

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 04/16/21 Next Closing Date 05/17/21

Account Ending 4-94004

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Customer Care: 1-800-492-8468**TTY:** Use Relay 711**Website:** americanexpress.com**New Balance****\$323.14****Please Pay By****05/01/21 ‡**

‡ 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 03/31/21

174,967For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary**

Previous Balance	\$26.94
Payments/Credits	-\$6,733.46
New Charges	+\$7,029.66
Fees	+\$0.00

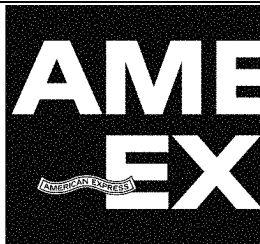
New Balance**\$323.14**

Days in Billing Period: 30

 See page 2 for important information about your account. Please refer to the **IMPORTANT NOTICES** section on **page 9**. **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**Put More Time to Business
and Less Time to Bills**

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit www.AmericanExpress.com/enrollAM to enroll an Account Manager now.



↓ 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 4-94004Enter 15 digit account # on all payments.
Make check payable to American Express.RAM NARAYANAN
NYLA FASHION CONCEPT
8 HEATHER LN
GLEN ROCK NJ 07452-2835Please Pay By
05/01/21Amount Due
\$323.14See 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 000032314000032314 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. 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 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
- 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 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
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Closing Date 04/16/21

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**Customer Care & Billing Inquiries**International Collect
Express Cash**Large Print & Braille Statements****1-800-492-8468**

1-623-492-7719

1-800-CASH-NOW

1-800-492-8468**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468****Website:** 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**

Payments	-\$5,769.85
Credits	-\$963.61
Total Payments and Credits	-\$6,733.46

Detail

*Indicates posting date

Payments		Amount
03/20/21*	RETURN PROTECTION BENEFIT PAYMENT	-\$115.00
03/21/21*	ONLINE PAYMENT - THANK YOU	-\$3,217.29
03/27/21*	ONLINE PAYMENT - THANK YOU	-\$280.05
04/05/21*	ONLINE PAYMENT - THANK YOU	-\$308.36
04/09/21*	ONLINE PAYMENT - THANK YOU	-\$1,204.23
04/15/21*	ONLINE PAYMENT - THANK YOU	-\$644.92
Credits		Amount
03/19/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.31
03/23/21	FEDEX MEMPHIS Amex Offer Credit	-\$13.61
03/24/21	FEDEX MEMPHIS Amex Offer Credit	-\$3.00
03/25/21*	Adjustment	-\$14.39
04/05/21	FEDEX MEMPHIS Amex Offer Credit	-\$7.62
04/05/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.25
04/05/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.31
04/07/21	PwP AMERICAN EXPRESS TRAVEL CHICAGO IL UNITED AIRLINES From: N.Y. NEWARK INTL A To: LOS ANGELES INTERN Ticket Number: 01675537834994 Passenger Name: NARAYANAN/RAJ Document Type: SUPPORTED REFUND	-\$278.40

Carrier: UA Class: S
Date of Departure: 04/08

Continued on reverse

Detail Continued

*Indicates posting date

		Amount
04/08/21*	Points for Amex Trvl	-\$278.40
04/08/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.99
04/09/21	FEDEX MEMPHIS Amex Offer Credit	-\$7.62
04/12/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.31
04/13/21*	Points for Amex Trvl	-\$348.40

New Charges**Summary****Total**

Total New Charges	\$7,029.66
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Detail**RAM NARAYANAN**

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				Amount
03/17/21	FEDEX - EXPRESS 403691933 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000403691933 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
03/18/21	WESTGATE INSURANCE SER 818-691-3466	ANAHEIM	CA	\$155.00
03/18/21	LASHOWROOM.COM 0585 213-627-2055	LOS ANGELES	CA	\$135.00
03/19/21	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$2,595.65
03/19/21	AIRPORT PARKING 3104085378	310-4085378	FL	\$64.39
03/20/21	UBER TRIP 2RJBKDBZ 94105	HELP.UBER.COM	CA	\$41.87
03/20/21	UBER TRIP 4I4KDOMR 94105	HELP.UBER.COM	CA	\$15.28
03/20/21	UBER TRIP JHVF33AR 94105	HELP.UBER.COM	CA	\$35.22
03/20/21	6555 HOLLYWOOD BLVD LA CA 90028 squareup.com/receipts	Los Angeles	CA	\$321.94
03/20/21	MCDONALD'S 2137421721	LOS ANGELES	CA	\$6.99
03/20/21	UBER TRIP CWBHVEQV 94105	HELP.UBER.COM	CA	\$30.95
03/20/21	FEDEX - EXPRESS 404019754 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000404019754 FEDEX #1-800-622-1147	800-622-1147	TN	\$45.37

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				Amount
03/23/21	FEDEX - EXPRESS 404407444 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000404407444 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
03/23/21	WTC SUNDRIES SHOP 214-752-6212	DALLAS	TX	\$1.94
03/23/21	STAPLES 01030 01030006003598 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$17.46
03/24/21	BAWARCHI BIRYANIS CORP 605-220-5955	PIERRE	SD	\$61.09
03/25/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
03/26/21	UBER TRIP VJ6JU4EY 94105	HELP.UBER.COM	CA	\$69.88
03/28/21	UBER TRIP 3RADMYBJ 94105	HELP.UBER.COM	CA	\$18.67
03/28/21	UBER TRIP IDNJEMCP 94105	HELP.UBER.COM	CA	\$24.15
03/28/21	UBER TRIP 3J65LC6Z 94105	HELP.UBER.COM	CA	\$31.72
03/29/21	STAPLES.COM (800) 333-3330 HP 952XL BLACK INK CARTRIDGE HIGH Y	800-333-3330	MA	\$34.00
03/29/21	STAPLES 01030 01030006003611 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$4.64
03/29/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$31.50
03/30/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$79.00
03/31/21	FEDEX - EXPRESS 405371532 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000405371532 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.50
04/01/21	FEDEX - EXPRESS 405481493 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000405481493 FEDEX #1-800-622-1147	800-622-1147	TN	\$25.39
04/03/21	UBER TRIP L43UNLBY 94105	SAN FRANCISCO	CA	\$12.95
04/03/21	UBER TRIP QYSJXJCU 94105	SAN FRANCISCO	CA	\$24.15
04/03/21	FEDEX - EXPRESS 405721196 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000405721196 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
04/04/21	DISCOVERY DIGITAL VENTURES LLC*DDV *DI CABLE & PAY TV	KNOXVILLE	TN	\$6.99

Continued on reverse

Detail Continued

				Amount
04/04/21	HARRYS 888-212-6855 +18882126855	NEW YORK CITY	NY	\$27.06
04/05/21	FIAT, ALFA ROMEO, AND MAS 000912200299 cruz.g@smautoco.com	SANTA MONICA	CA	\$526.84
04/05/21	YE OLDE KINGS HEAD GIF 000000001 3103948765	SANTA MONICA	CA	\$43.60
04/07/21	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: N.Y. NEWARK INTL A To: LOS ANGELES INTERN Ticket Number: 01675537834994 Passenger Name: NARAYANAN/RAJ Document Type: PASSENGER TICKET	CHICAGO	IL	\$278.40
04/07/21	FEDEX - EXPRESS 406217410 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000406217410 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
04/07/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$611.91
04/08/21	FEDEX - EXPRESS 406323307 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000406323307 FEDEX #1-800-622-1147	800-622-1147	TN	\$25.39
04/10/21	FEDEX - EXPRESS 406555096 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000406555096 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
04/10/21	Fedex 406555097 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000406555097 FEDEX #1-800-622-1147	800-463-3339	TN	\$31.76
04/12/21	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: LOS ANGELES INTERN To: N.Y. NEWARK INTL A Ticket Number: 01675546168155 Passenger Name: NARAYANAN/RAJ Document Type: PASSENGER TICKET	CHICAGO	IL	\$348.40
04/12/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$369.71
04/12/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$217.47
04/12/21	Fedex 406790736 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000406790736 FEDEX #1-800-622-1147	800-463-3339	TN	\$60.22
04/13/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$221.00

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04/14/21	FEDEX - EXPRESS 407035302 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000407035302 FEDEX #1-800-622-1147	800-622-1147	TN	\$15.40
04/14/21	ARAMARK AMERICAS MART STARBUCK ARAMARK 404-220-2260	ATLANTA	GA	\$11.34
04/15/21	FEDEX - EXPRESS 407142972 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000407142972 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
04/16/21	HILTON ATLANTA HILTON ATLANTA Arrival Date Departure Date 04/13/21 04/15/21 00000000 LODGING	ATLANTA	GA	\$288.70

Fees

	Amount
Total Fees for this Period	\$0.00

2021 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2021	\$595.00
Total Interest in 2021	\$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 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.

Your Cardmember Agreement

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

Update to the Avis Car Rental Privileges Benefit

Eligible Card Members will now receive complimentary Avis Preferred Plus® status when they enroll in the Avis Preferred program and reserve a car with Avis. With Avis Preferred Plus status, eligible Card Members receive priority service, a complimentary upgrade every time they book and additional Avis Preferred points for every qualifying dollar they spend. Also, when eligible Card Members reserve a car with Avis, they can use their Platinum AWD discount code to receive additional discounts. Terms and limitations apply. Upgrades are subject to availability and an advance reservation is required.

Terms and Conditions

Use of the AWD A756900 will provide the customer with a discount of up to 25% off the rental rate, set at Avis's discretion. Taxes, surcharges, energy recovery fees, concession recovery fees, vehicle license recovery fees and customer facility charges (\$10/contract in CA) may apply and are the responsibility of the customer. Optional products such as LDW (\$29.99/day or less) and refueling are extra. Offer subject to vehicle availability at time of reservation and may not be available on some rates at some times, including some online rates at Avis.com. An advance reservation is required. Renter must meet Avis age, driver and credit requirements. Minimum age may vary by location. An additional daily surcharge may apply for renters under 25 years old.

Avis Preferred Plus Members receive a complimentary upgrade when available during booking. Avis Signature Series Fleet cars are not available for the complimentary upgrade. The upgraded car is subject to vehicle availability at the time of rental and may not be available on some rates at some times. Offer valid at participating Avis locations in the U.S., Puerto Rico, US Virgin Islands and Canada. A 24-hour advance reservation is required. Renter must meet Avis age, driver and credit requirements. Minimum age may vary by location. An additional daily surcharge may apply for renters under 25 years old. Fuel charges are extra.

Free weekend offer valid with completion of two (2) Qualifying Rentals from Avis in the U.S., Puerto Rico or the U.S. Virgin Islands within the defined promotional period: January 1 - June 30 or July 1 - December 31. A Qualifying Rental is a paid rental consisting of two consecutive days time-and-mileage charges on any car class. Reservation and completed Qualifying Rental must be made using AWD A756900 and a Platinum Card® from American Express. The AWD must show on the rental agreement to qualify for the Free Weekend promotion.