



# Statement of Account

Prepared for  
MR JOHN SMITH

Membership Number  
3750-123456-78900

Date  
04 June 2006

Previous Balance	New Credits	New Debits	Closing Balance	<b>Minimum Payment</b>
£ 263.01	- £ 298.86	+ £ 407.63	= £ 371.78	<b>£ 371.78</b>

Statement includes payments and charges received by June 4, 2006  
We will apply your payments in the following order: interest; any repayment protection insurance premiums; fees; Promotional Purchases and Balance Transfers; Transactions (other than Cash Withdrawals), Cash withdrawals.

Payment Due Date **June 29, 2006**  
Direct Debit Date **June 22, 2006**

ESTIMATED INTEREST NEXT MONTH £9.22 (SEE ESTIMATED INTEREST SECTION FOR DETAILS)  
THE MINIMUM PAYMENT SPECIFIED WILL BE DEBITED FROM YOUR BANK ON THE DATE SHOWN.

<b>Statement Period</b>	From May 5 to June 4, 2006		
<b>Credit Summary</b>	<b>Credit Limit £</b>	<b>Available Credit Limit £</b>	
At June 4, 2006	3,200.00	2,604.62	
<b>Rates of Interest</b>		<b>Current Rate</b>	
	Monthly Rate Goods And Services	1.16%	
	Monthly Rate Cash Advance	1.57%	
	Monthly Rate Balance Transfer	0.40%	

Details	Foreign Spending	Amount £
May 22	PAYMENT RECEIVED - THANK YOU	<b>263.01</b> CR
May 4	THE GRAND CENTRAL, BRIGHTON	<b>35.85</b>
May 4	THE GRAND CENTRAL, BRIGHTON	<b>35.85</b> CR
May 4	MARKS & SPENCER, BRIGHTON RAILWAY, BRIGHTON	<b>101.05</b>
May 5	SAINSBURY'S SUPERMARKETS LTD, LONDON NW3	<b>123.86</b>
May 7	THE GARDEN SHOP, LONDON SW19	<b>11.24</b>
May 8	SAINSBURY'S SUPERMARKETS LTD, LONDON NW3	<b>85.74</b>
May 10	AMAZON.CO.UK	<b>49.89</b>

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**Private & Confidential**

MR JOHN SMITH  
1 SAMPLE ROAD  
SAMPLE TOWN  
SAMPLE COUNTY  
CB10 0BN





# Statement of Account

Prepared for  
MR JOHN SMITH

Membership Number  
3746-123456-78900

Date  
04/06/06

## MoneyBack Summary

Previous Eligible Spend £	New Eligible Spend £	Adjustments £	Spend Credited for Moneyback £ *	Total Eligible Spend £
262	294	0	0	<b>556</b>

For enquiries call  
Membership Services  
on 01273 576576

MoneyBack is calculated and credited annually at your Account Anniversary using your Total Eligible Spend at the rates in the table below.

Please see Terms and Conditions for full details.

Total Eligible Spend £	0-3,000	3,001-7,500	7,501+
MoneyBack Rate	0.5%	1%	2%

## Cardmember Offers and Information

### The American Express Credit Card - your perfect travel companion

Planning a trip? Whatever you do, it's good to know that you'll have the support of our worldwide network of travel offices and Global Assist back-up if you need help with legal or medical advice while abroad. So, wherever you go, be sure to take us along. We're recognised all over the world. See Summary of Benefits for full details and requirements.

### Get 2 months Sky TV free

Discover a whole new world of entertainment, news and sport from £15 a month. Offer includes Sky Box, standard installation and first 2 months - FREE. Subscribe by 31 July 06 and you'll also receive 2000 Membership Rewards points. View full Terms & Conditions at [americanexpress.co.uk/selects](http://americanexpress.co.uk/selects). Calls cost up to 8 pence per minute for BT customers. Calls from other providers may vary.

Offer valid until 31 July 06. For new subscribers only. Call 08708 501 907.

### Save 10% extra at Selfridges SALE

Visit the Selfridges Sale in London, Manchester (Exchange Square and Trafford) or Birmingham for fantastic discounts in all departments. From Monday 26 to Friday 30 June 2006 you'll save an exclusive extra 10% off most Sale items when paying with your American Express Card. Simply mention this special promotion before you pay. Exclusions apply - see in-store for details. Visit Selfridges Sale from 26-30 June for an extra 10% off sale prices.

### Save over 50% on QE2 cruises...

Enjoy massive discounts on a choice of cruises aboard Cunard's flagship, the world-famous QE2. A 20 night Autumn Colours cruise to New England departing Southampton 13 Sept is just £1,599pp (was £3,799). And a 12 night Canary Island Splendours cruise departing 16 October is just £926pp (was £2,059). For these and other great cruise offers call the International Cruise Centre today. Call 0870 871 0500 for more information.

## Payment Methods and Correspondence

**Direct Debit:** Payment is collected automatically from your bank account approximately 18 days after your statement date. To apply, contact American Express Customer Service.

**Debit Card:** Pay online. Login or register for My Account at [www.americanexpress.co.uk](http://www.americanexpress.co.uk). Allow 2 working days for receipt of payment.

**Bank Giro:** Please write your account number on the front of your cheque and take it with your completed Payment Slip to your bank. Allow 4 working days for receipt of payment.

**Cheque:** Please write your account number on the front of your cheque and send with the Payment Slip in the envelope provided, payable to:

AMERICAN EXPRESS SERVICES EUROPE LTD, Royal Avenue, Widnes, WA88 1AE

Allow 7 working days for receipt of payment. **Please do not send any correspondence.**

**Correspondence and Change of Address:** Please call or write to American Express Customer Service or, to update your details online, login or register for My Account at [www.americanexpress.co.uk](http://www.americanexpress.co.uk)

**Online Services:** Manage your Card Account online with My Account. View our latest rewards and offers. Register your e-mail address and be the first to hear about great offers from American Express. Visit us today at [www.americanexpress.co.uk](http://www.americanexpress.co.uk)

## Important Information

**Foreign Charges:** All foreign currency Charges have been converted into Pound Sterling on the date we processed the Charge. Non-U.S. dollar Charges have been converted through U.S. dollars, by converting the Charge amount into U.S. dollars and then by converting that U.S. dollar amount into Pound Sterling. U.S. dollar Charges have been converted directly into Pound Sterling. As agreed, unless a specific rate was required by law, the American Express treasury system has used conversion rates based on interbank rates (selected from customary industry sources) from the business day prior to the processing date, increased by a single conversion commission of 2.73%. Any Charges converted by third parties prior to being submitted to us have been converted at rates selected by them.

**\*Estimated Interest:** This is an estimate of next months interest and could vary. It is based on the assumption that you pay the agreed minimum amount by the payment due date, you make no further purchases, incur no fees, and there are no changes in your statement date or interest rate.

**Interest Charges:** You will not be charged any interest on any Transaction, other than Cash Withdrawals or Balance Transfers, if the whole amount you owe is fully repaid to us by the payment due date. If you do not pay the full amount you owe by the payment due date, you will be charged interest on any amount you owe from the last month and, on a daily basis, on each Transaction you make from the date of the transaction until you pay the total amount that you owe. You will be charged interest on all balances that result from Cash Withdrawals or Balance Transfers, on a daily basis, from the date of the Transaction until the amount is fully repaid to us.

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.