



www.americanexpress.ca

Customer Service or Lost or Stolen Card 1-800-668-2639 (24 hours, toll free)

From outside of Canada/U.S call collect 905-474-9380

Amex Bank of Canada, P.O. Box 3204, Stn F, Toronto ON M1W 3W7

Statement of Account

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The American Express Gold Rewards Card

Prepared For
YEQI SHI

Account Number
XXXX XXXXX7 11005

Opening Date Closing Date
Jan 15, 2016 - Feb 14, 2016

Previous Balance	\$0.00
Less Payments	\$0.00
Less Other Credits	\$0.00
Plus Interest	\$0.00
Plus Purchases	\$561.37
Plus Fees	\$0.00
Plus Funds Advances	\$0.00
Plus Other Charges	\$0.00
Equals New Balance	\$561.37

Amount Due \$561.37

Statement includes payments and charges received by Feb 14, 2016

Billing days this period: 31

The World of YES Starts Here

Congratulations on becoming a Gold Rewards Cardmember. Get to know your Card, from how to earn more Membership Rewards® points to the features and services to help you make the most of your travels. Visit

americanexpress.ca/welcomegoldrewards

We value your membership. Please pay the balance in full. Thank you.

Your Transactions

Transaction Date	Posting Date	Details	Amount (\$)
Total of Payment Activity			0.00
New Charges for YEQI SHI			
Card Number XXXX-XXXXXX7-11005			
Feb 5	Feb 7	BURGER KING #12099 TORO TORONTO	2.09
Feb 5	Feb 7	SUBWAY TORONTO	4.19
Feb 6	Feb 8	SHOPPER'S DRUG MART TORONTO	23.66
Feb 7	Feb 8	SUBWAY #64656 TORONTO	4.20
Feb 9	Feb 9	AMAZON.CA AMAZON.CA	135.60
Feb 9	Feb 10	SWISS CHALET #1224 TORONTO	13.77

AMERICAN EXPRESS

PLEASE PAY BY PAYMENT DUE DATE TO ALLOW YOUR PAYMENT TO BE PROCESSED BY YOUR FINANCIAL INSTITUTION AND SENT TO US.

- Cheque payments are payable to Amex Bank of Canada.
- Ensure that you write your Account Number clearly on the front of your cheque.
- Enclose this remittance portion of your statement with your payment.

Do Not Send Cash Through Mail. DETAILS ENCLOSED.

Account Number XXXX XXXXX7 11005
Amount Due \$561.37
Payment Due Date Mar 8, 2016

Amount Paid (\$)

YEQI SHI
APT 1006 200 ELM STREET
TORONTO ON M5T1K4

Amex Bank of Canada/
Banque Amex du Canada
PO Box 2000
West Hill ON M1E 5H4



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Opening Date
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Transaction Date	Posting Date	Details	Amount (\$)
Feb 9	Feb 11	POPEYE'S LOUISIANA C TORONTO	3.45
Feb 9	Feb 11	SUBWAY TORONTO	4.19
Feb 10	Feb 12	BURGER KING #12099 TORO TORONTO	5.64
Feb 12	Feb 13	ROOTS CANADA LTD. YORK	90.94
Feb 12	Feb 13	LUCKY MOOSE FOOD MAR TORONTO	38.62
Feb 13	Feb 14	BEYOND THE RACK MONTREAL	235.02
Total of new transactions for YEQI SHI			561.37



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About Your Statement

Transaction / Posting Details - If the transaction date is not available, the posting date will be used as the transaction date and will be shown with an asterisk (*). Occasionally you may not recognize the business name listed. This can happen when a company has a registered name different from that used commercially.

Charges Made in Foreign Currencies - All foreign currency charges have been converted into Canadian dollars on the date we processed the charge. Non-U.S. dollar charges have been converted through U.S. dollars, by converting the charge amount into U.S. dollars and then by converting that U.S. dollar amount into Canadian dollars. U.S. dollar charges have been converted directly into Canadian dollars. As agreed, unless a specific rate was required by law, the American Express treasury system has used conversion rates based on interbank rates (selected from customary industry sources) from the business day prior to the processing date, increased by a single conversion commission of 2.5 %. Any conversion commission charged on the original charge will not be returned on a refund. Any charges converted by third parties prior to being submitted to us have been at rates selected by them.

Interest - As a charge card, the balance must always be paid in full each month or all charges on that statement will be considered delinquent. Interest charges are calculated at an annual rate of 30% for each day that a delinquent charge remains outstanding, starting from and including the transaction date or from and including the first day of the billing period in which it is first charged to your account, if that is later, until the day we receive payment in full. Please refer to your Cardmember Agreement for details. Interest is not charged on interest or annual card membership fees. The interest grace period from the closing date of the current statement to the closing date of the next statement varies and will be 28, 29, 30 or 31 days depending on the number of days in the calendar month in which the current closing date occurs.

Billing Errors - If you have a complaint, problem or dispute with this statement or any charge on it, contact us immediately but in any event within 25 days of the Closing Date of this statement. Otherwise, this statement will be considered accurate except for any amount which has been improperly credited to the account and you may not later make a claim against us in respect of any item on this statement. Subject to the Cardmember Agreement, if you contact us as required, we will take all reasonable and appropriate steps to provide the information you request or attempt to resolve the dispute.

Payment Due Date - Payment of your balance in full must be received by the closing date of your next statement in order to avoid interest charges on the new charges appearing on this statement. Your payment due date is set 6 days before the closing date to allow for payment processing by your financial institution and weekends and holidays. However, please check with your own financial institution regarding processing delays.

Payments - Payments may be made using the Electronic Payment Program from American Express by Pre-authorized Payment Plan, Pay by Phone, Pay by Online Services or Pay by Voice Response and is subject to the terms, conditions and restrictions in the Electronic Payment Program Agreement. The Pre-authorized Payment Plan is available for future statements only unless the front page of this statement indicates you are already enrolled. Subject to the Electronic Payment Program Agreement and availability of the services, you can request a same day payment prior to 8pm Eastern Time or schedule a future payment from your Canadian dollar deposit account. However, your first payment can only be scheduled 3 calendar days after enrollment. To enroll, login to Online Services or call the customer service number on this statement for Pay by Phone or Pay by Voice Response. For details visit www.americanexpress.ca/paymentmethods. We reserve the right without notice to restrict or cancel availability of the Electronic Payment Program, limit the number or frequency of payments or restrict scheduling a future payment within a certain time period or if the account is past due. Payments may be made using telephone or internet banking facilities through participating financial institutions, at a branch or ATM. Check with your institution for processing delays. Payments will be sent by your financial institution to us within 3 to 5 business days and your account will not be credited until we receive a payment. Cheques will not be credited until received by us and may take up to 10 business days or longer depending on your geographic location. If mailing your payment, please see instructions on front page of this statement. It is your responsibility to make payment arrangements and ensure that sufficient funds are available in the deposit account. We will reverse a payment if it is returned or dishonoured for any reason and a dishonoured payment fee will apply.

Questions - If you have any questions about your account, please call American Express Customer Service 24 hours a day, 7 days a week at the phone numbers provided on the first page of this statement.



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Membership Rewards

Account Summary from 02/02/2016 to 02/14/2016

Previous Points Balance	Points Earned	Bonus Points	Points Adjustments	Points Redeemed	New Points Balance	Rewards Number
0	623	25,000	0	0	25,623	CM01436752

Points Earned	Card Type	Card Number	No. of Points
	Gold Rewards Card	XXXXXXXXXX711005	623
		Total Points Earned	623

Summary of Base Points Earned on the American Express Gold Rewards Card

Date	Description	Qualifying Purchases	No. of Points
1 Point/\$1		\$499.09	499
2 Points/\$1-Eligible Grocery Purchases		\$38.62	77
02/13/2016	LUCKY MOOSE FOOD MAR TORONTO	\$38.62	77
2 Points/\$1-Eligible Drugstore Purchases		\$23.66	47
02/08/2016	SHOPPER'S DRUG MART TORONTO	\$23.66	47
	Total Points Earned		623

Bonus Points	Description	No. of Points
	bonus points	10,000
	Welcome bonus	15,000
	Total Bonus Points	25,000

Log on to your account or register for online services at membershiprewards.ca to get your up-to-date Membership Rewards point balance, view our latest offers, and redeem for hundreds of rewards from merchandise and gift cards to travel with TripFlex rewards.

The American Express Gold Rewards Card. Remember, you earn double Membership Rewards points for every dollar in eligible grocery, gas, drugstore and travel purchases charged to your Card. And you earn one point for every dollar charged to your Card everywhere else.