



Platinum Card®

RAJ NARAYANAN
Closing Date 09/03/20
Account Ending 5-69001



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

New Balance **\$429.22**

Payment Due Date **09/28/20[‡]**

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 09/28/20, you may have to pay a late fee of up to \$40.00.

Membership Rewards® Points

Available and Pending as of 07/31/20

434,121

For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Previous Balance	CR\$301.34
Payments/Credits	-\$2,675.46
New Charges	+\$3,406.02
Fees	+\$0.00

New Balance **\$429.22**

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **pages 9 - 10.**



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.

Congratulations! You saved with offers and benefits this statement period. Please refer to the Payments and Credits section of your statement. View all available offers and benefits when you log in to your online Card account at americanexpress.com

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↓ Please fold on the perforation below, detach and return with your payment ↓



Payment Coupon

Do not staple or use paper clips



Pay by Computer

americanexpress.com/pbc



Pay by Phone

1-800-472-9297

Account Ending 5-69001

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

RAJ NARAYANAN
8 HEATHER LN
GLEN ROCK NJ 07452

Payment Due Date
09/28/20
Amount Due
\$429.22

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 000042922000042922 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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 represent 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 09/03/20

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**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**TSA Pre✓®/Global Entry benefit update:**

You may receive either a \$100 statement credit for the Global Entry application fee or a credit for up to \$85 for the TSA Pre✓® application fee, when it is charged to your eligible Card. For the TSA Pre✓® fee credit, you must select the 5-year program option through an Authorized Enrollment Provider for TSA Pre✓®. All else remains unchanged. Only one credit will be given in a 4-year period for Global Entry or in a 4.5-year period for TSA Pre✓®, depending on which fee is charged to your Card first. Global Entry also includes TSA Pre✓® with no additional application or fee required. For details visit TSA.gov, and for terms and conditions, visit www.americanexpress.com/expeditedtravel.

Payments and Credits**Summary**

	Total
Payments	-\$1,399.40
Credits	-\$1,276.06
Total Payments and Credits	-\$2,675.46

Detail

*Indicates posting date

Payments	Amount
08/11/20* ONLINE PAYMENT - THANK YOU	-\$614.62
08/14/20* ONLINE PAYMENT - THANK YOU	-\$193.41
08/18/20* ONLINE PAYMENT - THANK YOU	-\$233.47
08/21/20* ONLINE PAYMENT - THANK YOU	-\$183.71
08/26/20* RETURN PROTECTION BENEFIT PAYMENT	-\$174.19
Credits	Amount
06/04/20 TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$46.24
07/11/20 TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$83.00
08/04/20 UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615770296545 Passenger Name: MARTIN/ANDREW Document Type: SUPPORTED REFUND	-\$13.00
08/07/20* AMEX Streaming Subscription Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00
08/07/20 AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$6.81
08/10/20 AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$112.04

Continued on reverse

Detail Continued

*Indicates posting date

			Amount
08/10/20	AMEXTRAVEL.COM CHICAGO Amex Travel Credit		-\$200.00
08/21/20	LIFECCELLCSR.COM 866-9771412 FL 8887385357		-\$189.00
08/24/20	CARCO CARRIAGE LITTLE ROC FORT SMITH AR Location Date Rental: LITTLE ROCK AR 20/08/21 Return: LITTLE ROCK AR 20/08/24 Agreement Number: 1763099 Renter Name: NARAYANAN RAJ		-\$48.95
08/25/20	CY LITTLE ROCK WEST LITTLE ROCK Amex Offer Credit		-\$50.00
08/27/20	AMEXTRAVEL.COM 800-297-2977 WA 0 08401 RAJ NARAYANAN BORGATA HOTEL CASINO & SPA, ATLANTIC CITY		-\$391.23
08/29/20*	AMEX Wireless Phone Service Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS		-\$20.00
08/29/20	H&M0700 700 NEW YORK NY 855-466-7467		-\$14.99
09/02/20	LIGHTOLOGYCOM 000000001 CHICAGO IL 7738836111		-\$80.80

New Charges**Summary****Total****Total New Charges****\$3,406.02****Detail****RAJ NARAYANAN**

Card Ending 5-69001

				Amount
06/10/20	TRANSACTION PROCESSED BY AMERICAN EXPRESS			\$189.00
08/03/20	AMAZON.COM*MF1P67HD1 MERCHANDISE	AMZN.COM/BILL	WA	\$16.15
08/03/20	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$10.00
08/03/20	AMZN MKTP US*MF64G4JO2 BOOK STORES	AMZN.COM/BILL	WA	\$21.76
08/04/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$21.31
08/04/20	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$15.00
08/04/20	AMZN MKTP US*MF9D98AI2 BOOK STORES	AMZN.COM/BILL	WA	\$56.66
08/04/20	AMAZON.COM*MF7QO1EN0 MERCHANDISE	AMZN.COM/BILL	WA	\$14.06

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Detail Continued

				Amount
08/05/20	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA	\$19.49
08/05/20	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$15.00
08/05/20	AMAZON.COM*MF0HD30P2 MERCHANDISE	AMZN.COM/BILL	WA	\$122.50
08/06/20	TARGET.COM 800-591-3869	800-591-3869	MN	\$39.21
08/06/20	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$15.00
08/06/20	T J MAXX 8009266299	NEW YORK	NY	\$23.52
08/07/20	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$15.00
08/07/20	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$15.00
08/07/20	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$80.17
08/07/20	AMZN MKTP US*MF8XO75N2 BOOK STORES	AMZN.COM/BILL	WA	\$16.76
08/08/20	THE HOME DEPOT 800-654-0688	PARAMUS	NJ	\$34.75
08/09/20	BURLINGTON STORES 6 6 609-387-7800	PARAMUS	NJ	\$19.24
08/10/20	AMEXTRAVEL.COM 0 08401 RAJ NARAYANAN BORGATA HOTEL CASINO & SPA,ATLANTIC CITY	800-297-2977	WA	\$391.23
08/10/20	LIGHTOLOGYCOM 000000001 7738836111	CHICAGO	IL	\$81.65
08/11/20	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47
08/11/20	BedBathAndBeyond.COM 800-462-3966	800-462-3966	NJ	\$261.29
08/12/20	AMZN MKTP US*MF4662Y52 BOOK STORES	AMZN.COM/BILL	WA	\$194.82
08/14/20	AMAZON.COM*MF51M39M0 MERCHANDISE	AMZN.COM/BILL	WA	\$20.26
08/16/20	AMZN MKTP US*MM1BD7LP2 BOOK STORES	AMZN.COM/BILL	WA	\$18.39
08/16/20	AMZN MKTP US*MM3K69T62 BOOK STORES	AMZN.COM/BILL	WA	\$139.95
08/18/20	ZOHO CORPORATION +19259249500	PLEASANTON	CA	\$90.00
08/19/20	TERMINIX 800-837-6464	800-837-6464	TN	\$134.00
08/22/20	JIFFY AIRPORT PARKING ECO 000000001 8608564108	NEWARK	NJ	\$30.00
08/22/20	WIX.COM*741288371 800-600-0949	800-600-0949	NY	\$6.50
08/23/20	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$17.05
08/23/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99

Continued on reverse

Detail Continued

				Amount
08/24/20	CARCO CARRIAGE LITTLE ROC Location Rental: LITTLE ROCK AR Return: LITTLE ROCK AR Agreement Number: 1763099 Renter Name: NARAYANAN RAJ	FORT SMITH Date 20/08/21 20/08/24	AR	\$177.57
08/24/20	COURTYARD 4N3 Arrival Date 08/21/20 00000000	Little Rock Departure Date 08/24/20	AR	\$279.45
08/25/20	SHOPIFY* 87041619 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
08/25/20	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
08/25/20	EIG*CONSTANTCONTACT.COM 1118153085972 02451 CONSTANT CONTACT	855-229-5506	MA	\$15.97
08/27/20	VZWRLLSS BILL PAY VN BILL PAY	800-922-0204	FL	\$227.61
08/27/20	H&M0700 0000 855-466-7467	NEW YORK	NY	\$17.99
08/28/20	AMAZON.COM*MM7570S50 MERCHANDISE	AMZN.COM/BILL	WA	\$16.38
08/29/20	H&M0700 0000 855-466-7467	NEW YORK	NY	\$27.04
08/29/20	EIG*CONSTANTCONTACT.COM 1118153085972 02451 CONSTANT CONTACT	855-229-5506	MA	\$65.00
08/30/20	NORDSTROM 8002855800	SHORT HILLS	NJ	\$33.90
08/30/20	LUKOIL Arrival Date 08/30/20 00000000 LODGING	FORT LEE Departure Date 08/30/20	NJ	\$45.20
08/31/20	HALLMARK LOST & FOUND +19729734420	LOS ANGELES	CA	\$71.97
08/31/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$6.00
09/01/20	TILLYS INTERNET Paye 06638804 92618 APPAREL HSWRS/ACC	IRVINE	CA	\$155.13
09/01/20	INTUIT QUICKBOOKS T1-8C64E43-315 94043	800-446-8848	CA	\$20.00

Fees

	Amount
Total Fees for this Period	\$0.00

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Platinum Card®
RAJ NARAYANAN
Closing Date 09/03/20



Account Ending 5-69001

2020 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2020	\$550.00
Total Interest in 2020	\$0.00

Interest Charge Calculation					Days in Billing Period: 31
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

Your Personal Details

Account protection is important to us. Please update your **Personal Details** so we may contact you about your account if needed. Visit <https://global.americanexpress.com/account-management/> to get started.

Important Notices continued on next page.

IMPORTANT NOTICES continued**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.

End of Important Notices.