

RAJ NARAYANAN Closing Date 06/03/19



Account Ending 5-67005

#### **New Balance** \$50,953.09 \$23,619.74 Amount Due

Includes the past due amount of \$15,712.96

Payment Due Date

06/28/19<sup>‡</sup>

<sup>‡</sup> Late Payment Warning: If we do not receive your payment by the Payment Due Date of 06/28/19, you may have to pay a late fee of up to \$38.00.

- See page 2 for important information about your account.
- Your account is past due.
- See page 11 for Important Changes to Your Account Terms.
- See page 13 for a Notice Of Change To The Membership Rewards **Program Terms & Conditions.**
- (i) Your billing inquiry is under investigation. No payment on the amount under review of \$27,333.35 is required at this time. To view the status of your investigation, please visit us at american express.com/inquirycenter.
- (i) Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Platinum® Card Members, except for select locations. Visit american express.com/findalounge for a list of available lounges.
- Effective July 1, 2019, Avis certificates and Enterprise certificates will no longer be available in the Membership Rewards program.

Continued on page 3

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

**Payment Coupon** Do not staple or use paper clips

Check here if your address or

phone number has changed.

Note changes on reverse side.





## **Account Ending 5-67005**

Enter 15 digit account # on all payments. Make check payable to American Express.

> Payment Due Date 06/28/19 **Amount Due** \$23,619.74

**RAJ NARAYANAN** 8 HEATHER LN GLEN ROCK NJ 07452

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

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0000349992220508608 005095309002361974 02 4

# **Membership Rewards® Points**

Available and Pending as of 04/30/19

311,135

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

#### **Account Summary**

**Previous Balance** \$43,885.33 Payments/Credits -\$864.01 New Charges +\$7,904.77 Fees +\$27.00

**New Balance** \$50,953.09

Days in Billing Period: 31

#### **Customer Care**

**Pay by Computer** 

americanexpress.com/pbc

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

See Page 2 for additional information.

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	
- 1	
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.



RAJ NARAYANAN Closing Date 06/03/19



Account Ending 5-67005

# rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at **www.membershiprewards.com/terms** or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

## Did you know?

You can choose to have all or part of your bill paid automatically from your bank account each month. Enroll today in AutoPay at americanexpress.com/autopay

Payments and Credits	
Summary	

		Total
Payments		-\$409.49
Credits		-\$454.52
Total Paym	nents and Credits	-\$864.01
Detail	*Indicates posting date	
Payments		Amount
05/11/19*	RETURN PROTECTION BENEFIT PAYMENT	-\$109.49
05/11/19*	RETURN PROTECTION BENEFIT PAYMENT	-\$300.00

			<u>·</u>
05/11/19*	RETURN PROTECTION BENEFIT PAYMENT		-\$300.00
Credits			Amount
05/04/19*	AMEX Airline Fee Reimbursement		-\$24.99
	TRANSACTION PROCESSED BY AMERICAN EXPRESS		
05/07/19	UNITED AIRLINES		-\$24.99
	HOUSTON TX		
	UNITED AIRLINES	Carrier: Class:	
	From: To: CHICAGO O'HARE INT CHICAGO O'HARE INT	UA 00	
	Ticket Number: 01615067311939		
	Passenger Name: NARAYANAN /WI-FI PANASONI	Date of Departure: 05/07	
	Document Type: SUPPORTED REFUND		
05/21/19	AMAZON.COM		-\$77.29
	AMZN.COM/BILL WA		
	BOOK STORE		
05/21/19	THE HOME DEPOT		-\$186.77
	PARAMUS NJ		
	800-654-0688		
05/21/19	FINELINE TECHNOLOGIES 069000042288002		-\$17.00
	NORCROSS GA		
	6789690835		
05/21/19	AMZN MKTP US		-\$31.83
	AMZN.COM/BILL WA		
	BOOK STORE		
05/22/19	AMZN MKTP US		-\$27.70
	AMZN.COM/BILL WA		
	BOOK STORE		
06/01/19*	Dispute - FEDEX OFFICE		-\$4.00
06/01/19*	Credit Adjustment for Late Payment Fee		-\$27.00

Detail (	Continued *Indicates posting date	
		Amount
06/02/19	AMZN MKTP US	-\$32.95
	AMZN.COM/BILL WA	
	BOOK STORE	

New Charges	
Summary	

	iotai
Total New Charges	\$7,904.77

# Detail



# **RAJ NARAYANAN**

Card Ending 5-67005

				Amount
05/03/19	EIG*CONSTANTCONTACT.COM	855-229-5506	MA	\$10.00
	30496175 02451 CONSTANT CONTACT			
05/04/19	UBER TRIP	HELP.UBER.COM	CA	\$10.82
	HELP.UBER.COM			
05/04/19	UBER TRIP	HELP.UBER.COM	CA	\$13.13
	HELP.UBER.COM			
05/04/19	FEDEX 477443647 FedEx	MEMPHIS	TN	\$70.07
	477443647 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000477443647 FEDEX #1-800-622-1147			
05/05/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA	\$16.55
05/06/19	FEDEX 477657921 FedEx	MEMPHIS	TN	\$126.98
	477657921 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000477657921 FEDEX #1-800-622-1147			
05/06/19	LABEL TEX USA 00-08024155312 323-5820228	LOS ANGELES	CA	\$682.08
05/07/19	AMAZON.COM*MN4ST33E1 MERCHANDISE	AMZN.COM/BILL	WA	\$49.95
05/07/19	MAINETTI USA - MOTO 000000001 00150208 92806	KEASBEY	NJ	\$290.93
05/07/19	WALGREENS 8002892273	FAIR LAWN	NJ	\$31.80
05/07/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$148.16
05/07/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$77.00
05/07/19	INTERTRADE SYSTEMS INC US INTERTRADE S	LAVAL		\$160.00
	800-873-7803			
05/08/19	A R BOX PACKAGING	ANAHEIM	CA	\$283.38
	PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY			·
05/08/19	JET.COM	HOBOKEN	NJ	\$79.24
	RETAIL			,
05/08/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$3.50

# AMERICAN EXPRESS

# Platinum Card®

RAJ NARAYANAN Closing Date 06/03/19



Account Ending 5-67005

<u> </u>				Amount
05/08/19	AMZN MKTP US*MN7G73AW1	AMZN.COM/BILL	WA	\$136.98
	BOOK STORES			
05/09/19	AMZN MKTP US*MN19U8LD0 BOOK STORES	AMZN.COM/BILL	WA	\$31.83
05/09/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$140.00
05/09/19	FEDEX 477912547 FedEx 477912547 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000477912547 FEDEX #1-800-622-1147	MEMPHIS	TN	\$6.99
05/09/19	PERFORMANCE TEAM FREIGHT 000000001 5623452200	EL SEGUNDO	CA	\$111.05
05/09/19	AMZN MKTP US*MN8ON1ZV0 BOOK STORES	AMZN.COM/BILL	WA	\$32.95
05/10/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$96.98
05/11/19	FEDEX 478151114 FedEx 478151114 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000478151114 FEDEX #1-800-622-1147	MEMPHIS	TN	\$38.74
05/13/19	FEDEX 478392983 FedEx 478392983 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000478392983 FEDEX #1-800-622-1147	MEMPHIS	TN	\$84.36
05/13/19	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$10.00
05/14/19	FEDEX 478549414 FedEx 478549414 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000478549414 FEDEX #1-800-622-1147	MEMPHIS	TN	\$65.11
05/14/19	SPEEDWAY 03493 542929802034934 2015850182	FORT LEE	NJ	\$33.70
)5/15/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$129.30
05/15/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$181.02
)5/15/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$63.60
05/15/19	FEDEX 478657190 FedEx 478657190 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000478657190 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70

Detail (	Detail Continued				
			<del></del>	Amount	
05/16/19	FEDEX 478752599 FedEx 478752599 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000478752599 FEDEX #1-800-622-1147	MEMPHIS	TN	\$6.99	
05/16/19	AMAZON.COM*MN2X82142 MERCHANDISE	AMZN.COM/BILL	WA	\$77.29	
05/17/19	THE HOME DEPOT 959 HOME SUPPLY WAREHOUSE	PATERSON	NJ	\$289.61	
05/17/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$79.48	
05/17/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00	
05/17/19	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$115.12	
05/17/19	GS1 US 0967 937-435-3870	EWING	NJ	\$500.00	
05/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$8.09	
05/18/19	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$33.66	
05/18/19	BASICS PLUS #4 436845558128988 IT-SUPPORT@BASICSPLUS.COM	NEW YORK	NY	\$14.14	
05/18/19	FEDEX 478902992 FedEx 478902992 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000478902992 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70	
05/18/19	LYFT *RIDE SAT 9PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$38.03	
05/18/19	LYFT *RIDE SAT 11PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$18.80	
05/19/19	LYFT *RIDE SUN 1AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$35.86	
05/19/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99	
05/20/19	AMZN MKTP US*MN6NG1VO0 BOOK STORES	AMZN.COM/BILL	WA	\$31.83	
05/20/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$314.20	
05/20/19	NJ TRANSIT 973-2755555	HOBOKEN	NJ	\$8.00	
05/20/19	FEDEX OFFICE COPY/REPRODUCTION	NEW YORK	NY	\$4.91	
05/20/19	LYFT *RIDE SUN 6PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$6.64	
05/20/19	FEDEX 479136431 FedEx 479136431 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000479136431 FEDEX #1-800-622-1147	MEMPHIS	TN	\$332.35	
05/21/19	AMAZON.COM*MN8F24HZ0 MERCHANDISE	AMZN.COM/BILL	WA	\$77.29	



RAJ NARAYANAN Closing Date 06/03/19



Account Ending 5-67005

Detail	Continued			A
	AAAA 70N COAA¥AAN 70F7DI I1	AAA7NI COAA/DII I	10/0	Amount
05/21/19	AMAZON.COM*MN78F7DH1 MERCHANDISE	AMZN.COM/BILL	WA	\$77.29
05/21/19	THE HOME DEPOT 800-654-0688	PARAMUS	NJ	\$31.21
05/21/19	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$10.00
05/21/19	AMAZON.COM*MN1CG3HQ0	AMZN.COM/BILL	WA	\$26.63
05/21/19	MERCHANDISE  AMAZON.COM*MN70C9SK1  MERCHANDISE	AMZN.COM/BILL	WA	\$39.74
05/22/19	AMZN MKTP US*MN4B09BK0 BOOK STORES	AMZN.COM/BILL	WA	\$20.99
05/22/19	FEDEX 479356286 FedEx 479356286 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000479356286	MEMPHIS	TN	\$12.17
05/22/19	FEDEX #1-800-622-1147 SPEEDWAY 03493 542929802034934	FORT LEE	NJ	\$47.11
05/22/19	2015850182 AMAZON.COM*MN0BX68I2	AMZN.COM/BILL	WA	\$559.78
05/22/19	MERCHANDISE  UBER TRIP  HELD LIBER COM	HELP.UBER.COM	CA	\$7.38
05/23/19	HELP.UBER.COM FEDEX 479449967 FedEx	MEMPHIS	TN	\$14.69
	479449967 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000479449967 FEDEX #1-800-622-1147			
05/24/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$53.30
05/24/19	WALGREENS 8002892273	FAIR LAWN	NJ	\$8.55
05/25/19	SIMPLISAFE.COM 00000001 8889574675	BOSTON	MA	\$24.99
05/25/19	SPEEDWAY 03493 542929802034934	FORT LEE	NJ	\$45.28
05/26/19	2015850182 ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
05/26/19	UBER TRIP	HELP.UBER.COM	CA	\$38.61
05/26/19	HELP.UBER.COM ONLINE TRANSPORT AUTO DEALER (NEW/USED	GLOBAL	СО	\$65.00
05/27/19	FEDEX 479825284 FedEx 479825284 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000479825284	MEMPHIS	TN	\$217.90
)5/28/19	FEDEX #1-800-622-1147  EXP TRAVEL SERVICE	BELLEVUE	WA	\$366.60
	DELTA AIR LINES			
	From: To:	Carrier: Class:		
	LOS ANGELES INTERN  LOS ANGELES INTE Ticket Number: 00673237928790 Passenger Name: NARAYANAN/RAM		4	

p. 8/16

				Amount
05/29/19	FEDEX 479961359 FedEx 479961359 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000479961359 FEDEX #1-800-622-1147	MEMPHIS	TN	\$41.59
05/30/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$199.34
05/31/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$397.89
06/01/19	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$17.40
06/01/19	AMAZON.COM*MN5GT2IT0 MERCHANDISE	AMZN.COM/BILL	WA	\$27.21
06/01/19	FEDEX 480201514 FedEx 480201514 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000480201514 FEDEX #1-800-622-1147	MEMPHIS	TN	\$13.82
06/01/19	AMAZON.COM*M62TT1C82 MERCHANDISE	AMZN.COM/BILL	WA	\$26.88
06/01/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$76.66
06/02/19	THRIFTY CAR RENTAL Location Rental: LOS ANGELES CA Return: LOS ANGELES CA Agreement Number: 595648233 Renter Name: NARAYANAN /RAJ	877-283-0898 Date 19/05/26 19/06/02	CA	\$59.33
06/02/19	AMZN MKTP US*MN4YI0RV0 BOOK STORES	AMZN.COM/BILL	WA	\$17.92
06/02/19	UNION 76 09438375 UNION 76	LOS ANGELES	CA	\$20.54
06/03/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$44.10

		Amount
05/28/19	Late Payment Fee	\$27.00
Total Fees	for this Period	\$27.00

Amount
\$512.00
\$0.00



RAJ NARAYANAN Closing Date 06/03/19



Account Ending 5-67005

# **Interest Charge Calculation**

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

	Transaction	Transactions Dated	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	То			
Cash Advances	05/01/2019		27.49% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					



Account Ending 5-67005

# **Notice of Important Changes to Your Account Terms**

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.

# Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms effective on **September 1, 2019**. For more detailed information, please see the Detail of Changes to your Cardmember Agreement that can be found on the following page.

The late payment fee and returned payment fee will be changed from a maximum of \$38 to a maximum of \$39. In addition, the first time a payment is not received by the Payment Due Date or returned unpaid by your bank, the fee will now be \$28.

For Card Members with a billing address in Puerto Rico, effective **September 1, 2019**, if we do not receive your Minimum Payment Due by the Payment Due Date, you may be assessed a late fee, regardless of whether you have ever previously been assessed a late fee.

Revised Terms, as of September 1, 2019	
Late Payment Fee	Up to <b>\$39</b> .
Returned Payment Fee	Up to <b>\$39</b> .

ID 12738

Please see reverse side 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 this change 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.

## **Late Payment Fees and Returned Payment Fees**

**Effective September 1, 2019**, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the Late Payment and Return Payment fees under the *Penalty Fees* subsection and replacing it with the following:

··· <u>·</u> ······g·		
Penalty Fees		
	<ul> <li>Late Payment</li> </ul>	Up to <b>\$39</b> .
	<ul> <li>Returned Payment</li> </ul>	Up to <b>\$39</b> .

## **Late Payment Fee**

**Effective September 1, 2019**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Late Payment* row by replacing each instance of "\$27" with "\$28" and replacing each instance of "\$38" with "\$39."

#### **Returned Payment Fee**

**Effective September 1, 2019**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Returned Payment* row by replacing each instance of "\$27" with "\$28" and replacing each instance of "\$38" with "\$39."



RAJ NARAYANAN Closing Date 06/03/19



# Notice of Important Changes to the Membership Rewards® Program Terms

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		
Effective Immediately		
About The Program	We are removing the option for a Basic Business Card Member to allow their Additional Business Card Members to have their own Membership Rewards program account.	
	Effective June 6, 2019	
Getting Points	Card Members with an American Express <sup>®</sup> Gold Card will be eligible to earn three (3) additional points (for a total of four (4) points) at restaurants worldwide; three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets); and two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).	
About The Program, Getting Points, Using Points	The Blue for Students <sup>®</sup> Card will no longer be part of the Membership Rewards program.	
	Effective September 1, 2019	
Forfeiting and Getting Points Back	Effective for billing periods having payment due dates on or after <b>September 1, 2019</b> , we are changing the Membership Rewards Terms and Conditions to provide that, for certain eligible Cards, 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.	
Using Points	We are changing the Membership Rewards Terms and Conditions to provide that an Additional Card must be issued to an Additional Card Member at least 90 days prior to linking your Membership Rewards program account to that Additional Card Member's frequent customer program account.	
	Effective September 28, 2019	

# Effective September 28, 2019

We will be cancelling existing Additional Membership Rewards program accounts held by Additional Business Card Members. Enrolled Additional Business Card Members will have until October 31, 2019, to redeem accumulated points. All Additional Business Card Members who currently have their own additional program account will receive notification regarding the cancellation of their account. Beginning September 28, 2019, purchases charged on Additional Business Cards will earn points for the Basic Business Card Member's program account.

Effective October 31, 2019		
About The Program, Getting Points, Forfeiting and Getting Points Back, Using Points	We are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions.	

ID 12776

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.



Account Ending 5-67005

# **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 this change 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 second paragraph of the *Who Can Use The Program & Annual Fees* sub-section of the *About The Program* section is amended by deleting the following sentences:

For a Business Card account, any Additional Business Card Members can be permitted to have their own separate program account by the Basic Business Card Member. In order to permit any Additional Business Card Members to have their own separate program account, the Basic Business Card Member must be enrolled in the program.

- B. **Effective June 6, 2019**, the *Getting Additional Points* sub-section of the *Getting Points* section is amended by deleting the bullets in the **American Express**<sup>®</sup> **Gold Card** section and replacing with the following:
  - Three (3) additional points (for a total of four (4) points) at restaurants worldwide.
  - Three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).
  - Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).
- C. **Effective June 6, 2019,** the terms and conditions of the Membership Rewards<sup>®</sup> program are amended to delete all mentions of the Blue for Students<sup>®</sup> Card.
- D. **Effective September 1, 2019**, the first paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is amended and restated as follows:

If your Linked Account is a consumer Card account or a Blue for Business Credit Card account, a Blue for Business Plus Credit Card account, a Platinum Business Credit Card account, a Business Management Credit Card account, or a Business Membership Rewards Credit 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 Linked Account is any other kind of Business Card account or 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. If you don't, you may forfeit all the points that you earned during the period covered by the statement.

E. **Effective September 1, 2019**, the last paragraph of the *Who can transfer points* of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended and restated as follows:

If you are eligible to transfer points, you'll see this option listed in the Travel category on membershiprewards.com. The frequent customer program account that you transfer points into must be held by you or an Additional Card Member linked to your program account provided that an Additional Card must be issued to the Additional Card Member at least 90 days prior to linking your program account to that Additional Card Member's frequent customer program account.

- F. **Effective October 31, 2019**, we are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions:
  - 1. The second paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:
    - We will cancel an Additional Business Card Member's participation in the program and, if applicable, separate program account if the Basic Business Card Member exits the program.

- 2. The third paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:
  - Additional Business Card Members who have a separate program account may not link other program-eligible Cards to the separate program account created for them as an Additional Business Card Member.
- 3. The first paragraph of the *Buying Points* subsection of the *Getting Points* section is amended by deleting the second sentence in its entirety.
- 4. The third sentence of the second paragraph of the *Buying Points* subsection of the *Getting Points* section is amended to read:
  - If you have a Card enrolled in Membership Rewards when you enroll a second Card, the Cards may be linked to the same program account.
- 5. The third paragraph of the For Making Late Payments subsection of the Forfeiting and Getting Points Back section is deleted in its entirety.
- 6. The second paragraph of the For Canceling Your Account subsection of the Forfeiting and Getting Points Back section is amended to read:
  - If you voluntarily cancel your enrollment in the program, but you keep at least one American Express<sup>®</sup> Card open and is not past due or canceled, you'll have up to 30 days from the date of cancellation to use any points in your program account.
- 7. The third paragraph of the For Canceling Your Account subsection of the Forfeiting and Getting Points Back section is amended to read:
  - If you voluntarily cancel your enrollment in the program and you don't keep open any American Express Cards, all points in your program account will be immediately forfeited.
- The second sentence of the second paragraph of the Who can transfer points sub-subsection of the Transferring Points To Frequent Customer Programs subsection of the Using Points section is amended to read:
  - If you have a Card enrolled in Membership Rewards when you enroll another Card, the Cards may be linked to the same program account.
- 9. The last sentence of the *Excise tax offset fee* sub-subsection of the *Transferring Points to Frequent Customer Programs* subsection of the *Using Points* section is deleted in its entirety.