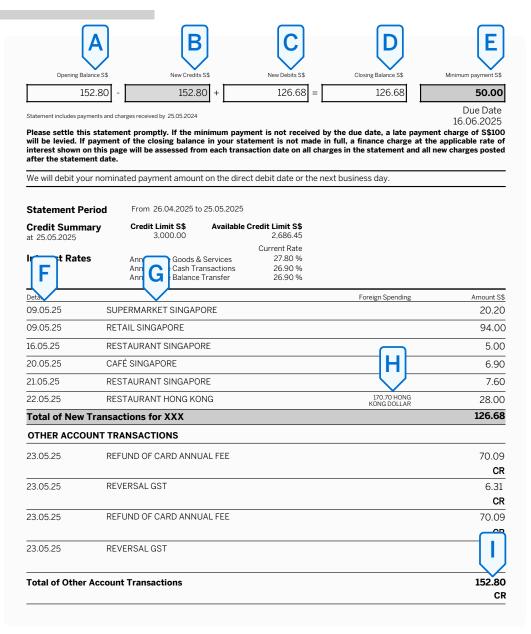
# A Guide to your American Express® Charge or Credit Card Statement





# **△** Opening Balance

Closing balance from your previous statement.

### **R** New Credits

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

#### New Debits

TOP OF STATEMENT

S

STATEMENT DETAIL

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

# **Closing Balance**

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

# **F** 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 S\$50, whichever is greater. However, keep in mind that balances that are not paid will incur interest.

#### **□** Transaction Date

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

### **C** Merchant Name

Name of merchant.

# **⊢** Foreign Spending

Transaction amounts not made in Singapore Dollars (SGD).

### Total of Other Account Transactions

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