



Platinum Card®

RAJ NARAYANAN
Closing Date 07/03/20
Account Ending 5-69001



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

New Balance **CR\$857.26**
Amount Due **\$0.00**
Payment Not Required

Membership Rewards® Points

Available and Pending as of 05/31/20

423,199

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

Account Summary

Previous Balance	CR\$62.68
Payments/Credits	-\$7,405.35
New Charges	+\$6,610.77
Fees	+\$0.00

New Balance **CR\$857.26**

Days in Billing Period: 30

➔ See page 2 for important information about your account.

ⓘ Your credit balance can be applied against future transactions or you may request a refund.

➔ 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.



Payment Coupon
Do not staple or use paper clips



Pay by Computer
americanexpress.com/pbc



Pay by Phone
1-800-472-9297

Account Ending 5-69001

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

RAJ NARAYANAN
8 HEATHER LN
GLEN ROCK NJ 07452

Payment Not Required

Amount Due
\$0.00

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 100085726000000000 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

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.

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Closing Date 07/03/20

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**Customer Care & Billing Inquiries**
International Collect
Large Print & Braille Statements
Cash Advance at ATMs Inquiries1-800-525-3355
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	-\$5,348.53
Credits	-\$2,056.82
Total Payments and Credits	-\$7,405.35

Detail

*Indicates posting date

	Amount
Payments	Amount
06/08/20* ONLINE PAYMENT - THANK YOU	-\$1,519.37
06/17/20* ONLINE PAYMENT - THANK YOU	-\$2,031.91
06/24/20* PAYMENT RECEIVED - THANK YOU	-\$1,797.25
Credits	Amount
06/03/20 Agoda Hotel Reservations London GB 309326342-2-909324550	-\$506.40
06/06/20 THE HOME DEPOT 1255 LONG ISLAND C NY HANOVER 11101	-\$88.82
06/09/20 UBER TRIP HELP.UBER.COM CA HELP.UBER.COM	-\$6.81
06/10/20 TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$189.00
06/20/20 AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$137.90
06/21/20* AMEX Streaming Subscription Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$3.19
06/23/20* AMEX Streaming Subscription Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$16.81
06/24/20 AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$45.67
06/27/20* AMEX Wireless Phone Service Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00
06/28/20* Adjustment	-\$19.95
06/28/20* Adjustment	-\$9.95
06/28/20 BEST BUY MHT 015313 29500015313 NEW YORK NY 888-BESTBUY	-\$979.86
06/30/20 DAILY HARVEST NEW YORK NY +18564520175	-\$31.96

Continued on reverse

Detail Continued *Indicates posting date

		Amount
07/02/20*	Adjustment	-\$0.50

New Charges**Summary**

	Total
Total New Charges	\$6,610.77

Detail

RAJ NARAYANAN
Card Ending 5-69001

				Amount
02/15/20	TRANSACTION PROCESSED BY AMERICAN EXPRESS			\$979.86
05/30/20	AMAZON.COM*MY7NU7JT0 MERCHANDISE	AMZN.COM/BILL	WA	\$8.54
06/01/20	AMAZON.COM*MY77R43A2 MERCHANDISE	AMZN.COM/BILL	WA	\$5.48
06/03/20	BLOOMINGDALES.COM 8665932540	800-777-0000	OH	\$48.14
06/03/20	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$10.00
06/04/20	BLOOMINGDALES.COM 8665932540	800-777-0000	OH	\$96.25
06/04/20	TURBOCOURT FILINGS 8883721790	8883721790	CA	\$46.24
06/05/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
06/05/20	BESTBUYCOM806087816324 50300009944 888-BESTBUY	RICHFIELD	MN	\$351.85
06/05/20	BESTBUYCOM806087816324 50300009944 888-BESTBUY	RICHFIELD	MN	\$351.85
06/05/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$1.84
06/05/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
06/05/20	HARVARD BUSINESS SERVICES 302-645-7400	LEWES	DE	\$500.00
06/05/20	HARVARD BUSINESS SERVICES 302-645-7400	LEWES	DE	\$500.00
06/06/20	AMZN MKTP US*MY6GP1VY0 BOOK STORES	AMZN.COM/BILL	WA	\$192.64
06/07/20	AMAZON.COM*MY0YT0MF0 MERCHANDISE	AMZN.COM/BILL	WA	\$18.68
06/07/20	AMAZON.COM*MY9ID0ED2 MERCHANDISE	AMZN.COM/BILL	WA	\$21.76
06/07/20	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$80.17
06/07/20	AMZN MKTP US*MY8609B40 BOOK STORES	AMZN.COM/BILL	WA	\$65.31
06/07/20	AMAZON.COM*MY19IS11 MERCHANDISE	AMZN.COM/BILL	WA	\$108.22
06/08/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$18.20

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Detail Continued

				Amount
06/09/20	AMZN MKTP US*MY4P769P1 BOOK STORES	AMZN.COM/BILL	WA	\$7.61
06/09/20	AMZN MKTP US*MY2CS6VX2 BOOK STORES	AMZN.COM/BILL	WA	\$8.70
06/09/20	AMZN MKTP US*MY0YA6UG1 BOOK STORES	AMZN.COM/BILL	WA	\$15.23
06/09/20	AMAZON.COM*MY2T93MO2 MERCHANDISE	AMZN.COM/BILL	WA	\$8.98
06/09/20	AMZN MKTP US*MY4F17Q02 BOOK STORES	AMZN.COM/BILL	WA	\$187.46
06/10/20	SUNSET BLVD MAILBOXES 899000003010988 SUNSETBLVDMailbox@YAHOO.C	LOS ANGELES	CA	\$20.00
06/10/20	ADOBE ID CREATIVE CLD Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$33.58
06/10/20	USPS PO 3596700070 001444441 8002758777	NEW YORK	NY	\$11.00
06/10/20	LIFECELLSR.COM 8887385357	866-9771412	FL	\$189.00
06/10/20	AMZN MKTP US*MS9AL73X1 BOOK STORES	AMZN.COM/BILL	WA	\$137.90
06/11/20	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47
06/11/20	AMAZON.COM*MY4WA67A0 MERCHANDISE	AMZN.COM/BILL	WA	\$101.04
06/11/20	AMAZON.COM*MY65R8WP1 MERCHANDISE	AMZN.COM/BILL	WA	\$61.25
06/12/20	AMAZON.COM*MS82T4CV1 MERCHANDISE	AMZN.COM/BILL	WA	\$174.19
06/12/20	AMZN MKTP US*MY92I1DQ2 BOOK STORES	AMZN.COM/BILL	WA	\$45.67
06/12/20	UBER EATS 8005928996	SAN FRANCISCO	CA	\$38.40
06/12/20	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$65.60
06/12/20	AMZN MKTP US*MY8O00R52 BOOK STORES	AMZN.COM/BILL	WA	\$421.72
06/13/20	AMZN MKTP US*MY8X96722 BOOK STORES	AMZN.COM/BILL	WA	\$42.80
06/15/20	AMAZON.COM*MS3D51450 MERCHANDISE	AMZN.COM/BILL	WA	\$26.00
06/16/20	AMZN MKTP US*MS06T9Z90 BOOK STORES	AMZN.COM/BILL	WA	\$42.49
06/16/20	TARGET.COM 800-591-3869	800-591-3869	MN	\$77.73
06/16/20	AMZN MKTP US*MS4DS9N60 BOOK STORES	AMZN.COM/BILL	WA	\$19.99
06/16/20	AMZN MKTP US*MS63V43G0 BOOK STORES	AMZN.COM/BILL	WA	\$42.49
06/16/20	AMZN MKTP US*MS6K62T60 BOOK STORES	AMZN.COM/BILL	WA	\$11.97
06/17/20	AMZN MKTP US*MS0DJ0L32 BOOK STORES	AMZN.COM/BILL	WA	\$44.76
06/18/20	AMAZON.COM*MS2BX3X91 MERCHANDISE	AMZN.COM/BILL	WA	\$29.91

Continued on reverse

Detail Continued

				Amount
06/19/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$3.19
06/19/20	FEDEX OFFICE 03460021154 10005	NEW YORK	NY	\$10.33
06/20/20	DAILY HARVEST +18564520175	NEW YORK	NY	\$161.76
06/20/20	SPK*SPOKEO SEARCH 800-699-4264	800-699-4264	CA	\$9.95
06/20/20	AMAZON.COM*MS0BX3EZ2 MERCHANDISE	AMZN.COM/BILL	WA	\$97.98
06/21/20	AMZN MKTP US*MS5Q63631 BOOK STORES	AMZN.COM/BILL	WA	\$31.33
06/21/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$53.30
06/21/20	AMAZON.COM*MS1858XR0 MERCHANDISE	AMZN.COM/BILL	WA	\$38.43
06/21/20	AMZN MKTP US*MS1ZW6VIO BOOK STORES	AMZN.COM/BILL	WA	\$1.48
06/21/20	AMAZON.COM*MS6V960B2 MERCHANDISE	AMZN.COM/BILL	WA	\$12.76
06/21/20	AMZN MKTP US*MS73W35W0 BOOK STORES	AMZN.COM/BILL	WA	\$2.65
06/21/20	AMZN MKTP US*MS7UZ9MI2 BOOK STORES	AMZN.COM/BILL	WA	\$3.19
06/21/20	AMZN MKTP US*MS9958K11 BOOK STORES	AMZN.COM/BILL	WA	\$1.80
06/22/20	HOMEDEPOT.COM 800-430-3376	800-430-3376	GA	\$284.95
06/22/20	WIX.COM*697742533 800-600-0949	800-600-0949	NY	\$6.50
06/23/20	NETFLIX.COM 866-579-7172	866-579-7172	CA	\$17.05
06/23/20	AMAZON.COM*MS8CQ9231 MERCHANDISE	AMZN.COM/BILL	WA	\$91.52
06/23/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
06/24/20	SPK*SPOKEO SEARCH 800-699-4264	800-699-4264	CA	\$19.95
06/24/20	SPK*SPOKEO SEARCH 800-699-4264	800-699-4264	CA	\$0.50
06/25/20	VZWLSS BILL PAY VN BILL PAY	800-922-0204	FL	\$100.00
06/25/20	AMZN MKTP US*MS0J67KC0 BOOK STORES	AMZN.COM/BILL	WA	\$31.12
06/26/20	SHOPIFY* 82726205 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
06/28/20	METROCARD MACHINE LOCAL TRANSPORTATION	NEW YORK	NY	\$3.00
06/28/20	SEBCO LAUNDRY SYSTEMS INC 000000148 7327529000	RARITAN	NJ	\$20.00
06/29/20	AMAZON.COM*MS2QF9UL2 MERCHANDISE	AMZN.COM/BILL	WA	\$17.04
06/29/20	AMAZON.COM*MS2LP2UC2 MERCHANDISE	AMZN.COM/BILL	WA	\$17.04
06/29/20	AMAZON.COM*MS7RB6YP0 MERCHANDISE	AMZN.COM/BILL	WA	\$44.67

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**Platinum Card®**RAJ NARAYANAN
Closing Date 07/03/20

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				Amount
06/30/20	AMAZON.COM*MS0P93WA2 MERCHANDISE	AMZN.COM/BILL	WA	\$9.88
06/30/20	AMZN MKTP US*MS5SR1YL0 BOOK STORES	AMZN.COM/BILL	WA	\$52.12
06/30/20	AMZN MKTP US*MJ1ID2J91 BOOK STORES	AMZN.COM/BILL	WA	\$38.37
07/01/20	AMAZON.COM*MJ4QD8CH2 MERCHANDISE	AMZN.COM/BILL	WA	\$11.95
07/01/20	AMAZON.COM*MJ5E45TL1 MERCHANDISE	AMZN.COM/BILL	WA	\$9.77
07/01/20	STAPLES 00208 00208006002794 07024 CUSTOM UNBOUND DOCUMENT	FORT LEE	NJ	\$15.08
07/02/20	ADVANCE AUTO PARTS #8944 8944 894402369901 07410 Xtreme Blue -20 WWF 1 GL	FAIRLAWN	NJ	\$6.38
07/03/20	AMZN MKTP US*MJ2MV0P21 BOOK STORES	AMZN.COM/BILL	WA	\$5.12

Fees

	Amount
Total Fees for this Period	\$0.00

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	\$550.00
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

Claims Resolution Clause Update

The address for sending a claim notice to American Express has changed. Notice to American Express should be sent to **American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005.**

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.

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.