



10/13/21

RAJ NARAYANAN  
8 HEATHER LANE  
GLEN ROCK NJ 07452

Account :  
XXXX-XXXXX9-31001

Dear RAJ NARAYANAN,

We are writing to provide you with an important notice regarding the account referenced above. You can find this information on the back of this letter or on the additional page(s) enclosed. Please review and keep this notice for your reference.

As a reminder, you can always manage your account by logging in to [americanexpress.com](https://americanexpress.com). If you have any questions, call us at the number on the back of your Card or at 1-800-528-4800.

Sincerely,  
American Express Customer Care

RAJ NARAYANAN  
8 HEATHER LANE  
GLEN ROCK NJ 07452

499928431626231013





**IMPORTANT NOTICES****Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

Summary of Changes, Effective October 1, 2021	
<b>Words we use in the Agreement</b>	We are updating this sub-section under <i>Introduction</i> in Part 2 of your Cardmember Agreement to remove precious metal coins or bullion and digital precious metals products from the definition of " <i>cash advance</i> ."

ID 13258

**Detail of Changes to Your Cardmember Agreement**

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Your Cardmember Agreement will be amended as follows:

**Effective October 1, 2021**, the *Introduction* section in Part 2 of the Cardmember Agreement is amended by deleting the definition of cash advance in the *Words we use in the Agreement* sub-section and replacing it with the following:

"A **cash advance** is a charge to get cash or cash equivalents, including travelers cheques, gift cheques, foreign currency, money orders, digital currency, casino gaming chips, race track wagers, and similar offline and online betting transactions."

CMLENGDPRUS0199

*End of Important Notices.*