

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 05/17/20 Next Closing Date 06/16/20

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Account Ending 4-92008

**New Balance****\$266.06****Please Pay By****06/01/20<sup>‡</sup>**

<sup>‡</sup> 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.

**Membership Rewards® Points**

Available and Pending as of 04/30/20

**149,066**For up to date point balance and full program details, visit [membershipewards.com](http://membershipewards.com)**Account Summary**

Previous Balance	\$526.38
Payments/Credits	-\$2,242.70
New Charges	+\$1,982.38
Fees	+\$0.00

**New Balance****\$266.06**

Days in Billing Period: 31

**Customer Care****Pay by Computer**[americanexpress.com/business](http://americanexpress.com/business)**Customer Care**

1-800-492-8468

**Pay by Phone**

1-800-472-9297



See page 3 for additional information.



See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 7.**

We've introduced more ways you can earn rewards during this time.

Learn more by visiting [americanexpress.com/whatsnew](http://americanexpress.com/whatsnew)

You can also contact us using the phone number on your Card or chat us on the Amex App by using the camera on your iOS or Android device to scan here. See app store listings for operating system info.



**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](http://americanexpress.com)

**Claims Resolution Clause Update**

The address for sending a claim notice to American Express has changed. Notice to American Express should be sent to **American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005.**

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

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[americanexpress.com/business](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending 4-92008**

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

**06/01/20**Amount Due  
**\$266.06**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

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



0000349992096321359 000026606000026606 13 4

**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

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.

#### **Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

#### **Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://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](http://www.americanexpress.com/privacy).

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Closing Date 05/17/20

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**Customer Care & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Express Cash**1-800-492-8468  
1-623-492-7719  
1-800-492-8468  
1-800-CASH-NOW**Hearing Impaired**  
**TTY:** 1-800-221-9950  
**FAX:** 1-623-707-4442  
**In NY:** 1-800-522-1897**Website:** [americanexpress.com](https://americanexpress.com)**Customer Care  
& Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535**Payments**  
P.O. BOX 1270  
NEWARK NJ 07101-  
1270**Payments and Credits****Summary****Total**

<b>Payments</b>	<b>-\$2,155.37</b>
<b>Credits</b>	<b>-\$87.33</b>
<b>Total Payments and Credits</b>	<b>-\$2,242.70</b>

**Detail**

\*Indicates posting date

<b>Payments</b>		<b>Amount</b>
04/17/20*	ONLINE PAYMENT - THANK YOU	-\$526.38
04/20/20*	ONLINE PAYMENT - THANK YOU	-\$140.08
04/22/20*	ONLINE PAYMENT - THANK YOU	-\$125.83
04/25/20*	ONLINE PAYMENT - THANK YOU	-\$56.09
04/27/20*	ONLINE PAYMENT - THANK YOU	-\$1,306.99
<b>Credits</b>		<b>Amount</b>
04/19/20	DROPBOX SAN FRANCISCO DropboxOffer	-\$4.80
05/01/20	Fedex 800-463-3339 TN 000011145711 38132 FEDEX	-\$15.50
05/01/20	Fedex 800-463-3339 TN 000010346050 38132 FEDEX	-\$15.50
05/01/20	Fedex 800-463-3339 TN 000008945896 38132 FEDEX	-\$15.50
05/01/20	Fedex 800-463-3339 TN 000009645846 38132 FEDEX	-\$15.50
05/08/20*	AMEX Shipping Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$17.69
05/09/20*	AMEX Shipping Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$2.31
05/10/20	WWW.STAPLES.COM 472 FRAMINGHAM StaplesOffer	-\$0.53

Continued on reverse

## New Charges

### Summary

**Total****Total New Charges****\$1,982.38**

### Detail

**RAM NARAYANAN**

Card Ending 4-92008

**Amount**

04/16/20	JB WHOLESALE ROOFING 000003230170605 NIZAMHUSAINI@EARTHLINK.NE	ANAHEIM	CA	\$109.92
04/16/20	FEDEX 512140048 FedEx 512140048 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000512140048 FEDEX #1-800-622-1147	MEMPHIS	TN	\$8.99
04/17/20	VUDU.COM 9123 46983030_8 940863 CABLE/BROADCAST SVC	SUNNYVALE	CA	\$3.99
04/17/20	DROPBOX*GXY8L5VY2J8G 4159867057	SAN FRANCISCO	CA	\$11.99
04/18/20	FEDEX 512261642 FedEx 512261642 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000512261642 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
04/20/20	VUDU.COM 9123 46983030_9 940863 CABLE/BROADCAST SVC	SUNNYVALE	CA	\$5.99
04/20/20	FEDEX 512473307 FedEx 512473307 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000512473307 FEDEX #1-800-622-1147	MEMPHIS	TN	\$58.67
04/20/20	FEDEX 512473308 FedEx 512473308 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000512473308 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.50
04/20/20	TACOS EL PATRON 00-08035962482 RESTAURANT	ANAHEIM	CA	\$45.67
04/21/20	FEDEX 512588544 FedEx 512588544 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000512588544 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
04/22/20	7-ELEVEN 26314 00072631422 714-637-0742	ORANGE	CA	\$4.29
04/22/20	FEDEX 512671865 FedEx 512671865 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000512671865 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
04/23/20	CANCUN JUICE 0000 714-776-6268	ANAHEIM	CA	\$34.11

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**Detail Continued**

				<b>Amount</b>
04/25/20	CAR PROS KIA OF GLENDALE 00-0802707936 818-7451400	GLENDALE	CA	\$1,300.00
04/25/20	FEDEX 512873546 FedEx 512873546 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000512873546 FEDEX #1-800-622-1147	MEMPHIS	TN	\$6.99
04/27/20	FEDEX 513088046 FedEx 513088046 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000513088046 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.70
04/28/20	FEDEX 513202732 FedEx 513202732 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000513202732 FEDEX #1-800-622-1147	MEMPHIS	TN	\$8.99
04/30/20	FEDEX 513367150 FedEx 513367150 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000513367150 FEDEX #1-800-622-1147	MEMPHIS	TN	\$30.80
05/03/20	TARGET GROCERY STORE	WEST HOLLYWOOD	CA	\$32.00
05/05/20	FEDEX - EXPRESS 513842414 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000513842414 FEDEX #1-800-622-1147	800-622-1147	TN	\$17.69
05/06/20	FEDEX - EXPRESS 513931773 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000513931773 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
05/07/20	SUBWAY 714-9989930	ORANGE	CA	\$40.02
05/07/20	FEDEX - EXPRESS 514018887 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000514018887 FEDEX #1-800-622-1147	800-622-1147	TN	\$15.40
05/08/20	STAPLES.COM (800) 333-3330 LOGITECH M325C 910005659 COLLECTION	800-333-3330	MA	\$5.32
05/09/20	FEDEX - EXPRESS 514164981 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000514164981 FEDEX #1-800-622-1147	800-622-1147	TN	\$20.69

Continued on reverse

**Detail Continued**

				<b>Amount</b>
05/11/20	Fedex 514411917 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000514411917 FEDEX #1-800-622-1147	800-463-3339	TN	\$54.17
05/11/20	FEDEX 325798585 FedEx 325798585 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000325798585 FEDEX #1-800-622-1147	MEMPHIS	TN	\$45.34
05/12/20	FEDEX - EXPRESS 514541299 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000514541299 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
05/13/20	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.57
05/14/20	FEDEX - EXPRESS 514715529 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000514715529 FEDEX #1-800-622-1147	800-622-1147	TN	\$35.67
05/16/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$6.83

**Fees**

	<b>Amount</b>
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**2020 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2020	\$595.00
Total Interest in 2020	\$0.00



## IMPORTANT NOTICES

### 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](http://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.

*End of Important Notices.*







## Business Platinum Card

NYLA FASHION CONCEPT  
RAM NARAYANAN  
Closing Date 05/17/20

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### American Express® Cards Warmly Welcomed

#### **BULBS.COM**

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