



americanexpress.co.uk

Customer Service  
0800 917 8020  
American Express  
Services Europe Ltd.  
Dept 871  
1 John Street,  
Brighton  
BN88 1NH  
England

## Statement of Account

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Prepared for  
DIVYAM RASTOGI

Membership Number  
XXXX-XXXXXX-53008

Date  
28/06/24

### Account Summary

Statement includes payments and charges received by 28 June 2024

Previous Closing Balance		New Credits		New Debits		Closing Balance
£1,440.45	-	£1,457.75	+	£5,806.44	=	£5,789.14

Minimum Repayment	Payment Due Date
£115.78	23 July 2024

If you do not pay the Closing Balance in full 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.

In these unprecedented times we want to make sure we can keep in touch with all our Cardmembers should there be disruption to our ability to deliver paper communications.

To switch to paperless please visit the Amex App (click on the Account tab), or log on to [global.americanexpress.com/account-management/paperless-settings](https://global.americanexpress.com/account-management/paperless-settings)

Estimated Interest next month assuming you only pay the minimum payment amount £209.52.

Please send your minimum repayment of £115.78 by the due date shown.

To give you even greater spending power we've increased your credit limit to £24,700.00.

### Statement Period

From 29 May to 28 June 2024

### Credit Summary

At 28 June 2024

Credit Limit £	Available Credit Limit £	Available Cash Limit £
24,700.00	18,910.86	4,940.00

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  
DIVYAM RASTOGI  
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London  
NW95XF  
UNITED KINGDOM



# BRITISH AIRWAYS



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### Rates of Interest

	Compound Annual Rate	Simple Monthly Rate
Goods And Services	35.2%	2.54%
Cash Advance	38.3%	2.74%
Balance Transfer	35.2%	2.54%



For more information about interest rates, visit [americanexpress.co.uk/interest](https://americanexpress.co.uk/interest)

Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Jun 6	Jun 6	PAYMENT RECEIVED - THANK YOU		1,440.45 CR
Jun 10	Jun 19	TFL GOODWILL TFL.GOV.UK/CP		8.55 CR
Jun 11	Jun 11	WWW.PERPLEXITY.AI SAN FRANCISCO	20.00 UNITED STATES DOLLAR	16.24
		Exchange Rate 1.2682 + Nonsterling Transaction Fee .47		
Jun 17	Jun 25	TFL GOODWILL TFL.GOV.UK/CP		7.00 CR
Jun 18	Jun 19	AMZNMKTPLACE*HF7UR25F4 AMAZON.CO.UK		48.98
Jun 2	Jun 2	UBER EATS HTTPS://HELP.UB		23.32
Jun 28	Jun 28	UBER EATS HTTPS://HELP.UB		21.23
May 28	May 28	DELIVEROO LONDON		24.69
May 28	May 28	TFL TRAVEL CHARGE TFL.GOV.UK/CP		6.40
May 29	May 29	TFL TRAVEL CHARGE TFL.GOV.UK/CP		6.40
May 30	May 30	BOLT LONDON		10.20
May 30	May 30	TFL TRAVEL CHARGE TFL.GOV.UK/CP		6.40
May 30	May 30	TFL TRAVEL CHARGE TFL.GOV.UK/CP		3.20
May 30	May 30	TFL TRAVEL CHARGE TFL.GOV.UK/CP		1.75
May 31	May 31	CAMDEN GIVING LONDON		10.00
May 31	May 31	DELIVEROO LONDON		21.98

### How you can pay your statement

You must pay from a personal account in your own name. If you do not, you may experience disruption to your Account with us. If you are unable to pay your Account this way due to personal circumstances, please contact us to discuss this.

All transactions are subject to additional checks and we may contact you for further information.

Direct Debit - Payment will be collected from your bank account on the Direct Debit due date listed on the front of your statement. Enrol in Direct Debit at [global.americanexpress.com/direct-debits/enroll](https://global.americanexpress.com/direct-debits/enroll) For any enquiries about Direct Debit enrolment, please call us on the number at the back of your Card.

Debit Card - Log in to the American Express App, online at [americanexpress.co.uk](https://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.

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 payment will update your balance displayed on our website, mobile handsets and automated telephone service as soon as they have been received.

CHAPS payment - Please use account name American Express Services Europe Limited, sort code 30-00-02 and account number 00888082 and make sure you use your 15 digit American Express Account Number as the reference.

International payment - Please use the following bank details : Swift reference: LOYDGB2LCTY, IBAN: GB65LOYD30000200888082

Please Note: If you have a Direct Debit set-up on your Account, please avoid making payments four working days prior to Direct Debit collection date to avoid duplicate payments.



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Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Jun 1	Jun 1	SUMUP*AQUA HOME SERVICE LONDON		60.00
Jun 1	Jun 1	TFL TRAVEL CHARGE TFL.GOV.UK/CP		1.75
Jun 2	Jun 2	Crispy duck wrap Lingfield		26.00
Jun 2	Jun 2	FIVESTAR CATERING LTD London		13.80
Jun 2	Jun 2	UBER TRIP HTTPS://HELP.UB		55.90
Jun 2	Jun 2	UBER TRIP HTTPS://HELP.UB		11.43
Jun 2	Jun 2	TFL TRAVEL CHARGE TFL.GOV.UK/CP		1.90
Jun 2	Jun 2	TFL TRAVEL CHARGE TFL.GOV.UK/CP		3.20
Jun 2	Jun 2	SAINSBURYS LONDON GOODS		5.15
Jun 2	Jun 3	LHR T5 WDF MAIN HT5 MAI WELLINGTON ROAD		93.40
Jun 3	Jun 3	TFL TRAVEL CHARGE TFL.GOV.UK/CP		6.40
Jun 3	Jun 3	SAINSBURYS LONDON GOODS		2.20
Jun 3	Jun 3	SAINSBURYS LONDON GOODS		1.70
Jun 4	Jun 4	APPLE.COM/BILL HOLLYHILL		29.99
Jun 4	Jun 4	SAINSBURYS LONDON GOODS		3.55
Jun 4	Jun 5	TFL TRAVEL CHARGE TFL.GOV.UK/CP		9.20
Jun 6	Jun 6	TFL TRAVEL CHARGE TFL.GOV.UK/CP		6.40
Jun 7	Jun 7	TFL TRAVEL CHARGE TFL.GOV.UK/CP		11.80
Jun 7	Jun 7	ZETTLE *THE INDIANS NEX MORDEN		2.75
Jun 8	Jun 8	TFL TRAVEL CHARGE TFL.GOV.UK/CP		3.50
Jun 8	Jun 8	DELIVEROO LONDON		12.82
Jun 8	Jun 9	TRADER WEMBLEY WEMBLEY		18.49
Jun 9	Jun 10	DELIVEROO LONDON		11.94
Jun 10	Jun 10	TFL TRAVEL CHARGE TFL.GOV.UK/CP		7.75
Jun 11	Jun 11	TFL TRAVEL CHARGE TFL.GOV.UK/CP		9.50
Jun 12	Jun 12	SP META STORE - UK LONDON		526.99
Jun 13	Jun 13	TFL TRAVEL CHARGE TFL.GOV.UK/CP		10.00
Jun 14	Jun 14	DELIVEROO LONDON		17.39
Jun 15	Jun 15	LEBARA MOBILE LIMITED LONDON		5.00
Jun 16	Jun 16	TESCO STORE 5733 5733TE LONDON		6.55



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Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Jun 16	Jun 16	Residence Inn By Marrio Menlo Park Exchange Rate 1.2654 + Nonsterling Transaction Fee 113.33	4,796.09 UNITED STATES DOLLAR	3,903.50
Jun 16	Jun 17	GYNA* F56FF544 WILMINGTON Exchange Rate 1.2500 + Nonsterling Transaction Fee .01	.50 UNITED STATES DOLLAR	0.41
Jun 17	Jun 17	DELIVEROO LONDON		21.37
Jun 17	Jun 17	TFL TRAVEL CHARGE TFL.GOV.UK/CP		9.50
Jun 18	Jun 18	FACEBOOK KINGS CROSS London		2.90
Jun 18	Jun 18	TFL TRAVEL CHARGE TFL.GOV.UK/CP		10.00
Jun 18	Jun 18	TFL TRAVEL CHARGE TFL.GOV.UK/CP		9.50
Jun 18	Jun 25	TFL GOODWILL TFL.GOV.UK/CP		1.75 CR
Jun 19	Jun 19	DELIVEROO 207008 LONDON		12.98
Jun 20	Jun 21	TFL TRAVEL CHARGE TFL.GOV.UK/CP		9.50
Jun 20	Jun 20	PEPE PIRI PIRI LONDON		5.99
Jun 20	Jun 20	WWW.MYMOES.CO.UK COVENTRY		12.50
Jun 20	Jun 20	TESCO STORE 5733 5733TE LONDON		1.30
Jun 21	Jun 21	KISS THE HIPPO COFFEE London		3.80
Jun 21	Jun 21	TESCO STORE 6186 6186TE WEMBLEY		1.75
Jun 21	Jun 22	TFL TRAVEL CHARGE TFL.GOV.UK/CP		3.50
Jun 21	Jun 22	TFL TRAVEL CHARGE TFL.GOV.UK/CP		9.70
Jun 21	Jun 21	WAGAMAMA WEMBLEY WEMBLEY RETAIL		29.80
Jun 21	Jun 21	CINEWORLD CINEMAS WEMBL LONDON Cineworld WEMBLEY CP		5.18
Jun 22	Jun 22	UBER TRIP HTTPS://HELP.UB		54.05
Jun 22	Jun 22	SP META STORE - UK LONDON		408.01
Jun 22	Jun 22	GANAPATHY CASH AND CARR Wembley		26.62
Jun 22	Jun 22	TFL TRAVEL CHARGE TFL.GOV.UK/CP		8.25
Jun 23	Jun 23	TESCO STORE 5733 5733TE LONDON		2.75
Jun 23	Jun 23	TESCO STORE 5733 5733TE LONDON		3.25
Jun 23	Jun 23	TFL TRAVEL CHARGE TFL.GOV.UK/CP		9.50
Jun 25	Jun 25	TFL TRAVEL CHARGE TFL.GOV.UK/CP		10.00
Jun 25	Jun 25	TFL TRAVEL CHARGE TFL.GOV.UK/CP		9.50
Jun 26	Jun 26	CINEWORLD CINEMAS WEMBL LONDON Cineworld WEMBLEY CP		5.18



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Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Jun 26	Jun 26	CINEWORLD CINEMAS WEMBL LONDON Cineworld WEMBLEY CP		5.93
Jun 26	Jun 26	UBER TRIP      HTTPS://HELP.UB		11.88
Jun 27	Jun 26	BOLT              LONDON		11.10
Jun 27	Jun 27	TFL TRAVEL CHARGE    TFL.GOV.UK/CP		10.00
Total new spend transactions for DIVYAM RASTOGI				5,789.14



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### Avios earned with your British Airways American Express Card

Avios earned from 22/05/2024 to 21/06/2024

#### Understanding your statement:

The Avios information to the right, and the Companion Voucher information below, cover transactions made within the date period above.

Please note, this information is calculated six days in advance of your statement end date and therefore may not reflect all of the transactions on your statement. Any transactions that are processed within this six day period will be reflected on your next month's statement.

The Avios shown to the right will appear on your next Executive Club statement. To check your current Avios balance, log on to [ba.com](https://ba.com) or call your dedicated Executive Club number.

Your Executive Club number

01772283

Avios transferred to your British Airways  
Executive Club account this month

5,404

Breakdown of Avios earned with your  
British Airways American Express Card

	Avios
Spend on your Card (other than with BA)	5,404
Total Avios earned	5,404

### Companion Voucher

Earn more Avios to go further with your Companion Voucher\* As you have qualified for your Companion Voucher, all spend\*\* on your Card between now and your next Card anniversary on 02-08-2024 will go towards increasing your Avios balance. Don't forget, the more Avios you have, the further you will be able to fly.



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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 any terms and conditions.

Interest Free Period		Maximum 56 days on purchases if you pay the full amount you owe on each statement date on time every month. No interest-free period on balance/money transfers or cash advances (subject to any interest-free promotional offer).	
Interest Charging Information		Purchases - We won't charge interest on purchases if you pay the full amount you owe on each statement date on time every month. Otherwise we'll charge interest daily from the date an amount is charged to your account until it's paid in full. Cash Advances and Balance/Money Transfers - We'll charge interest daily on cash advances and balance/money transfers from the date the Transaction is applied to your account until it's paid in full (subject to any promotional offers). Instalment Plans - You'll pay a monthly fee for an Instalment Plan, but no interest will be charged on the balance in an Instalment Plan or on the monthly fee.	
Explaining Interest Rates		Simple Rates - We use the Simple Rate to work out the interest due on your unpaid transactions including any unpaid interest. We calculate this interest daily. We add the total of the daily interest to your account every month on your statement date. This rate moves moves in line with the Bank of England Base Rate. Compounding Interest - If you do not pay your balance in full each month by the date set out in your statement we'll charge interest on any unpaid interest that has fallen due even where you pay the minimum payment. This is called 'compounding' and means that you are paying interest on interest. We have provided the Compound Rates for information only. This is to show you the effect of compounding on the Simple Rate over the course of a year. Because the Compound Rate takes account of the payment of interest on interest, it will be higher than your Simple Interest Rate. We don't use the Compound Rate to work out the interest you owe. You can find out more information about interest rates visiting <a href="http://americanexpress.co.uk/interest">americanexpress.co.uk/interest</a> .	
Allocation of Payments		If the amount you pay is less than the full amount you owe, we'll use your payment to pay off arrears before other amounts you owe us. We'll then pay off the monthly instalment amount and monthly instalment fee that you owe in relation to any Instalment Plan. We'll then pay off the remaining amounts you owe at the highest interest rates before amounts charged at lower interest rates. We'll also apply payments to amounts that have appeared on your statements before amounts that have not yet appeared on your statements.	
Minimum Repayment		The minimum payment is the higher of the following amounts: (1) £25 (or the total amount you owe if less); or (2) an amount equal to the total of: ·any interest, default fees, repayment protection insurance applied to your current month's statement; ·1/12th of any annual cardmembership fee or the full monthly fee (if applicable to the product you hold); ·the monthly instalment amount and the monthly instalment fee due in respect of any Instalment Plan; ·plus 2% of the amount you owe on the account excluding any Instalment Plan balances. A different minimum payment may apply if you are in a Financial Relief Programme.	
Financial Relief Programmes		Whilst you are on a Financial Relief Programme (if applicable), the minimum payment amount will always be at least equal to any interest, default fees and 1/12th of any annual cardmembership fee or the full monthly fee (if applicable to the product you hold) plus 1% of the amount you owe on the account upon entry into the Financial Relief Programme (subject to a minimum of £5).	
Fees		A cardmembership fee may be payable, please see your credit card agreement for more information.	
Charges	>	Cash Advance Fee	3% (£3 minimum) of the amount of the cash
	>	Balance/Money Transfer Fee	3% of the amount of the transfer
	>	Copy Statement Fee	£2 for each additional copy of a paper statement
Foreign Usage	American Express Exchange Rate		You can find our rates by calling us.
	Non-Sterling Transaction Fee		2.99% of the amount after we've converted a transaction into sterling.

### Have you changed your address?

You can update your address in the following ways;

- > Online at [americanexpress.co.uk](http://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 [americanexpress.co.uk](http://americanexpress.co.uk)



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Default Charges	>	Late Payment Fee	£12
	>	Returned Payment Fee	£12
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 complain to the Ombudsman. We can provide details of how to contact the Ombudsman.		

### Have you changed your address?

You can update your address in the following ways;

- > Online at [americanexpress.co.uk](https://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 [americanexpress.co.uk](https://americanexpress.co.uk)