



## Statement of Account

Prepared for  
MR SIMON C ROBERTSMembership Number  
xxxx-xxxxxx-02001Date  
07/01/19American Express  
Services Europe Ltd.  
Dept 871  
1 John Street,  
Brighton  
BN88 1NH  
England

### Account Summary

Statement includes payments and charges received by 7 January 2019

Previous Balance		New Credits		New Debits		Closing Balance
£ 1,250.52	-	£ 1,250.52	+	£ 878.26	=	£878.26

If you do not pay the full amount outstanding we will allocate your payment to the outstanding balance in a specific order which is set out in the summary box contained in this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely. If you only make the minimum payment each month, it will take you longer and cost you more to clear the balance. If you are unable to make the minimum payment please contact us as soon as possible by calling the Customer Service number above.

Direct Debit Amount	Direct Debit Date	Minimum Repayment	Payment Due Date
£878.26	21 January 2019	£22.00	1 February 2019

Estimated Interest next month assuming you only pay the minimum payment amount £22.23. The payment specified above will be debited from your bank on the direct debit date shown or shortly after. Please note, this amount may be adjusted in response to payments or credits received up to four days before your Direct Debit Due date.

### Statement Period

From 9 December to 7 January 2019

### Credit Summary

At 7 January 2019

Credit Limit £  
16,200.00Available Credit Limit £  
15,321.74Available Cash Limit £  
3,240.00

### Rates of Interest

	Current Rate
Monthly Rate Goods And Services	1.74%
Monthly Rate Cash Advance	2.08%
Monthly Rate Balance Transfer	1.74%

Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Dec 22	Dec 23	PAYMENT RECEIVED - THANK YOU		1,250.52 CR
Dec 7	Dec 7	HOVE SERVICE STATION(ES HOVE FUEL		50.36
Dec 10	Dec 10	HOVE SST LONDON BUREAU		15.80
Dec 13	Dec 13	HOVE SST LONDON BUREAU		14.00

American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and authorised and regulated by the Financial Conduct Authority.

**Private & Confidential**  
MR SIMON C ROBERTS  
13 St. Keyna Avenue  
HOVE  
HOVE  
BN3 4PN  
UNITED KINGDOM



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Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Dec 17	Dec 18	PAYPAL *NGPHOTOADVI 4029357733	150.00 UNITED STATES DOLLAR	<b>122.79</b>
Exchange Rate 1.2580 + Nonsterling Transaction Fee 3.56				
Dec 19	Dec 20	BA.COM UK WEST DRAYTON		<b>168.94</b>
ROUTING: FROM: LONDON CITY APT TO: FRANKFURT INTERNAT CARRIER: BA CLASS: O TO: LONDON CITY APT CARRIER: BA CLASS: O TICKET NUMBER: 1258784073656 PASSENGER NAME: ROBERTS/SIMON MR				
Dec 23	Dec 23	ADDINGTON CONVENIENCE S SOUTH CROYDON		<b>50.21</b>
215,Selsdon Park Road SOUTH CROYDON				
Dec 24	Dec 24	PAYPAL *PHOTOBOXLTD 04408455050305		<b>4.64</b>
Dec 26	Dec 26	PAYPAL *PHOTOBOXLTD 04408455050305		<b>5.89</b>
Dec 27	Dec 28	WWW.PREMIERINN.COM WEST WEST BROMWICH		<b>45.00</b>
Dec 28	Dec 28	Shell 052434 Shell Oxted Oxted		<b>41.26</b>
Dec 28	Dec 28	WH SMITH 0776 311N WARWICK		<b>6.39</b>
GOODS				
Jan 1	Jan 1	SE LONDON BRIDGE STATIO LONDON		<b>13.10</b>
GOODS				
Jan 1	Jan 2	GOOGLE *GOOGLE STORAGE G.CO/HELPPAY#		<b>1.59</b>
Jan 2	Jan 2	OLD OXTED SERVICE STATI OXTED		<b>50.43</b>
GOODS				
Jan 3	Jan 3	PAYPAL *SPECTRUMPHO 4029357733		<b>153.60</b>
Jan 4	Jan 4	PEASE POTTAGE NWSA CRAWLEY		<b>30.28</b>
Brighton Road CRAWLEY				
Jan 4	Jan 5	PAYPAL *PHOTOBOXLTD 04408455050305		<b>13.97</b>
<b>Total new spend transactions for MR SIMON C ROBERTS</b>				<b>788.25</b>

### How you can pay your statement

**Debit Card** - Log in to [americanexpress.co.uk](http://americanexpress.co.uk) or call us on the number on the back of your Card. Please have your Account number and debit card available when you call. Debit card payments will usually update your balance displayed on our website, mobile handsets and automated telephone service as soon as your payment is authorised. Debit card payments made to Accounts with a Flex Select balance can take 2-3 business days to update.

**Direct Debit** - Payment will be collected from your bank account on the Direct Debit due date listed on the front of your statement. If you pay your balance in full each month, this will be collected approximately 14 days from your statement date. If you have selected to pay the minimum due, a fixed amount, or a percentage of the outstanding balance each month, this will be collected approximately 18 days from your statement date. Enrol in Direct Debit at [americanexpress.co.uk/setupdirectdebit](http://americanexpress.co.uk/setupdirectdebit). If your bank requires additional signatories, please download a form at [americanexpress.co.uk/forms](http://americanexpress.co.uk/forms). For any enquiries about Direct Debit enrolment, please call us on the number at the back of your Card.

**Internet Banking** - Please use account name American Express Services Europe Limited, sort code 30-00-00, account number 00200476 and make sure you use your 15 digit American Express Account number as the reference. Your Faster Payment, BACS or CHAPS payment will update your balance displayed on our website, mobile handsets and automated telephone service as soon as they have been received. For Faster Payments made to Accounts with a Flex Select balance allow 2-3 business days for the payment to appear on your Account. For BACS payments made to Accounts with a Flex Select balance please allow 3-5 business days.

**Bank** - Take your completed giro slip from your statement and your payment to your bank. Cash payments may take 2-3 days to appear on your Account. If using a cheque, please write your Account number on the back of your cheque.



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Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Dec 17	Dec 17	SHOREHAM SERVICE STATIO SHOREHAM-BY-SEA FUEL		<b>40.00</b>
Jan 2	Jan 2	OLD OXTED SERVICE STATI OXTED GOODS		<b>50.01</b>
<b>Total new spend transactions for MRS SARAH F ROBERTS</b>				<b>90.01</b>



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### Avios earned with your British Airways American Express Card

Avios earned from 01/12/2018 to 31/12/2018

#### Understanding your statement:

The Avios information to the right, and the Companion Voucher information below, cover transactions made within the date period above.

Please note, this information is calculated six days in advance of your statement end date and therefore may not reflect all of the transactions on your statement. Any transactions that are processed within this six day period will be reflected on your next month's statement.

The Avios shown to the right will appear on your next Executive Club statement. To check your current Avios balance, log on to [ba.com](http://ba.com) or call your dedicated Executive Club number.

**Your Executive Club number**

47935408

**Avios transferred to your British Airways Executive Club account this month**

839

**Breakdown of Avios earned with your British Airways American Express Card**

	<b>Avios</b>
Spend on your Card (other than with BA)	670
Spend on your Card with BA	169
<b>Total Avios earned</b>	<b>839</b>

## Companion Voucher

Earn a reward flight for your companion\*

By spending\*\* £20,000 on your Card before your Card anniversary date of 14-06-2019\*\*\* you will qualify for a reward flight for your companion, to be used when you redeem your Avios for a flight.

So far, you have £12,786.27 of qualifying spend, so spend just £7,213.73 to receive your Voucher. As advised above, this information was calculated six days in advance of your statement end date.

\* Subject to availability, taxes, fees and charges remain payable. Terms and Conditions apply. One Companion Voucher per Card membership year. Once members reach the applicable billed target they will receive a companion voucher which is valid for 12 months from issue. Vouchers are non-extendable.

\*\*Qualifying spend excludes cash withdrawals, interest, balance transfers and fees.

\*\*\*Members must have accrued the required billed expenditure on their BA/AMEX Cards (the Target) within a 12 month period ending each year on the anniversary of their Promotion Commencement Date/Card anniversary date.

## Cardmember Offers and Information



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### Summary Box

The information contained in this table summarises key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

<b>Interest Free Period</b>	Maximum 56 days on purchases if you pay the full amount you owe on each statement date on time every month. No interest-free period on balance/money transfers or cash advances (subject to any interest-free promotional offer).	
<b>Interest Charging Information</b>	<b>Purchases</b> - We won't charge interest on purchases if you pay the full amount you owe on each statement date on time every month. Otherwise we'll charge interest daily from the date an amount is charged to your account until it's paid in full. <b>Cash Advances and Balance/Money Transfers</b> - We'll charge interest daily on cash advances and balance/money transfers from the date the Transaction is applied to your account until it's paid in full (subject to any promotional offers).	
<b>Allocation of Payments</b>	We pay off amounts you owe at the highest interest rates before amounts charged at lower interest rates and we'll apply payments to amounts that have appeared on your statements before amounts that haven't yet appeared on your statements.	
<b>Minimum Repayment</b>	The minimum payment is the higher of the following amounts: (1) £5 (or the total amount you owe if less); or (2) 2.5% of the amount you owe on the account plus any repayment protection insurance, late payment fees and any over limit fees.	
<b>Fees</b>	A cardmembership fee may be payable, please see your credit card agreement for more information.	
<b>Charges</b>	>	<b>Cash Advance Fee</b> 3% (£3 minimum)
	>	<b>Balance/Money Transfer Fee</b> 3% of the amount of the transfer
	>	<b>Copy Statement Fee</b> £2 for each additional copy of a paper statement
<b>Foreign Usage</b>	<b>American Express Exchange Rate</b>	You can find our rates via the 'My Account' section of the online account centre or by calling us.
	<b>Non-Sterling Transaction Fee</b>	2.99% of the amount after we've converted a transaction into Pounds Sterling.
<b>Default Charges</b>	>	<b>Late Payment Fee</b> £12
	>	<b>Over Limit Fee</b> £12
	>	<b>Returned Payment Fee</b> £12
<b>Dispute Resolution</b>	If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.	

### Have you changed your address?

You can update your address in the following ways;

- > Online at [www.americanexpress.co.uk](http://www.americanexpress.co.uk)
- > By Telephone, you can call Customer Services 24 hours a day 7 days a week. You may need to have your American Express Card with you
- > Or by post

### Online Services

You can manage your Card Account Online and also view your latest rewards and offers. Register your email address today to be the first to hear about great offers at [www.americanexpress.co.uk](http://www.americanexpress.co.uk)