



Platinum Card®

RAJ NARAYANAN
Closing Date 12/03/21
Account Ending 5-61008



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Customer Care: 1-800-525-3355
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$849.72**

Payment Due Date **12/28/21**

Late Payment Warning: If we do not receive your payment by the Payment Due Date of 12/28/21, you may have to pay a late fee of up to \$40.00.

Membership Rewards® Points

Available and Pending as of 10/31/21

515,992

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

Account Summary

Previous Balance	\$178.71
Payments/Credits	-\$5,444.00
New Charges	+\$6,115.01
Fees	+\$0.00

New Balance **\$849.72**

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **pages 9 - 10**.

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, 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

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↓ 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



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
12/28/21
Amount Due
\$849.72

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 000084972000084972 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

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

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
- 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 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.

**Platinum Card®**RAJ NARAYANAN
Closing Date 12/03/21

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**Customer Care & Billing Inquiries**
International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements**1-800-525-3355**
1-954-473-2123
1-800-CASH-NOW
1-800-525-3355**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-800-525-3355****Website:** 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
Payments	-\$4,399.63
Credits	
RAJ NARAYANAN 5-61008	-\$1,044.37
Total Payments and Credits	-\$5,444.00

Detail *Indicates posting date

	Amount
Payments	
11/08/21* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$625.44
11/18/21* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$715.79
11/24/21* RAJ NARAYANAN RETURN PROTECTION BENEFIT PAYMENT	-\$126.86
11/27/21* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,816.66
12/02/21* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,114.88
Credits	
08/05/21 RAJ NARAYANAN DISPUTE - D J*WALL-ST-JOURNAL	-\$38.99
09/05/21 RAJ NARAYANAN DISPUTE - D J*WALL-ST-JOURNAL	-\$38.99
10/06/21 RAJ NARAYANAN DISPUTE - EFORMS 217201100008524	-\$39.00
11/04/21 RAJ NARAYANAN ULINE SHIP SUPPLIES 800-295-5510 WI SHIPPING SUP	-\$245.42
11/06/21 RAJ NARAYANAN DISPUTE - EFORMS 217201100008524	-\$39.00
11/09/21 RAJ NARAYANAN AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$25.47
11/10/21 RAJ NARAYANAN AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$19.95
11/11/21* RAJ NARAYANAN AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$155.00

Continued on reverse

Detail Continued

*Indicates posting date

			Amount
11/14/21	RAJ NARAYANAN	KEYMELOCKSMITHS.COM JERSEY CITY NJ +18883800394	-\$13.67
11/15/21	RAJ NARAYANAN	NEW YORK TIMES DIGITAL, LLC NEW YORK Amex Digital Ent	-\$4.00
11/17/21	RAJ NARAYANAN	UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01699427216675 Passenger Name: NARAYANAN/RAM Document Type: SUPPORTED REFUND	-\$329.00
11/17/21	RAJ NARAYANAN	UBER TRIP SAN FRANCISCO CA IIOE7NXG 07114	-\$8.27
11/26/21	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$21.31
11/26/21	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$66.30

New Charges**Summary**

	Total
RAJ NARAYANAN 5-61008	\$5,967.01
CALEB WESTBAY 5-63012	\$148.00
Total New Charges	\$6,115.01

Detail**RAJ NARAYANAN**

Card Ending 5-61008

				Amount
08/05/21	DISPUTE - D J*WALL-ST-JOURNAL			\$38.99
09/05/21	DISPUTE - D J*WALL-ST-JOURNAL			\$38.99
11/04/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$245.42
11/04/21	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$138.00
11/05/21	WPY*GLOBAL PARCEL SERVICE 1206138849 855-469-3729	WALNUT	CA	\$132.82
11/06/21	EFORMS 217201100008524 SUPPORT@EFORMS.COM	TAMPA	FL	\$39.00
11/06/21	AMZN MKTP US*3411Q3SR3 BOOK STORES	AMZN.COM/BILL	WA	\$45.14
11/06/21	AMAZON.COM*8A3FL38K3 MERCHANDISE	AMZN.COM/BILL	WA	\$25.47
11/07/21	AMZN MKTP US*KG5V96993 BOOK STORES	AMZN.COM/BILL	WA	\$66.30
11/07/21	AMZN MKTP US*3Z6659463 BOOK STORES	AMZN.COM/BILL	WA	\$19.95
11/07/21	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$42.60

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				Amount
11/09/21	PEERSPACE, INC +14154032421	SAN FRANCISCO	CA	\$476.33
11/10/21	TARGET.COM 800-591-3869	800-591-3869	MN	\$79.20
11/11/21	STAPLES 01030 01030006004305 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$7.76
11/13/21	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$29.16
11/13/21	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
11/14/21	GULF OIL 5086539457	800-774-4853	MA	\$40.00
11/15/21	MICROSOFT*MICROSOFT 365 F Z41HXA0KIX6S 98052	MSBILL.INFO		\$106.61
11/15/21	USPS PO 3371710696 001433574 8002758777	GLEN ROCK	NJ	\$4.33
11/16/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$226.45
11/16/21	UBER TRIP IIOE7NXG 07114	SAN FRANCISCO	CA	\$28.48
11/16/21	AMZN MKTP US*8D9YV7B53 BOOK STORES	AMZN.COM/BILL	WA	\$24.99
11/17/21	AMZN MKTP US*FS4WX65Z3 BOOK STORES	AMZN.COM/BILL	WA	\$22.27
11/17/21	BEST VALUE COPY 888-307-4570	888-307-4570	NY	\$64.41
11/17/21	SHOPIFY* 125547582 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
11/18/21	DUNN-EDWARDS 714-774-6339	LOS ANGELES	CA	\$49.13
11/19/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$37.80
11/20/21	ARCO #42509 AMPM ARCO42509001 0000000000	DESERT HOT SP	CA	\$49.67
11/21/21	UBER PASS 8005928996	SAN FRANCISCO	CA	\$24.99
11/22/21	AMZN MKTP US*PC5XY0KG3 BOOK STORES	AMZN.COM/BILL	WA	\$8.52
11/22/21	AMZN MKTP US*PR75010O3 BOOK STORES	AMZN.COM/BILL	WA	\$69.00
11/22/21	ARCO #42576 ARCO42576001 0000000000	ORANGE	CA	\$55.34
11/22/21	STAPLES 00078 00078000374292 92704 HI-CHEW ORIG MIX 3.53OZ STAPLES FUNDED COUPON	SANTA ANA	CA	\$1.04
11/23/21	AT&T UVERSE PAYMENT AT&T EZC PMT	8002882020	TX	\$55.96
11/23/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
11/23/21	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$19.18
11/24/21	AMZN MKTP US*9299Z5J83 BOOK STORES	AMZN.COM/BILL	WA	\$21.31

Continued on reverse

Detail Continued

				Amount
11/24/21	INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447	888-784-3447	FL	\$59.00
11/24/21	INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447	888-784-3447	FL	\$154.00
11/24/21	THEFARMERSDOG.COM +16467807957	NEW YORK	NY	\$33.32
11/25/21	AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: N.Y. NEWARK INTL A To: TOKYO NARITA APT BANGKOK TOKYO HANEDA APT N.Y. J F KENNEDY I Ticket Number: 01676792813824 Passenger Name: NARAYANAN/RAJ Document Type: PASSENGER TICKET	SEATTLE	WA	\$1,390.07
		Carrier: UA Class: L UA L NH L NH L Date of Departure: 12/16		
11/25/21	BURLINGTON STORES 596 596 609-387-7800	SANTA ANA	CA	\$34.94
11/25/21	UBER TRIP NNB6B7KP 07452	SAN FRANCISCO	CA	\$38.40
11/25/21	SPEEDWAY 2015850182	1-800-643-1949	OH	\$61.10
11/25/21	www.cvs.com 000002695 8007467287	800-746-7287	RI	\$5.33
11/26/21	STAPLES 01030 01030006004344 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$7.55
11/26/21	AMAZON.COM*KD95G4OF3 MERCHANDISE	AMZN.COM/BILL	WA	\$38.33
11/27/21	AMAZON.COM*GB9GR4ZC3 MERCHANDISE	AMZN.COM/BILL	WA	\$9.56
11/28/21	STAPLES 01030 01030006004349 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$13.61
11/28/21	AMZN MKTP US*VR9AX7Y63 BOOK STORES	AMZN.COM/BILL	WA	\$26.40
11/28/21	AMAZON.COM*YM0UD8WM3 MERCHANDISE	AMZN.COM/BILL	WA	\$8.99
11/28/21	CONSTANT CONTACT 1118153085972 02451 CONSTANT CONTACT	WALTHAM	MA	\$95.00
11/29/21	BLOOMINGDALES OUTLET BER 000000151 8009500047	PARAMUS	NJ	\$59.63
11/30/21	SPEEDWAY 2015850182	1-800-643-1949	OH	\$45.31
11/30/21	INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447	888-784-3447	FL	\$209.00
11/30/21	INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447	888-784-3447	FL	\$59.00
11/30/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$414.50

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				Amount
12/01/21	INTUIT QUICKBOOKS CL.INTUIT.COM	800-446-8848	CA	\$50.00
12/01/21	INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447	888-784-3447	FL	\$154.00
12/01/21	INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447	888-784-3447	FL	\$59.00
12/01/21	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$399.00
12/02/21	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47
12/02/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$95.95
12/03/21	BURLINGTON STORES 6 6 609-387-7800	PARAMUS	NJ	\$21.30

**CALEB WESTBAY**

Card Ending 5-63012 Monthly Spending Limit: \$1,000

				Amount
11/30/21	AMERICAN AIRLINES 05101106 AMERICAN AIRLINES Ticket Number: 0010283226473 Passenger Name: WESTBAY/CALEB KENT Document Type: EXCESS BAGGAGE	LOS ANGELES Date of Departure: 11/30	CA	\$70.00
11/30/21	BAGS LAX CHECKIN squareup.com/receipts	Los Angeles	CA	\$8.00
12/01/21	AMERICAN AIRLINES 44105106 AMERICAN AIRLINES Ticket Number: 0010283317126 Passenger Name: WESTBAY/CALEB KENT Document Type: EXCESS BAGGAGE	KNOXVILLE Date of Departure: 12/01	TN	\$70.00

Fees

	Amount
Total Fees for this Period	\$0.00

2021 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2021	\$725.00
Total Interest in 2021	\$0.00

Interest Charge Calculation

Days in Billing Period: 30

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****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 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.

IMPORTANT NOTICES continued**We Added New Benefits to Your Account**

We have made changes to the Card benefits for this account. We encourage you to read the notice, share the information with Additional Card Members on your account, and file it for future reference. We have added the following new benefits:

- **SoulCycle At-Home Bike Credit**
- **Walmart+ Monthly Membership Credit**

SoulCycle At-Home Bike Credit

Basic Card Members and Additional Card Members on your Card Account are eligible to receive a \$300 statement credit when using their Card to make a single purchase of a SoulCycle At-Home Bike online at equinoxplus.com/amexbikebenefit. A 12-month Equinox+ membership (\$40/month plus applicable tax) is required to purchase a SoulCycle At-Home Bike. The SoulCycle At-Home Bike is available to purchase and ship in the 48 contiguous United States and Washington, D.C. Eligible Card Members can receive the \$300 statement credit on up to 15 individual SoulCycle At-Home Bike purchases per calendar year. Purchases made in-store or through the Equinox mobile app are not eligible for the statement credit. Not valid on purchases of gift cards or purchases of the SoulCycle At-Home Bike made using a financing option at the time of purchase. Equinox+ memberships and accessories purchased separately from a SoulCycle At-Home Bike are not eligible for the statement credit. Please see the SoulCycle At-Home Bike website for shipping and return policies and restrictions. Limit of one statement credit per purchase of a SoulCycle At-Home Bike. Statement credits typically post to the account within 48 hours but may take up to 6-8 weeks after an eligible purchase is charged to your Card Account. To be eligible for this benefit, the Card Account must not be cancelled or past due at the time of statement credit fulfillment. If American Express, in its sole discretion, determines that you have engaged in or intend to engage in any manner of abuse, misuse, or gaming in connection with this benefit, American Express will not have an obligation to provide statement credits and may reverse any statement credits provided to you. If a charge for an eligible purchase is included in a Pay Over Time balance on your Card Account, the statement credit associated with that charge may not be applied to that Pay Over Time balance. Instead, the statement credit may be applied to your Pay In Full balance.

Walmart+ Monthly Membership Credit

You can receive a statement credit for the Walmart+ monthly membership fee (\$12.95 + applicable taxes) when you use your Card to pay for your Walmart+ monthly membership. Enrollment in Walmart+ monthly membership is required. If you are already enrolled in the Walmart+ monthly membership, you will begin receiving your monthly statement credit after your Walmart+ monthly membership fee is charged to your Card. If you are enrolled in the Walmart+ annual membership, you will not be eligible to receive monthly statement credits for that annual membership. To receive the credit, you must switch your Walmart+ annual membership to at least one day before your annual renewal date, to a Walmart+ monthly membership. If you do not switch before your renewal date, your Walmart+ annual membership will automatically renew and the account will not receive the monthly statement credit for the annual membership fee. To switch your Walmart+ annual membership to a monthly membership, please update your membership type by visiting walmart.com/plus/amexplatinum or by calling 1 (800) 925-6278. Once enrolled in a Walmart+ monthly membership, your membership will automatically renew each month unless cancelled and Walmart will charge the applicable membership fee to the Card Walmart has on file. To receive a monthly statement credit, you must have an eligible Card on file with Walmart and use that Card to pay for the Walmart+ monthly membership fee. American Express has no control over the approval process for Walmart+ and does not have access to any information provided to Walmart by the Card Member or by Walmart to the Card Member. A statement credit will be provided for only one Walmart+ monthly membership fee per Card Account per month, whether enrollment is made by the Basic Card Member or an Additional Card Member. Enrollment in the Walmart+ membership program is subject to the full Walmart+ Terms of Use (including the [walmart.com](https://walmart.com/terms) Terms of Use), found here: walmart.com/plus/amexplatinum/terms. For additional information on Walmart+ memberships, including a summary of their benefits and benefit availability, please go to walmart.com/plus. American Express has no control over, or responsibility for, the Walmart+ membership program which is subject to change according to the Walmart+ terms. Please allow up to 6-8 weeks after a qualifying Walmart+ monthly membership fee is charged to your Card Account for the statement credit to be posted to the Account. American Express relies on accurate transaction data to identify eligible Walmart+ membership purchases. If you do not see a credit for a qualifying purchase on your eligible Card after 8 weeks, please call the number on the back of your Card. To be eligible for this benefit, your Card Account must not be cancelled or past due at the time of statement credit fulfillment. If a charge or an eligible purchase is included in a Pay Over Time balance on your Card Account, the statement credit associated with that charge may not be applied to that Pay Over Time balance. Instead, the statement credit may be applied to your Pay In Full balance.