

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 06/16/21 Next Closing Date 07/16/21

Account Ending 4-94004

p. 1/8

Customer Care: 1-800-492-8468**TTY:** Use Relay 711**Website:** americanexpress.com**New Balance****\$1,137.54****Payment Due Date****07/11/21[‡]**

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 07/11/21, you may have to pay a late fee of \$39.00.

Membership Rewards® Points

Available and Pending as of 05/31/21

146,766For up to date point balance and full program details, visit membershiprewards.com**Account Summary**

Previous Balance	\$0.00
Payments/Credits	-\$8,184.13
New Charges	+\$9,321.67
Fees	+\$0.00

New Balance**\$1,137.54**

Days in Billing Period: 30



See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on [page 7](#).

↓ 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**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 07452-2835Payment Due Date
07/11/21Amount Due
\$1,137.54See 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 000113754000113754 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

RAM NARAYANAN

Closing Date 06/16/21

p. 3/8

Account Ending 4-94004

**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	-\$7,881.73
Credits	-\$302.40
Total Payments and Credits	-\$8,184.13

Detail

*Indicates posting date

Payments	Amount
05/19/21* ONLINE PAYMENT - THANK YOU	-\$591.29
05/20/21* ONLINE PAYMENT - THANK YOU	-\$777.79
05/24/21* ONLINE PAYMENT - THANK YOU	-\$387.51
06/03/21* ONLINE PAYMENT - THANK YOU	-\$591.47
06/06/21* ONLINE PAYMENT - THANK YOU	-\$5,427.70
06/11/21* ONLINE PAYMENT - THANK YOU	-\$105.97
Credits	Amount
06/07/21* Points for Amex Trvl	-\$302.40

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

Total New Charges	\$9,321.67
--------------------------	-------------------

Detail

*Indicates posting date

**RAM NARAYANAN**

Card Ending 4-94004

				Amount
05/15/21	FEDEX - EXPRESS 410646854 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000410646854 FEDEX #1-800-622-1147	800-622-1147	TN	\$27.68
05/17/21	FEDEX 337649042 FedEx 337649042 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000337649042 FEDEX #1-800-622-1147	MEMPHIS	TN	\$563.61

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
05/18/21	FEDEX - EXPRESS 411017397 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000411017397 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
05/18/21	FEDEX 337703557 FedEx 337703557 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000337703557 FEDEX #1-800-622-1147	MEMPHIS	TN	\$489.40
05/19/21*	AMEX TRAVEL PURCHASE WITH MR POINTS GOODS AND SERVICES			\$278.40
05/19/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$53.30
05/19/21	FEDEX 337744705 FedEx 337744705 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000337744705 FEDEX #1-800-622-1147	MEMPHIS	TN	\$187.87
05/20/21	FEDEX - EXPRESS 411222174 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000411222174 FEDEX #1-800-622-1147	800-622-1147	TN	\$22.90
05/22/21	FEDEX - EXPRESS 411438341 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000411438341 FEDEX #1-800-622-1147	800-622-1147	TN	\$89.93
05/23/21	UBER TRIP KAN35WUR 94105	SAN FRANCISCO	CA	\$33.51
05/24/21	Fedex 411666641 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000411666641 FEDEX #1-800-622-1147	800-463-3339	TN	\$9.17
05/25/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
05/25/21	FEDEX - EXPRESS 411802739 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000411802739 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
05/26/21	FEDEX - EXPRESS 411903925 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000411903925 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
05/27/21	FEDEX - EXPRESS 412004503 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000412004503 FEDEX #1-800-622-1147	800-622-1147	TN	\$19.98

Continued on next page

**Business Platinum Card**NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 06/16/21

p. 5/8

Account Ending 4-94004

Detail Continued

*Indicates posting date

				Amount
05/29/21	FEDEX - EXPRESS 412223427 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000412223427 FEDEX #1-800-622-1147	800-622-1147	TN	\$15.40
05/30/21	UBER TRIP J4L4O5B6 94105	SAN FRANCISCO	CA	\$35.13
05/30/21	UBER TRIP QUGPQ7DD 94105	SAN FRANCISCO	CA	\$23.38
05/30/21	UBER TRIP KAN35WUR 94105	SAN FRANCISCO	CA	\$1.00
06/01/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$466.73
06/02/21	FEDEX - EXPRESS 412595642 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000412595642 FEDEX #1-800-622-1147	800-622-1147	TN	\$25.39
06/04/21	A R BOX PACKAGING 94008 94070 9412692806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$402.00
06/04/21	DISCOVERY DIGITAL VENTURES LLC*DDV *DI CABLE & PAY TV	KNOXVILLE	TN	\$6.99
06/05/21	COACHELLA WEEKEND 1 2022 0337 855-771-3667	INDIO	CA	\$4,733.00
06/05/21	EVENT TICKET INSURANCE 866-456-3102	RICHMOND	VA	\$260.32
06/05/21	FEDEX - EXPRESS 412911335 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000412911335 FEDEX #1-800-622-1147	800-622-1147	TN	\$40.79
06/06/21	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: N.Y. NEWARK INTL A To: LOS ANGELES INTERN Ticket Number: 01675650054400 Passenger Name: NARAYANAN/RAJ Document Type: PASSENGER TICKET	SEATTLE	WA	\$302.40
06/08/21	FEDEX - EXPRESS 413246877 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000413246877 FEDEX #1-800-622-1147	800-622-1147	TN	\$27.68
06/09/21	CHICKEN SALAD CHICK squareup.com/receipts	Atlanta	GA	\$25.50
06/09/21	CHIC FIL A 000000001 4046109965	ATLANTA	GA	\$12.00
06/10/21	FEDEX - EXPRESS 413421396 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000413421396 FEDEX #1-800-622-1147	800-622-1147	TN	\$35.38

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
06/12/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$8.52
06/12/21	FEDEX - EXPRESS 413664779 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000413664779 FEDEX #1-800-622-1147	800-622-1147	TN	\$24.21
06/15/21	FEDEX - EXPRESS 414018967 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000414018967 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
06/15/21	STAPLES 01750 01750006002874 75211 CUSTOM UNBOUND DOCUMENT	DALLAS	TX	\$32.69
06/15/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$857.72
06/15/21	ETT*LUMINAHOLLYWOODRENT 801-877-5491	LOS ANGELES	CA	\$161.20
06/15/21	9DALLAS MKT CR899804 30711899804 214-7602840	DALLAS	TX	\$10.12

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



NYLA FASHION CONCEPT
RAM NARAYANAN

Closing Date 06/16/21

p. 7/8
Account Ending 4-94004

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.

End of Important Notices.



Business Platinum Card

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 06/16/21

Account Ending 4-94004

American Express® Cards Warmly Welcomed

LEE BUILDING PRODUCTS

A leading manufacturer/distributor of building products including concrete block, hardscapes, clay brick, manufactured stone and natural stone.

LEEBP.com

THERALOGIX

Providing evidence-based women's and men's health supplements for clinical use. Certified by NSF International.

Visit **Theralogix.com**