



# The Corporate Card Statement of Account

[www.americanexpress.co.in](http://www.americanexpress.co.in)  
American Express Banking Corp.  
Cybercity, Tower-C, DLF Bldg No. 8  
Sector-25, DLF City Ph II  
Gurgaon - 122002

Prepared For  
VITTAL KESHAV KAMKAR  
MINDTREE LIMITED

Membership Number  
XXXX-XXXXXX-71005

Statement Date  
15-Jun-2017

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Previous Balance		Payments & Credits		New Debits	=	Total Balance		Balance Due	Payment Due Date
0.00	-	0.00	+	2,131.00	=	2,131.00		2,131.00	6-Jul-2017

Statement includes payments and charges received by 15 Jun 17.

Thank you for using the American Express Card. We would appreciate receiving your payment of Rs. 2,131.00 by 6-Jul-2017. 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.

Dates and details of new activity

## New Domestic Transactions for VITTAL KESHAV KAMKAR

Card	XXXX-XXXXXX-71005	Amount Rs
May 23	AIR TRAVEL BUREAU LTD 1 BANGALORE VITTAL KAMKAR ID-RB700474-8	1,088.00
May 23	AIR TRAVEL BUREAU LTD 1 BANGALORE VITTAL KAMKAR ID-RB700475-9	1,043.00
Total of New Domestic Transactions for VITTAL KESHAV KAMKAR		2,131.00

Incorporated in the USA  
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## PAYMENT ADVICE

Please make crossed cheque payable to  
"AEBC Card No 3765-321643-71005"



VITTAL KESHAV KAMKAR  
MINDTREE LIMITED  
#1634 KOPPAD GALLI  
NEAR GOMBI GUDI  
BAILHONGAL,  
BAILHONGAL, KA 591102

Amount due in Rs

2,131.00

Mail payment to:

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

Incorporated in the USA



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## Cardmembership Information

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

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

**National Electronic Funds Transfer (NEFT)**- Make a payment towards your account via NEFT mentioning the full 15 digit card number. The NEFT details are as below

IFSC Code: SCBL0036020

Name of Bank & Branch: Standard Chartered Bank, Narain Manzil, 23 Barakhamba Road, New Delhi - 110001

Account Type: Current

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

**Crossed Cheque / Draft** -Please make your crossed cheque/draft payable to AEBC Card No. 37\*\* \*\*\*\*\*. Please mention your name and contact number on the reverse of the cheque.

**Drop Boxes** - For locations, Please refer to [www.americanexpress.co.in](http://www.americanexpress.co.in)

**By Mail** - Please send your payment to American express Banking Corp., Cyber City, Tower C, DLF Bldg No. 8, Sector 25, DLF City Phase II, Gurgaon - 122002.

**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 Electronic Clearing System (ECS) 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** - Total amount of Foreign Currency charges shown include the Currency Conversion Factor Assessment of 3.5% plus applicable service tax.

**Permanent Account Number (PAN)** - AAGCA9055N

**Service Tax** - (Service tax Registration Number: AAGCA9055NST001; Category: Credit Card, Debit Card, Charge card or Other Payment Card Service) - With effect from 1st June 2016, the service tax @ 15% (inclusive of 'Swachh Bharat Cess' @ 0.5% and 'Krishi Kalyan Cess' @ 0.5%) is applicable on fees and other service charges. It may further be noted that 'Swachh Bharat Cess' @ 0.5% is not claimable as input credit.

**We are here to help** - For any information or assistance, please call our 24 hr Corporate Services Helpline at:

All India Toll-free - **1800 419 1222** or **(0124) 280 1222**  
(Dial +91 124 2801222 when calling from overseas)



## Mandatory Disclosures

The following are important disclosures on Due Date, Delinquency Fee, Annual Fee, Billings Dispute Resolution and Grievance Redressal Escalation on your American Express Corporate Card.

### Due date and charges:

All charges are due immediately upon receipt of monthly Statement of Account, payable by the due date given on the statement. In the event of non-receipt of monthly statement, the Cardmember is required to make full payment of the Charges within 21 days of incurring the Charge on basis of the Cardmember's copy of the Record of Charges (ROC), or earlier, if requested by American Express.

**Indicative Example:** For a monthly statement dated January 13, 2013, the total amount payable by the due date is Rs. 12,000. Then the Cardmember is required to pay the full amount of Rs. 12,000 on or before the Payment Due Date.

Failure to make the payment in full, as indicated above, will attract a delinquency charge as described below.

### Delinquency Fee:

A delinquency fee is levied at the rate of 3.5% on the unpaid balance (with a minimum monthly delinquency of Rs.100). Delinquency fee is levied if American Express does not receive payment in full of the charges shown on the monthly statement by the payment due date. Unpaid Delinquency Fee will itself be treated as overdue amount and will be further subject to Delinquency Fee.

**Sample Illustration:** A Cardmember has a total amount due of Rs. 12,000 payable by Due Date. If the Cardmember does not pay this full amount by the Due Date, the Delinquency Fee that will appear in the next month's Statement of account and will be calculated as:  $3.5\% \times 12,000 = \text{Rs. } 420$ . Thus the Cardmember would be charged Rs. 420, which is the Delinquency Fee payable.

Assuming that the total outstanding (Rs. 12,420 = Rs. 12,000 + Rs. 420) is still not paid on the next due date, the entire amount of Rs. 12,420 will attract the delinquency fee and this would appear in the next month's Statement of Account. This delinquency fee would again be calculated as:  $3.5\% \times 12,420 = \text{Rs. } 434.7$ .

Please note that the delinquency fee stated in the example above is exclusive of service tax. Service tax will be billed on the delinquency fee charged as per applicable rates.

### Annual Fee:

An annual membership fee of Rs. 2,100 and Rs. 3,100 is applicable and charged every year for the American Express Corporate Card and the American Express Gold Corporate Card respectively. For details on standard annual fees please refer to the schedule of charges given in the Most Important Terms and Conditions document available at [www.americanexpress.co.in/mitc](http://www.americanexpress.co.in/mitc)

### Billing Disputes Resolution:

Any discrepancies on the monthly statement of the Corporate Card Account must be informed to American Express by calling the 24 hours Corporate Services Helpline numbers or submitted to American Express in writing within 60 days of the date of statement. American Express would take reasonable steps to assist the Cardmember by providing information in relation to charges to the Card Account. If the Cardmember does not notify American Express of an error or omission in the statement within 60 days of the date of statement, the statement will be conclusively settled to be complete and correct except for any amount, which has been improperly credited to the account.

**Grievances Redressal Escalation:** If the Cardmember is unsatisfied with the response received, the Cardmember can address the grievance to: Ms. Gunjan Nayyar/ Ms. Himani Badola, Executive Correspondence Unit, American Express Banking Corp., Cyber City Tower C, DLF Bldg No. 8, Sector - 25, DLF City Ph II, Gurgaon - 122002, Phone No. 0124-3362172/2027

For escalation of grievances, the same can be addressed to: Mr. Rajiv Bathla, Head of Operations, American Express Banking Corp., Cyber City Tower C, DLF Bldg No. 8, Sector - 25, DLF City Ph II, Gurgaon - 122002 (Haryana). Email: [Head-Customerservicesindia@aexp.com](mailto:Head-Customerservicesindia@aexp.com)

If you are not satisfied with the response or if you have not received a response from us within a month, you may approach the Banking Ombudsman for redressal. Please visit [www.rbi.org.in](http://www.rbi.org.in) for details.

Any Charges mentioned anywhere in these disclosures are exclusive of the applicable Service Tax which is billed along with the fee that appears on the billing statement and is levied as per the applicable Service Tax. To know more about the most important terms and conditions, please log onto [www.americanexpress.co.in](http://www.americanexpress.co.in)