



# The American Express Explorer Credit Card

[americanexpress.com.au](http://americanexpress.com.au)

Customer Service  
1800 059 388

American Express Credit Card  
GPO Box 5159  
Sydney NSW 2001

## Statement of Account

Page 1 of 6

Prepared for  
BISWANATH DUTTA

Membership Number  
XXXX-XXXXXX-01006

Date  
October 19, 2024

### ACCOUNT SUMMARY

Statement includes payments and charges received by October 19, 2024

$$\text{OPENING BALANCE } 3,267.41 - \text{ NEW CREDITS } 3,267.41 + \text{ NEW DEBITS } 2,294.00 = \text{ CLOSING BALANCE } 2,294.00$$

**Minimum Payment Due  
by November 13, 2024**

**\$57.35**

Pay this amount by your  
payment due date to  
avoid a late payment fee.

Direct Debit Date: November 13, 2024

Direct Debit will occur on the due date for the greater of either your requested amount or \$2,294.00.

**Statement Period** From September 20 to October 19, 2024

### CREDIT SUMMARY

CREDIT LIMIT \$	AVAILABLE CREDIT \$	TOTAL BALANCE \$
5,000.00	2,706.00	2,294.00

Request a change to your Credit Limit at [americanexpress.com.au/manageyourlimit](http://americanexpress.com.au/manageyourlimit)

**MINIMUM REPAYMENT WARNING** If you make only the Minimum Payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying an estimated total of interest charges of...
Only the minimum payment	17 year(s), 1 month(s)	\$5,283.84
\$121.28(*)	2 years	\$616.72 a saving of \$4,667.12

**Having trouble making repayments?** If you are having difficulty making credit card repayments, please contact us on 1300 661 001. We may be able to assist you.

(\*) The estimated monthly payment to pay off your balance in 2 years assumes all balances are subject to the highest rate on your account.

If you have exceeded your credit limit and/or your account is overdue, these amounts are included in the month's minimum repayment only.

To learn more about the minimum repayment warning visit, [americanexpress.com.au/cardsmart](http://americanexpress.com.au/cardsmart)

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### PAYMENT ADVICE

Membership Number  
XXXX-XXXXXX-01006

BISWANATH DUTTA  
U15 47 waitara Avenue  
Waitara NSW 2077



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### INTEREST RATES

CATEGORY	ANNUAL INTEREST RATE
Purchases	23.99%
Cash advances	23.99%

For a guide on how to read your statement visit, [americanexpress.com.au/mystatement](http://americanexpress.com.au/mystatement)

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### Please check all transactions carefully and immediately advise us of any unauthorised use of the Card.

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#### Your Account Payment Options



##### Pay your bill online

Visit [americanexpress.com.au/paybillonline](http://americanexpress.com.au/paybillonline) to set up Online Bill Payment to make immediate or schedule payments from your bank account.



##### Direct Debit

To enrol, visit [americanexpress.com.au/directdebit](http://americanexpress.com.au/directdebit) or call the number on the back of your Card.



PayID: p00053417189783@americanexpress.com

Pay this bill faster to the American Express Card PayID provided above, via mobile or internet banking.  
When paying for the first time, activate your Amex Card PayID by visiting [www.amex.com.au/activatepayid](http://www.amex.com.au/activatepayid)



Biller Code: 5082  
Ref: Please use your 15 digit Card Account number  
Please allow up to 3 business days for payment to be processed to your Account

BPAY® this payment via internet or phone banking.  
BPAY View® - View and pay this bill using internet banking.  
BPAY View® Registration No. - 15 digit Card Account number.

#### Paying in person



You can pay your Card Account in person with EFTPOS or Cheque (where accepted) at Australia Post Offices.  
Please note that if you are enrolled in Online Statements you cannot make payments in person at Australia Post Offices.

You must present your Card and current account statement when paying your Card Account.

A \$3 processing fee will apply to payments made in person.

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If you do not wish to be contacted for promotional or marketing offers, or wish to change the address, name or phone number on your Account, please call the number at the back of your Card.



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### TRANSACTION DETAILS

TRANSACTION DATE	TRANSACTION DETAILS	FOREIGN SPEND	AMOUNT (\$)
<strong>New Payments</strong>			
October 7	ONLINE PAYMENT RECEIVED - THANKYOU W5999		200.00 CR
October 14	DIRECT DEBIT RECEIVED - THANK YOU		3,067.41 CR
	<strong>Total New Payments</strong>		<strong>3,267.41 CR</strong>
<strong>New Standard Transactions for: BISWANATH DUTTA</strong>			
Card Number xxxx-xxxxxx-01006			
September 17	TRANSPORTFORNSWTRAVEL SYDNEY		10.44
September 18	VODAFONE *AUSTRALIA NORTH SYDNEY		50.51
September 18	TRANSPORTFORNSWTRAVEL SYDNEY		10.44
September 19	BAKERS DELIGHT GREENWOO CANLEY HEIGHTS		6.00
September 19	MOCHI DONUTS 170214 NORTH SYDNEY		8.00
September 19	TRANSPORTFORNSWTRAVEL SYDNEY		10.44
September 20	CHEMIST WAREHOUSE HORNS HORNSBY		43.99
September 20	CHEMIST WAREHOUSE HORNS HORNSBY		12.99
September 20	ABSOLUTE THAI HORNSBY W HORNSBY		144.03
September 22	YONG XING PTY LTD HORNSBY		19.69
September 22	CAFE MIRA HORNSBY		9.60
September 22	KMART HORNSBY 1042 HORNSBY		79.75
September 22	THE REJECT SHOP 270 HORNSBY		6.00
September 24	NORTHBREW CAFE NORTH SYDNEY		4.37
September 24	TRANSPORTFORNSWTRAVEL SYDNEY		10.44
September 25	A & C MAZ PTY LTD 73980 NORTH SYDNEY		13.22
September 25	SARAVANAA BHAVAN PARRAMATTA		26.93
September 25	TRANSPORTFORNSWTRAVEL SYDNEY		10.44
September 26	TRANSPORTFORNSWTRAVEL SYDNEY		10.44
September 26	MT ST TERRACE HOTEL 565 NORTH SYDNEY		42.63
September 26	AMAZON AU SYDNEY SOUTH		8.10
September 26	GREENWOOD GROCER NORTH SYDNEY		19.04
September 26	BUPA HI PTY LTD MELBOURNE		140.68
September 28	ADORE HOMEWARE AND GIFT HORNSBY		15.99
September 28	DAVID JONES HORNSBY HORNSBY		74.50
September 28	THE TEA CENTRE HORNSBY		57.50



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September 29	GEORGES CAFE GEORGES CA WAITARA		<b>9.50</b>
September 29	PAYPAL *CHEMISTWH 4029357733		<b>29.99</b>
October 1	TRANSPORTFORNSWTRAVEL SYDNEY		<b>10.44</b>
October 1	A & C MAZ PTY LTD 73980 NORTH SYDNEY		<b>17.80</b>
October 2	BREW AND BAGEL 166901 NORTH SYDNEY		<b>29.97</b>
October 2	A & C MAZ PTY LTD 73980 NORTH SYDNEY		<b>8.64</b>
October 2	BUPA HI PTY LTD MELBOURNE		<b>198.55</b>
October 2	CHEMIST WAREHOUSE NORTH NORTH SYDNEY		<b>110.66</b>
October 2	APPLE.COM/BILL SYDNEY		<b>9.99</b>
October 2	PAYPAL *PADDLE.NET 4029357733	2.74 UNITED STATES DOLLAR AUD 4.09 includes conversion commission of AUD .12	<b>4.09</b>
October 2	TRANSPORTFORNSWTRAVEL SYDNEY		<b>10.44</b>
October 3	PAYPAL *FAIRFAXMEDI 0292821849		<b>20.00</b>
October 3	TRANSPORTFORNSWTRAVEL SYDNEY		<b>10.44</b>
October 4	KINDLE SVCS 503-7150002		<b>19.76</b>
October 5	COCACOLAEPPO CocaColaEPP STRATHFIELD		<b>4.60</b>
October 5	YONG XING PTY LTD HORNSBY		<b>20.93</b>
October 5	TRANSPORTFORNSWTRAVEL SYDNEY		<b>8.40</b>
October 6	AMAZON AU SYDNEY SOUTH		<b>9.25</b>
October 6	AMAZON AU SYDNEY SOUTH		<b>13.95</b>
October 6	AMAZON AU SYDNEY SOUTH		<b>8.10</b>
October 7	BING LEE ELECTRICS PTY OLD GUILDFORD		<b>350.00</b>
October 8	TRANSPORTFORNSWTRAVEL SYDNEY		<b>10.44</b>
October 9	APPLE.COM/BILL SYDNEY		<b>4.99</b>
October 9	APPLE.COM/BILL SYDNEY		<b>9.99</b>
October 9	TRANSPORTFORNSWTRAVEL SYDNEY		<b>10.44</b>
October 10	TRANSPORTFORNSWTRAVEL SYDNEY		<b>11.23</b>
October 14	AMZN AU DSV SYDNEY		<b>18.95</b>
October 15	AMAZON MARKETPLACE AU SYDNEY SOUTH		<b>18.22</b>
October 15	TRANSPORTFORNSWTRAVEL SYDNEY		<b>10.44</b>
October 16	ONEPASS MEMBERSHIP PERTH		<b>4.00</b>
October 16	NORTH BREW CAFE 183259 NORTH SYDNEY		<b>8.73</b>
October 16	NETFLIX.COM MELBOURNE		<b>18.99</b>



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### TRANSACTION DETAILS

TRANSACTION DATE	TRANSACTION DETAILS	FOREIGN SPEND	AMOUNT (\$)
October 16	PHONOMENON NORTH SYDNEY		<b>23.63</b>
October 16	TRANSPORTFORNSWTRAVEL SYDNEY		<b>10.44</b>
October 17	KJ NORRIS North Sydney		<b>7.00</b>
October 17	CHEMIST WAREHOUSE NORTH NORTH SYDNEY		<b>81.97</b>
October 17	TRANSPORTFORNSWTRAVEL SYDNEY		<b>10.44</b>
October 17	AMAZON AU SYDNEY SOUTH		<b>7.02</b>
October 17	AMAZON AU SYDNEY SOUTH		<b>52.80</b>
<b>Total of New Standard Transactions for BISWANATH DUTTA</b>			<b>2,071.38</b>

### New Standard Transactions for: SASWATI DUTTA

Card Number xxxx-xxxxxx-01022

September 15	TRANSPORTFORNSWTRAVEL SYDNEY	<b>7.30</b>
September 24	VODAFONE *AUSTRALIA NORTH SYDNEY	<b>30.00</b>
October 1	THE TEA CENTRE HORNSBY	<b>11.15</b>
October 3	TRANSPORTFORNSWTRAVEL SYDNEY	<b>10.45</b>
October 5	TRANSPORTFORNSWTRAVEL SYDNEY	<b>8.40</b>
October 11	TRANSPORTFORNSWTRAVEL SYDNEY	<b>8.40</b>
October 15	HORNSBY INDIAN BAZAAR HORNSBY	<b>25.50</b>
October 15	YONG XING PTY LTD HORNSBY	<b>6.61</b>
October 16	HORNSBY INDIAN BAZAAR HORNSBY	<b>5.35</b>
October 16	COLES HORNSBY 860 HORNSBY	<b>32.36</b>
October 18	HUNGRY JUNCTION Hornsby	<b>77.10</b>
<b>Total of New Standard Transactions for SASWATI DUTTA</b>		<b>222.62</b>



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### Membership Rewards

Period 13/09/2024 to 12/10/2024

Rewards Number  
**036043444840**

Previous Points Balance	Points Earned*	Bonus Points	Points Adjustments	Points Redeemed	New Points Balance
21,771	4,628	0	0	0	26,399

\* New points balance relates to points earned on your Card Account(s) listed below and any redemptions or adjustments between the above dates on your Membership Rewards statement. Please be aware that due to a difference in statement dates, points relating to charges which may appear on your financial statement may not yet be included in your above points balance. For your up to date points balance please go to [membershiprewards.com.au](http://membershiprewards.com.au)

Points Earned	Card Type	Card Number	No. of Points
	Explorer Credit Card	XXXXXXXXXX01006	4,628
<b>Total Points Earned</b>			<b>4,628</b>

For Membership Rewards information visit [membershiprewards.com.au](http://membershiprewards.com.au) or please call 1300 363 276.  
For all other Card related enquiries please contact the number as found on the front of your statement.

## Card Member Offers and Information

### Manage your account online

Online Services provides you with the convenience of 24 hour access to your account details and online statements. Visit [americanexpress.com.au/online](http://americanexpress.com.au/online) to find out more and register.