# Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 07/17/18 Next Closing Date 08/17/18



Account Ending 4-97007

New Balance	\$606.32
Minimum Payment Due	\$55.61
Payment Due Date	08/11/18 <sup>‡</sup>

**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	20 months	\$657

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

- See page 2 for important information about your account.
- i Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.
- Your billing inquiry is under investigation. No payment on the amount under review of \$550.71 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 06/30/18

52,127

\$606.32

\$55.61

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

#### **Account Summary**

Pay In Full Portion Previous Balance Payments/Credits New Charges Fees New Balance	=	\$330.16 -\$1,984.44 +\$1,709.89 +\$0.00 \$55.61
Pay Over Time Port Previous Balance Payments/Credits New Charges Fees Interest Charged New Balance Minimum Due	ion =	\$0.00 -\$942.11 +\$1,492.82 +\$0.00 +\$0.00 \$550.71 \$0.00
Account Total Previous Balance Payments/Credits New Charges Fees Interest Charged		<b>\$330.16</b> -\$2,926.55 +\$3,202.71 +\$0.00 +\$0.00

Days in Billing Period: 32

**Minimum Payment Due** 

#### **Customer Care**

**New Balance** 



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

See page 2 for additional information.

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







#### **Account Ending 4-97007**

Payment Due Date

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

08/11/18

Minimum Payment Due \$55.61

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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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

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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
- 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.

Account Ending 4-97007

## **Payments and Credits**

**Summary** 

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,974.79	-\$942.11	-\$2,916.90
Credits	-\$9.65	\$0.00	-\$9.65
Total Payments and Credits	-\$1,984.44	-\$942.11	-\$2,926.55

 Detail
 \*Indicates posting date

 ♦ - denotes Pay Over Time activity

For more information, visit

americanexpress.com/payovertimeinfo

Payments		americanexpress.com/payovertimeinfo Amount
06/18/18*	ONLINE PAYMENT - THANK YOU	-\$1,304.85
06/30/18*	PAYMENT RECEIVED - THANK YOU	-\$221.10
07/02/18*	ONLINE PAYMENT - THANK YOU	-\$236.31
07/07/18*	ONLINE PAYMENT - THANK YOU	-\$663.97
07/13/18*	ONLINE PAYMENT - THANK YOU	-\$490.67
07/17/18*	CREDIT - DISTRIBUTION OF PAYMENT	-\$550.71
07/17/18*	DEBIT - DISTRIBUTION OF PAYMENT	\$550.71 ♦
Credits		Amount
06/25/18	LTV/UNITED INFLIGHT TV	-\$7.99
	MELBOURNE FL	
	800-932-2732	
07/03/18	STAPLES #1030	-\$1.66
	ORANGE	
	Staples 10%	

#### **New Charges**

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,709.89	\$1,492.82	\$3,202.71

> For more information, visit american express.com/payovertimeinfo



#### RAM NARAYANAN

Card Ending 4-97007

				Amount
06/16/18	HOTEL QUICKLY LTD.	SAI YING PUN	НК	\$974.69 ♦
	+18335225547			
	OPEN EXTENDED PAYMENT OPTION LB			
06/19/18	FINELINE TECHNOLOGIES 069000042288002	NORCROSS	GA	\$76.00
	6789690835			
06/23/18	UBER TRIP CNFBH	HELP.UBER.COM	CA	\$10.00
	HELP.UBER.COM			
06/23/18	UBER TRIP 3NQB4	HELP.UBER.COM	CA	\$24.79
	HELP.UBER.COM			
06/23/18	UBER TRIP WPTMP	HELP.UBER.COM	CA	\$15.84
	HELP.UBER.COM			
06/23/18	UBER TRIP FXZ6R	HELP.UBER.COM	CA	\$7.07
	HELP.UBER.COM			

	Continued		*	denotes Pay Over Time activity
	LIDED TOUR VS HAVE			Amount
06/23/18	UBER TRIP VC4KW HELP.UBER.COM	HELP.UBER.COM	CA	\$18.40
06/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
06/26/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
06/29/18	LOS ANGELES PASSPORT 000000015 7136552130	LOS ANGELES	CA	\$205.00 ◆
06/30/18	OPEN EXTENDED PAYMENT OPTION LB  UBER TRIP 2U6Y3	HELP.UBER.COM	CA	\$19.13
06/30/18	HELP.UBER.COM  UBER TRIP G7F3W	HELP.UBER.COM	CA	\$6.11
06/30/18	HELP.UBER.COM  UBER TRIP NHSWF	HELP.UBER.COM	CA	\$6.07
06/30/18	HELP.UBER.COM AVENUE LOS ANGELES	LOS ANGELES	CA	\$66.00
06/30/18	323-593-7999 AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$20.00
07/01/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.34
07/01/18	ARCLIGHT HOLLYWOOD 3234641478	LOS ANGELES	CA	\$18.00
07/02/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.32
07/02/18	VIP TACOS 0000 714-801-8949	ANAHEIM	CA	\$17.55
07/02/18	G & L GAS INC 714-921-9100	ORANGE	CA	\$58.47
07/02/18	USA 63037 TESO63037001 0000000000	LOS ANGELES	CA	\$9.15
07/02/18	STAPLES 01030 01030000586644 92865 EXPRESS GUARANTEE ESSAY/DOCUMENT-CUSTOM	ORANGE	CA	\$16.56
07/02/18	TUMMY STUFFER 00-08030543022 RESTAURANT	ANAHEIM	CA	\$41.00
07/03/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$5.65
07/03/18	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$31.41
07/04/18	MARISCOS MOCORITO 714-771-0050	ORANGE	CA	\$63.02
07/04/18	7-ELEVEN 17923 00071792322 714-637-2471	ORANGE	CA	\$1.74
07/04/18	SURATI FARSAN MART 00-08032633680 RESTAURANT	ARTESIA	CA	\$17.49
07/05/18	DELILAH 650000009352744 3108591011	WEST HOLLYWOOD	CA	\$43.42
07/05/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$4.29
07/05/18	LAUREL HARDWARE 310-749-6337 OPEN EXTENDED PAYMENT OPTION LB	WEST HOLLYWOOD	CA	\$152.78 ♦
07/05/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$8.55



#### Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 07/17/18



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Detail (	Continued		<b>♦</b> -	denotes Pay Over Time activity
				Amount
07/06/18	DELILAH 650000009352744 3108591011	WEST HOLLYWOOD	CA	\$77.89
07/06/18	DEL TACO 7149744043	ORANGE	CA	\$23.79
07/06/18	ARCLIGHT SANTA M PL 000010601 3108558289	SANTA MONICA	CA	\$33.00
07/07/18	BJS RESTAURANTS 411 RESTAURANT	LOS ANGELES	CA	\$74.15
07/07/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$5.12
07/07/18	IN N OUT BURGER 102 650000009325278 8662916338	HOLLYWOOD	CA	\$8.71
07/07/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.59
07/07/18	LA BREA CIGARETTES 323-469-4212	W HOLLYWOOD	CA	\$14.27
07/07/18	CROSSROADS TRADING CO- MR 3237828152	LOS ANGELES	CA	\$47.14
07/07/18	CROSSROADS TRADING CO-SM1 3236540507	WEST HOLLYWOOD	CA	\$30.30
07/08/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$31.98
07/08/18	LITERATI CAFE 000000001 3014960399	SANTA MONICA	CA	\$33.93
07/09/18	CHICK-FIL-A #01892 00000000570894 7146851707	ORANGE	CA	\$52.67
07/09/18	MCDONALD'S 5626301444	PARAMOUNT	CA	\$5.57
07/09/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$65.23
07/09/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$6.38
07/10/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$8.25
07/10/18	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$8.28
07/10/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$4.18
07/10/18	LITTLE CAESARS 8007223727	PLACENTIA	CA	\$3.11
07/10/18	LITTLE CAESARS 8007223727	PLACENTIA	CA	\$18.32
07/11/18	DEL TACO 7146329916	ANAHEIM	CA	\$3.01
07/11/18	JULIOS PIZZA 650000009752059 5628096360	ARTESIA	CA	\$32.05
07/12/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$5.70
07/12/18	LAUREL HARDWARE 310-749-6337	WEST HOLLYWOOD	CA	\$10.76
07/12/18	LAUREL HARDWARE 310-749-6337 OPEN EXTENDED PAYMENT OPTION LB	WEST HOLLYWOOD	CA	\$160.35 <b>•</b>

Detail	Continued		•	- denotes Pay Over Time activity
				Amount
07/12/18	WIENERSCHNITZEL #660 832505000156513 714-998-8555	ORANGE	CA	\$26.28
07/13/18	UNION 76 10115202 UNION 76	LOS ANGELES	CA	\$56.89
07/13/18	MARKET RESTAURANT 213-488-9119	LOS ANGELES	CA	\$5.75
07/14/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$58.04
07/14/18	VIP TACOS 0000 714-801-8949	ANAHEIM	CA	\$44.79
07/14/18	SHAKEYS PIZZA 01 650000010377003 3234631104	WEST HOLLYWOO	CA	\$14.10
07/14/18	BURGER KING #5596 0000 323-469-2587	LOS ANGELES	CA	\$18.66
07/15/18	JACK IN THE BOX 0215 FAST FOOD RESTAURANT	PARAMOUNT	CA	\$6.32
07/15/18	CANCUN JUICE 714-776-6268	ANAHEIM	CA	\$15.69
07/16/18	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$32.86
07/16/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$4.18
07/16/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$66.39
07/16/18	JOHNS CLEANERS 965797900883404 (714)630-5994	ANAHEIM	CA	\$14.25
07/17/18	CHEAPTIX*7366671696512 TRAVEL	WWW.CTIX.INFO	WA	\$7.49
07/17/18	UBER TRIP ESDER HELP.UBER.COM	HELP.UBER.COM	CA	\$28.46
Fees				
				Amount

	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.

Account Ending 4-97007

AMERICAN **EXPRESS** 

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
19.99% (v)	\$0.00	\$0.00
		\$0.00
	Percentage Rate	Percentage Rate to Interest 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.



#### Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 07/17/18



Account Ending 4-97007

## **American Express® Cards Warmly Welcomed**

#### **TRAC INTERMODAL**

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