



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

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

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		9,756.92	0.00	0.00	0.00	9,756.92	0.00
FANG, JIQIN							
4339 9318 1124 5943							
16,000		272.44	0.00	0.00	0.00	272.44	0.00

Payment Information

New Balance Total \$10,029.36
Minimum Payment Due \$100.29
Payment Due Date 07/05/23
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 \$14,278.49
Payments and Other Credits -\$14,278.49
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$10,029.36
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$10,029.36

Credit Limit \$16,000
Credit Available \$5,970.64
Statement Closing Date 06/08/23
Days in Billing Cycle 31

1427849 0010029 1002936 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**
May 09, 2023 - June 08, 2023

New Balance Total \$10,029.36
Minimum Payment Due \$100.29
Payment Due Date 07/05/23

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**

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
May 09, 2023 - June 08, 2023
Page 3 of 6

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
PANDA COLUMBIA LLC				
Account Number: 4769				
Payments and Other Credits				
05/16	05/15	Online payment from CHK 3734	13506005720006203579385	- 14,278.49
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$14,278.49
FANG, DEHUI				
Account Number: 2534				
Purchases and Other Charges				
05/09	05/08	WM SUPERCENTER #1339 COLUMBIA SC	24445003129400159074843	36.17
05/09	05/08	PUBLIX #829 COLUMBIA SC	24137463129001338985690	4.08
05/10	05/09	SUPER G MART PIINEV PINEVILLE NC	24427333129720236078530	215.87
05/15	05/12	PUBLIX #829 COLUMBIA SC	24137463133001510755204	8.16
05/16	05/15	Spectrum 855-707-7328 MO	24692163135108145225668	29.99
05/16	05/15	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163135108623812243	603.50
05/16	05/15	NIC*-RICHLAND CTY-TREA EGOV.COM SC	24116413136091577000955	1,064.70
05/16	05/15	SCDOR DORWAY 844-898-8542 SC	24015143135083754306772	4,100.04
05/17	05/16	TARGET 00011999 COLUMBIA SC	24164073136091016397312	74.86
05/17	05/16	BED BATH & BEYOND #199 COLUMBIA SC	2413829313740000026082	81.31
05/18	05/16	CHEFSTORE COL 8103 COLUMBIA SC	24717053137151376497087	430.15
05/18	05/16	CHEFSTORE COL 8103 COLUMBIA SC	24717053137151376497178	137.94
05/18	05/17	E&D ENTERPRISES INC COLUMBIA SC	24055243137286268300036	210.00
05/19	05/18	PUBLIX #829 COLUMBIA SC	24137463139001373981115	69.78
05/22	05/20	Spectrum 855-707-7328 MO	24692163140102135200776	167.96
05/22	05/19	CHEFSTORE COL 8103 COLUMBIA SC	24717053140151409654527	689.57
05/22	05/20	PUBLIX #829 COLUMBIA SC	24137463141100911093056	55.02
05/22	05/21	WAL-MART #4506 COLUMBIA SC	24455013141141005608802	11.23
05/23	05/22	PUBLIX #829 COLUMBIA SC	24137463143001315527210	61.64
05/24	05/23	COSTCO WHSE #1232 COLUMBIA SC	24943003144898002313649	4.94
05/24	05/23	COSTCO WHSE #1232 COLUMBIA SC	24943003144898002035812	141.20
05/26	05/25	HELLO MOBILE 888-954-3556 FL	24622753145100491004558	40.00
05/26	05/25	WM SUPERCENTER #1339 COLUMBIA SC	24445003146400167477235	30.16
05/26	05/25	WM SUPERCENTER #1339 COLUMBIA SC	24445003146400167477318	57.10
05/29	05/25	CHEFSTORE COL 8103 COLUMBIA SC	24717053146151466992152	32.29
05/30	05/29	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163149106613671698	603.50
05/31	05/30	South Carolina Water 843-7680641 TX	24906413150175068662475	119.74
06/05	06/01	CHEFSTORE COL 8103 COLUMBIA SC	24717053153161532855770	64.58
06/05	06/03	WM SUPERCENTER #1339 COLUMBIA SC	24445003155400177923556	22.77
06/06	06/05	PUBLIX #829 COLUMBIA SC	24137463157001313329596	9.99
06/07	06/06	SUPER G MART PIINEV PINEVILLE NC	24427333157720236121269	135.37
06/07	06/06	IKEA CHARLOTTE CHARLOTTE NC	24435653158091144000098	116.86
06/07	06/07	BEYOND MENU * 2206328 WWW.BEYONDMENGA	24492163158000013887725	326.45
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$9,756.92

FANG, JIQIN

Account Number: 5943

Purchases and Other Charges				
05/15	05/14	PUBLIX #829 COLUMBIA SC	24137463135001255380828	3.69
05/16	05/15	PUBLIX #829 COLUMBIA SC	24137463136001332431965	5.07
05/22	05/19	WM SUPERCENTER #4506 COLUMBIA SC	24445003140400167129584	54.03
05/22	05/21	WAL-MART #4506 COLUMBIA SC	24455013141141005608042	60.91
05/29	05/26	PUBLIX #829 COLUMBIA SC	24137463147001510526021	9.93
05/29	05/28	WM SUPERCENTER #4506 COLUMBIA SC	24445003149400161606612	76.83
06/06	06/05	WM SUPERCENTER #1339 COLUMBIA SC	24445003157400159414002	36.64
06/06	06/05	WM SUPERCENTER #4506 COLUMBIA SC	24445003157400159414184	9.16
06/08	06/06	LOWES #03026* COLUMBIA SC	24692163158103390298413	16.18
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$272.44

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	947.03	Other Bonuses	.00
Earned	156.98	Preferred Rewards for Business Bonus	117.79
Redeemed	.00		
Adjustments	.00	Ending Balance	1,221.80

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

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.

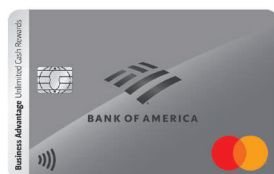


Apple, Apple Pay and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Pay and Android are trademarks of Google LLC. Samsung and Samsung Pay are registered trademarks of Samsung Electronics Co., Ltd. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. ©2023 Bank of America Corporation. All rights reserved.

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

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
May 09, 2023 - June 08, 2023
Page 6 of 6