



# American Express AIR MILES Gold Credit Card

www.americanexpress.ca  
Customer Service or  
Lost or Stolen Card  
1-800-869-3016  
(24 hours, toll free)

In Toronto or  
International Collect  
905-474-0870

## Statement of Account

Page 1 of 3

Prepared for  
MR JOHN SMITH

Membership number  
3750-123456-78900

Closing Date  
February 19, 2007

Amex Bank  
of Canada  
PO Box 7000  
Willowdale ON  
M2K 2R6

Previous Balance \$	Payments & Credits \$	New Charges/Adjustments \$ inc. Finance Charge, if any	New Balance \$	Minimum Amount Due \$
993.88	- 1,250.00	+ 973.02	= 716.90	19.00

Statement includes payments and charges received by February 19, 2007

Payment Due Date  
March 12, 2007

WE VALUE YOUR MEMBERSHIP. PLEASE PAY THE MINIMUM DUE BY THE PAYMENT DUE DATE. THANK YOU.

Billing days this period: 31

<b>Credit Summary</b> At February 19, 2007	<b>Credit Limit \$</b> 4,900.00	<b>Available Credit Limit \$</b> 4,183.10	<b>Available Cash Limit \$</b> 980.00
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<b>Finance Charges</b>	Daily Periodic Rate	Annual Percentage Rate	Finance Charge \$
Purchases	0.0466 %	16.99 %	0.00
Funds Advance	0.0466 %	16.99 %	0.00
Amex Cheques/Balance Transfers	0.0109 %	3.99 %	0.00

Transaction Date (Posting Date)	Details	Foreign Spending	Amount \$
January 22 (January 22)	<b>PAYMENT RECEIVED - THANK YOU</b> Reference AT070220001000010154105		<b>1,250.00</b> CR

**Total of Payment Activity** **1,250.00**  
CR

January 20 (January 21)	<b>TELECOM</b>	<b>37.54</b>
January 20 (January 21)	<b>COFFEE SHOP</b>	<b>3.64</b>
January 20 (January 21)	<b>GROCERY STORE</b>	<b>98.17</b>
January 20 (January 21)	<b>TRAVEL</b>	<b>813.66</b>
January 20 (January 21)	<b>GAS</b>	<b>20.01</b>

### AMERICAN EXPRESS

PLEASE ALLOW AT LEAST 3 TO 5 BUSINESS DAYS FOR  
YOUR PAYMENT TO BE PROCESSED

If paying by cheque please:

- date cheque in MM/DD/YY format.
- write Membership Account Number clearly on the front of your cheque.
- enclose this remittance portion of statement with your payment.

Do Not Send Cash Through Mail

Membership Number 3750-123456-78900		
Payment Due Date	Minimum Due \$	Amount Paid \$
March 12, 2007	19.00	



MR JOHN SMITH  
1 SAMPLE RD  
ANY CITY, ANY PROVINCE X0X0X0

Amex Bank of Canada/  
Banque Amex du Canada  
PO Box 4500 Stn Agincourt  
Scarborough ON M1S 4B1

000057424000001800 19 H



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## About Your Statement

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### Minimum Payment

The Minimum Payment is (i) 3% of the outstanding balance as of the statement Closing Date or \$10.00, or the entire new balance if it is less than \$10.00, plus (ii) any previously billed minimum payments that remain unpaid on the Closing Date of the statement.

### Transaction / Posting Date

If the transaction date is not available, the posting date will be used as the transaction date and will be shown with an asterisk (\*).

### Charges Made in Foreign Currencies

All foreign currency charges have been converted into Canadian dollars 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 Canadian dollars. U.S. dollar charges have been converted directly into Canadian dollars.

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 2.5%. Any charges converted by third parties prior to being submitted to us have been at rates selected by them.

### Finance Charges

You may pay the entire new balance of your account at any time. Please refer to your Cardmember Agreement and Disclosure Statement for an explanation of the calculation and imposition of Finance Charges. Finance Charges on purchases accrue from (and including) the date the purchases are posted to your account until the date we receive payment IN FULL. However, there is a grace period of 21 days for purchases **provided that** you have paid the new balance on your monthly statement IN FULL by the payment due date (indicated on your statement) for both the current period (i.e. the billing period in question) and the preceding period. On Funds Advances and Amex Cheques and/or Balance Transfers, Finance Charges are always assessed from (and including) the transaction date until the day we receive payment IN FULL.

### Billing Errors

You must tell us in writing within twenty-one (21) days of the date of the statement of any error or omission in your statement. Otherwise, your statement will be considered accurate except for any amount which has been improperly credited to the account.

### About Your Payment

All payments will be credited upon receipt by Amex Bank of Canada. Please allow 3 to 5 business days for your payment to be processed.

### Questions

If you have any questions about your account, please call American Express Customer Service 24 hours a day, 7 days a week at the phone numbers provided on the first page of this statement.

### Payment Options

Payments may be made using telephone or internet banking facilities through participating financial institutions, at your local branch, ABMs, by mail or by pre-authorized payment (if previously enrolled). If mailing your payment, please include the bottom portion of your statement, make cheque payable to Amex Bank of Canada and write your Membership Account Number(s) on the front of the cheque and submit in the enclosed envelope. It is your responsibility to make payment arrangements, unless you are enrolled in the pre-authorized payment plan and this statement indicates that we will request payment from your financial institution. Enrolment in the pre-authorized payment plan is available for future statements only. Forms are available by calling the customer service number on the first page of this statement.



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## AIR MILES Summary

Qualified Spend	973.02
Earned on Qualified Spend	64

You have earned 64 AIR MILES Reward Miles this month.

Remember that you can earn 1 AIR MILES Reward Mile for every \$15 in purchases charged to your American Express AIR MILES Gold Card.

## Cardmember Offers and Information

### The AMEX Term Life Insurance Plan

The AMEX Term Life Insurance Plan can provide your family with affordable coverage -whether it is basic coverage or to supplement existing Life Insurance Coverage. Choose from \$50,000 to \$250,000 of low cost coverage. Spousal coverage is available and no medical examination is normally required. Limitations, conditions and exclusions apply. Underwritten by The Canada Life Assurance Company. Call Canada Life's toll-free line exclusively for American Express Cardmembers at 1-800-694-9992 for an information kit.

### American Express Selects

Exclusive offers available around the world all in one place, at American Express Selects. That's the benefit of being an American Express Cardmember. Visit [americanexpress.ca/selects](http://americanexpress.ca/selects) and discover all the world has to offer. You have the exclusive opportunity to connect with some of the best travel, leisure, dining and shopping offers available from every corner of the world. For more information please visit online: [americanexpress.ca/selects](http://americanexpress.ca/selects)

### Greece, Italy or Spain? -- Live your dreams

So many wonderful Europe vacations but only a limited time to take advantage of Early Booking savings. From February 11 to March 31, 2007, save \$100 per adult when you book a selected 2007 Transat Holidays Europe vacation package through American Express Travel Services\*. Plus, combine these savings with other Europe offers available from Transat Holidays and your local American Express Travel Services location to save even more! Terms and conditions apply. Applies to S/D occupancy. For details, visit an American Express Travel Services Specialist, or dial 1-888-414-TRIP (8747). \* American Express Travel Services locations in Canada are independently owned and operated.