



# Platinum Card®

RAJ NARAYANAN  
Closing Date 10/02/20  
Account Ending 5-69001



p. 1/12

**Customer Care:** 1-800-525-3355  
**TTY:** 1-800-221-9950  
**Website:** [americanexpress.com](http://americanexpress.com)

**New Balance** **\$431.59**  
**Payment Due Date** **10/28/20†**

† **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 10/28/20, you may have to pay a late fee of up to \$40.00.

**Membership Rewards® Points**  
Available and Pending as of 08/31/20  
**438,244**  
For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)

## Account Summary

Previous Balance \$429.22  
Payments/Credits -\$3,861.55  
New Charges +\$3,688.92  
Fees +\$175.00

**New Balance** **\$431.59**

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 7 - 12.**

**AM EX** **DON'T live life WITHOUT IT™**

**Maximize your savings. Receive up to \$40 back per Month through 12/31/20.**

You could be earning up to \$20 back in statement credits each month when you use your Card on select streaming subscriptions and up to \$20 back in statement credits on wireless telephone services purchased directly from U.S. service providers through 12/31/20. No enrollment required. Terms Apply.

Learn more by visiting [americanexpress.com/whatsnew](http://americanexpress.com/whatsnew). You can also contact us using the phone number on the back of 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.



## TSA Pre✓®/Global Entry benefit update:

You may receive either a \$100 statement credit for the Global Entry application fee or a credit for up to \$85 for the TSA Pre✓® application fee, when it is charged to your eligible Card. For the TSA Pre✓® fee credit, you must select the 5-year program option through an Authorized Enrollment Provider for TSA Pre✓®. All else remains unchanged. Only one credit will be given in a 4-year period for Global Entry or in a 4.5-year period for TSA Pre✓®, depending on which fee is charged to your Card first. Global Entry also includes TSA Pre✓® with no additional application or fee required. For details visit [TSA.gov](http://TSA.gov), and for terms and conditions, visit [www.americanexpress.com/expeditedtravel](http://www.americanexpress.com/expeditedtravel).

↓ 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 5-69001**

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  
**10/28/20**  
Amount Due  
**\$431.59**

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 000043159000043159 02 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 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](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).



## Platinum Card®

RAJ NARAYANAN  
Closing Date 10/02/20



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Account Ending 5-69001



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

1-800-525-3355  
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](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

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$3,697.16
<b>Credits</b>	
RAJ NARAYANAN 5-69001	-\$164.39
<b>Total Payments and Credits</b>	<b>-\$3,861.55</b>

### Detail

\*Indicates posting date

Payments	Amount
09/04/20* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$429.22
09/11/20* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$609.16
09/14/20* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$475.56
09/17/20* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$650.94
09/26/20* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,095.99
09/30/20* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$436.29
<b>Credits</b>	<b>Amount</b>
09/07/20* RAJ NARAYANAN AMEX Streaming Subscription Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00
09/17/20 RAJ NARAYANAN BLOOMINGDALES.COM 800-777-0000 OH 8665932540	-\$144.39

## New Charges

### Summary

	Total
RAJ NARAYANAN 5-69001	\$3,688.92
<b>Total New Charges</b>	<b>\$3,688.92</b>

### Detail



**RAJ NARAYANAN**  
Card Ending 5-69001

	Amount
09/05/20 D J*WALL-ST-JOURNAL SUBSCRIPTION 800-568-7625 MA	\$19.49
09/05/20 GEICO AUTO INSURANCE (800)841-3000 DC	\$124.80
09/05/20 SIRIUS XM RADIO INC. RADIO SERVICE 888-635-5144 NY	\$128.15

Continued on reverse

## Detail Continued

				Amount
09/07/20	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$80.17
09/07/20	AMAZON.COM*MU1P470K0 MERCHANDISE	AMZN.COM/BILL	WA	\$16.38
09/07/20	JEWELERS-MUTUAL-PMNT INSURANCE	800-558-6411	WI	\$30.00
09/09/20	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ	\$160.79
09/09/20	TARGET.COM 800-591-3869	800-591-3869	MN	\$69.38
09/10/20	LABELTEX MILLS INC 00-08036417031 213-7984284	LOS ANGELES	CA	\$148.68
09/11/20	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47
09/11/20	SPEEDWAY 2015850182 AUTOMATED FUEL	1-800-643-1949	OH	\$37.03
09/12/20	AMAZON.COM*MU6FD9IQ2 MERCHANDISE	AMZN.COM/BILL	WA	\$151.00
09/12/20	ZOHO-INVOICE +19259249500	PLEASANTON	CA	\$86.00
09/13/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$2.38
09/13/20	DAILY HARVEST +18564520175	NEW YORK	NY	\$161.76
09/15/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$41.38
09/15/20	SAKSOFF5TH.COM 6152803200	http://www.SaksOFF5th	NY	\$106.61
09/15/20	BedBathAndBeyond.COM 800-462-3966	800-462-3966	NJ	\$341.19
09/22/20	SAKS OFF 5TH #712 DEPARTMENT STORE	PARAMUS	NJ	\$9.97
09/22/20	WIX.COM*MAILBOXES-G-SUITE 765280333 10011	NEW YORK	NY	\$6.50
09/23/20	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ	\$166.34
09/23/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
09/23/20	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$17.05
09/23/20	STAPLES 00039 00039000341248 07652 MELLOW HAND SANITIZER 8OZ STAPLES GLUESTICK CLEAR 4PK STAPLES FUNDED COUPON	PARAMUS	NJ	\$0.51
09/23/20	SHOPIFY* 89407792 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
09/23/20	AMZN MKTP US*M46QK7981 BOOK STORES	AMZN.COM/BILL	WA	\$5.24
09/24/20	AMZN MKTP US*M456F57F1 BOOK STORES	AMZN.COM/BILL	WA	\$80.63
09/24/20	SHOEBOXED.COM 9196874269	DURHAM	NC	\$639.00
09/24/20	SAKSOFF5TH.COM 6152803200	http://www.SaksOFF5th	NY	\$191.88

Continued on next page



## Detail Continued

				Amount
09/24/20	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$37.62
09/25/20	BRAD SINGMAN squareup.com/receipts	Wyckoff	NJ	\$50.00
09/25/20	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
09/25/20	BedBathAndBeyond.COM 800-462-3966	800-462-3966	NJ	\$341.19
09/27/20	AMZN MKTP US*M44YV7D50 BOOK STORES	AMZN.COM/BILL	WA	\$55.47
09/28/20	AMAZON.COM*M47OL8260 MERCHANDISE	AMZN.COM/BILL	WA	\$12.89
09/28/20	AMZN MKTP US*M45X46IK2 BOOK STORES	AMZN.COM/BILL	WA	\$10.76
09/29/20	STAPLES 00039 00039000107825 07652 HP 952 XL YELLOW INK RECYCLING LIMIT 10/MONTH STAPLES FUNDED COUPON	PARAMUS	NJ	\$23.45
09/29/20	STAPLES 00039 00039002674303 07652 SS PRINT B&W	PARAMUS	NJ	\$1.94
09/29/20	PHR*NEWJERSEYUROLOGYLLC CLIFTON	CLIFTON	NJ	\$50.00
09/30/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
10/01/20	AMZN MKTP US*MK8NL2442 BOOK STORES	AMZN.COM/BILL	WA	\$106.61
10/01/20	INTUIT QUICKBOOKS T1-92BBAA3-7AE 94043	800-446-8848	CA	\$20.00
10/01/20	AMAZON.COM*MK0PQ0OW0 MERCHANDISE	AMZN.COM/BILL	WA	\$25.47
10/02/20	AMAZON.COM*MK4E36CQ0 MERCHANDISE	AMZN.COM/BILL	WA	\$17.12

## Fees

			Amount
10/02/20	CALEB WESTBAY	ANNUAL MEMBERSHIP FEE	\$175.00
Total Fees for this Period			\$175.00

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

		Amount
Total Fees in 2020		\$725.00
Total Interest in 2020		\$0.00

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
<b>Total</b>					<b>\$0.00</b>
(v) Variable Rate					



## IMPORTANT NOTICES

### **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](http://www.americanexpress.com).

*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](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.



**IMPORTANT NOTICES continued****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	
<b>Words we use in the Agreement</b>	<b>Effective October 15, 2020</b> , we are updating the definition of person-to-person transactions in your Cardmember Agreement to include charges to add funds to your Amex Send™ Account.  <b>Effective January 15, 2021</b> , we are updating this sub-section to add precious metal coins and bullion to the definition of Cash Advance in your Cardmember Agreement.
Summary of Change, Effective Immediately	
<b>About Additional Cardmembers</b>	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.

ID 13110

*See the following page(s) for the Detail of Changes to Your Cardmember Agreement.*

CMLENGDPRUS0143

*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.

**A. Effective October 15, 2020**, the definition of person-to-person transaction in the *Words we use in the Agreement* sub-section of the *Introduction* section of Part 2 of your Cardmember Agreement will be deleted and replaced with the following:

A **person-to-person transaction** is a charge for funds sent to another person or a charge to add funds to your Amex Send™ Account.

**B. Effective January 15, 2021**, the definition of cash advance in the *Words we use in the Agreement* sub-section of the *Introduction* section of Part 2 of your Cardmember Agreement will be deleted and replaced 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, precious metal coins or bullion and digital precious metals products.

**C. Effective Immediately**, Part 2 of the Cardmember Agreement is amended by adding the following to the end of the current language in the *About Additional Cardmembers* sub-section:

<b>About Additional Cardmembers</b>	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 first or oldest Additional Card. 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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**IMPORTANT NOTICES continued****Notice of Important Changes to the Membership Rewards® Program Terms & Conditions**

**Effective Immediately**, we have rewritten the Membership Rewards Program Terms & Conditions to be more understandable to all readers. Except for the below, no content of the Membership Rewards Program Terms & Conditions has changed. You can access the rewritten Membership Rewards Terms & Conditions at [membershiprewards.com/terms](https://membershiprewards.com/terms).

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 Change, Effective Immediately	
<b>Use Points</b>	We are making changes to how you can use Membership Rewards points for your charges.
Summary of Changes, Effective January 1, 2021	
<b>Use Points</b>	We are making changes to how you can use Membership Rewards points. El Al Israel Airlines will no longer be listed under the <i>Transfer Points</i> subsection of the <i>Use Points</i> section.
<b>Compare Cards</b>	The following Cards will earn 4 additional points (for a total of 5 points) on the first \$500,000 of eligible purchases per calendar year for airfare on scheduled flight(s) charged directly with passenger airlines or American Express Travel (charter flights and private jet flights are excluded): Platinum Card® from American Express, The Platinum Card® from American Express Exclusively for Charles Schwab, Platinum Card® from The American Express Exclusively for Morgan Stanley, and The Platinum Card® from American Express for Goldman Sachs.

ID 13116

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

CMLENGDPRUS0136

*Important Notices continued on next page.*

**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 & Conditions 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 *Use points for your American Express charges* subsection of the *Use Points* section of the Membership Rewards Program Terms & Conditions is amended by removing the following sentence:

"You must have at least 1,000 points in your Rewards Account to use points."

B. **Effective January 1, 2021**, the *Transfer points to frequent customer programs* subsection of the *Use Points* section will be amended by removing all mentions of El Al Israel Airlines.

C. **Effective January 1, 2021**, the Consumer Cards table under the *Compare Cards* section will be amended by adding the below to the "Extra points on some purchases" column of the Platinum Card® from American Express, The Platinum Card® from American Express Exclusively for Charles Schwab, The Platinum Card® from American Express Exclusively for Morgan Stanley, and The Platinum Card® from American Express for Goldman Sachs:

"4 additional points (for a total of 5 points) on the first \$500,000 of airfare on scheduled flight(s) charged directly with passenger airlines or American Express Travel (Charter flights and private jet flights are excluded).

4 additional points (for a total of 5 points) for eligible hotels (prepaid hotels or prepaid travel packages) booked on [amextravel.com](https://www.amextravel.com)."

*End of Important Notices.*