



# Delta SkyMiles® Platinum American Express Card

BALAN NARAYANAN  
Closing Date 05/17/20

DELTA  
SKYMILES

p. 1/9

Account Ending 4-17005

**New Balance** **CR\$54.50**  
**Minimum Payment Due** **\$0.00**  
**Payment Not Required**

## Delta SkyMiles®

Miles Earned this Period

**503**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

## Account Summary

Previous Balance	\$0.00
Payments/Credits	-\$511.86
New Charges	+\$457.36
Fees	+\$0.00
Interest Charged	+\$0.00

**New Balance** **CR\$54.50**  
**Minimum Payment Due** **\$0.00**

Credit Limit	\$16,500.00
Available Credit	\$16,554.50
Cash Advance Limit	\$3,300.00
Available Cash	\$3,300.00
Days in Billing Period:	31

## Customer Care



**Pay by Computer**  
[americanexpress.com/pbc](https://americanexpress.com/pbc)

**Customer Care**  
1-800-257-0770

**Pay by Phone**  
1-800-472-9297



See page 3 for additional information.

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 for any changes to your Account terms and any other communications on **pages 7 - 9**.



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

Learn more by visiting [americanexpress.com/whatsnew](https://americanexpress.com/whatsnew)

You can also contact us using the phone number on your Card or chat us on the Amex App by using the camera on your iOS or Android device to scan here. See app store listings for operating system info.



Continued on page 3



**Payment Coupon**  
Do not staple or use paper clips



**Pay by Computer**  
[americanexpress.com/pbc](https://americanexpress.com/pbc)



**Pay by Phone**  
1-800-472-9297

**Account Ending 4-17005**

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

BALAN NARAYANAN  
8 HEATHER LANE  
GLEN ROCK NJ 07452

Payment Not Required

New Balance  
**\$54.50CR**

Minimum Payment 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

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349990878354010 100005450000000000 13 H

**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 deposit or other asset 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 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. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

**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 (such as airlines) 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](http://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](http://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](http://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](http://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](http://www.americanexpress.com/privacy).



# Delta SkyMiles® Platinum American Express Card

BALAN NARAYANAN  
Closing Date 05/17/20



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Account Ending 4-17005



**Customer Care & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Cash Advance at ATMs Inquiries**

1-800-257-0770  
1-336-393-1111  
1-800-257-0770  
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](http://americanexpress.com)

**Customer Care  
& Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**  
P.O. BOX 1270  
NEWARK NJ 07101-  
1270

## Claims Resolution Clause Update

The address for sending a claim notice to American Express has changed.  
Notice to American Express should be sent to **American Express ADR**  
**c/o CT Corporation System, 28 Liberty Street, New York, New York 10005.**

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$496.86
<b>Credits</b>	
BALAN NARAYANAN 4-17005	-\$15.00
<b>Total Payments and Credits</b>	<b>-\$511.86</b>

### Detail

\*Indicates posting date

Payments	Amount
04/25/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$64.35
04/30/20* RAJ NARAYANAN EXTENDED WARRANTY BENEFIT PAYMENT	-\$432.51
<b>Credits</b>	<b>Amount</b>
05/06/20* BALAN NARAYANAN Adjustment	-\$15.00

## New Charges

### Summary

	Total
BALAN NARAYANAN 4-17005	\$241.05
MANGLAM NARAYANAN 4-16015	\$163.01
RAJ NARAYANAN 4-16031	\$53.30
<b>Total New Charges</b>	<b>\$457.36</b>

### Detail



**BALAN NARAYANAN**  
Card Ending 4-17005

	Amount
04/17/20 QVC*533201847201*6OF6 CONSUMERPROD 800-367-9444 PA	\$3.55
05/01/20 QVC*533694020001*6OF6 CONSUMERPROD 800-367-9444 PA	\$4.52
05/05/20 INSTACART 8882467822 SAN FRANCISCO CA	\$15.00

Continued on reverse

**Detail Continued**

				Amount
05/05/20	NEW JERSEY E-Z PASS 888-288-6865	888-288-6865	NJ	\$110.00
05/06/20	QVC*537731759701* CONSUMERPROD	800-367-9444	PA	\$42.10
05/08/20	Vonage.Com AMERICA 1114117671 07733	866-243-4357	NJ	\$44.56
05/08/20	QVC*535511755601*4OF5 CONSUMERPROD	800-367-9444	PA	\$21.32

**MANGLAM NARAYANAN**

Card Ending 4-16015

				Amount
04/21/20	HSNI TV 001660167890 33729 LEMONWAY SLUB KNIT CARDI	800-284-3900	FL	\$20.42
04/21/20	HSNI TV 001660178094 33729 LEMON WAY PRINTED CARDIG	800-284-3900	FL	\$19.96
04/21/20	HSNI TV 001660167479 33729 LEMONWAY SLUB KNIT CARDI	800-284-3900	FL	\$20.42
04/30/20	HSNI TV 001662366509 33729 SCA 5 ESSENTIALS DUAL PA	800-284-3900	FL	\$51.18
05/12/20	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$9.51
05/15/20	TJC*SHOPLC-45970656 877-899-0078	877-899-0078	TX	\$27.68
05/15/20	TJC*SHOPLC-45962687 877-899-0078	877-899-0078	TX	\$13.84

**RAJ NARAYANAN**

Card Ending 4-16031

				Amount
05/08/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$53.30

**Fees**

				Amount
<b>Total Fees for this Period</b>				<b>\$0.00</b>

**Interest Charged**

				Amount
<b>Total Interest Charged for this Period</b>				<b>\$0.00</b>

**About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.



### 2020 Fees and Interest Totals Year-to-Date

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

### Interest Charge Calculation

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			
Purchases	01/05/2019		14.50% (v)	\$0.00	\$0.00
Cash Advances	01/05/2019		25.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

### Miles Earned

SkyMiles® Account Number: XXXXXX0331



	Current Period	Year to Date
Miles Earned for Eligible Purchases	443	7,626
Total Bonus Miles Earned and Adjustments	60	2,904
<b>Total Miles Earned</b>	<b>503</b>	<b>10,530</b>

### Bonus Miles Earned and Adjustments

	Current Period
4X Miles at U.S. Supermarkets	60
<b>Total</b>	<b>60</b>

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.



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

We are making changes to your American Express Cardmember Agreement referenced in 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 Cardmember Agreement can be found after the below summary chart.

<b>Summary of Changes, Effective for Billing Periods ending on or after August 1, 2020</b>	
<b>How we calculate your Minimum Payment Due</b>	<p>We are changing how we calculate your Minimum Payment Due. As a result, your Minimum Payment Due may be higher. If you are in a payment program, your program enrollment will not be affected by this change and this change will become effective for you upon completion of your payment program.</p> <p>If you are enrolled in Autopay and selected Fixed Amount as your payment setting, please review the amount you chose, as it may now be less than your Minimum Payment Due.</p>

ID 13001

*See the following page for the Detail of Changes to your Cardmember Agreement.*

**IMPORTANT NOTICES continued****Detail of Change to Your Cardmember Agreement**

This notice amends your American Express Cardmember Agreement ("Agreement") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**About Your Minimum Payment Due**

**Effective for billing periods ending on or after August 1, 2020**, Part 2 of the Cardmember Agreement is amended by deleting the *How we calculate your Minimum Payment Due* section and replacing it with the following:

<b>How we calculate your Minimum Payment Due</b>	<p>To calculate the Minimum Payment Due for each billing statement, we start with the <i>highest</i> of:</p> <ul style="list-style-type: none"><li>(1) Interest charged on the billing statement plus 1% of the New Balance (excluding any interest, penalty fees, overlimit amount, and plan balances); or</li><li>(2) 2% of the New Balance (excluding any penalty fees, overlimit amount, and plan balances); or</li><li>(3) \$40.</li></ul> <p>Then we add any penalty fees shown on the billing statement, up to 1/24th of any overlimit amount, any plan payment due, and any amount past due.</p> <p>Your Minimum Payment Due will not exceed your New Balance. You may pay more than the Minimum Payment Due, up to your New Balance, at any time.</p> <div><p><b>EXAMPLE:</b> Assume that your New Balance is \$2,900, interest is \$29.57, and you have no active plans, overlimit amount, penalty fees, or amounts past due.</p><ul style="list-style-type: none"><li>(1) <math>\\$29.57 + 1\% \text{ multiplied by } (\\$2,900 - \\$29.57) = \\$58.27</math></li><li>(2) \$58 (2% of \$2,900)</li><li>(3) \$40</li></ul><p>The highest of (1), (2) or (3) is \$58.27</p><p>If your account has any active plans, overlimit amount, penalty fees, or amounts past due, your Minimum Payment Due will be higher.</p></div>
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**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](http://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.