

# Important Information about your American Express® Credit Card Account

**Please note the following changes regarding Fees and Charges applicable on your Credit Card Account, effective 8 June 2007.**

## Late Payment Fee

Currently, a \$20 Late Payment Fee is charged if the Minimum Payment is not received on or before the Minimum Payment Due Date shown on your statement. This fee is being increased to \$25.

Please note that all other Fees and Charges remain unchanged as communicated in your Financial Table and Credit Card Terms and Conditions.

To avoid Late Payment Fees there are a number of ways to pay your Credit Card Account.

You can choose to pay at least the Minimum Payment of 3% or \$10 (whichever is greater) or the full amount each month.

Choose the payment method that works best for you:

### 1. Direct Debit

Pay your Credit Card Account by Direct Debit from your bank account. Download a form online at [www.americanexpress.co.nz/forms](http://www.americanexpress.co.nz/forms)

### 2. Telephone and Internet Banking

Contact your bank to set up this facility. You can pay any amount you choose at any time or a set Automatic Payment at regular intervals. Please allow 3 days for payment clearance.

### 3. You can also pay at New Zealand Post and Books & More Stores

Present your statement together with cheque, cash or EFTPOS at any New Zealand Post or Books & More outlets. Please allow 3 days for payment clearance.

### 4. Mail

Detach the payment slip from the bottom of your statement and send it accompanied by a cheque to: American Express, PO Box 3616, Auckland 1001. Please allow at least 3 days for payment clearance.

If you have any queries please contact Cardmember Services on 0800 656 660 or for Platinum Membership Rewards™ Credit Card members, you can contact your Platinum Services Team on 0800 888 025.

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