

**Business Platinum Card**

TUR  
 ERWIN CESPEDES  
 Closing Date 09/22/23 Next Closing Date 10/24/23  
 Account Ending 9-11003

p. 1/10

**Customer Care:** 1-800-492-8468  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

**New Balance** **\$2,194.33**  
**Minimum Payment Due** **\$2,074.43**  
**Payment Due Date** **10/18/23**

**Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 10/18/23, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	5 months	\$165

If you would like information about credit counseling services, call 1-888-733-4139.

- ➔ See page 2 for important information about your account.
- ➔ Please refer to the **IMPORTANT NOTICES** section on **pages 7 - 9.**
- ➔ For information on your Pay Over Time feature and limit, see **page 4**
- ➔ Learn how your Statement changes when you use your Pay Over Time feature, refer to the page at the end of this statement.
- ⓘ Welcome to American Express!

↓ 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/  
business

**Pay by Phone**  
1-800-472-9297

**Account Ending 9-11003**

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

ERWIN CESPEDES  
 TUR  
 3243 BLUE LOBELIA  
 NEW BRAUNFELS TX 78130-0174

Payment Due Date  
**10/18/23**  
 New Balance  
**\$2,194.33**  
 Minimum Payment Due  
**\$2,074.43**

**Visit**  
**www.membershiprewards.com**

**Account Summary****Pay In Full Portion**

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$1,344.43
Fees	+\$695.00
New Balance =	\$2,039.43

**Pay Over Time Portion**

Previous Balance	\$0.00
Payments/Credits	-\$777.45
New Charges	+\$932.35
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance =	\$154.90
Minimum Due	\$35.00

**Account Total**

<b>Previous Balance</b>	<b>\$0.00</b>
Payments/Credits	-\$777.45
New Charges	+\$2,276.78
Fees	+\$695.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$2,194.33</b>
<b>Minimum Payment Due</b>	<b>\$2,074.43</b>

<b>Pay Over Time Limit</b>	\$2,000.00
<b>Available Pay Over Time Limit</b>	\$1,845.10
Days in Billing Period:	20

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

AMERICAN EXPRESS  
 PO BOX 6031  
 CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349993156120905 000219433000207443 20 H

**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 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 calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**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.

#### **Billing Dispute Procedures**

##### **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

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:* 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.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

##### **What Will Happen After We Receive Your Letter**

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

### **Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://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](http://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](http://www.americanexpress.com/privacy).



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**Customer Care & Billing Inquiries**  
 International Collect  
 Express Cash  
**Large Print & Braille Statements**

**1-800-492-8468**  
 1-623-492-7719  
 1-800-CASH-NOW  
**1-800-492-8468**

**Hearing Impaired**  
 Online chat at [americanexpress.com](http://americanexpress.com) or use **Relay dial 711** and **1-800-492-8468**



**Website:** [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**  
 P.O. BOX 981535  
 EL PASO, TX  
 79998-1535

**Payments**  
 PO BOX 6031  
 CAROL STREAM IL  
 60197-6031

## Payments and Credits

### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	\$0.00	\$0.00	\$0.00
<b>Credits</b>	\$0.00	-\$777.45	-\$777.45
<b>Total Payments and Credits</b>	<b>\$0.00</b>	<b>-\$777.45</b>	<b>-\$777.45</b>

### Detail

♦ - denotes Pay Over Time activity

		Amount
09/17/23	THE HOME DEPOT #8520 NEW BRAUNFELS TX 800-654-0688	-\$135.42 ♦
09/20/23	THE HOME DEPOT 8520 NEW BRAUNFELS TX TOOLS 23 78130	-\$642.03 ♦

## New Charges

### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$1,344.43</b>	<b>\$932.35</b>	<b>\$2,276.78</b>

### Detail

♦ - denotes Pay Over Time activity

			Amount
09/17/23	THE HOME DEPOT #8520 800-654-0688	NEW BRAUNFELS TX	\$135.42 ♦
09/18/23	THE HOME DEPOT #8520 800-654-0688	NEW BRAUNFELS TX	\$291.30 ♦
09/18/23	HOMEDEPOT.COM 800-430-3376	GA	\$340.98 ♦
09/18/23	HOMEDEPOT.COM 800-430-3376	GA	\$164.65 ♦
09/19/23	THE HOME DEPOT #8520 800-654-0688	NEW BRAUNFELS TX	\$1,344.43

**Fees**

	<b>Amount</b>
09/22/23 ANNUAL MEMBERSHIP FEE	\$695.00
<b>Total Fees for this Period</b>	<b>\$695.00</b>

**Interest Charged**

	<b>Amount</b>
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**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 and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2023 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2023	\$695.00
Total Interest in 2023	\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account. Variable APRs will not exceed 29.99%.

	<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
Pay Over Time option	27.49% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>

(v) Variable Rate

**Information on Pay Over Time**

**There is a no pre-set spending limit on your Card**

No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.

**Pay Over Time Limit**

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$2,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

**Available Pay Over Time Limit**

Your Available Pay Over Time Limit is \$1,845.10 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.



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**Information on Pay Over Time continued**

**Pay Over Time Setting: ON**

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.





## IMPORTANT NOTICES

### 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 and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://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.

### Important Information About Your Card

**Effective August 17, 2023**, the Additional Business Green Rewards Card will become the Additional Business Expense Card. The Card, Card Member communications, and all other references will be updated to reflect this name change. When any Additional Business Green Rewards Card(s) associated with your account expire(s), you will receive the updated Additional Business Expense Card by mail. Alternatively, you or your Additional Card Member(s) can request a replacement by going online or calling the number on the back of your Card(s). Your Additional Card Member(s) can continue to use the Additional Business Green Rewards Card(s) associated with your account until expiration and/or replacement.

**Effective November 2, 2023**, your Cardmember Agreement will be updated to reflect the new Card name. We encourage you to share this information with any impacted Additional Card Member(s) on your account.

### Update to Your Benefit

We are making changes to a benefit on this Account. We encourage you to read this notice, share the information with any Additional Card Members on your Account, and file it for future reference.

### Premium Private Jet Program

**Effective October 26, 2023**, the Premium Private Jet Program ("the Program") fulfilled by Wheels Up Partners LLC ("Wheels Up") will no longer be available. Enrolled Card Members will no longer have access to any Program-specific Wheels Up benefits, including but not limited to, Initiation Flight Credits, Transaction Waivers, and Guaranteed Hourly Rates, except for use in connection with flights reserved prior to October 26, 2023, as applicable. In addition, enrolled Card Members who received a fund program flight credit prior to October 26, 2023 will retain access to the credit in their Wheels Up account for the remainder of their Wheels Up membership year. All Wheels Up memberships created prior to October 26, 2023 will remain subject to Wheels Up's membership agreement and terms and conditions.

## IMPORTANT NOTICES continued

### Updates to your Delta Sky Club benefit

We want to inform you of the following changes to the Delta Sky Club benefit available through the American Express Global Lounge Collection Program, effective on the dates stated below:

This benefit is available to U.S. Business Platinum Card® Members and Additional Platinum Card Members on the Account (each, an "Eligible Platinum Card Member"). Companion Platinum Cards on Consumer Platinum Accounts and Additional Gold and Additional Business Expense Cards on Business Platinum Accounts are not eligible for the Delta Sky Club benefit. Access is subject to Delta Sky Club rules. To review the rules, please visit [delta.com/skyclub](https://delta.com/skyclub). Benefit and rules subject to change without notice. Additional restrictions may apply.

**Effective January 1, 2024:** Eligible Platinum Card Members traveling on a same-day Delta-operated flight with Basic Economy (E) fare tickets will not have access to the Delta Sky Club or to Grab and Go.

**Effective September 14, 2023 through January 31, 2025:** Eligible Platinum Card Members receive complimentary access to the Delta Sky Club or to Grab and Go when traveling on a same-day Delta-operated flight. Eligible Platinum Card Members may bring either up to two guests, or their immediate family (spouse/domestic partner and children under 21) to the Club at a per-visit rate of \$50 per person, per location or to Grab and Go at a per-visit rate of \$25 per person, per location.

**Effective February 1, 2025:** Eligible Platinum Card Members will receive 6 Visits per Eligible Platinum Card per year to the Delta Sky Club or to Grab and Go when traveling on a same-day Delta-operated flight. Visits are non-transferable and may only be used by the Eligible Platinum Card Member. Visits issued from February 1, 2025 through January 31, 2026 will expire on January 31, 2026, and Visits issued in subsequent years will expire on January 31 of each calendar year thereafter.

A "Visit" is an entry to one or more Delta Sky Clubs or usage of the Delta Sky Club "Grab and Go" feature, in each case at a single airport on the date of departure or arrival of an Eligible Platinum Card Member's scheduled flight. However, if the Eligible Platinum Card Member departs the Delta Sky Club and then attempts to enter the same or a different Club more than three hours after the first Visit entry time, an additional Visit will be deducted. In the case of irregular operations, such as flight delays and cancellations of the Eligible Platinum Card Member's qualifying departing or connecting Delta flight on the same date, Delta reserves the right to exercise discretion, for example, by permitting access without deducting a Visit. A single Visit does not permit usage of Delta Sky Club(s) in multiple airports across a single trip. For example, if you visit a Delta Sky Club in different airports on a single trip, each entry into a Club will be considered a separate Visit. Eligible Platinum Card Members may not access the Club in the three hours from the time of previous Grab and Go usage, and access to the Club more than three hours after the time of Grab and Go usage will be considered a separate Visit. Eligible Platinum Card Members cannot purchase additional Delta Sky Club Visits once all 6 Visits have been used. Visits cannot be used for guest entry. During a Visit, Eligible Platinum Card Members may bring either up to two (2) guests, or their immediate family (spouse/domestic partner and children under 21) to the Club at a per-visit rate of \$50 per person, per location or to Grab and Go at a per-visit rate of \$25 per person, per location. The Eligible Platinum Card must be used as the payment method to purchase guest access. Guests must also be flying on a same-day Delta-operated flight. Children under 2 years of age may accompany the Eligible Platinum Card Member for free.

To earn an unlimited number of Visits ("Unlimited Delta Sky Club Access") starting on February 1, 2025, the total eligible purchases on the Eligible Platinum Card Account must equal or exceed \$75,000 (the "Purchase Requirement") between January 1, 2024 and December 31, 2024 and in each calendar year thereafter. Unlimited Delta Sky Club Access will be provided to all Eligible Platinum Card Members once the Account has reached the Purchase Requirement. Companion Platinum Cards on Consumer Platinum Accounts and Additional Gold and Additional Business Expense Cards on Business Platinum Accounts are not eligible for the Unlimited Delta Sky Club Access benefit.

Unlimited Delta Sky Club Access will be processed within a week of the Eligible Platinum Card Account's satisfying the Purchase Requirement in most instances but may take up to 12 weeks to become effective. Once effective, Unlimited Delta Sky Club Access will be available for the remainder of the calendar year in which it became effective, the following calendar year and through January 31 of the next calendar year (for example, if Unlimited Delta Sky Club Access becomes effective on May 1, 2025, it will remain effective through January 31, 2027). Eligible purchases made by any Additional Card Members on the Eligible Platinum Card Account will contribute to the Purchase Requirement. Eligible purchases to meet the Purchase Requirement are for goods and services minus returns and other credits. Eligible purchases do NOT include fees, interest charges, cash advances, purchases of travelers' checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or other cash equivalents. If a Card Member upgrades or downgrades from a different American Express Card to an Eligible Platinum Card, eligible purchases made on the prior Card Account will count toward the Purchase Requirement. Delta reserves the right to revoke Unlimited Delta Sky Club Access if you return, reverse or charge back eligible purchases in a way that reduces your eligible spend below the Purchase Requirement for the calendar year. If Delta and/or American Express determine that you have engaged in abuse, misuse, or gaming in connection with this Delta Sky Club Access Benefit in any way or that you intend to do so, Visits may be deducted from your account and/or Unlimited Delta Sky Club Access revoked.



## IMPORTANT NOTICES continued

For further information and to review the rules, please visit [delta.com/skyclub](https://delta.com/skyclub).

### Update to Your Departures™ Benefit

We are making changes to the Departures™ benefit on this Account. We encourage you to read this notice, share the information with any Additional Card Members on your Account, and file it for future reference.

#### Departures™

**Effective January 1, 2024**, Departures™ will no longer be available. Card Members will no longer have access to Departures.com content or receive any printed Departures magazines.

### Updates to the Membership Rewards® program

- **Effective December 3, 2023**, American Express® Card Members with a Membership Rewards® account will no longer have access to the Upgrade with Points program and, accordingly, will not have the option to use Membership Rewards points to place an offer on a seat upgrade for any upcoming flights.
- This will not impact offers placed for a seat upgrade prior to December 3, 2023. All pending offers will still be processed and accepted or declined by the airline. This will not impact any offers that, as of December 3, 2023, have already been accepted or declined by the airline. Upgraded tickets for accepted offers will continue to be valid.





# Business Platinum Card

TUR  
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When you have a Pay Over Time balance, your statement provides the following information:

The screenshot shows a credit card statement with the following sections:

- 1** New Balance \$3,2
- 2** Minimum Payment Due \$3
- 3** Payment Due Date 12/
- visit [americanexpress.com/newarubino](http://americanexpress.com/newarubino)
- 4** Account Summary
- 5** How We Calculate Your Balance: We use the Average Daily Balance
- 6** New Charges Summary
- 7** Interest Charged
- 8** 2020 Fees and Interest Totals Year-to-Date
- 9** Interest Charge Calculation
- Your Annual Percentage Rate (APR) is the annual interest rate on your acco
- 10** Information on Pay Over Time

- 1** Total amount owed at the end of the billing period. This amount is your Pay in Full New Balance plus your Pay Over Time New Balance.
- 2** Minimum amount you need to pay by the Payment Due Date to keep your account current. This amount is your Pay in Full New Balance plus the Pay Over Time Minimum Due.
- 3** To avoid a late fee, pay at least your Minimum Payment Due by the Payment Due Date.
- 4** Summary of your Pay in Full and Pay Over Time activity, including payments and credits, interest charged, and fees.
- 5** An explanation of how interest is assessed on your Pay Over Time balance.
- 6** Both a summary and a detailed list of Pay In Full and Pay Over Time charges made to your account in the current billing period. Charges that are eligible for Pay Over Time are marked with a ♦ symbol.
- 7** Amount of interest, if any, charged during the current billing period on your Pay Over Time balance.
- 8** Total amount of fees and interest charged to your account this year.
- 9** Your Annual Percentage Rate (APR), the amount you have chosen to Pay Over Time, and the interest charged on those Pay Over Time balances.
- 10** Details about your Pay Over Time feature, including your Pay Over Time Limit, Available Pay Over Time Limit, and Pay Over Time setting.

For more details about Pay Over Time, please visit [americanexpress.com/pay-over-time](http://americanexpress.com/pay-over-time)