



## Hilton Honors Aspire Card

HAOREN YAO  
Closing Date 01/19/25  
Account Ending 6-41001



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**Customer Care:** 1-833-698-2566  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

**New Balance** **\$6,809.14**  
**Minimum Payment Due** **\$136.18**  
**Payment Due Date** **02/13/25**

**View your Hilton Honors point balance at [hiltonhonors.com](https://hiltonhonors.com)**

### Account Summary

Previous Balance	\$0.00
Payments/Credits	-\$1,236.15
New Charges	+\$7,495.29
Fees	+\$550.00
Interest Charged	+\$0.00

**New Balance** **\$6,809.14**  
**Minimum Payment Due** **\$136.18**

Credit Limit	\$25,000.00
Available Credit	\$18,190.86
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 02/13/25, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	19 years	\$19,454
\$271	3 years	\$9,774 (Savings = \$9,680)

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

→ Please refer to the **IMPORTANT NOTICES** section.

→ **Welcome to the Hilton Honors American Express Aspire Card!** For tips on how you can get started and begin enjoying everything your new Card has to offer, please go to the page at the end of this statement.

🏆 **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](https://americanexpress.com)

↓ 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](https://americanexpress.com/pbc)



**Pay by Phone**  
1-800-472-9297

**Account Ending 6-41001**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

HAOREN YAO  
1333 LAWSON LN  
MC LEAN VA 22101

Payment Due Date  
**02/13/25**  
New Balance  
**\$6,809.14**  
Minimum Payment Due  
**\$136.18**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_  
**Amount Enclosed**

0000349993321993145 000680914000013618 15 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 deposit or other asset 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 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. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

**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 (such as airlines) 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](http://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](http://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](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).



Hilton Honors Aspire Card

HAOREN YAO  
Closing Date 01/19/25



Account Ending 6-41001



**Customer Care & Billing Inquiries**  
International Collect  
Cash Advance at ATMs Inquiries  
Large Print & Braille Statements

**1-833-698-2566**  
1-336-393-1111  
1-800-CASH-NOW  
**1-833-698-2566**

**Hearing Impaired**  
Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-833-698-2566**



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

**Customer Care  
& Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

Payments and Credits

Summary

	Total
<b>Payments</b>	\$0.00
<b>Credits</b>	-\$1,236.15
<b>Total Payments and Credits</b>	<b>-\$1,236.15</b>

Detail \*Indicates posting date

Credits	Amount
12/22/24* Hilton Resort Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$200.00
12/23/24 CLEAR NEW YORK CLEAR Credit	-\$199.00
12/31/24 VIRGIN HOTELS LAS VEGAS LAS VEGAS NV Arrival Date Departure Date 05/09/25 05/10/25 00000000 LODGING	-\$266.44
01/01/25* AMEX Flight Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$50.00
01/05/25* AMEX Flight Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$50.00
01/05/25 AplPay CVS PHARMACY MC LEAN VA 8007467287	-\$25.58
01/08/25* Hilton Resort Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$200.00
01/12/25 VIRGIN HOTELS LAS VEGAS LAS VEGAS NV Arrival Date Departure Date 04/10/25 04/11/25 00000000 LODGING	-\$245.13

New Charges

Summary

	Total
<b>Total New Charges</b>	<b>\$7,495.29</b>

## Detail



HAOREN YAO

Card Ending 6-41001

Foreign  
Spend

Amount

12/19/24	GOOGLE *YOUTUBE PREMIUM LARGE DIGITAL GOODS MERCH	G.CO/HELPPAY#	CA		\$22.99
12/19/24	AplPay WHOLEFDS TY5 10049 000010049 7034481600	FALLS CHURCH	VA		\$10.59
12/19/24	AplPay EXXONMOBIL 4784 703-241-5505	ARLINGTON	VA		\$57.60
12/19/24	AplPay EL TIO MCLEAN 068880021768532 1219010000077 22101	MCLEAN	VA		\$58.75
12/20/24	VIRGIN HOTELS LAS VEGAS Arrival Date 05/09/25 00000000 LODGING Departure Date 05/10/25	LAS VEGAS	NV		\$266.44
12/20/24	AplPay CVS PHARMACY 8007467287	MC LEAN	VA		\$25.58
12/20/24	AplPay MCDONALD'S 7038277802	MC LEAN	VA		\$5.93
12/20/24	AplPay BANH CUON SAIGON 0000 270-562-2116	FALLS CHURCH	VA		\$51.15
12/21/24	AplPay SO GONG DONG TOFU & BBQ squareup.com/receipts	FAIRFAX	VA		\$24.19
12/21/24	AplPay DOLPAN squareup.com/receipts	Fiarfax	VA		\$30.78
12/21/24	AplPay GIANT 0758 224 22101	MCLEAN	VA		\$47.46
12/21/24	CLEAR *CLEARME.COM CLEARME.COM	CLEARME.COM	NY		\$199.00
12/22/24	AplPay MARKET EXPRESS BWI 19946411 21240 RESTAURANT	BALTIMORE	MD		\$14.90
12/22/24	AplPay MARKET EXPRESS BWI 19946421 21240 RESTAURANT	BALTIMORE	MD		\$22.24
12/27/24	UNITED AIRLINES UNITED AIRLINES From: CHICAGO O'HARE INT To: HOUSTON INTERCONTI Ticket Number: 01644601119195 Passenger Name: LU /TRAVEL BANK CA Document Type: SPECIAL SERVICE TICKET Carrier: UA Class: 00 Date of Departure: 12/27	HOUSTON	TX		\$50.00
12/29/24	AplPay MERA CORPORATION CATERER	CANCÚN		1,000.50 Mexican Pesos	\$49.50
12/30/24	AplPay WHOLEFDS TYC#10647 000010647 8001234567	MCLEAN	VA		\$129.78
12/31/24	GA INST TECH PAYPATH 650000009780381 9135996699	LENEXA	KS		\$1,277.00
12/31/24	TN GA INST TECH PAYPATH 65000000974973 9135996699	LENEXA	KS		\$37.67
12/31/24	AplPay SHIN CHUN SULLUNG TANG 0000 703-477-3530	ANNANDALE	VA		\$110.99
12/31/24	DAYCARE FEE* COLUMBIACH +18443546337	SEA GIRT	NJ		\$1,550.00
12/31/24	NIC*- DTA - TAX ONLINE*VA FAIRFAX C 703-324-7329	FAIRFAX	VA		\$582.62
01/01/25	AplPay H MART FALLS CHURCH VA 1424 703-573-6300	FALLS CHURCH	VA		\$125.22

Continued on next page



## Hilton Honors Aspire Card

HAOREN YAO  
Closing Date 01/19/25



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Account Ending 6-41001

### Detail Continued

			Foreign Spend	Amount
01/02/25	UNITED AIRLINES UNITED AIRLINES From: CHICAGO O'HARE INT To: HOUSTON INTERCONTI Ticket Number: 01644615342451 Passenger Name: LU /TRAVEL BANK CA Document Type: SPECIAL SERVICE TICKET	HOUSTON TX		\$50.00
01/02/25	ORDER.NOODLES.COM +12122600895	BROOMFIELD CO		\$6.89
01/02/25	AplPay TST* TEASN YOU - TEASN 00020268 RESTAURANT	VIENNA VA		\$4.24
01/04/25	AplPay MOMO CAFE +12026608399	FAIRFAX VA		\$46.84
01/04/25	AplPay AIRBNB * HMEEBWJJK 4158005959	SAN FRANCISCO CA		\$722.73
01/04/25	AplPay LILLYS DUMPLING HOUSE 0000 571-616-8899	FAIRFAX VA		\$10.46
01/04/25	AplPay 99 RANCH MARKET #1622 0000000005780 7145218899	FAIRFAX VA		\$80.69
01/05/25	AplPay HONG KONG PALACE 0000 703-532-0940	FALLS CHURCH VA		\$68.00
01/06/25	VIRGIN HOTELS LAS VEGAS Arrival Date 04/10/25 00000000 LODGING Departure Date 04/11/25	LAS VEGAS NV		\$245.13
01/08/25	AplPay BEST BUY 888BESTBUY	VIENNA VA		\$11.65
01/11/25	UNITED AIRLINES UNITED AIRLINES From: WASHINGTON DULLES To: LISBON FLORENCE PERETOLA FRANKFURT INTERNAT WASHINGTON DULLES Ticket Number: 01624503208786 Passenger Name: LU/YICHIAAMY Document Type: PASSENGER TICKET	HOUSTON TX		\$1,442.01
01/12/25	LIDL #1523 GROCERY STORE	MCLEAN VA		\$23.28
01/12/25	FCPA PARK SERVICES WEB 00-08036678327 703-3248700	FAIRFAX VA		\$10.00
01/19/25	GOOGLE *YOUTUBEPREMIUM LARGE DIGITAL GOODS MERCH	G.CO/HELPPAY# CA		\$22.99

### Fees

	Amount
01/19/25 ANNUAL MEMBERSHIP FEE	\$550.00
<b>Total Fees for this Period</b>	<b>\$550.00</b>

Continued on reverse

Interest Charged

Amount

Total Interest Charged for this Period \$0.00

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2025 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2025	\$550.00
Total Interest in 2025	\$0.00

Interest Charge Calculation

Days in Billing Period: 32

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	12/19/2024		24.99% (v)	\$0.00	\$0.00
Cash Advances	12/19/2024		29.49% (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 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.

**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](http://www.americanexpress.com).

**ShopRunner Card Benefit Removal**

**Effective March 31, 2025**, ShopRunner membership will no longer be a Card benefit. Card Members currently enrolled through American Express will continue to receive their complimentary ShopRunner membership for the remainder of their ShopRunner membership year and two years thereafter, subject to ShopRunner's policies and terms and conditions.

**Information about the American Express Auto Purchasing Program**

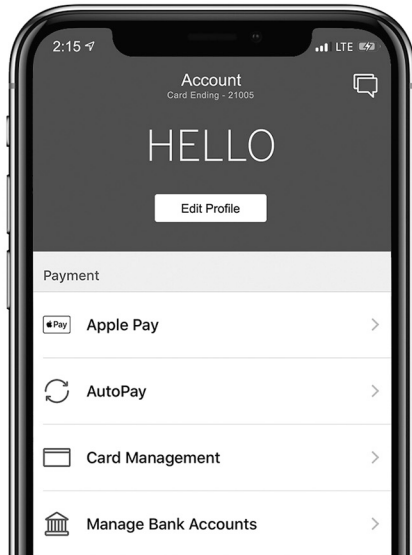
**Effective April 28, 2025**, the American Express Auto Purchasing Program will be decommissioned and no longer available as a benefit for Card Members. Any offers, including any upfront price offers, available through the American Express Auto Purchasing Program will expire on their stated end date.







## The American Express® App is virtually anywhere you need it



When you download the app, you can easily manage your Online Account from virtually anywhere.



**Reduce clutter** and go paperless. Receive your billing statement and important notifications online.



**Add your Card to your digital wallet** for easy and convenient use from home or wherever you are.



**Keep it contactless** with contactless payments when you shop in store, in app, and online, where accepted.<sup>†</sup>

**Questions?  
Chat with us**

Learn all the ways you can connect with American Express at [americanexpress.com/chat](https://americanexpress.com/chat).



### Download the app today

Scan the QR code to receive a download link for your iPhone or Android device.

\*The American Express® App and app features are available only for eligible Card account in the United States. American Express® prepaid cards and cards issued by non-American Express issuers are not eligible. To log in, Card Members must have an American Express user ID and password or create one in the app.

\*iOS and Android only. See app store listings for operating system info. Message and data rates may apply.

<sup>†</sup> Participating Merchants only.

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