



American Express Cobalt Card Statement of Account

americanexpress.ca
Customer Service:
1-800-869-3016 (toll free)
From outside of
Canada/U.S.
(call collect):
905-474-0870
Amex Bank of Canada
P.O. Box 3204, Stn F
Toronto (ON), M1W 3W7

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Prepared For
YU-CHIEH WANG

Account Number
XXXX XXXXX3 81004

Opening Date
Jan 14, 2023

Closing Date
Feb 13, 2023

ACCOUNT SUMMARY

Previous Balance	\$993.29	Credit Limit	\$6,000.00
Less Payments	\$3,716.98	Available Credit Limit	\$5,827.09
Less Other Credits	\$81.99	Available Cash Limit	\$1,200.00
Plus Interest	\$0.00		
Plus Purchases	\$2,965.60		
Plus Fees	\$12.99		
Plus Credit Advances	\$0.00		
Plus Other Charges	\$0.00		
Equals New Balance	\$172.91		

To request a credit line increase, please go to americanexpress.com/canada/request-limit-increase or call the number on the back of your card.

Minimum Amount Due on Mar 6, 2023 \$10.00

Payment Period Remaining

If each month you pay the Minimum Amount Due only 1 Year(s) 6 Month(s)

Statement includes payments and charges received by Feb 13, 2023

We will request \$172.91 from your financial institution account on the payment due date.

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AMERICAN EXPRESS

PRE-AUTHORIZED PAYMENT PLAN

THIS STATEMENT IS FOR YOUR INFORMATION ONLY.

Account Number XXXX XXXXX3 81004
Payment Due Date Mar 6, 2023

We will request payment from your financial institution account on the Payment Due Date.

YU-CHIEH WANG
APT 1807
10410 102 AVE NW
EDMONTON AB T5J0E9



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Your Transactions

Transaction Date	Posting Date	Details	Amount (\$)
New Payments			
Jan 14	Jan 14	PAYMENT RECEIVED - THANK YOU Reference AT230140003000010004238	-993.29
Jan 16	Jan 16	American Express Travel Reference AT230160002000010000238	-81.99
Feb 3	Feb 3	PAYMENT RECEIVED - THANK YOU Reference 10000000010202999848420	-10.00
Feb 11	Feb 11	PAYMENT RECEIVED - THANK YOU Reference AT230420005000010002582	-2,713.69
Total of Payment Activity			-3,798.97

New Transactions for YU-CHIEH WANG

Jan 13	Jan 14	DAGU RICE NOODLE 001 EDMONTON	31.37
Jan 14	Jan 15	RAMEN MISOYA EDMONTON 4 EDMONTON	22.00
Jan 15	Jan 15	UBER TRIP TORONTO	16.82
Jan 15	Jan 16	COCO FRESH TEA JUICE 0 EDMONTON	14.99
Jan 16	Jan 17	All Nippon Airways C AM Toronto ROUTING: FROM: EDMONTON INTERNATI TO: VANCOUVER INTERNAT CARRIER: AC CLASS: G TO: TOKYO NARITA APT CARRIER: NH CLASS: K TO: VANCOUVER INTERNAT CARRIER: NH CLASS: K TO: EDMONTON INTERNATI CARRIER: AC CLASS: G TICKET NUMBER: 2051609458989 PASSENGER NAME: WANG/YUCHIEH MR	1,545.22
Jan 16	Jan 18	BEIJING HOUSE EDMONTON	48.24



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Transaction Date	Posting Date	Details	Amount (\$)
Jan 17	Jan 19	COSMIC PIZZA & DONAIR EDMONTON	4.31
Jan 18	Jan 18	JETSTAR JAPAN CO. LTD. CHIBA PREF. JAPANESE YEN 14,490 @ 0.01073 ROUTING: FROM: OSAKA KANSAI INTL TO: TOKYO NARITA APT CARRIER: GK CLASS: N TICKET NUMBER: GNJCMN PASSENGER NAME: wang/Yu-Chieh	155.45
Jan 18	Jan 19	PEACH AVIATION PEACH AV JAPAN JAPANESE YEN 10,090 @ 0.01073	108.25
Jan 19	Jan 21	COSMIC PIZZA & DONAIR EDMONTON	35.67
Jan 20	Jan 21	RAMEN MISOYA EDMONTON 4 EDMONTON	96.60
Jan 21	Jan 21	SPOTIFY STOCKHOLM	10.49
Jan 21	Jan 22	QUICKLY 104 ST 001 EDMONTON	6.92
Jan 22	Jan 24	LIU YI SHOU HOT POT EDM EDMONTON	51.36
Jan 24	Jan 26	SAVE ON FOODS #6613 EDMONTON	22.09
Jan 25	Jan 27	JTRWEB JAPAN TOKYO JAPANESE YEN 23,000 @ 0.01063	244.57
Jan 26	Jan 27	YUNSHANG & YANG'S 41199 EDMONTON	22.62
Jan 27	Jan 28	PARKING PPL TORONTO	16.00
Jan 30	Jan 31	DORINKU EDMONTON	26.27
Jan 30	Jan 31	COSMIC PIZZA & DONAIR EDMONTON	17.85
Jan 31	Jan 31	MADE BY MARCUS BREWERY Edmonton	14.50
Jan 31	Feb 2	#277 SPORT CHEK 0088990 EDMONTON	66.14
Feb 1	Feb 1	FANTUAN DELIVERY BURNABY	48.08
Feb 1	Feb 2	SHOPPERS DRUG MART #237 EDMONTON	25.18
Feb 2	Feb 3	IMPARK00020151H 844-309-1028	20.50
Feb 4	Feb 6	DAGU RICE NOODLE 001 EDMONTON	33.18
Feb 6	Feb 6	UBER EATS TORONTO	42.00
Feb 7	Feb 8	CPC / SCP 573310 EDMONTON	1.34
Feb 8	Feb 9	DAGU RICE NOODLE 001 EDMONTON	7.34
Feb 8	Feb 9	YUNSHANG & YANG'S 41199 EDMONTON	22.31
Feb 8	Feb 10	VALLEY LIQUOR HOUSE VAL EDMONTON	28.02
Feb 10	Feb 11	AMZN MKTP CA*XW9QB7L13 WWW.AMAZON.CA	27.29
Feb 10	Feb 12	SNOW VALLEY GUEST SERVI EDMONTON	25.20
Feb 10	Feb 12	BEIJING HOUSE EDMONTON	52.83
Feb 11	Feb 12	MR. BARBER DOWNTOWN 412 EDMONTON	35.28
Feb 12	Feb 13	DORINKU EDMONTON	19.32
Total of New Transactions for YU-CHIEH WANG			2,965.60



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YU-CHIEH WANG	XXXX XXXXX3 81004	Jan 14, 2023	Feb 13, 2023

Your Transactions

Transaction Date	Posting Date	Details	Amount (\$)
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Other Account Transactions

Feb 13	Feb 13	MEMBERSHIP FEE INSTALLMENT	12.99
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Total of Other Account Transactions			12.99
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About Your Credit Limit

Please refer to page 1 of this statement for your Credit Limit.

About Your Interest Rates

Category	Daily Periodic Rate 31 Billing days this Period	Interest	Current Annual Interest Rate	Annual Interest Rates		
				Preferred	Standard	Basic
Purchases	0.0575%	0.00	20.99%	20.99%	23.99%	26.99%
Funds Advance	0.0603%	0.00	21.99%	21.99%	23.99%	26.99%
Amex Cheques/Balance Transfers	0.0657%	0.00	23.99%	23.99%	26.99%	21.99%
		\$0.00				



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About Your Statement

Payment Period Remaining - This is an estimate of the time it will take for you to pay off the New Balance shown on this statement if you make no additional charges using this Card and each month you pay the Minimum Amount Due only. For additional information including the way we determine the estimate, please visit americanexpress.ca/paymentperiod.

Minimum Payment - The Minimum Payment is the lesser of (1) or (2), calculated as follows:

(1) the total of: (a) any previously billed minimum payment that remains unpaid on the Closing Date of the statement + (b) if applicable, installment amounts (including installment fees) charged on the billing statement PLUS (for non-Quebec residents): (c) \$10 + (d) Interest, Overlimit fees and Dishonoured Payment fees; or (for Quebec residents whose accounts were opened on or after August 1, 2019): (c) 5% of the remaining balance owing that month. (for Quebec residents whose accounts were opened prior to August 1, 2019): (c) 2% for the statements dated on or after April 1, 2020, and the following percentages apply for statements dated on or after the following dates: August 1, 2020 - 2.5%; August 1, 2021 - 3%; August 1, 2022 - 3.5%; August 1, 2023 - 4%; August 1, 2024 - 4.5%; August 1, 2025 - 5%. OR
(2) the entire new balance of the billing statement. If your primary address changes to or from Quebec, the applicable minimum due calculation will take effect on your next statement.

Transaction / Posting Date - If the transaction date is not available, the posting date will be used as the transaction date and will be shown with an asterisk (*).

Charges Made in Foreign Currencies - All foreign currency charges and refunds have been converted into Canadian dollars by our affiliate on the date we processed the charge or refund. Unless your charge or refund was in U.S. dollars, it has been converted through U.S. dollars, by converting the charge or refund amount into U.S. dollars and then by converting that U.S. dollar amount into Canadian dollars. Unless required by law or used by custom, conversion rates are based on interbank rates selected from customary industry sources on the weekday prior to the processing date (except January 1 and December 25), which we increase by a single conversion commission of 2.5%. Any conversion commission we apply to the original charge will not be returned on a refund. Charges converted by third parties prior to being submitted to us have been at rates selected by them.

Interest - You may pay the entire New Balance of your account at any time. Interest is calculated daily and is charged to your account on the last day of the billing period. Interest on a purchase applies from and including the transaction date or from and including the first day of the billing period in which the purchase is first charged to your account, if that date is later, until the day we receive payment in FULL. However, there is a grace period of 21 days on new purchases (for residents of Quebec, this applies to all purchases) from the Closing Date on your statement if we receive payment in FULL by the Payment Due Date and if we do not, up to 25 days for new purchases on your next statement. Interest will be charged on any previous balances during this period, subject to any interest-free grace period that may still apply. There is no interest-free grace period for funds advances, Amex cheques and balance transfers if offered. Please refer to your Cardmember Agreement, Information Box and Disclosure Statement for a detailed explanation of the calculation and application of interest charges.

Interest Rates - Please see About Your Interest Rates for information on the rates that applied during this period.

Credit Advances - This subtotal includes funds advances, Amex cheques and balance transfers.

Billing Errors - If you have a complaint, problem or dispute with this statement or any charge on it, contact us immediately but in any event within 21 days of the Closing Date of this statement. Otherwise, this statement will be considered accurate except for any amount which has been improperly credited to the account and you may not later make a claim against us in respect of any item on this statement. Subject to the Cardmember Agreement, if you contact us as required, we will take all reasonable and appropriate steps to provide the information you request or attempt to resolve the dispute.

Payments - Payments may be made using the Electronic Payment Program from American Express by Pre-authorized Payment Plan, Pay by Phone, Pay by Online Services or Pay by Voice Response and is subject to the terms, conditions and restrictions in the Electronic Payment Program Agreement. The Pre-authorized Payment Plan is available for future statements only unless the front page of this statement indicates you are already enrolled. Subject to the Electronic Payment Program Agreement and availability of the services, you can request a same day payment prior to 8pm Eastern Time or schedule a future payment from your Canadian dollar deposit account. However, your first payment can only be scheduled 3 calendar days after enrollment. To enroll, login to Online Services or call the customer service number on this statement for Pay by Phone or Pay by Voice Response. For details visit americanexpress.ca/paymentmethods. We reserve the right without notice to restrict or cancel availability of the Electronic Payment Program, limit the number or frequency of payments or restrict scheduling a future payment within a certain time period or if the account is past due. Payments may be made using telephone or internet banking facilities through participating financial institutions, at a branch or ATM. Check with your institution for processing delays. Payments will be sent by your financial institution to us within 3 to 5 business days and your account will not be credited until we receive a payment. It is your responsibility to make payment arrangements and ensure that sufficient funds are available in the deposit account. We will reverse a payment if it is returned or dishonoured for any reason and a dishonoured payment fee will apply.

Recurring Charges - We update your card information with participating recurring billing merchants. Details at americanexpress.ca/recurringcharges. Call us about your choices.



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Membership Rewards

Account Summary from 01/14/2023 to 02/13/2023

Previous Points Balance	Points Earned	Bonus Points	Points Adjustments	Points Redeemed	New Points Balance	Rewards Number
8,042	7,372	2,500	0	8,199	9,715	CM02276310

Points Earned	Card Type	Card Number	No. of Points
	Cobalt Card	XXXX XXXXX3 81004	7,372
		Total Points Earned	7,372

Summary of Points on Accelerated Earn Rate Categories

Date	Description	Qualifying Purchases	No. of Points
3 pts/\$1 Eligible Streaming		\$10.49	31
01/21/2023	SPOTIFY STOCKHOLM	\$10.49	31
5 pts/\$1 Eligible Food/Drink		\$90.08	450
02/01/2023	FANTUAN DELIVERY BURNABY	\$48.08	240
02/06/2023	UBER EATS TORONTO	\$42.00	210
5 pts/\$1 Eligible Food/Drink		\$549.77	2,750
01/14/2023	DAGU RICE NOODLE 001 EDMONTON	\$31.37	157
01/15/2023	RAMEN MISOYA EDMONTON 4 EDMONTON	\$22.00	110
01/16/2023	COCO FRESH TEA JUICE 0 EDMONTON	\$14.99	75
01/18/2023	BELJING HOUSE EDMONTON	\$48.24	241
01/19/2023	COSMIC PIZZA & DONAIR EDMONTON	\$4.31	22
01/21/2023	COSMIC PIZZA & DONAIR EDMONTON	\$35.67	178
01/21/2023	RAMEN MISOYA EDMONTON 4 EDMONTON	\$96.60	483
01/22/2023	QUICKLY 104 ST 001 EDMONTON	\$6.92	35
01/24/2023	LIU YI SHOU HOT POT EDM EDMONTON	\$51.36	257
01/26/2023	SAVE ON FOODS #6613 EDMONTON	\$22.09	110
01/27/2023	YUNSHANG & YANG'S 41199 EDMONTON	\$22.62	113
01/31/2023	DORINKU EDMONTON	\$26.27	131
01/31/2023	COSMIC PIZZA & DONAIR EDMONTON	\$17.85	89
01/31/2023	MADE BY MARCUS BREWERY Edmonton	\$14.50	73
02/06/2023	DAGU RICE NOODLE 001 EDMONTON	\$33.18	166
02/09/2023	DAGU RICE NOODLE 001 EDMONTON	\$7.34	37
02/09/2023	YUNSHANG & YANG'S 41199 EDMONTON	\$22.31	112
02/12/2023	BELJING HOUSE EDMONTON	\$52.83	264
02/13/2023	DORINKU EDMONTON	\$19.32	97
2 pts/\$1 Eligible Travel/Transit		\$1,825.74	3,652
01/15/2023	UBER TRIP TORONTO	\$16.82	34
01/17/2023	All Nippon Airways C AM Toronto	\$1,545.22	3,090
01/18/2023	JETSTAR JAPAN CO. LTD. CHIBA PREF.	\$155.45	311
01/19/2023	PEACH AVIATION PEACH AV JAPAN	\$108.25	217
	Points Earned on Accelerated Categories		6,883

Bonus Points	Description	No. of Points
	Bonus Points	2,500
	Total Bonus Points	2,500

Points Redeemed	Request Date	Program Name	Partner Membership Number	No. of Points	Conversion Rate
	01/15/2023	American Express Travel	ZGZCML-1	-8,199	1.00
		Total Points Redeemed		- 8,199	



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Log on to your account or register for online services at membershiprewards.ca to get your up-to-date Membership Rewards point balance, view our latest offers, and redeem for hundreds of rewards from merchandise and gift cards to travel and more.

Any rewards activity that may have occurred on the closing date of this billing statement will appear on your next rewards summary. Details of this activity are available via Online Services at www.americanexpress.ca or by calling the Customer Service number on back of your Card.