



Platinum Card®

RAJ NARAYANAN
Closing Date 06/03/20



p. 1/11

Account Ending 5-69001

New Balance **CR\$62.68**
Amount Due **\$0.00**
Payment Not Required

Membership Rewards® Points

Available and Pending as of 04/30/20

372,809

For up to date point balance and full program details, visit [membershiprewards.com](https://www.americanexpress.com/membershiprewards)

Account Summary

| | |
|------------------|--------------|
| Previous Balance | \$3,981.75 |
| Payments/Credits | -\$11,583.89 |
| New Charges | +\$7,539.46 |
| Fees | +\$0.00 |

New Balance **CR\$62.68**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 3 for additional information.

See page 2 for important information about your account.

Your credit balance can be applied against future transactions or you may request a refund.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 9 - 11**.



We've introduced more ways you can earn rewards during this time.

Learn more by visiting americanexpress.com/whatsnew

You can also contact us using the phone number on your Card or chat us on the Amex App. Text CHAT to 86509 to receive a link to download on your iPhone® iOS or Android™ phone. See app store listings for operating system info. Message and data rates may apply.

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 Not Required

Amount Due
\$0.00

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 100006268000000000 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
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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 | - \$6,516.16 |
| Credits | |
| RAJ NARAYANAN 5-69001 | - \$5,067.73 |
| Total Payments and Credits | - \$11,583.89 |

Detail

*Indicates posting date

| Payments | | | Amount |
|-----------------|---------------|---|---------------|
| 05/04/20* | RAJ NARAYANAN | ONLINE PAYMENT - THANK YOU | - \$500.00 |
| 05/12/20* | RAJ NARAYANAN | ONLINE PAYMENT - THANK YOU | - \$1,400.00 |
| 05/15/20* | RAJ NARAYANAN | ONLINE PAYMENT - THANK YOU | - \$1,200.00 |
| 05/19/20* | RAJ NARAYANAN | RETURN PROTECTION BENEFIT PAYMENT | - \$31.56 |
| 05/27/20* | RAJ NARAYANAN | RETURN PROTECTION BENEFIT PAYMENT | - \$9.99 |
| 05/29/20* | RAJ NARAYANAN | ONLINE PAYMENT - THANK YOU | - \$2,800.00 |
| 05/31/20* | RAJ NARAYANAN | ONLINE PAYMENT - THANK YOU | - \$240.25 |
| 06/01/20* | RAJ NARAYANAN | RETURN PROTECTION BENEFIT PAYMENT | - \$34.36 |
| 06/03/20* | RAJ NARAYANAN | RETURN PROTECTION BENEFIT PAYMENT | - \$300.00 |
| Credits | | | Amount |
| 03/29/20 | RAJ NARAYANAN | TRANSACTION PROCESSED BY AMERICAN EXPRESS | - \$3,791.21 |
| 05/04/20* | RAJ NARAYANAN | AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS | - \$80.00 |
| 05/04/20* | RAJ NARAYANAN | AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS | - \$70.00 |
| 05/04/20* | RAJ NARAYANAN | AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS | - \$40.00 |
| 05/04/20* | RAJ NARAYANAN | AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS | - \$10.00 |
| 05/08/20 | RAJ NARAYANAN | AMZN MKTP US AMZN.COM/BILL WA BOOK STORES | - \$48.48 |
| 05/10/20 | RAJ NARAYANAN | TARGET.COM 800-591-3869 MN 800-591-3869 | - \$191.19 |
| 05/12/20 | RAJ NARAYANAN | WALLINGTON PLBG AND HTG S 000000001 WAYNE NJ 9736164100 | - \$43.57 |
| 05/14/20 | RAJ NARAYANAN | BEST BUY CO 026708 29500026708 CHINO CA 888-BESTBUY | - \$53.86 |

Continued on reverse

Detail Continued

*Indicates posting date

| | | | | Amount |
|-----------|---------------|---|--|---------------|
| 05/15/20 | RAJ NARAYANAN | AMAZON.COM AMZN.COM/BILL WA MERCHANDISE | | -\$85.20 |
| 05/15/20 | RAJ NARAYANAN | THE HOME DEPOT #0959 PATERSON NJ 800-654-0688 | | -\$61.65 |
| 05/18/20 | RAJ NARAYANAN | AMZN MKTP US AMZN.COM/BILL WA BOOK STORES | | -\$48.48 |
| 05/20/20 | RAJ NARAYANAN | WF* WAYFAIR 3195080591 BOSTON MA +18662638325 | | -\$229.95 |
| 05/21/20 | RAJ NARAYANAN | AMZN MKTP US AMZN.COM/BILL WA BOOK STORES | | -\$26.65 |
| 05/23/20* | RAJ NARAYANAN | AMEX Wireless Phone Service Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS | | -\$20.00 |
| 05/24/20* | RAJ NARAYANAN | AMEX Streaming Subscription Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS | | -\$20.00 |
| 05/25/20 | RAJ NARAYANAN | AMZN MKTP US AMZN.COM/BILL WA BOOK STORES | | -\$47.95 |
| 05/26/20 | RAJ NARAYANAN | WF* WAYFAIR 3195080591 BOSTON MA +18662638325 | | -\$91.98 |
| 05/27/20 | RAJ NARAYANAN | AMAZON.COM AMZN.COM/BILL WA MERCHANDISE | | -\$86.07 |
| 05/29/20 | RAJ NARAYANAN | UBER TRIP HELP.UBER.COM CA HELP.UBER.COM | | -\$5.94 |
| 06/01/20 | RAJ NARAYANAN | UBER EATS SAN FRANCISCO CA HELP.UBER.COM | | -\$4.35 |
| 06/01/20 | RAJ NARAYANAN | UBER EATS SAN FRANCISCO CA HELP.UBER.COM | | -\$11.20 |

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

| | |
|---------------------------|-------------------|
| RAJ NARAYANAN 5-69001 | \$5,139.46 |
| MANGLAM NARAYANAN 5-61040 | \$2,400.00 |
| Total New Charges | \$7,539.46 |

Detail
RAJ NARAYANAN
 Card Ending 5-69001
Amount

| | | | | |
|----------|---|--------------|----|---------|
| 03/11/20 | TRANSACTION PROCESSED BY AMERICAN EXPRESS | | | \$81.03 |
| 05/03/20 | EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT | 855-229-5506 | MA | \$10.00 |

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**Platinum Card®**RAJ NARAYANAN
Closing Date 06/03/20

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Account Ending 5-69001

Detail Continued

| | | | | Amount |
|----------|--|---------------|----|---------------|
| 05/03/20 | Asurion Wireless Insurance 866-667-253 bnp6n9mwkkn9kobpethf | Nashville | | \$29.00 |
| 05/03/20 | AMZN MKTP US*F204478E3 BOOK STORES | AMZN.COM/BILL | WA | \$47.95 |
| 05/04/20 | TARGET.COM 800-591-3869 | 800-591-3869 | MN | \$191.19 |
| 05/04/20 | HP.COM H334628934 07452 H334628934-80.0 | 800-473-4732 | CA | \$80.00 |
| 05/04/20 | HP.COM H334695958 07452 H334695958-80.0 | 800-473-4732 | CA | \$80.00 |
| 05/04/20 | BedBathAndBeyond.COM 800-462-3966 | 800-462-3966 | NJ | \$213.24 |
| 05/04/20 | AMZN MKTP US*BP1QR2963 BOOK STORES | AMZN.COM/BILL | WA | \$48.48 |
| 05/04/20 | AMAZON.COM*4F79V9T53 MERCHANDISE | AMZN.COM/BILL | WA | \$33.99 |
| 05/04/20 | AMAZON.COM*AI24X1T63 MERCHANDISE | AMZN.COM/BILL | WA | \$35.98 |
| 05/05/20 | AMZN MKTP US*S28BV0MT3 BOOK STORES | AMZN.COM/BILL | WA | \$42.60 |
| 05/05/20 | AMZN MKTP US*B51H73B03 BOOK STORES | AMZN.COM/BILL | WA | \$47.04 |
| 05/06/20 | D J*WALL-ST-JOURNAL SUBSCRIPTION | 800-568-7625 | MA | \$1.00 |
| 05/07/20 | BIG EDS CAR WASH 041399801264620 2017970222 | FAIR LAWN | NJ | \$38.34 |
| 05/07/20 | BIG EDS CAR WASH 041399801264620 2017970222 | FAIR LAWN | NJ | \$42.60 |
| 05/07/20 | AMZN MKTP US*MC5S82DG1 BOOK STORES | AMZN.COM/BILL | WA | \$26.65 |
| 05/08/20 | LAPTOP MD PLUS INC 000429281518753 (973)553-0794 | POMPTON PLAIN | NJ | \$149.28 |
| 05/08/20 | BJS WHOLESALE CLUB 000005490 8002572582 | 508-651-7400 | MA | \$653.24 |
| 05/08/20 | WF* WAYFAIR 3195080591 +18662638325 | BOSTON | MA | \$1,149.74 |
| 05/09/20 | AMZN MKTP US*256VB3JJ3 BOOK STORES | AMZN.COM/BILL | WA | \$6.39 |
| 05/09/20 | BJS WHOLESALE #0117 000000117 8002572582 WHOLESALE CLUBS | PARAMUS | NJ | \$252.21 |
| 05/10/20 | THE HOME DEPOT #0959 800-654-0688 | PATERSON | NJ | \$15.47 |
| 05/10/20 | ADOBE ID CREATIVE CLD Adobe Systems ADOBE.LY/ENUS | SAN JOSE | CA | \$33.58 |
| 05/10/20 | AMAZON.COM*MC0TY4990 MERCHANDISE | AMZN.COM/BILL | WA | \$39.82 |
| 05/10/20 | AMZN MKTP US*MC0V22DK2 BOOK STORES | AMZN.COM/BILL | WA | \$53.30 |
| 05/11/20 | LIFECELLSR.COM 8887385357 | 866-9771412 | FL | \$4.25 |
| 05/12/20 | 4TE*POST ALARM SYSTEMS, I 000155736 6264467159 | ARCADIA | CA | \$50.47 |

Continued on reverse

Detail Continued

| | | | | Amount |
|----------|---|-----------------------------------|----|----------|
| 05/14/20 | AMZN MKTP US*MC04F39R0 BOOK STORES | AMZN.COM/BILL | WA | \$21.50 |
| 05/14/20 | THE HOME DEPOT #0959 800-654-0688 | PATERSON | NJ | \$46.18 |
| 05/14/20 | AMAZON.COM*M70B90L60 MERCHANDISE | AMZN.COM/BILL | WA | \$9.37 |
| 05/15/20 | PARTSELECT.COM 888-738-4871 | 888-738-4871 | FL | \$80.19 |
| 05/18/20 | WWW.MCAFEE.COM SECURITY SVS | 866-622-3911 | TX | \$42.64 |
| 05/18/20 | AMZN MKTP US*M79P92J00 BOOK STORES | AMZN.COM/BILL | WA | \$21.91 |
| 05/19/20 | AMAZON.COM*M742Y2E21 MERCHANDISE | AMZN.COM/BILL | WA | \$49.00 |
| 05/20/20 | AMZN MKTP US*M77N35T32 BOOK STORES | AMZN.COM/BILL | WA | \$13.74 |
| 05/21/20 | TARGET.COM 800-591-3869 | 800-591-3869 | MN | \$34.30 |
| 05/21/20 | VZWIRELESS MY VZ VN BILL PAY | 800-922-0204 | FL | \$100.00 |
| 05/21/20 | AIRPORT PARKING 3104085378 | 310-4085378 | FL | \$8.94 |
| 05/22/20 | HYATT AUSTIN DT Arrival Date 05/22/20 00000000 LODGING | Departure Date 05/22/20 AUSTIN | TX | \$512.80 |
| 05/23/20 | NETFLIX.COM 866-579-7172 | 866-579-7172 | CA | \$17.05 |
| 05/23/20 | APPLE.COM/BILL RECORD STORE | INTERNET CHARGE | CA | \$10.65 |
| 05/23/20 | APPLE.COM/BILL RECORD STORE | INTERNET CHARGE | CA | \$2.99 |
| 05/23/20 | IN *SCRUFFYS SOUVENIRS & FOOD MART 5124578700 | AUSTIN | TX | \$14.06 |
| 05/23/20 | _WIX.COM, INC.*675474933 MISC/SPECIALTY RETAIL | SAN FRANCISCO | | \$6.50 |
| 05/25/20 | SPIN SCOOTER +18882625189 | SAN FRANCISCO | CA | \$4.53 |
| 05/25/20 | UBER TRIP HELP.UBER.COM | HELP.UBER.COM | CA | \$11.77 |
| 05/26/20 | JIFFY AIRPORT PARKING RET 000000001 8608564108 | NEWARK | NJ | \$35.45 |
| 05/27/20 | SHOPIFY* 80863955 +18887467439 | ELK GROVE VILLAGE | IL | \$32.65 |
| 05/27/20 | AMAZON.COM*M73EV02S2 MERCHANDISE | AMZN.COM/BILL | WA | \$40.28 |
| 05/28/20 | UBER TRIP HELP.UBER.COM | HELP.UBER.COM | CA | \$23.92 |
| 05/28/20 | THE HOME DEPOT 800-654-0688 | NEW YORK | NY | \$142.33 |
| 05/29/20 | BESTBUYCOM806087468508 50300009944 888-BESTBUY | RICHFIELD | MN | \$10.88 |
| 05/30/20 | TASKER ON TASKRABBIT +18443308275 | SAN FRANCISCO | CA | \$50.72 |
| 05/30/20 | TASKER ON TASKRABBIT +18443308275 | SAN FRANCISCO | CA | \$91.32 |

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Platinum Card®

RAJ NARAYANAN
Closing Date 06/03/20



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Account Ending 5-69001

Detail Continued

| | | | | Amount |
|----------|---------------------------------------|---------------|----|----------|
| 05/30/20 | AMZN MKTP US*MY96H6N61 BOOK STORES | AMZN.COM/BILL | WA | \$126.24 |
| 05/30/20 | AMAZON.COM*M73JV7I62 MERCHANDISE | AMZN.COM/BILL | WA | \$95.60 |
| 05/31/20 | UBER EATS 8005928996 | SAN FRANCISCO | CA | \$15.55 |
| 05/31/20 | UBER TRIP HELP.UBER.COM | HELP.UBER.COM | CA | \$9.56 |



MANGLAM NARAYANAN
Card Ending 5-61040

| | | | | Amount |
|----------|-----------------------------------|--------------|----|------------|
| 05/19/20 | BERNSTEIN MEDICAL 212-283-3000 | LONG IS CITY | NY | \$2,400.00 |

Fees

| | | | | Amount |
|----------------------------|--|--|--|--------|
| Total Fees for this Period | | | | \$0.00 |

2020 Fees and Interest Totals Year-to-Date

| | Amount |
|------------------------|----------|
| Total Fees in 2020 | \$550.00 |
| Total Interest in 2020 | \$0.00 |

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

| | Transactions Dated | | Annual Percentage Rate | Balance Subject to Interest Rate | Interest Charge |
|---------------|--------------------|----|------------------------------|--|--------------------|
| | From | To | | | |
| Cash Advances | 05/01/2019 | | 25.24% (v) | \$0.00 | \$0.00 |
| Total | | | | | \$0.00 |

(v) Variable Rate

**IMPORTANT NOTICES****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.

Claims Resolution Clause Update

The address for sending a claim notice to American Express has changed. Notice to American Express should be sent to **American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005.**

Important Notices continued on next page.

IMPORTANT NOTICES continued**Platinum American Express Travel Credit**

When you book travel through American Express Travel you can earn up to \$200 in statement credits for eligible travel purchases made with your eligible Platinum Card through 12/31/2021.

Offer Terms

For eligible Platinum Card Accounts that renew April 2020 through July 2020, this offer will be available starting August 1, 2020. For eligible Platinum Card Accounts that renew August 2020 through December 2020, this offer will be available starting on the first day of your Card renewal month.

When you book travel through American Express Travel online at amextravel.com or by calling the number on the back of your Platinum Card, you can earn up to \$200 in statement credits for eligible travel purchases made with your eligible Platinum Card. You must have a booking with American Express Travel, made on or after the offer start date with your eligible Platinum Card, for your purchase(s) to be eligible for the credit. Statement credit(s) may not be received or may be reversed if the eligible purchase(s) or booking(s) are returned or cancelled. Both booking(s) and charge(s) for eligible travel must be made by 12/31/2021 to receive the credit(s). Eligible travel purchases include purchases of airfare, hotel, flight + hotel packages, cruise reservations, car rentals, and tours made with your eligible Platinum Card, minus returns and other credits. Eligible travel purchases do NOT include purchases of timeshare properties, group reservations or events, ticketing services, cancellation or other fees, interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Purchases by Additional Card Members are not eligible for statement credits. Credits or rewards you may receive with your Card on other purchase categories or in connection with promotions or offers from American Express may not be combined with this offer.

Please allow up to 90 days after an eligible purchase is posted to your Card Account for statement credit(s) to be posted to the Account. Call the number on the back of your Card if statement credit(s) have not posted by that time. If American Express does not receive information that identifies your transaction as eligible for the offer, you will not receive the statement credit(s). To be eligible for this offer, you must have a US consumer Platinum Card that was solicited for this offer. To continue to be eligible for the offer, you must maintain the Platinum Card that was solicited for this offer for the full offer period, or until you have earned and received the full amount of the offer credit if sooner. To receive the credit(s) your Platinum Card Account(s) must not be canceled and not past due at the time of statement credit(s) fulfillment. If a charge for an eligible purchase is included in a Pay Over Time feature balance on your Card Account, the statement credit associated with that charge may not be applied to that Pay Over Time feature balance. Instead, the statement credit may be applied to your Pay In Full balance.

American Express Travel Related Services Company, Inc., when acting solely as a sales agent for travel suppliers, is not responsible for the actions or inactions of such suppliers. If we in our sole discretion determine 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.

ID 13034

CMLENGDPRUS0105

**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.