



Platinum Card®

RAJ NARAYANAN
Closing Date 08/03/21
Account Ending 5-61008



p. 1/9

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

New Balance **\$1,130.98**

Payment Due Date **08/28/21[‡]**

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 08/28/21, you may have to pay a late fee of up to \$40.00.

Membership Rewards® Points

Available and Pending as of 06/30/21

485,082

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

Account Summary

Previous Balance	\$304.02
Payments/Credits	-\$6,714.21
New Charges	+\$7,541.17
Fees	+\$0.00

New Balance **\$1,130.98**

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 9.**

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, 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.

SHOP SMALL[®]
THIS SUMMER –
LET'S GO!



WITH



Make everyone's day brighter when you support small businesses – both close to home and on the road.

Explore ways to support on ShopSmall.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

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

08/28/21

Amount Due
\$1,130.98

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 000113098000113098 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. 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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RAJ NARAYANAN
Closing Date 08/03/21



p. 3/9

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 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	-\$6,012.92
Credits	-\$701.29
Total Payments and Credits	-\$6,714.21

Detail

*Indicates posting date

Payments	Amount
07/06/21* ONLINE PAYMENT - THANK YOU	-\$671.20
07/09/21* ONLINE PAYMENT - THANK YOU	-\$1,381.81
07/13/21* ONLINE PAYMENT - THANK YOU	-\$609.15
07/15/21* ONLINE PAYMENT - THANK YOU	-\$1,149.28
07/20/21* ONLINE PAYMENT - THANK YOU	-\$345.52
07/27/21* ONLINE PAYMENT - THANK YOU	-\$873.71
08/01/21* ONLINE PAYMENT - THANK YOU	-\$982.25
Credits	Amount
04/02/21 DISPUTE - MYLIFE.COM* 9390193400057	-\$59.85
07/06/21 CONSTANT CONTACT WALTHAM MA 855-229-5506	-\$55.00
07/13/21 THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$8.74
07/14/21 THE HOME DEPOT 6616 HOLLYWOOD CA HOME SUPPLY WAREHOUSE	-\$217.29
07/14/21 TARGET WEST HOLLYWOOD CA DISCOUNT STORE	-\$103.62
07/15/21 WALGREENS LOS ANGELES CA 8002892273	-\$53.09
07/16/21* DISPUTE - WALDORF ASTORIA BEVERLY H	-\$10.00
07/16/21 THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$27.31
07/18/21 KEYMELOCKSMITHS.COM JERSEY CITY NJ +18883800394	-\$19.68

Continued on reverse

Detail Continued

*Indicates posting date

		Amount
07/18/21	KEYMELOCKSMITHS.COM JERSEY CITY NJ +18883800394	-\$27.36
07/19/21	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$119.35

New Charges**Summary****Total****Total New Charges****\$7,541.17****Detail****RAJ NARAYANAN**

Card Ending 5-61008

				Amount
07/02/21	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47
07/02/21	WALGREENS NONE 90028 PHARMACIES	LOS ANGELES	CA	\$53.09
07/02/21	PUBLIC STORAGE 26978 SELF-STORAGE	800-567-0759	CA	\$136.00
07/02/21	VON MAUR WEBSITE 59 VON MAUR WEBSIT --	DAVENPORT	IA	\$22.63
07/05/21	EXPEDIA 72124670428033 TRAVEL	EXPEDIA.COM	WA	\$66.00
07/05/21	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA	\$38.99
07/05/21	GRAND HYATT SAN DIEGO SANR Arrival Date Departure Date 07/03/21 07/05/21 00000000 LODGING	SAN DIEGO	CA	\$60.56
07/06/21	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$13.85
07/06/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$66.98
07/06/21	ASHLEY HOMESTORE BURBANK FURNITURE/HOME STORE	BURBANK	CA	\$405.14
07/06/21	STAPLES 01030 01030006003934 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$18.20
07/06/21	AMZN MKTP US*291C97MR0 BOOK STORES	AMZN.COM/BILL	WA	\$126.45
07/06/21	AMZN MKTP US*2914M0PC2 BOOK STORES	AMZN.COM/BILL	WA	\$30.12
07/07/21	PUBLIC STORAGE 26978 WAREHOUSING & STORAGE	800-567-0759	CA	\$534.99
07/07/21	EXXONMOBIL 9761 323-939-5209	LOS ANGELES	CA	\$40.11
07/07/21	STAPLES 01030 01030006003942 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$21.27

Continued on next page



Platinum Card®

RAJ NARAYANAN
Closing Date 08/03/21



p. 5/9

Account Ending 5-61008

Detail Continued

				Amount
07/07/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$76.54
07/07/21	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$42.60
07/09/21	MACYS BURBANK 000000504 8002896229	BURBANK	CA	\$363.83
07/09/21	HUDSONNEWS ST980 980 800-326-7711	CARSON	CA	\$20.29
07/09/21	AIRPORT PARKING 3104085378	310-4085378	FL	\$86.19
07/11/21	BURLINGTON STORES 1145 1145 609-387-7800	FRISCO	TX	\$91.20
07/11/21	BURLINGTON STORES 1145 1145 609-387-7800	FRISCO	TX	\$21.64
07/11/21	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$26.00
07/12/21	SHELL OIL 10014067002 AUTO FUEL DISPENSER	EULESS	TX	\$12.19
07/12/21	EMBASSY SUITES DALLAS Arrival Date 07/10/21 00000000 LODGING Departure Date 07/12/21	FRISCO	TX	\$265.59
07/12/21	ALAMO RENT-A-C036110 06050036110 Location Rental: DALLAS TX Return: DALLAS TX Agreement Number: 948793090 Renter Name: RAJ NARAYANAN Date 21/07/10 21/07/12	DALLAS	TX	\$197.53
07/13/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$13.11
07/13/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$71.67
07/13/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$30.95
07/13/21	STAPLES 00243 00243000264598 90028 TR COLOR PRINT PPR 20/96 RM	HOLLYWOOD	CA	\$5.46
07/13/21	TARGET GROCERY STORE	WEST HOLLYWOOD	CA	\$130.91
07/13/21	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.75
07/13/21	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$2.00
07/13/21	SIMPLE MOVING 436845558347695 SIMPLEMOVINGFORYOU@GMAIL.	LOS ANGELES	CA	\$447.00
07/14/21	DOLLAR RENT A CAR Location Rental: LOS ANGELES CA Return: LOS ANGELES CA Agreement Number: 111497455 Renter Name: NARAYANAN /RAJ Date 21/07/06 21/07/14	OKLAHOMA CITY	OK	\$272.17
07/14/21	TARGET GROCERY STORE	WEST HOLLYWOOD	CA	\$28.60
07/14/21	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$40.03

Continued on reverse

Detail Continued

				Amount
07/15/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$14.15
07/15/21	BEVERAGES & MORE 323-882-6971	WEST HOLLYWOOD	CA	\$87.41
07/15/21	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.75
07/16/21	METRO EXPRESSLANES WEB R WEB 877-812-0022	TORRANCE	CA	\$6.15
07/16/21	RITE AID 05438 0543 717-975-5881	HOLLYWOOD	CA	\$3.82
07/16/21	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$40.00
07/16/21	SAKSOFF5TH.COM 6152803200	http://www.SaksOFF5th	NY	\$109.24
07/16/21	KEYMELOCKSMITHS.COM +18883800394	JERSEY CITY	NJ	\$27.36
07/16/21	KEYMELOCKSMITHS.COM +18883800394	JERSEY CITY	NJ	\$19.68
07/16/21	KEYMELOCKSMITHS.COM +18883800394	JERSEY CITY	NJ	\$13.67
07/17/21	AQUARIUM OF PACETICK SCHOOLS SVCS	LONG BEACH	CA	\$73.90
07/18/21	EB *THE LAUGH FACTORY 8014137200	SAN FRANCISCO	CA	\$46.80
07/20/21	ALAMO TOLL 948793090 T83111145 85201 TOLL AND BRIDGE FEES	* 8778601284	TX	\$18.42
07/20/21	BT*PMT*NJ.COM 8887827533	ISELIN	NJ	\$10.00
07/21/21	AT&T UVERSE PAYMENT AT&T EZC PMT	8002882020	TX	\$55.96
07/21/21	SHOPIFY* 115053249 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
07/21/21	USPS PO 0502300203 001383988 8002758777	ANAHEIM	CA	\$11.00
07/21/21	USPS PO 0502300203 001383988 8002758777	ANAHEIM	CA	\$2.76
07/22/21	BURLINGTON STORES 340 340 609-387-7800	FULLERTON	CA	\$107.13
07/22/21	AT&T TV SVOD	800-288-2020	TX	\$74.63
07/22/21	GARDEN GROVE KIA 641110042401816 JKISER@HARDIN.COM	GARDEN GROVE	CA	\$112.32
07/23/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
07/23/21	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$19.18
07/23/21	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ	\$266.56
07/23/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$30.59
07/24/21	UBER TRIP QODEF47B 94102	SAN FRANCISCO	CA	\$16.93
07/25/21	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
07/25/21	3006 MUIR WOODS VISITOR C 000000001 4155613000	MILL VALLEY	CA	\$30.00

Continued on next page



Platinum Card®

RAJ NARAYANAN
Closing Date 08/03/21



p. 7/9

Account Ending 5-61008

Detail Continued

				Amount
07/25/21	www.cvs.com 000002695 8007467287	800-746-7287	RI	\$5.33
07/25/21	DENTAL INSURANCE AUTOPAY DENTAL INSURA 877-280-4204	RNCHO CORDOVA	CA	\$64.92
07/26/21	UBER TRIP TSI4DALW 94102	SAN FRANCISCO	CA	\$9.43
07/26/21	UBER TRIP FSRA2W4W 94102	SAN FRANCISCO	CA	\$9.19
07/26/21	ZIPCAR.COM AVIS RENT-A-CAR	BOSTON	MA	\$97.09
07/26/21	EXPRESS#2004 0000 614-474-4992	SAN FRANCISCO	CA	\$86.79
07/27/21	UBER TRIP MANCWYIU 94105	SAN FRANCISCO	CA	\$17.77
07/27/21	AMAZON.COM*2P9UN8CX0 MERCHANDISE	AMZN.COM/BILL	WA	\$185.14
07/27/21	UBER TRIP RGHI6EMB 94105	SAN FRANCISCO	CA	\$34.10
07/27/21	AMZN MKTP US*2E7PP6YK0 BOOK STORES	AMZN.COM/BILL	WA	\$2.60
07/27/21	JohnWayneAirport JohnWayneAirpor 3160 AIRWAY AVE	Costa Mesa	CA	\$70.00
07/27/21	AMZN MKTP US*2E4NV8942 BOOK STORES	AMZN.COM/BILL	WA	\$275.45
07/28/21	STAPLES 00243 00243000267898 90028 #10 ENV P&S SEC 20LB 25PK	HOLLYWOOD	CA	\$3.27
07/28/21	STAPLES 01030 01030006004003 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$10.04
07/28/21	STAPLES 00243 00243000267998 90028 TR COLOR PRINT PPR 20/96 RM VENDOR FUNDED COUPON	HOLLYWOOD	CA	\$5.46
07/29/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$15.31
07/29/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$62.98
07/30/21	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00615230756674 Passenger Name: NARAYANAN/RAM Document Type: MISCELLANEOUS TAX(S)/FEE(S)	ATLANTA		\$139.99
07/30/21	FIJI WATER COMPANY LLC +18884264602	LOS ANGELES	CA	\$133.20
07/31/21	THE SACRED SPACE 084870052031975 8055655535	SUMMERLAND	CA	\$56.73
08/01/21	INTUIT QUICKBOOKS CL.INTUIT.COM	800-446-8848	CA	\$50.00
08/01/21	SALT CAVES SANTA BARBAR 43684555756524 8059637258	SANTA BARBARA	CA	\$50.00
08/01/21	CONSTANT CONTACT 1118153085972 02451 CONSTANT CONTACT	WALTHAM	MA	\$3.54
08/01/21	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$78.26

Continued on reverse

Detail Continued

				Amount
08/02/21	ISLAND PACKERS CRUISES 000000001 8056421393	VENTURA	CA	\$126.00
08/02/21	HYATT PLACE SANTA BARBARA 00001 Arrival Date 07/31/21 00000000 LODGING	Santa Barbara	CA	\$19.98
08/02/21	PUBLIC STORAGE 26978 SELF-STORAGE	800-567-0759	CA	\$240.00
08/02/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$456.00
08/03/21	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47

Fees

	Amount
Total Fees for this Period	\$0.00

2021 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2021	\$550.00
Total Interest in 2021	\$0.00

Interest Charge Calculation

Days in Billing Period: 32

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.

Uber Cash Benefit

Effective September 1, 2021, the "Uber Rides with Platinum ™" and "Uber Rides with Centurion ™" benefits will be known as "\$200 Uber Cash".

Global Dining Access by Resy

The Global Dining Collection benefit is now Global Dining Access by Resy. You can learn more about the benefit here resy.com/globaldiningaccess.

End of Important Notices.