Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 03/16/18 Next Closing Date 04/16/18

OPEN_{sm}

Account Ending 4-96009

New Balance \$51.00 Amount Due \$0.00

Please Pay By 04/01/18[‡]

- See page 2 for important information about your account.
- See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.
- See Page 8 for Important Changes to Your Account Benefits.
- Your billing inquiry is under investigation. No payment on the amount under review of \$59.00 is required at this time. To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Membership Rewards® Points

Available and Pending as of 02/28/18

41,727

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

Account Summary Pay In Full Portion

Previous Balance		\$1,764.88
Payments/Credits	5	-\$2,826.48
New Charges		+\$1,112.60
Fees		+\$0.00
New Balance	=	\$51.00
Pay Over Time Po	rtion	
Previous Balance		\$0.00
Daymante/Cradite	-	-\$1,151.03
Payments/Credits	•	. ,
New Charges	S	+\$1,151.03
,	S	. ,
New Charges	•	+\$1,151.03
New Charges Fees	=	+\$1,151.03 +\$0.00

Account Total Previous Balance Payments/Credits New Charges Fees Interest Charged	\$1,764.88 -\$3,977.51 +\$2,263.63 +\$0.00 +\$0.00
Interest Charged New Balance	+\$0.00 \$51.00

Days in Billing Period: 30

Customer Care



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

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips





Account Ending 4-96009

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

Please Pay By **04/01/18**

Amount Due **\$0.00**

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

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

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**

1-800-492-8468 **Hearing Impaired** 1-623-492-7719 **TTY:** 1-800-221-9950 1-800-492-8468 FAX: 1-800-695-9090

1-800-CASH-NOW In NY: 1-800-522-1897

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	
- 1	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

Avoid late fees

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.americanexpress.com/privacy.

Account Ending 4-96009

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$2,674.91	-\$1,151.03	-\$3,825.94
Credits	-\$151.57	\$0.00	-\$151.57
Total Payments and Credits	-\$2,826.48	-\$1,151.03	-\$3,977.51

Detail	*Indicates posting date	
Payments		Amount
02/16/18*	ONLINE PAYMENT - THANK YOU	-\$1,954.51
02/27/18*	ONLINE PAYMENT - THANK YOU	-\$935.33
03/03/18*	PAYMENT RECEIVED - THANK YOU	-\$600.65
03/05/18*	ONLINE PAYMENT - THANK YOU	-\$335.45
Credits		Amount
02/19/18	STAPLES 01309 ANAHEIM CA 01309000669232 92801	-\$11.57
02/23/18	VDARA - FRONT DESK LAS VEGAS NV Arrival Date Departure Date 02/11/18 02/14/18 00000000 LODGING	-\$90.00
02/24/18*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$25.00
03/06/18*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$25.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,112.60	\$1,151.03	\$2,263.63

Detail

♦ - denotes Pay Over Time activity

For more information, visit american express.com/payovertime info



RAM NARAYANAN

Car	d Ending 4-96009				Foreign Spend	Amount
02/14/18	BONANNOS 03930098 7027786677	31721755	LAS VEGAS	NV		\$12.71
02/14/18	BONANNOS 03930098 7027786677	31721755	LAS VEGAS	NV		\$18.01
02/14/18	VDARA - FRONT DESK Arrival Date 02/11/18 00000000 LODGING	Departure Date 02/14/18	LAS VEGAS	NV		\$90.00
02/14/18	CHEVRON 0099879/CI SERVICE STN	HEVRON	BAKER	CA		\$68.91

				Foreign Spend	Amount
02/14/18	THIERRY CAFE THIERRY CAFE RESTAURANT	VANCOUVER	CA	46.10 Canadian Dollars	\$37.00
02/16/18	CARL'S JR 800-422-4141	ANAHEIM	CA		\$15.47
02/16/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA		\$8.24
02/16/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA		\$59.41
02/17/18	HOME RESTAURANT 650000009308282 3236690211	LOS ANGELES	CA		\$42.33
02/18/18	STAPLES 00243 00243000305855 90028	HOLLYWOOD	CA		\$49.26
02/19/18	6096 EL POLLO LOCO 650000008769195 7145796523	FULLERTON	CA		\$34.47
02/19/18	STAPLES 01030 01030000194269 92865	ORANGE	CA		\$42.85
02/20/18	STAPLES 00243 00243000306118 90028 OPEN EXTENDED PAYMENT OPTION LB	HOLLYWOOD	CA		\$117.15 ♦
02/20/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA		\$60.13
02/22/18	UNITED AIRLINES UNITED AIRLINES From: To: LOS ANGELES INTERN N.Y. NEWARK INTL A Ticket Number: 01626045850461 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE	LOS ANGELES Carrier: Class: UA 00 Date of Departure: 02/22	CA		\$25.00
02/22/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA		\$87.00
02/22/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA		\$8.44
02/23/18	UBER *TRIP ERDM5 HELP.UBER.COM	HELP.UBER.COM	CA		\$36.71
02/23/18	NORDSTROM #0539 000000539 8002855800 OPEN EXTENDED PAYMENT OPTION LB	PARAMUS	NJ		\$304.88 ♦
02/25/18	UBER *TRIP PAB6R HELP.UBER.COM	HELP.UBER.COM	CA		\$5.00
02/25/18	UBER *TRIP BR6FJ HELP.UBER.COM	HELP.UBER.COM	CA		\$10.50
02/25/18	GRAMERCY PK HOTEL BAR RESTAURANT	NEW YORK	NY		\$25.00
02/25/18	GRAMERCY PK HOTEL BAR RESTAURANT	NEW YORK	NY		\$49.00
02/25/18	UBER *TRIP LQ2V3 HELP.UBER.COM	HELP.UBER.COM	CA		\$17.11
02/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$0.99
02/26/18	UBER *TRIP 4MR44 HELP.UBER.COM	HELP.UBER.COM	CA		\$25.96
02/26/18	UBER *TRIP QISP2 HELP.UBER.COM	HELP.UBER.COM	CA		\$28.88
02/28/18	UBER *TRIP BM4FF HELP.UBER.COM	HELP.UBER.COM	CA		\$26.78

Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 03/16/18

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Account Ending 4-96009

Detail (Continued			♦ - denotes Pa	Over Time activity
				Foreign Spend	Amount
02/28/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$29.99
03/01/18	EDWARD FEINS DMD PA 2016663300 OPEN EXTENDED PAYMENT OPTION LB	RIVERVALE	NJ		\$515.00
03/02/18	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$1.00
03/03/18	UNITED AIRLINES UNITED AIRLINES From: To: N.Y. NEWARK INTL A LOS ANGELES INTERN Ticket Number: 01626051146510 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE	NEWARK Carrier: Class: UA 00 Date of Departure: 03/03	NJ		\$25.00
03/03/18	UBER *TRIP 52HGQ HELP.UBER.COM	HELP.UBER.COM	CA		\$5.00
03/03/18	UBER *TRIP IJXKQ HELP.UBER.COM	HELP.UBER.COM	CA		\$39.90
03/03/18	ILILI RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY		\$214.00
03/04/18	UBER *JKPX2 HELP.UBER.COM	HELP.UBER.COM	CA		\$25.01
03/04/18	C1 - RIVIERA 2018030403143516107114	NEWARK	NJ		\$25.54
03/12/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA		\$76.00
Fees					
					Amount
Total Fees	for this Period				\$0.00
Intere	st Charged				
					Amount
Total Inter	est 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.

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	
OPEN Extended Payment Option LB	19.49% (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 feature 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.

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Account Ending 4-96009

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along in a safe place for future reference.

Summary of Changes, Effective Immediately				
Getting Points	We are updating the list of transactions that are not eligible purchases and for which you will not earn points by adding: • Purchases of cash equivalents • Person-to-person payments			

ID12560

Detail 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.

Getting Points: Using Your Card

Effective immediately, in the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the last paragraph will include the following additional bullets:

- · Purchases of cash equivalents
- · Person-to-person payments

Business Platinum Card®



Important Changes to the OPEN Savings® Program

Effective June 1, 2018, the OPEN Savings program will no longer be available on your Business Card. You can view savings and rewards opportunities for business purchases, including offers from FedEx, in Amex Offers, which you can access by logging into your American Express online account at **americanexpress.com**.

ID12562



OPEN Savings® Summary NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 03/16/18

Account Ending 4-96009

Discounts	
This Period	\$0.00
Year to Date	\$2.86

Membership Rewards® Points	
This Period	0
Year to Date	0

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
FEDEX GROUND & FEDEX EXPRESS - Visit opensavings.com	\$0.00	\$0.00	0	\$57.04	\$2.86	0
Ongoing Benefits Total	\$0.00	\$0.00	0	\$57.04	\$2.86	0
Grand Totals		\$0.00	01		\$2.86	01

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.











Merchant participation and offers are subject to charge without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

¹ The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.