

Business Platinum Card
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 10/17/19 Next Closing Date 11/15/19

Account Ending 4-91000

New Balance \$56.25

Please Pay By

11/01/19[‡]

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See Page 13 for Important Changes to Your Account Benefits.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on pages 11 - 15.

- i Effective immediately, we will update the frequency in which we communicate the Billing Dispute Procedures and Electronic Funds Transfer Notice from annually, to monthly. You will find the monthly Billing Dispute Procedures on page 2 of your statement, and the Electronic Funds Transfer Notice in the IMPORTANT NOTICES section.
- Congratulations! You used your Amex Offer. Please refer to the Payments and Credit section of your statement. View all available offers when you log in to your Card account online at americanexpress.com

Continued on page 3

Membership Rewards® Points

Available and Pending as of 09/30/19

82,556

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

 Previous Balance
 \$1,508.31

 Payments/Credits
 -\$7,995.02

 New Charges
 +\$6,542.96

 Fees
 +\$0.00

New Balance \$56.25

Days in Billing Period: 31

Customer Care

Pay by Computer americanexpress.com/business

Customer Care Pay by Phone 1-800-492-8468 1-800-472-9297

See page 3 for additional information.

 \downarrow Please fold on the perforation below, detach and return with your payment \downarrow

Payment Coupon
Do not staple or use paper clips





Account Ending 4-91000

Enter 15 digit account # on all payments.
Make check payable to American Express.

Please Pay By 11/01/19 Amount Due \$56.25

RAM NARAYANAN NYLA FASHION CONCEPT 8 HEATHER LN GLEN ROCK NJ 07452-2835

Check here if your address or
 phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS P.O. BOX 1270 NEWARK NJ 07101-1270

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Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will represent to your financial institution any payment that is returned unpaid. **Permission for Electronic Withdrawal:** (1) When you send a check for

payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. The method we use to calculate the ADB and interest results in daily compounding of interest.

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the

Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more

Change of Address

Area Code and Home Phone Area Code and Work Phone

Email

than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement If you think there is an error on your statement, write to us at: American Express, PO Box 981535, El Paso TX 79998-1535 In your letter, give us the following information:

- Account information: Your name and account number.
 Dollar amount: The dollar amount of the suspected error.
- Description of Problem: Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter
When we receive your letter, we will do two things:

- 1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

 2. We will investigate your inquiry and will either correct the error or
- explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.
- After we finish our investigation, one of two things will happen:
- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

If correct on front, do not use. To change your address online, visit www.americanexpress.com/updatecontactinfo • For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care. • Please print clearly in blue or black ink only in the boxes provided. Street Address City, State Zip Code

Pay Your Bill with AutoPay

- Avoid late fees

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Business Platinum Card NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 10/17/19

Account Ending 4-91000



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Express Cash 모

Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments P.O. BOX 1270 NEWARK NJ 07101-1270

You bring the ideas. We'll help supply the funds.

With American Express, find the right business financing solution to help your business grow. Our funding options go beyond our Cards so you can support your next opportunity, maximize cash flow and much more. We've got your back. Terms apply.

Compare our funding options at www.AmericanExpress.com/statementGBF

Payments and Credits	
Summary	

	Total
Payments	-\$6,345.65
Credits	-\$1,649.37
Total Payments and Credits	-\$7,995.02

Detail	*Indicates posting date	
Payments		Amount
09/18/19*	ONLINE PAYMENT - THANK YOU	-\$2,087.75
09/29/19*	ONLINE PAYMENT - THANK YOU	-\$995.09
10/03/19*	PAYMENT RECEIVED - THANK YOU	-\$884.17
10/09/19*	ONLINE PAYMENT - THANK YOU	-\$1,157.92
10/17/19*	ONLINE PAYMENT - THANK YOU	-\$1,220.72
Credits		Amount
09/18/19*	Points for Amex Trvl	-\$635.60
09/18/19	GEICO CORP	-\$73.77
	WASHINGTON	
	SaveonyouriOffer	
09/30/19	PRIME VIDEO	-\$14.99
	888-802-3080 WA	
	LARGE DIGITAL GOODS MERCH	
09/30/19	PRIME VIDEO	-\$8.52
	888-802-3080 WA	,
	LARGE DIGITAL GOODS MERCH	
09/30/19	PRIME VIDEO	-\$14.99
	888-802-3080 WA	*****
	LARGE DIGITAL GOODS MERCH	
10/02/19	AMZN MKTP US	-\$23.95
	AMZN.COM/BILL WA	Ψ23.33
	BOOK STORE	

Detail Continued *Indicates posting date		
		Amount
10/03/19	AMZN MKTP US	-\$49.99
	AMZN.COM/BILL WA	
	BOOK STORE	
10/03/19	AMAZON.COM	-\$53.18
	AMZN.COM/BILL WA	
	BOOK STORE	
10/03/19	AMZN MKTP US	-\$54.74
	AMZN.COM/BILL WA	
	BOOK STORE	
10/08/19	UBER	-\$85.62
	HELP.UBER.COM CA	
	8005928996	
10/08/19	UBER	-\$19.34
	HELP.UBER.COM CA	
	8005928996	
10/08/19	UBER	-\$21.53
	HELP.UBER.COM CA	
	8005928996	
10/08/19	Amazon Prime	-\$15.98
	Amazon.com WA	
	SUBSCRIPTIONS	
10/09/19	AMZN MKTP US	-\$54.74
	AMZN.COM/BILL WA	
	BOOK STORE	
10/09/19	AMAZON.COM	-\$458.48
	AMZN.COM/BILL WA	
	BOOK STORE	
10/12/19	AMZN MKTP US	-\$23.95
	AMZN.COM/BILL WA	
	BOOK STORE	
0/15/19	FEDEX OFFICE	-\$30.00
	ATLANTA GA	
	COPY/REPRODUCTION	
0/17/19	FEDEX OFFICE #0363	-\$10.00
	ATLANTA	
	FedExOfficeOffer	

New (Charges
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Summary

Total **Total New Charges** \$6,542.96

Detail *Indicates posting date



RAM NARAYANAN

Car	d Ending 4-91000			Foreign Spend	Amount
09/14/19	AMAZON.COM*PY0L46ZK3 MERCHANDISE	AMZN.COM/BILL	WA		\$26.36
09/16/19	AMZN MKTP US*UP5GT2HP3 BOOK STORES	AMZN.COM/BILL	WA		\$7.68
09/16/19	AMZN MKTP US*GY09W3GR3 BOOK STORES	AMZN.COM/BILL	WA		\$29.90

Account Ending 4-91000

				Foreign	
		145148146		Spend	Amount
09/16/19	FEDEX 490608238 FedEx 490608238 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000490608238 FEDEX #1-800-622-1147	MEMPHIS	TN		\$283.26
09/17/19	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: To: LOS ANGELES INTERN N.Y. NEWARK LOS ANGELES Ticket Number: 01674578702764 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET		IL Class: S Q ure: 11/27		\$635.60
09/17/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$258.60
09/17/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$30.86
09/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$44.11
09/19/19	FEDEX 490930224 FedEx 490930224 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000490930224 FEDEX #1-800-622-1147	MEMPHIS	TN		\$9.99
09/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$22.34
09/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$21.53
09/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$16.68
09/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$14.07
09/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$6.15
09/22/19	PRIME VIDEO*721VV7503 DIGITAL	888-802-3080	WA		\$14.99
09/22/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$26.89
09/22/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$19.99
09/23/19	AMAZON.COM*2096C6OD3 MERCHANDISE	AMZN.COM/BILL	WA		\$55.70
09/23/19	FEDEX 491306779 FedEx 491306779 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000491306779 FEDEX #1-800-622-1147	MEMPHIS	TN		\$226.61
09/24/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$153.75

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			Foreign Spend	Amount
09/24/19	FEDEX 491434262 FedEx 491434262 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000491434262 FEDEX #1-800-622-1147	MEMPHIS	TN	\$17.69
09/25/19*	Dispute - CHEAPTIX*7461394222028			\$50.00
09/25/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$19.13
09/25/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.43
09/25/19	FEDEX 491531100 FedEx 491531100 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000491531100 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
09/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.90
09/26/19	FEDEX 491627452 FedEx 491627452 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000491627452 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
09/27/19	AMZN MKTP US*8T3QI7WP3 BOOK STORES	AMZN.COM/BILL	WA	\$23.95
09/27/19	AMAZON.COM*DU34R42U3 MERCHANDISE	AMZN.COM/BILL	WA	\$23.93
09/27/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$153.23
09/27/19	AMAZON.COM*0X88P8Z13 MERCHANDISE	AMZN.COM/BILL	WA	\$53.18
09/28/19	FEDEX 491779421 FedEx 491779421 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000491779421 FEDEX #1-800-622-1147	MEMPHIS	TN	\$35.38
09/28/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$15.98
09/29/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$19.34
09/29/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.69
09/30/19	AMZN MKTP US*OO7AX1NL3 BOOK STORES	AMZN.COM/BILL	WA	\$109.48
09/30/19	FEDEX 492010347 FedEx 492010347 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000492010347 FEDEX #1-800-622-1147	MEMPHIS	TN	\$702.76
10/01/19	AMZN MKTP US*GW3XM12V3 BOOK STORES	AMZN.COM/BILL	WA	\$49.99

AMERICAN

EXPRESS

Account Ending 4-91000

Detail Continued *Indicates posting date Foreign Spend **Amount** FEDEX 492238754 FedEx **MEMPHIS** TN 10/02/19 \$6.99 492238754 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000492238754 FEDEX #1-800-622-1147 **MEMPHIS** ΤN FEDEX 492334923 FedEx 10/03/19 \$16.98 492334923 38132 PRINCE PETER COLLECTION NJ **DIRECT BILLING TRANSACTION** FEDEX INV# 000492334923 FEDEX #1-800-622-1147 FEDEX 492486793 FedEx **MEMPHIS** TN 10/05/19 \$7.70 492486793 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000492486793 FEDEX #1-800-622-1147 AMAZON.COM*J45CE4DR3 AMZN.COM/BILL WA 10/05/19 \$458.48 **MERCHANDISE** AMZN MKTP US*V41FQ2W13 AMZN.COM/BILL 10/05/19 WA \$257.51 **BOOK STORES UBER TRIP** HELP.UBER.COM CA 10/06/19 \$39.34 HELP.UBER.COM HELP.UBER.COM LIRER TRIP CA 10/06/19 \$18.15 HELP.UBER.COM **UBER TRIP** HELP.UBER.COM CA 10/06/19 \$34.24 HELP.UBER.COM **UBER TRIP** HELP.UBER.COM CA \$7.93 10/06/19 HELP.UBER.COM **UBER TRIP** HELP.UBER.COM CA 10/06/19 \$85.62 HELP.UBER.COM FEDEX 492718731 FedEx **MEMPHIS** TN \$456.50 10/07/19 492718731 38132 PRINCE PETER COLLECTION NJ **DIRECT BILLING TRANSACTION** FEDEX INV# 000492718731 FEDEX #1-800-622-1147 AMZN MKTP US*WG0H35UQ3 AMZN.COM/BILL WA 10/08/19 \$23.95 **BOOK STORES** 10/08/19 AMZN MKTP US*O98M75X43 AMZN.COM/BILL WA \$13.99 **BOOK STORES** AMZN.COM/BILL AMAZON.COM*2Y3Y723D3 WA 10/08/19 \$30.92 **MERCHANDISE** FEDEX 492845076 FedEx **MEMPHIS** TN 10/08/19 \$7.70 492845076 38132 PRINCE PETER COLLECTION NJ **DIRECT BILLING TRANSACTION** FEDEX INV# 000492845076 FEDEX #1-800-622-1147 AMAZON.COM*7L0XL0HN3 AMZN.COM/BILL WA 10/08/19 \$26.93 **MERCHANDISE** AMZN MKTP US*K30SY31T3 AMZN.COM/BILL WA 10/08/19 \$157.47 **BOOK STORES** AMZN MKTP US*PU7638KW3 AMZN.COM/BILL 10/10/19 WA \$14.99 **BOOK STORES**

				Foreign	
	\#\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	S. D. D. D. G. A. J. E.		Spend	Amount
10/10/19	VUDU.COM 9123 46983030_4 940863 CABLE/BROADCAST SVC	SUNNYVALE	CA		\$5.99
10/10/19	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA		\$5.25
10/11/19	AMAZON.COM*7Z67D4LZ3 MERCHANDISE	AMZN.COM/BILL	WA		\$26.33
10/12/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$10.47
10/12/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$21.89
10/12/19	FEDEX 493186911 FedEx 493186911 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000493186911 FEDEX #1-800-622-1147	MEMPHIS	TN		\$27.68
10/13/19	AMZN MKTP US*Z35R06403 BOOK STORES	AMZN.COM/BILL	WA		\$7.45
10/13/19	Thai Airways - Internet E2E GENERAL MERCHANDISE	Promprab	TH	12,380.00 Thailand Bahts	\$407.77
10/14/19	FEDEX 493415855 FedEx 493415855 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000493415855 FEDEX #1-800-622-1147	MEMPHIS	TN		\$361.34
10/15/19	DROPBOX*J2FY9STW3Y1X 4159867057	SAN FRANCISCO	CA		\$11.99
10/15/19	FEDEX 493537098 FedEx 493537098 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000493537098 FEDEX #1-800-622-1147	MEMPHIS	TN		\$25.39
10/15/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$35.75
10/15/19	FEDEX OFFICE 03630023043 30303	ATLANTA	GA		\$100.00
10/16/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$71.50
10/16/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$120.00
10/16/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$62.00
10/16/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$280.00
10/16/19	ARAMARK AMERICAS MART STARBUCK ARAMARK 404-220-2260	ATLANTA	GA		\$5.65
10/16/19	ROMAN DELIGHT PIZZA - PEA 000000001 2813342323	ATLANTA	GA		\$4.35

Business Platinum Card NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 10/17/19

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				Foreign Spend	Amount
10/16/19	FEDEX 493636539 FedEx 493636539 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000493636539 FEDEX #1-800-622-1147	MEMPHIS	TN		\$9.99
10/16/19	CVS/PHARMACY #10043 000010043 8007467287 PHARMACIES	ATLANTA	GA		\$4.45
10/16/19	PARK VIEW CAFE 00-08030601325 FAST FOOD RESTAURANT	ATLANTA	GA		\$18.31
10/17/19	BAJA FRESH MEXICAN GRILL squareup.com/receipts	Atlanta	GA		\$23.50

Fees

	Amount
Total Fees for this Period	\$0.00

2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$595.00
Total Interest in 2019	\$298.52

IMPORTANT NOTICES

Your Cardmember AgreementTo access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com

Notice of Updates to Additional Benefits of your Card

As described below, we will be making updates to your card benefits. These benefits are provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions, please visit the website for each benefit below, or call the number on the back of your Card.

Premium Roadside Assistance

Effective 1/1/2020, Premium Roadside Assistance will be discontinued and will no longer be a benefit provided on this Card Account. Premium Roadside Assistance can still be used until **12/31/2019**. For terms and conditions, please visit **americanexpress.com/raterms**.

Travel Accident Insurance*

Effective 1/1/2020, Travel Accident Insurance will no longer be a benefit provided on this Card Account. This means any eligible travel purchases made on or after **1/1/2020** will not be covered by Travel Accident Insurance. Eligible travel purchases made prior to **1/1/2020** will still be covered by Travel Accident Insurance.

*Travel Accident Insurance is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/taiterms**.

Extended Warranty*

For eligible purchases made on and after 1/1/2020 the following will occur:

- If the original manufacturer's warranty is less than one (1) year, we will match the length of that warranty.
- If the original manufacturer's warranty is between one (1) year and five (5) years, we will increase coverage to provide one (1) additional year of warranty.

For eligible purchases made on or after 8/1/2018 but prior to 1/1/2020 the following will occur:

- If the original manufacturer's warranty is less than two (2) years, we will match the length of that warranty.
- If the original manufacturer's warranty is between two (2) years and five (5) years, we will provide two (2) additional years of warranty**.
- *Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/ewterms**.
- **For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, your coverage will match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

The benefit is limited to the actual amount charged to your Card for the item, up to a maximum of \$10,000; not to exceed \$50,000 per Card Member account per calendar year.

Purchase Protection*

For eligible purchases made on and after **1/1/2020** the coverage duration on eligible purchases will be 90 days.

For eligible purchases made prior to **1/1/2020**, the coverage duration on eligible purchases will be 120 days**.

- *Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/ppterms**.
- **For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration is 90 days.

ID 12841



EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1. Tell us your name and account number (if any).
- 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Account Ending 4-91000



Business Platinum Card

NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 10/17/19

Account Ending 4-91000

American Express® Cards Warmly Welcomed

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We are an electronics distribution and wholesale business. For over 10 years we have provided customers with high quality products and service!

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Business Sales: From offices to real estate, restaurants to hotels, our furniture, decor and concierge-style service deliver for your business. cb2.com/business-sales

MICROAGE

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MicroAge.com