



American Express® Gold Card

KHURSHEED AHMAD
Closing Date 12/19/21
Account Ending 9-93002

p. 1/8

Customer Care: 1-800-327-2177
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$1,126.80**

Payment Due Date **01/13/22**

Late Payment Warning: If we do not receive your payment by the Payment Due Date of 01/13/22, you may have to pay a late fee of up to \$40.00.

Membership Rewards® Points

Available and Pending as of 11/30/21

351,515

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Pay In Full

Previous Balance	\$384.46
Payments/Credits	-\$697.04
New Charges	+\$1,439.38
Fees	+\$0.00
New Balance	= \$1,126.80

Pay Over Time and/or Cash Advance

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Pay Over Time Charges	+\$0.00
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total

Previous Balance	\$384.46
Payments/Credits	-\$697.04
New Charges	+\$1,439.38
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$1,126.80**

Pay Over Time Limit \$35,000.00
Available Pay Over Time Limit \$35,000.00

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section to find your Renewal Notice on your Membership, which renews next month, and to find any other communications on **pages 7 - 8**.

For more information on your Pay Over Time Limit and your purchasing options, please see **page 5**

Please note, your preset spending limit is \$3,600.00. You have spent \$1,126.80.

American Express Has Your Back

During these times, American Express has your back. We're providing new ways to earn rewards for shopping, dining, and more. Create or visit your online account at americanexpress.com, or login to the Amex Mobile® App, to keep up-to-date with our latest news & enroll in Amex Offers curated just for you.

Have questions? You can contact us by using the phone number on the back of your card or online via Live Chat.

↓ 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



Pay by Phone

1-800-472-9297

Account Ending 9-93002

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

KHURSHEED AHMAD
10 ALAMO LN
ALAMO CA 94507-1355

Payment Due Date
01/13/22

Amount Due
\$1,126.80

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

AMERICAN EXPRESS
PO BOX 96001
LOS ANGELES CA 90096-8000



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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 financial 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 for Pay Over Time and/or Cash Advance balances 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. If you have Pay Over Time, we will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date. If you have Pay Over Time Select: we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.

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 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

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

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
- 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 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.



American Express® Gold Card

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KHURSHEED AHMAD
Closing Date 12/19/21

Account Ending 9-93002



Customer Care & Billing Inquiries

International Collect
Lost or Stolen Card
Cash Advance at ATMs Inquiries
Large Print & Braille Statements

1-800-327-2177

1-336-393-1111
1-800-992-3404
1-800-CASH-NOW
1-800-327-2177

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-327-2177**



Website: americanexpress.com

Customer Care & Billing Inquiries

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

PO BOX 96001
LOS ANGELES CA
90096-8000

Payments and Credits

Summary

	Pay In Full	Pay Over Time / Cash Advance ♦	Total
Payments	\$0.00	\$0.00	\$0.00
Credits			
KHURSHEED AHMAD 9-93002	-\$697.04	\$0.00	-\$697.04
Total Payments and Credits	-\$697.04	\$0.00	-\$697.04

Detail

*Indicates posting date

Credits	Amount
12/06/21* KHURSHEED AHMAD Points for Amex Trvl	-\$697.04

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
KHURSHEED AHMAD 9-93002	\$952.57	\$0.00	\$952.57
BABAR PERVEZ 9-91030	\$486.81	\$0.00	\$486.81
Total New Charges	\$1,439.38	\$0.00	\$1,439.38

Detail



KHURSHEED AHMAD

Card Ending 9-93002


Foreign
Spend

Amount

11/24/21	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
11/25/21	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
12/05/21	PwP AMERICAN EXPRESS TRAVEL ALASKA AIRLINES From: N.Y. NEWARK INTL A To: SAN FRANCISCO INTL N.Y. J F KENNEDY I Ticket Number: 02776808387286 Passenger Name: AHMAD/ARMAN R Document Type: PASSENGER TICKET	SEATTLE	WA	\$697.04
12/11/21	FASTRAK CSC TOLLS 415-486-8655	OAKLAND	CA	\$25.00
12/13/21	ROTTEN ROBBIE 9258370685	ALAMO	CA	\$100.00
12/17/21	8999 SAN RAMON RD 57444152300 9258284820	DUBLIN	CA	\$124.55

Continued on reverse

Detail Continued

				Foreign Spend	Amount
	BABAR PERVEZ Card Ending 9-91030				
				Foreign Spend	Amount
11/18/21	EIG*BLUEHOST.COM 5224765 84606 BLUEHOST	888-401-4678	UT		\$38.17
11/20/21	RGN REGUS OFFICE SERVI	844-576-0466		46.20 Canadian Dollars	\$36.70
11/23/21	IN *DTC COMPUTER SUPPLIES CORPORATION 9094667680	RANCHO CUCAMONGA	CA		\$74.44
12/14/21	IN *DTC COMPUTER SUPPLIES CORPORATION 9094667680	RANCHO CUCAMONGA	CA		\$337.50

Fees

	Amount
Total Fees for this Period	\$0.00

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.

2021 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2021	\$183.00
Total Interest in 2021	\$0.00

Interest Charge Calculation

Days in Billing Period: 31

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time	10/08/2021		22.99% (v)	\$0.00	\$0.00
Cash Advances	05/01/2019		25.24% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate



Information on Pay Over Time and Purchasing Options

Pay Over Time Limit: \$35,000.00

The total of your Pay Over Time and/or Cash Advance balance and Plan balance cannot exceed your Pay Over Time Limit. No charge will be added to a Pay Over Time balance if it would cause the total of your Pay Over Time, Cash Advance, and Plan balances to go over your Pay Over Time Limit. **This is not a spend limit.** We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is accurate as of your statement date. This Limit is the remaining amount that you can add to the total of your Pay Over Time, Cash Advance, and/or Plan balances. Remember that you can continue to create plans for purchases that are currently in your Pay Over Time balance even if you have reached your Pay Over Time Limit. Your total Cash Advance balance is subject to your Cash Advance Limit, which you can find in your Cardmember Agreement. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able use your Available Pay Over Time Limit.

**IMPORTANT NOTICES****Renewal Notice**

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

Please refer to page 2 for further important information regarding your account

Payment Information: All charges made on this card, that are not included in a Pay Over Time and/or Cash Advance balance, are due and payable by the Payment Due Date.

Annual Membership Fee: The annual membership fee for your Account is \$250.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on page 3 to cancel your Account.

Plan Fee (Fixed Finance Charge): The Plan It feature will be in effect when your Account renews unless we tell you otherwise. Your Plan Fee for purchase amounts in a Pay Over Time balance will be a monthly fee up to 1.33% of each purchase amount moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase amount, and other factors. Your Plan Fee for purchase amounts in a Pay In Full balance will be a monthly fee up to 1.33% of each purchase amount moved into a plan based on the plan duration, the APR that applies to the Pay Over Time feature at the time you create the plan, and other factors. If you have active plans, further details can be found in the Plan It section.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to a Pay Over Time Feature if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time feature(s) on your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. If you are enrolled in a Feature or have a Feature balance, the APRs that apply will be noted below as of the Closing Date of this statement.

(v) Indicates variable rate

* Indicates variable penalty APR will not exceed 29.99%

Pay Over Time

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	10/08/2021		Prime + 19.74%	22.99% (v)
Penalty	10/08/2021		Prime + 26.74%*	29.99% (v)*

Cash Advances

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	05/01/2019		Prime + 21.99%	25.24% (v)

IMPORTANT NOTICES continued**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 online at 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.