



# Platinum Card®

RAJ NARAYANAN  
Closing Date 01/03/20



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Account Ending 5-68003

**New Balance** **\$144.10**

**Payment Due Date** **01/28/20<sup>‡</sup>**

<sup>‡</sup> **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 01/28/20, you may have to pay a late fee of up to \$39.00.

## Membership Rewards® Points

Available and Pending as of 11/30/19

**354,888**

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

## Account Summary

Previous Balance	\$121.03
Payments/Credits	-\$4,414.82
New Charges	+\$4,437.89
Fees	+\$0.00


**New Balance** **\$144.10**


Days in Billing Period: 31

## Customer Care

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

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-525-3355	1-800-472-9297

 See page 3 for additional information.

 See page 2 for important information about your account.

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

↓ 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  
**01/28/20**  
Amount Due  
**\$144.10**

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 000014410000014410 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. 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:** If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (*for example, Pay Over Time Travel and Pay Over Time Direct*) if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances beginning on the transaction date.

**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 01/03/20



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Account Ending 5-68003



**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>	-\$3,830.55
<b>Credits</b>	
RAJ NARAYANAN 5-68003	-\$584.27
<b>Total Payments and Credits</b>	<b>-\$4,414.82</b>

### Detail

\*Indicates posting date

			Amount
<b>Payments</b>			
12/04/19*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$121.03
12/08/19*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$396.01
12/11/19*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$626.67
12/12/19*	RAJ NARAYANAN	RETURN PROTECTION BENEFIT PAYMENT	-\$165.00
12/20/19*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$639.36
12/28/19*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,452.84
12/30/19*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$429.64
<b>Credits</b>			
12/03/19	RAJ NARAYANAN	TARGET PARAMUS NJ DISCOUNT STORE	-\$19.18
12/06/19	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$12.78
12/15/19*	RAJ NARAYANAN	Dispute - EFORMS 217201100008524	-\$15.00
12/19/19	RAJ NARAYANAN	AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$50.00
12/19/19	RAJ NARAYANAN	AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$438.51
12/25/19*	RAJ NARAYANAN	Dispute - PEOPLEFINDERS.COM	-\$38.85
12/25/19	RAJ NARAYANAN	PANASONIC- CATHAYPACIFIC LAKE FOREST CA 888-254-7299	-\$9.95

## New Charges

### Summary

	Total
RAJ NARAYANAN 5-68003	\$3,175.79

Continued on reverse

## Summary Continued

Total

MANGLAM NARAYANAN 5-61040

\$1,262.10

Total New Charges

\$4,437.89

## Detail



RAJ NARAYANAN

Card Ending 5-68003

Foreign  
Spend

Amount

12/03/19	THRIFTY TOLL-ATS American Traffi 877-759-5826	MESA	AZ	\$48.71
12/04/19	SYED RASHEED, MD @GARDEN STATE COUNSEL squareup.com/receipts	Wayne	NJ	\$5.15
12/05/19	AMZN MKTP US*4S35S3F53 BOOK STORES	AMZN.COM/BILL	WA	\$89.57
12/05/19	USPS PO 3371710696 001433574 8002758777	GLEN ROCK	NJ	\$13.70
12/06/19	AMAZON.COM*KJ0GT9JB3 MERCHANDISE	AMZN.COM/BILL	WA	\$55.70
12/06/19	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL		\$133.28
12/08/19	AMZN MKTP US*974EQ9UJ3 BOOK STORES	AMZN.COM/BILL	WA	\$31.56
12/08/19	AMAZON.COM*2G6G34UL3 MERCHANDISE	AMZN.COM/BILL	WA	\$438.51
12/09/19	UPS* 00000001VY58489 SHIPPING DATE 11/30/19 TRK# 00000001VY58489 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$31.50
12/09/19	UPS* 00000001VY58479 SHIPPING DATE 11/23/19 TRK# 00000001VY58479 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$13.65
12/09/19	UPS* 00000001VY58499 SHIPPING DATE 12/07/19 TRK# 00000001VY58499 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$105.00
12/09/19	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA	\$6.45
12/11/19	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$49.00
12/11/19	AMAZON.COM*EK07J9183 MERCHANDISE	AMZN.COM/BILL	WA	\$50.00
12/13/19	THRIFTY TOLL-ATS American Traffi 877-759-5826	MESA	AZ	\$3.25
12/14/19	EFORMS 217201100008524 SUPPORT@EFORMS.COM	MIAMI	FL	\$15.00
12/14/19	PRIME VIDEO*GB2PD5BO3 DIGITAL	888-802-3080	WA	\$26.65
12/14/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$4.26
12/15/19	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA	\$11.83

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## Detail Continued

				Foreign Spend	Amount
12/16/19	MICHAELS STORES 5070 ARTIST SUPPLY & CRAFT	PARAMUS	NJ		\$238.18
12/16/19	USPS PO 3371710696 001433574 8002758777	GLEN ROCK	NJ		\$7.00
12/17/19	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA		\$32.57
12/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	288.98 Hong Kong Dollars	\$37.12
12/19/19	PANASONIC- CATHAYPACIFIC MLLTEE 92630 AMUSEMENT & RECREATION	LAKE FOREST	CA		\$9.95
12/19/19	CATHAY PACIFIC INFLIGHT SALES (CX) UNIT 1701,K.WAH CENTRE,NO	HONG KONG	HK	770.00 Hong Kong Dollars	\$98.90
12/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	341.86 Hong Kong Dollars	\$43.91
12/22/19	HK DRAGON AIRLINES LIMITED CathayPacificAirlines From: SIEM REAP To: HONG KONG INTERNAT Ticket Number: 0432338406087 Passenger Name: Raj Narayanan Document Type: PASSENGER TICKET	PHNOM PENH	KH		\$258.90
12/22/19	PEOPLEFINDERS.COM 800-718-8997	800-718-8997	CA		\$38.85
12/23/19	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ		\$166.34
12/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	335.80 Hong Kong Dollars	\$43.08
12/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	345.87 Hong Kong Dollars	\$44.37
12/23/19	ROYAL ANGKOR INT HOSPITAL HOSPITAL	CAMBODIA			\$302.90
12/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$7.64
12/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$31.22
12/24/19	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA		\$47.56
12/24/19	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA		\$10.27
12/24/19	AMZN MKTP US*QZ0GC7CS3 BOOK STORES	AMZN.COM/BILL	WA		\$19.99
12/24/19	AMZN MKTP US*IH6KU5IN3 BOOK STORES	AMZN.COM/BILL	WA		\$13.49
12/26/19	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA		\$17.04
12/27/19	STAPLES.COM (800) 333-3330 HP 17BY1062ST 173 LAPTOP INTEL I582	800-333-3330	MA		\$394.50
12/27/19	PRIME VIDEO*5F1TX3II3 DIGITAL	888-802-3080	WA		\$2.49
12/28/19	SHOPIFY* 73365354 +18887467439	ELK GROVE VILLAGE	IL		\$32.65

Continued on reverse

## Detail Continued

				Foreign Spend	Amount
12/29/19	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA		\$6.75
12/29/19	SEBCO LAUNDRY SYSTEMS INC 000000148 7327529000	RARITAN	NJ		\$20.00
12/29/19	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA		\$6.36
12/29/19	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA		\$13.76
12/30/19	USPS KIOSK 3596179552 001454732 9172467865	NEW YORK	NY		\$5.50
12/30/19	USPS KIOSK 3596179551 001454732 2129450120	NEW YORK	NY		\$2.19
12/30/19	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA		\$6.63
12/30/19	FEDEX OFFICE 03460029663 10005	NEW YORK	NY		\$2.71
12/31/19	UPS* 00000001VY58519 SHIPPING DATE 12/21/19 TRK# 00000001VY58519 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA		\$3.15
12/31/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$12.94
12/31/19	METROCARD MACHINE LOCAL TRANSPORTATION	NEW YORK	NY		\$6.50
01/01/20	BURLINGTON STORES 835 835 609-387-7800	NEW YORK	NY		\$29.98
01/01/20	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA		\$15.32
01/01/20	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA		\$12.31

**MANGLAM NARAYANAN**

Card Ending 5-61040

				Foreign Spend	Amount
12/03/19	Dressbarn_00230 COSMETIC STORE	Clifton			\$70.44
12/03/19	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ		\$11.42
12/15/19	ATN COMPRESSION SOCKS squareup.com/receipts	San Leandro	CA		\$55.00
12/15/19	HEALTHMED squareup.com/receipts	LAS VEGAS	NV		\$326.62
12/26/19	PORCELANOSA - PARAMUS 0000 201-995-1310	PARAMUS	NJ		\$798.62

## Fees

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

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**Platinum Card®**  
RAJ NARAYANAN  
Closing Date 01/03/20



Account Ending 5-68003

2020 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2020	\$0.00
Total Interest in 2020	\$0.00

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
	Transactions Dated		Annual Percentage Rate	Interest Charge
	From	To		
Cash Advances	05/01/2019		26.74% (v)	\$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.

*End of Important Notices.*



## Platinum Card®

RAJ NARAYANAN  
Closing Date 01/03/20



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Account Ending 5-68003

**American Express®  
Cards Warmly  
Welcomed**

### INTERSTATE ELECTRONICS INC

State of the art electronics & service for over 50 years. We carry a full line of Flat Screen TVs, Home Audio Equipment & Car Audio Products.

**interstateelectronics.com**

### XOCOLATZ GRILL

American comfort food shares table space with homestyle Latin recipes.

**908-232-3962 [www.xocolatz.com](http://www.xocolatz.com).**

235 Elmer St Westfield NJ

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 1 of your statement or the number that is on the back of your Card.

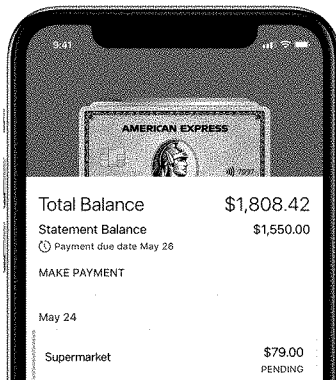
**American Express®  
Cards Warmly  
Welcomed**

### ZAPIER

Do more with less effort. Zapier's automation tools help you integrate software, so you can spend more time on what matters. No code, no nonsense: **zapier.com**

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 1 of your statement or the number that is on the back of your Card.

## Track your account with just a tap using the American Express® App



Take the powerful backing of American Express with you on the go with the Amex App today. **Pay your bill** or set up automatic direct debits, **access up to six months of billing statements**, and **find nearby Amex Offers** for dining, travel, and shopping.

Learn more and download the Amex App at  
**[amex.co/exploreapp](http://amex.co/exploreapp).**

iOS and Android only. See app store listings for operating system info.