Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 05/17/18 Next Closing Date 06/15/18



Account Ending 4-97007

New Balance

\$267.62

Please Pay By

06/01/18[‡]

See page 2 for important information about your account.

Membership Rewards® Points

Available and Pending as of 04/30/18

45,477

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

Account Summary

Pay In Full Portion		
Previous Balance		\$475.40
Payments/Credits		-\$1,800.51
New Charges		+\$1,592.73
Fees		+\$0.00
New Balance	=	\$267.62

Pay Over Time Portion

ay over inner ore		
Previous Balance		\$0.00
Payments/Credits		-\$1,554.59
New Charges		+\$1,554.59
Fees		+\$0.00
Interest Charged		+\$0.00
New Balance	=	\$0.00
Minimum Due		\$0.00

Account Total	
Previous Balance	\$475.40
Payments/Credits	-\$3,355.10
New Charges	+\$3,147.32
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$267.62

Days in Billing Period: 31

Customer Care



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

See page 2 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 4-97007

Enter 15 digit account # on all payments.

Make check payable to American Express.

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

Please Pay By **06/01/18**

Amount Due **\$267.62**

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

[‡] 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.

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 re-present 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 listed below 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 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.



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

Change of Address

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	
- 1	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

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.american express.com/privacy.

Account Ending 4-97007

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,742.27	-\$1,554.59	-\$3,296.86
Credits	-\$58.24	\$0.00	-\$58.24
Total Payments and Credits	-\$1,800.51	-\$1,554.59	-\$3,355.10

Detail	*Indicates posting date	
Payments		Amount
04/17/18*	ONLINE PAYMENT - THANK YOU	-\$475.40
05/02/18*	PAYMENT RECEIVED - THANK YOU	-\$1,550.18
05/09/18*	ONLINE PAYMENT - THANK YOU	-\$412.97
05/17/18*	ONLINE PAYMENT - THANK YOU	-\$858.31
Credits		Amount
04/24/18*	Dispute - DREAM HOTEL HOLLYWOOD	-\$30.00
04/29/18*	Dispute - LOS ANGELES INTERNAT	-\$5.00
05/05/18	FEDEX INV 250434823 I250434823 MEMPHIS TN 1-800-622-1147 BALAN NARAYANAN NJ FEDEX INV# 000250434823 FedEx #1-800-622-1147	-\$0.60
05/16/18	FINELINE TECHNOLOGIES 069000042288002 NORCROSS GA 6789690835	-\$16.00
05/17/18	UBER HELP.UBER.COM CA 8005928996	-\$6.64

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,592.73	\$1,554.59	\$3,147.32

 Detail
 *Indicates posting date

 ♦ - denotes Pay Over Time activity

For more information, visit americanexpress.com/payovertimeinfo

RAM NARAYANANCard Ending 4-97007

Cai	d Litality 4-57007			Foreign Spend	Amount
04/18/18	PARIS BAGUETTE 0000	LOS ANGELES	CA		\$9.85
	213-265-7669				
04/19/18	FINELINE TECHNOLOGIES 069000042288002	NORCROSS	GA		\$141.74 ♦
	6789690835				
	OPEN EXTENDED PAYMENT OPTION LB				
04/22/18	LAX 3138 JAMES BEACH	LOS ANGELES	CA		\$22.71
	3102582406				
04/22/18	LOS ANGELES INTERNAT	LOS ANGELES	CA		\$5.00
	EOUIPMENT RENTAL				

	*Indicates posting date				Over Time activity
				Foreign Spend	Amount
04/22/18	LAX 3130B RELAY T41 3102582406	LOS ANGELES	CA		\$8.48
04/23/18	SEVEN ELEVEN JAPAN MISC FOOD STORE	*	JP	470 Japanese Yen	\$4.36
04/23/18	TIAT RETAIL SHOP HANEDA -OHTA-KU MISC/SPECIALTY RETAIL	*	JP	1,030 Japanese Yen	\$9.45
04/24/18	HANNODAIDOKORO BETTEI BAR/NIGHTCLUB	ТОКҮО		8,590 Japanese Yen	\$78.78
04/25/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$68.23
04/25/18	TULLYS COFFEE RESTAURANT	ТОКҮО		1,250 Japanese Yen	\$11.46
04/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$0.99
04/26/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA		\$66.00
04/27/18	CHISEN RESTAURANT	ТОКҮО		35,310 Japanese Yen	\$324.09 ♦
04/27/18	OPEN EXTENDED PAYMENT OPTION LB R2SUPPERCLUB BAR/NIGHTCLUB	ТОКҮО		4,650 Japanese Yen	\$42.68
04/28/18	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0068264915068 Passenger Name: NARAYANAN/RAM Document Type: EXCESS BAGGAGE OPEN EXTENDED PAYMENT OPTION LB	TOKYO-HANEDA	JP	11,000 Japanese Yen	\$100.96 ◆
04/28/18	ONE OAK TOKYO BAR/NIGHTCLUB	ТОКҮО		60,000 Japanese Yen	\$550.71 ♦
04/28/18	OPEN EXTENDED PAYMENT OPTION LB WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$31.98
04/28/18	CERULEANTOWER TOKYU HOTEL -SHIBUYA-KU LODGING	*	JP	8,564 Japanese Yen	\$78.45
04/29/18	LYFT *RIDE SAT 9AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA		\$29.26
05/03/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA		\$85.00
05/04/18	DELILAH 650000009352744 3108591011	WEST HOLLYWOOD	CA		\$46.80
05/04/18	PORCELANOSA - ANAHEIM 0898 201-995-1310	ANAHEIM	CA		\$45.58
05/05/18	UBER *TRIP E3ITF HELP.UBER.COM	HELP.UBER.COM	CA		\$6.66
05/05/18	UBER *TRIP L7V4X HELP.UBER.COM	HELP.UBER.COM	CA		\$9.21
05/05/18	UBER *TRIP 3SHNT HELP.UBER.COM	HELP.UBER.COM	CA		\$16.80
05/05/18	UBER *TRIP ATYAD HELP.UBER.COM	HELP.UBER.COM	CA		\$29.60
05/05/18	DOHENY ROOM 310-859-8369	WEST HOLLYWOO	CA		\$33.00
05/05/18	DOHENY ROOM 310-859-8369	WEST HOLLYWOO	CA		\$58.00



Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 05/17/18

Account Ending 4-97007

Detail	Continued *Indicates posting date			◆ - denotes Pay Over Time activity
				Foreign Spend Amount
05/05/18	DOHENY ROOM 310-859-8369	WEST HOLLYWOO	CA	\$23.00
05/05/18	DOHENY ROOM 310-859-8369	WEST HOLLYWOO	CA	\$43.00
05/07/18	DEL TACO 7149744043	ORANGE	CA	\$16.89
05/08/18*	5% OPEN Savings at FedEx FEDEX INV 250434823 I2504 -\$.60 05/05/2018 REVERSAL OF OPEN SAVINGS DISCOUNT			\$0.03
05/11/18	UBER *TRIP WPKHA HELP.UBER.COM	HELP.UBER.COM	CA	\$16.36
05/11/18	UBER *TRIP FMIYQ HELP.UBER.COM	HELP.UBER.COM	CA	\$13.34
05/11/18	UBER *TRIP O442K HELP.UBER.COM	HELP.UBER.COM	CA	\$6.35
05/11/18	UBER *TRIP OPYWW HELP.UBER.COM	HELP.UBER.COM	CA	\$18.17
05/11/18	POPPY 650000009743322 3108591011	WEST HOLLYWOO	CA	\$16.00
05/11/18	POPPY 650000009743322 3108591011	WEST HOLLYWOO	CA	\$37.00
05/11/18	POPPY 650000009743322 3108591011	WEST HOLLYWOO	CA	\$78.00
05/11/18	Employees Only 818-571-3407 OPEN EXTENDED PAYMENT OPTION LB	West Hollywoo	CA	\$170.82
05/11/18	POPPY 650000009743322 3108591011	WEST HOLLYWOO	CA	\$16.00
05/11/18	DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$30.00
05/11/18	DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$48.00
05/14/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
05/14/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
05/15/18	PORCELANOSA - ANAHEIM 0898 201-995-1310	ANAHEIM	CA	\$266.27
05/16/18	OPEN EXTENDED PAYMENT OPTION LB DELILAH 650000009352744 3108591011	WEST HOLLYWOOD	CA	\$91.03
05/16/18	PORCELANOSA - ANAHEIM 0898 201-995-1310	ANAHEIM	CA	\$42.70
05/17/18	Employees Only 818-571-3407	West Hollywoo	CA	\$30.19
05/17/18	Employees Only 818-571-3407	West Hollywoo	CA	\$97.46
05/17/18	UBER *TRIP NM3CR HELP.UBER.COM	HELP.UBER.COM	CA	\$18.88
05/17/18	UBER *TRIP AE65D HELP.UBER.COM	HELP.UBER.COM	CA	\$10.00

Fees

Amount
\$0.00

Interest Charged

Amount	

Total Interest Charged for this Pe

\$0.00

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2018	\$450.00
Total Interest in 2018	\$0.00

Interest Charge Calculation

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

to Interest Rate	Interest Charge	
\$0.00	\$0.00	
	\$0.00	

Information on Pay Over Time

There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance

Your Pay Over Time limit is \$50,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.



OPEN Savings® Summary NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 05/17/18

Account Ending 4-97007

Discounts	
This Period	-\$0.03
Year to Date	\$2.83

Membership Rewards® Points	
This Period	0
Year to Date	0

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
FEDEX GROUND & FEDEX EXPRESS - Visit opensavings.com	-\$0.60	-\$0.03	0	\$56.44	\$2.83	0
Ongoing Benefits Total	-\$0.60	-\$0.03	0	\$56.44	\$2.83	0
Grand Totals		-\$0.03	O ¹		\$2.83	0 ¹

Discounts will be applied in the form of a statement credit. For full terms and conditions go to opensavings.com.











Merchant participation and offers are subject to charge without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

American Express® Cards Warmly Welcomed

LAFARGE NORTH AMERICA

A producer of high quality construction materials such as asphalt, aggregates and ready mixed concrete. Visit **lafargeholcim.us** or call **888-646-5246.**

¹ The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.