



02/21/20

RAM NARAYANAN
PRECISION APPAREL MF
PRECISION APPAREL MF
8 HEATHER LANE
GLEN ROCK NJ 07452

Account :
XXXX-XXXXX2-41003

Dear RAM NARAYANAN,

We are writing to provide you with an important notice regarding the account referenced above. You can find this information on the back of this letter or on the additional page(s) enclosed. Please review and keep this notice for your reference.

As a reminder, you can always manage your account by logging in to americanexpress.com. If you have any questions, call us at the number on the back of your Card or at 1-800-528-4800.

We hope you find this information helpful.

Sincerely,
American Express Customer Care

RAM NARAYANAN
PRECISION APPAREL MF
PRECISION APPAREL MF
8 HEATHER LANE
GLEN ROCK NJ 07452

499927486665770221





IMPORTANT NOTICES

Notice of Important Change to Your Cardmember Agreement

We are making a change 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 change to your Cardmember Agreement can be found after the below summary chart.

Summary of Change, Effective Immediately	
Contactless Transactions	We removed the Contactless Transactions section. Although we removed this language from your Agreement, your Card provides secure transaction technology, including but not limited to contactless technology.

ID 12940

Detail of Change 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.

Effective Immediately, the *Other important information* section in Part 2 of the Cardmember Agreement is amended by deleting the *Contactless Transactions* section.

Global Assist[®] Hotline

Effective May 1, 2020, we are refreshing the terms and conditions of Global Assist Hotline to better reflect the scope of this benefit for Card Members. We are making no changes to the benefit itself. For full terms and conditions, please visit americanexpress.com/gaterms.

IMPORTANT NOTICES continued