



Platinum Card®

RAJ NARAYANAN
Closing Date 01/03/22
Account Ending 5-61008



p. 1/7

Customer Care: 1-800-525-3355
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$830.63**

Payment Due Date **01/28/22**

Late Payment Warning: If we do not receive your payment by the Payment Due Date of 01/28/22, you may have to pay a late fee of up to \$40.00.

Membership Rewards® Points

Available and Pending as of 11/30/21

531,342

For up to date point balance and full program details, visit membershiprewards.com

Account Summary

| | |
|------------------|-------------|
| Previous Balance | \$849.72 |
| Payments/Credits | -\$5,108.44 |
| New Charges | +\$5,089.35 |
| Fees | +\$0.00 |

New Balance **\$830.63**

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 7**.

Congratulations! You saved with offers and benefits this statement period. Please refer to the Payments and Credits section of your statement. View all available offers and benefits when you log in to your online Card account at americanexpress.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

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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
01/28/22
Amount Due
\$830.63

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 000083063000083063 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

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 01/03/22

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**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 or use **Relay dial 711** and **1-800-525-3355****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 | -\$4,448.59 |
| Credits | -\$659.85 |
| Total Payments and Credits | -\$5,108.44 |

Detail *Indicates posting date

| Payments | Amount |
|--|-------------|
| 12/03/21* ONLINE PAYMENT - THANK YOU | -\$732.47 |
| 12/04/21* ONLINE PAYMENT - THANK YOU | -\$117.25 |
| 12/20/21* ONLINE PAYMENT - THANK YOU | -\$1,782.97 |
| 12/22/21* ONLINE PAYMENT - THANK YOU | -\$506.15 |
| 12/26/21* ONLINE PAYMENT - THANK YOU | -\$852.99 |
| 12/31/21* ONLINE PAYMENT - THANK YOU | -\$456.76 |
| Credits | Amount |
| 12/07/21 AMAZON.COM AMZN.COM/BILL WA MERCHANDISE | -\$59.97 |
| 12/09/21 NEW YORK TIMES DIGITAL, LLC NEW YORK Amex Digital Ent | -\$4.00 |
| 12/12/21 SPEEDWAY ENON Amex Offer Credit | -\$2.00 |
| 12/13/21 THE HOME DEPOT 959 PATERSON NJ GR 07514 | -\$229.48 |
| 12/24/21 EQUINOX #151 PARAMUS Plat EQX Credit | -\$25.00 |
| 12/25/21 EQUINOX MOTO #151 151 PARAMUS NJ 866-332-6549 | -\$266.56 |
| 12/26/21 SPEEDWAY ENON Amex Offer Credit | -\$2.00 |
| 12/27/21 MNG WHOLESALE SAINT LOUIS Amex Offer Credit | -\$2.00 |
| 12/28/21 AMZN MKTP US AMZN.COM/BILL WA BOOK STORES | -\$66.84 |

Continued on reverse

Detail Continued

*Indicates posting date

| | | Amount |
|----------|---------------------------------------|---------------|
| 01/01/22 | SPEEDWAY ENON Amex Offer Credit | -\$2.00 |

New Charges**Summary****Total****Total New Charges****\$5,089.35****Detail****RAJ NARAYANAN**

Card Ending 5-61008

| | | | | Amount |
|----------|--|-------------------|----|---------------|
| 10/06/21 | DISPUTE - EFORMS 217201100008524 | | | \$39.00 |
| 12/04/21 | AMAZON.COM*QF4Q58GG3 MERCHANDISE | AMZN.COM/BILL | WA | \$59.97 |
| 12/07/21 | YOUNG LABEL AND TAG INC 65000001112554 2137488083 | VERNON | CA | \$8.00 |
| 12/07/21 | BIG EDS CAR WASH 041399801264620 2017970222 | FAIR LAWN | NJ | \$42.60 |
| 12/09/21 | NYTimes.COM NY TIMES DIGITAL ONLINE SUBS | (800)698-4637 | NY | \$4.00 |
| 12/11/21 | RUELALA.COM 1133653671 07452 | BOSTON | MA | \$36.84 |
| 12/11/21 | SPEEDWAY 2015850182 | 1-800-643-1949 | OH | \$61.09 |
| 12/11/21 | KORALINSURE* ARUBA-857 +17863058848 | CORAL GABLES | FL | \$15.00 |
| 12/11/21 | THE HOME DEPOT 800-654-0688 | NEW YORK | NY | \$2.18 |
| 12/12/21 | THE HOME DEPOT #0959 800-654-0688 | PATERSON | NJ | \$72.71 |
| 12/13/21 | STAPLES 01030 01030006004403 92865 CUSTOM UNBOUND DOCUMENT | ORANGE | CA | \$21.30 |
| 12/13/21 | ULINE SHIP SUPPLIES RAJ 53158 | 800-295-5510 | WI | \$222.08 |
| 12/15/21 | AMAZON.COM*8C5YA4BT3 MERCHANDISE | AMZN.COM/BILL | WA | \$138.60 |
| 12/17/21 | YOUNG LABEL AND TAG INC 65000001112554 2137488083 | VERNON | CA | \$662.40 |
| 12/17/21 | YOUNG LABEL AND TAG INC 65000001112554 2137488083 | VERNON | CA | \$660.00 |
| 12/18/21 | SHOPIFY* 128320286 +18887467439 | ELK GROVE VILLAGE | IL | \$32.65 |
| 12/20/21 | MARRIOTT ARUBA SURF CLUB Arrival Date Departure Date 12/13/21 12/20/21 00000000 | BETHESDA | MD | \$92.27 |
| 12/20/21 | STAPLES 01030 01030006004426 92865 CUSTOM UNBOUND DOCUMENT | ORANGE | CA | \$22.54 |
| 12/20/21 | ULINE SHIP SUPPLIES RAJ 53158 | 800-295-5510 | WI | \$366.35 |

Continued on next page

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Detail Continued

| | | | | Amount |
|----------|--|-----------------|----|---------------|
| 12/20/21 | AVIS RENT A CAR 53317174945 AUTOMOBILE RENTAL | NOORD | AB | \$234.08 |
| 12/21/21 | UBER PASS 8005928996 | SAN FRANCISCO | CA | \$24.99 |
| 12/23/21 | APPLE.COM/BILL RECORD STORE | INTERNET CHARGE | CA | \$2.99 |
| 12/23/21 | NETFLIX.COM CABLE & PAY TV | 866-579-7172 | CA | \$19.18 |
| 12/23/21 | AMZN MKTP US*HC33880Q3 BOOK STORES | AMZN.COM/BILL | WA | \$66.84 |
| 12/23/21 | STAPLES 01030 01030006004437 92865 CUSTOM UNBOUND DOCUMENT | ORANGE | CA | \$13.61 |
| 12/23/21 | STAPLES 01030 01030006004436 92865 CUSTOM UNBOUND DOCUMENT | ORANGE | CA | \$8.30 |
| 12/23/21 | EQUINOX MOTO #151 151 866-332-6549 | PARAMUS | NJ | \$266.56 |
| 12/23/21 | EQUINOX MOTO #151 151 866-332-6549 | PARAMUS | NJ | \$266.56 |
| 12/25/21 | MORNINGSTAR SUBSCRIPTION | (866)229-9449 | IL | \$266.43 |
| 12/25/21 | DUANE READE #14111 000014111 8002892273 | NEW YORK | NY | \$72.02 |
| 12/25/21 | www.cvs.com 000002695 8007467287 | 800-746-7287 | RI | \$5.33 |
| 12/25/21 | SPEEDWAY 2015850182 | 1-800-643-1949 | OH | \$57.55 |
| 12/25/21 | AMZN MKTP US*K21Q44463 BOOK STORES | AMZN.COM/BILL | WA | \$18.04 |
| 12/26/21 | PP*MNG WHOLESALE 877-569-1136 | NEW YORK | NY | \$32.66 |
| 12/26/21 | AD PARKING 000000400 2013402900 | EAST RUTHERFO | NJ | \$3.00 |
| 12/27/21 | DUANE READE #14276 000014276 8002892273 | NEW YORK | NY | \$9.99 |
| 12/28/21 | INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447 | 888-784-3447 | FL | \$59.00 |
| 12/28/21 | INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447 | 888-784-3447 | FL | \$154.00 |
| 12/29/21 | AMZN MKTP US*QI65Q4K33 BOOK STORES | AMZN.COM/BILL | WA | \$19.95 |
| 12/29/21 | CONSTANT CONTACT 1118153085972 02451 CONSTANT CONTACT | WALTHAM | MA | \$95.00 |
| 12/30/21 | PRIME VIDEO*TI55U22T3 DIGITAL | 888-802-3080 | WA | \$1.06 |
| 12/31/21 | SPEEDWAY 2015850182 | 1-800-643-1949 | OH | \$56.89 |
| 01/01/22 | INTUIT QUICKBOOKS CL.INTUIT.COM | 800-446-8848 | CA | \$50.00 |

Continued on reverse

Detail Continued

| | | | | Amount |
|----------|---|--------------|----|----------|
| 01/02/22 | CVS PHARMACY 8007467287 PHARMACIES | FAIR LAWN | NJ | \$76.74 |
| 01/02/22 | INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447 | 888-784-3447 | FL | \$396.00 |
| 01/02/22 | INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447 | 888-784-3447 | FL | \$164.00 |
| 01/02/22 | INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447 | 888-784-3447 | FL | \$89.00 |

Fees

| | | | | Amount |
|-----------------------------------|--|--|--|---------------|
| Total Fees for this Period | | | | \$0.00 |

2022 Fees and Interest Totals Year-to-Date

| | | | | Amount |
|------------------------|--|--|--|--------|
| Total Fees in 2022 | | | | \$0.00 |
| Total Interest in 2022 | | | | \$0.00 |

Interest Charge Calculation

Days in Billing Period: 31

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****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.

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.