

Important Information about your American Express® Credit Card Account

Please note the following change regarding Minimum Payment on your Credit Card Account.

Currently the Minimum Payment is calculated as follows:

The greater of \$10 or 5% of the Closing Balance on your monthly Statement of Account.

From 1 March 2007 this will be replaced by the following:

The greater of \$10 or 3% of the Closing Balance on your monthly Statement of Account.

Please note that the following conditions regarding your minimum payment remain unchanged:

- Any overdue or over limit amounts are payable immediately. Your minimum payment due is inclusive of these amounts.
- You must pay the minimum payment shown in each monthly statement on or before the 25th day after each statement date.
- Payments may be made by any of the methods set out in your statement.

If you have made arrangements with your bank to allow American Express to directly debit the minimum amount due each month, this amount will be adjusted accordingly. You do not need to contact your bank to affect this change.

If you have any queries please contact Cardmember Services on 0800 656 660 (Monday to Friday, 8am to 6pm) or for Platinum Membership Rewards Credit Card members, you can contact your Platinum Services Team on 0800 888 025 (available 24 hours a day)

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