

**Business Platinum Card**NYLA FASHION CONCEPT  
RAM NARAYANANClosing Date 12/17/21 Next Closing Date 01/17/22  
Account Ending 4-96009

p. 1/14

**Customer Care:** 1-800-492-8468  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](http://americanexpress.com)

<b>New Balance</b>	<b>\$1,931.90</b>
<b>Amount Due</b>	<b>\$1,640.42</b>
<b>Payment Due Date</b>	<b>01/11/22</b>

**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 01/11/22, you may have to pay a late fee of \$39.00.

**Membership Rewards® Points**

Available and Pending as of 11/30/21

**73,075**For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)**Account Summary**

Previous Balance	CR\$404.85
Payments/Credits	-\$4,632.58
New Charges	+\$6,969.33
Fees	+\$0.00

<b>New Balance</b>	<b>\$1,931.90</b>
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Days in Billing Period: 31

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 11**.

Your account is currently enrolled in one or more optional travel insurance product(s). For refund requests, please see **Page 13** for your Travel Insurance Premium Refund/Credit form.

Your billing inquiry is under investigation. **No payment on the amount under review of \$291.48 is required at this time.** To view the status of your investigation, please visit us at [americanexpress.com/inquirycenter](http://americanexpress.com/inquirycenter).

**Congratulations! You used your Amex Offer.** Please refer to the Payments and Credit section of your statement. View all available offers when you log in to your Card account online at [americanexpress.com](http://americanexpress.com)

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

**Pay by Computer**[americanexpress.com/business](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending 4-96009**Enter 15 digit account # on all payments.  
Make check payable to American Express.RAM NARAYANAN  
NYLA FASHION CONCEPT  
8 HEATHER LN  
GLEN ROCK NJ 07452-2835

Payment Due Date	<b>01/11/22</b>
Amount Due	<b>\$1,640.42</b>

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

0000349992096321359 000193190000164042 13 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 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 calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**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.

#### **Billing Dispute Procedures**

##### **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

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:** 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.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

##### **What Will Happen After We Receive Your Letter**

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

#### **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).



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**Customer Care & Billing Inquiries**

International Collect  
 Express Cash  
 Large Print & Braille Statements

**1-800-492-8468**

1-623-492-7719

1-800-CASH-NOW

**1-800-492-8468**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-492-8468**



**Website:** [americanexpress.com](https://americanexpress.com)

**Customer Care  
& Billing Inquiries**

P.O. BOX 981535  
 EL PASO, TX  
 79998-1535

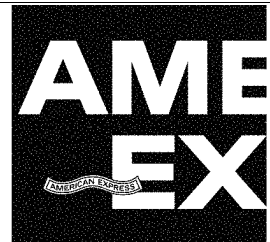
**Payments**

P.O. BOX 1270  
 NEWARK NJ 07101-  
 1270

## Put More Time to Business and Less Time to Bills

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit [www.AmericanExpress.com/enrollAM](https://www.AmericanExpress.com/enrollAM) to enroll an Account Manager now.



### Payments and Credits

#### Summary

	Total
<b>Payments</b>	-\$4,215.77
<b>Credits</b>	-\$416.81
<b>Total Payments and Credits</b>	<b>-\$4,632.58</b>

#### Detail

\*Indicates posting date

	Amount
<b>Payments</b>	
11/28/21* ONLINE PAYMENT - THANK YOU	-\$487.31
12/02/21* ONLINE PAYMENT - THANK YOU	-\$406.28
12/04/21* RETURN PROTECTION BENEFIT PAYMENT	-\$139.94
12/08/21* ONLINE PAYMENT - THANK YOU	-\$821.88
12/14/21* ONLINE PAYMENT - THANK YOU	-\$2,360.36
<b>Credits</b>	
08/30/21 APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$48.22
09/08/21 DISPUTE - CBD*MYCLEANPC.COM	-\$19.95
11/08/21 DISPUTE - CBD*MYCLEANPC.COM	-\$19.95
11/16/21 FEDEX MEMPHIS Amex Offer Credit	-\$0.82
11/17/21 FEDEX MEMPHIS Amex Offer Credit	-\$0.82
11/18/21 DELL CATALOG SLS LP 29 ROUND ROCK Amex Offer Credit	-\$10.56
11/19/21 APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$50.67

Continued on reverse

**Detail Continued**

\*Indicates posting date

		<b>Amount</b>
11/20/21*	Dell Credit	-\$100.00
	TRANSACTION PROCESSED BY AMERICAN EXPRESS	
11/20/21	FEDEX	-\$0.82
	MEMPHIS	
	Amex Offer Credit	
11/21/21	FEDEX	-\$0.82
	MEMPHIS	
	Amex Offer Credit	
11/23/21	FEDEX	-\$1.84
	MEMPHIS	
	Amex Offer Credit	
11/25/21	FEDEX	-\$1.64
	MEMPHIS	
	Amex Offer Credit	
11/26/21	FEDEX	-\$1.64
	MEMPHIS	
	Amex Offer Credit	
11/30/21*	DISPUTE - NEWARK AP CART RENTA	-\$6.00
12/02/21	HYATT PLACE KNXVLL DWNTWN	-\$2.73
	KNOXVILLE	
	Amex Offer Credit	
12/02/21	FEDEX	-\$1.84
	MEMPHIS	
	Amex Offer Credit	
12/06/21	FEDEX	-\$0.82
	MEMPHIS	
	Amex Offer Credit	
12/06/21	FEDEX	-\$1.22
	MEMPHIS	
	Amex Offer Credit	
12/07/21*	DISPUTE - USH PARKING RC 0000	-\$20.00
12/10/21	FEDEX - GROUND	-\$0.95
	MEMPHIS	
	Amex Offer Credit	
12/10/21	FEDEX	-\$2.24
	MEMPHIS	
	Amex Offer Credit	
12/13/21	WYNN LAS VEGAS HOTEL	-\$60.00
	LAS VEGAS	
	Amex Offer Credit	
12/13/21	WYNN LAS VEGAS HOTEL	-\$60.00
	LAS VEGAS	
	Amex Offer Credit	
12/16/21	FEDEX	-\$3.26
	MEMPHIS	
	Amex Offer Credit	

**New Charges****Summary**

	<b>Total</b>
<b>Total New Charges</b>	<b>\$6,969.33</b>



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**Detail**

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**RAM NARAYANAN**  
Card Ending 4-96009

				<b>Amount</b>
11/16/21	FEDEX - EXPRESS 430752197 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000430752197 FEDEX #1-800-622-1147	800-622-1147	TN	\$8.20
11/17/21	FEDEX - EXPRESS 430852260 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000430852260 FEDEX #1-800-622-1147	800-622-1147	TN	\$8.20
11/18/21	DELL INC 310748189 074522 310748189	ROUND ROCK	TX	\$105.56
11/18/21	LASHOWROOM.COM 0585 213-627-2055	LOS ANGELES	CA	\$15.00
11/18/21	FEDEX - EXPRESS 430951756 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000430951756 FEDEX #1-800-622-1147	800-622-1147	TN	\$8.20
11/19/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$53.30
11/20/21	FEDEX - EXPRESS 431179485 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000431179485 FEDEX #1-800-622-1147	800-622-1147	TN	\$18.40
11/21/21	BAR LIS 4387 90028 RESTAURANT	LOS ANGELES	CA	\$173.61
11/21/21	BAR LIS 4377 90028 RESTAURANT	LOS ANGELES	CA	\$250.48
11/23/21	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$7.76
11/23/21	7-ELEVEN 39456 00073945601 213-749-6711	LOS ANGELES	CA	\$10.61
11/23/21	TST* GRACIAS MADRE - WEHO 300532467 3239782172	WEST HOLLYWOOD	CA	\$149.95
11/23/21	BEVERAGES & MORE 323-882-6971	WEST HOLLYWOOD	CA	\$88.19
11/23/21	FEDEX - EXPRESS 431529092 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000431529092 FEDEX #1-800-622-1147	800-622-1147	TN	\$16.40
11/25/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
11/25/21	LAX AIRP BGRILL BY BOA LAX AIRP BGRILL 866-820-1178	LOS ANGELES	CA	\$29.39

Continued on reverse

**Detail Continued**

\*Indicates posting date

				<b>Amount</b>
11/25/21	FEDEX - EXPRESS 431730509 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000431730509 FEDEX #1-800-622-1147	800-622-1147	TN	\$16.40
11/25/21	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
11/25/21	HUDSON ST1806 1806 201-528-2427	CARSON	CA	\$26.50
11/25/21	NEWARK AP CART RENTA EQUIPMENT RENTAL	NEWARK	NJ	\$6.00
11/28/21	AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: To: Carrier: Class: LOS ANGELES INTERN KAHULUI UA Z LOS ANGELES INTERN UA P Ticket Number: 01676796213433 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET Date of Departure: 12/31	SEATTLE	WA	\$290.20
11/30/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$159.93
11/30/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$102.35
11/30/21	FEDEX - EXPRESS 432160808 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000432160808 FEDEX #1-800-622-1147	800-622-1147	TN	\$18.40
11/30/21	UBER TRIP HBGACFQO 11371	SAN FRANCISCO	CA	\$70.66
12/01/21	HERTZ CAR RENTAL Location Date Rental: ALCOA TN 21/11/30 Return: ALCOA TN 21/12/01 Agreement Number: 187967356 Renter Name: NARAYANAN /RAM	OKLAHOMA CITY	OK	\$136.73
12/01/21	UBER POSTMATES TAM36CND 94103	SAN FRANCISCO	CA	\$23.10
12/01/21	HYATT PLACE KNOXVILLE DOW Arrival Date Departure Date 11/30/21 12/01/21 00000000 LODGING	KNOXVILLE	TN	\$27.31
12/02/21*	TRANSACTION PROCESSED BY AMERICAN EXPRESS PREM CAR RENTAL PROTECTION 800-326-2078 CRA187967356 11/30/2021 ALCOA			\$24.95
12/02/21	FEDEX - EXPRESS 432355244 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000432355244 FEDEX #1-800-622-1147	800-622-1147	TN	\$8.20
12/03/21	UBER POSTMATES DVCS3JTK 94103	SAN FRANCISCO	CA	\$64.51
12/04/21	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$52.27
12/04/21	CHEVRON 0099003/CHEVRON SERVICE STN	LOS ANGELES	CA	\$31.44

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**Detail Continued**

\*Indicates posting date

				<b>Amount</b>
12/04/21	FEDEX - EXPRESS 432595635 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000432595635 FEDEX #1-800-622-1147	800-622-1147	TN	\$12.20
12/04/21	IKEA BURBANK REST 0000 888-888-4534	BURBANK	CA	\$11.00
12/04/21	THE LONDON WEST HLYWOOD 469-828-3310	WEST HOLLYWOO	CA	\$173.84
12/04/21	THE LONDON WEST HLYWOOD 469-828-3310	WEST HOLLYWOO	CA	\$42.59
12/05/21	IKEA BURBANK 0000 888-888-4534	BURBANK	CA	\$97.25
12/05/21	IN N OUT BURGER 111 650000009326342 8662916338	LOS ANGELES	CA	\$19.16
12/05/21	USH PARKING RC 0000 800-864-8377	UNIVERSAL CIT	CA	\$30.00
12/05/21	VOODOO DOUGHNUTS 0000 800-864-8377	UNIVERSAL CIT	CA	\$7.28
12/06/21	UBER POSTMATES X34MR7EO 94103	SAN FRANCISCO	CA	\$59.29
12/06/21	Fedex 432832411 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000432832411 FEDEX #1-800-622-1147	800-463-3339	TN	\$9.55
12/07/21	UBER TRIP BJ77NSL5 90045	SAN FRANCISCO	CA	\$56.95
12/07/21	UBER EATS 8005928996	SAN FRANCISCO	CA	\$19.89
12/07/21	STAPLES 01367 01367002688550 90255 PC RENTAL MINS PC RENTAL PRINT BW	HUNTINGTON PARK	CA	\$4.85
12/07/21	PANERA BREAD #601668 FOOD & NON A	201-389-0503	NJ	\$9.59
12/07/21	AMERICAN CLOTHING SUPPLY 0673 213-746-8892	LOS ANGELES	CA	\$138.00
12/07/21	SUBWAY FAST FOOD RESTAURANT	ORANGE	CA	\$35.98
12/07/21	FEDEX - EXPRESS 432974558 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000432974558 FEDEX #1-800-622-1147	800-622-1147	TN	\$22.40
12/07/21	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$72.14
12/09/21	STAPLES.COM (800) 333-3330 SMEAD FILE FOLDERS 13CUT TAB LETTER	800-333-3330	MA	\$3.72
12/09/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$79.00
12/11/21	UBER TRIP NU4QIRLV 90028	SAN FRANCISCO	CA	\$10.94

Continued on reverse

**Detail Continued**

\*Indicates posting date

				<b>Amount</b>
12/11/21	UBER TRIP WSHF2QOV 90068	SAN FRANCISCO	CA	\$21.11
12/11/21	5 SPOT - CAPTION 78 90028 RESTAURANT	LOS ANGELES	CA	\$41.79
12/11/21	MAIN DINING / AVRA BH 1 2123655300	BEVERLY HILLS	CA	\$47.71
12/11/21	MAIN DINING / AVRA BH 1 2123655300	BEVERLY HILLS	CA	\$368.68
12/11/21	WYNN LAS VEGAS HOTEL Arrival Date 12/24/21 00000000 LODGING	Departure Date 12/26/21 LAS VEGAS	NV	\$1,340.16
12/11/21	FEDEX - EXPRESS 433457693 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000433457693 FEDEX #1-800-622-1147	800-622-1147	TN	\$32.60
12/12/21	UBER TRIP K5IOZLYT 90026	SAN FRANCISCO	CA	\$35.90
12/12/21	UBER TRIP VQJ32Y4V 90028	SAN FRANCISCO	CA	\$20.42
12/12/21	5 SPOT - CAPTION 77 90028 RESTAURANT	LOS ANGELES	CA	\$73.58
12/13/21	UBER POSTMATES TVE66WTV 94103	SAN FRANCISCO	CA	\$28.03
12/13/21	THE HOME DEPOT 800-654-0688	FULLERTON	CA	\$29.07
12/14/21	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$71.73
12/16/21	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$1,534.00
12/16/21	TI CIRQUE TICKET OFF CNP 702-894-7533	LAS VEGAS	NV	\$313.40
12/16/21	UBER POSTMATES AUIM6BEB 94103	SAN FRANCISCO	CA	\$41.26
12/16/21	FEDEX - EXPRESS 434160172 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000434160172 FEDEX #1-800-622-1147	800-622-1147	TN	\$12.20
12/17/21	UBER POSTMATES THC5U2DU 94103	SAN FRANCISCO	CA	\$20.90

**Fees**

				<b>Amount</b>
<b>Total Fees for this Period</b>				<b>\$0.00</b>





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2021 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2021	\$595.00
Total Interest in 2021	\$0.00





## IMPORTANT NOTICES

### EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us 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.





## Travel Insurance Premium Refund/Credit Form

In this billing statement, you have been billed one or more premiums for optional insurance products in which you are currently enrolled. There may be occasions when you are billed premiums based on charges that are not covered by your insurance products.

If you have been charged an insurance premium for one of the reasons listed below, you should request a refund. To do so, you can call us, complete the online refund request form, or complete the form below and include it with payment of your bill. You can subtract the total premium refund amount from your new balance. If you do not fill out this form completely, your request may be delayed or denied. If we deny your request, you will be responsible for paying your total balance in full.

**Please see the back of this form if requesting refunds for TravelAssure or TravelAssure Classic and for additional information on requesting a refund.**

### **Reasons for Refund/Credit:**

- A. Non-fare airline services charges (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charges)
- B. Unused airline tickets or cancelled trips (only select this option if the airline will not be providing a refund to your American Express account for the cancelled trip)
- C. Non-scheduled airline flights (e.g. private jet)
- D. Two or more insurance premiums charged for same car rental
- E. Car rental no-show
- F. Other charges unrelated to actual car rental (e.g. gas)
- G. Car rental in an excluded country (i.e. Australia, Ireland, Israel, Italy, Jamaica, and New Zealand)
- H. A vehicle other than a rental car
- I. Insurance coverage required by a car rental company

If you believe you are eligible for a refund for any other reason, or if you have questions, please call the number on the back of your Card to speak with a Customer Care Professional.

Please detach here

Airline or Car Rental Company Name	Ticket/Rental Amount	Airline Ticket or Car Rental Agreement Number	Month Billed	Reason for Refund	Insurance Product	Amount of Insurance Premium Refund Requested
"Sample Airlines"	\$374.20	0012351230912	March	B	Travel Delay	\$9.95

Additional space is available on the reverse side of this form.

Additional information to assist you in completing the refund form	
<b>Ways to request a refund</b>	If you have questions or do not wish to request your refund by submitting this form, you may call the number on the back of your Card or fill out the refund coupon available with your online billing statement. For additional information on requesting your refund online, please visit <a href="https://americanexpress.com/insurancerefund">americanexpress.com/insurancerefund</a> .
<b>Requesting a refund</b>	<p><b>Please do not fill this form out if you expect a credit to your Card account for your airline ticket charge.</b> You will automatically receive a refund once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement.</p> <p><b>If you do not expect a credit for your airline ticket charge, fill out this refund form completely and return the form with your payment.</b> Please deduct the total premium refund amount from your new balance.</p>
<b>TravelAssure and TravelAssure Classic</b>	<p><b>If you are requesting a refund for TravelAssure or TravelAssure Classic, follow the previous instructions and use the information below to determine the amount of the refund you should request:</b></p> <p>If you cancelled an airline ticket but <b>will not</b> receive a credit to your Card account for your airline ticket charge you're entitled to a partial* premium refund as follows:</p> <ul style="list-style-type: none"> <li>For TravelAssure, which has an insurance premium of \$28.95, you are eligible for a partial refund in the amount of \$10. Please deduct this amount from your new balance for each insurance premium charge eligible for refund.</li> <li>For TravelAssure Classic, which has an insurance premium of \$19.95, you are eligible for a partial refund in the amount of \$8. Please deduct this amount from your new balance for each insurance premium charge eligible for refund.</li> </ul> <p><b>If you are requesting a refund for a different eligible reason, you should request a refund for the full insurance premium amount that was billed.</b></p> <p>* TravelAssure and TravelAssure Classic can provide coverage for Trip Cancellation as well as other types of coverage. When requesting a refund due to a cancelled trip, please note that a refund will not be granted for the portion of the premium associated with Trip Cancellation, since that coverage already will have already gone into effect. You'll receive a partial refund of \$10 per TravelAssure and \$8 per TravelAssure Classic charge for the portion of the premium not related Trip Cancellation coverage. You can still submit claims to recover nonrefundable trip costs.</p>

Airline or Car Rental Company Name	Ticket/ Rental Amount	Airline Ticket or Car Rental Agreement Number	Month Billed	Reason for Refund	Insurance Product	Amount of Insurance Premium Refund Requested

If you require additional space, please make a copy of this form and return both with your payment.