

Platinum Card®

RAJ NARAYANAN Closing Date 09/03/19



Account Ending 5-68003

New Balance

\$398.51

Payment Due Date

09/28/19[‡]

[‡] Late Payment Warning: If we do not receive your payment by the Payment Due Date of 09/28/19, you may have to pay a late fee of up to \$39.00.

See page 2 for important information about your account.

See page 7 for an Important Notice About Changes to Your Cardmember Agreement.

in the Membership Rewards program.



Get the Amex® App

Manage your account on the go by turning on alerts, monitoring charges, and much more. **Visit amex.co/getamexapp to learn more.**

iOS and Android only. See App Store listings for operating system information.

Membership Rewards® Points

Available and Pending as of 07/31/19

336,817

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

Account Summary

 Previous Balance
 \$1,774.81

 Payments/Credits
 -\$5,365.41

 New Charges
 +\$3,989.11

 Fees
 +\$0.00

New Balance \$398.51

Days in Billing Period: 32

Customer Care



Pay by Computer

americanexpress.com/pbc

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

See Page 2 for additional information.

 \downarrow Please fold on the perforation below, detach and return with your payment \downarrow

Payment CouponDo not staple or use paper clips





Account Ending 5-68003

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 09/28/19 Amount Due \$398.51

Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS P.O. BOX 1270 NEWARK NJ 07101-1270

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0000349992220508608 000039851000039851 02 4

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 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 listed below 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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries 1-800-525-3355 **Hearing Impaired** 1-954-473-2123 **TTY:** 1-800-221-9950 1-800-525-3355 **FAX:** 1-623-707-4442 1-800-CASH-NOW **In NY:** 1-800-522-1897

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Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	
ı	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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.american express.com/privacy.



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Account Ending 5-68003

Payments and Credits Summary

	Total
Payments	-\$4,999.05
Credits	-\$366.36
Total Payments and Credits	-\$5,365.41

Total Payments and Credits			-\$5,305.41
Detail	*Indicates posting date		
Payments			Amount
08/03/19*	PAYMENT RECEIVED - THANK YOU		-\$1,774.81
08/08/19*	ONLINE PAYMENT - THANK YOU		-\$1,385.79
08/16/19*	ONLINE PAYMENT - THANK YOU		-\$344.11
08/22/19*	ONLINE PAYMENT - THANK YOU		-\$990.42
08/24/19*	ONLINE PAYMENT - THANK YOU		-\$503.92
Credits		Foreign Spend	Amount
08/01/19	UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615241138011 Passenger Name: NARAYANAN/RAJ Document Type: SUPPORTED REFUND		-\$18.99
08/11/19	UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615221268905 Passenger Name: NARAYANAN/RAJ Document Type: SUPPORTED REFUND		-\$29.00
08/11/19	UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615221268916 Passenger Name: NARAYANAN/RAJ Document Type: SUPPORTED REFUND		-\$29.00
08/12/19*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS		-\$18.99
08/14/19*	Dispute - IPARK 225 650000009067110		-\$31.00
08/20/19	UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615268702810 Passenger Name: NARAYANAN/RAJ Document Type: SUPPORTED REFUND		-\$18.99
08/23/19*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS		-\$25.04
08/23/19*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS		-\$29.00
08/26/19*	Dispute - NYCDOT PARKING METERS NYC		-\$12.00
08/28/19	HOTEL C STHLM STOCKHOLM SW LODGING	1.500,00 Swedish Kronas	-\$154.35

New Charges Summary

	Iotai
Total New Charges	\$3,989.11

Detail

Can	d Ending 5-68003			Foreign Spend	Amount
04/08/19	PRIME BUILDING MATERIALS 8187656767	NORTH HOLLYWOOD	CA	·	\$585.72
08/03/19	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA		\$10.00
08/04/19	HOTEL PHAROS LODGING	HVAR		2,302.70 Kuna	\$346.60
08/05/19	PC RICHARD & SON 631-843-4300	PARAMUS	NJ		\$369.00
08/05/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI		\$351.62
08/06/19	NORWEGIAN AIR SHUTTLE ASA NORWEGIANAIRSHUTTLE From: To: SPLIT STOCKHOLM ARLANDA Ticket Number: 3287319790373 Passenger Name: RAJ MR NARAYANAN	FORNEBU Carrier: Class: 0B R Date of Departure: 08/08	NO	291,92 European Union Euro	\$327.56
08/07/19	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL			\$125.00
08/09/19	UNITED AIRLINES UNITED AIRLINES From: To: CHICAGO O'HARE INT CHICAGO O'HARE INT Ticket Number: 01615268702810 Passenger Name: NARAYANAN /WI-FI PANASONI Document Type: WIFI	HOUSTON Carrier: Class: UA 00 Date of Departure: 08/09	TX		\$18.99
08/09/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$21.30
08/09/19	USPS PO 3371710696 001433574 8002758777	GLEN ROCK	NJ		\$6.85
08/10/19	EIG*CONSTANTCONTACT.COM 1118153085972 02451 CONSTANT CONTACT	855-229-5506	MA		\$42.58
08/12/19	UBER EATS 8005928996	SAN FRANCISCO	CA		\$4.33
08/12/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA		\$36.30
08/12/19	IPARK 225 650000009067110 2122692404	NEW YORK	NY		\$61.00
08/13/19	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA		\$49.00
08/13/19	WOROCO 0000 732-319-7841	FAIR LAWN	NJ		\$44.87
08/14/19	BURLINGTON STORES 6 6 609-387-7800	PARAMUS	NJ		\$14.99
08/15/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ		\$26.89



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Account Ending 5-68003

Detail Continued

				Foreign Spend	Amount
08/15/19	UHL*HOLLYWOOD MAIL AND ME UHL=HOLLYWOO Location Rental: HOLLYWOOD CA Return: HOLLYWOOD CA Agreement Number: 27053067 8 Renter Name: RamNarayanan	HOLLYWOOD Date 19/08/15 19/08/15	CA		\$27.28
08/15/19	UHL*HOLLYWOOD MAIL AND ME UHL=HOLLYWOO Location Rental: HOLLYWOOD CA Return: HOLLYWOOD CA Agreement Number: 27053067 8 Renter Name: RamNarayanan	HOLLYWOOD Date 19/08/15 19/08/15	CA		\$2.00
08/15/19	EXXONMOBIL FUEL OUTSIDE 201-444-7730	(800) 243-9966	МО		\$10.00
08/15/19	FEDEX OFFICE 12820063003 07652	PARAMUS	NJ		\$2.12
08/18/19	BURLINGTON STORES 835 835 609-387-7800	NEW YORK	NY		\$39.98
08/19/19	TURBOCOURT FILINGS 8883721790	8883721790	CA		\$46.09
08/20/19	UNITED AIRLINES UNITED AIRLINES From: To: N.Y. NEWARK INTL A LONDON HEATHROW AP Ticket Number: 01615294466332 Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: PREFERRED SEAT UPGRADE	HOUSTON Carrier: Class: UA 00 Date of Departure: 09/05	TX		\$29.00
08/20/19	UNITED AIRLINES UNITED AIRLINES From: To: LONDON HEATHROW AP N.Y. NEWARK INTL A Ticket Number: 01615294466343 Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: PREFERRED SEAT UPGRADE	HOUSTON Carrier: Class: UA 00 Date of Departure: 09/09	TX		\$34.00
08/20/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$10.65
08/20/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$10.65
08/20/19	BERGEN ALFA ROMEO FIAT 0000 201-258-1550	UPPER SADDLE	NJ		\$165.00
08/20/19	FEDEX OFFICE COPY/REPRODUCTION	PARAMUS	NJ		\$1.04
08/21/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ		\$26.89
08/22/19	BLOOMINGDALES OUTLET BER 000000151 8009500047	PARAMUS	NJ		\$14.97
08/22/19	GODADDY.COM (480)505-8855	480-505-8855	AZ		\$395.64
08/23/19	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ		\$166.34
08/24/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$12.00
08/24/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$12.00
08/24/19	MMA KIOSK ADMISSIONS 212-650-2645	NEW YORK	NY		\$100.00

Detail Continued

				Foreign Spend	Amount
08/24/19	NYCDOT PARKNYC NYCDOT PARKNYC	LONG ISLAND CITY	NY		\$25.00
	877-727-5307				
08/27/19	ITUNES.COM/BILL	INTERNET CHARGE	CA		\$10.65
	RECORD STORE				
08/28/19	BURLINGTON STORES 981 981	GARFIELD	NJ		\$29.99
	609-387-7800				
08/29/19	ITUNES.COM/BILL	INTERNET CHARGE	CA		\$31.98
	RECORD STORE				
08/29/19	TERMINIX	800-837-6464	TN		\$129.00
	800-837-6464				
08/29/19	EIG*CONSTANTCONTACT.COM	855-229-5506	MA		\$65.00
	30496175 02451 CONSTANT CONTACT				
08/30/19	NEX WORLDWIDE EXPRESS, INC	WALINGTON	NJ		\$102.09
	2126853025				
09/02/19	BP#3036928KOURKEN AMOCO 3036	PARAMUS	NJ		\$47.15
	201-652-9443				

Fees

	Amount
Total Fees for this Period	\$0.00

2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$512.00
Total Interest in 2019	\$0.00

Interest Charge Calculation

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

	Transactions Dated	Annual	Annual Balance Percentage Subject to		
	From To	Rate	Interest Rate	Charge	
Cash Advances	05/01/2019	27.24% (v)	\$0.00	\$0.00	
Total				\$0.00	
(v) Variable Rate					



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Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

	Summary of Changes, Effective Immediately			
Claims Resolution and Claims Resolution for Covered Borrowers	We are making changes to the claims resolution sections in your Cardmember Agreement. These changes will be reflected on your billing statements received on or after September 1 , 2019 .			
	Summary of Changes, Effective November 1, 2019			
Words we use in the Agreement	We are updating this sub-section under <i>Introduction</i> in Part 2 of the Cardmember Agreement to define what we mean by person-to-person transaction when we use this word in your Cardmember Agreement. We are also updating this sub-section to reflect that a purchase includes a person-to-person transaction.			
Using the card	We are updating this sub-section under <i>About using your card</i> in Part 2 of the Cardmember Agreement to reflect that we may allow you to make person-to-person transactions at our discretion.			
Limits on person- to-person transactions	We are adding a new sub-section called <i>Limits on person-to-person transactions</i> under <i>About using your card in</i> Part 2 of the Cardmember Agreement to explain the limits on person-to-person transactions based on the Card you have.			

ID 12816

See the following page(s) for the Detail of Changes to your Cardmember Agreement

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Agreement") as described below. Any terms in the Cardmember Agreement conflicting with these changes are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

A. Effective Immediately, the Claims Resolution and Claims Resolution for Covered Borrowers sections in Part 2 of the Cardmember Agreement are amended as follows:

Mediation

The seventh sentence is deleted and replaced with: All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

Arbitration

The sixth sentence in the Claims Resolution section and seventh sentence in the Claims Resolution for Covered Borrowers section are deleted and replaced with: The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

Limitations on Arbitration

The third, fourth, and fifth sentences in the Claims Resolution section and second, third and fourth sentences in the Claims Resolution for Covered Borrowers section are deleted.

Arbitration Procedures

The fifth sentence is deleted and replaced with: You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with: The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

Additional Arbitration Awards

The section is deleted and replaced with: If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than \$5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.



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Account Ending 5-68003

B. Effective November 1, 2019, your Cardmember Agreement will be amended as follows:

How Your American Express Account Works in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph in the Words we use in the Agreement sub-section and replacing it with the following:

Card means any card or other device that we issue to access your Account. A **charge** is any amount added to your Account, such as purchases, cash advances, fees and interest charges. A **purchase** is a charge for goods, services, or person-to-person transactions. A **cash advance** is a charge to get cash or cash equivalents, including travelers cheques, gift cheques, foreign currency, money orders, casino gaming chips, race track wagers or similar offline and online betting transactions. A **person-to-person transaction** is a charge for funds sent to another person.

About using your card in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph of the *Using the card* sub-section and replacing it with the following:

We decide whether to approve a charge, including cash advances subject to *Limits on Cash Advances* and person-to-person transactions subject to *Limits on person-to-person transactions* below, based on how you spend and pay on this Account and other accounts you have with us and our Affiliates. We also consider your credit history and your personal resources that we know about.

About using your card in Part 2 of the Cardmember Agreement is further amended by adding the following new sub-section called *Limits on person-to-person transactions*:

Limits on person-	Your person-to-person transactions may not exceed the following limits	You agree to manage your Account so that the total of your person-to-
to-person transactions	within any 30-day period:	person transactions in any 30-day period do not exceed the limit on
	One from American Express [®] \$2,000 Zync Card [®] \$2,000	person-to-person transactions. We may not approve a person-to-person transaction if it would cause
	Green Card \$2,000 Gold Card \$2,000	your Account to exceed the applicable person-to-person transaction limit.
	Platinum Card [®] \$4,000 Centurion [®] Card \$5,000	