



Platinum Card®

RAJ NARAYANAN
Closing Date 03/03/20



p. 1/10

Account Ending 5-69001

New Balance **\$462.20**

Payment Due Date **03/28/20[‡]**

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 03/28/20, you may have to pay a late fee of up to \$39.00.

Membership Rewards® Points

Available and Pending as of 01/31/20

351,705

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

Account Summary

Previous Balance	\$5,768.64
Payments/Credits	-\$10,154.81
New Charges	+\$4,848.37
Fees	+\$0.00


New Balance **\$462.20**


Days in Billing Period: 29

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.

 See page 2 for important information about your account.

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

↓ 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
03/28/20
Amount Due
\$462.20

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 000046220000046220 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.

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

p. 3/10

Account Ending 5-69001

**Customer Care & Billing Inquiries**
International Collect
Large Print & Braille Statements
Cash Advance at ATMs Inquiries1-800-525-3355
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	- \$4,332.12
Credits	
RAJ NARAYANAN 5-69001	- \$5,822.69
Total Payments and Credits	- \$10,154.81

Detail

*Indicates posting date

Payments			Amount
02/17/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	- \$2,737.81
02/24/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	- \$1,412.65
02/27/20*	RAJ NARAYANAN	PAYMENT RECEIVED - THANK YOU	- \$181.66
Credits			Amount
12/19/19	RAJ NARAYANAN	Dispute - CATHAY PACIFIC INFLIGHT S	- \$98.90
02/06/20	RAJ NARAYANAN	UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615617080206 Passenger Name: NARAYANAN/MANGLAM Document Type: SUPPORTED REFUND	- \$100.00
02/07/20*	RAJ NARAYANAN	Dispute - 199 WATER STREET GARAG	- \$10.00
02/07/20*	RAJ NARAYANAN	Dispute - SEBCO LAUNDRY SYSTEMS INC	- \$20.00
02/07/20*	RAJ NARAYANAN	Dispute - NYCDOT PARKING METERS NYC	- \$12.00
02/07/20	RAJ NARAYANAN	THE HOME DEPOT #0959 PATERSON NJ 800-654-0688	- \$124.06
02/08/20	RAJ NARAYANAN	BEST BUY MHT 015313 29500015313 NEW YORK NY 888-BESTBUY	- \$1,415.35
02/08/20	RAJ NARAYANAN	BEST BUY MHT 015313 29500015313 NEW YORK NY 888-BESTBUY	- \$707.58
02/08/20	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	- \$39.97
02/08/20	RAJ NARAYANAN	GUCCI #715 715 NEW YORK NY 201-867-8800	- \$1,502.48
02/11/20	RAJ NARAYANAN	REBTel NETWORKS AB*STOCKHOLM SW	- \$2.00
02/11/20	RAJ NARAYANAN	THE HOME DEPOT PARAMUS NJ 800-654-0688	- \$61.97

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
02/14/20	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES		-\$53.49
02/15/20	RAJ NARAYANAN	REBTEL NETWORKS AB*STOCKHOLM	SW	-\$10.00
02/15/20	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES		-\$53.49
02/15/20	RAJ NARAYANAN	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		-\$73.57
02/15/20	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES		-\$53.49
02/15/20	RAJ NARAYANAN	BEST BUY MHT 015313 29500015313 NEW YORK NY 888-BESTBUY		-\$1,415.36
02/27/20	RAJ NARAYANAN	EIG*CONSTANTCONTACT.COM 855-229-5506 MA 855-229-5506		-\$55.00
02/29/20	RAJ NARAYANAN	UBER TRIP HELP.UBER.COM CA HELP.UBER.COM		-\$0.98
03/02/20*	RAJ NARAYANAN	Adjustment		-\$13.00

New Charges**Summary****Total**

RAJ NARAYANAN 5-69001	\$4,637.47
CALEB WESTBAY 5-61016	\$150.00
MANGLAM NARAYANAN 5-61040	\$60.90
Total New Charges	\$4,848.37

Detail**RAJ NARAYANAN**

Card Ending 5-69001

				Amount
02/03/20	CRAIGSLIST INC CRAIGSLIST INC 4155666394	SAN FRANCISCO	CA	\$5.00
02/03/20	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$22.16
02/03/20	_WIX.COM, INC.*599912781 MISC/SPECIALTY RETAIL	SAN FRANCISCO		\$30.00
02/04/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$9.50
02/05/20	NEX WORLDWIDE EXPRESS, INC 2126853025	WALINGTON	NJ	\$29.01
02/05/20	WIX.COM*599911321 599911321 10011	NEW YORK	NY	\$156.00
02/06/20	THE HOME DEPOT 800-654-0688	PARAMUS	NJ	\$124.06
02/06/20	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL		\$133.28

Continued on next page

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

p. 5/10

Account Ending 5-69001

Detail Continued

				Amount
02/07/20	AMAZON.COM*M31HW1543 MERCHANDISE	AMZN.COM/BILL	WA	\$73.57
02/07/20	SPEEDWAY 2015850182 AUTOMATED FUEL	1-800-643-1949	OH	\$28.03
02/08/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$0.69
02/08/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$11.02
02/08/20	IRS 1099-MISC E-FILE +16504851128	STANFORD	CA	\$3.98
02/08/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$10.82
02/08/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.94
02/08/20	AIRPORT PARKING 3104085378	310-4085378	FL	\$23.80
02/09/20	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$189.96
02/10/20	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$64.95
02/10/20	ADOBE ID CREATIVE CLD Adobe Systems 8008336687	SAN JOSE	CA	\$33.58
02/11/20	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47
02/11/20	PRIME VIDEO*043DE5MT3 DIGITAL	888-802-3080	WA	\$13.85
02/11/20	THE HOME DEPOT 800-654-0688	PARAMUS	NJ	\$47.61
02/11/20	REBTEL NETWORKS AB*REBTEL TELECOM SERVICE	STOCKHOLM	SW	\$2.00
02/11/20	BJS WHOLESALE #0117 000000117 8002572582 WHOLESALE CLUBS	PARAMUS	NJ	\$43.30
02/13/20	BED BATH & BEYOND 9 MISC HOME FURNISHINGS	PARAMUS	NJ	\$87.07
02/13/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
02/14/20	NEX WORLDWIDE EXPRESS, INC 2126853025	WALINGTON	NJ	\$23.13
02/14/20	CLEARME.COM *CLEAR 855-253-2763	855-253-2763	NY	\$229.00
02/14/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
02/14/20	AMAZON.COM*UZ1X75HA3 MERCHANDISE	AMZN.COM/BILL	WA	\$66.84
02/14/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
02/15/20	REBTEL NETWORKS AB*REBTEL TELECOM SERVICE	STOCKHOLM	SW	\$10.00
02/15/20	METROCARD MACHINE LOCAL TRANSPORTATION	NEW YORK	NY	\$5.50
02/15/20	BEST BUY MHT 015313 29500015313 888-BESTBUY	NEW YORK	NY	\$979.86

Continued on reverse

Detail Continued

				Amount
02/15/20	SEBCO LAUNDRY SYSTEMS INC 000000148 7327529000	RARITAN	NJ	\$20.00
02/16/20	AMZN MKTP US*WM93A1KZ3 BOOK STORES	AMZN.COM/BILL	WA	\$19.99
02/16/20	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$199.01
02/18/20	AMZN MKTP US*V60ZM45I3 BOOK STORES	AMZN.COM/BILL	WA	\$11.72
02/19/20	Agoda Hotel Reservations 309326342-2-909324550	London	GB	\$506.40
02/19/20	THEBOUTIQUEHUB.COM +17158280183	CHIPPEWA FALLS	WI	\$488.00
02/20/20	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$50.00
02/20/20	WALGREENS 8002892273	ELMWOOD PARK	NJ	\$12.98
02/21/20	MANHATTAN PARKING W 45TH 6500000076629 6468700331	NEW YORK	NY	\$10.00
02/21/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$5.50
02/22/20	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$51.05
02/23/20	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ	\$166.34
02/23/20	_WIX.COM, INC.*612507571 MISC/SPECIALTY RETAIL	SAN FRANCISCO		\$6.50
02/23/20	_WIX.COM, INC.*612387761 MISC/SPECIALTY RETAIL	SAN FRANCISCO		\$156.00
02/24/20	THE ATHLETE'S FOOT SHOE STORE	NEW ORLEANS	LA	\$15.32
02/26/20	HYATT HOTEL FRENCH QUA Arrival Date 02/21/20 00000000 LODGING Departure Date 02/26/20	NEW ORLEANS	LA	\$16.36
02/26/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$23.01
02/26/20	SHOPIFY* 76100683 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
02/27/20	NORTON RENEWAL 877-294-5265	877-294-5265	CA	\$127.95
02/27/20	PRIME VIDEO*TE7C78C53 DIGITAL	888-802-3080	WA	\$4.99
02/27/20	EIG*CONSTANTCONTACT.COM 1118153085972 02451 CONSTANT CONTACT	855-229-5506	MA	\$65.00
02/28/20	MANHATTAN PARKING W 45TH 6500000076629 6468700331	NEW YORK	NY	\$23.00
02/28/20	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$19.47
02/29/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$11.85
03/01/20	AMAZON.COM*B212338F3 MERCHANDISE	AMZN.COM/BILL	WA	\$31.62
03/01/20	AMZN MKTP US*8M9J41CR3 BOOK STORES	AMZN.COM/BILL	WA	\$12.78

Continued on next page



Platinum Card®

RAJ NARAYANAN
Closing Date 03/03/20



p. 7/10

Account Ending 5-69001

Detail Continued

Amount



CALEB WESTBAY

Card Ending 5-61016 Monthly Spending Limit: \$2,000

Amount

02/09/20	JETBLUE AIRWAYS 2104025 JETBLUE AIRWAYS Ticket Number: 27926056728345 Passenger Name: WESTBAY/CALEB Document Type: ADDITIONAL COLLECTION	FOREST HILLS Date of Departure: 02/09	NY	\$80.00
02/15/20	ALASKA AIRLINES ALASKA AIRLINES From: N.Y. J F KENNEDY I To: LOS ANGELES INTERN Ticket Number: 0272155483654 Passenger Name: WESTBAY/CALEB Document Type: PASSENGER TICKET	SEATTLE Carrier: AS Class: L Date of Departure: 02/15	WA	\$70.00



MANGLAM NARAYANAN

Card Ending 5-61040

Amount

02/06/20	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$17.41
02/13/20	EXXONMOBIL CAT OUTSIDE 201-444-7730	(800) 243-9966	TX	\$43.49

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		26.74% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate



IMPORTANT NOTICES

Your Personal Details

Account protection is important to us. Please update your Personal Details so we may contact you about your account if needed. Visit <https://global.americanexpress.com/account-management/> to get started.

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.