American Express Platinum Edge Credit Card

americanexpress.com.au
Customer Service
1800 059 388

American Express Credit Card
GPO Box 5159
Sydney NSW 2001

Statement of Account

Prepared for
MATTHEW WYNDHAM NEIL TATHAM

Membership Number
XXXX-XXXXXX-85006

Date
December 4, 2025

ACCOUNT SUMMARY

Statement includes payments and charges received by December 4, 2025

OPENING BALANCE		NEW CREDITS		NEW DEBITS		CLOSING BALANCE
5,214.53	-	6,882.26	+	2,589.28	=	**921.55**

Minimum Payment Due by December 29, 2025

$30.00

Pay this amount by your payment due date to avoid a late payment fee.

To minimise further interest charges, pay $921.55 by or before the payment due date.

Statement Period

From November 05 to December 4, 2025

CREDIT SUMMARY

CREDIT LIMIT $	AVAILABLE CREDIT $	TOTAL BALANCE $
6,800.00	5,878.45	921.55

Request a change to your Credit Limit at **americanexpress.com.au/manageyourlimit**

MINIMUM REPAYMENT WARNING

If you make only the Minimum Payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying an estimated total of interest charges of...
Only the minimum payment	3 year(s), 11 month(s)	$471.65
$48.72(*)	2 years	$247.73 a saving of $223.92

(*) The estimated monthly payment to pay off your balance in 2 years assumes all balances are subject to the highest rate on your account.

If you have exceeded your credit limit and/or your account is overdue, these amounts are included in the month's minimum repayment only.

To learn more about the minimum repayment warning visit, **americanexpress.com.au/cardsmart**

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PAYMENT ADVICE

Membership Number	XXXX-XXXXXX-85006
Closing Standard Balance	$921.55
Minimum Payment Due	$30.00
Payment Due Date	December 29,2025

MATTHEW WYNDHAM NEIL TATHAM
20 Dean Rd
Jandakot WA 6164

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INTEREST RATES

CATEGORY	ANNUAL INTEREST RATE
Purchases	23.99%
Cash advances	23.99%

For a guide on how to read your statement visit, **americanexpress.com.au/mystatement**

Please check all transactions carefully and immediately advise us of any unauthorised use of the Card.

Your Account Payment Options

Pay your bill online
Visit **americanexpress.com.au/paybillonline** to set up Online Bill Payment to make immediate or schedule payments from your bank account.

Direct Debit
To enrol, visit **americanexpress.com.au/directdebit** or call the number on the back of your Card.

PayID: p00019546978222@americanexpress.com

Pay this bill faster to the American Express Card PayID provided above, via mobile or internet banking.
When paying for the first first time, activate your Amex Card PayID by visiting **www.amex.com.au/activatepayid**

Biller Code: 5082
Ref: Please use your 15 digit Card Account number
Please allow up to 3 business days for payment to be processed to your Account

BPAY® this payment via internet or phone banking.
BPAY View® - View and pay this bill using internet banking.
BPAY View® Registration No. - 15 digit Card Account number.

Paying in person

You can pay your Card Account in person with EFTPOS or Cheque (where accepted) at Australia Post Offices.
Please note that if you are enrolled in Online Statements you cannot make payments in person at Australia Post Offices.

You must present your Card and current account statement when paying your Card Account.

A $3 processing fee will apply to payments made in person.

Payments to American Express Accounts must be made from a bank account held in the Card Member's name. For American Express Business Card Accounts, payments can be made from an entity's business bank account. Additional verification is required for payments made from bank accounts belonging to unrecognised individuals or entities. For more information, please visit https://go.amex/tpp.

If you do not wish to be contacted for promotional or marketing offers, or wish to change the address, name or phone number on your Account, please call the number at the back of your Card.

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TRANSACTION DETAILS

TRANSACTION DATE	TRANSACTION DETAILS	FOREIGN SPEND	AMOUNT ($)
New Payments			
November 25	**BPAY PAYMENT-THANK YOU REC # 3215707319**		**5,793.68 CR**
November 27	**BPAY PAYMENT-THANK YOU REC # 3205057014**		**735.61 CR**
December 1	**BPAY PAYMENT-THANK YOU REC # 3233711869**		**350.00 CR**
Total New Payments			**6,879.29 CR**
New Standard Transactions for: MR MATTHEW WYNDHAM NEIL TATHAM			
Card Number xxxx-xxxxxx-85006			
November 18	NETFLIX AUSTRALIA PTY L MELBOURNE		**28.99**
November 2	PAYPAL *TEMU COM 4029357733		**42.26**
November 4	AP SOUTH LAKE LPO SOUTH LAKE		**26.25**
November 6	AP SOUTH LAKE LPO SOUTH LAKE		**79.10**
November 8	VIBE JANDAKOT JANDAKOT		**103.83**
November 9	PAYPAL *TEMU COM 4029357733		**39.69**
November 11	SP PAULS LIQUOR DOONSIDE		**154.99**
November 14	THE LIQUOR SHED JANDAKOT		**124.99**
November 16	BUNNINGS BUILDING SUPPL BIBRA LAKE		**28.58**
November 16	BUNNINGS COCKBURN CENTR JANDAKOT		**33.96**
November 17	PAYPAL *AIAUMARKETS 17280818884		**13.08**
November 17	PAYPAL *AIAUMARKETS 17280818884		**66.43**
November 18	PAYPAL *EBAY AU 4029357733		**50.16**
November 20	TEMU.COM PARRAMATTA		**114.61**
November 20	PAYPAL *HUMANITIX GLENF 0272026035		**105.06**
November 23	TIDAL OSLO		**12.99**
November 23	PAYPAL *CHECKOUTARA COM 6562211407	221.98 UNITED STATES DOLLAR AUD 354.97 includes conversion commission of AUD 10.34	**354.97**
November 28	MARSDEN STANTONS WEST PERTH		**467.50**
November 28	PAYPAL *AIAUMARKETS 17280818884		**20.79**
December 4	MICROSOFT MSBILL.INFO		**179.00**
November 13	AMZNPRIMEAU MEMBERSHIP SYDNEY SOUTH		**9.99**
November 25	OPTUS MERCHANT Optus Me MACQUARIE PARK		**143.00**
December 1	GOOGLE*GSUITE SIMPLYHIF CC GOOGLE.COM		**12.98**
Total of New Standard Transactions for MR MATTHEW WYNDHAM NEIL TATHAM			**2,213.20**

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TRANSACTION DETAILS

TRANSACTION DATE	TRANSACTION DETAILS	FOREIGN SPEND	AMOUNT ($)
New Standard Transactions for: PENELOPE TATHAM			
Card Number xxxx-xxxxxx-81013			
November 5	PAYPAL *TEMU COM 4029357733		**110.30**
November 19	SYNERGY PERTH PERTH		**2.97 CR**
November 25	AMZNPRIMEAU MEMBERSHIP SYDNEY SOUTH		**9.99**
November 26	WOOLWORTHS ONLINE BELLA BELLA VISTA		**231.30**
November 30	PRIME VIDEO CHANNELS SYDNEY		**10.99**
December 1	DELIVERY UNLIMITED SYDN SYDNEY		**13.50**
Total of New Standard Transactions for PENELOPE TATHAM			**373.11**

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Membership Rewards

Period 29/10/2025 to 27/11/2025

Rewards Number
036982540471

Previous Points Balance	Points Earned*	Bonus Points	Points Adjustments	Points Redeemed	**New Points Balance**
116,703	5,251	0	0	0	121,954

* New points balance relates to points earned on your Card Account(s) listed below and any redemptions or adjustments between the above dates on your Membership Rewards statement. Please be aware that due to a difference in statement dates, points relating to charges which may appear on your financial statement may not yet be included in your above points balance. For your up to date points balance please go to **membershiprewards.com.au**

Points Earned	Card Type	Card Number	No. of Points
	Platinum Edge Credit Card	XXXXXXXXXX85006	5,251
		Total Points Earned	**5,251**

From 15 December 2025, for Card Members enrolled in eligible Membership Rewards tiers, there will be changes to the Membership Rewards points transfer rate to British Airways, Cathay, Emirates, Etihad, Malaysia Airlines, Qatar, Virgin Atlantic and the removal of Thai Airways from the program. There will also be updates to the Membership Rewards Program Terms and Conditions, effective 15 December 2025. To learn more, visit go.amex/updates.

For Membership Rewards information visit membershiprewards.com.au or please call 1300 363 276.
For all other Card related enquiries please contact the number as found on the front of your statement.

Card Member Offers and Information

Important Information – Complimentary Travel Insurance

As we approach the holiday season, please check Your American Express Card Insurance Terms and Conditions before you travel to make sure that you, and all the things you want to do, are covered.
Refer to the "Important Things to Know about This Policy" section within your policy to know more. Terms, conditions, cover limits and exclusions apply (such as maximum age limits and a pre-existing medical condition(s) exclusion). View your Card Insurance Terms Conditions here go.amex/insurance-au

Manage your account online
Online Services provides you with the convenience of 24 hour access to your account details and online statements. Visit **americanexpress.com.au/online** to find out more and register.

Need help with repayments?
If you're struggling to meet your repayments, support is available. Call us on **1300 660 562** — we're here to help.