



# BRITISH AIRWAYS

Customer Service  
0845 6042 532

## Statement of Account

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American Express  
Services Europe Ltd.  
Department 871  
Brighton, BN88 1AH  
England

Prepared for  
KARIM K KHIMJI

Membership Number  
3791-964312-54001

Date  
13/04/14

### Account Summary

Statement includes payments and charges received by 13 April 2014

Previous Balance		New Credits		New Debits		Closing Balance
£ 1,041.01	-	£ 1,068.01	+	£ 160.59	=	£133.59

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. If you are unable to make the minimum payment please contact us as soon as possible by calling the Customer Service number above.

Direct Debit Amount	Direct Debit Date	Minimum Repayment	Payment Due Date
£5.00	1 May 2014	£5.00	8 May 2014

Estimated Interest next month assuming you only pay the minimum payment amount £3.24.  
The payment specified above will be debited from your bank on the direct debit date shown or shortly after.

### Statement Period

From 14 March to 13 April 2014

### Credit Summary

At 13 April 2014

<b>Credit Limit £</b>	<b>Available Credit Limit £</b>	<b>Available Cash Limit £</b>
8,100.00	7,966.41	1,620.00

### Rates of Interest

	Current Rate
Monthly Rate Goods And Services	1.53%
Monthly Rate Cash Advance	2.08%
Monthly Rate Balance Transfer	1.53%

Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Mar 14	Mar 17	PAYMENT RECEIVED - THANK YOU		1,041.01 CR
Mar 31	Mar 31	PAYMENT RECEIVED - THANK YOU		27.00 CR

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American Express Services Europe Limited is authorised in the United Kingdom by the Financial Conduct Authority under the Payment Services Regulations 2009 (reference number 415532) for the provision of payment services.



**Private & Confidential**  
KARIM K KHIMJI  
106 Bickenhall Mansions  
Bickenhall Street  
LONDON  
W1U 6BT  
UNITED KINGDOM



## Statement of Account

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Prepared for  
KARIM K KHIMJI

Membership Number  
3791-964312-54001

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Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Mar 23	Mar 24	BRITISH AIRWAYS PLC SOUTH AFRICA	1,142.00 SOUTH AFRICAN RAND	<b>66.16</b>
ROUTING: FROM: JOHANNESBURG INTER TO: LONDON HEATHROW AP TICKET NUMBER: 1258207101341 PASSENGER NAME: KHIMJI/KARIM MR Exchange Rate 17.7770 + Nonsterling Transaction Fee 1.92				
Mar 23	Mar 25	LETSEMA PROFESSIONAL S JOHANNESBURG	280.00 SOUTH AFRICAN RAND	<b>16.22</b>
Exchange Rate 17.7777 + Nonsterling Transaction Fee .47				
Mar 23	Mar 25	AIRGATE 1 / JHB IN	530.00 SOUTH AFRICAN RAND	<b>30.73</b>
Exchange Rate 17.7613 + Nonsterling Transaction Fee .89				
Apr 1	Apr 1	KIKU RESTAURANT LIMITED LONDON		<b>47.48</b>
<b>Total of new transactions for KARIM K KHIMJI</b>				<b>160.59</b>

### How you can pay your statement

**Debit Card** - Log onto [www.americanexpress.co.uk](http://www.americanexpress.co.uk) or call us on the number on the back of your Card. Please have your Account number and debit card available when you call. Debit card payments can take 2-3 business days to appear on your account.

**Direct Debit** - Payment will be collected 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 collected approximately 14 days from your statement due date. If you pay the minimum due every month, or a fixed amount or percentage of your choosing above it, this will be collected approximately 18 days from your statement date. You can enroll in Direct Debit by downloading a form at [www.americanexpress.co.uk](http://www.americanexpress.co.uk), by calling us at the number on the back of your Card or, if you write to us, we can send you a Direct Debit form to complete.

**Internet Banking** - Make sure you use your American Express Account number as the reference. For Faster Payments allow 2 - 3 business days for the payment to appear on your Account. For BACS payments please allow 3 - 5 business days.

**Bank** - Take your completed 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. Cash payments may take 2-3 business days to appear on your account.

**Cheque** - 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 Limited, Dept 2, Thynne Street, Bolton, BL11 1AU. Make your cheque payable to American Express Services Europe Ltd. Please allow 7 - 10 business days for the payment to appear on your account.



# Statement of Account

Prepared for  
**KARIM K KHIMJI**Membership Number  
**3791-964312-54001**Date  
**13/04/14**

## Avios earned with your British Airways American Express Card

**Avios earned from 07/03/2014 to 06/04/2014**

### Understanding your statement:

The Avios 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 Avios shown to the right will appear on your next Executive Club statement. To check your current Avios balance, log on to [ba.com](http://ba.com) or call your dedicated Executive Club number.

**Your Executive Club number**

99955960

**Avios transferred to your British Airways Executive Club account this month**

160

**Breakdown of Avios earned with your British Airways American Express Card**

	<b>Avios</b>
Spend on your Card (other than with BA)	94
Spend on your Card with BA	66
<b>Total Avios earned</b>	<b>160</b>

## Companion Voucher

Earn a reward flight for your companion\*

By spending\*\* £20,000 on your Card before your Card anniversary date of 13-12-2014\*\*\* you will qualify for a reward flight for your companion, to be used when you redeem your Avios for a flight.

So far, you have £1,211.73 of qualifying spend, so spend just £18,788.27 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



## Statement of Account

Prepared for  
KARIM K KHIMJIMembership Number  
3791-964312-54001Date  
13/04/14**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.

<b>Interest Free Period</b>	>	Maximum 56 days on new purchases if you pay your balance in full and on time each month.
	>	No interest-free period on Balance Transfers or Cash Advances (subject to any interest-free promotional offer).
<b>Interest Charging Information</b>	>	You will not be charged interest on new purchases if you pay your balance in full and on time every month. Otherwise interest will be charged on a daily basis from the date the transaction is applied to your account, until repayment is received.
	>	Interest will be charged on all Cash Advances and Balance Transfers, on a daily basis, from the date the transaction is applied to your account, until the amount is fully repaid to us (subject to any promotional offers).
<b>Allocation of Payment</b>		We will apply payments to balances bearing the highest interest rate first and then to balances with lower interest rates in descending order. In applying this principle, we will first apply payments to amounts that have appeared on your statements, and then to amounts that have not yet appeared on your statements.
<b>Minimum Repayment</b>	>	If you only make the minimum repayment each month, it will take 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.
<b>Fees</b>	>	No cardmembership fee is payable.
<b>Charges</b>	>	<b>Cash Fee</b> 3% of the amount of any Cash Advance (sterling or non-sterling) or £3 whichever is the greater
	>	<b>Balance Transfers</b> A Balance Transfer fee of up to 3% of the balance transferred is payable for each balance transfer processed to your account.
	>	<b>Transaction Record</b> £3 for each copy of a record of a Transaction.
	>	<b>Dormancy Fee</b> £20 per year if no movement on your account during the preceding 12 months and a balance of less than £4 or your account is in credit.
	>	<b>Statement Copy Fee</b> £2 for each duplicate copy of a statement you request, or if you have enrolled in online statements, if you request a paper copy.
<b>Foreign Usage</b>	<b>American Express Exchange Rate</b>	The exchange rate at which all non-sterling transactions on your account will be converted into sterling can be found at <a href="http://www.americanexpress.co.uk">www.americanexpress.co.uk</a>
	The following fees will apply to all Transactions which are not in sterling:	
	<b>Non-Sterling Transaction Fee</b>	We will apply a fee of 2.99% to each transaction in a currency other than Sterling
	<b>Cash Fee (in addition to Non-Sterling Transaction Fee)</b>	See Cash Fee quoted in "Charges" section
<b>Default Charges</b>		You will be charged £12 each for late payments, returned payments or if you go over your credit limit
<b>Dispute Resolution</b>		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](http://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](http://www.americanexpress.co.uk)