



The American Express Explorer Credit Card

americanexpress.com.au
Customer Service
1800 059 388

American Express Credit Card
GPO Box 5159
Sydney NSW 2001

Statement of Account

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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

Minimum Payment Due
by November 13, 2024

OPENING BALANCE					
3,267.41	-	NEW CREDITS	3,267.41	+	NEW DEBITS
					2,294.00
				=	CLOSING BALANCE
					2,294.00

\$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

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

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PAYMENT ADVICE

Membership Number
XXXX-XXXXXX-01006

BISWANATH DUTTA
U 15 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

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

Your Account Payment Options



Pay your bill online

Visit 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 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



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

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.

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.

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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Date
October 19, 2024

TRANSACTION DETAILS

TRANSACTION DATE

TRANSACTION DETAILS

FOREIGN SPEND

AMOUNT (\$)

New Payments

October 7	ONLINE PAYMENT RECEIVED - THANKYOU W5999	200.00 CR
October 14	DIRECT DEBIT RECEIVED - THANK YOU	3,067.41 CR

Total New Payments

3,267.41
CR

New Standard Transactions for: BISWANATH DUTTA

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



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

New Standard Transactions for: SASWATI DUTTA

Card Number xxxx-xxxxxx-01022

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



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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](#)

Points Earned	Card Type	Card Number	No. of Points
	Explorer Credit Card	XXXXXXXXXX01006	4,628
		Total Points Earned	4,628

For Membership Rewards information visit [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](#) to find out more and register.