



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
£ [REDACTED]	-	[REDACTED]	+	[REDACTED]	=	£ [REDACTED]

Minimum Repayment

£ [REDACTED]

Payment Due Date

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)

[REDACTED]

[REDACTED]

[REDACTED]

### Statement Period

From 29 May to 28 June 2024

### Credit Summary

At 28 June 2024

Cre	[REDACTED]	Available Cred	[REDACTED]	Available Cas	[REDACTED]
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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  
Flat 48  
Golding House, 11 Beaufort Sq  
London  
NW95XF  
UNITED KINGDOM



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	Compound Annual Rate	Simple Month
Goods And Services	35.2%	
Cash Advance	38.3%	
Balance Transfer	35.2%	

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

Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Jun 6	Jun 6	[REDACTED]		[REDACTED]
Jun 10	Jun 19	TFL GOODWILL	TFL.GOV.UK/CP	8
Jun 11	Jun 11	[REDACTED]	[REDACTED]	[REDACTED]
Jun 17	Jun 25	TFL GOODWILL	TFL.GOV.UK/CP	7.
Jun 18	Jun 19	[REDACTED]		[REDACTED]
Jun 2	Jun 2	[REDACTED]		[REDACTED]
Jun 28	Jun 28	[REDACTED]		[REDACTED]
May 28	May 28	[REDACTED]		[REDACTED]
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	[REDACTED]		[REDACTED]
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	[REDACTED]		[REDACTED]
May 31	May 31	[REDACTED]		[REDACTED]



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Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Jun 1	Jun 1	[REDACTED]		[REDACTED]
Jun 1	Jun 1	TFL TRAVEL CHARGE TFL.GOV.UK/CP		1.75
Jun 2	Jun 2	[REDACTED]		[REDACTED]
Jun 2	Jun 2	[REDACTED]		[REDACTED]
Jun 2	Jun 2	[REDACTED]		[REDACTED]
Jun 2	Jun 2	[REDACTED]		[REDACTED]
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	[REDACTED]		[REDACTED]
Jun 2	Jun 3	[REDACTED]		[REDACTED]
Jun 3	Jun 3	TFL TRAVEL CHARGE TFL.GOV.UK/CP		6.40
Jun 3	Jun 3	[REDACTED]		[REDACTED]
Jun 3	Jun 3	[REDACTED]		[REDACTED]
Jun 4	Jun 4	[REDACTED]		[REDACTED]
Jun 4	Jun 4	[REDACTED]		[REDACTED]
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	[REDACTED]		[REDACTED]
Jun 8	Jun 8	TFL TRAVEL CHARGE TFL.GOV.UK/CP		3.50
Jun 8	Jun 8	[REDACTED]		[REDACTED]
Jun 8	Jun 9	[REDACTED]		[REDACTED]
Jun 9	Jun 10	[REDACTED]		[REDACTED]
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	[REDACTED]		[REDACTED]
Jun 13	Jun 13	TFL TRAVEL CHARGE TFL.GOV.UK/CP		10.00
Jun 14	Jun 14	[REDACTED]		[REDACTED]
Jun 15	Jun 15	[REDACTED]		[REDACTED]
Jun 16	Jun 16	[REDACTED]		[REDACTED]



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Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Jun 16	Jun 16	[REDACTED]	[REDACTED]	[REDACTED]
Jun 16	Jun 17	[REDACTED]	[REDACTED]	[REDACTED]
Jun 17	Jun 17	[REDACTED]		[REDACTED]
Jun 17	Jun 17	TFL TRAVEL CHARGE TFL.GOV.UK/CP		9.50
Jun 18	Jun 18	[REDACTED]		[REDACTED]
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
Jun 19	Jun 19	[REDACTED]		[REDACTED]
Jun 20	Jun 21	TFL TRAVEL CHARGE TFL.GOV.UK/CP		9.50
Jun 20	Jun 20	[REDACTED]		[REDACTED]
Jun 20	Jun 20	[REDACTED]		[REDACTED]
Jun 20	Jun 20	[REDACTED]		[REDACTED]
Jun 21	Jun 21	[REDACTED]		[REDACTED]
Jun 21	Jun 21	[REDACTED]		[REDACTED]
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	[REDACTED]		[REDACTED]
Jun 21	Jun 21	[REDACTED]		[REDACTED]
Jun 22	Jun 22	[REDACTED]		[REDACTED]
Jun 22	Jun 22	[REDACTED]		[REDACTED]
Jun 22	Jun 22	[REDACTED]		[REDACTED]
Jun 22	Jun 22	TFL TRAVEL CHARGE TFL.GOV.UK/CP		8.25
Jun 23	Jun 23	[REDACTED]		[REDACTED]
Jun 23	Jun 23	[REDACTED]		[REDACTED]
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	[REDACTED]		[REDACTED]



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Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Jun 26	Jun 26	[REDACTED]		[REDACTED]
Jun 26	Jun 26	[REDACTED]		[REDACTED]
Jun 27	Jun 26	[REDACTED]		[REDACTED]
Jun 27	Jun 27	TFL TRAVEL CHARGE TFL.GOV.UK/CP		10.00
[REDACTED]				[REDACTED]



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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	<p>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.</p> <p>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).</p> <p>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.</p>		
Explaining Interest Rates	<p>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.</p> <p>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.</p> <p>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>.</p>		
Allocation of Payments	<p>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.</p> <p>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.</p>		
Minimum Repayment	<p>T [REDACTED] ing amounts:</p> <ul style="list-style-type: none"><li>·any interest, default fees, repayment protection insurance applied to your current month's statement;</li><li>·1/12th of any annual cardmembership fee or the full monthly fee (if applicable to the product you hold);</li><li>·the monthly instalment amount and the monthly instalment fee due in respect of any Instalment Plan;</li><li>·plus 2% of the amount you owe on the account excluding any Instalment Plan balances.</li></ul> <p>A different minimum payment may apply if you are in a Financial Relief Programme.</p>		
Financial Relief Programmes	<p>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 [REDACTED] you owe on the account upon entry into the [REDACTED])</p>		
Fees	A cardmembership fee may be payable, please see your credit card agreement for more information.		
Charges	>	Cash Advance Fee	[REDACTED]
	>	Balance/Money Transfer Fee	[REDACTED]
	>	Copy Statement Fee	[REDACTED]
Foreign Usage	American Express Exchange Rate	You can find our rates by calling us.	
	Non-Sterling Transaction Fee	[REDACTED]	

### 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	
	>	Returned Payment Fee	
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)