



# American Express Platinum Reserve Credit Card

[americanexpress.com.au](http://americanexpress.com.au)

Customer Service  
1800 059 388

American Express Credit Card  
GPO Box 5159  
Sydney NSW 2001

## Statement of Account

Page 1 of 7

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

$$\begin{array}{r} \text{OPENING BALANCE} \\ 17,214.70 \end{array} - \begin{array}{r} \text{NEW CREDITS} \\ 17,214.70 \end{array} + \begin{array}{r} \text{NEW DEBITS} \\ 18,802.44 \end{array} = \begin{array}{r} \text{CLOSING BALANCE} \\ \mathbf{18,802.44} \end{array}$$

**Minimum Payment Due  
by October 11, 2025**

**\$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](http://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 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](http://americanexpress.com.au/cardsmart)

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### 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



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### INTEREST RATES

CATEGORY	ANNUAL INTEREST RATE
Purchases	23.99%
Cash advances	23.99%

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

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

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#### Your Account Payment Options



##### Pay your bill online

Visit [americanexpress.com.au/paybillonline](http://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](http://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](http://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

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.

#### 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.

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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 DETAILS

TRANSACTION DATE	TRANSACTION DETAILS	FOREIGN SPEND	AMOUNT (\$)
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#### New Payments

August 27	<b>ONLINE PAYMENT RECEIVED - THANKYOU W1863</b>		<b>10,214.70</b>
			<b>CR</b>
September 5	<b>ONLINE PAYMENT RECEIVED - THANKYOU W4521</b>		<b>7,000.00</b>
			<b>CR</b>
	<b>Total New Payments</b>		<b>17,214.70</b>
			<b>CR</b>

#### New Standard Transactions for: MALCOLM LAURENCE RAMSAY

Card Number xxxx-xxxxxx-32001

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



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



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



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



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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](http://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.