



Statement of Account

Prepared for  
MALCOLM LAURENCE RAMSAY

Membership Number  
XXXX-XXXXXX-32001

Date  
September 16, 2025

ACCOUNT SUMMARY Statement includes payments and charges received by September 16, 2025

Minimum Payment Due  
by October 11, 2025

|                 |   |             |   |            |   |                  |
|-----------------|---|-------------|---|------------|---|------------------|
| OPENING BALANCE |   | NEW CREDITS |   | NEW DEBITS |   | CLOSING BALANCE  |
| 17,214.70       | - | 17,214.70   | + | 18,802.44  | = | <b>18,802.44</b> |

**\$470.06**

Pay this amount by your  
payment due date to  
avoid a late payment fee.

To minimise further interest charges, pay \$18,802.44 by or before the payment due date.

Statement Period From August 17 to September 16, 2025

CREDIT SUMMARY

|                 |                     |                  |
|-----------------|---------------------|------------------|
| CREDIT LIMIT \$ | AVAILABLE CREDIT \$ | TOTAL BALANCE \$ |
| 20,000.00       | 1,197.56            | 18,802.44        |

Request a change to your Credit Limit at [americanexpress.com.au/manageyourlimit](https://americanexpress.com.au/manageyourlimit)

MINIMUM REPAYMENT WARNING If you make only the Minimum Payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

|   |  |   |
|---|--|---|
| If you make no additional charges using this card and each month you pay... | You will pay off the Closing Balance shown on this statement in about... | And you will end up paying an estimated total of interest charges of... |
| Only the minimum payment  | 51 year(s), 4 month(s)   | \$68,247.47   |
| \$994.02(*)   | 2 years  | \$5,054.04<br>a saving of \$63,193.43                                   |

(\*) The estimated monthly payment to pay off your balance in 2 years assumes all balances are subject to the highest rate on your account.

If you have exceeded your credit limit and/or your account is overdue, these amounts are included in the month's minimum repayment only.

To learn more about the minimum repayment warning visit, [americanexpress.com.au/cardsmart](https://americanexpress.com.au/cardsmart)

|                |                          |                   |
|----------------|--------------------------|-------------------|
| PAYMENT ADVICE | Membership Number        | XXXX-XXXXXX-32001 |
|                | Closing Standard Balance | \$18,802.44       |
|                | Minimum Payment Due      | \$470.06          |
|                | Payment Due Date         | October 11, 2025  |

MALCOLM LAURENCE RAMSAY  
3 Berkeley Close  
Wodonga VIC 3690



## American Express Platinum Reserve Credit Card

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Page 2 of 7

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| INTEREST RATES | CATEGORY      | ANNUAL<br>INTEREST RATE |
|----------------|---------------|-------------------------|
|                | Purchases     | 23.99%                  |
|                | Cash advances | 23.99%                  |

For a guide on how to read your statement visit, [americanexpress.com.au/mystatement](https://americanexpress.com.au/mystatement)

**Please check all transactions carefully and immediately advise us of any unauthorised use of the Card.**

#### Your Account Payment Options



##### Pay your bill online

Visit [americanexpress.com.au/paybillonline](https://americanexpress.com.au/paybillonline) to set up Online Bill Payment to make immediate or schedule payments from your bank account.



##### Direct Debit

To enrol, visit [americanexpress.com.au/directdebit](https://americanexpress.com.au/directdebit) or call the number on the back of your Card.



**PayID: p00532181372006@americanexpress.com**

Pay this bill faster to the American Express Card PayID provided above, via mobile or internet banking.  
When paying for the first time, activate your Amex Card PayID by visiting [www.amex.com.au/activatepayid](https://www.amex.com.au/activatepayid)



**Biller Code: 5082**

**Ref: Please use your 15 digit Card Account number**  
**Please allow up to 3 business days for payment to be processed to your Account**

#### Paying in person



You can pay your Card Account in person with EFTPOS or Cheque (where accepted) at Australia Post Offices.  
Please note that if you are enrolled in Online Statements you cannot make payments in person at Australia Post Offices.

You must present your Card and current account statement when paying your Card Account.

A \$3 processing fee will apply to payments made in person.

BPAY® this payment via internet or phone banking.  
BPAY View® - View and pay this bill using internet banking.  
BPAY View® Registration No. - 15 digit Card Account number.

**If you do not wish to be contacted for promotional or marketing offers, or wish to change the address, name or phone number on your Account, please call the number at the back of your Card.**



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| TRANSACTION DATE | TRANSACTION DETAILS | FOREIGN SPEND | AMOUNT (\$) |
|------------------|---------------------|---------------|-------------|
|------------------|---------------------|---------------|-------------|

New Payments

|             |  |                 |
|-------------|--|-----------------|
| August 27   | ONLINE PAYMENT RECEIVED - THANKYOU W1863 | 10,214.70<br>CR |
| September 5 | ONLINE PAYMENT RECEIVED - THANKYOU W4521 | 7,000.00<br>CR  |

|                    |                 |
|--------------------|-----------------|
| Total New Payments | 17,214.70<br>CR |
|--------------------|-----------------|

New Standard Transactions for: MALCOLM LAURENCE RAMSAY

Card Number xxx-xxxxxx-32001

|           |                        |               |  |        |
|-----------|------------------------|---------------|--|--------|
| August 16 | AIRTABLE.COM/BILL      | SAN FRANCISCO | 72.00<br>UNITED STATES DOLLAR                    | 114.06 |
|           |                        |               | AUD 114.06 includes conversion commission of AUD | 3.32   |
| August 16 | WEBFLOW.COM            | SAN FRANCISCO | 31.90<br>UNITED STATES DOLLAR                    | 50.53  |
|           |                        |               | AUD 50.53 includes conversion commission of AUD  | 1.47   |
| August 19 | SLACK T08TDS9470U      | DUBLIN        | 35.00<br>UNITED STATES DOLLAR                    | 55.62  |
|           |                        |               | AUD 55.62 includes conversion commission of AUD  | 1.62   |
| August 20 | DIRECTUS.CLOUD         | STAMFORD      | 20.00<br>UNITED STATES DOLLAR                    | 32.07  |
|           |                        |               | AUD 32.07 includes conversion commission of AUD  | .93    |
| August 21 | SUPABASE               | SINGAPORE     | 27.19<br>UNITED STATES DOLLAR                    | 43.61  |
|           |                        |               | AUD 43.61 includes conversion commission of AUD  | 1.27   |
| August 22 | BUBBLE PLUGIN SUPABASE | NEW YORK      | 144.00<br>UNITED STATES DOLLAR                   | 231.27 |
|           |                        |               | AUD 231.27 includes conversion commission of AUD | 6.74   |
| August 22 | HOVER                  | STARKVILLE    | 18.94<br>UNITED STATES DOLLAR                    | 30.41  |
|           |                        |               | AUD 30.41 includes conversion commission of AUD  | .89    |
| August 22 | WEBFLOW.COM            | SAN FRANCISCO | 31.90<br>UNITED STATES DOLLAR                    | 51.23  |
|           |                        |               | AUD 51.23 includes conversion commission of AUD  | 1.49   |
| August 23 | WWW.MAKE.COM           | NEW YORK      | 34.12<br>UNITED STATES DOLLAR                    | 54.79  |
|           |                        |               | AUD 54.79 includes conversion commission of AUD  | 1.60   |
| August 24 | ZOOM.COM 888-799-9666  | SAN JOSE      |  | 172.44 |
| August 24 | QR-CODE.IO             | MIAMI         | 49.95<br>UNITED STATES DOLLAR                    | 80.22  |
|           |                        |               | AUD 80.22 includes conversion commission of AUD  | 2.34   |
| August 24 | CLAUDE.AI SUBSCRIPTION | SAN FRANCISCO | 212.81<br>UNITED STATES DOLLAR                   | 341.79 |
|           |                        |               | AUD 341.79 includes conversion commission of AUD | 9.96   |
| August 25 | ADOBE Adobe Systems    | SAGGART       |  | 43.97  |
| August 26 | XGSTAT.COM             | AMSTERDAM     | 4.90<br>EUROPEAN UNION EURO                      | 9.11   |
|           |                        |               | AUD 9.11 includes conversion commission of AUD   | .27    |
| August 26 | LOTTIEFILES.COM        | SAN FRANCISCO | 299.88<br>UNITED STATES DOLLAR                   | 476.43 |
|           |                        |               | AUD 476.43 includes conversion commission of AUD | 13.88  |
| August 26 | TERMIUS CORPORATION    | SAN FRANCISCO | 96.00<br>UNITED STATES DOLLAR                    | 152.87 |
|           |                        |               | AUD 152.87 includes conversion commission of AUD | 4.45   |



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|------------------|--------------------------------------|-----------------|---|--------------------------|
| August 26        | REBRANDLY.COM                        | DUBLIN          | 39.00<br>UNITED STATES DOLLAR<br>AUD 62.10 includes conversion commission of AUD    | <b>62.10</b><br>1.81     |
| August 27        | WWW.MARKUP.IO                        | NEW YORK        | 79.00<br>UNITED STATES DOLLAR<br>AUD 125.95 includes conversion commission of AUD   | <b>125.95</b><br>3.67    |
| August 28        | WEBFLOW.COM                          | SAN FRANCISCO   | 31.90<br>UNITED STATES DOLLAR<br>AUD 50.86 includes conversion commission of AUD    | <b>50.86</b><br>1.48     |
| August 29        | HOVER                                | STARKVILLE      | 54.74<br>UNITED STATES DOLLAR<br>AUD 86.66 includes conversion commission of AUD    | <b>86.66</b><br>2.52     |
| August 29        | ANTHROPIC: CLAUDE TEAM SAN FRANCISCO |                 |   | <b>4.09</b>              |
| August 31        | SEED                                 | SAN FRANCISCO   | 50.00<br>UNITED STATES DOLLAR<br>AUD 78.98 includes conversion commission of AUD    | <b>78.98</b><br>2.30     |
| August 31        | OPENAI *CHATGPT SUBSCR SAN FRANCISCO |                 | 20.00<br>UNITED STATES DOLLAR<br>AUD 31.59 includes conversion commission of AUD    | <b>31.59</b><br>.92      |
| September 1      | DIGITALOCEAN.COM                     | GROSVENOR PLACE | 44.00<br>UNITED STATES DOLLAR<br>AUD 69.49 includes conversion commission of AUD    | <b>69.49</b><br>2.02     |
| September 1      | VERCEL INC.                          | COVINA          | 20.00<br>UNITED STATES DOLLAR<br>AUD 31.59 includes conversion commission of AUD    | <b>31.59</b><br>.92      |
| September 1      | GOOGLE*CLOUD CWHLXW PYRMONT          |                 |   | <b>175.73</b>            |
| September 1      | SINCH MAILGUN                        | SAN ANTONIO     | 35.00<br>UNITED STATES DOLLAR<br>AUD 55.28 includes conversion commission of AUD    | <b>55.28</b><br>1.61     |
| September 1      | DIGITALOCEAN.COM                     | GROSVENOR PLACE | 29.80<br>UNITED STATES DOLLAR<br>AUD 47.07 includes conversion commission of AUD    | <b>47.07</b><br>1.37     |
| September 1      | SINCH MAILGUN                        | SAN ANTONIO     | 15.00<br>UNITED STATES DOLLAR<br>AUD 23.69 includes conversion commission of AUD    | <b>23.69</b><br>.69      |
| September 1      | MONGODBCLOUD WCT OP... DUBLIN        |                 | 426.45<br>UNITED STATES DOLLAR<br>AUD 672.44 includes conversion commission of AUD  | <b>672.44</b><br>19.59   |
| September 1      | MONGODBCLOUD TESLA ... DUBLIN        |                 | 829.97<br>UNITED STATES DOLLAR<br>AUD 1308.73 includes conversion commission of AUD | <b>1,308.73</b><br>38.12 |
| September 2      | AMAZON WEB SERVICES                  | SYDNEY          |   | <b>126.34</b>            |
| September 2      | AMAZON WEB SERVICES                  | SYDNEY          |   | <b>2,465.03</b>          |
| September 2      | AMAZON WEB SERVICES                  | SYDNEY          |   | <b>2,463.33</b>          |
| September 2      | AMAZON WEB SERVICES                  | SYDNEY          |   | <b>66.73</b>             |
| September 2      | AMAZON WEB SERVICES                  | SYDNEY          |   | <b>66.24</b>             |
| September 3      | TWILIO SENDGRID                      | SAN FRANCISCO   | 19.95<br>UNITED STATES DOLLAR<br>AUD 31.70 includes conversion commission of AUD    | <b>31.70</b><br>.92      |
| September 3      | GITBOOK PLUS                         | COVINA          | 179.00<br>UNITED STATES DOLLAR<br>AUD 283.64 includes conversion commission of AUD  | <b>283.64</b><br>8.26    |



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|------------------|--------------------------------------|---------------|---|-----------------|
| September 4      | HOVER                                | STARKVILLE    | 24.74<br>UNITED STATES DOLLAR                     | <b>39.20</b>    |
|                  |                                      |               | AUD 39.20 includes conversion commission of AUD   | 1.14            |
| September 4      | HELIUS                               | CLAYMONT      | 49.00<br>UNITED STATES DOLLAR                     | <b>77.64</b>    |
|                  |                                      |               | AUD 77.64 includes conversion commission of AUD   | 2.26            |
| September 4      | CURSOR, AI POWERED IDE NEW YORK      |               | 20.00<br>UNITED STATES DOLLAR                     | <b>31.69</b>    |
|                  |                                      |               | AUD 31.69 includes conversion commission of AUD   | .92             |
| September 4      | FIGMA                                | SAN FRANCISCO | 44.00<br>UNITED STATES DOLLAR                     | <b>69.73</b>    |
|                  |                                      |               | AUD 69.73 includes conversion commission of AUD   | 2.03            |
| September 4      | PIPEDREAM, INC.                      | SAN FRANCISCO | 45.00<br>UNITED STATES DOLLAR                     | <b>71.31</b>    |
|                  |                                      |               | AUD 71.31 includes conversion commission of AUD   | 2.08            |
| September 5      | KALEIDO, INC.                        | RALEIGH       | 2,118.95<br>UNITED STATES DOLLAR                  | <b>3,358.23</b> |
|                  |                                      |               | AUD 3358.23 includes conversion commission of AUD | 97.81           |
| September 5      | TALLY.SO                             | GENT          | 29.00<br>UNITED STATES DOLLAR                     | <b>45.74</b>    |
|                  |                                      |               | AUD 45.74 includes conversion commission of AUD   | 1.33            |
| September 6      | ERASER.IO                            | SAN FRANCISCO | 9.60<br>UNITED STATES DOLLAR                      | <b>15.14</b>    |
|                  |                                      |               | AUD 15.14 includes conversion commission of AUD   | .44             |
| September 6      | ZOHO-WORKPLACE                       | SINGAPORE     | 52.19<br>SINGAPORE DOLLAR                         | <b>64.06</b>    |
|                  |                                      |               | AUD 64.06 includes conversion commission of AUD   | 1.87            |
| September 7      | PM2 PLUS                             | PARIS         | 69.00<br>UNITED STATES DOLLAR                     | <b>108.84</b>   |
|                  |                                      |               | AUD 108.84 includes conversion commission of AUD  | 3.17            |
| September 7      | ANTHROPIC: CLAUDE TEAM SAN FRANCISCO |               |   | <b>577.94</b>   |
| September 7      | REBRANDLY.COM                        | DUBLIN        | 14.00<br>UNITED STATES DOLLAR                     | <b>22.08</b>    |
|                  |                                      |               | AUD 22.08 includes conversion commission of AUD   | .64             |
| September 9      | IPINFO.IO                            | SEATTLE       | 99.00<br>UNITED STATES DOLLAR                     | <b>154.77</b>   |
|                  |                                      |               | AUD 154.77 includes conversion commission of AUD  | 4.51            |
| September 10     | FILLOUT.COM                          | BEAVERTON     | 89.00<br>UNITED STATES DOLLAR                     | <b>139.03</b>   |
|                  |                                      |               | AUD 139.03 includes conversion commission of AUD  | 4.05            |
| September 10     | WEBFLOW.COM                          | SAN FRANCISCO | 19.80<br>UNITED STATES DOLLAR                     | <b>30.93</b>    |
|                  |                                      |               | AUD 30.93 includes conversion commission of AUD   | .90             |
| September 10     | REBRANDLY.COM                        | DUBLIN        | 39.00<br>UNITED STATES DOLLAR                     | <b>60.92</b>    |
|                  |                                      |               | AUD 60.92 includes conversion commission of AUD   | 1.77            |
| September 11     | WEBFLOW.COM                          | SAN FRANCISCO | 31.90<br>UNITED STATES DOLLAR                     | <b>49.86</b>    |
|                  |                                      |               | AUD 49.86 includes conversion commission of AUD   | 1.45            |
| September 11     | ANTHROPIC: CLAUDE TEAM SAN FRANCISCO |               |   | <b>173.13</b>   |
| September 11     | FILLOUT.COM                          | BEAVERTON     | 100.00<br>UNITED STATES DOLLAR                    | <b>156.30</b>   |
|                  |                                      |               | AUD 156.30 includes conversion commission of AUD  | 4.55            |
| September 13     | AIRTABLE.COM/BILL                    | SAN FRANCISCO | 54.00<br>UNITED STATES DOLLAR                     | <b>83.91</b>    |
|                  |                                      |               | AUD 83.91 includes conversion commission of AUD   | 2.44            |



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|--|---------------------------------------|--|------------------|
| September 14   | RETOOL PRO SAN FRANCISCO              | 50.00<br>UNITED STATES DOLLAR                    | <b>77.70</b>     |
|  |                                       | AUD 77.70 includes conversion commission of AUD  | 2.26             |
| August 20  | ADOBE Adobe Systems SAGGART           |  | <b>96.99</b>     |
| August 28  | SCRIBD INC**626454797 SAN FRANCISCO   | 9.76<br>UNITED STATES DOLLAR                     | <b>15.45</b>     |
|  |                                       | AUD 15.45 includes conversion commission of AUD  | .45              |
| September 1  | VULTR BY CONSTANT 00000 WEST PALM BEA | 226.27<br>UNITED STATES DOLLAR                   | <b>356.79</b>    |
|  |                                       | AUD 356.79 includes conversion commission of AUD | 10.39            |
| September 1  | GOOGLE*GSUITE ACCEPTIFY CC GOOGLE.COM |  | <b>64.90</b>     |
| September 1  | INTL*ALIYUN.COM AlipayS SINGAPORE     | .65<br>UNITED STATES DOLLAR                      | <b>1.03</b>      |
|  |                                       | AUD 1.03 includes conversion commission of AUD   | .03              |
| September 2  | AMAZON WEB SERVICES SYDNEY            |  | <b>2,482.47</b>  |
| September 4  | ADOBE Adobe Systems SAGGART           |  | <b>31.99</b>     |
| September 5  | ADOBE Adobe Systems SAGGART           |  | <b>76.99</b>     |
| Total of New Standard Transactions for MALCOLM LAURENCE RAMSAY |                                       |  | <b>18,802.44</b> |



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Page 7 of 7

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## Card Member Offers and Information

### Manage your account online

Online Services provides you with the convenience of 24 hour access to your account details and online statements. Visit [americanexpress.com.au/online](https://americanexpress.com.au/online) to find out more and register.

### Need help with repayments?

If you're struggling to meet your repayments, support is available. Call us on **1300 660 562** — we're here to help.