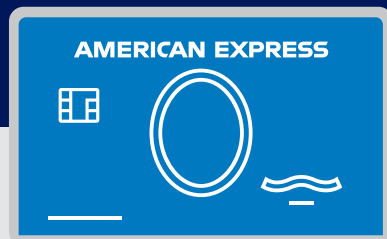


How to Read Your Statement with Plan It[®]

The American Express[®] Installment Program

American Express wants to help you get the most out of your installments. When you take advantage of the Plan It Installment Program, your statement will look a little different. This page will provide you with a brief guide on how to read your statement so you will know when your installment(s) are due. Simply refer to the corresponding number and message explaining a particular field.



VISIBLE

Sample Statement of Account

American Express Card

CARDMEMBER NAME XXXX XXXXX 00000 Oct 04, 2023 Oct 27, 2023

ACCOUNT SUMMARY

PLAN IT INSTALLMENT PROGRAM SUMMARY

DETAILS / START DATE

INSTALLMENT PLAN FOR \$100.00

INSTALLMENT PLAN FOR \$100.00

Your Transactions

New Payments

Total of Payment Activity

PAGE 1



americanexpress.ca
 Customer Service or Lost or Stolen Card call 1-800-869-3016 (24 hours, toll free)
 From outside of Canada/U.S call collect 905-474-0870
 Amex Bank of Canada, P.O. Box 3204, Stn F, Toronto ON M1W 3W7

Sample Statement of Account

American Express Card

Prepared For

CARDMEMBER NAME

Account Number

XXXX XXXXX6 01006

Opening Date

Oct 04, 2023

Closing Date

Oct 27, 2023

ACCOUNT SUMMARY

Previous Balance	\$695.51	Credit Limit	\$1,000.00
Less Payments	\$20.00	6 Available Credit Limit (*)	\$30.46
1 Less Other Credits (incl. \$ moved to instl.)	\$501.87	Available Cash Limit	\$30.46
Plus Interest	\$8.77		
Plus Purchases	\$273.12		
2 Plus Fees (incl. installment fees)	\$12.14		
Plus Credit Advances	\$0.00		
Plus Other Charges	\$0.00		
3 Plus Monthly Installments (excl. fees)	\$83.96		
4 Plus Transfer from Installment Program	\$250.00		
Equals New Balance	\$801.63		
5 Minimum Amount Due on Nov 17, 2023	\$114.87		

Including Monthly Installments of \$86.32

Statement includes payments and charges received by Oct 27, 2023

Payment Period Remaining

If each month you pay the Minimum Amount Due only

5 Year(s) 11 Month(s)

1 Other Credits (incl. \$ moved to instl.)

Includes the principal amount moved into an installment plan within the billing period. Refer to the Other Account Transactions section.

2 Fees (incl. installment fees)

Includes installment fee(s) that are due in the current billing period.

3 Monthly Installments (excl. fees)

This is the principal balance of your monthly installment(s) that are due in the current billing period.

4 Transfer from Installment Program

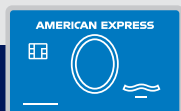
The remaining principal balance of a cancelled installment is treated as an ordinary purchase and is added to your balance owing.

5 Minimum Amount Due

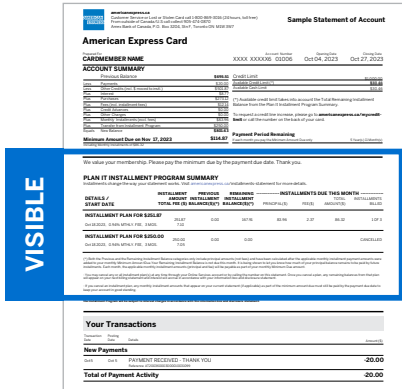
This amount includes your monthly installment(s) that are due in the current billing period.

6 Available Credit Limit

This available credit is reduced by the remaining principal balance of your installments (found in the total new installment balance from the Installment Program Summary below). Note that these amounts are not yet due and therefore are not part of your balance owing in the current billing statement.



How to Read Your Statement with Plan It®



PAGE 1

Statement includes payments and charges received by Oct 27, 2023

We value your membership. Please pay the minimum due by the payment due date. Thank you.

7 PLAN IT INSTALLMENT PROGRAM SUMMARY

Installments change the way your statement works. Visit americanexpress.ca/installments-statement for more details.

8 DETAILS / START DATE

9 INSTALLMENT AMOUNT

TOTAL FEE (\$) BALANCE(\$)(*)

10 PREVIOUS INSTALLMENT

BALANCE(\$)(*)

11 REMAINING INSTALLMENT

BALANCE(\$)(*)

12 INSTALLMENTS DUE THIS MONTH

PRINCIPAL(\$)

FEE(\$)

TOTAL AMOUNT(\$)

INSTALLMENTS BILLED

INSTALLMENT PLAN FOR \$251.87

Oct 18 2023, 3M at 0.94% Monthly Fee	251.87	0.00	167.91	83.96	2.37	86.32	1 OF 3
	7.10						

INSTALLMENT PLAN FOR \$250.00

Oct 18 2023, 3M at 0.94% Monthly Fee	250.00	0.00	0.00				CANCELLED
	7.05						

(*) Both the Previous and the Remaining Installment Balance categories only include principal amounts (not fees) and have been calculated after the applicable monthly installment payment amounts were added to your monthly Minimum Amount Due. Your Remaining Installment Balance is not due this month. It is being shown to let you know how much of your principal balance remains to be paid by future installments. Each month, the applicable monthly installment amounts (principal and fee) will be payable as part of your monthly Minimum Due amount.

- You may cancel any or all installment plan(s) at any time through your Online Services account or by calling the number on this statement. Once you cancel a plan, any remaining balances from that plan will appear on your next billing statement and interest will accrue in accordance with your information box and disclosure statement.

- If you cancel an installment plan, any monthly installment amounts that appear on your current statement (if applicable) as part of the minimum amount due must still be paid by the payment due date to keep your account in good standing.

Please pay your account on time. If you do not pay at least the Minimum Amount Due by the date of your next billing statement, the Installment Program will be revoked and all balances that were participating in the Installment Program will be subject to interest charges in accordance with the information box and disclosure statement.

7 Plan It Installment Program Summary

This section contains a summary of all your American Express Installments.

8 Details/Start Date

The installment name, installment start date and terms that you selected at plan creation.

9 Installment Amount/Total Fee

Initial amount and installment fee.

10 Previous Installment Balance

This amount reflects the installment principal balance remaining after your last billing statement.

11 Remaining Installment Balance

This amount reflects the installment principal remaining balance after the current month's billing statement.

12 Installments Due This Month

This section summarizes the monthly installment amounts that are owing this month.

13 Installments Billed

This shows how many monthly installments have been billed to date (including current month).



How to Read Your Statement with Plan It®

VISIBLE

New Plan It Installment Plans Created by CARDMEMBER NAME			
10/18	10/18	INSTALLMENT PLAN FOR \$251.87	251.87
10/18	10/18	INSTALLMENT PLAN FOR \$250.00	250.00
Total Amount Moved to Plan It Installment Program for CARDMEMBER NAME			501.87
Plan It Installment Program Monthly Fees			
10/27	10/27	MONTHLY INSTALLMENT FEE	2.37
Total of Plan It Installment Program Monthly Fees			2.37
Other Plan It Installment Program Transactions			
10/20	10/20	TRANSFER OUT OF INSTALLMENT PROGRAM	-250.00
Total of Other Plan It Installment Program Transactions			-250.00
New Transactions for CARDMEMBER NAME			
Total of New Transactions for CARDMEMBER NAME			279.12
Other Account Transactions			
10/18	10/18	INSTALLMENT PLAN FOR \$251.87	251.87
10/18	10/18	INSTALLMENT PLAN FOR \$250.00	250.00
10/20	10/20	TRANSFER FROM INSTALLMENT PROGRAM	-250.00
10/27	10/27	MONTHLY INSTALLMENT FEE	2.37
Total of Other Account Transactions			253.24

14 New Plan It Installment Plans Created by CARDMEMBER NAME

The following is a record of Installment Plans created this month. Amounts listed in this section have been moved to an installment plan. A corresponding credit for each installment plan is listed in the Other Account Transactions section. For details on your monthly installments please see the Plan It Installment Program Summary on page 1 of the statement.

Oct 18	Oct 18	INSTALLMENT PLAN	251.87
Oct 18	Oct 18	INSTALLMENT PLAN	250.00
Total Amount Moved to Plan It Installment Program for CARDMEMBER NAME			501.87

15 Plan It Installment Program Monthly Fees

For details on your monthly installments please see the Plan It Installment Program Summary on page 1 of the statement.

Oct 27	Oct 27	MONTHLY INSTALLMENT FEE	2.37
Total of Plan It Installment Program Monthly Fees			2.37

16 Other Plan It Installment Program Transactions

Oct 20	Oct 20	TRANSFER OUT OF INSTALLMENT PROGRAM	-250.00
Total of Other Plan It Installment Program Transactions			-250.00

New Transactions for CARDMEMBER NAME

14 New Plan It Installment Plans Created By
List of installment plans created this month. A corresponding credit for each installment plan is listed in the Other Account Transactions section. Refer to the Plan It Installment Program Summary starting on page 1 for full details.

15 Plan It Installment Program Monthly Fees
List of installment fees that were billed in the current billing period. Refer to the Plan It Installment Program Summary starting on page 1 of your statement for full details.

16 Other Plan It Installment Program Transactions
This is the remaining principal balance from an installment plan cancelled this billing period. A corresponding debit is listed in the Other Account Transactions section since the cancelled installment plan is now included as part of your New Balance.

