



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

PANDA COLUMBIA LLC
5474 1516 5514 **5206**
November 11, 2023 - December 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		9,047.56	0.00	0.00	0.00	9,047.56	0.00

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
		PANDA COLUMBIA LLC		
		Account Number: 5206		
		Payments and Other Credits		

Payment Information

New Balance Total \$9,047.56
Minimum Payment Due \$90.48
Payment Due Date 01/04/24

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 \$3,737.77
Payments and Other Credits -\$3,737.77
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$9,047.56
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$9,047.56

Credit Limit \$13,000
Credit Available \$3,952.44
Statement Closing Date 12/10/23
Days in Billing Cycle 30

0373777 0009048 0904756 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**
November 11, 2023 - December 10, 2023

New Balance Total \$9,047.56
Minimum Payment Due \$90.48
Payment Due Date 01/04/24

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
12/05	12/04	PAYMENT - ELECTRONIC	754800133393390150CSP00	- 3,737.77
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		-\$3,737.77

FANG, DEHUI Account Number: 3440

Purchases and Other Charges				
11/13	11/12	NATIONWIDE 8002436295 OH	55432863316200722351804	520.00
11/15	11/14	ARIRANG. 8037905506 SC	55500803318010000655235	150.00
11/15	11/14	PHO VIET 8036995959 SC	72699403318900015300154	32.00
11/16	11/14	SPIRIT AI 48703707493310 8007727117 FL	55417343319873194892304	59.18
		FANG/D 48703707493310 Departure Date: 12/05/23 Airport Code: CLT NK W LGA Departure Date: 12/06/23 Airport Code: LGA NK W CLT		
11/16	11/14	MIDLANDS TOYOTA 3013797334 SC	55421353319939150820531	142.91
11/16	11/15	SCDOR DORWAY 8448988542 SC	51742953319083358073409	763.79
11/17	11/16	F L LEAD DUST INSPECTO Philadelphia PA	82704773320345664451573	150.00
11/20	11/17	PUBLIX #829 COLUMBIA SC	02305373322000642588172	53.92
11/20	11/18	UBER ONE 8665761039 CA	55429503322745980030861	9.99
11/20	11/19	APPLE.COM/BILL 8667127753 CA	55432863323202771571986	12.13
11/20	11/19	GEICO *AUTO 8008413000 DC	55432863323202732082214	564.60
11/22	11/21	BMX*DOMINION ENERGY SC 8664160649 SC	55432863325200546408656	133.43
11/24	11/21	CHICK-FIL-A #03394 COLUMBIA SC	05140483326710022625577	8.64
11/24	11/23	SUPER H MART INC 6785434000 GA	55310203327838002538963	32.93
11/27	11/24	Christian Dior Inc. 1407393570 NY	12302023328001260078048	3,364.20
11/27	11/24	GREAT WALL SUPERMARKET DULUTH GA	05314613329500251128271	373.97
11/27	11/24	TIFFANY & CO #006 9732547000 GA	52707153330004016081926	2,592.00
11/30	11/29	SOUTH CAROLINA WATER 8437680641 TX	75418233333188240016481	59.87
12/08	12/06	AVIATION PARKING PMTS 7043594038 NC	55464943341400251000893	24.00
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$9,047.56

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	17.49% V	\$0.00	\$0.00
CASH	29.49% V	\$0.00	\$0.00

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

Important Messages

Traveling for Business? Remember to consult your credit card agreement before using your credit card(s) for cash or foreign currency transactions and for fee information. The Cash Advance Fee applies to all cash advances, including cash advances in foreign currency. You can always call us to request a copy of the credit card agreement by using the phone number listed on the back of your card.

Reward Summary

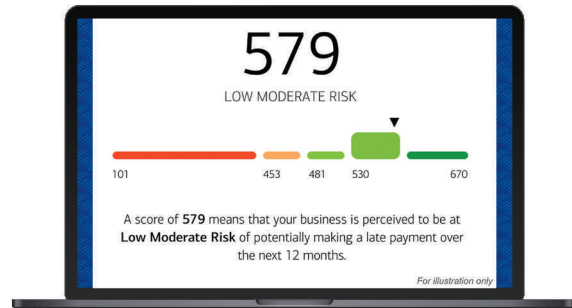
Beginning Balance	783.27	Other Bonuses	.00
Earned	135.35	Preferred Rewards for Business Bonus	101.55
Redeemed	.00		
Adjustments	.00	Ending Balance	1,020.17

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

Did you know your business may have a credit score?

Check your business credit score for free and gain access to valuable information about your business's credit health.

To learn more, visit
bankofamerica.com/BusinessCreditScore.



Access to Dun & Bradstreet business credit score information in Business Advantage 360 is solely for educational purposes and available only to U.S.-based Bank of America, N.A. Small Business clients with an open and active Small Business account, who have Dun & Bradstreet business credit scores and have properly enrolled to access this information through Business Advantage 360. Bank of America and other lenders may use other credit scores and additional information to make credit decisions.

SSM-12-22-0010.C | 5205391

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

BUSINESS ADVANTAGE

We make it easy to finance your business vehicles



With our Business Advantage Auto Loan, you'll enjoy all these advantages when purchasing or refinancing vehicles for your business.



Easy application

Get a decision generally within 24 hours, with a 30-Day Rate Lock Guarantee¹



Online and Mobile Banking access²

View loan information, make payments and more 24/7



Flexible repayment terms

Various competitive terms available



Potential tax advantages

Having the vehicle title in the name of your business could offer tax advantages³

We offer competitive rates. Plus, you may receive an additional rate discount by enrolling in Preferred Rewards for Business⁴ (see reverse for more information).

Apply today. Scan the code or call 866.953.2481 to talk with a small business specialist.



We're here to help

We can help you arrange smart financing, so you can quickly acquire the vehicles you need.

Lending requirements:⁵

- Minimum loan amount: \$10,000
- Minimum vehicle value:⁶ \$10,000
- Vehicles from small cars up to light-duty trucks and cargo vans
- Maximum vehicle age: Five calendar years
- Vehicles with 75,000 miles or more are not eligible for financing
- Your business is limited to four Business Advantage Auto Loans concurrently

Save even more with Preferred Rewards for Business



Apply today. Scan the code or call 866.953.2481 to talk with a small business specialist.



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

¹Based upon Approval Officer successfully contacting customer and obtaining the necessary information for underwriting evaluation. The term, amount, interest rate and repayment schedule for an approved loan may vary depending on creditworthiness. Rate is guaranteed for 30 days from the date of original application approval.

²Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

³Please consult your financial, legal and accounting advisors, as neither Bank of America, nor its affiliates or employees provide legal, accounting or tax advice.

⁴**Preferred Rewards for Business Overall Program Rules:** The Preferred Rewards for Business program is only available to Bank of America Small Business, Merrill Small Business, and Bank of America Private Bank® Small Business clients. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$20,000 for the Gold tier; \$50,000 for the Platinum tier; or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business accounts (such as checking, savings, certificate of deposit) and/or your Merrill business investment accounts (such as Working Capital Management Accounts, Business Investor Accounts, Delaware Business Accounts). The qualifying balance is calculated based on either (i) your average daily balance for a three-calendar-month period, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement at the end of at least one day within thirty days of opening that account. Refer to your Business Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements. Additional program information is available at bankofamerica.com/RewardsforBusiness.

Business Advantage Auto Loan interest rate discounts are available to business applicants and co-applicants who are enrolled in the Preferred Rewards for Business program at the time of application for a new or refinanced Business Advantage Auto Loan. The amount of the discount (0.25% for Gold tier, 0.35% for Platinum tier, and 0.50% for Platinum Honors tier) is based on the business applicant's eligible tier and status at the time of application. Business Advantage Auto Loans do not qualify for, or entitle any applicant to, a discount under the consumer Preferred Rewards program. This discount will be reflected in the interest rate quoted upon loan approval. Discounts are only available on vehicle loan applications submitted by you to Bank of America and not applications submitted through dealerships. Benefit is non-transferable. Subject to credit approval. Standard underwriting guidelines and credit policies apply.

⁵Term limits may apply. Loan-to-value restrictions apply. Down payment may be required. Title and state fees may apply. A loan fee may apply in OH and IN. Powers of Attorney are not accepted.

⁶Vehicle value is based on franchise dealer invoice for new vehicles or the wholesale value from an official used car value guide such as <https://www.jdpower.com> for used vehicles.

Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms, and conditions are subject to change without notice.

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