

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

Closing Date 07/17/19 Next Closing Date 08/16/19

p. 1/11

Account Ending 4-99003

New Balance **\$1,088.96**

Minimum Payment Due **\$1,088.73**

Payment Due Date **08/11/19[‡]**

[‡] **Late Payment Warning:** Your Payment Due Date is 08/11/19. 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 29.49%.

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	2 months	\$42

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

See page 2 for important information about your account.

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

Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Platinum® Card Members, except for select locations. Visit americanexpress.com/findalounge for a list of available lounges.

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Membership Rewards® Points

Available and Pending as of 06/30/19

49,610

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

Account Summary**Pay In Full Portion**

Previous Balance	\$1,138.66
Payments/Credits	-\$7,937.32
New Charges	+\$7,846.39
Fees	+\$0.00
New Balance	= \$1,047.73

Pay Over Time Portion

Previous Balance	\$27,486.69
Payments/Credits	-\$30,587.73
New Charges	+\$3,101.04
Fees	+\$0.00
Interest Charged	+\$41.23
New Balance	= \$41.23
Minimum Due	\$41.00

Account Total

Previous Balance	\$28,625.35
Payments/Credits	-\$38,525.05
New Charges	+\$10,947.43
Fees	+\$0.00
Interest Charged	+\$41.23

New Balance **\$1,088.96**
Minimum Payment Due **\$1,088.73**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care **Pay by Phone**
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 ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**

americanexpress.com/business

**Pay by Phone**

1-800-472-9297

Account Ending 4-99003

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
08/11/19

New Balance
\$1,088.96

Minimum Payment Due
\$1,088.73



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 000108896000108873 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.

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.

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 07/17/19

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Account Ending 4-99003



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

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$7,251.52	-\$30,154.41	-\$37,405.93
Credits	-\$685.80	-\$433.32	-\$1,119.12
Total Payments and Credits	-\$7,937.32	-\$30,587.73	-\$38,525.05

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments

	Amount
06/18/19* PAYMENT RECEIVED - THANK YOU	-\$8,623.60
06/22/19* ONLINE PAYMENT - THANK YOU	-\$6,000.00
06/25/19* ONLINE PAYMENT - THANK YOU	-\$14,001.75
07/05/19* PURCHASE PROTECTION BENEFIT PAYMENT	-\$218.45
07/13/19* ONLINE PAYMENT - THANK YOU	-\$8,562.13

Credits

	Amount
06/17/19 FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$1.75
06/18/19 FEDEX - GROUND MEMPHIS FedExShippiOffer	-\$42.42
06/20/19 FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$1.93
06/21/19 FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$1.93
06/23/19 FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$50.58
06/25/19 FEDEX - GROUND MEMPHIS FedExShippiOffer	-\$27.30
06/27/19 FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$2.50
06/27/19 FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$1.93
06/28/19* Credit Adjustment for Purchase Finance Charge	-\$433.32 ♦
06/30/19 FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$5.00
06/30/19 PRIME VIDEO 888-802-3080 WA LARGE DIGITAL GOODS MERCH	-\$3.19

Continued on reverse

Detail Continued

*Indicates posting date

♦ - denotes Pay Over Time activity

			Amount
07/01/19*	Credit Adjustment for Late Payment Fee		-\$38.00
07/02/19	FEDEX - GROUND MEMPHIS FedExShippiOffer		-\$77.39
07/03/19	FEDEX - EXPRESS MEMPHIS FedExShippiOffer		-\$1.93
07/08/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$13.85
07/08/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$31.99
07/08/19	FEDEX - EXPRESS MEMPHIS FedExShippiOffer		-\$2.25
07/09/19	FEDEX - GROUND MEMPHIS FedExShippiOffer		-\$25.04
07/11/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$42.63
07/11/19	FEDEX - EXPRESS MEMPHIS FedExShippiOffer		-\$1.93
07/11/19	FEDEX - EXPRESS MEMPHIS FedExShippiOffer		-\$2.50
07/12/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$255.00
07/13/19	FEDEX - EXPRESS MEMPHIS FedExShippiOffer		-\$3.85
07/15/19	FEDEX - EXPRESS MEMPHIS FedExShippiOffer		-\$1.93
07/16/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$48.98

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$7,846.39	\$3,101.04	\$10,947.43

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**Business Platinum Card**

NYLA FASHION CONCEPT

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Account Ending 4-99003

Detail

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◆ - denotes Pay Over Time activity

For more information, visit

americanexpress.com/payovertimeinfo**RAM NARAYANAN**

Card Ending 4-99003

				Amount
06/17/19	FEDEX 481816221 FedEx 481816221 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000481816221 FEDEX #1-800-622-1147	MEMPHIS	TN	\$169.66 ◆
06/17/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$38.00
06/17/19	LABEL TEX USA 00-08024155312 323-5820228	LOS ANGELES	CA	\$254.31 ◆
06/19/19	FEDEX 482036598 FedEx 482036598 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000482036598 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
06/19/19	INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447	888-784-3447	FL	\$299.00 ◆
06/20/19	UPS* 00000001VY58249 SHIPPING DATE 06/15/19 TRK# 00000001VY58249 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$1.82
06/20/19	UPS* 00000001VY58239 SHIPPING DATE 06/08/19 TRK# 00000001VY58239 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$7.69
06/20/19	UPS* 00000001VY58209 SHIPPING DATE 05/18/19 TRK# 00000001VY58209 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$30.32
06/20/19	UPS* 00000001VY58159 SHIPPING DATE 04/13/19 TRK# 00000001VY58159 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$40.15
06/20/19	UPS* 00000001VY58169 SHIPPING DATE 04/20/19 TRK# 00000001VY58169 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$67.83
06/20/19	UPS* 00000001VY58189 SHIPPING DATE 05/04/19 TRK# 00000001VY58189 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$10.50

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
06/20/19	UPS* 00000001VY58229 SHIPPING DATE 06/01/19 TRK# 00000001VY58229 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$68.08
06/20/19	UPS* 00000001VY58199 SHIPPING DATE 05/11/19 TRK# 00000001VY58199 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$128.14 ◆
06/20/19	FEDEX 482129685 FedEx 482129685 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000482129685 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
06/22/19	FEDEX 482278430 FedEx 482278430 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000482278430 FEDEX #1-800-622-1147	MEMPHIS	TN	\$202.30 ◆
06/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$14.34
06/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.35
06/24/19	MAINETTI USA - MOTO 000000001 00153691 92806	KEASBEY	NJ	\$802.16 ◆
06/24/19	FEDEX 482503336 FedEx 482503336 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000482503336 FEDEX #1-800-622-1147	MEMPHIS	TN	\$109.18 ◆
06/24/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$38.00
06/24/19	AMZN MKTP US*M697Y99D0 BOOK STORES	AMZN.COM/BILL	WA	\$31.99
06/24/19	AMZN MKTP US*M63EG2I02 BOOK STORES	AMZN.COM/BILL	WA	\$13.85
06/25/19	AMZN MKTP US*M64299IV0 BOOK STORES	AMZN.COM/BILL	WA	\$12.79
06/25/19	FEDEX 482626184 FedEx 482626184 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000482626184 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
06/25/19	AMZN MKTP US*M625G6WX0 BOOK STORES	AMZN.COM/BILL	WA	\$283.52 ◆
06/26/19	PRIME VIDEO*MH7I86ZZ1 DIGITAL	888-802-3080	WA	\$3.19
06/26/19	FEDEX 482722230 FedEx 482722230 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000482722230 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
06/26/19	MAINETTI USA - MOTO 000000001 00154085 92806	KEASBEY	NJ	\$291.27 ◆

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*Indicates posting date

◆ - denotes Pay Over Time activity

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
07/02/19	MAINETTI USA - MOTO 000000001 00154537 92806	KEASBEY	NJ	\$436.39
07/04/19*	AMEX TRAVEL PURCHASE WITH MR POINTS GOODS AND SERVICES			\$572.60
07/04/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.59
07/04/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.25
07/04/19	AIRPORT PARKING 3104085378	310-4085378	FL	\$64.57
07/05/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$33.83
07/05/19	VUDU.COM 9123 46983030_2 940863 CABLE/BROADCAST SVC	SUNNYVALE	CA	\$0.99
07/06/19	FEDEX 483602863 FedEx 483602863 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000483602863 FEDEX #1-800-622-1147	MEMPHIS	TN	\$8.99
07/08/19	AMZN MKTP US*MH72L7EU0 BOOK STORES	AMZN.COM/BILL	WA	\$42.63
07/08/19	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$5.46
07/08/19	FEDEX 483781027 FedEx 483781027 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000483781027 FEDEX #1-800-622-1147	MEMPHIS	TN	\$100.17
07/09/19	VUDU.COM 9123 46983030_3 940863 CABLE/BROADCAST SVC	SUNNYVALE	CA	\$3.99
07/09/19	MAINETTI USA - MOTO 000000001 00154908 92806	KEASBEY	NJ	\$795.35
07/09/19	FEDEX 483892358 FedEx 483892358 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000483892358 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
07/10/19	AMZN MKTP US*MH30V1ME2 BOOK STORES	AMZN.COM/BILL	WA	\$48.98
07/10/19	FEDEX 483985328 FedEx 483985328 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000483985328 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
07/11/19	IN *ADAPTIVE DATA, INC 9374362343	CENTERVILLE	OH	\$32.42
07/11/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$218.00
07/11/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$196.67

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Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
07/11/19	FEDEX 484078123 FedEx 484078123 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000484078123 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.40
07/12/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$77.00
07/12/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$31.25
07/13/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$98.32
07/13/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$120.68
07/13/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$15.07
07/14/19	FEDEX 484228436 FedEx 484228436 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000484228436 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
07/15/19	PRIME VIDEO*MH0363291 DIGITAL	888-802-3080	WA	\$8.52
07/15/19	FEDEX 484451561 FedEx 484451561 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000484451561 FEDEX #1-800-622-1147	MEMPHIS	TN	\$313.39
07/15/19	AMZN MKTP US*MH9FN1KZ2 BOOK STORES	AMZN.COM/BILL	WA	\$12.12
07/15/19	AIRPORT PARKING 3104085378	310-4085378	FL	\$11.95
07/17/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$406.49

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on reverse

Interest Charged

		Amount
07/17/19	Interest Charge on Pay Over Time Purchases	\$41.23
Total Interest Charged for this Period		\$41.23

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	\$595.00
Total Interest in 2019	\$298.52

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
Promotional Offer Rate Expires 10/17/2019 then will go to 20.49% (v)*	9.99%	\$4,853.56	\$41.23
Total			\$41.23

* 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).



Business Platinum Card

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 07/17/19

Account Ending 4-99003

American Express® Cards Warmly Welcomed

COUNTRY CASUAL TEAK

Specialists in outdoor teak furniture.
Great quality, craftsmanship &
customer service.
Call **800-289-8325** or visit us at
countrycasualteak.com.

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pallets based on your specific unit load
requirements. We will build and
deliver it!
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