



americanexpress.co.uk
Customer Service
0800 917 8047
American Express
Services Europe Ltd.
Dept 871
1 John Street,
Brighton
BN88 1NH
England

Statement of Account

Prepared for
MR MINGTAO ZHANG

Membership Number
XXXX-XXXXXX-01002

Date
05/07/24

Account Summary Statement includes payments and charges received by 5 July 2024

Previous Closing Balance		New Credits		New Debits		Closing Balance
£609.76	-	£609.76	+	£494.40	=	£494.40
Direct Debit Amount		Direct Debit Date		Minimum Repayment		Payment Due Date
£494.40		19 July 2024		£25.00		30 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

Estimated Interest next month assuming you only pay the minimum payment amount £19.13.

The payment specified above will be debited from your bank on the direct debit date shown or shortly after. Please note, this amount may be adjusted in response to payments or credits received up to four days before your Direct Debit Due date.

Statement Period	From 6 June to 5 July 2024		
Credit Summary	Credit Limit £	Available Credit Limit £	Available Cash Limit £
At 5 July 2024	16,500.00	16,005.60	3,300.00

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
MR MINGTAO ZHANG
5 BLEAKRIDGE AVENUE
NEWCASTLE
ST5 8SL
UNITED KINGDOM



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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

Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Jun 19	Jun 19	PAYMENT RECEIVED - THANK YOU		609.76 CR
Jun 5	Jun 5	ASDA STORES NEWCASTLE GOODS		60.03
Jun 11	Jun 11	ASDA WOLSTANTON OPT WOLSTANTON ASDA Fuel		50.51
Jun 11	Jun 11	ASDA STORES NEWCASTLE GOODS		64.31
Jun 12	Jun 13	PAYPAL *GIFFGAFF 712132 4029357733		6.00
Jun 15	Jun 15	ASDA STORES NEWCASTLE GOODS		65.26
Jun 22	Jun 22	ASDA STORES NEWCASTLE GOODS		67.82
Jun 22	Jun 22	ASDA WOLSTANTON OPT WOLSTANTON ASDA Fuel		37.40
Jun 28	Jun 28	ASDA STORES NEWCASTLE GOODS		80.61
Jul 3	Jul 3	ASDA STORES NEWCASTLE GOODS		62.46
Total new spend transactions for MR MINGTAO ZHANG				494.40

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 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 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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Date
05/07/24

Your Cashback Statement

Cashback earned as of 28/06/2024

Previous Cashback Earned	
£36.91	
Breakdown of Cashback Earned This Month	
	Cashback £
Spend on your Card	2.47
Total Cashback Earned	2.47
Closing Cashback Balance	
£39.38	

Cashback Terms and Conditions

Please note the cashback earned amount is calculated six days in advance of your statement end date and therefore may not reflect all of the transactions on your statement

When do you earn cashback?

You will earn cashback if:

- you use your Card Account to make purchases; and
- you make purchases of at least £3,000 in the card membership year applicable to your Card Account. A membership year is consecutive periods of 12 months beginning on the date your Card Account is opened.

How much cashback will you earn?

You will usually earn cashback at the following rate:

- 0.5% on purchases made using your Card Account up to £10,000 in the previous 12 months; and
- 1% on purchases made using your Card Account over £10,000 in the previous 12 months,

except for purchases made at warehouse retailers in the United Kingdom where you will earn cashback at the rate of 0.5%. You can find out which retailers we treat as warehouse retailers by checking the FAQ section of our website (americanexpress.co.uk)

Cashback is calculated on the amount of the purchase and then rounded down to the nearest full pence.

Paying cashback

Cashback will be paid into your Card Account annually on or around the anniversary of the date of your first monthly statement. The amount paid will be based on the cashback you earned in the previous 12 months.

Losing your cashback

All your cashback earned will be forfeited if you miss two consecutive monthly payments on your Card Account. You will start earning cashback again when payments to your Card Account are up to date.

This is a summary of how cashback works on your account. Please refer to your Cardmember Agreement for the full cashback terms and conditions.



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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 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 americanexpress.co.uk/interest.</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>The minimum payment is the higher of the following amounts:</p> <ul style="list-style-type: none">(1) £25 (or the total amount you owe if less); or(2) an amount equal to the total of:<ul style="list-style-type: none">·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. <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 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).</p>		
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
- > 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



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Default	>	Late Payment Fee	£12
Charges	>	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
- > 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