

**Business Platinum Card®**BUSINESS  
AZAM HAKIM

Closing Date 01/28/18 Next Closing Date 02/25/18

**OPEN**<sup>SM</sup>

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Account Ending ■ 2009

**New Balance** **\$149,437.12**  
**Minimum Payment Due** **\$117,088.03**

Includes the past due amount of \$113,525.41

**Payment Due Date** **02/22/18<sup>‡</sup>**

<sup>‡</sup> **Late Payment Warning:** If you do not pay your Minimum Payment Due by your Next Closing Date of 02/25/18, you may have to pay a late fee of the greater of \$38.00 or 2.99% of the past due Pay in Full amount. Also, 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 balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	32 years	\$95,575

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

➔ See page 2 for important information about your account.

❗ Your account is cancelled.

❗ Effective February 28, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

❗ We want to let you know that starting on 2/8/2018, we'll be making some changes to simplify the way your transaction details are displayed in your paper statement. You can continue to view the full details of each transaction when you log into your account at **americanexpress.com**.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**

open.com/pbc

**Pay by Phone**

1-800-472-9297

**Account Ending ■ 2009**

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

AZAM HAKIM  
BUSINESS  
BUSINESS451 MICHAEL ST NIVE  
LAS VEGAS NV 89117

Payment Due Date  
**02/22/18**

New Balance  
**\$149,437.12**

Minimum Payment Due  
**\$117,088.03**

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

**Account Summary****Pay in Full Portion**

Previous Balance	\$105,539.41
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$3,155.62
New Balance	= \$108,695.03

**Pay Over Time Portion**

Previous Balance	\$40,742.09
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$40,742.09
Minimum Due	\$8,393.00

**Account Total**

Previous Balance	<b>\$146,281.50</b>
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$3,155.62
Interest Charged	+\$0.00

**New Balance** **\$149,437.12**  
**Minimum Payment Due** **\$117,088.03**

Days in Billing Period: 31

**Customer Care**

**Pay by Computer**  
open.com/pbc

**Customer Care**  
1-800-492-8468

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

➔ See page 2 for additional information.



Check here if your address or  
phone number has changed.  
Note changes on reverse side.

AMERICAN EXPRESS  
BOX 0001  
LOS ANGELES CA 90096-8000

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



000034992317471900 014943712011708803 24 R

**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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 listed below 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.



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

1-800-492-8468 **Hearing Impaired**  
1-623-492-7719 **TTY: 1-800-221-9950**  
1-800-492-8468 **FAX: 1-800-695-9090**  
1-800-CASH-NOW **In NY: 1-800-522-1897**



**Website:** americanexpress.com

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

**Payments**  
BOX 0001  
LOS ANGELES CA  
90096-8000

### Change of Address

**Change of Address**  
If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

[illegible]

City, State

[illegible]

Zip Code

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Area Code and Home Phone

[illegible]Area Code and  
Work Phone[illegible]

Email

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## Pay Your Bill with AutoPay

**Avoid late fees**  
**Save time**

**Deduct your payment from your bank account automatically each month**

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).



**Business Platinum Card®**  
BUSINESS  
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Account Ending ■■■ 2009

## Fees

	Amount
01/28/18 Late Payment Fee	\$3,155.62
<b>Total Fees for this Period</b>	<b>\$3,155.62</b>

## Interest Charged

	Amount
<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.

## 2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$3,155.62
Total Interest in 2018	\$0.00



## OPEN Savings® Summary

BUSINESS  
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Closing Date 01/28/18

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Discounts		Membership Rewards® Points	
This Period	\$0.00	This Period	0
Year to Date	\$0.00	Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).