

**Platinum Card®**RAJ NARAYANAN
Closing Date 04/03/20

p. 1/8

Account Ending 5-69001

New Balance **\$4,134.99****Payment Due Date** **04/28/20[‡]**

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 04/28/20, you may have to pay a late fee of up to \$39.00.

→ See page 2 for important information about your account.

→ Please refer to the **IMPORTANT NOTICES** section to find your Renewal Notice on your Membership, which renews next month, and to find any other communications on **pages 7 - 8**.

Membership Rewards® Points

Available and Pending as of 02/29/20

367,300For up to date point balance and full program details, visit membershipewards.com**Account Summary**

Previous Balance	\$462.20
Payments/Credits	-\$2,175.21
New Charges	+\$5,848.00
Fees	+\$0.00

New Balance **\$4,134.99**

Days in Billing Period: 31

Customer Care **Pay by Computer**
americanexpress.com/pbc

Customer Care	Pay by Phone
1-800-525-3355	1-800-472-9297

→ See page 3 for additional information.

↓ 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**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 Due Date
04/28/20
Amount Due
\$4,134.99

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 000413499000413499 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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RAJ NARAYANAN
Closing Date 04/03/20



p. 3/8

Account Ending 5-69001



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

**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	-\$1,943.59
Credits	-\$231.62
Total Payments and Credits	-\$2,175.21

Detail

*Indicates posting date

Payments	Amount
03/07/20* ONLINE PAYMENT - THANK YOU	-\$528.38
03/12/20* ONLINE PAYMENT - THANK YOU	-\$176.23
03/14/20* ONLINE PAYMENT - THANK YOU	-\$591.77
03/20/20* ONLINE PAYMENT - THANK YOU	-\$163.80
03/27/20* ONLINE PAYMENT - THANK YOU	-\$178.84
03/29/20* ONLINE PAYMENT - THANK YOU	-\$304.57
Credits	Amount
03/10/20* Credit Adjustment for Billing Inquiry	-\$100.00
03/17/20 AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$19.99
03/21/20 TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$38.85
03/23/20 UPWORK*3.14-6.86USDVERIFY SANTA CLARA EMPLOYMENT AGENCY	-\$6.86
03/23/20 UPWORK*3.14-6.86USDVERIFY SANTA CLARA EMPLOYMENT AGENCY	-\$3.14
03/31/20* Shop Saks with Platinum Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$50.00
04/01/20 AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$12.78

New Charges

Summary

	Total
Total New Charges	\$5,848.00

Continued on reverse

Detail



RAJ NARAYANAN
Card Ending 5-69001

				Amount
03/04/20	HYATT CAMBRIDGE ROOMS Arrival Date 03/03/20 00000000 LODGING Departure Date 03/04/20	CAMBRIDGE	MA	\$30.00
03/04/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
03/05/20	PRIME VIDEO*K001M5A23 DIGITAL	888-802-3080	WA	\$13.85
03/06/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$10.33
03/06/20	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL		\$133.28
03/07/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.10
03/07/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$11.33
03/07/20	T J MAXX 8009266299	NEW YORK	NY	\$4.99
03/08/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$6.87
03/10/20	STAPLES.COM (800) 333-3330 HP 952XL952 BLACK HIGH YIELD CYANMA	800-333-3330	MA	\$106.66
03/10/20	ADOBE ID CREATIVE CLD Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$33.58
03/11/20	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47
03/11/20	NORDSTROM DIRECT 800-285-5800 635658012 38118 DEPT. STORES	800-285-5800http://sh	WA	\$81.03
03/12/20	TUMI.COM 800-299-8864	800-299-8864	NJ	\$426.69
03/13/20	ALIBABA.COM SINGAPORE ALIBABA.COM SIN WHOLESALE CLUB	LONDON	GB	\$67.28
03/13/20	ALIBABA.COM SINGAPORE ALIBABA.COM SIN WHOLESALE CLUB	LONDON	GB	\$44.51
03/16/20	AMAZON.COM*AU1DL1K73 MERCHANDISE	AMZN.COM/BILL	WA	\$33.80
03/18/20	PDF&FILLER 6172061455 617-206-1455	BROOKLINE	MA	\$72.00
03/19/20	AMAZON.COM*MD8SU1N62 MERCHANDISE	AMZN.COM/BILL	WA	\$7.49
03/21/20	PEOPLETINDERS.COM 800-718-8997	800-718-8997	CA	\$38.85
03/23/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$40.51
03/23/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
03/23/20	UPWORK*3.14-6.86USDVERIFY EMPLOYMENT AGENCY	SANTA CLARA		\$6.86
03/23/20	UPWORK*3.14-6.86USDVERIFY EMPLOYMENT AGENCY	SANTA CLARA		\$3.14
03/23/20	AMAZON.COM*MQ1L98583 MERCHANDISE	AMZN.COM/BILL	WA	\$66.84

Continued on next page

**Platinum Card®**RAJ NARAYANAN
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p. 5/8

Account Ending 5-69001

Detail Continued

				Amount
03/23/20	AMAZON.COM*GA7QL2G13 MERCHANDISE	AMZN.COM/BILL	WA	\$27.21
03/23/20	AMZN MKTP US*FA0862AM3 BOOK STORES	AMZN.COM/BILL	WA	\$98.54
03/23/20	_WIX.COM, INC.*631229591 MISC/SPECIALTY RETAIL	SAN FRANCISCO		\$6.50
03/26/20	CVS PHARMACY 8007467287 PHARMACIES	FAIR LAWN	NJ	\$28.94
03/26/20	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL		\$159.94
03/27/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.65
03/27/20	AMAZON.COM*AF2NW9QC3 MERCHANDISE	AMZN.COM/BILL	WA	\$11.70
03/27/20	AMZN MKTP US*NP9768O93 BOOK STORES	AMZN.COM/BILL	WA	\$27.71
03/28/20	SHOPIFY* 77537645 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
03/29/20	ALIBABA.COM SINGAPORE ALIBABA.COM SIN WHOLESALE CLUB	LONDON	GB	\$3,791.21
03/29/20	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$5.43
03/29/20	SAKSFIFTHAVENUE.COM 8775517257	https://www.saksfifth	MD	\$51.00
03/31/20	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$54.07
04/01/20	ONE SHOT PRODUCTIONS squareup.com/receipts	Los Angeles	CA	\$125.00
04/01/20	ARLOTECHNOLOGIES INC 109151710 07452	408-638-3750	CA	\$99.00

Fees

	Amount
Total Fees for this Period	\$0.00

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	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****Renewal Notice**

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance and Paying Interest.

Please refer to page 2 for further important information regarding your account

Payment Information: All charges made on this card, that are not included in a Pay Over Time and/or Cash Advance balance, are due and payable by the Payment Due Date.

Annual Membership Fee: The annual membership fee for your Account is \$550.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on page 3 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to a Pay Over Time Feature if you make one or more late payments or if your payment is returned. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. If you are enrolled in a Feature or have a Feature balance, the APRs that apply will be noted below as of the Closing Date of this statement.

(v) Indicates variable rate

* Indicates variable penalty APR will not exceed 29.99%

Cash Advances

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	05/01/2019		Prime + 21.99%	25.24% (v)

Additional 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.

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 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.