy of the insurance form.

Date of Activation of Policy

- 1 On enrolment, Cardmember becomes automatically eligible for the Insurance benefits, subject to timely payment of Annual Fee. These benefits remain as long as the Card Account remains live and in good standing.

NAC Terms and conditions General Conditions:

- 1 Gross Negligence is not covered
- 2 Any claim due to deliberate breach of law would not be payable

Death due Air Accident (when ticket is booked on Amex Card)

- 1 Pilots, armed forces, police, air crew are not covered
- 2 In the event of rail accidental death, the claim would be payable only if the same is reported to the call center within 90 days from the date of accidental death

Loss of checked in Baggage international

- 1 Standard cover: The Card holder does not need to submit any bills of the items lost but will submit a list
- 2 Compensation up to Sum Insured will be paid in the event of the Insured suffering a total loss of Baggage while on a Journey that has been checked by an International Airline for an International flight
- 3 Geographical Limit – Worldwide
- 4 Only International flights covered. No partial loss or damage shall be compensated by the Company. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion. No claim will be paid for valuable items as defined. Such items should always be carried by the Insured Person and not packed as part of checked baggage
- 5 Valuables are not covered. "Valuables" shall mean photographic, audio, video, computer, telecommunications and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, furs and articles made of precious stones and metals

Please reach out to ICICI Lombard for other details

Contact Details

18001025721

Email address

ihealthcare@icicilombard.com

ICICI Lombard address

ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400025.

ICICI Lombard SPOC details

Mr. Vishal Mehta (vishal.mehta@icicilombard.com)

Amex SPOC details

Mr. Sangeeth Nair (Insuranceservices@aexp.com)