



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

PANDA COLUMBIA LLC
5474 1516 5514 **5206**
April 11, 2023 - May 10, 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							
5474 1513 3018 3440							
13,000		3,722.06	0.00	0.00	0.00	3,722.06	0.00

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
FANG, DEHUI				
Account Number: 3440				
		Purchases and Other Charges		

0500000 0002500 0238117 5474151655145206

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

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

Account Number: 5474 1516 5514 **5206**
April 11, 2023 - May 10, 2023

New Balance Total \$2,381.17
Minimum Payment Due **\$25.00**
Payment Due Date **06/06/23**

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
04/12	04/11	TST* 704 Korean BBQ - Charlotte NC	55432863102208669853300	120.00
04/12	04/11	NORDSTROM #0750 CHARLOTTE NC	02305373102000595308996	6.39
04/12	04/11	NORDSTROM #0750 CHARLOTTE NC	02305373102000595309077	2.55
04/19	04/19	MOA KOREAN BBQ & BAR CHARLOTTE NC	55500803109091997000422	526.51
04/20	04/19	APPLE.COM/BILL 866-712-7753 CA	55432863109200832621717	12.13
04/20	04/18	CDOT T2 PAYSTATIONS CHARLOTTE NC	55464943109694206194452	1.50
04/21	04/20	Joe Hudsons Collision Columbia SC	25120103111003710648399	1,000.00
04/24	04/24	MED*PRISMA HEALTH 864-797-7664 SC	55432863114202179521248	107.06
04/25	04/23	BCBS SC MARKETPLACE COLUMBIA SC	55310203114091665000635	1,068.64
04/25	04/24	BMX*DOMINION ENERGY SC 866-416-0649 SC	55432863114202416657938	121.48
04/26	04/25	MED*PRISMA HEALTH GREENVILLE SC	55432863116202783421049	60.00
04/26	04/25	MAGNOLIA BUFFET COLUMBIA SC	25247803115001691214909	56.87
04/26	04/25	TIDAL WAVE COLUMBIA-RO COLUMBIA SC	55506293115726962643256	25.00
04/26	04/25	MCDONALD'S F6962 COLUMBIA SC	05140483115720259110511	17.12
05/01	04/29	Spectrum 855-707-7328 MO	55432863119203754294727	79.99
05/02	05/01	SOUTH CAROLINA WATER SUGAR LAND TX	75418233121173022344505	59.87
05/02	05/01	NORDSTROM DIRECT #0808 CEDAR RAPIDS IA	02305373122000601767652	48.76
05/04	05/02	BURGER KING #17048 Q07 COLUMBIA SC	55431803123091822000031	13.19
05/08	05/07	CRACKER BARREL #448 CO COLUMBIA SC	02305373128500302937524	72.19
05/10	05/10	CS Nordstrom GiftCard 877-850-1977 ME	55432863130207049302117	150.00
05/10	05/09	AUNTIE ANNE'S #NC112/N CHARLOTTE NC	55500363130091403001046	4.06
05/10	05/10	TST* YIDING HOT POT PINEVILLE NC	02305373130500281590498	168.75
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$3,722.06

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	16.99% V	\$0.00	\$0.00
CASH	28.99% V	\$0.00	\$0.00

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

Reward Summary

Beginning Balance	138.73	Other Bonuses	.00
Earned	51.00	Preferred Rewards for Business Bonus	36.84
Redeemed	.00		
Adjustments	1.46	Ending Balance	228.03

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

Making moves that matter

We're celebrating Asian American and Pacific Islander Heritage Month and the business owners serving these communities.

Learn more about our commitment to supporting businesses at **bankofamerica.com/aapi-business**.

