



www.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

# Statement of Account

Page 1 of 6

## SimplyCash Card from American Express

Prepared For  
**ANDREW SANCHE**

Account Number  
XXXX XXXXX4 91006

Opening Date Closing Date  
May 16, 2018 - Jun 15, 2018

### ACCOUNT SUMMARY

Previous Balance	<b>\$1,314.29</b>	Credit Limit	\$10,000.00
Less Payments	\$1,539.49	Available Credit Limit	\$7,949.88
Less Other Credits	\$0.00	Available Cash Limit	\$2,000.00
Plus Interest	\$0.00		
Plus Purchases	\$2,275.32	To request a credit line increase, please go to <a href="http://americanexpress.ca/mycreditlimit">americanexpress.ca/mycreditlimit</a> or call the number on the back of your card.	
Plus Fees	\$0.00		
Plus Credit Advances	\$0.00		
Plus Other Charges	\$0.00		
Equals New Balance	<b>\$2,050.12</b>		

### Payment Period Remaining

**Minimum Amount Due on Jul 6, 2018**

**\$10.00**

If each month you pay the Minimum Amount Due only

17 Year(s) 2 Month(s)

Statement includes payments and charges received by Jun 15, 2018

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

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↑ Please detach here ↑

### AMERICAN EXPRESS

PLEASE ALLOW 3 TO 5 BUSINESS DAYS FOR YOUR PAYMENT TO BE PROCESSED BY YOUR FINANCIAL INSTITUTION AND SENT TO US.

- Cheque payments are payable to Amex Bank of Canada.
- Ensure that you write your Account Number clearly on the front of your cheque.
- Enclose this remittance portion of your statement with your payment.

Do Not Send Cash Through Mail. DETAILS ENCLOSED.

Account Number	XXXX XXXXX4 91006
New Balance	\$2,050.12
Minimum Due	\$10.00
Payment Due Date	Jul 6, 2018

Amount Paid (\$)
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ANDREW SANCHE  
8874 213 ST  
LANGLEY BC V1M1Z3

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



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**Your Transactions**

Transaction Date	Posting Date	Details	Amount (\$)
<b>New Payments</b>			
May 17	May 17	PAYMENT RECEIVED - THANK YOU Reference: AT181XXXXXXXXXX010012259	-1,314.29
May 19	May 19	PAYMENT RECEIVED - THANK YOU Reference: AT181390002000010009351	-10.00
May 19	May 19	PAYMENT RECEIVED - THANK YOU Reference: AT181390002000010009352	-8.24
May 29	May 29	PAYMENT RECEIVED - THANK YOU Reference: AT181490003000010014747	-111.42
Jun 12	Jun 12	PAYMENT RECEIVED - THANK YOU Reference: AT181630003000010016247	-72.58
Jun 13	Jun 13	PAYMENT RECEIVED - THANK YOU Reference: AT181640003000010010077	-22.96
<b>Total of Payment Activity</b>			<b>-1,539.49</b>

**New Transactions for ANDREW SANCHE**

May 15	May 16	WHOLE FOODS MARKET NORTH VANCOUVER	15.53
May 15	May 16	WHOLE FOODS MARKET NORTH VANCOUVER	2.71
May 26	May 28	BOW & STERN 407617863 ABBOTSFORD	101.79



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**Your Transactions**

Transaction Date	Posting Date	Details	Amount (\$)
May 27	May 28	TIM HORTONS #3081# QT LANGLEY	<b>9.63</b>
Jun 5	Jun 6	Icelandair Ticket Sale Reykjavik ROUTING: FROM: VANCOUVER INTERNAT TO: REYKJAVIK KEFLAVIK CARRIER: FI CLASS: U TO: PARIS CHARLES DE G CARRIER: FI CLASS: U TO: REYKJAVIK KEFLAVIK CARRIER: FI CLASS: U TO: VANCOUVER INTERNAT CARRIER: FI CLASS: U TICKET NUMBER: 24073224823 PASSENGER NAME: SANCHE/ANDREW JOSEPH THO	<b>1,218.42</b>
Jun 6	Jun 6	AIRBNB * HMYBY4RBDN AIR LONDON	<b>234.32</b>
Jun 6	Jun 6	AIRBNB * HMEJS4SF83 AIR LONDON	<b>176.72</b>
Jun 6	Jun 6	AIRBNB * HM5CJ3W3Y8 AIR LONDON	<b>272.69</b>
Jun 6	Jun 6	AIRBNB * HMPD8528DC AIR LONDON	<b>147.97</b>
Jun 10	Jun 11	ESSO-7-11 STORE 37870 LANGLEY	<b>4.29</b>
Jun 10	Jun 11	MARKETPLACE IGA 87 LANGLEY	<b>39.76</b>
Jun 10	Jun 12	MICHAELS 3913 MICHAELS LANGLEY	<b>28.53</b>
Jun 11	Jun 12	CHAPTERS 788 LANGLEY	<b>22.96</b>
<b>Total of New Transactions for ANDREW SANCHE</b>			<b>2,275.32</b>



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**About Your Credit Limit**

Please refer to page 1 of this statement for your Credit Limit.

**About Your Interest Rates**

Category	Daily Periodic Rate 31 Billing days this Period	Interest	Current Annual Interest Rate	Annual Interest Rates		
				Preferred	Standard	Basic
Purchases	0.0548%	0.00	19.99%	19.99 %	23.99 %	26.99 %
Funds Advance	0.0630%	0.00	22.99%	22.99 %	23.99 %	26.99 %
Amex Cheques/Balance Transfers	0.0630%	0.00	22.99%	22.99 %	23.99 %	26.99 %
		\$0.00				



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## About Your Statement

**Payment Period Remaining** - This is an estimate of the time it will take for you to pay off the New Balance shown on this statement if you make no additional charges using this Card and each month you pay the Minimum Amount Due only. For additional information including the way we determine the estimate, please visit [www.americanexpress.ca/paymentperiod](http://www.americanexpress.ca/paymentperiod).

**Minimum Payment** - The Minimum Payment is the lesser of (1) the total of (a) \$10 + (b) Interest, Overlimit fees and Dishonoured Payment fees + (c) if applicable, installment amounts (including installment fees) charged on this billing statement + (d) any previously billed minimum payments that remain unpaid on the Closing Date of the statement OR (2) the entire new balance on this billing 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 conversion commission charged on the original charge will not be returned on a refund. Any charges converted by third parties prior to being submitted to us have been at rates selected by them.

**Interest** - You may pay the entire New Balance of your account at any time. Interest is calculated daily and is charged to your account on the last day of the billing period. Interest on a purchase applies from and including the transaction date or from and including the first day of the billing period in which the purchase is first charged to your account, if that date is later, until the day we receive payment in FULL. However, there is a grace period of 21 days on new purchases from the Closing Date on your statement if we receive payment in FULL by the Payment Due Date and if we do not, up to 25 days for new purchases on your next statement. Interest will be charged on any previous balances during this period. There is no interest-free grace period for funds advances, Amex cheques and balance transfers if offered. Please refer to your Cardmember Agreement, Information Box and/or Disclosure Statement for a detailed explanation of the calculation and application of interest charges.

**Credit Advances** - This subtotal includes funds advances, Amex cheques and balance transfers.

**Billing Errors** - If you have a complaint, problem or dispute with this statement or any charge on it, contact us immediately but in any event within 21 days of the Closing Date of this statement. Otherwise, this statement will be considered accurate except for any amount which has been improperly credited to the account and you may not later make a claim against us in respect of any item on this statement. Subject to the Cardmember Agreement, if you contact us as required, we will take all reasonable and appropriate steps to provide the information you request or attempt to resolve the dispute.

**Payments** - Payments may be made using the Electronic Payment Program from American Express by Pre-authorized Payment Plan, Pay by Phone, Pay by Online Services or Pay by Voice Response and is subject to the terms, conditions and restrictions in the Electronic Payment Program Agreement. The Pre-authorized Payment Plan is available for future statements only unless the front page of this statement indicates you are already enrolled. Subject to the Electronic Payment Program Agreement and availability of the services, you can request a same day payment prior to 8pm Eastern Time or schedule a future payment from your Canadian dollar deposit account. However, your first payment can only be scheduled 3 calendar days after enrollment. To enroll, login to Online Services or call the customer service number on this statement for Pay by Phone or Pay by Voice Response. For details visit [www.americanexpress.ca/paymentmethods](http://www.americanexpress.ca/paymentmethods). We reserve the right without notice to restrict or cancel availability of the Electronic Payment Program, limit the number or frequency of payments or restrict scheduling a future payment within a certain time period or if the account is past due. Payments may be made using telephone or internet banking facilities through participating financial institutions, at a branch or ATM. Check with your institution for processing delays. Payments will be sent by your financial institution to us within 3 to 5 business days and your account will not be credited until we receive a payment. Cheques will not be credited until received by us and may take up to 10 business days or longer depending on your geographic location. If mailing your payment, please see instructions on front page of this statement. It is your responsibility to make payment arrangements and ensure that sufficient funds are available in the deposit account. We will reverse a payment if it is returned or dishonoured for any reason and a dishonoured payment fee will apply.

**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.

We use your personal information in accordance with our [Privacy Code](#) and [Online Privacy Statement](#) (both at [www.americanexpress.ca/privacy](http://www.americanexpress.ca/privacy)) which includes (i) what information we collect and how we collect it, (ii) the purposes for which we collect, use and disclose your information, (iii) your consent rights and choices, and (iv) additional examples to help you better understand how we collect, use and disclose your information.



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**Your CASH BACK Summary**

**CASH BACK Summary from 05/16/2018 to 06/15/2018**

Previous Cash Back Balance	Base Cash Back this month	Bonus Cash Back this month	Adjustments	Cash Back Credit Issued	Total Cash Back Balance					
\$ 85.03	+	\$ 28.44	+	\$ 6.53	+	\$ 0.00	-	\$ 0.00	=	<b>\$120.00</b>

Base Cash Back		Cash Back Balance
<b>Base Earn</b>		\$28.44
<hr/>		
Bonus Cash Back		
	Description	
	Bonus - Gas, Grocery, Restaurant	\$6.53
<b>Total Cash Back Bonus</b>		<b>\$6.53</b>
<hr/>		
<b>Total Cash Back Balance this Month</b>		<b>\$34.97</b>

**Your Offers and Account Information**

The following change has been made to your interest-free grace period:

If we do not receive **payment in FULL** by the payment due date, the grace period on your next statement will be extended up to **25** days. Interest will be charged on any previous balances during this period. The grace period will revert to **21** days on the next statement after we receive **payment in FULL**.

Prior to this change, your interest-free grace period for new purchases was 21 days in all cases.

**Protection for your family's future<sup>0</sup> today**

Designed for Amex Cardmembers, the AMEX® Term Life Insurance, now available up to \$750,000 and Critical Illness Recovery Plans can help safeguard your family with coverage you can count on. Plus, when you purchase both plans, you'll SAVE 15% OFF your premiums<sup>1</sup>. Visit [canadalifeinsure.ca/amex](http://canadalifeinsure.ca/amex) today for a free, no-obligation quote.

Underwritten by The Canada Life Assurance Company. Conditions and exclusions apply. The insurance services, website and quote engine are provided by Canada Life.

<sup>1</sup>The bundled discount is not available to customers issued AMEX Term Life Insurance certificates prior to May 1, 2005.