



Platinum Card®

RAJ NARAYANAN
Closing Date 02/03/19



p. 1/13

Account Ending 5-67005

New Balance

\$20,439.67

Includes the past due amount of \$2,400.17

Payment Due Date

02/28/19[‡]

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 02/28/19, you may have to pay a late fee of up to \$38.00.

Membership Rewards® Points

Available and Pending as of 12/31/18

229,601

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

Account Summary

Previous Balance	\$6,938.88
Payments/Credits	-\$4,538.71
New Charges	+\$18,001.50
Fees	+\$38.00

New Balance **\$20,439.67**

Days in Billing Period: 31

Customer Care

Pay by Computer
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.

Your account is past due.

See page 11 for Important Information about Changes to Your Agreement for Transferring Funds Electronically.

See page 12 for Important Information about Your Account.

See page 13 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

MEMBERSHIP
rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

↓ 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 5-67005

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
02/28/19
Amount Due
\$20,439.67



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 002043967002043967 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.

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.

**Platinum Card®**RAJ NARAYANAN
Closing Date 02/03/19

p. 3/13

Account Ending 5-67005

Payments and Credits**Summary**

	Total
Payments	\$0.00
Credits	-\$4,538.71
Total Payments and Credits	-\$4,538.71

Detail *Indicates posting date

	Amount
Credits	
01/09/19 UBER HELP.UBER.COM CA 8005928996	-\$19.92
01/11/19 AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$91.87
01/11/19 AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$29.99
01/13/19 BEST BUY WEST HOLLYWOOD CA 888-BESTBUY	-\$225.99
01/13/19 BEST BUY WEST HOLLYWOOD CA 888-BESTBUY	-\$855.78
01/13/19 TARGET WEST HOLLYWOOD CA DISCOUNT STORE	-\$204.09
01/13/19 THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$22.94
01/16/19 AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$259.99
01/17/19 AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$259.99
01/20/19 THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$47.07
01/21/19 BESTBUYCOM805605744263 50300009944 RICHFIELD MN 888-BESTBUY	-\$882.99
01/22/19 FEDEX 463057261 FedEx MEMPHIS TN 463057261 38132 FEDEX	-\$37.32
01/22/19 FEDEX 461645105 FedEx MEMPHIS TN 461645105 38132 FEDEX	-\$171.98
01/22/19 FEDEX 462765937 FedEx MEMPHIS TN 462765937 38132 FEDEX	-\$399.10

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
01/22/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688			-\$55.72
01/24/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688			-\$17.49
01/25/19	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC			-\$19.99
01/25/19	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC			-\$61.30
01/25/19	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC			-\$54.99
01/25/19	LOWE'S OF BURBANK, CA 1144 BURBANK CA 818-557-2300			-\$108.88
01/25/19	IKEA BURBANK 399 BURBANK CA MISC HOME FURNISHINGS			-\$306.60
01/26/19*	Dispute - SHERATON UNIVERSAL			-\$25.80
01/26/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688			-\$110.02
01/28/19	LOWE'S OF BURBANK, CA 1144 BURBANK CA 818-557-2300			-\$98.42
01/29/19	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC			-\$4.00
01/29/19	LOWE'S OF BURBANK, CA 1144 BURBANK CA 818-557-2300			-\$147.63
02/02/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688			-\$18.85

New Charges**Summary****Total****Total New Charges****\$18,001.50****Detail****RAJ NARAYANAN**

Card Ending 5-67005

				Amount
01/03/19	AMAZON.COM*MB2NN0OF1 MERCHANDISE	AMZN.COM/BILL	WA	\$53.16
01/04/19	SHERATON UNIVERSAL 8185092702	UNIVERSAL CIT	CA	\$30.80
01/04/19	PROPERTYSHARK.COM 805-699-2040	805-699-2040	CA	\$34.95

Continued on next page



Detail Continued

				Amount
01/04/19	FERGUSON ENT #607 607 RAJ 90038 HEATING COOLIN PLUMING	LOS ANGELES	CA	\$544.01
01/04/19	GOOGLE *GOOGLE STORAGE SELLER	855-836-3987	CA	\$19.99
01/05/19	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$1,310.90
01/05/19	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$5.46
01/05/19	AMZN MKTP US*M22MW8UV2 BOOK STORES	AMZN.COM/BILL	WA	\$61.30
01/07/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$23.26
01/07/19	AMZN MKTP US*MB9F063V0 BOOK STORES	AMZN.COM/BILL	WA	\$16.16
01/07/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$218.22
01/07/19	FEDEX 465373340 FedEx 465373340 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000465373340 FEDEX #1-800-622-1147	MEMPHIS	TN	\$31.18
01/07/19	THE WHITNEY MUSEUM ONLINE 00-080282652 212-5703600	NEW YORK	NY	\$126.00
01/07/19	AIRPORT PARKING 3104085378	310-4085378	FL	\$32.80
01/08/19	LYFT *RIDE TUE 4AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$31.80
01/08/19	FEDEX 465548852 FedEx 465548852 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000465548852 FEDEX #1-800-622-1147	MEMPHIS	TN	\$26.33
01/08/19	HEALTH FOOT REFLEXOLOG. 0001 201-773-3899	FAIR LAWN	NJ	\$90.00
01/09/19	A R BOX PACKAGING 82594 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$140.00
01/09/19	LYFT *RIDE WED 4AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$29.68
01/09/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$4.15
01/09/19	PUBLIC STORAGE 23113 000023113 8005670759	LOS ANGELES	CA	\$283.00
01/10/19	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.25
01/11/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.19
01/11/19	FARMERS INSURANCE INSURANCE SALES	877-327-6392	CA	\$818.45
01/11/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$14.42

Continued on reverse

Detail Continued

				Amount
01/11/19	BESTBUYCOM805604743001 50300009944 888-BESTBUY	RICHFIELD	MN	\$1,069.72
01/11/19	DESIGNER DOOR WINDOW 0769 818-841-3181	BURBANK	CA	\$1,238.87
01/11/19	BESTBUYCOM805604737044 50300009944 888-BESTBUY	RICHFIELD	MN	\$225.99
01/12/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$48.33
01/12/19	FEDEX 465908750 FedEx 465908750 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000465908750 FEDEX #1-800-622-1147	MEMPHIS	TN	\$10.50
01/12/19	EXXONMOBIL 9764 323-465-2587	LOS ANGELES	CA	\$8.21
01/12/19	BONANZA TRADE AND SUPPLY BONANZA TRADE 818-765-6577	NORTH HOLLYWOOD	CA	\$61.75
01/13/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$36.43
01/13/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$31.35
01/13/19	BESTBUYCOM805604986564 50300009944 888-BESTBUY	RICHFIELD	MN	\$2,115.45
01/14/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$38.97
01/14/19	FEDEX 466133818 FedEx 466133818 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000466133818 FEDEX #1-800-622-1147	MEMPHIS	TN	\$102.50
01/14/19	BONANZA TRADE AND SUPPLY BONANZA TRADE 818-765-6577	NORTH HOLLYWOOD	CA	\$149.47
01/14/19	BEST BUY 888-BESTBUY	WEST HOLLYWOOD	CA	\$423.09
01/15/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$66.41
01/15/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$2.77
01/15/19	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.25
01/16/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$15.56
01/16/19	A R BOX PACKAGING 82676 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$58.75
01/16/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$18.26
01/16/19	FEDEX 466421372 FedEx 466421372 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000466421372 FEDEX #1-800-622-1147	MEMPHIS	TN	\$10.50
01/16/19	KING VALET PARKING INC 832521000123356 818-726-5109	LOS ANGELES	CA	\$12.00
01/17/19	AMZN MKTP US*MB78973A2 BOOK STORES	AMZN.COM/BILL	WA	\$64.98

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Detail Continued

				Amount
01/17/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.31
01/17/19	BESTBUYCOM805605744263 50300009944 888-BESTBUY	RICHFIELD	MN	\$882.99
01/17/19	RENTALCARS.COM CAR RENTAL	866-966-3620	CT	\$26.00
01/18/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$13.21
01/18/19	BONANZA TRADE AND SUPPLY BONANZA TRADE 818-765-6577	NORTH HOLLYWOOD	CA	\$89.68
01/18/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$5.47
01/18/19	AMZN MKTP US*MB4M14EB2 BOOK STORES	AMZN.COM/BILL	WA	\$16.78
01/19/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$23.16
01/19/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
01/20/19	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
01/20/19	AMAZON.COM*MB8LK8HG1 MERCHANDISE	AMZN.COM/BILL	WA	\$13.32
01/20/19	CHEVRON 0095560/CHEVRON SERVICE STN	GLENDALE	CA	\$10.96
01/21/19	AMAZON.COM*MB9BU1BT0 MERCHANDISE	AMZN.COM/BILL	WA	\$85.90
01/21/19	MAINETTI USA - MOTO 000000001 00141719 92806	KEASBEY	NJ	\$92.84
01/21/19	BESTBUYCOM805606366241 50300009944 888-BESTBUY	RICHFIELD	MN	\$1,381.21
01/21/19	AMZN MKTP US*MB2H04E82 BOOK STORES	AMZN.COM/BILL	WA	\$35.99
01/22/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$55.37
01/22/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$58.50
01/22/19	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$186.75
01/23/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$32.11
01/23/19	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
01/23/19	AMAZON.COM*MB9UB36J0 MERCHANDISE	AMZN.COM/BILL	WA	\$71.22
01/23/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$131.33
01/23/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$5.48
01/23/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$8.87
01/23/19	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.25

Continued on reverse

Detail Continued

				Amount
01/23/19	IKEA BURBANK 399 MISC HOME FURNISHINGS	BURBANK	CA	\$306.60
01/24/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$1.48
01/24/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$182.61
01/24/19	LOWE'S OF BURBANK, CA 1144 818-557-2300	BURBANK	CA	\$125.28
01/24/19	AMZN MKTP US*MB4I41640 BOOK STORES	AMZN.COM/BILL	WA	\$131.32
01/24/19	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.50
01/25/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$26.14
01/25/19	SHELL OIL 57443077003 AUTO FUEL DISPENSER	BURBANK	CA	\$22.30
01/25/19	LOWE'S OF BURBANK, CA 1144 818-557-2300	BURBANK	CA	\$429.77
01/25/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$15.88
01/26/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$114.26
01/26/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
01/26/19	AMZN MKTP US*MB8TJ3VA2 BOOK STORES	AMZN.COM/BILL	WA	\$36.87
01/27/19	UBER TRIP FJIJH HELP.UBER.COM	HELP.UBER.COM	CA	\$31.29
01/27/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$18.10
01/27/19	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.50
01/28/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.86
01/28/19	NEXGEN PACKAGING 100670972787 60559	(630)455-5500	IL	\$25.88
01/29/19	IRS 1099-MISC E-FILE 6504851128	STANFORD	CA	\$51.30
01/30/19	CHEVRON 0207504/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.15
01/30/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$73.62
01/30/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$186.28
01/30/19	PAC SALES KITCH/HOME1710 0553 760-827-2200	CARLSBAD	CA	\$1,236.97
01/31/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$17.82
01/31/19	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$93.61
01/31/19	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$15.98
02/01/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$35.00
02/01/19	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00

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Platinum Card®
RAJ NARAYANAN
Closing Date 02/03/19



Account Ending 5-67005

Detail Continued

				Amount
02/01/19	AMZN MKTP US*MB1K946U2 BOOK STORES	AMZN.COM/BILL	WA	\$1,455.00
02/02/19	PUBLIC STORAGE 23113 000023113 8005670759	LOS ANGELES	CA	\$283.00
02/02/19	IRS 1099-MISC E-FILE 6504851128	STANFORD	CA	\$11.94

Fees

		Amount
01/28/19	Late Payment Fee	\$38.00
Total Fees for this Period		\$38.00

2019 Fees and Interest Totals Year-to-Date	
Total Fees in 2019	\$0.00
Total Interest in 2019	\$0.00



Notice of Important Changes to Your Agreement for Transferring Funds Electronically

We are making changes summarized below to the Your Agreement for Transferring Funds Electronically (the *EFT Agreement*). We are discontinuing the Express Cash service and are amending the EFT Agreement in order to delete references to Express Cash. We encourage you to read this notice, share it with any Additional Cardmembers on your account, and file it for future reference. If you have any questions, please call the number on the back of your Card or on your billing statement.

The following is a summary of changes that are being made to the EFT Agreement. These changes will take effect on **May 1, 2019 at 12:01 a.m. MST**. For more detailed information, please see the Detail of Changes below.

Summary

We are discontinuing the Express Cash service and are amending the EFT Agreement in order to delete references to Express Cash. Instead, when you use your Card to obtain cash, we will treat those transactions as cash advances subject to the terms of your Cardmember Agreement.

ID12712

Detail of Changes to the EFT Agreement

This notice amends Your Agreement for Transferring Funds Electronically ("EFT Agreement") as described below. We have the right to amend as described in the EFT Agreement. Any terms in the EFT Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. If you have any questions, please call the number on the back of your Card or on your billing statement.

Effective May 1, 2019, the EFT Agreement will be amended as follows:

The *How Express Cash works* section is deleted.

The *Limits on amounts and frequency of withdrawals* section is deleted.

The *Unauthorized transactions* section is deleted and replaced with the following:

Unauthorized transactions

Tell us AT ONCE if you believe that a transaction has been made without your permission using your card or information about your card account. Calling us is the best way of keeping your possible losses down. You could lose all of the money in your bank account (plus your maximum overdraft line of credit, if applicable).

Call anytime at 1-800-528-4800 (or 1-336-393-1111 collect, if not in the U.S.) You may also write to us at American Express, Electronic Funds Services, P.O. Box 981532, El Paso, TX 79998-1532.

The third bulleted sentence of the *Improper transactions or payments* section is deleted.

The *How to contact us about the services* section is deleted and replaced with the following:

How to contact us about the services

You can call 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 questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531.

The *We may end the service* section is amended by deleting the first sentence of that section.

Platinum Card®**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 change(s) to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
ExpressPay	Effective Immediately , we are modifying the language concerning ExpressPay in your Cardmember Agreement to reflect the current terminology and explain how the capability works.

ID12742

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 or log into your account at americanexpress.com.

ExpressPay

Effective Immediately, the *ExpressPay* sub-section included in Part 2 of the Cardmember Agreement is deleted in its entirety and replaced with:

Contactless Transactions	Cards issued on your Account may be equipped to enable you to make tap and pay charges using contactless technology. You can request Cards that are not equipped with this capability. Also, we may deactivate this capability at any time.
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Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change 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. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	We are adding information about earning additional points with the new American Express® Business Gold Card.

ID12708

Details of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective immediately, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The American Express® Business Gold Card will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the American Express Business Gold Card will be added with the following:

American Express Business Gold Card

Subject to these Terms and Conditions, you get at least one Membership Rewards® point for each dollar you spend on your Card for eligible purchases. You also get 3 additional points per dollar (for a total of 4 points), on the 2 categories (of 6) where you spend the most each billing cycle, up to the first \$150,000 in combined eligible purchases from these 2 categories each calendar year. Eligible purchases in excess of \$150,000 in a calendar year will receive only one point per dollar spent.

Determining Your Top 2 Categories

To calculate your top 2 categories each billing cycle, we use your posted account transactions that fall into the 6 categories below and issue additional points based on your 2 highest categories of total spend less returns and credits in that same billing cycle. You will only earn 3 additional points in 2 categories each billing cycle even if you have equal spend in more than 2 categories.

The 6 categories that qualify for additional points are:

- Airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded);
- Advertising purchased in the U.S. to promote your business online, on television, or on the radio;
- Computer hardware, software, and cloud computing purchases in the U.S. made directly from select technology providers (the current list of select technology providers is available at: americanexpress.com/rewards-info);
- Gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations);
- Restaurants located in the U.S.;
- Shipping services purchased in the U.S. for courier, postal, and freight.