

**Business Platinum Card®**NYLA FASHION CONCEPT
RAM NARAYANAN

Closing Date 11/16/18 Next Closing Date 12/17/18



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Account Ending 4-97007

New Balance **\$10,317.88**

Minimum Payment Due **\$103.00**

Payment Due Date **12/11/18[‡]**

[‡] **Late Payment Warning:** Your Payment Due Date is 12/11/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.24%.

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	22 years	\$26,699
\$385	3 years	\$13,874 (Savings = \$12,825)

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

See page 2 for important information about your account.

For information on your Pay Over Time feature and limit, see **page 7**

Membership Rewards® Points

Available and Pending as of 10/31/18

76,312

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

Account Summary**Pay In Full Portion**

Previous Balance	CR\$1,663.97
Payments/Credits	-\$0.00
New Charges	+\$1,663.97
Fees	+\$0.00
New Balance	= \$0.00

Pay Over Time Portion

Previous Balance	\$1,850.56
Payments/Credits	-\$2,609.48
New Charges	+\$11,076.80
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$10,317.88
Minimum Due	\$103.00

Account Total

Previous Balance	\$186.59
Payments/Credits	-\$2,609.48
New Charges	+\$12,740.77
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$10,317.88**
Minimum Payment Due **\$103.00**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

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

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

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
12/11/18

New Balance
\$10,317.88

Minimum Payment Due
\$103.00

☐ 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



0000349992096321359 001031788000010300 13 4

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.

Payments
P.O. BOX 1270
NEWARK NJ 07101-
1270

[illegible]

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$390.20	-\$390.20
Credits	\$0.00	-\$2,219.28	-\$2,219.28
Total Payments and Credits	\$0.00	-\$2,609.48	-\$2,609.48

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments

	Amount
10/26/18* ONLINE PAYMENT - THANK YOU	-\$390.20

Credits

	Amount
09/09/18 Dispute - DOUGLAS LOBBY LOUNGE PAY OVER TIME OPTION	-\$1,850.56 ♦
11/16/18* CREDIT ADJUSTMENT	-\$368.72 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,663.97	\$11,076.80	\$12,740.77

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

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americanexpress.com/payovertimeinfo



RAM NARAYANAN
Card Ending 4-97007

			Amount
10/21/18	UBER TRIP NHKJ3 HELP.UBER.COM	HELP.UBER.COM CA	\$17.54
10/21/18	UBER TRIP MYW7W HELP.UBER.COM	HELP.UBER.COM CA	\$20.16
10/21/18	UBER TRIP 4AN3U HELP.UBER.COM	HELP.UBER.COM CA	\$5.00
10/21/18	UBER TRIP U62RD HELP.UBER.COM	HELP.UBER.COM CA	\$10.00
10/21/18	UBER TRIP HS26I HELP.UBER.COM	HELP.UBER.COM CA	\$22.56
10/21/18	UBER TRIP 22TYB HELP.UBER.COM	HELP.UBER.COM CA	\$20.61
10/21/18	UBER TRIP A3JU5 HELP.UBER.COM	HELP.UBER.COM CA	\$5.80
10/21/18	UBER TRIP OBBZW HELP.UBER.COM	HELP.UBER.COM CA	\$21.77
10/21/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES CA	\$35.00
10/23/18	1528 JCS GARDEN GROVE 0000 714-703-0505	GARDEN GROVE CA	\$45.17
10/27/18	UBER TRIP 756LQ HELP.UBER.COM	HELP.UBER.COM CA	\$0.80

Continued on reverse

Detail Continued

*Indicates posting date

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				Amount
10/28/18	CHIANINA STEAKHOUSE 0000 347-228-4533 PAY OVER TIME OPTION	LONG BEACH	CA	\$167.22 ◆
10/29/18	CBD*MYCLEANPC.COM 888-478-0765	888-478-0765	CA	\$19.99
10/31/18	MOVING SERVICES LOS ANGELESME. squareup.com/receipts PAY OVER TIME OPTION	Van Nuys	CA	\$380.00 ◆
10/31/18	MCDONALD'S 3238768844	WEST HOLLYWOOD	CA	\$3.71
10/31/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$36.36
11/01/18	GO TEXTILE INTERNATION 213-629-1848 PAY OVER TIME OPTION	LOS ANGELES	CA	\$9,407.90 ◆
11/02/18	UBER TRIP Q55ZL HELP.UBER.COM	HELP.UBER.COM	CA	\$30.54
11/02/18	UBER TRIP Y7CVG HELP.UBER.COM	HELP.UBER.COM	CA	\$2.19
11/02/18	LAX AIRP SAMMYS PIZZA LAX AIRP SAMMYS 866-820-1178	LOS ANGELES	CA	\$33.44
11/02/18	VIERTEL S CENTRAL DIVISIO 00-080192778 TOWING SERVICE PAY OVER TIME OPTION	LOS ANGELES	CA	\$287.00 ◆
11/03/18	KAI LEGACY 214-748-5566	PLANO	TX	\$25.66
11/03/18	KAI LEGACY 214-748-5566	PLANO	TX	\$25.65
11/03/18	HANUMAN TEMPLE 8669966767	8669966767	TX	\$11.00
11/03/18	ANDY'S FROZEN CUSTARD - 0000 417-719-6919	FRISCO	TX	\$31.44
11/04/18	MINUTE SUITES 436845557600821 9729737373	LINCOLNSHIRE	IL	\$5.95
11/04/18	UNITED EXPRESS 562 214-872-1510	FRISCO	TX	\$6.26
11/04/18	ENTERPRISE RENT A CAR Rental: Location DALLAS TX Return: DALLAS TX Agreement Number: 545077488 Renter Name: NARAYANAN RAM	DALLAS Date 18/11/02 18/11/04	TX	\$90.11
11/04/18	MCDONALD'S F36212 000000000068834 2149419172	Irving	TX	\$7.91
11/04/18	EXXONMOBIL 4809 489-279-0696	THE COLONY	TX	\$1.13
11/05/18	RENAISSANCE DALLAS AT PLANO LEGA Arrival Date Departure Date 11/02/18 11/04/18 00000000	PLANO	TX	\$8.33
11/05/18	TARGET LA CENTRAL 2776 DISCOUNT STORE	LOS ANGELES	CA	\$84.87
11/05/18	MCDONALD'S 2134891989	LOS ANGELES	CA	\$3.71
11/05/18	FIG AND 7TH AMJW388801 AMJW 4076810101	LOS ANGELES	CA	\$1.00
11/05/18	SHELL OIL 57444406003 AUTO FUEL DISPENSER	LOS ANGELES	CA	\$67.76

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				Amount
11/05/18	LYFT *RIDE SUN 6PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$31.10
11/05/18	CANCUN JUICE 930553510223225 CANCUNJUICETWO@AOL.COM	ANAHEIM	CA	\$27.84
11/06/18	UBER TRIP GDMGE HELP.UBER.COM	HELP.UBER.COM	CA	\$6.93
11/06/18	KATANA - WEST HOLLYWOOD 000000001 3102716000 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$246.81 ◆
11/06/18	UBER TRIP WAXA5 HELP.UBER.COM	HELP.UBER.COM	CA	\$6.73
11/06/18	UBER TRIP LPVLA HELP.UBER.COM	HELP.UBER.COM	CA	\$7.28
11/06/18	UBER TRIP 43TQS HELP.UBER.COM	HELP.UBER.COM	CA	\$19.94
11/06/18	KIA DOWNTOWN LOS ANG AUTO DEALER (USED) PAY OVER TIME OPTION	LOS ANGELES	CA	\$168.16 ◆
11/06/18	UBER TRIP HO2QF HELP.UBER.COM	HELP.UBER.COM	CA	\$10.55
11/06/18	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$35.61
11/07/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$7.42
11/07/18	SUBWAY 213-2502345	LOS ANGELES	CA	\$5.79
11/08/18	CECCONIS WEST HOLLYWOOD 310-432-2000	W HOLLYWOOD	CA	\$12.95
11/08/18	CECCONIS WEST HOLLYWOOD 310-432-2000 PAY OVER TIME OPTION	W HOLLYWOOD	CA	\$288.57 ◆
11/08/18	MARKET RESTAURANT 213-488-9119	LOS ANGELES	CA	\$6.57
11/09/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$4.75
11/09/18	MCDONALD'S 3235788989	LOS ANGELES	CA	\$4.04
11/10/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$7.80
11/10/18	IN N OUT BURGER 102 650000009325278 8662916338	HOLLYWOOD	CA	\$11.11
11/10/18	BMC #1204 0761 323-469-1951	W HOLLYWOOD	CA	\$96.46
11/11/18	GRACIAS MADRE WEHO 000000001 3104385821	WEST HOLLYWOOD	CA	\$10.76
11/11/18	GRACIAS MADRE WEHO 000000001 3104385821	WEST HOLLYWOOD	CA	\$18.24
11/11/18	GRACIAS MADRE WEHO 000000001 3104385821 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$131.14 ◆
11/11/18	THE MELT FIG & 7TH 542929805108271 4158135582	LOS ANGELES	CA	\$13.05

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Detail Continued

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				Amount
11/11/18	FIG AND 7TH AMJW388801 AMJW 4076810101	LOS ANGELES	CA	\$1.00
11/11/18	NORDSTROM RACK #163 000000163 8002855800 DEPT. STORES	LOS ANGELES	CA	\$16.39
11/12/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$9.47
11/12/18	LA PARRILLA RESTAURANT 0697 312-353-4930	LOS ANGELES	CA	\$19.42
11/12/18	DEL TACO 7149744043	ORANGE	CA	\$22.36
11/13/18	KING TACO 6B 650000007879326 2137479915	LOS ANGELES	CA	\$11.83
11/13/18	WIENERSCHNITZEL #660 832505000156513 714-998-8555	ORANGE	CA	\$25.74
11/14/18	ENTERPRISE RENT ACAR TOLLS WWW.HTALLC.COM	877-860-1258	NY	\$9.66
11/14/18	MCDONALD'S 2134891989	LOS ANGELES	CA	\$7.04
11/14/18	SURATI FARSAN MART 00-08032633680 RESTAURANT	ARTESIA	CA	\$23.79
11/14/18	WIENERSCHNITZEL #660 832505000156513 714-998-8555	ORANGE	CA	\$4.84
11/15/18	WHATA LOTTA PIZZA squareup.com/receipts	Orange	CA	\$28.61
11/15/18	VIP TACOS 0000 714-801-8949	ANAHEIM	CA	\$15.66
11/15/18	SHELL OIL 57444403604 AUTO FUEL DISPENSER	LOS ANGELES	CA	\$42.30
11/16/18*	DEBIT ADJUSTMENT			\$368.72
11/16/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$10.80

Fees**Amount****Total Fees for this Period****\$0.00****Interest Charged****Amount****Total Interest Charged for this Period****\$0.00****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.

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2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$450.00
Total Interest in 2018	\$0.00

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	20.24% (v)	\$0.00	\$0.00
Total			\$0.00
(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.



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NYLA FASHION CONCEPT
RAM NARAYANAN
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American Express® Cards Warmly Welcomed

MARKEL SPECIALTY

We offer small business and specialty insurance products nationwide with best-in-class customer service. Learn more at **Markelinsurance.com**.

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