



BRITISH AIRWAYS

Customer Service
0800 917 8020

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

Statement of Account

Page 1 of 8

Prepared for
MRS KIMBERLEY LOMBARD

Membership Number
xxxx-xxxxxx-82009

Date
15/11/15

Account Summary

Statement includes payments and charges received by 15 November 2015

Previous Balance		New Credits		New Debits		Closing Balance
£ 3,272.28	-	£ 3,274.46	+	£ 1,561.45	=	£1,559.27

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.

Minimum Repayment	Payment Due Date
£44.00	10 December 2015

Estimated Interest next month assuming you only pay the minimum payment amount £41.04.
Please send your minimum repayment of £44.00 by the due date shown.

Statement Period

From 16 October to 15 November 2015

Credit Summary

At 15 November 2015

Credit Limit £	Available Credit Limit £	Available Cash Limit £
12,100.00	10,540.73	2,420.00

Rates of Interest

	Current Rate
Monthly Rate Goods And Services	1.74%
Monthly Rate Cash Advance	2.08%
Monthly Rate Balance Transfer	1.74%

Transaction Date	Process Date	Transaction Details	Foreign Spend	Amount £
Oct 27	Oct 28	PAYMENT RECEIVED - THANK YOU		3,272.28 CR
Oct 21	Oct 21	AMAZON UK MARKETPLACE 800-279-6620		2.36
Oct 22	Oct 22	AMAZON UK MARKETPLACE 800-279-6620		5.96
Oct 26	Oct 26	AMAZON UK RETAIL AMAZON.CO.UK		39.97
Oct 26	Oct 26	AMAZON UK RETAIL AMAZON.CO.UK		44.14

American Express Services Europe Limited. Registered Office: Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. Registered in England and Wales with Company Number 1833139.

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
MRS KIMBERLEY LOMBARD
31 Fieldhead Gardens
BOURNE END Buc
SL8 5RN
UNITED KINGDOM



Statement of Account

Prepared for
MRS KIMBERLEY LOMBARDMembership Number
xxxx-xxxxxx-82009Date
15/11/15

Transaction Process		Transaction Details		Foreign Spend	Amount £
Date	Date				
Nov 5	Nov 5	AMAZON DIGITAL DWNLDS	866-321-8851		3.66
Total new spend transactions for MISS KIMBERLEY ADDIS					96.09
Oct 16	Oct 16	GEORGE & DRAGON	BURY ST EDMUNDS		34.50
Oct 17	Oct 17	W H SMITH TRAVEL	HEATH HOUNSLOW		9.20
		STATIONERY			
Oct 17	Oct 17	GIRAFFE	HOUNSLOW		10.00
		1779 Giraffe	HEATHROW T5		
Oct 19	Oct 20	WAGAMAMA 21805111	AMSTERDAM	20,35 EUROPEAN UNION EURO	15.42
		Exchange Rate 1.3593 + Nonsterling Transaction Fee .45			
Oct 19	Oct 20	COSTA HEATHROW T5 ARRIV	HOUNSLOW		15.85
		HOSPITALITY-GOODS-SERVICES			
Oct 19	Oct 20	HMSHOST AMSTERDAM	SCHIP SCHIPHOL AIRPOR	2,95 EUROPEAN UNION EURO	2.24
		Exchange Rate 1.3594 + Nonsterling Transaction Fee .07			
Oct 19	Oct 21	HMSHOST AMSTERDAM	SCHIP SCHIPHOL AIRPOR	2,95 EUROPEAN UNION EURO	2.23
		Exchange Rate 1.3594 + Nonsterling Transaction Fee .06			
Oct 19	Oct 30	HMSHOST AMSTERDAM	SCHIP SCHIPHOL AIRPOR	2,95 EUROPEAN UNION EURO	2.18 CR
		Exchange Rate 1.3915 + Nonsterling Transaction Fee .06			
Oct 20	Oct 20	GEORGE & DRAGON	BURY ST EDMUNDS		7.90
Oct 20	Oct 21	MCDONALD'S - FLEET SERV	HARTLEY WHITNEY		4.59
		CHARGE_			
Oct 20	Oct 21	PARADE SERVICE STATION	BOURNE END		5.18
		The Parade	BOURNE END		
Oct 22	Oct 23	TESCO SELF SERVICE	HIGH WYCOMBE		9.19

How you can pay your statement

Debit Card - Log in to 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 will usually update your balance displayed on our website, mobile handsets and automated telephone service as soon as your payment is authorised. Debit card payments made to Accounts with a Flex Select balance can take 2-3 business days to update.

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 date. If you have selected to pay the minimum due, a fixed amount or a percentage of the outstanding balance each month, this will be collected approximately 18 days from your statement date. You can enrol in Direct Debit by downloading a form at 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 - Please use account name American Express Services Europe Limited, sort code 30-00-00, account number 00200476 and make sure you use your 15 digit American Express Account number as the reference. Your Faster Payment, BACS or CHAPS payment will update your balance displayed on our website, mobile handsets and automated telephone service as soon as they have been received. For Faster Payments made to Accounts with a Flex Select balance allow 2-3 business days for the payment to appear on your Account. For BACS payments made to Accounts with a Flex Select balance please allow 3-5 business days.

Bank - Take your completed giro slip from your statement and your payment to your bank. Cash payments may take 2-3 days to appear on your Account. If using a cheque, please write your Account number on the back of your cheque.

Cheque - Make your cheque payable to American Express Services Europe Ltd. Write your Account number on the back 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. Please allow 7-10 business days for the payment to appear on your Account.



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Transaction Process		Transaction Details		Foreign Spend	Amount £
Date	Date				
Oct 23	Oct 22	YATES HIGH WYCOMBE	HIGH WYCOMBE		14.60
Oct 23	Oct 23	CO-OP BOURNE END - WAKE BOURNE END			18.68
		THE COOPERATIVE			
Oct 27	Oct 27	CO-OP BOURNE END - WAKE BOURNE END			5.09
		THE COOPERATIVE			
Oct 27	Oct 28	THAME BP SF CONNECT	THAME		9.44
		Park Street	THAME		
Oct 29	Oct 30	PARADE SERVICE STATION BOURNE END			15.37
		The Parade	BOURNE END		
Oct 30	Oct 31	CROWN RIVERS	J D WETHE HOUNSLOW		17.24
Oct 31	Oct 31	CO-OP LOSSIEMOUTH - QUE LOSSIEMOUTH			18.42
		THE COOPERATIVE			
Oct 31	Oct 31	STARBUCK ELGIN	HIGH S ELGIN		13.78
		Starbucks-12881-Elgin - High S			
Oct 31	Oct 31	BOOTS THE CHEMIST	ELGIN		3.99
		MERCHANDISE			
Oct 31	Nov 1	ARGOS	ELGIN		17.99
Oct 31	Nov 1	ARGOS	ELGIN		16.99
Nov 2	Nov 2	HERTZ UK	+44 207 365 336		101.41
Nov 2	Nov 2	WORLD DUTY FREE LTD - A ABERDEEN			26.24
		GOODS			
Nov 2	Nov 2	ABERDEEN AIRPORT	ABERDEEN		22.12
		FUEL			
Nov 4	Nov 5	PARADE SERVICE STATION BOURNE END			20.51
		The Parade	BOURNE END		
Nov 4	Nov 5	PARADE SERVICE STATION BOURNE END			58.31
		The Parade	BOURNE END		
Nov 6	Nov 6	RELAIS H N 373548	NICE CEDEX 3	11,90 EUROPEAN UNION EURO	8.76
		Exchange Rate 1.3983 + Nonsterling Transaction Fee .25			
Nov 9	Nov 9	NANDO'S FAREHAM	FAREHAM		30.55
Nov 9	Nov 10	MARKS & SPENCER - FAREH FAREHAM			15.35
		RETAIL GOODS			
Nov 9	Nov 10	WIFI: PREMIER INN	WINCHESTER		5.00
Nov 10	Nov 10	CO-OP PETROL SOLENT	GOSPORT		2.49
		THE COOPERATIVE			
Nov 10	Nov 10	ASK FAREHAM	FAREHAM		43.40
		ASK - 198 - Fareham			
Nov 11	Nov 11	CO-OP PETROL SOLENT	GOSPORT		7.79
		THE COOPERATIVE			
Nov 12	Nov 12	PARADE SERVICE STATION BOURNE END			9.10
		The Parade	BOURNE END		
Total new spend transactions for MRS KIMBERLEY LOMBARD					616.74
Oct 15	Oct 15	CO-OP BOURNE END - WAKE BOURNE END			16.44
		THE COOPERATIVE			



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Transaction Process		Transaction Details	Foreign Spend	Amount £
Date	Date			
Oct 15	Oct 16	TESCO STORES 3220 SUNBURY-ON-THAM		8.18
Oct 15	Oct 16	WELLS CAR SALES LTD ALDERSHOT Ash Road ALDERSHOT		6.28
Oct 16	Oct 16	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		18.90
Oct 16	Oct 16	PERIVALE SERVICE STATIO GREENFORD Western Avenue GREENFORD		7.89
Oct 17	Oct 17	ALEXANDER POPE TWICKENHAM		16.75
Oct 17	Oct 17	PARADE SERVICE STATION BOURNE END The Parade BOURNE END		8.02
Oct 18	Oct 18	WALNUT TREE BUCKINGHAM GOODS OR SERVICES		20.00
Oct 18	Oct 18	PARADE SERVICE STATION BOURNE END The Parade BOURNE END		7.93
Oct 19	Oct 19	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		22.79
Oct 19	Oct 19	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		4.79
Oct 19	Oct 20	TESCO BOURNE END EXPRES BOURNE END		4.20
Oct 20	Oct 20	Shell 050900 Shell High Richmond		6.56
Oct 20	Oct 20	CHEVYS SPORTS BAR WASHINGTON		18.95
Oct 20	Oct 20	WM MORRISONS STORE ALDE ALDERSHOT		2.42
Oct 20	Oct 21	WELLS CAR SALES LTD ALDERSHOT Ash Road ALDERSHOT		6.86
Oct 21	Oct 21	SAINSBURY'S PETROL FILL GATESHEAD		9.75
Oct 21	Oct 21	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		10.70
Oct 21	Oct 21	BELLA ITALIA TAPLOW TAPLOW		50.00
Oct 21	Oct 23	PARADE SERVICE STATION BOURNE END The Parade BOURNE END		47.64
Oct 22	Oct 23	OXFORD ABINGDN RD EXP OXFORDSHIRE		7.88
Oct 23	Oct 24	TESCO P F S COLLIERS WO LONDON		5.81
Oct 23	Oct 24	TESCO BOURNE END EXPRES BOURNE END		5.03
Oct 24	Oct 25	CRANFORD CONVENIENCE ST HOUNSLOW Burns Way HOUNSLOW		3.25
Oct 24	Oct 25	CRANFORD CONVENIENCE ST HOUNSLOW Burns Way HOUNSLOW		1.59
Oct 25	Oct 25	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		4.00
Oct 25	Oct 26	PARADE SERVICE STATION BOURNE END The Parade BOURNE END		15.47
Oct 26	Oct 26	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		6.74



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Date	Date			
Oct 26	Oct 26	Shell 050900 Shell High Richmond		10.53
Oct 26	Oct 27	PARADE SERVICE STATION BOURNE END The Parade BOURNE END		15.01
Oct 27	Oct 27	CO-OP BOURNE END BOURNE END THE COOPERATIVE		1.69
Oct 27	Oct 27	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		14.06
Oct 28	Oct 28	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		8.96
Oct 28	Oct 29	ONE STOP STORES 2773 CHESSINGTON PAYMENT		5.88
Oct 29	Oct 29	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		13.65
Oct 29	Oct 30	FARNHAM CONNECT FARNHAM A31 Farnham By-Pass FARNHAM		7.09
Oct 29	Oct 30	ASDA STORES HIGH WYCOMBE		5.00
Oct 30	Oct 31	HORNCHURCH CONNECT HORNCHURCH Southend Arterial Road HORNCHURCH		8.13
Oct 30	Oct 31	PARADE SERVICE STATION BOURNE END The Parade BOURNE END		11.31
Oct 31	Oct 31	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		20.21
Oct 31	Nov 1	PARADE SERVICE STATION BOURNE END The Parade BOURNE END		13.71
Nov 1	Nov 1	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		22.27
Nov 2	Nov 2	GIRAFFE JUICE BAR T5 HOUNSLOW 1819 GiraffeJuice HEATHROW T5		6.80
Nov 3	Nov 3	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		9.68
Nov 3	Nov 3	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		18.75
Nov 3	Nov 4	PARADE SERVICE STATION BOURNE END The Parade BOURNE END		8.11
Nov 5	Nov 5	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		11.15
Nov 5	Nov 5	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		19.90
Nov 5	Nov 5	Shell 050477 Shell Blak Milton Keynes		3.60
Nov 6	Nov 6	CO-OP BOURNE END - WAKE BOURNE END THE COOPERATIVE		12.71
Nov 6	Nov 6	WM MORRISONS STORES BRENTFORD		9.96
Nov 6	Nov 6	WM MORRISONS STORES BRENTFORD		5.96
Nov 6	Nov 7	MCDONALD'S - BRENTFORD LONDON CHARGE_		6.96



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Date	Date				
Nov 6	Nov 7	FEATHERS	SLOUGH		8.46
Nov 7	Nov 7	CO-OP BOURNE END - WAKE BOURNE END			8.41
		THE COOPERATIVE			
Nov 7	Nov 7	HOMEBASE HIGH WYCOMBE	HIGH WYCOMBE		8.99
Nov 7	Nov 8	TAPLOW	TAPLOW		74.29
Nov 8	Nov 8	CO-OP BOURNE END - WAKE BOURNE END			7.78
		THE COOPERATIVE			
Nov 8	Nov 8	CO-OP BOURNE END - WAKE BOURNE END			5.82
		THE COOPERATIVE			
Nov 8	Nov 8	PARADE SERVICE STATION BOURNE END			10.12
		The Parade	BOURNE END		
Nov 9	Nov 9	CO-OP BOURNE END - WAKE BOURNE END			5.19
		THE COOPERATIVE			
Nov 9	Nov 9	DESBOROUGH PARK SERVICE	HIGH WYCOMBE		7.85
Nov 10	Nov 11	PARADE SERVICE STATION BOURNE END			9.68
		The Parade	BOURNE END		
Nov 10	Nov 11	ROSE COTTAGE S.STN FS43 NEW MALDEN			10.62
		Kingston Road	NEW MALDEN		
Nov 10	Nov 11	ROSE COTTAGE S.STN FS43 NEW MALDEN			7.09
		Kingston Road	NEW MALDEN		
Nov 11	Nov 11	CO-OP BOURNE END - WAKE BOURNE END			10.48
		THE COOPERATIVE			
Nov 12	Nov 12	CO-OP BOURNE END - WAKE BOURNE END			7.00
		THE COOPERATIVE			
Nov 12	Nov 12	CO-OP BOURNE END - WAKE BOURNE END			14.37
		THE COOPERATIVE			
Nov 12	Nov 12	PERIVALE SERVICE STATIO GREENFORD			9.79
		Western Avenue	GREENFORD		
Nov 13	Nov 14	TESCO BOURNE END EXPRES	BOURNE END		20.87
Nov 14	Nov 14	CO-OP BOURNE END - WAKE BOURNE END			3.73
		THE COOPERATIVE			
Total new spend transactions for MR BRENT LOMBARD					846.44



Statement of Account

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Prepared for
MRS KIMBERLEY LOMBARDMembership Number
xxxx-xxxxxx-82009Date
15/11/15

Avios earned with your British Airways American Express Card

Avios earned from 09/10/2015 to 08/11/2015

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 or call your dedicated Executive Club number.

Your Executive Club number

44191549

Avios transferred to your British Airways Executive Club account this month

3,628

Breakdown of Avios earned with your British Airways American Express Card

	Avios
Spend on your Card (other than with BA)	2,988
Spend on your Card with BA	640
Total Avios earned	3,628

Companion Voucher

Earn a reward flight for your companion*

By spending** £10,000 on your Card before your Card anniversary date of 21-08-2016*** 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 £6,492.54 of qualifying spend, so spend just £3,507.46 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 24 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

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MRS KIMBERLEY LOMBARDMembership Number
xxxx-xxxxxx-82009Date
15/11/15**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	>	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).
Interest Charging Information	>	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).
Allocation of Payment		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.
Minimum Repayment	>	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. The minimum amount you must pay us each month will be the greater of: (i) £25 (or the total amount owing if less); and (ii) any interest, default fees, repayment protection insurance, overdue amounts and 1/12th of any annual fees or the full monthly fee (if applicable to the product you hold) plus 2% of the remaining balance.
Payment Information		If you have recently made a payment, the payment and amended balance will not reflect in your paper statement if it is issued within 24-48 hours of the payment being made. However, your balance will usually continue to reflect all activity on your account in real-time. This applies for all Faster Payments, BACS or CHAPS payments once they have been received and debit card payments once they have been successfully authorised. If your payment has been made past your due by date you may still see messaging related to the overdue status.
Fees	>	Subject to any promotional offer we may make to you, the annual cardmembership fee of £150 is payable at the beginning of the agreement and at the beginning of each subsequent membership year.
Charges	>	Cash Fee 3% of the amount of any Cash Advance (sterling or non-sterling) or £3 whichever is the greater
	>	Balance Transfers A Balance Transfer fee of up to 3% of the balance transferred is payable for each balance transfer processed to your account.
	>	Transaction Record £3 for each copy of a record of a Transaction.
	>	Statement Copy Fee £2 for each duplicate copy of a statement you request, or if you have enrolled in online statements, if you request a paper copy.
Foreign Usage	American Express Exchange Rate	The exchange rate at which all non-sterling transactions on your account will be converted into sterling can be found at www.americanexpress.co.uk
		The following fees will apply to all Transactions which are not in sterling: Non-Sterling Transaction Fee We will apply a fee of 2.99% to each transaction in a currency other than Sterling
	Cash Fee (in addition to Non-Sterling Transaction Fee)	See Cash Fee quoted in "Charges" section
Default Charges		You will be charged £12 each 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