



Platinum Card®

RAJ NARAYANAN
Closing Date 05/03/21
Account Ending 5-61008



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

New Balance	\$333.46
Amount Due	\$308.46
Payment Due Date	05/28/21 ‡

‡ **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 05/28/21, you may have to pay a late fee of up to \$40.00.

Membership Rewards® Points

Available and Pending as of 03/31/21

475,973

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

Account Summary

Previous Balance	CR\$1,393.83
Payments/Credits	-\$4,916.07
New Charges	+\$6,093.36
Fees	+\$550.00

New Balance	\$333.46
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See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **pages 9 - 10.**

i Your billing inquiry is under investigation. **No payment on the amount under review of \$25.00 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

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.

↓ 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	05/28/21
Amount Due	\$308.46

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 000033346000030846 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.



Platinum Card®

RAJ NARAYANAN
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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	-\$3,134.88
Credits	
RAJ NARAYANAN 5-61008	-\$1,402.37
SUNAINA ARORA 5-61065	-\$378.82
Total Payments and Credits	-\$4,916.07

Detail

*Indicates posting date

Payments			Amount
04/19/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$950.91
04/26/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,677.76
04/30/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$506.21
Credits			Amount
03/10/21	RAJ NARAYANAN	TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$39.99
04/06/21	RAJ NARAYANAN	THE HOME DEPOT #0959 PATERSON NJ 800-654-0688	-\$58.61
04/10/21	RAJ NARAYANAN	TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$39.99
04/14/21	RAJ NARAYANAN	AMZ*CAIONLINE AMZN.COM/BILL WA BOOK STORES	-\$42.99
04/19/21	RAJ NARAYANAN	BLOOMINGDALES.COM 800-777-0000 OH 8665932540	-\$265.42
04/24/21	RAJ NARAYANAN	THE HOME DEPOT 959 PATERSON NJ HOME SUPPLY WAREHOUSE	-\$502.39
04/24/21	RAJ NARAYANAN	THE HOME DEPOT #0959 PATERSON NJ 800-654-0688	-\$153.91
04/28/21	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$299.07
04/29/21	SUNAINA ARORA	OVERSTOCK.COM (800)843-2446 UT 800-843-2446	-\$138.21
04/30/21	SUNAINA ARORA	OVERSTOCK.COM (800)843-2446 UT 800-843-2446	-\$240.61

Continued on reverse

New Charges

Summary

	Total
RAJ NARAYANAN 5-61008	\$5,642.96
CALEB WESTBAY 5-63012	\$30.00
SUNAINA ARORA 5-61065	\$420.40
Total New Charges	\$6,093.36

Detail



RAJ NARAYANAN
Card Ending 5-61008

				Amount
04/02/21	MYLIFE.COM* 939019340005795 MEMBERSUPPORT@MYLIFE.COM	LOS ANGELES	CA	\$59.85
04/02/21	ARLOTECHNOLOGIES INC 130110892 07452	408-638-3750	CA	\$99.00
04/04/21	AMZN MKTP US*7P6MC5263 BOOK STORES	AMZN.COM/BILL	WA	\$303.78
04/05/21	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA	\$19.49
04/06/21	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$38.19
04/06/21	THE HOME DEPOT 959 GR 07514	PATERSON	NJ	\$232.23
04/06/21	AMZN MKTP US*DY66G7H53 BOOK STORES	AMZN.COM/BILL	WA	\$277.17
04/06/21	PARKING UTILITY MERCHANT 6500000100505 2016705500	RIDGEWOOD	NJ	\$0.75
04/07/21	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$42.60
04/07/21	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$47.00
04/07/21	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$11.61
04/08/21	ALASKA AIRLINES ALASKA AIRLINES From: N.Y. NEWARK INTL A To: LOS ANGELES INTERN Ticket Number: 0272179550679 Passenger Name: NARAYANAN/RAJ Document Type: PASSENGER TICKET	SEATTLE	WA	\$30.00
04/09/21	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$3.00
04/10/21	AMZN MKTP US*AD30IO053 BOOK STORES	AMZN.COM/BILL	WA	\$42.99
04/10/21	ROCKETLAW 877-757-1550 8778810947	SAN FRANCISCO	CA	\$39.99
04/12/21	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.25
04/13/21	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47
04/13/21	AMAZON.COM*697DN3FC3 MERCHANDISE	AMZN.COM/BILL	WA	\$73.45
04/13/21	UBER TRIP QQALJJ3J 94105	SAN FRANCISCO	CA	\$5.32

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Detail Continued

				Amount
04/14/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$450.00
04/15/21	EDWARD FEINS DMD PA 2016663300	RIVERVALE	NJ	\$183.60
04/15/21	EDWARD FEINS DMD PA 2016663300	RIVERVALE	NJ	\$198.40
04/15/21	EDWARD FEINS DMD PA 2016663300	RIVERVALE	NJ	\$107.20
04/17/21	SAFELITE AUTO GLASS 01831328732 43235 AUTO PARTS/ACCESSORIES	COLUMBUS	OH	\$100.00
04/18/21	CRB*CARBONITE BACKUP 877-665-4466	877-665-4466	MA	\$83.99
04/19/21	RAMSEY FIAT & ALFA ROMEO 0000 201-258-1550	UPPER SADDLE	NJ	\$196.26
04/19/21	UBER TRIP LHZAFI2D 94105	SAN FRANCISCO	CA	\$19.04
04/20/21	BT*PMT*NJ.COM 8887827533	ISELIN	NJ	\$1.00
04/21/21	AMZN MKTP US*MB3P93KH3 BOOK STORES	AMZN.COM/BILL	WA	\$299.07
04/21/21	AMAZON.COM*PD38E5GB3 MERCHANDISE	AMZN.COM/BILL	WA	\$746.38
04/21/21	NYCDOT PARKNYC NYCDOT PARKNYC 877-727-5307	LONG ISLAND CITY	NY	\$25.00
04/21/21	FERGUSON ENTPRS 2623 2623 PA261896 10004 HEATING COOLIN PLUMING	MASPETH	NY	\$50.52
04/22/21	SHOPIFY* 107178601 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
04/22/21	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$143.86
04/22/21	THE HOME DEPOT 959 IRVING 07514	PATERSON	NJ	\$392.88
04/22/21	WIX.COM*MAILBOXES-G-SUITE 800-600-0949	800-600-0949	NY	\$6.50
04/23/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
04/23/21	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$10.75
04/23/21	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$19.18
04/23/21	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ	\$166.34
04/25/21	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
04/25/21	www.cvs.com 000002695 8007467287	800-746-7287	RI	\$5.00
04/25/21	DENTAL INSURANCE AUTOPAY DENTAL INSURA 877-280-4204	RNCHO CORDOVA	CA	\$64.92
04/26/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$610.80
04/27/21	PARTS GEEK 8005419352	800-541-9352	NJ	\$69.23

Continued on reverse

Detail Continued

				Amount
04/27/21	PMI LOANER TERMINALS PARKING LOT & GARAGE	WASHINGTON	DC	\$95.00
04/28/21	ZIPCAR.COM AUTOMOBILE RENTAL	BOSTON	MA	\$7.00
04/30/21	PMI LOANER TERMINALS PARKING LOT & GARAGE	WASHINGTON	DC	\$70.00
05/01/21	INTUIT QUICKBOOKS T1-C52437D-5B8 94043	800-446-8848	CA	\$40.00
05/01/21	USPS PO 3371710696 001433574 8002758777	GLEN ROCK	NJ	\$33.00
05/01/21	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$10.00
05/02/21	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$9.28

**CALEB WESTBAY**

Card Ending 5-63012 Monthly Spending Limit: \$1,000

				Amount
04/17/21	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00642077133714 Passenger Name: WESTBAY/CALEBKENT Document Type: EXCESS BAGGAGE	ATLANTA		\$30.00

**SUNAINA ARORA**

Card Ending 5-61065 Monthly Spending Limit: \$500

				Amount
04/22/21	OVERSTOCK.COM 800-843-2446	(800)843-2446	UT	\$403.07
04/28/21	STAPLES 01030 01030006003700 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$17.33

Fees

			Amount
05/03/21	RAJ NARAYANAN	ANNUAL MEMBERSHIP FEE Cover your annual membership fee and other eligible transactions using Membership Rewards points. Visit membershipewards.com/yourcharges to explore and learn more.	\$550.00

Total Fees for this Period**\$550.00**

2021 Fees and Interest Totals Year-to-Date

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



Platinum Card®
RAJ NARAYANAN
Closing Date 05/03/21



Account Ending 5-61008

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.

Update to the Avis Car Rental Privileges Benefit

Eligible Card Members will now receive complimentary Avis Preferred Plus® status when they enroll in the Avis Preferred program and reserve a car with Avis. With Avis Preferred Plus status, eligible Card Members receive priority service, a complimentary upgrade every time they book and additional Avis Preferred points for every qualifying dollar they spend. Also, when eligible Card Members reserve a car with Avis, they can use their Platinum AWD discount code to receive additional discounts. Terms and limitations apply. Upgrades are subject to availability and an advance reservation is required.

Terms and Conditions

Use of the AWD A756900 will provide the customer with a discount of up to 25% off the rental rate, set at Avis's discretion. Taxes, surcharges, energy recovery fees, concession recovery fees, vehicle license recovery fees and customer facility charges (\$10/contract in CA) may apply and are the responsibility of the customer. Optional products such as LDW (\$29.99/day or less) and refueling are extra. Offer subject to vehicle availability at time of reservation and may not be available on some rates at some times, including some online rates at Avis.com. An advance reservation is required. Renter must meet Avis age, driver and credit requirements. Minimum age may vary by location. An additional daily surcharge may apply for renters under 25 years old.

Avis Preferred Plus Members receive a complimentary upgrade when available during booking. Avis Signature Series Fleet cars are not available for the complimentary upgrade. The upgraded car is subject to vehicle availability at the time of rental and may not be available on some rates at some times. Offer valid at participating Avis locations in the U.S., Puerto Rico, US Virgin Islands and Canada. A 24-hour advance reservation is required. Renter must meet Avis age, driver and credit requirements. Minimum age may vary by location. An additional daily surcharge may apply for renters under 25 years old. Fuel charges are extra.

Free weekend offer valid with completion of two (2) Qualifying Rentals from Avis in the U.S., Puerto Rico or the U.S. Virgin Islands within the defined promotional period: January 1 - June 30 or July 1 - December 31. A Qualifying Rental is a paid rental consisting of two consecutive days time-and-mileage charges on any car class. Reservation and completed Qualifying Rental must be made using AWD A756900 and a Platinum Card® from American Express. The AWD must show on the rental agreement to qualify for the Free Weekend promotion.

IMPORTANT NOTICES continued**Limited Time PayPal Offer**

Through June 30, 2021, you can earn up to \$30 each month in statement credits when use your eligible Card for purchases at eligible merchants and check out with PayPal. See Terms & Conditions for additional details.

PayPal Offer Terms & Conditions

Through June 30, 2021 you can earn up to \$30 in statement credits each month when you use your Platinum Card® or Centurion® Card for transactions made with PayPal at eligible merchants. Valid only for purchases made in U.S. Dollars with U.S. PayPal accounts. PayPal accounts associated with any non-U.S. country are ineligible. Purchases made by both the Basic Card Member and Additional Card Members on the Card Account are eligible for the offer. However, the statement credits will be applied to the Basic Platinum Card® or Basic Centurion® Card account only and the total amount of statement credits will not exceed \$30 per month. No enrollment required. To make a payment with PayPal, enter your Platinum Card® or Centurion® Card details into your PayPal account and select PayPal checkout. Then, when making a purchase at an eligible merchant, select your eligible American Express Card at PayPal checkout. Eligible purchases do not include fees or interest charges, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments including those for goods and services, or purchases of other cash equivalents. If American Express does not receive information that identifies your transaction as eligible for the offer, you will not receive the statement credit. For example, your transaction will not be eligible if it is not made with your PayPal account, or if your transaction was not made directly with your eligible American Express card that is linked to your PayPal account. This includes but is not limited to payments made online at checkout without selecting "PayPal". Please allow up to 12 weeks after the eligible purchases are charged to your Card Account for statement credit(s) to be posted to the Card Account. Please call the number on the back of the Card if statement credits have not posted after 12 weeks from the date of purchase. American Express relies on PayPal to process transactions within the same calendar month that you made the purchase in order to apply the corresponding monthly statement credit in the month that it was intended. For example, if you make an eligible purchase on the last day of the month, but PayPal doesn't process that transaction until the next day, the transaction date will reflect the next day's date and the statement credit would be applied in the following month. To be eligible for this offer, your Card Account must not be canceled or past due at the time of statement credit fulfillment. Statement credits may be reversed if the eligible purchase is returned. Additionally, if American Express determines that you have engaged in abuse, misuse, or gaming in connection with the offer in any way or that you intend to do so, we may not credit the offer to, we may freeze the offer credited to, or we may take away the offer from your Account. If a charge for an eligible purchase is included in a Pay Over Time balance on your Card Account, the statement credit associated with that charge may not be applied to that Pay Over Time balance. Instead, the statement credit may be applied to your Pay In Full balance. For additional information, call the number on the back of your Card.

End of Important Notices.