

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 11/16/20 Next Closing Date 12/17/20

Account Ending 4-92008

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Customer Care: 1-800-492-8468**TTY:** 1-800-221-9950**Website:** americanexpress.com**New Balance****CR\$61.63****Amount Due****\$0.00****Payment Not Required****Membership Rewards® Points**

Available and Pending as of 10/31/20

206,457For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary**

Previous Balance	\$137.94
Payments/Credits	-\$3,193.09
New Charges	+\$2,993.52
Fees	+\$0.00

New Balance**CR\$61.63**

Days in Billing Period: 31



See page 2 for important information about your account.



Your credit balance can be applied against future transactions or you may request a refund.

Please refer to the **IMPORTANT NOTICES** section on **pages 7 - 8.**

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

Learn more by visiting americanexpress.com/whatsnew

You can also contact us using the phone number on your Card or chat us on the Amex App. Text CHAT to 86509 to receive a link to download on your iPhone® iOS or Android™ phone. See app store listings for operating system info. Message and data rates may apply.

**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

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**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4-92008Enter 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

Payment Not Required

Amount Due
\$0.00See 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 100006163000000000 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.

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**Customer Care & Billing Inquiries**
International Collect
Large Print & Braille Statements
Express Cash1-800-492-8468
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**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**
P.O. BOX 1270
NEWARK NJ 07101-
1270

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.

Payments and Credits

Summary

	Total
Payments	-\$3,025.54
Credits	-\$167.55
Total Payments and Credits	-\$3,193.09

Detail

*Indicates posting date

	Amount
Payments	
10/18/20* ONLINE PAYMENT - THANK YOU	-\$974.91
10/21/20* ONLINE PAYMENT - THANK YOU	-\$467.92
10/31/20* ONLINE PAYMENT - THANK YOU	-\$522.18
11/02/20* ONLINE PAYMENT - THANK YOU	-\$417.01
11/08/20* ONLINE PAYMENT - THANK YOU	-\$643.52
Credits	
10/17/20 TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$147.00
10/19/20 FEDEX OFFICE 0363 ATLANTA Amex Offer Credit	-\$0.55
11/08/20* AMEX Shipping Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$19.98
11/10/20* AMEX Shipping Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$0.02

New Charges

Summary

	Total
Total New Charges	\$2,993.52

Continued on reverse

Detail



RAM NARAYANAN

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				Amount
10/16/20	ROMAN DELIGHT PIZZA - PEA 000000001 2813342323	ATLANTA	GA	\$12.60
10/16/20	FEDEX OFFICE 290022 30303	ATLANTA	GA	\$5.52
10/17/20	MARRIOTT Arrival Date 10/13/20 00000000 Departure Date 10/16/20	ATLANTA	GA	\$698.70
10/17/20	TGI FRIDAY'S 404-523-5744	ATLANTA	GA	\$120.15
10/17/20	FEDEX - EXPRESS 530263540 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000530263540 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
10/17/20	LANIER PARKING SOLUTIONS 888-695-7275	ATLANTA	GA	\$16.00
10/18/20	SIXT USA POS AUTOMOBILE RENTAL Sixt Car 9473 01013QF9TSFRUYTZSB	FORT LAUDERDALE	FL	\$420.06
10/19/20	Fedex 530510917 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000530510917 FEDEX #1-800-622-1147	800-463-3339	TN	\$22.42
10/21/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$27.70
10/23/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$217.00
10/24/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$40.51
10/25/20	UBER TRIP PDZEHX2U 94105	HELP.UBER.COM	CA	\$20.07
10/25/20	UBER TRIP P5PN4UK6 94105	HELP.UBER.COM	CA	\$13.58
10/26/20	Fedex 531266485 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000531266485 FEDEX #1-800-622-1147	800-463-3339	TN	\$25.48
10/27/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$67.00
10/27/20	FEDEX - EXPRESS 531405228 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000531405228 FEDEX #1-800-622-1147	800-622-1147	TN	\$6.99
10/28/20	FEDEX - EXPRESS 531509496 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000531509496 FEDEX #1-800-622-1147	800-622-1147	TN	\$93.86

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Detail Continued

				Amount
10/29/20	FEDEX - EXPRESS 531611296 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000531611296 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
10/30/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$377.87
11/01/20	UBER TRIP HVS5OP2J 94105	HELP.UBER.COM	CA	\$39.14
11/01/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$27.70
11/04/20	CBD*MYCLEANPC.COM 801-857-2368	801-857-2368	CA	\$29.99
11/05/20	FEDEX - EXPRESS 532370721 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000532370721 FEDEX #1-800-622-1147	800-622-1147	TN	\$19.98
11/07/20	A R BOX PACKAGING MULTIPLE INVOICES92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$565.85
11/07/20	CARL'S JR 714-630-4164	ANAHEIM	CA	\$13.63
11/07/20	FEDEX - EXPRESS 532516651 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000532516651 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
11/12/20	FEDEX - EXPRESS 533068125 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000533068125 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
11/14/20	FEDEX - EXPRESS 533221802 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000533221802 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
11/15/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$54.36
11/15/20	DROPBOX*3LN1CQ43YQ5X 4159867057	SAN FRANCISCO	CA	\$11.99

Fees

				Amount
Total Fees for this Period				\$0.00

2020 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2020	\$595.00
Total Interest in 2020	\$0.00



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IMPORTANT NOTICES

The Travel Collection Benefit

The Travel Collection by Travel Leaders Group will no longer be available as a benefit on your Card, effective 12/31/2020, 11:59pm EST. You will no longer be able to use The Travel Collection benefit for any new bookings after this date.

Important Notices continued on next page.

IMPORTANT NOTICES continued

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.



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American Express® Cards Warmly Welcomed

RINGCENTRAL

Need a communication platform for your business?
Messaging, video, phone. All in one app.
Visit **RingCentral.com** or call **877-216-9019**

SEABEAR SMOKEHOUSE

Experience authentic Northwest smoked salmon, Alaskan crab, chowders, seafood meals & more, shipped direct from the smokehouse. Shop at **seabear.com**