

A Guide to your American Express® Charge or Credit Card Statement

A	B	C	D	E
Opening Balance S\$	New Credits S\$	New Debits S\$	Closing Balance S\$	Minimum payment S\$
152.80	152.80	126.68	126.68	50.00

Statement includes payments and charges received by 25.05.2024

Due Date
16.06.2025

Please settle this statement promptly. If the minimum payment is not received by the due date, a late payment charge of \$100 will be levied. If payment of the closing balance in your statement is not made in full, a finance charge at the applicable rate of interest shown on this page will be assessed from each transaction date on all charges in the statement and all new charges posted after the statement date.

We will debit your nominated payment amount on the direct debit date or the next business day.

Statement Period From 26.04.2025 to 25.05.2025

Credit Summary at 25.05.2025
Credit Limit S\$ 3,000.00
Available Credit Limit S\$ 2,686.45

Interest Rates
 Ann Goods & Services 27.80 %
 Ann Cash Transactions 26.90 %
 Ann Balance Transfer 26.90 %

Detail	Foreign Spending	Amount S\$
09.05.25 SUPERMARKET SINGAPORE		20.20
09.05.25 RETAIL SINGAPORE		94.00
16.05.25 RESTAURANT SINGAPORE		5.00
20.05.25 CAFÉ SINGAPORE		6.90
21.05.25 RESTAURANT SINGAPORE		7.60
22.05.25 RESTAURANT HONG KONG	170.70 HONG KONG DOLLAR	28.00
Total of New Transactions for XXX		126.68

OTHER ACCOUNT TRANSACTIONS

23.05.25 REFUND OF CARD ANNUAL FEE	70.09
	CR
23.05.25 REVERSAL GST	6.31
	CR
23.05.25 REFUND OF CARD ANNUAL FEE	70.09
	CR
23.05.25 REVERSAL GST	
	I
Total of Other Account Transactions	152.80
	CR

A Opening Balance

Closing balance from your previous statement.

B New Credits

Total credits received to your Card Account, including any refunds or fee waivers.

C New Debits

Total of all new charges incurred during this current billing cycle.

D Closing Balance

Your total owed balance at the end of current billing cycle.

E Payment Due / Minimum Payment

This section differs depending on if you are holding a Charge Card or Credit Card.

• **Payment Due:** If you are using a Charge Card, this section will reflect as Payment Due. This is the total amount you are required to pay for this current billing cycle. You will need to pay the balance off in full for a Charge Card.

• **Minimum Payment:** If you are using a Credit Card, there is an option to pay a minimum amount. The minimum payment option is the lowest amount of money you are required to pay on your Credit Card each billing cycle to keep your Account current and avoid late fees. It is calculated at 3% of your Outstanding Balance or \$50, whichever is greater. However, keep in mind that balances that are not paid will incur interest.

F Transaction Date

Date of your transaction in DD.MM.YY format.

G Merchant Name

Name of merchant.

H Foreign Spending

Transaction amounts not made in Singapore Dollars (SGD).

I Total of Other Account Transactions

Total amount of other transactions made to your Account not related to purchases. Examples include annual fees, program fees.

TOP OF STATEMENT

STATEMENT DETAILS