



American Express® Platinum 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: +91-124-670-2600
(Toll Free): 1800 419 1255
(Toll Free): 1800 180 1255

Prepared for
BHARAT ANAND
343489901072

Membership Number
XXXX-XXXXXX-41009

Date
05/11/2025

Previous Balance Rs	New Credits Rs	New Debits Rs	Closing Balance Rs	Amount Payable Rs
1,423,975.29	- 1,424,000.00	+ 821,039.88	= 821,015.17	821,015.17

Statement includes payments and charges received by November 05, 2025

Please pay by
November 23, 2025

Thank you for using the American Express Card. We would appreciate receiving your payment of Rs. 821,015.17 by 23/11/2025.

Details	Foreign Spending	Amount Rs
October 16 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		60,000.00 CR
October 17 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		100,000.00 CR
October 17 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		100,000.00 CR
October 18 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		100,000.00 CR
October 18 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		25,000.00 CR
October 19 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		100,000.00 CR
October 19 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		50,000.00 CR
October 20 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		100,000.00 CR
October 20 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		50,000.00 CR

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


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Payment Advice

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

Please pay by 23/11/2025
Amount due in Rs

821,015.17

 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

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Details	Foreign Spending	Amount Rs
October 21 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		100,000.00 CR
October 21 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		100,000.00 CR
October 22 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		200,000.00 CR
October 22 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		150,000.00 CR
October 23 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		80,000.00 CR
October 23 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		54,000.00 CR
October 23 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		40,000.00 CR
October 24 PAYMENT RECEIVED. THANK YOU Card Number XXXX-XXXXXX-41009		15,000.00 CR

New domestic transactions for BHARAT ANAND

Card Number XXXX-XXXXXX-41009

October 5	11820 APOLLO PHARMACY 134109	433.12
October 7	PayU*UrbanClap Technolo Gurgaon	49.00
October 8	PayU*UrbanClap Technolo Gurgaon	1,629.00
October 10	ENCALM LOUNGE DELHI	2.00
October 13	ICICI*COCO IT PARK NEHA CHANDIGARH	2,000.00
October 14	PayU*UrbanClap Technolo Gurgaon	3,028.00
October 15	AIR INDIA DELHI DELHI ROUTING: FROM: LONDON HEATHROW AP TO: DELHI TO: LONDON HEATHROW AP TICKET NUMBER: 0982178162651	124,508.00
	CARRIER: AI CLASS: H CARRIER: AI CLASS: S PASSENGER NAME: ANAND/SALIL MR	

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 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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Details			Foreign Spending	Amount Rs
October 17	PayU*FERNS N PETALS PRI Gurugram			938.00
October 17	PayU*Join Flora Pvt Ltd Mumbai Suburban			2,581.00
October 17	VOUCHER PLATFORM - REWA NEW DELHI			2,700.00
October 18	VOUCHER PLATFORM - REWA NEW DELHI			10,177.00
October 21	VOUCHER PLATFORM - REWA NEW DELHI			6,337.00
October 26	billdesk*GSTCOLLECT MUM			31,112.95
Total of new transactions for BHARAT ANAND				185,495.07
New overseas transactions for BHARAT ANAND				
Card Number XXXX-XXXXXX-41009				
October 7	Alipay China	Shanghai	183.00 CHINA YUAN RENMINBI	2,375.41
October 16	Alipay China	Shanghai	30.00 CHINA YUAN RENMINBI	387.21
October 16	Alipay China	Shanghai	200.00 CHINA YUAN RENMINBI	2,582.67
October 21	Alipay China	Shanghai	200.00 CHINA YUAN RENMINBI	2,571.11
October 21	Alipay China	Shanghai	108.00 CHINA YUAN RENMINBI	1,388.53
October 31	Alipay China	Shanghai	10,300.00 CHINA YUAN RENMINBI	133,929.71
October 31	Alipay China	Shanghai	10,300.00 CHINA YUAN RENMINBI	133,929.71
October 31	Alipay China	Shanghai	200.00 CHINA YUAN RENMINBI	2,600.44
November 1	Alipay China	Shanghai	6,768.13 CHINA YUAN RENMINBI	87,978.20
November 1	Alipay China	Shanghai	10,300.00 CHINA YUAN RENMINBI	133,889.11
November 1	Alipay China	Shanghai	10,300.00 CHINA YUAN RENMINBI	133,889.11
Total of new overseas transactions for BHARAT ANAND				635,521.21
OTHER ACCOUNT TRANSACTIONS				
October 13	1% CONVENIENCE FEE ON FUEL			20.00
October 14	GST/IGST@18%			3.60
Total of other account transactions				23.60
TOTAL OVERSEAS SPEND IN CURRENT MONTH			635,521.21	



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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



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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 baggage 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@icicilombard.com



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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

Email address

ICICI Lombard address

ICICI Lombard SPOC details

Amex SPOC details

18001025721

ihealthcare@icicilombard.com

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

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

Mr. Sangeeth Nair (Insuranceservices@aexp.com)