



Statement of Account

Prepared for
NEIL S ROTHNEYMembership Number
xxxx-xxxxxx-72007Date
24/05/11

Account Summary

Statement includes payments and charges received by 24 May 2011

Previous Balance		New Credits		New Debits		Closing Balance
£ 1,610.57	-	£ 1,610.57	+	£ 5,098.47	=	£5,098.47

If you do not pay the full amount outstanding we will allocate your payment to the outstanding balance in a specific order which is set out in the summary box contained in this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely. If you only make the minimum payment each month, it will take you longer and cost you more to clear the balance.

Direct Debit Amount	Direct Debit Date	Minimum Repayment	Payment Due Date
£5,098.47	7 June 2011	£128.00	18 June 2011

Estimated Interest next month £137.04. (See estimated interest section for details)
The payment specified above will be debited from your bank on the direct debit date shown or shortly after.

Statement Period

From 25 April to 24 May 2011

Credit Summary

At 24 May 2011

Credit Limit £	Available Credit Limit £	Available Cash Limit £
11,400.00	6,301.53	2,280.00

Rates of Interest

	Current Rate
Monthly Rate Goods And Services	1.52%
Monthly Rate Cash Advance	2.08%
Monthly Rate Balance Transfer	1.52%

Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
May 8	May 8	PAYMENT RECEIVED - THANK YOU		1,610.57 CR
Apr 29	Apr 30	BRAUNTON S/STATION	BRAUNTON	103.47
May 2	May 3	TRITON GALLERIES	DARTMOUTH	4,995.00
Total of new transactions for NEIL S ROTHNEY				5,098.47

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Private & Confidential
NEIL S ROTHNEY
13 GLEBELANDS
WRAFTON, BRAUNTON
DEVON
EX33 2DH
UNITED KINGDOM



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BA Miles earned with your British Airways American Express Card

BA Miles earned from 13/04/2011 to 12/05/2011

Understanding your statement:

The BA Miles information to the right, and the Companion Voucher information below, cover transactions made within the date period above.

Please note, this information is calculated six days in advance of your statement end date and therefore may not reflect all of the transactions on your statement. Any transactions that are processed within this six day period will be reflected on your next month's statement.

The BA Miles shown to the right will appear on your next Executive Club statement. To check your current mileage balance, log on to ba.com or call your dedicated Executive Club number.

Your Executive Club number

76012865

BA Miles transferred to your British Airways Executive Club account this month

5,262

Breakdown of BA Miles earned with your British Airways American Express Card

	BA Miles
Spend on your Card (other than with BA)	5,262
Total BA Miles earned	5,262

Companion Voucher

Earn a reward flight for your companion*
By spending** £20,000 on your Card before your Card anniversary date of 22-03-2012*** you will qualify for a reward flight for your companion, to be used when you redeem your BA Miles for a flight.

So far, you have £6,709.04 of qualifying spend, so spend just £13,290.96 to receive your Voucher. As advised above, this information was calculated six days in advance of your statement end date.

* Subject to availability, taxes, fees and charges remain payable. Terms and Conditions apply. One Companion Voucher per Card membership year. Once members reach the applicable billed target they will receive a companion voucher which is valid for 12 months from issue. Vouchers are non-extendable.

**Qualifying spend excludes cash withdrawals, interest, balance transfers and fees.

***Members must have accrued the required billed expenditure on their BA/AMEX Cards (the Target) within a 12 month period ending each year on the anniversary of their Promotion Commencement Date/Card anniversary date.

Cardmember Offers and Information

Information on exchange rates

For information on exchange rates, commissions and processing dates for foreign currency transactions, please contact our Customer Services team on 0845 604 2550

How you can pay your statement

- > **Online** - Pay online at www.americanexpress.co.uk using your debit card. You will need to allow 2 working days for the payment to be received on your account.
- > **Telephone** - Call Customer Services 24/7 and pay your statement using your debit card, you may need to have your American Express Card with you. You will need to allow 2 working days for the payment to be received on your account.
- > **Bank** - Take your completed bank giro slip from your statement and your payment to your bank. If using a cheque, please write your account number on the front of your cheque. You will need to allow 4 working days for the payment to credit your account.
- > **Post** - Write your account number on the front of your cheque and send it along with your completed bank giro slip from your statement to this address: AMERICAN EXPRESS SERVICES EUROPE LTD, Royal Avenue, Widnes, WA88 1AE. Make your cheque payable to AMERICAN EXPRESS SERVICES EUROPE LTD. You will need to allow 7 days for the payment to be received on your account.
- > **Direct Debit** - Payment will be collected automatically from your bank account on the Direct Debit Due Date indicated on the front of your statement. If you pay your balance in full each month, this will be taken on or around 14 days from your statement date. If you pay the minimum amount due every month, or a fixed amount or percentage of your choosing above it, this will be taken on or around 18 days from your statement date. You can set up a Direct Debit Online at www.americanexpress.co.uk over the telephone or if you write to us we can send you a direct debit form to complete.



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Summary Box

The information contained in this table summarises key product features not displayed elsewhere on the statement and is not intended to replace the Terms and Conditions.

Interest Free Period	> Up to 56 days interest free for Purchases if you pay your balance in full and on time. > 0 days for Balance Transfers or Cash Withdrawals (except where a 0% promotional rate applies).
Interest Charging Information	> You will not be charged any interest on any Transaction, other than Cash Withdrawals or Balance Transfers, if the whole amount you owe is fully repaid to us by the payment due date. > If you do not pay the full amount you owe by the due by date, you will be charged interest on any amount you owe from the last month and, on a daily basis, on each Transaction you make from the date of the Transaction until you pay the total amount that you owe. > You will be charged interest on all balances that result from Cash Withdrawals or Balance transfers, on a daily basis, from the date of the Transaction, until the amount is fully repaid to us.
Allocation of Payment	We will apply payments to balances bearing the highest interest rate first. In applying this principle, we will first apply payment to amounts that have appeared on your monthly statement, and we may secondly, apply payments to amounts that have not yet appeared on your monthly statement.
Minimum Repayment	> If you only make the minimum repayment each month, it will take you longer and cost you more to clear your balance. If you are unable to make the minimum payment, please call us on the customer service number on this statement. > Your minimum repayment is shown on the front of your statement. It is 2.5% of the total amount owing or £5, whichever is more plus any repayment protection insurance premiums related to your account, plus any account supervision fee plus any account over limit fees.
Fees	No fee will be payable if you have spent £2,000 or more the previous year. Otherwise, £20 annual fee.
Charges	> Cash Withdrawals 3% of the amount of any Cash Withdrawal or £3 whichever is greater > Copy Statements £2 for any additional copy of each statement > Transaction Record £3 for each copy of a record of Transaction > Balance Transfers We may charge a handling fee in relation to Balance Transfers of up to 3% of the balance transferred > Dormancy Fee £20 per year if aggregate amount of transactions totals £0 other than Cash Advances and Balance Transfers for preceding 12 months Foreign Charges All foreign currency charges have been converted into Pound Sterling 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 Pound Sterling. U.S. dollar Charges have been converted directly into Pound Sterling. 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 2.99%. Any charges converted by third parties prior to being submitted to us have been converted at rates selected by them.
Default Charges	You will be charged £12 for late payments, returned payments or if you go over your credit limit.
Dispute Resolution	If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to contact the Ombudsman

Have you changed your address?

You can update your address in the following ways;

- > Online at www.americanexpress.co.uk
- > By Telephone, you can call Customer Services 24 hours a day 7 days a week. You may need to have your American Express Card with you
- > Or by post

Online Services

You can manage your Card Account Online and also view your latest rewards and offers. Register your email address today to be the first to hear about great offers at www.americanexpress.co.uk