



Platinum Card®

RAJ NARAYANAN
Closing Date 11/03/21
Account Ending 5-61008



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

New Balance **\$178.71**

Payment Due Date **11/28/21**

Late Payment Warning: If we do not receive your payment by the Payment Due Date of 11/28/21, you may have to pay a late fee of up to \$40.00.

Membership Rewards® Points

Available and Pending as of 09/30/21

506,917

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

Account Summary

Previous Balance	\$3,417.42
Payments/Credits	-\$18,774.50
New Charges	+\$15,535.79
Fees	+\$0.00

New Balance **\$178.71**

See page 2 for important information about your account.

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

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.

LET'S GO SHOP SMALL®
ON NOVEMBER 27

Get ready for Small Business Saturday to celebrate and support the local places that make your neighborhood great.

Visit ShopSmall.com for more info.

↓ 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
11/28/21
Amount Due
\$178.71

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 000017871000017871 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
Closing Date 11/03/21

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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	-\$18,113.82
Credits	
RAJ NARAYANAN 5-61008	-\$660.68
Total Payments and Credits	-\$18,774.50

Detail *Indicates posting date

	Amount
Payments	
10/05/21* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$3,516.42
10/08/21* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,444.25
10/26/21* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$11,426.61
10/28/21* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$736.93
11/01/21* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$989.61
Credits	Amount
10/08/21 RAJ NARAYANAN Amazon Prime Amazon.com WA SHIPPINGCLUB	-\$13.85
10/11/21 RAJ NARAYANAN AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$25.47
10/14/21* RAJ NARAYANAN Credit for AMEX Error	-\$60.14
10/20/21 RAJ NARAYANAN AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$108.89
10/20/21 RAJ NARAYANAN AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$94.73
10/20/21 RAJ NARAYANAN ULINE SHIP SUPPLIES 800-295-5510 WI SHIPPING SUP	-\$146.15
10/21/21 RAJ NARAYANAN AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$94.73
10/22/21 RAJ NARAYANAN AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$94.73
10/26/21 RAJ NARAYANAN UBER TRIP SAN FRANCISCO CA 2BBGI2D5 07452	-\$5.50

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
11/01/21	RAJ NARAYANAN	AMZN MKTP US		- \$16.49
		AMZN.COM/BILL	WA	
		BOOK STORES		

New Charges**Summary**

	Total
RAJ NARAYANAN 5-61008	\$15,343.45
CALEB WESTBAY 5-63012	\$192.34
Total New Charges	\$15,535.79

Detail**RAJ NARAYANAN**

Card Ending 5-61008

				Amount
10/02/21	TERMINIX 800-837-6464	800-837-6464	TN	\$99.00
10/04/21	AMAZON.COM*273XJ04Y1 MERCHANDISE	AMZN.COM/BILL	WA	\$123.20
10/04/21	AMZN MKTP US*2C75U9SH2 BOOK STORES	AMZN.COM/BILL	WA	\$108.89
10/04/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$867.12
10/05/21	WPY*GLOBAL PARCEL SERVICE 1206138849 855-469-3729	WALNUT	CA	\$8.00
10/06/21	AMZN MKTP US*2C6KJ99U2 BOOK STORES	AMZN.COM/BILL	WA	\$284.19
10/06/21	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$13.85
10/06/21	EFORMS 217201100008524 SUPPORT@EFORMS.COM	TAMPA	FL	\$39.00
10/06/21	AMAZON.COM*2C4PK9R32 MERCHANDISE	AMZN.COM/BILL	WA	\$29.40
10/06/21	STAPLES 00039 00039000359752 07652 INK RECYCLING LIMIT 10/MONTH PERK KRT 8PK 11X5.9 STAPLES FUNDED COUPON	PARAMUS	NJ	\$7.45
10/06/21	U-HAUL 40767 U-HAUL 1-800-789-3638	PHOENIX	AZ	\$12.75
10/07/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$818.32
10/07/21	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$42.60
10/08/21	AMAZON.COM*277551G91 MERCHANDISE	AMZN.COM/BILL	WA	\$25.47
10/08/21	VON MAUR WEBSITE 59 VON MAUR WEBSIT --	DAVENPORT	IA	\$38.80
10/09/21	PC RICHARD & SON 631-843-4300	PARAMUS	NJ	\$133.27
10/09/21	PC RICHARD & SON 631-843-4300	PARAMUS	NJ	\$4,200.00
10/09/21	PC RICHARD & SON 631-843-4300	PARAMUS	NJ	\$4,263.96

Continued on next page



Detail Continued

				Amount
10/11/21	AMZN MKTP US*274K89EP2 BOOK STORES	AMZN.COM/BILL	WA	\$38.81
10/11/21	AMAZON.COM*273ZN4S81 MERCHANDISE	AMZN.COM/BILL	WA	\$22.38
10/11/21	AMZN MKTP US*2742R8EO2 BOOK STORES	AMZN.COM/BILL	WA	\$15.98
10/12/21	UBER TRIP BWAJDFN3 10005	SAN FRANCISCO	CA	\$51.41
10/12/21	AMZN MKTP US*276FD6SM1 BOOK STORES	AMZN.COM/BILL	WA	\$16.49
10/12/21	AMAZON.COM*274WI3GA2 MERCHANDISE	AMZN.COM/BILL	WA	\$5.91
10/12/21	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$190.86
10/13/21	STAPLES 00039 00039006006168 07652 CUSTOM UNBOUND DOCUMENT	PARAMUS	NJ	\$18.73
10/14/21	UBER EATS 8005928996	SAN FRANCISCO	CA	\$20.72
10/14/21	STAPLES 01030 01030006004232 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$35.46
10/14/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$752.50
10/15/21	HYATT REGENCY ATLANTA ATLR Arrival Date Departure Date 10/12/21 10/15/21 00000000 LODGING	ATLANTA	GA	\$29.23
10/15/21	WOODBIDGE BOWLING CENTER 732-634-4520	WOODBIDGE	NJ	\$47.00
10/15/21	STAPLES 01030 01030006004235 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$15.38
10/16/21	CHIPOTLE 1836 0000 303-595-4000	NEW YORK	NY	\$11.54
10/16/21	DUANE READE #14126 000014126 NONE 10005 PHARMACIES	NEW YORK	NY	\$7.03
10/17/21	UBER TRIP SXX3H4WT 07114	SAN FRANCISCO	CA	\$73.95
10/17/21	GRISTEDES 2122337797	NEW YORK	NY	\$1.25
10/18/21	UBER TRIP INGCJK5B 92707	SAN FRANCISCO	CA	\$11.16
10/18/21	MASALACRAFT INDIAN CUISINE squareup.com/receipts	Santa Ana	CA	\$23.74
10/18/21	URBAN PLATES #2 0001 949-387-2600	IRVINE	CA	\$46.06
10/18/21	WHOLE FOODS MARKET 7145667650	TUSTIN	CA	\$10.93
10/19/21	SHOPIFY* 122937976 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
10/20/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$146.15

Detail Continued

				Amount
10/20/21	CASABLANCA THE RESTAURAN 0000 949-423-7990	COSTA MESA	CA	\$100.75
10/21/21	UBER PASS 8005928996	SAN FRANCISCO	CA	\$24.99
10/21/21	AT&T UVERSE PAYMENT AT&T EZC PMT	8002882020	TX	\$55.96
10/21/21	HAAGEN-DAZS 949-450-0881	IRVINE	CA	\$7.65
10/21/21	THE MELT - IRVINE - KIOSK 000000001 4156895755	IRVINE	CA	\$9.15
10/22/21	ODYSSEYVR INC. IRVINE squareup.com/receipts	Irvine	CA	\$40.00
10/22/21	DIRECTV STREAM SVOD	DALLAS	TX	\$74.63
10/22/21	RUBIO'S #118 FAST FOOD RESTAURANT	SANTA ANA	CA	\$10.91
10/23/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
10/23/21	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$19.18
10/23/21	MAMA SAY 00-08038446731 FAST FOOD RESTAURANT	TORRANCE	CA	\$15.88
10/23/21	MAMA SAY 00-08038446731 FAST FOOD RESTAURANT	TORRANCE	CA	\$1.10
10/23/21	SMART & FINA 213-629-0039	LOS ANGELES	CA	\$13.75
10/23/21	EL COMPADRE RESTAURANT 0000 213-250-4505	LOS ANGELES	CA	\$57.62
10/24/21	SHOEBOXED, INC. +18883694269	DURHAM	NC	\$59.00
10/24/21	MCDONALD'S 7148273730	SANTA ANA	CA	\$8.88
10/24/21	ZPIZZA - CA52 CRYSTAL COV 000000001 9497151117	NEWPORT BEACH	CA	\$19.34
10/24/21	USA*CSC TEP CO MISC/SPECIALTY RETAIL	CORONA DEL MAR	CA	\$1.75
10/25/21	UBER TRIP 2BBGI2D5 07452	SAN FRANCISCO	CA	\$55.87
10/25/21	BT*PMT*NJ.COM 8887827533	ISELIN	NJ	\$75.00
10/25/21	TST* JAN S HEALTH BAR - C 300530476 7143368664	COSTA MESA	CA	\$21.22
10/25/21	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
10/25/21	www.cvs.com 000002695 8007467287	800-746-7287	RI	\$5.33
10/26/21	STAPLES 01030 01030006004257 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$18.04
10/26/21	SPEEDWAY 2015850182	1-800-643-1949	OH	\$50.04
10/26/21	SPEEDWAY 2015850182 SERVICE STATION	1-800-643-1948	OH	\$1.59
10/26/21	DUANE READE #14126 000014126 8002892273	NEW YORK	NY	\$3.99

**Platinum Card®**RAJ NARAYANAN
Closing Date 11/03/21

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Account Ending 5-61008

Detail Continued

				Amount
10/26/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$282.73
10/26/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$364.73
10/27/21	DUANE READE #14436 000014436 8002892273	NEW YORK	NY	\$8.99
10/27/21	PETSMART 888-839-9638	PARAMUS	NJ	\$55.43
10/27/21	THE BEST OF NEW YORK FOOD 931700000069 MALIKZINDANI0707@GMAIL.CO	NEW YORK	NY	\$6.79
10/27/21	SEAPORT PARKING LLC B 212-686-9800	NEW YORK	NY	\$22.40
10/29/21	SHOEBOXED, INC. +18883694269	DURHAM	NC	\$793.00
10/29/21	CONSTANT CONTACT 1118153085972 02451 CONSTANT CONTACT	WALTHAM	MA	\$95.00
10/30/21	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$8.00
10/31/21	UBER TRIP ZGV6SLV4 10029	SAN FRANCISCO	CA	\$24.38
11/01/21	UBER TRIP 35VWHKJV 10005	SAN FRANCISCO	CA	\$16.69
11/01/21	INTUIT QUICKBOOKS CL.INTUIT.COM	800-446-8848	CA	\$50.00
11/02/21	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47
11/02/21	AMZN MKTP US*DS34M0MO3 BOOK STORES	AMZN.COM/BILL	WA	\$4.62
11/02/21	STAPLES 01030 01030006004278 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$15.67
11/03/21	BURLINGTON STORES 6 6 609-387-7800	PARAMUS	NJ	\$33.37

**CALEB WESTBAY**

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

				Amount
10/13/21	FEDEX# 940654116484 940654116484 FedEx #1-800-622-1147 Non Transportation FedEx #1-800-622-1147	MEMPHIS	TN	\$145.00
10/15/21	FEDEX# 940655335193 940655335193 FedEx #1-800-622-1147 Non Transportation FedEx #1-800-622-1147	MEMPHIS	TN	\$47.34

Fees

			Amount
Total Fees for this Period			\$0.00

Continued on reverse

2021 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2021	\$725.00
Total Interest in 2021	\$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.

The Centurion Lounge Guest Access Policy

Starting January 1, 2022, we will begin tracking the purchases on your Platinum Account to determine if you are eligible to earn Complimentary Guest Access by spending \$75,000 or more in total eligible purchases on your Card Account between January 1, 2022 and December 31, 2022, and in each calendar year thereafter. "Complimentary Guest Access" means that Platinum Card Members and Additional Platinum Card Members on the Account may bring up to two (2) guests per visit into locations of The Centurion Lounge in the U.S., at Hong Kong International Airport, and at London Heathrow Airport for no per-visit guest fee, for the remainder of the calendar year in which Complimentary Guest Access became effective, the following calendar year and until January 31 of the next calendar year. You can track your progress toward earning Complimentary Guest Access in the Benefits tab of your online account and in the American Express App starting January 13, 2022. Eligible purchases will be reflected on the tracker after they post to the Account. If you do not earn Complimentary Guest Access, starting on February 1, 2023 you will be charged a \$50 per visit fee per guest (or \$30 for children aged 2 through 17, with proof of age) to enter The Centurion Lounge. Should you have questions, please call the number on the back of your Card.

For more information, visit: thecenturionlounge.com/info/terms

IMPORTANT NOTICES continued**We Added New Benefits to Your Account**

We have made changes to the Card benefits for this account. We encourage you to read the notice, share the information with Additional Card Members on your account, and file it for future reference. We have added the following new benefits:

- **SoulCycle At-Home Bike Credit**
- **Walmart+ Monthly Membership Credit**

SoulCycle At-Home Bike Credit

Basic Card Members and Additional Card Members on your Card Account are eligible to receive a \$300 statement credit when using their Card to make a single purchase of a SoulCycle At-Home Bike online at equinoxplus.com/amexbikebenefit. A 12-month Equinox+ membership (\$40/month plus applicable tax) is required to purchase a SoulCycle At-Home Bike. The SoulCycle At-Home Bike is available to purchase and ship in the 48 contiguous United States and Washington, D.C. Eligible Card Members can receive the \$300 statement credit on up to 15 individual SoulCycle At-Home Bike purchases per calendar year. Purchases made in-store or through the Equinox mobile app are not eligible for the statement credit. Not valid on purchases of gift cards or purchases of the SoulCycle At-Home Bike made using a financing option at the time of purchase. Equinox+ memberships and accessories purchased separately from a SoulCycle At-Home Bike are not eligible for the statement credit. Please see the SoulCycle At-Home Bike website for shipping and return policies and restrictions. Limit of one statement credit per purchase of a SoulCycle At-Home Bike. Statement credits typically post to the account within 48 hours but may take up to 6-8 weeks after an eligible purchase is charged to your Card Account. To be eligible for this benefit, the Card Account must not be cancelled or past due at the time of statement credit fulfillment. If American Express, in its sole discretion, determines that you have engaged in or intend to engage in any manner of abuse, misuse, or gaming in connection with this benefit, American Express will not have an obligation to provide statement credits and may reverse any statement credits provided to you. 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.

Walmart+ Monthly Membership Credit

You can receive a statement credit for the Walmart+ monthly membership fee (\$12.95 + applicable taxes) when you use your Card to pay for your Walmart+ monthly membership. Enrollment in Walmart+ monthly membership is required. If you are already enrolled in the Walmart+ monthly membership, you will begin receiving your monthly statement credit after your Walmart+ monthly membership fee is charged to your Card. If you are enrolled in the Walmart+ annual membership, you will not be eligible to receive monthly statement credits for that annual membership. To receive the credit, you must switch your Walmart+ annual membership at least one day before your annual renewal date, to a Walmart+ monthly membership. If you do not switch before your renewal date, your Walmart+ annual membership will automatically renew and the account will not receive the monthly statement credit for the annual membership fee. To switch your Walmart+ annual membership to a monthly membership, please update your membership type by visiting walmart.com/plus/amexplatinum or by calling 1 (800) 925-6278. Once enrolled in a Walmart+ monthly membership, your membership will automatically renew each month unless cancelled and Walmart will charge the applicable membership fee to the Card Walmart has on file. To receive a monthly statement credit, you must have an eligible Card on file with Walmart and use that Card to pay for the Walmart+ monthly membership fee. American Express has no control over the approval process for Walmart+ and does not have access to any information provided to Walmart by the Card Member or by Walmart to the Card Member. A statement credit will be provided for only one Walmart+ monthly membership fee per Card Account per month, whether enrollment is made by the Basic Card Member or an Additional Card Member. Enrollment in the Walmart+ membership program is subject to the full Walmart+ Terms of Use (including the [walmart.com](https://walmart.com/terms) Terms of Use), found here: walmart.com/plus/amexplatinum/terms. For additional information on Walmart+ memberships, including a summary of their benefits and benefit availability, please go to walmart.com/plus. American Express has no control over, or responsibility for, the Walmart+ membership program which is subject to change according to the Walmart+ terms. Please allow up to 6-8 weeks after a qualifying Walmart+ monthly membership fee is charged to your Card Account for the statement credit to be posted to the Account. American Express relies on accurate transaction data to identify eligible Walmart+ membership purchases. If you do not see a credit for a qualifying purchase on your eligible Card after 8 weeks, please call the number on the back of your Card. To be eligible for this benefit, your Card Account must not be cancelled or past due at the time of statement credit fulfillment. If a charge or 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.