



SimplyCash Card from American Express
Statement of Account

americanexpress.ca
Customer Service:
1-800-869-3016 (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

Prepared For: JUSTIN JOHNSTON
Account Number: XXXX XXXXX7 93004
Opening Date: Feb 03, 2024
Closing Date: Apr 02, 2024

ACCOUNT SUMMARY

Previous Balance	\$0.00	Credit Limit	\$1,000.00
Less Payments	\$0.00	Available Credit Limit	\$1,000.00
Less Other Credits	\$0.00	Available Cash Limit	\$200.00
Plus Interest	\$0.00		
Plus Purchases	\$0.00		
Plus Fees	\$0.00		
Plus Credit Advances	\$0.00		
Plus Other Charges	\$0.00		
Equals New Balance	\$0.00		
Minimum Amount Due on	\$0.00	Payment Period Remaining	0 Year(s) 0 Month(s)

To request a credit line increase, please go to americanexpress.com/canada/request-limit-increase or call the number on the back of your card.

Statement includes payments and charges received by Apr 2, 2024

This statement is for your information only. No payment is required.

AMERICAN EXPRESS

PLEASE ALLOW 3 TO 5 BUSINESS DAYS FOR YOUR PAYMENT TO BE PROCESSED BY YOUR FINANCIAL INSTITUTION AND SENT TO US. Learn about all of your payment options, including how to enroll your bank account, make a one-time payment or enroll in our pre-authorized payment plan by visiting amex.ca/paymentmethods. Go paperless and get your future statements faster: amex.ca/paperless. DETAILS ENCLOSED.

Account Number	XXXX XXXXX7 93004
New Balance	\$0.00
Minimum Due	\$0.00
Payment Due Date	

Amount Paid (\$)

JUSTIN JOHNSTON
2917 29 AVE S
LETHBRIDGE AB T1K6S8



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Your Transactions

Transaction Date	Posting Date	Details	Amount (\$)
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Total of Payment Activity			0.00
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New Transactions for JUSTIN JOHNSTON

Total of New Transactions for JUSTIN JOHNSTON			0.00
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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 60 Billing days this Period	Interest	Current Annual Interest Rate	Annual Interest Rates		
				Preferred	Standard	Basic
Purchases	0.0546%	0.00	19.99%	19.99%	24.99%	26.99%
Funds Advance	0.0601%	0.00	21.99%	21.99%	23.99%	26.99%
Amex Cheques/Balance Transfers	0.0601%	0.00	21.99%	21.99%	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 americanexpress.ca/paymentperiod.

Minimum Payment - The Minimum Payment is the lesser of (1) or (2), calculated as follows:

(1) the total of: (a) any previously billed minimum payment that remains unpaid on the Closing Date of the statement + (b) if applicable, installment amounts (including installment fees) charged on the billing statement PLUS (for non-Quebec residents): (c) \$10 + (d) Interest, Overlimit fees and Dishonoured Payment fees; or (for Quebec residents whose accounts were opened on or after August 1, 2019): (c) 5% of the remaining balance owing that month. (for Quebec residents whose accounts were opened prior to August 1, 2019): (c) 2% for the statements dated on or after April 1, 2020, and the following percentages apply for statements dated on or after the following dates: August 1, 2020 - 2.5%; August 1, 2021 - 3%; August 1, 2022 - 3.5%; August 1, 2023 - 4%; August 1, 2024 - 4.5%; August 1, 2025 - 5%. OR (2) the entire new balance of the billing statement. If your primary address changes to or from Quebec, the applicable minimum due calculation will take effect on your next 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 and refunds have been converted into Canadian dollars by our affiliate on the date we processed the charge or refund. Unless your charge or refund was in U.S. dollars, it has been converted through U.S. dollars, by converting the charge or refund amount into U.S. dollars and then by converting that U.S. dollar amount into Canadian dollars. Unless required by law or used by custom, conversion rates are based on interbank rates selected from customary industry sources on the weekday prior to the processing date (except January 1 and December 25), which we increase by a single conversion commission of 2.5%. Any conversion commission we apply to the original charge will not be returned on a refund. 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 (for residents of Quebec, this applies to all 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, subject to any interest-free grace period that may still apply. 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 Disclosure Statement for a detailed explanation of the calculation and application of interest charges.

Interest Rates - Please see About Your Interest Rates for information on the rates that applied during this period.

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, we may be unable to process any payments you intend to schedule immediately following enrolment, as we require sufficient processing time to register you into the Electronic Payment Program. 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 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. 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.

Recurring Charges - We update your card information with participating recurring billing merchants. Details at americanexpress.ca/recurringcharges. Call us about your choices.



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Your Offers and Account Information

Important Notice of Change to Your Card from American Express

We are notifying you of important changes to your Card from Amex Bank of Canada ("we", "us" or "Amex"). These changes will apply to your account on the date indicated. If you keep or use the Card account, you will be deemed to have accepted these changes. If you do not want these changes to apply, you should cancel your account and we must receive payment in full of your balance before the effective date below. If your Card has already been cancelled, we are still required to notify you of the following changes. In the case of renewal and replacement Cards, this notice will still apply to your Card account. You may also call us to discuss whether this product is appropriate for you, or change your Card to a different American Express Card.

Important: Please read this notice carefully and retain a copy for your records. Please make sure that you also provide this notice to any Supplementary Cardmembers on your account. Your Cardmember Agreement provides that the Basic Cardmember agrees to provide all amendments and notifications to all Supplementary Cardmembers on the account. If you have any questions, please call Customer Service at 1-800-869-3016.

Effective June 3, 2024, we are making the following changes:

- We are making changes to your Preferred, Standard Rate and Basic Rate
- We are making changes to the Dishonoured Payment Fee

PRODUCT CHANGES

Preferred, Standard Rate and Basic Rate Changes

Except as noted below, effective the first day of the next billing period for your account after June 3, 2024, the Preferred Rate will increase to 21.99%, the Standard Rate will increase to 25.99% and the Basic Rate will increase to 28.99%. The first day of a billing period is the day after the Closing Date shown on each monthly statement. These rates will also apply to any existing balances.

The following change applies to the Information Box applicable to the Card in the section "Annual Interest Rate":

From	To
Preferred Rate: 19.99% effective from the day account is opened.	Preferred Rate: 21.99%
Interest rates will increase to the Standard Rate of 24.99% for the next 12 billing periods if in any 12 month period you have 2 separate Missed Payments.	Interest rates will increase to the Standard Rate of 25.99% for the next 12 billing periods if in any 12 month period you have 2 separate Missed Payments.
Interest rates will increase to the Basic Rate of 26.99% for the next 12 billing periods if in any 12 month period you have 3 or more separate Missed Payments.	Interest rates will increase to the Basic Rate of 28.99% for the next 12 billing periods if in any 12 month period you have 3 or more separate Missed Payments.

Please note that Missed Payments from prior to the date of this notice are included in our determination of whether or not the Standard Rate or Basic Rate applies. Please note that the new interest rates may be effective before your next billing period after June 3, 2024, for new purchases in which you did not have a balance and did not have a charge for more than 365 days



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prior to June 3, 2024. In this case, these rates will apply to new purchases as soon as the date of the transaction if that date is on or after June 3, 2024.

Please refer to your billing statement for information about rates. If you are enrolled in the American Express Financial Relief Program, please refer to the terms of the program as those will apply.

Dishonoured Payment Fee

Effective June 3, 2024, the Dishonoured Payment will increase from \$25 to \$45.

The following change applies to the Information Box applicable to the Card in the section "Other Fees":

From	To
Dishonoured Payment: \$25 each	Dishonoured Payment: \$45 each

If you have any questions, we invite you to call us at 1-800-869-3016. Thank you for being an American Express Cardmember.

Updates to Our Complaint Handling Procedures

Effective June 3, 2024, to streamline our complaints process, escalating to our Chief Complaints Office ("CCO") will no longer be part of our Complaint-Handling Procedures ("Procedures"). Our Procedures remain otherwise unchanged including automatic escalation to our Complaint Resolution Team ("CRT") if your complaint is not resolved or closed in 14 days. You may still escalate to our external complaints body, the Ombudsman for Banking Services and Investments, if your complaint has not been resolved or closed in 56 days or you are dissatisfied with the CRT's resolution. For full Procedures including contact details, visit amex.ca/complaints.