



## Platinum Card®

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



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**Customer Care:** 1-800-525-3355  
**TTY:** 1-800-221-9950  
**Website:** [americanexpress.com](http://americanexpress.com)

**New Balance** **\$3,461.31**

**Payment Due Date** **03/28/21<sup>‡</sup>**

<sup>‡</sup> **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 03/28/21, you may have to pay a late fee of up to \$40.00.

### Membership Rewards® Points

Available and Pending as of 01/31/21

**464,115**

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

### Account Summary

Previous Balance	\$258.29
Payments/Credits	-\$3,216.31
New Charges	+\$6,419.33
Fees	+\$0.00

**New Balance** **\$3,461.31**


See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 9**.

### 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](http://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.

 **Congratulations! You saved with offers and benefits this statement period.** Please refer to the Payments and Credits section of your statement. View all available offers and benefits when you log in to your online Card account at [americanexpress.com](http://americanexpress.com)

↓ 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](http://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

**03/28/21**

Amount Due  
**\$3,461.31**

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 000346131000346131 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](http://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](http://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](http://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](http://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](http://www.americanexpress.com/privacy).

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

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**Customer Care & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Cash Advance at ATMs Inquiries**1-800-525-3355  
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](http://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**

<b>Payments</b>	-\$2,831.65
<b>Credits</b>	
RAJ NARAYANAN 5-61008	-\$384.66
<b>Total Payments and Credits</b>	<b>-\$3,216.31</b>

**Detail**

\*Indicates posting date

<b>Payments</b>			<b>Amount</b>
02/04/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$258.29
02/11/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$323.01
02/17/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$440.73
02/21/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,448.42
02/25/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$198.58
02/27/21*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$162.62
<b>Credits</b>			<b>Amount</b>
01/27/21	RAJ NARAYANAN	TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$12.00
02/03/21	RAJ NARAYANAN	MACYS .COM 000000129 MASON OH 8002896229	-\$45.00
02/05/21*	RAJ NARAYANAN	Adjustment	-\$19.95
02/12/21	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$93.08
02/16/21	RAJ NARAYANAN	MACYS .COM 000000129 MASON OH 8002896229	-\$12.50
02/23/21	RAJ NARAYANAN	DELL CATALOG SLS LP 29 ROUND ROCK Amex Offer Credit	-\$100.00
02/27/21	RAJ NARAYANAN	THE HOME DEPOT #0959 PATERSON NJ 800-654-0688	-\$52.13
03/01/21	RAJ NARAYANAN	MACYS .COM 000000129 MASON OH 8002896229	-\$50.00

Continued on reverse

## New Charges

### Summary

**Total**

RAJ NARAYANAN 5-61008	\$6,389.33
CALEB WESTBAY 5-63012	\$30.00
<b>Total New Charges</b>	<b>\$6,419.33</b>

### Detail


**RAJ NARAYANAN**

Card Ending 5-61008

 Foreign  
Spend

**Amount**

01/08/21	TRANSACTION PROCESSED BY AMERICAN EXPRESS				\$99.95
02/04/21	GODADDY.COM (480)505-8855	480-505-8855	AZ		\$28.16
02/05/21	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA		\$19.49
02/07/21	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ		\$42.60
02/08/21	IRS 1099-MISC E-FILE +16504851128	STANFORD	CA		\$6.96
02/08/21	WIX.COM*PREMIUM-PLAN 800-600-0949	800-600-0949	NY		\$156.00
02/09/21	SEAPORT PARKING LLC B 212-686-9800	NEW YORK	NY		\$16.80
02/11/21	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA		\$50.47
02/11/21	AMZN MKTP US*5X1I05CS3 BOOK STORES	AMZN.COM/BILL	WA		\$9.54
02/11/21	AMAZON.COM*TI52P46Q3 MERCHANDISE	AMZN.COM/BILL	WA		\$15.70
02/13/21	PAYPAL *T RIGHTSPOT 4029357733	4029357733	HK	858.00 Hong Kong Dollars	\$110.68
02/13/21	AMZN MKTP US*CT16L31H3 BOOK STORES	AMZN.COM/BILL	WA		\$55.43
02/14/21	CLEARME.COM *CLEAR 855-253-2763	855-253-2763	NY		\$249.00
02/16/21	AMZN MKTP US*0G8KU7B43 BOOK STORES	AMZN.COM/BILL	WA		\$42.99
02/16/21	AMZN MKTP US*9290A1JY3 BOOK STORES	AMZN.COM/BILL	WA		\$127.92
02/16/21	MACYS .COM 000000129 8002896229	MASON	OH		\$67.50
02/17/21	MACYS .COM 000000129 8002896229	MASON	OH		\$27.50
02/18/21	THEBOUTIQUEHUB.COM +18442525238	ONALASKA	WI		\$588.00
02/19/21	DELAWARE CORP & TAX WEB 0110 302-739-3073	DOVER	DE		\$300.00
02/19/21	DELAWARE CORP & TAX WEB 0110 302-739-3073	DOVER	DE		\$300.00
02/20/21	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA		\$50.00
02/20/21	SHOPIFY* 101857021 +18887467439	ELK GROVE VILLAGE	IL		\$32.65

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**Detail Continued**

			Foreign Spend	Amount
02/20/21	THE HOME DEPOT 800-654-0688	PARAMUS NJ		\$16.76
02/22/21	WIX.COM*MAILBOXES-G-SUITE 800-600-0949	800-600-0949 NY		\$6.50
02/23/21	EQUINOX MOTO #151 151 866-332-6549	PARAMUS NJ		\$166.34
02/23/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE CA		\$2.99
02/23/21	NETFLIX.COM CABLE & PAY TV	866-579-7172 CA		\$19.18
02/23/21	GODADDY.COM (480)505-8855	480-505-8855 AZ		\$54.16
02/24/21	STAPLES 00039 00039000535615 07652 MELLOW HAND SANITIZER 8OZ STAPLES FUNDED COUPON	PARAMUS NJ		\$1.03
02/24/21	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY NY		\$7.00
02/25/21	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE CA		\$15.98
02/25/21	www.cvs.com 000002695 8007467287	800-746-7287 RI		\$5.33
02/26/21	NORTON RENEWAL 877-294-5265	877-294-5265 CA		\$133.28
02/26/21	HOMARY 862036672353	28 CONNAUGHT ROAD WES HK		\$227.99
02/26/21	HOMARY 862036672353	28 CONNAUGHT ROAD WES HK		\$595.99
02/26/21	DENTAL INSURANCE AUTOPAY DENTAL INSURA 877-280-4204	RNCHO CORDOVA CA		\$64.92
02/27/21	THE HOME DEPOT #0959 800-654-0688	PATERSON NJ		\$18.58
02/28/21	SP * SP*CAPILLUS 8442804680	MIAMI FL		\$2,399.00
02/28/21	GODADDY.COM (480)505-8855	480-505-8855 AZ		\$19.47
03/01/21	AMZN MKTP US*IJ3CH3CJ3 BOOK STORES	AMZN.COM/BILL WA		\$22.35
03/01/21	INTUIT QUICKBOOKS T1-B59AC54-B2 94043	800-446-8848 CA		\$40.00
03/01/21	THE HOME DEPOT #0959 800-654-0688	PATERSON NJ		\$105.34
03/01/21	THE HOME DEPOT #0959 800-654-0688	PATERSON NJ		\$46.80
03/01/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON CA		\$23.00

**CALEB WESTBAY**

Card Ending 5-63012 Monthly Spending Limit: \$2,000

			Foreign Spend	Amount
02/06/21	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00642059320265 Passenger Name: WESTBAY/CALEBKENT Document Type: EXCESS BAGGAGE	ATLANTA		\$30.00

Continued on reverse

Fees

Amount

Total Fees for this Period \$0.00

2021 Fees and Interest Totals Year-to-Date

Amount

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

Interest Charge Calculation

Days in Billing Period: 28

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****Addition of Cell Phone Protection**

**Effective April 1, 2021**, if a cell phone listed on a wireless bill that is paid by an Eligible Account is Stolen or damaged, including a cracked screen, and the prior month's wireless bill was paid on the Eligible Account, you can be reimbursed for your repair or replacement costs for up to two (2) approved claims, for a maximum of \$800 per claim per 12-month period. A \$50 deductible will apply to all approved claims. Coverage is excess of those amounts not covered by any other insurance or indemnity. For more information about the benefit, please visit [americanexpress.com/CPPTerms](https://americanexpress.com/CPPTerms).

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*Important Notices continued on next page.*

**IMPORTANT NOTICES continued****Notice of Important Changes to the Membership Rewards® Program Terms & Conditions**

We are making changes to the Membership Rewards® Program Terms & Conditions referenced in this notice. We encourage you to read this notice and file it for future reference. The detailed changes to your Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes	
<b>When you make a late payment</b>	<b>Effective for billing periods having payment due dates on or after June 1, 2021</b> , we are changing the Membership Rewards Terms and Conditions to provide that, for Small Business Card, Business Gold Rewards Card, Business Platinum Card®, Business Gold Card, Business Purchase Account, Business Green Rewards Card, Business Green Card, Classic Business Gold Card, and Executive Business Card, we must receive your payment of the Amount Due on your Linked Account by the Payment Due Date for a billing period, instead of by the Closing Date of the next billing period, in order for you to avoid forfeiting the points that you would have earned for that billing period.

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**Detail of Changes to the Membership Rewards Program Terms & Conditions**

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. Any terms in the Terms & Conditions 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.

**Effective June 1, 2021**, the second and third paragraphs of the *When you make a late payment* subsection of the *Lose Points* section is amended and restated as follows:

If your enrolled Card Account is a consumer Card account or a Business Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the Payment Due Date shown on that statement.

If your enrolled Card Account is a Corporate Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the Closing Date of the next billing period.

CMLENGDPRUS0170

*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](http://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.*