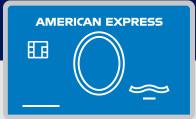
How to Read Your Statement with Plan It[™]

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.



CARDMEMBER NAME		XXXXX XXX	0005 01006	Oct 04	2021	Oct 27,
ACCOUNT SUMMARY						
Previous Ralance	5496.00	GreditLimit				
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Fun Danske kan koldmeni Program Inalis Aira Edavat	Collect of					
Minimum Amount Day on New 17, 2021	\$104.87	Payment Pe	vied Remaining			Cartolic
Minimum Amount Due on Nov 17, 2021						
START DATE TOTAL PIE (0)	INSTALLMENT IN INLANCE(\$)(*) BA	LANCE(E)(*)	PRINCPIL(3)	PEE(\$)	AMOUNT(\$)	
INSTALLMENT PLAN FOR \$251.87	0.00	187.95	82.95	2.16	86.32	
CH18303, C894 WTHLY FET, 1905. 642	0.00	187.95	82.94	2.56	86.30	
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Der 18.302, D.83N WTHEY FEE, 314/DE 8-42			83.96	2.16	86.32	CAN
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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 EXPRESS Amex Bank of Canada, P.O. Box 3204, Stn F, Toronto ON M1W 3W7

Sample Statement of Account

American Express Card

Prepared CARE	For DMEMBER NAME		Account Number	^{Opening Date} Oct 04, 2021	Closing Date Oct 27, 202
ACCO	DUNT SUMMARY				
	Previous Balance	\$695.51	Credit Limit		\$1.000.0
Less	Payments	\$20.0	Available Credit Limit (*)		\$30.4
Less	Other Credits (incl. \$ moved to instl.)	\$501.87	Available Cash Limit		\$30.4
Plus	Interest	\$8.77			
Plus	Purchases	\$273.12	(*) Available credit limit takes into acc	ount the Total Remai	ning Installment
Plus	Fees (incl. installment fees)	\$12.14	Balance from the Plan It Installment P	rogram Summary.	0
Plus	Credit Advances	\$0.00			
Plus	Other Charges	\$0.00	To request a credit line increase, pleas	e go to americanex	press.ca/mycredit
Plus	Monthly Installments (excl. fees)	\$83.96	limit or call the number on the back of	your card.	
Plus	Transfer from Installment Program	\$250.00			
Equals	New Balance	\$801.63			
Minim	um Amount Due on Nov 17, 2021	\$104.87	Payment Period Remaining If each month you pay the Minimum Amount Due	eonly	5 Year(s) 11 Month(
	g Monthly Installments of \$86.10				
<u></u>		1 07 0001			

Statement includes payments and charges received by Oct 27, 2021

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.

Fees (incl. installment fees)

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

Monthly Installments (excl. fees)

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

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.

Minimum Amount Due

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

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.



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How to Read Your Statement with Plan It[™]

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American Express Card Marcinet Express Card XOUX MARCENER TO THE STATE OF THE ST	We value your membership	NT PROGRAM	SUMMARY			-		
Bit sharps membership Passing in terms of a bit integrated and bit Table gate. Here THEFTLENET FORCE STREAMS THE THEFTLENET STREAMS AND	B DETAILS / START DATE	9 INSTALLMENT AMOUNT	10 PREVIOUS	11 INSTALLMENT		•••••••	DUE THIS MO TOTAL AMOUNT(\$)	
The second secon	INSTALLMENT PLAN FOR S Oct 18 2021, 0.85% MTHLY. FEE, 3	251.87	0.00	167.91	83.96	2.14	86.10	
Ted of Peyment Activity 20.00 PAGE 1	INSTALLMENT PLAN FOR S Oct 18 2021, 0.85% MTHLY. FEE,	250.00	0.00	0.00				С

(*) 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 (vill be gave) and held be 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.



Plan It Installment Program Summary

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



Details/Start Date

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



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Installment Amount/Total Fee

Initial amount and installment fee.

Previous Installment Balance

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



Remaining Installment Balance

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

INSTALLMENT BILLE

1 OF 3

CANCELLED



Installments Due This Month

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



Installments Billed

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



How to Read Your Statement with Plan It[™]

04.8	GH IR INSTALLMENT PLAN FOR \$251.87 CANN MINKY ME, 1965.	25
0.4 2	04 III INSTALLMENT PLAN FOR \$250.00	250
Total	Amount Moved to Plan It Installment Program for CARDMEMBER NAME	50
Plan	It Installment Program Monthly Fees	
For database	ar par methy insidents place on the Net Excludent Proper Service in page Set Net Advances	
Get 27	04 27 MONTHLY INSTALLMENT FEE	
Total	of Plan it Installment Program Monthly Fees	
Othe	Plan It Installment Program Transactions	
Gel 30	04 20 TRANSFER OUT OF INSTALLMENT PROGRAM	-250
Total	of Other Plan It Installment Program Transactions	-250
04.26	SI SI LUMUK /SZRZAVSKI LUMIKAA	21
	of New Transactions for DMEMBER NAME	27.
Othe	r Account Transactions	
Geb 18	Ge at INSTALLMENT PLANFOR \$251.87	-25
0418	On IN INSTALLMENT PLANFOR \$250.00	-250
0+130	Get 20 TRANSFER FROM INSTALLMENT PROGRAM	250
0+23	Ge 21 MEMERSHIP FEEINSTALLMENT	10
0+127	Ge 27 INTEREST	1
Total	of Other Account Transactions	.23

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 FOR \$251.87 0.85% MTHLY. FEE, 3 MOS.	251.87
Oct 18	Oct 18	INSTALLMENT PLAN FOR \$250.00 0.85% MTHLY. FEE, 3 MOS.	250.00
Total	Amoun	t Moved to Plan It Installment Program for CARDMEMBER NAME	501.87
Plan I	t Instal	Iment Program Monthly Fees	
For details	on your month	ly installments please see the Plan It Installment Program Summary on page 1 of the statement.	
Oct 27	Oct 27	MONTHLY INSTALLMENT FEE	2.14
Total	of Plan	It Installment Program Monthly Fees	2.14
Other	[.] Plan It	Installment Program Transactions	
Oct 20	Oct 20	TRANSFER OUT OF INSTALLMENT PROGRAM	-250.00
Total	of Otho	er Plan It Installment Program Transactions	-250.00

New Transactions for CARDMEMBER NAME

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.

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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.

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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.



How to Read Your Statement with Plan It[™]