



# Statement of Account

Prepared for  
**NITIN KUMAR**

Membership Number  
**XXXX-XXXXXX-71006**

Date  
**23/02/20**

American Express Banking Corp.  
Cyber City  
Tower C,DLF Bldg No. 8  
Sector - 25, DLF City Ph II  
Gurgaon - 122002

Opening Balance Rs	New Credits Rs	New Debits Rs	Closing Balance Rs	Minimum Payment Rs
14,145.00	- 18,660.00	+ 38,743.74	= 34,228.74	1,712.00

For any statement enquiries  
Please call us on:  
+91-124-280-1418  
+91-0124-674-4339  
(Toll Free): 1800 4190167

Minimum Payment Due  
**March 12, 2020**

Statement includes payments and charges received by February 23, 2020  
Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance. For more details on this refer to the Most Important Terms & Conditions (MITC).

Thank you for using the American Express Card. We would appreciate receiving your payment of Rs. 1,712.00 by 12/03/2020. In case of cheque payments, you are advised to drop them at least 4 working days prior to the payment due date to ensure timely credit to your Card Account and avoid levy of penal charges.

<b>Statement Period</b>	From January 24 to February 23, 2020	
<b>Credit Summary</b>	<b>Credit Limit Rs</b>	<b>Available Credit Limit Rs</b>
At February 23, 2020	50,000.00	15,771.26
<b>Current Rates of Interest</b>	Monthly Rate Goods And Services	3.50%
	Monthly Rate Cash Transactions	3.50%
	Monthly Rate Balance Transfer	3.50%

Details	Foreign Spending	Amount Rs
February 03 <b>PAYMENT RECEIVED. THANK YOU</b> Card Number: XXXX-XXXXXX-71006		11.00 CR
February 03 <b>PAYMENT RECEIVED. THANK YOU</b> Card Number: XXXX-XXXXXX-71006		6.00 CR
February 03 <b>PAYMENT RECEIVED. THANK YOU</b> Card Number: XXXX-XXXXXX-71006		14,145.00 CR
January 23 PAYU FLIPKART PAYLATER GURGAON		1,938.00
January 26 PAYTM.COM WALLET PG NOIDA		1,050.00
January 27 AMAZON BD BENGALURU		589.00 CR
January 27 AMAZON BD BENGALURU		849.00 CR
January 27 PAYU - MYNTRA PG GURGAON		624.00 CR
January 27 PAYU - MYNTRA PG GURGAON		796.00 CR

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## Payment Advice


**Make a crossed cheque payable to "AEBC Card # <enter your 15-digit Card number beginning with 37>."**

Minimum Payment: Rs 1,712.00  
Due by March 12, 2020

Please return this advice with your payment.

Please do not send postdated cheques.

Enter amount enclosed Rs

  
NITIN KUMAR  
KRISTAL JADE APARTMENT  
#212 OPP TO TIPS  
BULL BAR BELLANDUR  
BANGALORE KAR 560103

Send payment to:

AMERICAN EXPRESS BANKING CORP.  
CYBER CITY, TOWER C, DLF BLDG NO.8  
SECTOR-25, DLF CITY PH II  
GURGAON - 122002



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Details	Foreign Spending	Amount Rs
January 27    PAYU - MYNTRA PG    GURGAON		521.00 CR
January 28    PAYTM.COM WALLET PG    NOIDA		616.00
January 30    PAYTM.COM WALLET PG    NOIDA		150.00
January 31    PAYU - MYNTRA PG    GURGAON		1,119.00 CR
February 1    RELIANCE JEWELS    BANGALORE		26,090.53
February 2    PAYTM.COM WALLET PG    NOIDA		300.00
February 6    RELIANCE RETAIL LTD    Mumbai		1,299.00
February 7    PAYTM.COM WALLET PG    NOIDA		450.00
February 12    PAYTM.COM WALLET PG    NOIDA		4,250.00
February 13    PAYTM.COM WALLET PG    NOIDA		10.21
February 19    COFFE & MORE 5    KOLKATA		590.00
February 21    PAYTM.COM WALLET PG    NOIDA		1,000.00
February 22    PAYTM.COM WALLET PG    NOIDA		1,000.00
New domestic transactions for NITIN KUMAR		34,245.74

**Payment Information** - Payment for the minimum due must be received, in Indian Rupees, by the due date.

**Payment Methods** - You can pay by any of these convenient methods.

**National Electronic Funds Transfer (NEFT)**  
The NEFT details are as follows:  
Payee Name - American Express  
Payee Account No - 37XXXXXXXXXXXXX (please ensure that you provide your complete 15 digit Card number beginning with 37).  
IFSC Code - SCBL0036020  
Name of Bank & Branch - Standard Chartered Bank; Narain Manzil, 23 Barakhamba Road, New Delhi 110001  
Payee Account Type - Current

**Online** - Pay your Card bill, online anywhere anytime in three simple steps. Just log on to [americanexpress.co.in](http://americanexpress.co.in). Click on 'Pay your bill now'. Then fill in your Card details and the bank account from which you would like to make the payment.

We also accept payments through following electronic modes:  
(i) Debit Card powered by RuPay;  
(ii) UPI/BHIM-UPI Quick Response Code (QR Code)

**Important note** : In case you are making a payment via Standard Chartered Online Banking, the IFSC code is not required. You may select the option 'Transfer to another SCB bank account' to process the payment. Simply initiate your funds transfer before 5:00 pm for next day credit to your American Express Card excluding Sunday and banking holidays. Also please make sure to put in the correct Card number to avoid a transaction failure.

**Drop Boxes** - For locations, please visit [americanexpress.co.in](http://americanexpress.co.in).

**UPI (Unified Payment Interface)** - American Express UPI VPA is AEBC37XXXXXXXXXXXXX@SC (please ensure that you provide your complete 15 digit Card number beginning with 37).

**Direct Debit** - You may also enroll for direct debit each month from your Bank account and credit the Card Account with the total amount due in the monthly statement through the National Automated Clearing House (NACH) introduced by the Reserve Bank of India (RBI).

**Mailing Preference** - If you do not wish to be contacted for promotional or marketing offers, or wish to change the address or phone number on your account, please call us at the numbers mentioned on the back of your Card.

**Foreign Exchange Currency Charges** The total amount of Foreign Currency charges shown include the Currency Conversion Factor Assessment Assessment of 3.5% plus applicable GST.

**Permanent Account Number (PAN)** - AAGCA9055N  
**GSTIN** - 06AAGCA9055N1Z8  
Category: Credit-granting services including stand-by commitment, guarantees & securities (SAC - 997113). Due to system limitation, GST/IGST is being charged at consolidated amount @18%. Where the place of supply is in Haryana GST comprises of Central Goods and Services Tax (CGST) @9% + Haryana State Goods and Services Tax (SGST) @9%; where the place of supply is outside of Haryana GST comprises of Integrated Goods and Services Tax (IGST) @18%.

**We are here to help** - For any additional information or assistance, please call our Membership Services helpline numbers. Updated as per details available on website.



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## Membership Rewards Statement

Rewards Number  
3560-4168-8284

FTO

Account Summary from 22/1/2020 to 21/02/2020

Previous Points Balance	Points Earned	Bonus Points	Points Adjustments	Points Redeemed	New Points Balance
52,228	742	0	0	0	52,970

### Points Earned

Card Type	Card Number	No. of Points
Membership Rewards Credit Card	XXXXXXXXXX71006	742
<b>Total Points Earned</b>		<b>742</b>

### Bonus Points

Description	No. of Points
MEMBERSHIP PLUS PROGRAM	0
Annual Spend	0
<b>Total Bonus Points</b>	<b>0</b>

## Cardmember Offers and Information

### Grievances Redressal Escalation:

In the event that you are not satisfied with our services, you may register your grievance to:  
First Level Escalation: Ms. Shilpi Rehani / Ms. Pooja Dubey, Manager Executive Correspondence Unit  
0124-3362044 and 0124-3362172 /E-mail: Manager-Customerservicesindia@aexp.com

Second Level Escalation: Mr. Vikas Sachdeva, Head of Operations E-mail: Head-Customerservicesindia@aexp.com

Please Note: Printed copies of the Most Important Terms and Conditions and the Cardmember Agreement will no longer be sent along with monthly statements or card welcome, replacement, renewal pack(s). You can view & download these documents from the official webpage [americanexpress.co.in/mitc](http://americanexpress.co.in/mitc) or call on the number on the back of the card post approval, to request for hard copies of the same.