



Bank of America **Business Advantage**
Unlimited Cash Rewards

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
June 09, 2023 - July 08, 2023

Company Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 660441
DALLAS, TX 75266-0441

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total \$11,858.07
Minimum Payment Due \$118.58
Payment Due Date 08/03/23

Late Payment Warning: If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:
\$0.00 for balance less than \$100.01
\$29.00 for balance less than \$1,000.01
\$39.00 for balance less than \$5,000.01
\$49.00 for balance equal to or greater than \$5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance \$10,029.36
Payments and Other Credits -\$10,080.48
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$11,909.19
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$11,858.07

Credit Limit \$16,000
Credit Available \$4,141.93
Statement Closing Date 07/08/23
Days in Billing Cycle 30

Cardholder Activity Summary

Account Number	Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
FANG, DEHUI							
4339 9319 2982 2534							
16,000		11,633.60	-51.12	0.00	0.00	11,684.72	0.00
FANG, JIQIN							
4339 9318 1124 5943							
16,000		224.47	0.00	0.00	0.00	224.47	0.00

1002936 0011858 1185807 4339931969284769

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

PANDA COLUMBIA LLC
4611 HARD SCRABBLE RD STE 107
COLUMBIA, SC 29229-9454

Account Number: 4339 9319 6928 **4769**
June 09, 2023 - July 08, 2023

New Balance Total \$11,858.07
Minimum Payment Due \$118.58
Payment Due Date 08/03/23

Enter payment amount

\$

For change of address/phone number, see reverse side.

Mail this coupon along with your check payable to:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

CUSTOMER STATEMENT OF DISPUTED ITEM (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to: **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 60 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est.** You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT. Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name: _____ Account Number: _____
Posting Date: _____ Transaction Date: _____ Reference Number: _____
Amount: _____ Disputed Amount: _____ Merchant Name: _____

Below tell us why you think the item noted above is in error. **Check one box only.**

- ☐ 1. I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.
- ☐ 3. Although I did engage in a transaction with this merchant, I was billed for _____ transaction(s) totaling \$ _____. that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.
- ☐ 4. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 5. Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.
- _____
- _____
- _____
- ☐ 6. Merchandise shipped to me arrived damaged and/or defective.
I returned it on ____/____/____ (MM/DD/YY) and asked the merchant to credit my account. Please provide proof of return and describe how the merchandise was damaged and/or defective.
- _____
- _____
- ☐ 7. Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$ _____. I have contacted the merchant, returned the merchandise on ____/____/____ (MM/DD/YY) and requested a credit adjustment. I am disputing this charge because _____
- Please supply proof of return or if unable to return merchandise please explain.
- _____
- ☐ 8. I notified the merchant on ____/____/____ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation: _____
- _____
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on ____/____/____ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchants failure to provide the services.
- _____
- ☐ 10. I was issued a credit slip that was not shown on my statement. **A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.**
- ☐ 11. The amount of the charge was increased from \$ _____ to \$ _____ or my sales slip was added incorrectly.
Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 12. Other: Please explain _____
- _____

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required): _____ Date: _____
Home Telephone: (____) _____ Business Telephone: (____) _____

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

PAYMENTS

We credit a payment as of the date we receive it if the payment is: 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays). 2) received at the payment address indicated on the front of this statement. 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday, but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days, during which time finance charges, if applicable will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

CUSTOMER CORRESPONDENCE

If you prefer to send a written inquiry regarding your account, please send the request to: **BANK OF AMERICA, PO BOX 660441, DALLAS, TX, 75266-0441, USA.** This address should not be utilized to dispute merchant transactions appearing on your billing statement. Please see the paragraph above for instructions regarding dispute procedures.

For address/phone number changes on all accounts in your program, have the authorized contact make a request at **WWW.BANKOFAMERICA.COM**

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
PANDA COLUMBIA LLC				
Account Number: 4769				
Payments and Other Credits				
06/13	06/12	Online payment from CHK 3734	16306005710025626891430	- 10,029.36
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$10,029.36
FANG, DEHUI				
Account Number: 2534				
Payments and Other Credits				
07/05	07/04	LOWES #00433* COLUMBIA SC	74692163185105513254340	- 51.12
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$51.12
Purchases and Other Charges				
06/09	06/08	E&D ENTERPRISES INC COLUMBIA SC	24055243159286268400086	210.00
06/12	06/08	CHEFSTORE COL 8103 COLUMBIA SC	24717053160151605690429	237.28
06/12	06/09	COCA COLA CONSOLIDATED I 800-777-2262 NC	24493983161026493057922	624.75
06/12	06/10	WAL-MART #4506 COLUMBIA SC	24455013161141006022289	23.68
06/13	06/12	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163163107884295796	603.50
06/14	06/14	Spectrum 855-707-7328 MO	24692163165108871593738	29.99
06/19	06/16	WAL-MART #4506 COLUMBIA SC	24226383168400007023797	129.81
06/19	06/16	PUBLIX #829 COLUMBIA SC	24137463168001451462966	4.08
06/19	06/18	PUBLIX #829 COLUMBIA SC	24137463170001179756562	9.87
06/21	06/20	Spectrum 855-707-7328 MO	24692163171103848779439	167.96
06/21	06/19	CAPITAL WASTE - COLUMBIA 803-814-0040 SC	24801973171872400842732	492.08
06/21	06/20	SUPER G MART PIINEV PINEVILLE NC	24427333171720235632078	185.99
06/21	06/20	NIC*-RICHLAND CTY-TREA EGOV.COM SC	24116413172091573002273	1,069.66
06/21	06/20	SUPER G MART PINEVILLE NC	24765013172091984000066	20.36
06/21	06/20	SCDOR DORWAY 844-898-8542 SC	24015143171083756008678	4,119.20
06/23	06/22	TRIANGLE ACCOUNTING INC 9193801040 NC	24493983174206249500020	2,210.00
06/26	06/25	HELLO MOBILE 888-954-3556 FL	24622753176101000372082	40.00
06/28	06/27	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163178109855901892	603.50
06/30	06/29	WM SUPERCENTER #1339 COLUMBIA SC	24445003181400162327001	58.21
07/03	06/30	WM SUPERCENTER #4506 COLUMBIA SC	24445003182400176736964	36.04
07/03	07/01	LOWES #03026* COLUMBIA SC	24692163182103202032190	20.56
07/03	07/01	LOWES #02356* COLUMBIA SC	24692163182103202327137	42.31
07/04	07/03	South Carolina Water 843-7680641 TX	24906413184177584231934	119.74
07/06	07/04	CHEFSTORE CLT 8102 CHARLOTTE NC	24717053186731863284849	186.72
07/06	07/05	BEYOND MENU * 2227603 WWW.BEYONDMENGA	24492163187000003205230	345.98
07/07	07/05	CHEFSTORE COL 8103 COLUMBIA SC	24717053187151877818459	53.79
07/07	07/06	WM SUPERCENTER #1339 COLUMBIA SC	24445003188400159891517	5.37
07/07	07/06	PUBLIX #829 COLUMBIA SC	24137463188001343061253	3.09
07/07	07/06	USPS PO 4518120222 COLUMBIA SC	24137463188001343061170	31.20
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$11,684.72
FANG, JIQIN				
Account Number: 5943				
Purchases and Other Charges				
06/15	06/14	PUBLIX #829 COLUMBIA SC	24137463166001358303216	6.12
06/28	06/27	WAL-MART #4506 COLUMBIA SC	24455013178141005425765	58.41
07/03	07/01	WAL-MART #4506 COLUMBIA SC	24226383183400001489912	77.87
07/06	07/05	PUBLIX #829 COLUMBIA SC	24137463187001226700457	6.47
07/07	07/06	WM SUPERCENTER #4506 COLUMBIA SC	24445003188400159876278	75.60
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$224.47

Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

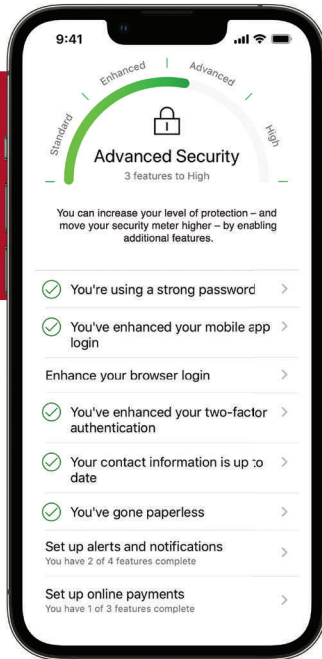
	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	17.24% V	\$0.00	\$0.00
CASH	29.24% V	\$0.00	\$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

Reward Summary

Beginning Balance	1,221.80	Other Bonuses	.00
Earned	175.58	Preferred Rewards for Business Bonus	131.69
Redeemed	.00		
Adjustments	.00	Ending Balance	1,529.07

To redeem your Cash Rewards call 1.800.673.1044, or visit www.bankofamerica.com



BANK OF AMERICA BUSINESS ADVANTAGE

See your security level at a glance

Our security meter lets you visualize your account security and moves up as you take additional steps to help protect your account.

Visit the Security Center in Business Advantage 360, our online and mobile banking platform, to see your security level today. To learn more, scan this code or visit **bofa.com/SecurityCenter**.



When you use the QRC feature certain information is collected from your mobile device for business purposes.

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Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-06-22-0009.C | 4762393

BANK OF AMERICA BUSINESS ADVANTAGE

With Business Advantage 360, creating business card transaction reports is easy

It's simple to obtain reports within online banking.

Give it a test drive today—log in or enroll at bankofamerica.com and select the CORP account for your business credit card to access the Download tool.

1. Select one of the following from the Download link on the Activity tab:
 - **CORP account** (to view payments and fees)
 - **All accounts** (to view all transactions for the company)
 - Or, choose an individual account to view purchases for that cardholder.
2. Create an annual report by selecting the **All accounts** option and setting the custom date range for the year.
3. To obtain the report, choose the file type and click **Download transactions**.

SSM-10-22-0129 | 4982051

BANK OF AMERICA BUSINESS ADVANTAGE

The perfect fit for your digital wallet

Add your small business credit card to your digital wallet for a fast, easy, secure way to pay.

Use it in stores, online and in apps—all with the convenience of your phone or computer.

Your card number and personal information are not stored, and digital wallet payments cannot be made without your authentication.

Visit bankofamerica.com/ways2pay for instructions for adding your new card directly to your digital wallet app.



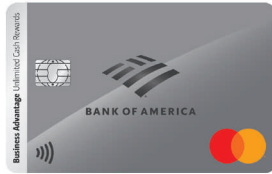
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SSM-01-23-2064 | 5362537

BANK OF AMERICA BUSINESS ADVANTAGE

Don't forget all your card has to offer

Earn unlimited cash back for purchases and recurring expenses.*



With your Business Advantage Unlimited Cash Rewards credit card, you'll earn **1.5% cash back on all purchases**. There's no limit to the amount of cash back you can earn.

To redeem your cash rewards, use our secure Mobile Banking app** or sign in to Business Advantage 360, select your corporate credit card account, then go to the **Rewards** tab.

* 1.5% Base Cash Rewards: Earn 1.5% cash back (equal to \$0.015) for every \$1 of Net Purchases made with the card. There's no limit to how much Cash Rewards you can earn. Business Advantage Unlimited Cash Rewards Program Rules apply. Program is subject to change. See Program Rules for more details.

** Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-10-22-0446.A | 5054565

BUSINESS ADVANTAGE

Go paperless. Greater convenience. Less clutter.



Store and review your statements online. You can access up to seven years of account statements — online or from our mobile app — 24/7 from almost anywhere.

Simply use our **Mobile Banking app** or sign in online to Business Advantage 360 and click on **Profiles & Settings**.

Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. Not all account documents are available in paperless format.

SSM-01-23-2637.C | 5421106