Business Platinum Card NYLA FASHION CONCEPT RAM NARAYANAN

Closing Date 02/14/19 Next Closing Date 03/17/19 Account Ending 4-97007

New Balance \$45,874.26 Minimum Payment Due \$6,251.78

Includes the past due amount of \$3,614.63

03/11/19 ‡ Payment Due Date

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay	You will pay off the Pay Over Time balance shown on this statement in about	And for the Pay Over Time balance you will pay an estimated total of
Only the Minimum Payment Due	34 years	\$106,574

If you would like information about credit counseling services, call 1-888-733-4139.

- See page 2 for important information about your account.
- Your account is past due.
- See page 9 for Important Information about Your Account.
- See page 10 for a Notice Of Change To The Membership Rewards **Program Terms & Conditions.**

Continued on page 3

Membership Rewards® Points

Available and Pending as of 01/31/19

100,724

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

Account Summary

Pay In Full Portion		
Previous Balance		\$3,703.78
Payments/Credits		-\$192.1 +\$1,461.1
New Charges		
Fees		+\$633.00
New Balance	=	\$5,605.78
Pay Over Time Port	tion	
Previous Balance		\$10,534.14
Payments/Credits		-\$142.35
New Charges		+\$29,666.70
Fees		+\$0.00
Interest Charged		+\$209.99
New Balance	=	\$40,268.48
Minimum Due		\$646.00
Account Total		
Previous Balance		\$14,237.92
Payments/Credits		-\$334.49

Interest Charged	+\$209.99
Fees	+\$633.00
New Charges	+\$31,127.84
Payments/Credits	-\$334.49

Days in Billing Period: 28

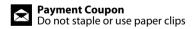
Customer Care



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

→ See page 2 for additional information.

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







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

Payment Due Date 03/11/19 New Balance \$45,874.26

Minimum Payment Due **\$6,251.78**

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 **Amount Enclosed**

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[‡] Late Payment Warning: If you do not pay the Minimum Payment Due by your Next Closing Date of 03/17/19, you may have to pay a late fee of the greater of \$38.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of

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.

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Street Address	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

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.

Business Platinum Card NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 02/14/19

Account Ending 4-97007

- (i) Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of \$10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.
- For information on your Pay Over Time feature and limit, see page 8

membership rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

Payments and Credits	
Summary	

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	\$0.00	\$0.00
Credits	-\$192.14	-\$142.35	-\$334.49
Total Payments and Credits	-\$192.14	-\$142.35	-\$334.49

Detail *Indicates posting date ♦ - denotes P	ay Over Time activity
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For more information, visit americanexpress.com/payovertimeinfo

Credits					Amount
01/20/19	THE HOME DEPOT #6616				-\$44.06
	LOS ANGELES CA				
	800-654-0688				
01/21/19*	AMEX Airline Fee Reimbur	rsement			-\$30.00
	TRANSACTION PROCESSE	D BY AMERICAN EXPRESS			·
01/24/19*	AMEX Airline Fee Reimbur	rsement			-\$7.99
	TRANSACTION PROCESSE	D BY AMERICAN EXPRESS			·
01/24/19*	AMEX Airline Fee Reimbur	rsement			-\$30.00
	TRANSACTION PROCESSE	D BY AMERICAN EXPRESS			,
01/25/19	UNITED AIRLINES				-\$30.00
	LOS ANGELES CA				·
	UNITED AIRLINES				
	From:	To:	Carrier:	Class:	
	LOS ANGELES INTERN	WASHINGTON DULLES	UA	00	
		GREENSBORO/HIGH PO	UA	00	
	Ticket Number: 01626071		Date of Dep	arture: 01/18	
	Passenger Name: NARAYA Document Type: SUPPOR				
01/25/19	UNITED AIRLINES	ILD IILI OIVD			-\$30.00
01/23/19	GREENSBORA NC				-\$30.00
	UNITED AIRLINES				
	From:	To:	Carrier:	Class:	
	GREENSBORO/HIGH PO	WASHINGTON DULLES	UA	00	
		LOS ANGELES INTERN	UA	00	
	Ticket Number: 01626072		Date of Dep	arture: 01/20	
	Passenger Name: NARAYA				
	Document Type: SUPPORT	IED REFUND			
01/27/19	LTV/UNITED INFLIGHT TV				-\$7.99
	MELBOURNE FL				
	800-932-2732				

Detail Continued *Indicates posting date		♦ - denotes Pay Over Time activity
		Amount
01/28/19	PRIME BUILDING MATERIALS	-\$142.35 ♦
	NORTH HOLLYWOOD CA	
	818-765-6767	
02/01/19	THE HOME DEPOT #6616	-\$12.10
	LOS ANGELES CA	
	800-654-0688	

New Charges	
Summary	

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,461.14	\$29,666.70	\$31,127.84

Detail	♦ - denotes Pay Over Time activity
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For more information, visit americanexpress.com/payovertimeinfo

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RAM NARAYANAN Card Ending 4-97007

						Amount
01/16/19	USA 63037 TESO6303700 0000000000	1	LOS ANGELES		CA	\$52.04
01/17/19	CARL'S JR		ANAHEIM		CA	\$6.46
01/17/13	800-422-4141		7		C. 1	¥0. 1 0
01/18/19	UNITED AIRLINES		LOS ANGELES		CA	\$30.00
01/10/15	UNITED AIRLINES					430.00
	From:	To:	Carrier:	Class:		
	LOS ANGELES INTERN	WASHINGTON DULLES	UA	00		
		GREENSBORO/HIGH PO	UA	00		
	Ticket Number: 01626071 Passenger Name: NARAY Document Type: EXCESS	ANAN /FIRST CHECKED	Date of Depa	rture: 01/18		
01/18/19	IN *ADAPTIVE DATA, INC 9374362343		CENTERVILLE		ОН	\$26.85
01/18/19	LAX AIRP BGRILL BY BOA	LAX AIRP BGRILL	LOS ANGELES		CA	\$27.75
	866-820-1178					
01/18/19	AIRPORT PARKING		310-4085378		FL	\$36.64
	3104085378					
01/19/19	JERSEY MIKES - 181 00000	00001	DULLES		VA	\$7.76
	7709533300					
01/19/19	STARBUCKS 021770011307491		JAMESTOWN		NC	\$5.55
	MICHAELSMITH@FURNIT	URELAN				
01/19/19	PIZZA HUT CONCOURSE	D DU 0000	DULLES		VA	\$8.69
	305-871-0559					
01/19/19	REGAL PALLADIUM 14 RE	GAL PALLADIUM	HIGH POINT		NC	\$12.21
	877-957-3425					
01/19/19	THE BASIL LEAF HIGH PO		HIGH POINT		NC	\$69.06
	USFC27265					
01/20/19	UNITED AIRLINES		GREENSBORA		NC	\$30.00
	UNITED AIRLINES					
	From:	To:	Carrier:	Class:		
	GREENSBORO/HIGH PO	WASHINGTON DULLES LOS ANGELES INTERN	UA UA	00 00		
	Ticket Number: 01626072197595		Date of Departure: 01/20			
	Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE		Jule of Depa			
01/20/19	FURNITURELAND SOUTH		866-4368056		NC	\$6,884.24 ♦
	3368223107					

Business Platinum Card NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 02/14/19

Account Ending 4-97007

Detail	Continued			♦ - denotes Pay Over Time activity
				Amount
01/20/19	AUNTIE ANNE'S PRETZELS - 0000 301-807-1913	DULLES	VA	\$7.20
01/20/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.33
01/20/19	THRIFTY CAR RENTAL	877-283-0898	NC	\$40.51
	Location Rental: GREENSBORO NC Return: GREENSBORO NC Agreement Number: 195561730 Renter Name: NARAYANAN /RAM	Date 19/01/18 19/01/20		
01/20/19	Starbucks North GSO 1550396005 FAST FOOD RESTAURANT	Greensboro	NC	\$8.20
01/21/19	MCA TH ACP JV LLC 0000 305-428-0548	DULLES	VA	\$22.12
01/21/19	LTV/UNITED INFLIGHT TV 800-932-2732	MELBOURNE	FL	\$7.99
01/25/19	IN *ADAPTIVE DATA, INC 9374362343	CENTERVILLE	ОН	\$26.85
01/26/19	FURNITURELAND SOUTH INC 3368223107	866-4368056	NC	\$7,016.29 ◀
01/26/19	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$284.70
01/28/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$12.14
01/29/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$14.87
01/30/19	POQUITO MAS UNIVERSA RESTAURANT	STUDIO CITY	CA	\$12.92
01/31/19	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$59.30
01/31/19	CECCONIS WEST HOLLYWOO 310-432-2000	W HOLLYWOOD	CA	\$172.21 •
01/31/19	LITTLE CAESAR 8007223727	ANAHEIM	CA	\$28.55
02/01/19	EXON AD & PRINT squareup.com/receipts	Los Angeles	CA	\$257.50
02/01/19	FURNITURELAND SOUTH INC 3368223107	866-4368056	NC	\$13,433.22 €
02/01/19	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$9.55
02/01/19	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.24
02/02/19	TARGET DISCOUNT STORE	ORANGE	CA	\$71.44
02/02/19	DOLLAR SHAVE CLUB DIRECT MKTG MISC	(866)223-2780	CA	\$9.80
02/03/19	THE HOME DEPOT 800-654-0688	FULLERTON	CA	\$29.07
02/03/19	7-ELEVEN 39646 00073964601 213-748-5687	LOS ANGELES	CA	\$14.85
02/03/19	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.44
02/03/19	SOUPLANTATION FAST FOOD RESTAURANT	LOS ANGELES	CA	\$14.54

Detail	Continued		\	- denotes Pay Over Time activity
				Amount
02/03/19	NORDSTROM RACK 8002855800 DEPT. STORES	LOS ANGELES	CA	\$235.44 ♦
02/04/19	CAESARS BACCHANAL BUFFET Check ID: 397570589109 FOOD AND BEVERAGE	LAS VEGAS	NV	\$119.05 ♦
02/06/19	7-ELEVEN 29407 00072940720 702-734-0541	LAS VEGAS	NV	\$10.51
02/06/19	LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS	NV	\$10.01
02/06/19	WALGREENS NONE 89109 PHARMACIES	LAS VEGAS	NV	\$24.12
02/07/19	SUSHI SAMBA LAS VEGAS 2185 89109 RESTAURANT	LAS VEGAS	NV	\$193.46 ♦
02/07/19	BIG DADDY'S BBQ squareup.com/receipts	LAS VEGAS	NV	\$10.82
02/07/19	LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS	NV	\$10.83
02/07/19	LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS	NV	\$21.16
02/07/19	LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS	NV	\$14.07
02/07/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$8.13
02/07/19	ROSINA BAR	LAS VEGAS	NV	\$70.00
02/07/19	702-414-1000 MCDONALD'S	LOS ANGELES	CA	\$5.99
02/07/19	3239365680 LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS	NV	\$10.01
02/07/19	LAS VEGAS CONVENTION CTR 0000	LAS VEGAS	NV	\$10.01
02/07/19	864-248-2093 LAS VEGAS CONVENTION CTR 0000	LAS VEGAS	NV	\$3.79
02/07/19	864-248-2093 CHEVRON 0309203/CHEVRON	PRIMM	NV	\$80.74
02/08/19	SERVICE STN MARRIOTT GRAND CHATEAU Arrival Date Departure Date 02/04/19 02/07/19 00000000	LAS VEGAS	NV	\$604.39 ♦
02/08/19	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.79
02/08/19	SOHO HOUSE WEST HOLLYW 310-432-9200	W HOLLYWOOD	CA	\$121.84 ♦
02/08/19	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$26.83
02/08/19	BLIND DRAGON 0664 310-278-2068	WEST HOLLYWOO	CA	\$51.00
02/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
02/09/19	UBER TRIP	HELP.UBER.COM	CA	\$9.29
02/09/19	HELP.UBER.COM 7-ELEVEN 18778 00071877821	LOS ANGELES	CA	\$13.08
02/09/19	323-876-5131 UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.80

Business Platinum Card NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 02/14/19

Account Ending 4-97007

Detail (Detail Continued ♦ - denotes Pay Over Time activ			
				Amount
02/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$21.50
02/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$9.91
02/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.45
02/09/19	LUCHINI 917-656-6135	LOS ANGELES	CA	\$8.76
02/09/19	SOHO HOUSE WEST HOLLYW 310-432-9200	W HOLLYWOOD	CA	\$111.98 ♦
02/10/19	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.24
02/10/19	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$5.76
02/10/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$60.84
02/10/19	Crossroads Trading Co- SM 3236540507	WEST HOLLYWOOD	CA	\$40.68
02/10/19	CROSSROADS TRADING CO- MR 3237828152	LOS ANGELES	CA	\$34.06
02/11/19	KICKSTA_ +18582840677	SAN DIEGO	CA	\$49.00
02/11/19	CHICK-FIL-A #02703 00000000929950 3234642455	LOS ANGELES	CA	\$13.17
02/11/19	TUMMY STUFFER 00-08030543022 RESTAURANT	ANAHEIM	CA	\$30.34
02/13/19	WIENERSCHNITZEL 650000010749862 7149988555	ORANGE	CA	\$15.34
02/13/19	CHICK-FIL-A #02703 00000000929950 3234642455	LOS ANGELES	CA	\$14.19
02/13/19	WALGREENS NONE 90028 PHARMACIES	LOS ANGELES	CA	\$232.38 ♦

Fees

		Amount
02/14/19	ANNUAL MEMBERSHIP FEE	\$595.00
02/14/19	Late Payment Fee	\$38.00
Total Fees for this Period		\$633.00

Interest Charged

		Amount
02/14/19	Interest Charge on Pay Over Time Purchases	\$209.99
Total Inter	est Charged for this Period	\$209.99

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.

2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$633.00
Total Interest in 2019	\$25.32

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	\$3,268.12	\$51.34
Promotional Offer Rate Expires 10/17/2019 then will go to 20.49% (v)*	9.99%	\$20,679.73	\$158.65
Total			\$209.99

(v) Variable Rate

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.

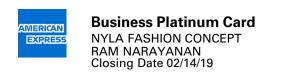
There is a limit to your Pay Over Time option balance

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.

You are currently enrolled in the Pay Over Time feature

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.

^{*} The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by the expiration date will begin accruing interest at the APR applicable to the Pay Over Time option (current Pay Over Time option APR shown in the table above). Promotional APRs may terminate earlier than the expiration date if you make a late payment or upon any event that causes a Penalty APR to apply to your account (see your Cardmember Agreement).



Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately		
ExpressPay	Effective Immediately, we are modifying the language concerning ExpressPay in your Cardmember Agreement to reflect the current terminology and explain how the capability works.	

ID12742

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Agreement") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card or log into your account at americanexpress.com.

ExpressPay

Effective Immediately, the *ExpressPay* sub-section included in Part 2 of the Cardmember Agreement is deleted in its entirety and replaced with:

Contactless Transactions	Cards issued on your Account may be equipped to enable you to make tap
	and pay charges using contactless technology. You can request Cards that are not equipped with this capability. Also, we may deactivate this capability at any time.

Business Platinum Card

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately		
About The Program and Getting Points	We are adding information about earning additional points with the new American Express [®] Business Gold Card.	

ID12708

Details of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective immediately, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The American Express[®] Business Gold Card will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the American Express Business Gold Card will be added with the following:

American Express Business Gold Card

Subject to these Terms and Conditions, you get at least one Membership Rewards[®] point for each dollar you spend on your Card for eligible purchases. You also get 3 additional points per dollar (for a total of 4 points), on the 2 categories (of 6) where you spend the most each billing cycle, up to the first \$150,000 in combined eligible purchases from these 2 categories each calendar year. Eligible purchases in excess of \$150,000 in a calendar year will receive only one point per dollar spent.

Determining Your Top 2 Categories

To calculate your top 2 categories each billing cycle, we use your posted account transactions that fall into the 6 categories below and issue additional points based on your 2 highest categories of total spend less returns and credits in that same billing cycle. You will only earn 3 additional points in 2 categories each billing cycle even if you have equal spend in more than 2 categories.

The 6 categories that qualify for additional points are:

- Airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded);
- Advertising purchased in the U.S. to promote your business online, on television, or on the radio:
- Computer hardware, software, and cloud computing purchases in the U.S. made directly from select technology providers (the current list of select technology providers is available at: americanexpress.com/rewards-info);
- Gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations);
- Restaurants located in the U.S.;
- Shipping services purchased in the U.S. for courier, postal, and freight.



Account Ending 4-97007

American Express® Cards Warmly Welcomed

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