



# Platinum Card®

RAJ NARAYANAN  
Closing Date 09/03/19



p. 1/10

Account Ending 5-68003

**New Balance** **\$398.51**

**Payment Due Date** **09/28/19<sup>‡</sup>**

<sup>‡</sup> **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 09/28/19, you may have to pay a late fee of up to \$39.00.

## Membership Rewards® Points

Available and Pending as of 07/31/19

**336,817**

For up to date point balance and full program details, visit [membershipewards.com](http://membershipewards.com)

## Account Summary

Previous Balance	\$1,774.81
Payments/Credits	-\$5,365.41
New Charges	+\$3,989.11
Fees	+\$0.00

**New Balance** **\$398.51**

Days in Billing Period: 32

## Customer Care

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

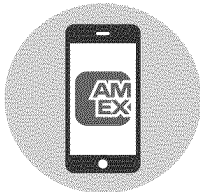
**Customer Care** **Pay by Phone**  
1-800-525-3355 1-800-472-9297

See Page 2 for additional information.

See page 2 for important information about your account.

**See page 7 for an Important Notice About Changes to Your Cardmember Agreement.**

Effective October 1, 2019, Amtrak certificates will no longer be available in the Membership Rewards program.



## Get the Amex® App

Manage your account on the go by turning on alerts, monitoring charges, and much more. Visit [amex.co/getamexapp](http://amex.co/getamexapp) to learn more.

iOS and Android only. See App Store listings for operating system information.

↓ 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](http://americanexpress.com/pbc)

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

**Account Ending 5-68003**

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

RAJ NARAYANAN  
8 HEATHER LN  
GLEN ROCK NJ 07452

Payment Due Date  
**09/28/19**  
Amount Due  
**\$398.51**

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270



0000349992220508608 000039851000039851 02 1

**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.

1-800-525-3355 **Hearing Impaired**  
1-954-473-2123 **TTY: 1-800-221-9950**  
1-800-525-3355 **FAX: 1-623-707-4442**  
1-800-CASH-NOW **In NY: 1-800-522-1897**

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

[illegible]

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).



## Payments and Credits

## Summary

	Total
<b>Payments</b>	-\$4,999.05
<b>Credits</b>	-\$366.36
<b>Total Payments and Credits</b>	<b>-\$5,365.41</b>

## Detail \*Indicates posting date

Payments	Amount
08/03/19* PAYMENT RECEIVED - THANK YOU	-\$1,774.81
08/08/19* ONLINE PAYMENT - THANK YOU	-\$1,385.79
08/16/19* ONLINE PAYMENT - THANK YOU	-\$344.11
08/22/19* ONLINE PAYMENT - THANK YOU	-\$990.42
08/24/19* ONLINE PAYMENT - THANK YOU	-\$503.92
<b>Credits</b>	<b>Foreign Spend Amount</b>
08/01/19 UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615241138011 Passenger Name: NARAYANAN/RAJ Document Type: SUPPORTED REFUND	-\$18.99
08/11/19 UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615221268905 Passenger Name: NARAYANAN/RAJ Document Type: SUPPORTED REFUND	-\$29.00
08/11/19 UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615221268916 Passenger Name: NARAYANAN/RAJ Document Type: SUPPORTED REFUND	-\$29.00
08/12/19* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$18.99
08/14/19* Dispute - IPARK 225 650000009067110	-\$31.00
08/20/19 UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615268702810 Passenger Name: NARAYANAN/RAJ Document Type: SUPPORTED REFUND	-\$18.99
08/23/19* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$25.04
08/23/19* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$29.00
08/26/19* Dispute - NYCDOT PARKING METERS NYC	-\$12.00
08/28/19 HOTEL C STHLM STOCKHOLM SW LODGING	1.500,00 Swedish Kronas -\$154.35

Continued on reverse

## New Charges

## Summary

Total

Total New Charges

\$3,989.11

## Detail



RAJ NARAYANAN

Card Ending 5-68003

Foreign  
Spend

Amount

04/08/19	PRIME BUILDING MATERIALS 8187656767	NORTH HOLLYWOOD	CA		\$585.72
08/03/19	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA		\$10.00
08/04/19	HOTEL PHAROS LODGING	HVAR		2,302.70 Kuna	\$346.60
08/05/19	PC RICHARD & SON 631-843-4300	PARAMUS	NJ		\$369.00
08/05/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI		\$351.62
08/06/19	NORWEGIAN AIR SHUTTLE ASA NORWEGIANAIRSHUTTLE From: To: SPLIT STOCKHOLM ARLANDA Ticket Number: 3287319790373 Passenger Name: RAJ MR NARAYANAN	FORNEBU	NO	291,92 European Union Euro	\$327.56
08/07/19	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL			\$125.00
08/09/19	UNITED AIRLINES UNITED AIRLINES From: To: CHICAGO O'HARE INT CHICAGO O'HARE INT Ticket Number: 01615268702810 Passenger Name: NARAYANAN /WI-FI PANASONI Document Type: WIFI	HOUSTON	TX		\$18.99
08/09/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$21.30
08/09/19	USPS PO 3371710696 001433574 8002758777	GLEN ROCK	NJ		\$6.85
08/10/19	EIG*CONSTANTCONTACT.COM 1118153085972 02451 CONSTANT CONTACT	855-229-5506	MA		\$42.58
08/12/19	UBER EATS 8005928996	SAN FRANCISCO	CA		\$4.33
08/12/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA		\$36.30
08/12/19	IPARK 225 650000009067110 2122692404	NEW YORK	NY		\$61.00
08/13/19	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA		\$49.00
08/13/19	WOROCO 0000 732-319-7841	FAIR LAWN	NJ		\$44.87
08/14/19	BURLINGTON STORES 6 6 609-387-7800	PARAMUS	NJ		\$14.99
08/15/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ		\$26.89

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## Detail Continued

			Foreign Spend	Amount
08/15/19	UHL*HOLLYWOOD MAIL AND ME UHL=HOLLYWOO Location Rental: HOLLYWOOD CA Return: HOLLYWOOD CA Agreement Number: 27053067 8 Renter Name: RamNarayanan	HOLLYWOOD Date 19/08/15 19/08/15	CA	\$27.28
08/15/19	UHL*HOLLYWOOD MAIL AND ME UHL=HOLLYWOO Location Rental: HOLLYWOOD CA Return: HOLLYWOOD CA Agreement Number: 27053067 8 Renter Name: RamNarayanan	HOLLYWOOD Date 19/08/15 19/08/15	CA	\$2.00
08/15/19	EXXONMOBIL FUEL OUTSIDE 201-444-7730	(800) 243-9966	MO	\$10.00
08/15/19	FEDEX OFFICE 12820063003 07652	PARAMUS	NJ	\$2.12
08/18/19	BURLINGTON STORES 835 835 609-387-7800	NEW YORK	NY	\$39.98
08/19/19	TURBOCOURT FILINGS 8883721790	8883721790	CA	\$46.09
08/20/19	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: LONDON HEATHROW AP Ticket Number: 01615294466332 Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: PREFERRED SEAT UPGRADE	HOUSTON Carrier: UA Class: 00 Date of Departure: 09/05	TX	\$29.00
08/20/19	UNITED AIRLINES UNITED AIRLINES From: LONDON HEATHROW AP To: N.Y. NEWARK INTL A Ticket Number: 01615294466343 Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: PREFERRED SEAT UPGRADE	HOUSTON Carrier: UA Class: 00 Date of Departure: 09/09	TX	\$34.00
08/20/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.65
08/20/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.65
08/20/19	BERGEN ALFA ROMEO FIAT 0000 201-258-1550	UPPER SADDLE	NJ	\$165.00
08/20/19	FEDEX OFFICE COPY/REPRODUCTION	PARAMUS	NJ	\$1.04
08/21/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$26.89
08/22/19	BLOOMINGDALES OUTLET BER 000000151 8009500047	PARAMUS	NJ	\$14.97
08/22/19	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$395.64
08/23/19	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ	\$166.34
08/24/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
08/24/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
08/24/19	MMA KIOSK ADMISSIONS 212-650-2645	NEW YORK	NY	\$100.00

Continued on reverse

**Detail Continued**

				Foreign Spend	Amount
08/24/19	NYCDOT PARKNYC NYCDOT PARKNYC 877-727-5307	LONG ISLAND CITY	NY		\$25.00
08/27/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$10.65
08/28/19	BURLINGTON STORES 981 981 609-387-7800	GARFIELD	NJ		\$29.99
08/29/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$31.98
08/29/19	TERMINIX 800-837-6464	800-837-6464	TN		\$129.00
08/29/19	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA		\$65.00
08/30/19	NEX WORLDWIDE EXPRESS, INC 2126853025	WALINGTON	NJ		\$102.09
09/02/19	BP#3036928KOURKEN AMOCO 3036 201-652-9443	PARAMUS	NJ		\$47.15

**Fees**

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

**2019 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2019	\$512.00
Total Interest in 2019	\$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			
Cash Advances	05/01/2019		27.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate



## 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	
<b>Claims Resolution and Claims Resolution for Covered Borrowers</b>	We are making changes to the claims resolution sections in your Cardmember Agreement. These changes will be reflected on your billing statements received on or after <b>September 1, 2019</b> .
Summary of Changes, Effective November 1, 2019	
<b>Words we use in the Agreement</b>	We are updating this sub-section under <i>Introduction</i> in Part 2 of the Cardmember Agreement to define what we mean by person-to-person transaction when we use this word in your Cardmember Agreement. We are also updating this sub-section to reflect that a purchase includes a person-to-person transaction.
<b>Using the card</b>	We are updating this sub-section under <i>About using your card</i> in Part 2 of the Cardmember Agreement to reflect that we may allow you to make person-to-person transactions at our discretion.
<b>Limits on person-to-person transactions</b>	We are adding a new sub-section called <i>Limits on person-to-person transactions</i> under <i>About using your card</i> in Part 2 of the Cardmember Agreement to explain the limits on person-to-person transactions based on the Card you have.

ID 12816

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

## 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 these changes 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 Claims Resolution and Claims Resolution for Covered Borrowers sections in Part 2 of the Cardmember Agreement are amended as follows:

### **Mediation**

The seventh sentence is deleted and replaced with: All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

### **Arbitration**

The sixth sentence in the Claims Resolution section and seventh sentence in the Claims Resolution for Covered Borrowers section are deleted and replaced with: The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

### **Limitations on Arbitration**

The third, fourth, and fifth sentences in the Claims Resolution section and second, third and fourth sentences in the Claims Resolution for Covered Borrowers section are deleted.

### **Arbitration Procedures**

The fifth sentence is deleted and replaced with: You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with: The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

### **Additional Arbitration Awards**

The section is deleted and replaced with: If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than \$5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.





## Platinum Card®

RAJ NARAYANAN  
Closing Date 09/03/19



p. 9/10

Account Ending 5-68003

**B. Effective November 1, 2019**, your Cardmember Agreement will be amended as follows:

*How Your American Express Account Works* in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph in the *Words we use in the Agreement* sub-section and replacing it with the following:

**Card** means any card or other device that we issue to access your Account. A **charge** is any amount added to your Account, such as purchases, cash advances, fees and interest charges. A **purchase** is a charge for goods, services, or person-to-person transactions. A **cash advance** is a charge to get cash or cash equivalents, including travelers cheques, gift cheques, foreign currency, money orders, casino gaming chips, race track wagers or similar offline and online betting transactions. A **person-to-person transaction** is a charge for funds sent to another person.

*About using your card* in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph of the *Using the card* sub-section and replacing it with the following:

We decide whether to approve a charge, including cash advances subject to *Limits on Cash Advances* and person-to-person transactions subject to *Limits on person-to-person transactions* below, based on how you spend and pay on this Account and other accounts you have with us and our Affiliates. We also consider your credit history and your personal resources that we know about.

*About using your card* in Part 2 of the Cardmember Agreement is further amended by adding the following new sub-section called *Limits on person-to-person transactions*:

<b>Limits on person-to-person transactions</b>	<p>Your person-to-person transactions may not exceed the following limits within any 30-day period:</p> <p><b>One from American Express®</b> <b>\$2,000</b></p> <p><b>Zync Card® \$2,000</b></p> <p><b>Green Card \$2,000</b></p> <p><b>Gold Card \$2,000</b></p> <p><b>Platinum Card® \$4,000</b></p> <p><b>Centurion® Card \$5,000</b></p>	<p>You agree to manage your Account so that the total of your person-to-person transactions in any 30-day period do not exceed the limit on person-to-person transactions.</p> <p>We may not approve a person-to-person transaction if it would cause your Account to exceed the applicable person-to-person transaction limit.</p>
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