

**Platinum Card®**

RAJ NARAYANAN
Closing Date 01/03/21
Account Ending 5-61008



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Customer Care: 1-800-525-3355
TTY: 1-800-221-9950
Website: americanexpress.com

New Balance **\$1,337.83**

Payment Due Date **01/28/21[‡]**

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 01/28/21, you may have to pay a late fee of up to \$40.00.

Membership Rewards® Points

Available and Pending as of 11/30/20

450,498

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

Account Summary

Previous Balance	\$249.02
Payments/Credits	-\$3,635.17
New Charges	+\$4,723.98
Fees	+\$0.00

New Balance **\$1,337.83**

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **pages 7 - 8.**

↓ 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
01/28/21
Amount Due
\$1,337.83

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 000133783000133783 02 1

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 01/03/21

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**Customer Care & Billing Inquiries**
International Collect
Large Print & Braille Statements
Cash Advance at ATMs Inquiries1-800-525-3355
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**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	-\$3,205.27
Credits	
RAJ NARAYANAN 5-61008	-\$429.90
Total Payments and Credits	-\$3,635.17

Detail

*Indicates posting date

Payments	Amount
12/04/20* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$249.02
12/08/20* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$106.00
12/12/20* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$470.42
12/26/20* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,471.05
12/30/20* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$496.57
01/02/21* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$412.21
Credits	Amount
12/05/20 RAJ NARAYANAN SPOTHERO 844-356-8054 CHICAGO IL +18443568054	-\$90.99
12/11/20 RAJ NARAYANAN AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$13.85
12/12/20* RAJ NARAYANAN AMEX Wireless Phone Service Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00
12/15/20* RAJ NARAYANAN Adjustment	-\$10.00
12/16/20 RAJ NARAYANAN AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$122.50
12/21/20 RAJ NARAYANAN THE HOME DEPOT #0959 PATERSON NJ 800-654-0688	-\$56.79
12/21/20 RAJ NARAYANAN THE HOME DEPOT #0959 PATERSON NJ 800-654-0688	-\$6.40
12/24/20* RAJ NARAYANAN AMEX Streaming Subscription Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00
12/27/20 RAJ NARAYANAN PARTY CITY 745 PARAMUS NJ 00050029 07652	-\$51.03
12/29/20* RAJ NARAYANAN Adjustment	-\$9.38

Continued on reverse

Detail Continued

*Indicates posting date

Amount

12/31/20	RAJ NARAYANAN	TARGET.COM 800-591-3869 800-591-3869	MN	-\$28.96
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New Charges**Summary****Total**

RAJ NARAYANAN 5-61008	\$3,172.25
SUNAINA ARORA 5-61065	\$1,551.73
Total New Charges	\$4,723.98

Detail

*Indicates posting date

**RAJ NARAYANAN**

Card Ending 5-61008

Amount

12/03/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$11.00
12/03/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
12/04/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
12/04/20	AMAZON.COM*559XR40M3 MERCHANDISE	AMZN.COM/BILL	WA	\$122.50
12/05/20	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA	\$19.49
12/07/20*	REVERSAL - AMEX Wireless Phone Service Cre Promotional Credit Adjustment			\$20.00
12/07/20	BIG EDS CAR WASH 041399801264620 2017970222	FAIR LAWN	NJ	\$42.60
12/07/20	AMERICAN SPECIALTY LABORA 00-080233476 818-2805321	CHATSWORTH	CA	\$110.00
12/08/20	TARGET.COM 800-591-3869	800-591-3869	MN	\$54.89
12/09/20	VERIZON WIRELESS 8009220204 TELECOMMUNICATION EQUIPMENT AND TELEPHON	PARAMUS	NJ	\$173.00
12/10/20	TARGET.COM 800-591-3869	800-591-3869	MN	\$53.31
12/11/20	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$50.47
12/12/20	UBER EATS IFIOICUI 94103	SAN FRANCISCO	CA	\$27.35
12/12/20	UBER EATS 8005928996	SAN FRANCISCO	CA	\$5.00
12/12/20	TARGET.COM 800-591-3869	800-591-3869	MN	\$31.83
12/12/20	STAPLES 00039 00039002678112 07652 SS COPY B&W	PARAMUS	NJ	\$8.36
12/14/20	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$10.87
12/14/20	ZIPCAR.COM CAMBRIDGE	BOSTON	MA	\$7.46

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Detail Continued

*Indicates posting date

				Amount
12/15/20	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$56.79
12/16/20	BLOOMINGDALES OUTLET BER 000000151 8009500047	PARAMUS	NJ	\$14.98
12/17/20	STAPLES 00039 00039000119440 07652 MELLOW HAND SANITIZER 8OZ MELLOW HAND SANITIZER 2OZ STAPLES FUNDED COUPON	PARAMUS	NJ	\$2.09
12/20/20	WALGREENS #19931 000019931 NONE 07070 PHARMACIES	RUTHERFORD	NJ	\$56.47
12/21/20	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$157.10
12/22/20	WIX.COM*MAILBOXES-G-SUITE 833649003 10011 Subscription	NEW YORK	NY	\$6.50
12/23/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
12/23/20	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$17.05
12/23/20	SHOPIFY* 96827670 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
12/23/20	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ	\$16.34
12/24/20	SHOEBOXED.COM 9196874269	DURHAM	NC	\$1,123.20
12/24/20	HP.COM H339917237 92806- H339917237-44.15	800-473-4732	CA	\$44.15
12/24/20	PARTY CITY 745 00020118 07652	PARAMUS	NJ	\$60.18
12/25/20	SIXT USA MOTO AUTOMOBILE RENTAL Sixt9475109547 01224HGRMDYVX55NRH	FORT LAUDERDALE	FL	\$25.38
12/25/20	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
12/27/20	TARGET.COM 800-591-3869	800-591-3869	MN	\$99.00
12/29/20	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$44.60
12/30/20	TARGET.COM 800-591-3869	800-591-3869	MN	\$49.94
12/30/20	YOUNG LABEL AND TAG INC 65000001112554 2137488083	VERNON	CA	\$200.00
01/01/21	INTUIT QUICKBOOKS T1-A77F1BB-3F3 94043	800-446-8848	CA	\$40.00
01/01/21	AMAZON.COM*KZ3J37UL3 MERCHANDISE	AMZN.COM/BILL	WA	\$94.90
01/02/21	AMAZON.COM*GE0E82W13 MERCHANDISE	AMZN.COM/BILL	WA	\$122.50
01/02/21	COURTYARD Arrival Date 01/01/21 00000000	PARAMUS Departure Date 01/02/21	NJ	\$117.33

Continued on reverse

Detail Continued

*Indicates posting date

Amount**SUNAINA ARORA**

Card Ending 5-61065 Monthly Spending Limit: \$5,000

Amount

12/28/20	21029 CLOSTER PLAZA MEN'S/WOMEN'S CLOTHNG	CLOSTER	NJ	\$442.00
12/31/20	RESTORATION HARDWARE FURNITURE/HOME STORE	844-252-0930	CA	\$106.63
01/02/21	BLOOMINGDALES.COM 8665932540	800-777-0000	OH	\$88.00
01/02/21	BLOOMINGDALES.COM 8665932540	800-777-0000	OH	\$186.00
01/02/21	BLOOMINGDALES.COM 8665932540	800-777-0000	OH	\$543.10
01/02/21	NORDSTROM DIRECT SHOP.NORDSTROM.COM	http://shop.nordstrom	WA	\$186.00

Fees**Amount**

Total Fees for this Period	\$0.00
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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: 31

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

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

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 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.