



Platinum Card®

RAJ NARAYANAN
Closing Date 11/03/20
Account Ending 5-61008



p. 1/9

Customer Care: 1-800-525-3355
TTY: 1-800-221-9950
Website: americanexpress.com

New Balance **CR\$720.33**
Amount Due **\$0.00**
Payment Not Required

Membership Rewards® Points

Available and Pending as of 09/30/20

440,612

For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)

Account Summary

Previous Balance	\$431.59
Payments/Credits	-\$6,146.91
New Charges	+\$4,994.99
Fees	+\$0.00

New Balance **CR\$720.33**

➔ See page 2 for important information about your account.

ⓘ Your credit balance can be applied against future transactions or you may request a refund.

➔ Please refer to the **IMPORTANT NOTICES** section on **page 9**.



We've introduced more ways you can earn rewards during this time.

Learn more by visiting americanexpress.com/whatsnew

You can also contact us using the phone number on your Card or chat us on the Amex App.
Text CHAT to 86509 to receive a link to download on your iPhone® iOS or Android™ phone.
See app store listings for operating system info. Message and data rates may apply.



Payment Coupon
Do not staple or use paper clips



Pay by Computer
americanexpress.com/pbc



Pay by Phone
1-800-472-9297

Account Ending 5-61008

Enter 15 digit account # on all payments.
Make check payable to American Express.

RAJ NARAYANAN
8 HEATHER LN
GLEN ROCK NJ 07452

Payment Not Required

Amount Due
\$0.00

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270



0000349992220508608 100072033000000000 02 1

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the close of each billing period. If you have Pay Over Time, we will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date. If you have Pay Over Time Select: we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will

be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: www.americanexpress.com

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

www.americanexpress.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

**Platinum Card®**RAJ NARAYANAN
Closing Date 11/03/20

p. 3/9

Account Ending 5-61008

**Customer Care & Billing Inquiries**
International Collect
Large Print & Braille Statements
Cash Advance at ATMs Inquiries1-800-525-3355
1-954-473-2123
1-800-525-3355
1-800-CASH-NOW
Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897**Website:** americanexpress.com**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**
P.O. BOX 1270
NEWARK NJ 07101-
1270**Payments and Credits****Summary**

	Total
Payments	-\$3,322.48
Credits	
RAJ NARAYANAN 5-61008	-\$424.43
MANGLAM NARAYANAN 5-61040	-\$2,400.00
Total Payments and Credits	-\$6,146.91

Detail

*Indicates posting date

Payments			Amount
10/04/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$537.20
10/11/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,447.93
10/15/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$614.17
10/16/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$247.44
10/24/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$335.79
10/27/20*	RAJ NARAYANAN	RETURN PROTECTION BENEFIT PAYMENT	-\$139.95
Credits			Amount
10/10/20	RAJ NARAYANAN	LOWE'S PARAMUS NJ 201-527-1250	-\$20.24
10/13/20*	RAJ NARAYANAN	AMEX Wireless Phone Service Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00
10/16/20	RAJ NARAYANAN	THE HOME DEPOT #0959 PATERSON NJ 800-654-0688	-\$64.67
10/16/20	RAJ NARAYANAN	LOWE'S PARAMUS NJ 201-527-1250	-\$86.73
10/24/20*	RAJ NARAYANAN	AMEX Streaming Subscription Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00
10/26/20	RAJ NARAYANAN	UBER TRIP HELP.UBER.COM CA TTYENRZE 94105	-\$14.87
10/30/20	RAJ NARAYANAN	TILLYS INTERNET Paye IRVINE CA 866-484-5597	-\$155.13
11/01/20	RAJ NARAYANAN	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$42.79
10/23/20	MANGLAM NARAYANAN	BERNSTEIN MEDICAL LONG IS CITY NY 212-283-3000	-\$2,400.00

Continued on reverse

New Charges

Summary

Total

RAJ NARAYANAN 5-61008

\$4,994.99

Total New Charges**\$4,994.99**

Detail

**RAJ NARAYANAN**

Card Ending 5-61008

Amount

10/02/20	STAPLES 00039 00039000278144 07652 HP 952 COLOR 3PK	PARAMUS	NJ	\$74.63
10/02/20	S & S ACTIVEWEAR 0318 800-523-2155	BOLINGBROOK	IL	\$30.98
10/02/20	AMAZON.COM*MK9GJ0JS2 MERCHANDISE	AMZN.COM/BILL	WA	\$75.40
10/05/20	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA	\$19.49
10/05/20	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$50.54
10/05/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$8.50
10/06/20	AMZN MKTP US*MK1KP8BT1 BOOK STORES	AMZN.COM/BILL	WA	\$62.06
10/06/20	AMAZON.COM*MK2TX6P22 MERCHANDISE	AMZN.COM/BILL	WA	\$124.12
10/07/20	AMZN MKTP US*MK6G67XZ2 BOOK STORES	AMZN.COM/BILL	WA	\$18.50
10/07/20	SOUTH WILLIAM PKG LLC 212-686-9800	NEW YORK	NY	\$15.00
10/07/20	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$42.60
10/07/20	STAPLES.COM (800) 333-3330 STAPLES 2 YEAR COMPUTERTABLET ACCID	800-333-3330	MA	\$199.99
10/07/20	STAPLES.COM (800) 333-3330 HP 17BY3067ST 173 NOTEBOOK INTEL I7	800-333-3330	MA	\$646.49
10/08/20	SOUTH WILLIAM PKG LLC 212-686-9800	NEW YORK	NY	\$15.00
10/08/20	SOUTH WILLIAM PKG LLC 212-686-9800	NEW YORK	NY	\$15.00
10/08/20	STAPLES 00243 00243006004083 90028 CUSTOM UNBOUND DOCUMENT	HOLLYWOOD	CA	\$6.18
10/09/20	UBER EATS AXSL3U2W 94103	SAN FRANCISCO	CA	\$26.59
10/09/20	UBER EATS 8005928996	SAN FRANCISCO	CA	\$5.54
10/09/20	USPS PO 3371710696 001433574 8002758777	GLEN ROCK	NJ	\$30.20
10/10/20	LOWE'S 201-527-1250	PARAMUS	NJ	\$36.15
10/10/20	LOWE'S 201-527-1250	PARAMUS	NJ	\$70.82

Continued on next page



Platinum Card®

RAJ NARAYANAN
Closing Date 11/03/20



p. 5/9

Account Ending 5-61008

Detail Continued

				Amount
10/10/20	STAPLES 00039 00039000301188 07652 MELLOW HAND SANITIZER 8OZ STAPLES FUNDED COUPON	PARAMUS	NJ	\$1.03
10/11/20	AMZN MKTP US*MK9C55ID1 BOOK STORES	AMZN.COM/BILL	WA	\$21.66
10/11/20	VZWLSS BILL PAY VN BILL PAY	800-922-0204	FL	\$100.00
10/13/20	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47
10/13/20	NEX WORLDWIDE EXPRESS, INC 2126853025	WALINGTON	NJ	\$29.01
10/13/20	SUNSET BLVD MAILBOXES 899000003010988 SUNSETBLVDMAILBOX@YAHOO.C	LOS ANGELES	CA	\$432.00
10/14/20	WALLINGTON PLUMBING & HE S4130085.0001 10004 PLUMBING/HEATING EQUIP	WAYNE	NJ	\$232.44
10/14/20	SOUTH WILLIAM PKG LLC 212-686-9800	NEW YORK	NY	\$15.00
10/15/20	SOUTH WILLIAM PKG LLC 212-686-9800	NEW YORK	NY	\$15.00
10/16/20	ZOHO CORPORATION +19259249500	PLEASANTON	CA	\$83.84
10/17/20	AMZN MKTP US*2T8CX9NZ0 BOOK STORES	AMZN.COM/BILL	WA	\$9.37
10/17/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$2.50
10/19/20	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$47.94
10/20/20	AAA FULTON SUPPLY INC 212-587-4088	NEW YORK	NY	\$93.08
10/20/20	SOUTH WILLIAM PKG LLC 212-686-9800	NEW YORK	NY	\$15.00
10/21/20	SOUTH WILLIAM PKG LLC 212-686-9800	NEW YORK	NY	\$15.00
10/21/20	UBER TRIP ZTGFKWSY 94105	HELP.UBER.COM	CA	\$12.58
10/22/20	WIX.COM*MAILBOXES-G-SUITE 800-600-0949	800-600-0949	NY	\$6.50
10/23/20	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ	\$166.34
10/23/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
10/23/20	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$17.05
10/24/20	SHOPIFY* 91772003 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
10/24/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
10/25/20	UBER TRIP TTYENRZE 94105	HELP.UBER.COM	CA	\$42.04
10/25/20	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
10/27/20	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00

Continued on reverse

Detail Continued

				Amount
10/27/20	BUILD.COM 800-375-3403	800-375-3403	CA	\$561.53
10/27/20	DYSON DYSON HOUSEHOLD APPLIANCES	UNITED STATES		\$328.49
10/28/20	LOWRYS SUN VALLEY 670 LOWRYS SUN VALL 800-225-8231	SUN VALLEY	CA	\$127.04
10/28/20	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.50
10/28/20	CAR PROS KIA OF GLENDALE 00-0802707936 818-7451400	GLENDALE	CA	\$42.47
10/28/20	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.25
10/28/20	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$103.78
10/28/20	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$3.00
10/29/20	JOE CHAVEZ AUTOMATIC 00138620 0000191342 CONTRACTORS	SYLMAR	CA	\$125.00
10/29/20	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.50
10/30/20	TARGET LA SUNSET 2479 GROCERY STORE	LOS ANGELES	CA	\$27.36
10/30/20	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.50
10/31/20	MANN BROTHERS 650000009143614 3239365168	LOS ANGELES	CA	\$26.23
10/31/20	MANN BROTHERS 650000009143614 3239365168	LOS ANGELES	CA	\$3.27
11/01/20	INTUIT QUICKBOOKS T1-9982539-139 94043	800-446-8848	CA	\$40.00
11/01/20	AMAZON.COM*2857Q8PE0 MERCHANDISE	AMZN.COM/BILL	WA	\$107.31
11/02/20	RENU DERMATOLOGY squareup.com/receipts	Anaheim	CA	\$100.00
11/02/20	RENU DERMATOLOGY squareup.com/receipts	Anaheim	CA	\$150.00
11/02/20	RENU DERMATOLOGY squareup.com/receipts	Anaheim	CA	\$25.00
11/02/20	TERMINIX 800-837-6464	800-837-6464	TN	\$134.00
11/02/20	UNION 76 09438235 UNION 76	LOS ANGELES	CA	\$15.01
11/03/20	AMZN MKTP US*287DA9AO2 BOOK STORES	AMZN.COM/BILL	WA	\$27.50

Fees

	Amount
Total Fees for this Period	\$0.00

Continued on next page



Platinum Card®

RAJ NARAYANAN
Closing Date 11/03/20



p. 7/9

Account Ending 5-61008

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	\$725.00
Total Interest in 2020	\$0.00

Interest Charge Calculation

Days in Billing Period: 32

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Cash Advances	05/01/2019		25.24% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

**IMPORTANT NOTICES****EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.