



Platinum Card®

RAJ NARAYANAN
Closing Date 08/03/20
Account Ending 5-69001



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

New Balance **CR\$301.34**
Amount Due **\$0.00**
Payment Not Required

Membership Rewards® Points

Available and Pending as of 06/30/20

426,616

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

Account Summary

Previous Balance	CR\$857.26
Payments/Credits	-\$4,755.80
New Charges	+\$5,311.72
Fees	+\$0.00

New Balance **CR\$301.34**

➔ 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 11 - 17**.



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



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 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 100030134000000000 02 4

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 08/03/20

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Account Ending 5-69001

**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	-\$3,455.50
Credits	
RAJ NARAYANAN 5-69001	-\$1,295.30
MANGLAM NARAYANAN 5-61040	-\$5.00
Total Payments and Credits	-\$4,755.80

Detail *Indicates posting date

Payments			Amount
07/10/20*	RAJ NARAYANAN	RETURN PROTECTION BENEFIT PAYMENT	-\$51.17
07/13/20*	RAJ NARAYANAN	PAYMENT RECEIVED - THANK YOU	-\$849.67
07/21/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$571.16
07/27/20*	RAJ NARAYANAN	PAYMENT RECEIVED - THANK YOU	-\$984.87
07/29/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$306.98
08/01/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$691.65
Credits			Amount
07/03/20	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$38.37
07/05/20	RAJ NARAYANAN	FH* FURY ADVENTURES KEY WEST FL +18554955551	-\$214.89
07/06/20	RAJ NARAYANAN	FURY MANAGEMENT, INC. KEY WEST Shop Small Offer	-\$5.00
07/09/20	RAJ NARAYANAN	BIG ED'S CAR WASH FAIR LAWN Shop Small Offer	-\$5.00
07/09/20	RAJ NARAYANAN	JIFFY AIRPORT PARKING RET NEWARK Shop Small Offer	-\$5.00
07/10/20	RAJ NARAYANAN	SEAPORT PARKING LLC - A NEW YORK Shop Small Offer	-\$5.00
07/11/20	RAJ NARAYANAN	SEAPORT PARKING LLC - A NEW YORK Shop Small Offer	-\$5.00
07/12/20	RAJ NARAYANAN	SEAPORT PARKING LLC - A NEW YORK Shop Small Offer	-\$5.00

Continued on reverse

Detail Continued

*Indicates posting date

			Amount
07/13/20	RAJ NARAYANAN	HOMEDEPOT.COM 800-430-3376 GA 800-430-3376	-\$284.95
07/14/20*	RAJ NARAYANAN	Adjustment	-\$18.00
07/14/20*	RAJ NARAYANAN	AMEX Streaming Subscription Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00
07/15/20	RAJ NARAYANAN	SEAPORT PARKING LLC - A NEW YORK Shop Small Offer	-\$5.00
07/21/20	RAJ NARAYANAN	AAA FULTON SUPPLY INC NEW YORK Shop Small Offer	-\$5.00
07/22/20	RAJ NARAYANAN	STAPLES 00039 PARAMUS NJ 00039000517357 07652 CUSTOM UNBOUND DOCUMENT	-\$4.00
07/24/20	RAJ NARAYANAN	MAIL & MORE, INC. GLEN ROCK Shop Small Offer	-\$5.00
07/27/20*	RAJ NARAYANAN	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$13.00
07/27/20	RAJ NARAYANAN	Venetian / Palazzo LAS VEGAS NV 702-414-1000	-\$7.00
07/27/20	RAJ NARAYANAN	NU CAR RENTALS 1 LAS VEGAS NV Location Rental: LAS VEGAS NV Return: LAS VEGAS NV Agreement Number: 12270111 Renter Name: Not Provided	-\$159.78
07/28/20	RAJ NARAYANAN	SPL*SPEEDVEGAS LAS VEGAS Shop Small Offer	-\$5.00
07/29/20	RAJ NARAYANAN	SIXT USA POS FORT LAUDERDALE FL AUTOMOBILE RENTAL Sext Car 9469987708/00 007058RJR63BUNSI5B	-\$53.50
08/01/20*	RAJ NARAYANAN	AMEX Wireless Phone Service Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00
08/03/20	RAJ NARAYANAN	BEST BUY MHT 015313 29500015313 NEW YORK NY 888-BESTBUY	-\$411.81
07/19/20	MANGLAM NARAYANAN	KILROYS WONDER MARKET GLEN ROCK Shop Small Offer	-\$5.00

New Charges**Summary**

	Total
RAJ NARAYANAN 5-69001	\$4,368.43
CALEB WESTBAY 5-62014	\$874.52
MANGLAM NARAYANAN 5-61040	\$68.77
Total New Charges	\$5,311.72

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Platinum Card®

RAJ NARAYANAN
Closing Date 08/03/20



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Account Ending 5-69001

Detail



RAJ NARAYANAN
Card Ending 5-69001

				Amount
07/02/20	AIRPORT PARKING 3104085378	310-4085378	FL	\$8.94
07/03/20	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$10.00
07/05/20	FH* FURY ADVENTURES +18554955551	KEY WEST	FL	\$343.78
07/05/20	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA	\$19.49
07/05/20	MARGARITAVILLE KEY WES 305-294-4000	KEY WEST	FL	\$28.00
07/07/20	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$80.17
07/07/20	POSTMATES D1DF6 ZEYTIN 8778877815	SAN FRANCISCO	CA	\$14.70
07/07/20	JIFFY AIRPORT PARKING RET 000000001 8608564108	NEWARK	NJ	\$35.45
07/08/20	SIXT USA POS AUTOMOBILE RENTAL Sixt Car 9469987708/00 007058RJR63BUNSI5B	FORT LAUDERDALE	FL	\$202.75
07/08/20	AMAZON.COM*MJ6BI82Q1 MERCHANDISE	AMZN.COM/BILL	WA	\$0.46
07/08/20	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$23.00
07/08/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$3.00
07/08/20	AMAZON.COM*MJ9PV7WT1 MERCHANDISE	AMZN.COM/BILL	WA	\$11.85
07/09/20	AMAZON.COM*MJ0PR87Z1 MERCHANDISE	AMZN.COM/BILL	WA	\$11.84
07/09/20	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$23.00
07/09/20	AMZN MKTP US*MJ2CI9U21 BOOK STORES	AMZN.COM/BILL	WA	\$28.30
07/09/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$9.00
07/10/20	AMZN MKTP US*MJ5FI95L2 BOOK STORES	AMZN.COM/BILL	WA	\$17.99
07/10/20	AMZN MKTP US*MJ3PV8QF0 BOOK STORES	AMZN.COM/BILL	WA	\$16.14
07/10/20	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$23.00
07/10/20	AMZN MKTP US*MJ7682DA0 BOOK STORES	AMZN.COM/BILL	WA	\$16.31
07/10/20	AMAZON.COM*MJ0KH59O0 MERCHANDISE	AMZN.COM/BILL	WA	\$8.31
07/11/20	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47

Continued on reverse

Detail Continued

				Amount
07/11/20	STAPLES 00193 00193001000993 10007 STAPLES GLUESTICK CLEAR 4PK SCOTT 6 MEGA PAPER TOWEL STAPLES FUNDED COUPON	NEW YORK	NY	\$1.08
07/11/20	STAPLES 00193 00193001000994 10007 PERK 1000 SHEET BATH TISSUE STAPLES FUNDED COUPON	NEW YORK	NY	\$5.43
07/11/20	AMZN MKTP US*MV1UY0CL1 BOOK STORES	AMZN.COM/BILL	WA	\$35.67
07/11/20	ESPN PLUS 800-727-1800	800-727-1800	NY	\$90.61
07/11/20	AMZN MKTP US*MJ5IT2210 BOOK STORES	AMZN.COM/BILL	WA	\$8.70
07/11/20	AMZN MKTP US*MJ5SB7BC2 BOOK STORES	AMZN.COM/BILL	WA	\$22.49
07/11/20	AMZN MKTP US*MJ0UM97Y0 BOOK STORES	AMZN.COM/BILL	WA	\$16.10
07/11/20	AMZN MKTP US*MV3PZ6441 BOOK STORES	AMZN.COM/BILL	WA	\$140.06
07/11/20	AMZN MKTP US*MJ4ZA7DW2 BOOK STORES	AMZN.COM/BILL	WA	\$56.02
07/11/20	WISH.COM 8002660172	SAN FRANCISCO	CA	\$83.00
07/12/20	UBER EATS 8005928996	SAN FRANCISCO	CA	\$9.12
07/13/20	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$23.00
07/14/20	FELDMAN BROTHERS ELECTRIC 000000001 9737427329	PATERSON	NJ	\$20.83
07/14/20	UBER EATS 8005928996	SAN FRANCISCO	CA	\$25.59
07/16/20	STAPLES 01030 01030006002886 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$36.31
07/18/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
07/18/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
07/18/20	AAA FULTON SUPPLY INC 212-587-4088	NEW YORK	NY	\$27.21
07/19/20	The Venetian/Palazzo 4357242 89109 NONE	7024141000	NV	\$254.25
07/19/20	DAILY HARVEST +18564520175	NEW YORK	NY	\$136.76
07/19/20	AIRPORT PARKING 3104085378	310-4085378	FL	\$8.94
07/21/20	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$11.10
07/22/20	AMEXGIFTCARD.COM-BOL 0244 833-205-8622	ATLANTA	GA	\$50.00
07/22/20	STAPLES 00039 00039006004315 07652 CUSTOM UNBOUND DOCUMENT	PARAMUS	NJ	\$4.00

Continued on next page



Detail Continued

				Amount
07/22/20	STAPLES 00039 00039000517377 07652 CUSTOM COPY & PRINT EXPRESS GUARANTEE	PARAMUS	NJ	\$9.53
07/22/20	STAPLES 01030 01030006002901 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$48.66
07/22/20	STAPLES 01030 01030006002903 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$42.63
07/22/20	STAPLES 00039 00039000268938 07652 DUNKIN DONUTS ICED FRENCH VAN	PARAMUS	NJ	\$3.51
07/22/20	WIX.COM*719664501 800-600-0949	800-600-0949	NY	\$6.50
07/23/20	MAIL & MORE, INC. 201-447-6245	GLEN ROCK	NJ	\$17.06
07/23/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
07/23/20	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$17.05
07/23/20	PC RICHARD & SON 631-843-4300	PARAMUS	NJ	\$388.07
07/23/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$6.50
07/24/20	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: LAS VEGAS MCCARRAN Ticket Number: 01615770296545 Carrier: UA Class: 00 Passenger Name: MARTIN /BASIC ECONOMY Date of Departure: 07/24 Document Type: PREFERRED SEAT UPGRADE	NEWARK	NJ	\$13.00
07/24/20	NU CAR RENTALS 0032 Location: LAS VEGAS NV Rental: LAS VEGAS NV Date: 20/07/24 Return: LAS VEGAS NV Date: 20/07/26 Agreement Number: 312133674 Renter Name: RAJ NARAYANAN	LAS VEGAS	NV	\$320.70
07/25/20	ADOBE ACROPRO TRIAL Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
07/26/20	SHOPIFY* 84782812 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
07/26/20	SPL*SPEEDVEGAS LAS VEGAS	LAS VEGAS	NV	\$301.68
07/27/20	Venetian / Palazzo 4372197 89109 HOTEL	LAS VEGAS	NV	\$58.02
07/27/20	AMZN MKTP US*MV4O87612 BOOK STORES	AMZN.COM/BILL	WA	\$31.49
07/28/20	RED ROCK HOTEL FD Arrival Date: 07/26/20 Departure Date: 07/27/20 00000000 LODGING	LAS VEGAS	NV	\$100.57
07/28/20	BESTBUYCOM806257865011 50300009944 888-BESTBUY	RICHFIELD	MN	\$411.81
07/28/20	FEDEX Office 5711 1580319006 COPY/REPRODUCTION	LAS VEGAS	NV	\$6.08

Continued on reverse

Detail Continued

				Amount
07/28/20	WESTGATE LV RESORT/CASINO 084870020703 Arrival Date 07/27/20 00000000 LODGING	LAS VEGAS	NV	\$38.54
07/29/20	Venetian / Palazzo 4381189 89109 HOTEL	LAS VEGAS	NV	\$7.00
07/29/20	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$23.00
07/29/20	JIFFY AIRPORT PARKING RET 000000001 8608564108	NEWARK	NJ	\$35.45
07/29/20	ALAMO RENT-A-C032408 06050032408 Location Rental: LAS VEGAS NV Return: LAS VEGAS NV Agreement Number: 455769200 Renter Name: RAJ NARAYANAN	LAS VEGAS	NV	\$42.58
07/30/20	UBER EATS 8005928996	SAN FRANCISCO	CA	\$12.50
07/30/20	VZWRLSS*BILL PAY VN 8009220204 TELECOM SVC:PREPAID RECURRING PHONE SER	FOLSOM	CA	\$120.19
07/30/20	AMAZON.COM*MV4KC5RE2 MERCHANDISE	AMZN.COM/BILL	WA	\$33.00
07/30/20	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$15.00
07/30/20	SEBCO LAUNDRY SYSTEMS INC 000000148 7327529000	RARITAN	NJ	\$20.00
07/31/20	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$15.00
08/01/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$11.12
08/01/20	INTUIT QUICKBOOKS IGS_110621856543 94043	800-446-8848	CA	\$20.00
08/01/20	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$26.00
08/03/20	UBER EATS 8005928996	SAN FRANCISCO	CA	\$38.35



CALEB WESTBAY

Card Ending 5-62014 Monthly Spending Limit: \$2,000

Amount

07/07/20	AMZN MKTP US*MJ6YN3152 BOOK STORES	AMZN.COM/BILL	WA	\$98.99
07/08/20	AMAZON.COM*MJ2UR2852 MERCHANDISE	AMZN.COM/BILL	WA	\$775.53



MANGLAM NARAYANAN

Card Ending 5-61040

Amount

07/18/20	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$20.95
07/19/20	EXXONMOBIL CAT OUTSIDE 201-444-7730	(800) 243-9966	TX	\$47.82

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Platinum Card®

RAJ NARAYANAN
Closing Date 08/03/20



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Account Ending 5-69001

Fees

Amount

Total Fees for this Period

\$0.00

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****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.

Summary of Changes, Effective Immediately	
Claims Resolution and Claims Resolution for Covered Borrowers	We are making changes to the claims resolution sections in your Cardmember Agreement.
Summary of Changes, Effective August 1, 2020	
How to make payments	We will no longer accept payments made in a foreign currency or a payment drawn on an account at a bank located outside of the U.S.
Summary of Changes, Effective November 1, 2020	
Words we use in the Agreement	We are updating this sub-section under <i>Introduction</i> in Part 2 of the Cardmember Agreement to change the definition of the term "cash advance".

ID 13053

See the following page(s) for the Detail of Changes to your Cardmember Agreement

CMLENGDPRUS0122

Important Notices continued on next page.

IMPORTANT NOTICES continued**Detail of Changes 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.

Your Cardmember Agreement will be amended as follows:

A. Effective Immediately, the fifth sentence in the *Sending a Claim Notice* paragraph in the *Claims Resolution* section and the sixth sentence in the *Sending a Claim Notice* paragraph in the *Claims Resolution for Covered Borrowers* section in Part 2 of the Cardmember Agreement are deleted and replaced with:

Sending a Claim Notice

"Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005."

B. Effective August 1, 2020, the *About your payments* section in Part 2 of the Cardmember Agreement is amended by deleting the paragraph before the last paragraph in the *How to make payments* sub-section and replacing it with the following:

"We will not accept a payment made in a foreign currency or a payment drawn on an account at a bank located outside of the U.S."

C. Effective November 1, 2020, 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, similar offline and online betting transactions, and digital precious metals products."

**IMPORTANT NOTICES continued****Notice Regarding Your Billing Rights and EFT Error Resolution**

Effective Immediately, information about your billing rights and EFT Error Resolution Notice is provided with your monthly Billing Statement. Your billing rights language below appears on your monthly Billing Statement (**What To Do If You Think You Find A Mistake On Your Statement**, including **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**). Your EFT Error Resolution Notice language appears in the *Important Notices* section of your monthly Billing Statement:

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.

ID 13057

EFT Error Resolution Notice

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Important Notices continued on next page.

IMPORTANT NOTICES continued

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.

Important Notices continued on next page.



IMPORTANT NOTICES continued

Notice of Important Changes to the Membership Rewards® Program Terms & Conditions

We are making changes to the Membership Rewards Program Terms & Conditions. 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 the Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes, Effective Immediately	
About the Program, Getting Points	We are changing the Membership Rewards Program Terms & Conditions to remove all mentions of American Express® Gold Card for Ameriprise Financial and Platinum Card® from American Express for Ameriprise Financial .
Getting Additional Points	We are updating the Membership Rewards Program Terms & Conditions to clarify how you receive additional points and the circumstances in which you may not receive additional points.
Arbitration (Claims Resolution)	We are making changes to the claims resolution sections of the Membership Rewards Program Terms & Conditions.

ID 13059

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

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IMPORTANT NOTICES continued**Detail of Changes to the Membership Rewards Program Terms & Conditions**

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. Any terms in the Terms & Conditions 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.

A. **Effective immediately**, the *Getting Points* section and the *About the Program* section will be amended by removing all mentions of **American Express® Gold Card for Ameriprise Financial** and **Platinum Card® from American Express for Ameriprise Financial**.

B. **Effective immediately**, the *Getting Additional Points* subsection of the *Getting Points* section is amended by deleting the following:

"Purchases made through third parties (including resellers and online marketplaces) or through a third party payment account will not earn additional points."

And replacing with the following:

"Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional points. A purchase with a merchant will not earn additional points if the merchant's code is not included in an additional points category. You may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for an additional points category. For example, you may not receive additional points when:

- a merchant uses a third-party to sell their products or services; or
- a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or
- you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet.

For questions about additional points on a purchase, call the number on the back of your Card. Please visit americanexpress.com/rewards-info for more information about rewards."

C. **Effective Immediately**, the fifth sentence in the *Sending a Claim Notice* paragraph in the *Claims Resolution* subsection and the *Claims Resolution for Military Lending Act (MLA) Covered Borrowers* subsection under the *Arbitration* section is deleted and replaced with:

Sending a Claim Notice

"Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005."

**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.