



Platinum Card®

RAJ NARAYANAN
Closing Date 07/02/21
Account Ending 5-61008



p. 1/14

Customer Care: 1-800-525-3355
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$304.02**

Payment Due Date **07/28/21[‡]**

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 07/28/21, you may have to pay a late fee of up to \$40.00.

Membership Rewards® Points

Available and Pending as of 05/31/21

479,933

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

Account Summary

Previous Balance	\$106.55
Payments/Credits	-\$4,810.67
New Charges	+\$5,008.14
Fees	+\$0.00

New Balance **\$304.02**

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 9 - 14**.

We added a new benefit to your Platinum® Card account

With Cell Phone Protection, you can be reimbursed for your costs to repair or replace your damaged or Stolen cell phone up to \$800, subject to a \$50 deductible, for 2 approved claims per 12-month period when your prior month's wireless bill was paid utilizing an Eligible Card Account. For the full terms and conditions, please visit americanexpress.com/phoneprotection.

Coverage is provided by New Hampshire Insurance Company, an AIG Company.

LET'S GO
SHOP SMALL



WITH



Summer is here, and the small businesses you love can't wait to see you – both in-store and online.

Explore ways to support at ShopSmall.com.

↓ 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 5-61008

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

07/28/21

Amount Due
\$304.02

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 000030402000030402 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 07/02/21



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Account Ending 5-61008



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

1-800-525-3355
1-954-473-2123
1-800-CASH-NOW
1-800-525-3355

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-525-3355**



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	-\$3,732.04
Credits	
RAJ NARAYANAN 5-61008	-\$1,078.63
Total Payments and Credits	-\$4,810.67

Detail

*Indicates posting date

			Amount
Payments			
06/04/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$106.55
06/11/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$538.01
06/13/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$398.86
06/19/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,808.04
06/22/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$580.58
06/24/21*	RAJ NARAYANAN	RETURN PROTECTION BENEFIT PAYMENT	-\$300.00
Credits			
06/06/21	RAJ NARAYANAN	UBER TRIP SAN FRANCISCO CA WH5FDRQO 94105	-\$1.36
06/08/21	RAJ NARAYANAN	THE HOME DEPOT 959 PATERSON NJ IRVING 07514	-\$301.87
06/12/21	RAJ NARAYANAN	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$138.09
06/17/21	RAJ NARAYANAN	AMERICAN AIRLINES 45107392 800-433-7300 TX AMERICAN AIRLINES Ticket Number: 0012181155705 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET	-\$11.20
06/20/21	RAJ NARAYANAN	BLOOMINGDALES S COAST PL 000000062 COSTA MESA CA 8665932540	-\$517.20
06/23/21	RAJ NARAYANAN	STAPLES 00243 HOLLYWOOD CA 00243000664960 90028 HP CHROMEBOOK 14/4/32/A4	-\$108.91

Continued on reverse

New Charges

Summary

	Total
RAJ NARAYANAN 5-61008	\$4,878.14
CALEB WESTBAY 5-63012	\$130.00
Total New Charges	\$5,008.14

Detail



RAJ NARAYANAN
Card Ending 5-61008

				Amount
06/03/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$95.95
06/05/21	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA	\$19.49
06/05/21	UBER TRIP WH5FDRQO 94105	SAN FRANCISCO	CA	\$20.26
06/05/21	AMAZON.COM*2X7M873J0 MERCHANDISE	AMZN.COM/BILL	WA	\$54.28
06/05/21	AMZN MKTP US*2X2DK66U1 BOOK STORES	AMZN.COM/BILL	WA	\$52.46
06/05/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$21.31
06/06/21	AMZN MKTP US*2X2R514V2 BOOK STORES	AMZN.COM/BILL	WA	\$156.00
06/06/21	THE HOME DEPOT 800-654-0688	NEPTUNE	NJ	\$44.27
06/07/21	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$42.60
06/08/21	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00615219568202 Passenger Name: NARAYANAN/RAM Document Type: UPGRADE CHARGE	ATLANTA		\$117.18
06/08/21	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00615214878261 Passenger Name: NARAYANAN/RAM Document Type: MISCELLANEOUS TAX(S)/FEE(S)	ATLANTA		\$139.99
06/08/21	STAPLES 00039 00039000203960 07652 BIOPURE ALCOHOL WIPES 100CT STAPLES FUNDED COUPON	PARAMUS	NJ	\$2.07
06/10/21	UBER TRIP FDBVMETN 94105	SAN FRANCISCO	CA	\$7.70
06/10/21	UBER TRIP G512F67C 94105	SAN FRANCISCO	CA	\$37.68
06/10/21	FSP*FOX AUTO PARKS, INC. 000003272 3236739004	LOS ANGELES	CA	\$53.54
06/11/21	THE HOME DEPOT 6616 LA ROCHA 90028	HOLLYWOOD	CA	\$345.32
06/12/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$33.79

Continued on next page



Detail Continued

				Amount
06/13/21	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES From: To: Carrier: Class: LOS ANGELES INTERN DALLAS/FORT WORTH AA Y LOS ANGELES INTERN AA Y Ticket Number: 0012181155705 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET	800-433-7300	TX	\$11.20
06/13/21	AMERICAN AIRLINES 45105410 AMERICAN AIRLINES From: To: Carrier: Class: LOS ANGELES INTERN DALLAS/FORT WORTH AA Y LOS ANGELES INTERN AA Y Ticket Number: 0012181256600 Passenger Name: NARAYANAN/RAM MR Document Type: PASSENGER TICKET	800-433-7300	TX	\$11.20
06/13/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$31.72
06/14/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$734.00
06/15/21	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$291.23
06/15/21	PUBLIC STORAGE 26978 SELF-STORAGE	800-567-0759	CA	\$46.99
06/15/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$733.00
06/17/21	CHEVRON 0308170/CHEVRON SERVICE STN	LONG BEACH	CA	\$23.00
06/17/21	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$206.78
06/17/21	STAPLES 00243 00243000258837 90028 HP CHROMEBOOK 14/4/32/A4	HOLLYWOOD	CA	\$108.91
06/19/21	BLOOMINGDALES S COAST PL 000000062 8665932540	COSTA MESA	CA	\$79.20
06/19/21	BLOOMINGDALES S COAST PL 000000062 8665932540	COSTA MESA	CA	\$581.44
06/20/21	BT*PMT*NJ.COM 8887827533	ISELIN	NJ	\$10.00
06/21/21	SHOPIFY* 112446229 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
06/21/21	WALDORF ASTORIA BEVERLY HILLS PARKING LOT & GARAGE	BEVERLY HILLS	CA	\$20.00
06/23/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
06/23/21	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$19.18
06/23/21	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ	\$266.56
06/25/21	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
06/25/21	www.cvs.com 000002695 8007467287	800-746-7287	RI	\$5.33
06/25/21	DENTAL INSURANCE AUTOPAY DENTAL INSURA 877-280-4204	RNCHO CORDOVA	CA	\$64.92

Continued on reverse

Detail Continued

				Amount
06/26/21	UBER TRIP WKBFRM3L 94105	SAN FRANCISCO	CA	\$34.22
06/26/21	TJ MAXX 10692704 FAMILY CLOTHING	SANTA ANA	CA	\$39.26
06/27/21	BURLINGTON STORES 596 596 609-387-7800	SANTA ANA	CA	\$10.91
06/28/21	JEWELERS-MUTUAL-PMNT INSURANCE	800-558-6411	WI	\$72.00
06/28/21	ZIPCAR.COM AUTOMOBILE RENTAL	BOSTON	MA	\$7.46
06/28/21	CONSTANT CONTACT 1118153085972 02451 CONSTANT CONTACT	WALTHAM	MA	\$65.00
06/30/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$36.11
06/30/21	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$33.01
07/01/21	INTUIT QUICKBOOKS CL.INTUIT.COM	800-446-8848	CA	\$40.00



CALEB WESTBAY

Card Ending 5-63012 Monthly Spending Limit: \$1,000

				Amount
06/09/21	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00642111678574 Passenger Name: WESTBAY/CALEBKENT Document Type: EXCESS BAGGAGE	ATLANTA		\$30.00
06/14/21	AMERICAN AIRLINES 05101106 AMERICAN AIRLINES Ticket Number: 0010271501043 Passenger Name: WESTBAY/CALEB Document Type: EXCESS BAGGAGE	LOS ANGELES	CA Date of Departure: 06/14	\$30.00
06/18/21	AMERICAN AIRLINES 45105104 AMERICAN AIRLINES Ticket Number: 0010271880402 Passenger Name: WESTBAY/CALEB Document Type: EXCESS BAGGAGE	DALLAS	TX Date of Departure: 06/18	\$70.00

Fees

	Amount
Total Fees for this Period	\$0.00

2021 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2021	\$550.00
Total Interest in 2021	\$0.00



Platinum Card®
RAJ NARAYANAN
Closing Date 07/02/21



Account Ending 5-61008

Interest Charge Calculation

Days in Billing Period: 29

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****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 Immediately

About Additional Cardmembers	We are revising the language of this sub-section of your Cardmember Agreement to clarify when you are eligible for a refund of the Additional Card Annual Membership fee. This does not reflect an actual change in policy.
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ID 13221

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.

About Additional Cardmembers

Effective Immediately, Part 2 of the Cardmember Agreement is amended by replacing the last paragraph in the *About Additional Cardmembers* sub-section with the following:

About Additional Cardmembers	If an Annual Membership fee applies for an Additional Card, please refer to the refund policy disclosed in the <i>Closing your Account</i> sub-section of your Cardmember Agreement. If a single Annual Membership fee applies for a group of Additional Cards on your Account, this policy will apply when you cancel the Additional Card on which the fee was assessed. If an Annual Membership fee applies to Additional Cards on your Account, it is shown on page 2 of Part 1 of the Cardmember Agreement.
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CMLENGDPRUS0182

Important Notices continued on next page.

IMPORTANT NOTICES continued**Notice of Important Changes to Your Card Benefits**

We are making changes to the Card benefits for the account referenced in this notice. We encourage you to read the notice, share it with Additional Card Members on your account, and file it for future reference. Additional details of the Card benefits can be found after the below summary chart.

Summary of Changes, Effective Immediately	
New Benefits	<p>The following new benefits are now available on your Card:</p> <ul style="list-style-type: none">• \$200 Hotel Credit• \$300 Equinox Credit• \$240 Digital Entertainment Credit• \$179 CLEAR Credit <p>You can learn more about these benefits below by visiting americanexpress.com/platinum.</p>
Summary of Change, Effective February 1, 2023	
Change to Benefit	<p>The Centurion Lounge guest access policy will change for Platinum and Additional Platinum Card Members on a Platinum Card Account.</p> <p>You will be charged a \$50 per-visit fee per guest.</p> <p>You can earn complimentary guest access for up to two guests by spending \$75,000 or more on your Card Account in calendar year 2022 and in each calendar year thereafter.</p> <p>You can learn more about the change below and the expanding network of Centurion® lounges by visiting thecenturionlounge.com/info/terms.</p>

ID 13216

See the following page(s) for the Detail of Changes to Your Card Benefits

CMLENGDPRUS0184

Important Notices continued on next page.

**IMPORTANT NOTICES continued****Detail of New Card Benefits**

To learn more about these benefits and see the full terms and conditions, visit americanexpress.com/platinum.

\$200 Hotel Credit

Get \$200 back in annual statement credits on prepaid Fine Hotels + Resorts® or The Hotel Collection bookings with American Express Travel when you pay with your Card. Basic and Additional Card Members may receive up to a total of \$200 in statement credits each calendar year, across all Cards on the Account, when using their eligible Card on eligible, prepaid Fine Hotels + Resorts® and The Hotel Collection bookings made through American Express Travel (meaning through amextravel.com, the Amex® App, or by calling the phone number on the back of your eligible Platinum Card). Bookings of The Hotel Collection require a minimum stay of two consecutive nights. Additional terms apply, see americanexpress.com/platinum.

\$300 Equinox Credit

Get up to \$300 back in annual statement credits (\$25 each month) on select Equinox or Equinox+ memberships when you pay with your Card. Basic Card Members and Additional Card Members on the Account are eligible to receive up to a total of \$25 in statement credits each month across all Cards on the Account on membership fees for (i) Equinox All-Access, Destination Access, and E by Equinox access memberships (which include complimentary access to the Equinox+ app as part of membership) or (ii) a stand-alone membership to the Equinox+ app. In each case, membership fees must be charged directly by Equinox or Equinox+ (as applicable) to the Card, to be eligible for statement credits. To receive this benefit, Card Members must (1) access the Equinox website through the link provided in the benefits section of their American Express online account or mobile app, or at platinum.equinox.com, to enroll in an eligible Equinox or Equinox+ membership or validate their eligibility to apply the benefit to an existing eligible membership or (2) with respect to the Equinox membership only, enroll in an eligible Equinox membership in person at a Club. Eligible Card Members must be at least eighteen (18) years old, or must have the written consent of a parent or legal guardian if they are 16 or 17 years of age. Membership is subject at all times to Equinox's membership agreement and Equinox's standard rules, policies and procedures and, in the case of Equinox+, to Equinox Media's standard rules, policies and procedures. Additional terms apply, see americanexpress.com/platinum.

For Amex Offer Enrolled Card Members: Card Members who have redeemed the Amex Offer for Equinox+ [Spend \$40 or more, get \$25 back. Up to 9 times (between 10/5/2020 and 6/30/2021)] will be auto enrolled into the \$300 Equinox Credit Benefit. This means you will receive statement credits of up to \$25 per month on your eligible Equinox+ membership fee (or other eligible Equinox membership) charged to your Card and do not need to enroll via platinum.equinox.com.

\$240 Digital Entertainment Credit

Get up to \$20 back each month when you make eligible purchases at one or more of Peacock, SiriusXM, Audible, and The New York Times with your Card. Enrollment is required to receive the benefit. Only the Basic Card Member or Authorized Account Manager(s) on the Card Account can enroll in the benefit. Eligible purchases from the available providers (see below) must be charged to a Basic or Additional Card Member on the enrolled Card Account for the benefit to apply. Purchases by both the Basic Card Member and Additional Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is eligible for up to \$20 in statement credits per month, for a total of \$240 per calendar year in statement credits across all Cards on the Account. If you are an existing subscriber who is billed directly by a participating partner, you can begin to enjoy your benefit after you enroll with us. If you already have a subscription and are billed through a third party (like Apple) you can still receive the credit but you will need to subscribe directly with a participating partner at the then current subscription price.

IMPORTANT NOTICES continued

Participating partners are Peacock, SiriusXM, Audible, and The New York Times. Purchases of prepaid or gift cards from third-party retailers for use at these participating partners are not eligible for this benefit. Only valid for transactions completed in the U.S. and U.S. Territories. Peacock: Eligible purchases for Peacock include all Peacock subscriptions and purchases, including but not limited to Peacock Premium and Premium Plus, made directly online at peacocktv.com. Eligible purchases do not include subscriptions bundled with cable services or other bundles, promotional offers through third parties, or gift cards. SiriusXM: Eligible purchases for SiriusXM include purchases made directly with SiriusXM (US) online at siriusxm.com, through SiriusXM telephone sales or direct mail order purchase transactions. Eligible purchases do not include SiriusXM safety, security or Telematics services (Connected Vehicle), SiriusXM for Business subscriptions, SiriusXM ad sales or Pandora. Audible: All Audible purchases made directly through audible.com are eligible, including Audible subscriptions (Audible Plus and Audible Premium Plus) and audiobook purchases. The New York Times: Eligible purchases for the New York Times include any digital or print newspaper subscriptions (including digital or print news, NYT Cooking and New York Times Games) made directly through nytimes.com. Eligible purchases do not include advertising services, NYT conferences, gift cards, the TimesDigest or purchases from the NYTimes company store. Additional terms apply, see americanexpress.com/platinum.

\$179 CLEAR Credit

Receive up to \$179 in annual statement credits when you pay for an annual CLEAR membership with your Card. Enrollment in CLEAR is required and is subject to CLEAR's application and/or approval process, over which American Express has no control. American Express has no liability regarding the CLEAR program. If a Card Member's application is not approved by CLEAR, CLEAR will refund the charges and American Express will reverse the statement credit if it was applied before CLEAR refunds the charges. CLEAR memberships automatically renew each year unless canceled and CLEAR will charge the applicable membership fee to the Card CLEAR has on file. Purchases by both the Basic Card Member and any Additional Card Members on the Account are eligible for statement credits, but the total amount of statement credits for eligible purchases will not exceed \$179 on the Card Account per calendar year. For additional information on the CLEAR program, including information regarding membership, eligibility, and for a list of participating locations, as well as the full terms and conditions of the CLEAR program, please go to clearme.com. Additional terms apply, see americanexpress.com/platinum.

Detail of Changes to The Centurion Lounge Guest Access Policy

To learn more about this benefit, visit thecenturionlounge.com/info/terms.

Basic Card Members and Additional Card Members on the account may bring up to two (2) guests per visit into locations of The Centurion Lounge in the U.S., at Hong Kong International Airport and at London Heathrow Airport for no per-visit guest fee ("Complimentary Guest Access") through January 31, 2023. Effective February 1, 2023, Platinum Card Members and Additional Platinum Card Members on the account will be charged a \$50 per-visit fee for each guest. To receive Complimentary Guest Access after January 31, 2023, the total eligible purchases on the Platinum Account must reach \$75,000 between January 1, 2022 and December 31, 2022 and in each calendar year thereafter.

Beginning February 1, 2023, eligibility for Complimentary Guest Access will be processed within a week of the Platinum Account's meeting the purchase requirement in most cases, but may take up to 12 weeks to become effective. Complimentary Guest Access status will be reflected in the Benefits tab of your online account and in the American Express App. Once effective, Complimentary Guest Access will be available for the remainder of the calendar year in which it became effective, the following calendar year, and until January 31 of the next calendar year (for example, if Complimentary Guest Access becomes effective on May 1, 2023, it will remain effective through January 31, 2025). Eligible purchases made by any Additional Card Members on the Platinum Account will contribute to the purchase requirement. Eligible purchases to meet the purchase requirement are for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or other cash equivalents. If a Basic Platinum Card Member upgrades or downgrades from a

**IMPORTANT NOTICES continued**

different American Express Card, eligible purchases made on that Card Account will count toward the new Platinum Account's Complimentary Guest Access purchase requirement.

Card Members have unlimited complimentary access to all locations of The Centurion Lounge. Gold Card and Green Card Additional Cards on your Account are not eligible for complimentary access. All access to The Centurion Lounge is subject to space availability. To access The Centurion Lounge, the Card Member must present The Centurion Lounge agent with the following upon each visit: his or her valid Card, a boarding pass showing a confirmed reservation for a departing flight on the same day on any carrier and a government-issued I.D. Note that select lounges allow access to Card Members with a confirmed reservation for any same-day travel (departure or arrival). Refer to the specific location's access policy for more information. Failure to present this documentation may result in access being denied. Card Members will not be compensated for changes in locations, rates or policies. A Card Member must be at least 18 years of age to enter without a parent or legal guardian. For locations with a self-service bar, the Card Member must be of legal drinking age in the location's jurisdiction to enter without a parent or legal guardian. Must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. American Express reserves the right to remove any person from the Lounge for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive or violent. Soliciting other Card Members for access into our lounge is not permissible. Hours may vary by location and are subject to change. Amenities vary among The Centurion Lounge locations and are subject to change. Services and amenities in the Lounge are complimentary, however you are responsible for any purchases and/or servicing charges you authorize our Member Services Professionals to perform on your behalf. Some American Express Cards are not eligible for all services provided by Member Services Desk. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside The Centurion Lounge. If we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with lounge access in any way or that you intend to do so, we may remove access to The Centurion Lounge from the Account. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

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.

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Premium Private Jet Program Changes

Effective September 1, 2021, the Premium Private Jet Program fulfilled by Delta Private Jets, Inc. will no longer be available. Flight reservations made with Delta Private Jets prior to September 1 for travel after that date will be honored. Delta Private Jets was acquired by Wheels Up and as of July 1, 2021, you will be able to enroll in a new Private Jet program operated by Wheels Up Partners LLC ("Wheels Up") which will include:

- An initiation fee discount on a new Wheels Up Connect Membership or a new Wheels Up Core Membership
- A credit to use on an initial flight with a new Connect Membership or a new Core Membership
- Guaranteed capped hourly rates on one round-trip flight within the continental United States on select aircraft, when enrolled in a Connect Membership or Marketplace Access

Visit the Benefits section of your online account for further details and to view the full terms and conditions.

Summary of Premium Private Jet Program Terms and Conditions

Eligibility: Premium Private Jet Program (the "Program") fulfilled by Wheels Up Partners LLC ("Wheels Up") is available on Marketplace Access, Connect Memberships, or Core Memberships. Card Members must enroll directly with Wheels Up and provide proof of an eligible American Express Platinum or Centurion Card issued in the Card Member's name ("Qualifying Card"). **Core and Connect Memberships: Initiation Discounts and Flight Credits; Fund Program Flight Credits:** For new Wheels Up Core and Connect Memberships (each a "Membership"), applicable initiation fee discounts and initiation flight credits will be automatically applied at the time a Card Member purchases such a Membership. After renewing a Membership, if a Card Member purchases a fund program, applicable fund program flight credits will be added to their account immediately. Card Members who purchase a Membership are not required to make purchases with a Qualifying Card to receive the associated initiation discount or fund program flight credit. Flight credits expire after 12 months of issuance and are not refundable or exchangeable for cash or statement credits. **Marketplace Access: Transaction Fee Waiver:** Card Members enrolled Marketplace Access are entitled to receive a waiver of up to two Wheels Up transaction fees per year of enrollment, depending on Qualifying Card type, and must complete the applicable transaction with a Qualifying Card in order to receive the transaction fee waiver. **Connect Memberships and Marketplace Access, Guaranteed Hourly Rates:** Guaranteed hourly rate trips are subject to minimum booking time and flight time requirements and are available only for round-trip flights entirely within the continental U.S. on select aircraft types. **Existing Wheels Up Memberships (prior to July 1, 2021):** If a Card Member with a Qualifying Card has an existing Wheels Up Membership prior to July 1, 2021, the Card Member is not eligible for any initiation-related portions of the Program (i.e., discounted initiation fees or initial flight credits) but will be eligible for other available benefits of the Program. **General Terms:** Available discounts and credits may not be combined with other offers of the same type (e.g., initiation discounts cannot be combined other initiation discounts) and are non-transferable. All participation in the Program is subject to Wheels Up's membership agreement and other terms and conditions applicable to your use of Wheels Up services, including without limitation blackout dates, minimum booking times and flight time requirements. Membership levels and benefits are subject to change.

End of Important Notices.