



08/24/20

RAM NARAYANAN
PRECISION APPAREL MF
PRECISION APPAREL MF
8 HEATHER LANE
GLEN ROCK NJ 07452

Account :
XXXX-XXXXX2-41003

Dear RAM NARAYANAN,

We are writing to provide you with an important notice regarding the account referenced above. You can find this information on the back of this letter or on the additional page(s) enclosed. Please review and keep this notice for your reference.

As a reminder, you can always manage your account by logging in to americanexpress.com. If you have any questions, call us at the number on the back of your Card or at 1-800-528-4800.

Sincerely,
American Express Customer Care

RAM NARAYANAN
PRECISION APPAREL MF
PRECISION APPAREL MF
8 HEATHER LANE
GLEN ROCK NJ 07452

499927486665770824





IMPORTANT NOTICES

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 changes to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
How you receive additional miles	We are updating your Agreement to clarify how you receive additional miles and the circumstances in which you may not receive additional miles.
Claims Resolution and Claims Resolution for Covered Borrowers	We are making changes to the claims resolution sections in your Cardmember Agreement.
Summary of Changes, Effective August 1, 2020	
How to make payments	We will no longer accept payments made in a foreign currency or a payment drawn on an account at a bank located outside of the U.S.

ID 13047

See the following page(s) for the Detail of Changes to your Cardmember Agreement

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Important Notices continued on next page.

IMPORTANT NOTICES continued

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.

Your Cardmember Agreement will be amended as follows:

A. Effective Immediately, the *How you receive additional miles* section in the Supplement to the Cardmember Agreement is amended by deleting the following paragraphs:

"Purchases made through a third-party payment account or on an online marketplace (with multiple retailers) will not receive additional miles.

Merchants are typically assigned codes and categorized based on what they primarily sell. A purchase will not receive additional miles if the merchant, or a particular merchant location, uses a code that is not eligible for additional miles. For questions about additional miles on a purchase, call the number on the back of your Card.

A purchase may not receive additional miles if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet.

Please visit americanexpress.com/rewardsinfo for more information about rewards."

And replacing with the following paragraphs:

"Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional miles. A purchase with a merchant will not receive additional miles if the merchant's code is not included in a reward category. You may not receive additional miles if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for a reward category. For example, you may not receive additional miles when:

- a merchant uses a third-party to sell their products or services; or
- a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or
- you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet.

For questions about additional miles on a purchase, call the number on the back of your Card. Please visit americanexpress.com/rewards-info for more information about rewards."

B. Effective Immediately, the fifth sentence in the *Sending a Claim Notice* paragraph in the *Claims Resolution* section and the sixth sentence in the *Sending a Claim Notice* paragraph in the *Claims Resolution for Covered Borrowers* section in Part 2 of the Cardmember Agreement are deleted and replaced with:

Sending a Claim Notice

"Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005."



PRECISION APPAREL MF
RAM NARAYANAN

Closing Date 08/24/20

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Account Ending 2-41003

IMPORTANT NOTICES continued

C. Effective August 1, 2020, the *About your payments* section in Part 2 of the Cardmember Agreement is amended by deleting the paragraph before the last paragraph in the *How to make payments* sub-section and replacing it with the following:

"We will not accept a payment made in a foreign currency or a payment drawn on an account at a bank located outside of the U.S."

End of Important Notices.