



## Platinum Card®

RAJ NARAYANAN  
Closing Date 10/03/21  
Account Ending 5-61008



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**Customer Care:** 1-800-525-3355  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](http://americanexpress.com)

**New Balance** **\$3,417.42**

**Payment Due Date** **10/28/21<sup>‡</sup>**

<sup>‡</sup> **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 10/28/21, you may have to pay a late fee of up to \$40.00.

### Membership Rewards® Points

Available and Pending as of 08/31/21

**498,366**

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

### Account Summary

Previous Balance	\$142.23
Payments/Credits	-\$5,291.48
New Charges	+\$8,391.67
Fees	+\$175.00

**New Balance** **\$3,417.42**

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 - 11.**

### American Express Has Your Back

During these times, American Express has your back. We're providing new ways to earn rewards for shopping, dining, and more. Create or visit your online account at [americanexpress.com](http://americanexpress.com), or login to the Amex Mobile® App, to keep up-to-date with our latest news & enroll in Amex Offers curated just for you.

Have questions? You can contact us by using the phone number on the back of your card or online via Live Chat.

↓ 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 5-61008

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  
**10/28/21**  
Amount Due  
**\$3,417.42**

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 000341742000341742 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. 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](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 10/03/21

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Account Ending 5-61008

**Customer Care & Billing Inquiries**  
International Collect  
Cash Advance at ATMs Inquiries  
Large Print & Braille Statements**1-800-525-3355**  
1-954-473-2123  
1-800-CASH-NOW  
**1-800-525-3355****Hearing Impaired**Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-525-3355****Website:** [americanexpress.com](https://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>	-\$4,649.89
<b>Credits</b>	
RAJ NARAYANAN 5-61008	-\$641.59
<b>Total Payments and Credits</b>	<b>-\$5,291.48</b>

**Detail** \*Indicates posting date

<b>Payments</b>			<b>Amount</b>
09/05/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$142.23
09/14/21*	RAJ NARAYANAN	RETURN PROTECTION BENEFIT PAYMENT	-\$345.15
09/17/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$212.72
09/19/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$832.25
09/27/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,286.08
10/02/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,831.46
<b>Credits</b>			<b>Amount</b>
09/06/21	RAJ NARAYANAN	AMZ*PETGIRL AMZN.COM/BILL WA BOOK STORES	-\$67.10
09/08/21	RAJ NARAYANAN	SIRIUS XM RADIO INC. 888-635-5144 NY RADIO SERVICE	-\$182.76
09/09/21	RAJ NARAYANAN	ULINE SHIP SUPPLIES 800-295-5510 WI SHIPPING SUP	-\$142.23
09/12/21	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$53.98
09/12/21	RAJ NARAYANAN	Amazon Prime Amazon.com WA SHIPPINGCLUB	-\$29.18
09/16/21	RAJ NARAYANAN	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$37.75
09/21/21	RAJ NARAYANAN	THE HOME DEPOT #0959 PATERSON NJ 800-654-0688	-\$112.61
09/21/21	RAJ NARAYANAN	WALGREENS FAIR LAWN NJ 8002892273	-\$9.59

Continued on reverse

**Detail Continued**

\*Indicates posting date

				<b>Amount</b>
09/30/21	RAJ NARAYANAN	AMZN MKTP US		- \$6.39
		AMZN.COM/BILL	WA	
		BOOK STORES		

**New Charges****Summary****Total**

RAJ NARAYANAN 5-61008	\$8,391.67
<b>Total New Charges</b>	<b>\$8,391.67</b>

**Detail****RAJ NARAYANAN**

Card Ending 5-61008

				<b>Amount</b>
09/04/21	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$9.00
09/05/21	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA	\$38.99
09/05/21	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$261.16
09/05/21	AMZN MKTP US*257A51GH2 BOOK STORES	AMZN.COM/BILL	WA	\$51.67
09/06/21	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$13.85
09/07/21	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$42.60
09/12/21	ZOHO-INVOICE +19259249500	PLEASANTON	CA	\$86.00
09/12/21	AMAZON.COM*251DZ0RP2 MERCHANDISE	AMZN.COM/BILL	WA	\$5.85
09/13/21	AMAZON.COM*2G5804HS1 MERCHANDISE	AMZN.COM/BILL	WA	\$37.75
09/13/21	SAKSOFF5TH.COM 6152803200	http://www.SaksOFF5th	NY	\$42.64
09/14/21	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: SANTA ANA JOHN WAY Ticket Number: 01699427216675 Passenger Name: NARAYANAN /PREMIUM CABIN Document Type: UPGRADE CHARGE	HOUSTON	TX	\$329.00
09/14/21	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$112.61
09/15/21	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0062473584220 Passenger Name: NARAYANAN/RAM Document Type: ADDITIONAL COLLECTION	ATLANTA		\$2.00
09/17/21	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
09/17/21	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
09/17/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$846.00

Continued on next page



## Detail Continued

				Amount
09/19/21	SHOPIFY* 120267015 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
09/19/21	DUANE READE #14126 000014126 NONE 10005 PHARMACIES	NEW YORK	NY	\$17.77
09/20/21	BT*PMT*NJ.COM 8887827533	ISELIN	NJ	\$10.00
09/20/21	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$72.22
09/20/21	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$2.00
09/21/21	AMAZON.COM*2C3BA5OW1 MERCHANDISE	AMZN.COM/BILL	WA	\$11.97
09/21/21	AT&T UVERSE PAYMENT AT&T EZC PMT	8002882020	TX	\$55.96
09/21/21	AMZN MKTP US*2C2PN8LF1 BOOK STORES	AMZN.COM/BILL	WA	\$9.11
09/21/21	U-HAUL 40767 U-HAUL 1-800-789-3638	PHOENIX	AZ	\$37.90
09/22/21	IN *METRO RETROFITTING 8183403060	CANOGA PARK	CA	\$99.00
09/22/21	UBER PASS 8005928996	SAN FRANCISCO	CA	\$24.99
09/22/21	UBER TRIP A3R5VEW3 07114	SAN FRANCISCO	CA	\$28.61
09/22/21	U-HAUL 40767 U-HAUL 1-800-789-3638	PHOENIX	AZ	\$49.40
09/22/21	DIRECTV STREAM SVOD	DALLAS	TX	\$74.63
09/23/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
09/23/21	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$19.18
09/23/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$767.28
09/24/21	AMAZON.COM*2C1FV1XH1 MERCHANDISE	AMZN.COM/BILL	WA	\$261.51
09/25/21	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
09/25/21	www.cvs.com 000002695 8007467287	800-746-7287	RI	\$5.33
09/25/21	AMZN MKTP US*2C1672141 BOOK STORES	AMZN.COM/BILL	WA	\$6.39
09/25/21	DENTAL INSURANCE AUTOPAY DENTAL INSURA 877-280-4204	RNCHO CORDOVA	CA	\$64.92
09/26/21	AMZN MKTP US*2C3JO7C92 BOOK STORES	AMZN.COM/BILL	WA	\$12.95
09/26/21	AMZN MKTP US*2C70N1GC1 BOOK STORES	AMZN.COM/BILL	WA	\$35.55
09/27/21	STAPLES 01030 01030006004180 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$18.49
09/27/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$1,214.40

**Detail Continued**

				<b>Amount</b>
09/27/21	AMZN MKTP US*2C6P19MZ0 BOOK STORES	AMZN.COM/BILL	WA	\$18.98
09/28/21	BJS WHOLESALE #0117 000000117 8002572582	PARAMUS	NJ	\$180.97
09/28/21	CONSTANT CONTACT 1118153085972 02451 CONSTANT CONTACT	WALTHAM	MA	\$95.00
10/01/21	INTUIT QUICKBOOKS CL.INTUIT.COM	800-446-8848	CA	\$50.00
10/01/21	BURLINGTON STORES 6 6 609-387-7800	PARAMUS	NJ	\$19.99
10/01/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$2,911.20
10/02/21	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47
10/02/21	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$156.77
10/02/21	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$53.99

**Fees**

			<b>Amount</b>
10/03/21	CALEB WESTBAY	ANNUAL MEMBERSHIP FEE	\$175.00
<b>Total Fees for this Period</b>			<b>\$175.00</b>

**2021 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2021	\$725.00
Total Interest in 2021	\$0.00

**Interest Charge Calculation**

Days in Billing Period: 30

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	<b>Transactions Dated</b>		<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
	<b>From</b>	<b>To</b>			
Cash Advances	05/01/2019		25.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

**IMPORTANT NOTICES****Notice of Important Change to Your Account Terms**

We are making a change to your Account Terms 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 Account Terms can be found after the below summary chart.

**Important Change to Your Account Terms**

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your Account Terms. The detailed change to your Cardmember Agreement can be found below.

We are increasing the Annual Membership Fee to **\$695** beginning at your account renewal that occurs on or after **January 3, 2022**.

**How to avoid the change:** You have the right to reject this change. If you do reject the change, your account will be cancelled and you will not be able to use your account for new transactions. If you cancel, you will receive a prorated refund of your annual fee. **You must reject this change by calling us at 1-855-865-1451 or by calling us collect at 1-336-291-1361 no later than 5:00pm Eastern time on January 2, 2022.**

**Revised Terms, as of January 3, 2022**

<b>Annual Membership Fee</b>	<b>\$695</b>
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ID 13250

**Detail of Change 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.

**Annual Membership Fee**

**Effective January 3, 2022**, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

<b>Annual Membership Fee</b>	<b>\$695</b>
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CMLENGDPRUS0001

**IMPORTANT NOTICES continued****Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with 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 Agreement can be found after the below summary chart.

Summary of Changes, Effective October 1, 2021	
<b>Words we use in the Agreement</b>	We are updating this sub-section under <i>Introduction</i> in Part 2 of your Cardmember Agreement to remove precious metal coins or bullion and digital precious metals products from the definition of " <i>cash advance</i> ."

ID 13258

**Detail of Changes to Your Cardmember Agreement**

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Your Cardmember Agreement will be amended as follows:

**Effective October 1, 2021**, the *Introduction* section in Part 2 of the Cardmember Agreement is amended by deleting the definition of cash advance in the *Words we use in the Agreement* sub-section and replacing it 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, and similar offline and online betting transactions."

CMLENGDPRUS0199



**IMPORTANT NOTICES continued****Notice of Important Changes to the Membership Rewards® Program Terms & Conditions**

We are making changes to the Membership Rewards® Program Terms & Conditions (*Program Terms & Conditions*) for the account 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 the Program Terms & Conditions can be found after the below summary chart.

Summary of Changes, Effective Immediately	
<b>Compare Cards</b>	We are clarifying how additional points are awarded on the Amex Everyday® Credit Card, the Amex Everyday® Preferred Credit Card, and the American Express® Gold Card to state that meal-kit delivery services and convenience stores are not included in the supermarket category.
Summary of Changes, Effective January 13, 2022	
<b>Lose Points</b>	We are changing our policy on when you may lose points. You will immediately lose the points in your Rewards Account when you cancel your last enrolled Card Account.

ID 13223

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

CMLENGDPRUS0198

**IMPORTANT NOTICES continued****Detail of Changes to the Membership Rewards Program Terms & Conditions**

This notice amends the Program Terms & Conditions as described below. Any terms and conditions in the Program Terms & Conditions conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Effective Immediately**, the *Extra points on some purchases* column of the *Compare Cards* table of the Program Terms & Conditions for the *Amex Everyday Credit Card*, *Amex Everyday Preferred Credit Card*, and *American Express Gold Card* is amended by deleting all occurrences of:

(superstores and warehouse clubs are not considered supermarkets)

And replacing with:

(superstores, convenience stores, warehouse clubs, and meal-kit delivery services are not considered supermarkets).

**Effective January 13, 2022**, the *When you cancel your Rewards Account* sub-section of the *Lose Points* section of the Program Terms & Conditions is amended by deleting the following:

What happens to the points in your Rewards Account depends on whether you keep a Card Account open after you cancel your Rewards Account. You:

- Can use the points in your Rewards Account for up to 30 days from the date of cancellation if you keep at least one Card Account open, it isn't canceled or past due, and there is no return payment outstanding.
- Will immediately lose all the points in your Rewards Account if you don't keep any Card Accounts open.

And replacing with the following:

What happens to the points in your Rewards Account depends on whether you keep an enrolled Card Account open. You will immediately lose all of the points in your Rewards Account if you cancel your last enrolled Card Account. However, if your last enrolled Card Account is a Corporate Card, you may be able to redeem points for up to 30 days after cancellation.

**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.

**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).

**The Centurion Lounge Guest Access Policy**

**Starting January 1, 2022**, we will begin tracking the purchases on your Platinum Account to determine if you are eligible to earn Complimentary Guest Access by spending \$75,000 or more in total eligible purchases on your Card Account between January 1, 2022 and December 31, 2022, and in each calendar year thereafter. "Complimentary Guest Access" means that Platinum Card Members and Additional Platinum Card Members on the Account may bring up to two (2) guests per visit into locations of The Centurion Lounge in the U.S., at Hong Kong International Airport, and at London Heathrow Airport for no per-visit guest fee, for the remainder of the calendar year in which Complimentary Guest Access became effective, the following calendar year and until January 31 of the next calendar year. You can track your progress toward earning Complimentary Guest Access in the Benefits tab of your online account and in the American Express App starting January 13, 2022. Eligible purchases will be reflected on the tracker after they post to the Account. If you do not earn Complimentary Guest Access, starting on February 1, 2023 you will be charged a \$50 per visit fee per guest (or \$30 for children aged 2 through 17, with proof of age) to enter The Centurion Lounge. Should you have questions, please call the number on the back of your Card.

For more information, visit: [thecenturionlounge.com/info/terms](http://thecenturionlounge.com/info/terms)





Platinum Card®

RAJ NARAYANAN  
Closing Date 10/03/21



Account Ending 5-61008

## Buy Now, Pay Later with Plan It®

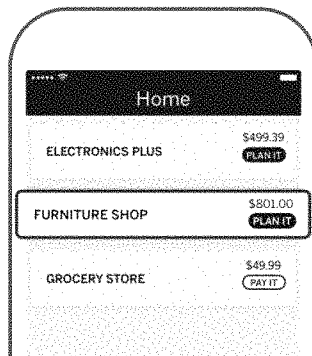
PLAN IT



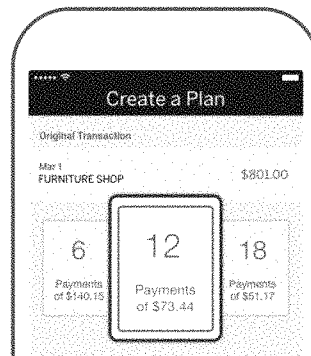
Plan It® is a payment option that gives you more control for whatever comes your way.

You can split up large purchases into monthly installments with a fixed fee and no interest. Plus, you can still earn rewards on purchases you plan! Terms apply.

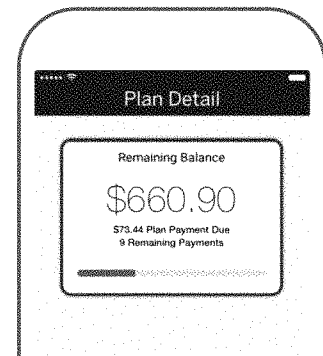
Plan It® is already built into your Card, which means it's ready to use today. Log in to your online account or the American Express App\*\* and follow these three easy steps to create a Plan:



Select a purchase of \$100 or more to put into a plan.



Select a plan option that works for you, and see exactly how much you'll pay each month.\*



Review and confirm. The monthly plan payment is automatically included in the Minimum Payment Due each month.

For more information and Terms and Conditions visit: [AmericanExpress.com/PlanIt\\_Statement](https://www.AmericanExpress.com/PlanIt_Statement)

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

\* You will be offered 1–3 plan duration options for the qualifying purchase. The plan duration options can vary based on a variety of factors such as the purchase amount, your account history, and your creditworthiness. If you are enrolled in an intro or promotional APR, you may see limited plan duration options during the intro or promotional period when you use Plan It® on your account.

With Plan It®, you can create up to 10 active payment plans, each subject to a plan fee. The plan fee is a fixed finance charge that will be charged each month that the corresponding plan is active.

Your ability to create plans will be based on a variety of factors such as your creditworthiness, and your Credit Limit or Pay Over Time Limit, as applicable. You may not be able to create a plan if it would cause you to exceed your Pay Over Time Limit or cause your Plan balance to exceed 95% of your Account Total New Balance on your last billing statement. You will not be able to create plans if your Pay Over Time feature is suspended or your Account is canceled. You will also not be able to create plans if one or more of your American Express Accounts is enrolled in a payment program, has a payment that is returned unpaid, or is past due.