



Platinum Card®

RAJ NARAYANAN
Closing Date 12/03/20
Account Ending 5-61008



p. 1/10

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

New Balance **\$249.02**

Payment Due Date **12/28/20†**

† **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 12/28/20, you may have to pay a late fee of up to \$40.00.

Membership Rewards® Points

Available and Pending as of 10/31/20

447,156

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

Account Summary

Previous Balance	CR\$720.33
Payments/Credits	-\$3,978.29
New Charges	+\$4,947.64
Fees	+\$0.00

New Balance **\$249.02**

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **pages 9 - 10.**



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.

Share Joy. Shop Small®.

'Tis the season to show love for small businesses. Support your favorites – both in-store and online – all holiday season long.



Learn more at
ShopSmall.com



↓ Please fold on the perforation below, detach and return with your payment ↓



Payment Coupon

Do not staple or use paper clips



Pay by Computer

americanexpress.com/pbc



Pay by Phone

1-800-472-9297

Account Ending 5-61008

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

RAJ NARAYANAN
8 HEATHER LN
GLEN ROCK NJ 07452

Payment Due Date
12/28/20
Amount Due
\$249.02

See reverse side for instructions
on how to update your address,
phone number, or email.

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



0000349992220508608 000024902000024902 02 1

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the close of each billing period. If you have Pay Over Time, we will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date. If you have Pay Over Time Select: we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will

be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: www.americanexpress.com

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

www.americanexpress.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Platinum Card®

RAJ NARAYANAN
Closing Date 12/03/20



p. 3/10

Account Ending 5-61008



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

**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	-\$3,002.88
Credits	-\$975.41
Total Payments and Credits	-\$3,978.29

Detail

*Indicates posting date

	Amount
Payments	Amount
11/18/20* ONLINE PAYMENT - THANK YOU	-\$1,529.57
11/21/20* ONLINE PAYMENT - THANK YOU	-\$140.46
11/25/20* ONLINE PAYMENT - THANK YOU	-\$662.50
11/30/20* RETURN PROTECTION BENEFIT PAYMENT	-\$206.30
12/03/20* ONLINE PAYMENT - THANK YOU	-\$464.05
Credits	Amount
11/04/20 TARGET WEST HOLLYWOOD CA DISCOUNT STORE	-\$27.36
11/09/20 STAPLES.COM 800-333-3330 MA (800) 333-3330 BROTHER TN450 BLACK TONER CARTRIDGE	-\$60.75
11/10/20* AMEX Wireless Phone Service Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00
11/12/20 TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$93.47
11/13/20 RENU DERMATOLOGY Anaheim CA squareup.com/receipts	-\$25.00
11/15/20 UBER TRIP HELP.UBER.COM CA ZWPMNEZP 94105	-\$14.94
11/15/20 BUILD.COM 800-375-3403 CA 800-375-3403	-\$561.53
11/23/20 THE HOME DEPOT PARAMUS NJ 800-654-0688	-\$30.22
11/25/20* AMEX Streaming Subscription Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00
11/27/20* Shop Saks with Platinum Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$50.00
11/28/20* AMEX Wireless Phone Service Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00

Continued on reverse

Detail Continued

*Indicates posting date

			Amount
11/28/20	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES		-\$27.50
11/29/20	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES		-\$10.79
12/03/20	Amazon Prime Amazon.com WA SHIPPINGCLUB		-\$13.85

New Charges**Summary****Total****Total New Charges****\$4,947.64****Detail****RAJ NARAYANAN**

Card Ending 5-61008

				Amount
11/03/20	STAPLES.COM (800) 333-3330 BROTHER TN450 BLACK TONER CARTRIDGE	800-333-3330	MA	\$60.75
11/03/20	STAPLES 00243 00243000642453 90028 TRUECLEAR 0.5L 24PK WATER CA CASE/24 BOTTLE DEPOSIT TR PRINT PPR LTR 20/92 5RM STAPLES FUNDED COUPON	HOLLYWOOD	CA	\$9.83
11/04/20	STAPLES 00243 00243000531885 90028 FINISHING ONLY EXPRESS GUARANTEE	HOLLYWOOD	CA	\$4.27
11/05/20	TARGET.COM 800-591-3869	800-591-3869	MN	\$45.79
11/07/20	UBER TRIP HMGH2VQW 94105	HELP.UBER.COM	CA	\$6.43
11/07/20	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA	\$19.49
11/07/20	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$42.60
11/08/20	VZWLSS BILL PAY VN BILL PAY	800-922-0204	FL	\$100.00
11/09/20	ACE RENT A CAR. 0033 Rental: Location Return: LOS ANGELES CA Agreement Number: 05180012 Renter Name: Not Provided	LOS ANGELES Date 20/11/02 20/11/09	CA	\$182.99
11/10/20	ALKLEM PLUMBING INC. 948907957006140 03244CR 07452	LONG ISLAND C	NY	\$1,630.95
11/11/20	HP.COM H338592618 07452- H338592618-62.86	800-473-4732	CA	\$62.86
11/11/20	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47

Continued on next page



Detail Continued

				Amount
11/12/20	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.25
11/12/20	ACE RENT A CAR. 0033 Location Rental: LOS ANGELES CA Return: LOS ANGELES CA Agreement Number: 05120018 Renter Name: Not Provided	LOS ANGELES	CA	\$181.36
11/13/20	RENU DERMATOLOGY squareup.com/receipts	Anaheim	CA	\$150.00
11/13/20	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$28.16
11/14/20	ZIPCAR.COM CAMBRIDGE	BOSTON	MA	\$26.66
11/14/20	UBER TRIP ZWPMNEZP 94105	HELP.UBER.COM	CA	\$53.74
11/14/20	AMAZON.COM*2020M5OR2 MERCHANDISE	AMZN.COM/BILL	WA	\$11.72
11/14/20	AMAZON.COM*201UG0A11 MERCHANDISE	AMZN.COM/BILL	WA	\$20.14
11/15/20	MICROSOFT*MICROSOFT 365 F Z41GAQXVA4QU 98052	MSBILL.INFO		\$106.61
11/15/20	VZWRLSS*BILL PAY VN 8009220204 TELECOM SVC:PREPAID RECURRING PHONE SER	FOLSOM	CA	\$10.00
11/15/20	AMAZON.COM*2053E9LL2 MERCHANDISE	AMZN.COM/BILL	WA	\$19.18
11/15/20	ZIPCAR.COM CAMBRIDGE	BOSTON	MA	\$7.46
11/16/20	CHUBB INS SCI INSURANCE	800-372-4822	NJ	\$23.00
11/17/20	SIXT USA ECOM AUTOMOBILE RENTAL Sixt Car 17Nov 01117L74SZMBEXJWBA	FORT LAUDERDALE	FL	\$71.78
11/17/20	AMAZON.COM*QM6T04SP3 MERCHANDISE	AMZN.COM/BILL	WA	\$17.99
11/17/20	PAN S KO MD PC 2014085314	ENGLEWOOD CLIFFS	NJ	\$15.00
11/17/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
11/17/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$10.75
11/18/20	DENTAL INSURANCE AUTOPAY DENTAL INSURA 877-280-4204	RNCHO CORDOVA	CA	\$139.84
11/19/20	AMAZON.COM*CP8YR5533 MERCHANDISE	AMZN.COM/BILL	WA	\$18.98
11/19/20	UBER EATS H266APUL 94103	SAN FRANCISCO	CA	\$15.27
11/19/20	UBER EATS FNLHHUI2 94103	SAN FRANCISCO	CA	\$17.09
11/19/20	SEBCO LAUNDRY SYSTEMS INC 000000148 7327529000	RARITAN	NJ	\$20.00
11/22/20	SHOPIFY* 94215827 +18887467439	ELK GROVE VILLAGE	IL	\$32.65

Continued on reverse

Detail Continued

				Amount
11/22/20	WIX.COM*MAILBOXES-G-SUITE 800-600-0949	800-600-0949	NY	\$6.50
11/23/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
11/23/20	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$17.05
11/23/20	THE HOME DEPOT 800-654-0688	PARAMUS	NJ	\$21.69
11/23/20	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ	\$166.34
11/24/20	SHOEBOXED.COM 9196874269	DURHAM	NC	\$445.50
11/24/20	SAKSFIFTHAVENUE.COM 8775517257	https://www.saksfifth	MD	\$59.71
11/25/20	BT*EYEBUYDIRECT 8553932891	AUSTIN	TX	\$96.87
11/25/20	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
11/26/20	AMZN MKTP US*YV5SE2R13 BOOK STORES	AMZN.COM/BILL	WA	\$40.96
11/27/20	AMZN MKTP US*7S6UL9YO3 BOOK STORES	AMZN.COM/BILL	WA	\$10.79
11/29/20	AMZN MKTP US*CB9O38P13 BOOK STORES	AMZN.COM/BILL	WA	\$13.85
11/30/20	PHR*NEWJERSEYUROLOGYLLC 973-473-5700	CLIFTON	NJ	\$15.00
11/30/20	ALDEN LEIFER MD PC DOCTOR & PHYSICIAN	PATERSON	NJ	\$30.00
11/30/20	ALDEN LEIFER MD PC DOCTOR & PHYSICIAN	PATERSON	NJ	\$60.00
12/01/20	TARGET.COM 800-591-3869	800-591-3869	MN	\$386.71
12/01/20	TARGET.COM 800-591-3869	800-591-3869	MN	\$14.92
12/01/20	INTUIT QUICKBOOKS T1-A04B9E6-72A 94043	800-446-8848	CA	\$40.00
12/01/20	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$13.85
12/02/20	PAYPAL *THERESADENH 4029357733	4029357733	CA	\$45.00
12/03/20	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$126.88
12/03/20	SPOTHERO 844-356-8054 +18443568054	CHICAGO	IL	\$90.99

Fees

	Amount
Total Fees for this Period	\$0.00

Continued on next page



Platinum Card®
RAJ NARAYANAN
Closing Date 12/03/20



p. 7/10
Account Ending 5-61008

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: 30
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****The Travel Collection Benefit**

The Travel Collection by Travel Leaders Group will no longer be available as a benefit on your Card, effective 12/31/2020, 11:59pm EST. You will no longer be able to use The Travel Collection benefit for any new bookings after this date.

Your Personal Details

Account protection is important to us. Please update your **Personal Details** so we may contact you about your account if needed. Visit <https://global.americanexpress.com/account-management/> to get started.

Important Notices continued on next page.

IMPORTANT NOTICES continued**EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

End of Important Notices.