

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 09/16/20 Next Closing Date 10/16/20

Account Ending 4-92008

p. 1/9

Customer Care: 1-800-492-8468**TTY:** 1-800-221-9950**Website:** americanexpress.com**New Balance****\$129.05****Please Pay By****10/01/20[‡]**

[‡] 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.

Membership Rewards® Points


Available and Pending as of 08/31/20

201,546For up to date point balance and full program details, visit membershiprewards.com**Account Summary**

Previous Balance	\$78.81
Payments/Credits	-\$2,116.42
New Charges	+\$2,166.66
Fees	+\$0.00

New Balance**\$129.05**


Days in Billing Period: 30

 See page 2 for important information about your account. Please refer to the **IMPORTANT NOTICES** section on **page 7.**

We've introduced more ways you can earn rewards during this time.

Learn more by visiting americanexpress.com/whatsnew

You can also contact us using the phone number on your Card or chat us on the Amex App. Text CHAT to 86509 to receive a link to download on your iPhone® iOS or Android™ phone. See app store listings for operating system info. Message and data rates may apply.

 **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

Continued on page 3

↓ 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 4-92008Enter 15 digit account # on all payments.
Make check payable to American Express.RAM NARAYANAN
NYLA FASHION CONCEPT
8 HEATHER LN
GLEN ROCK NJ 07452-2835Please Pay By
10/01/20Amount Due
\$129.05See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

0000349992096321359 000012905000012905 13 4

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 represent 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 on page 3 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.

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

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.

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NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 09/16/20

p. 3/9

Account Ending 4-92008

**Customer Care & Billing Inquiries**
International Collect
Large Print & Braille Statements
Express Cash1-800-492-8468
1-623-492-7719
1-800-492-8468
1-800-CASH-NOW
Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897**Website:** americanexpress.com**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**
P.O. BOX 1270
NEWARK NJ 07101-
1270**TSA Pre✓®/Global Entry benefit update:**

You may receive either a \$100 statement credit for the Global Entry application fee or a credit for up to \$85 for the TSA Pre✓® application fee, when it is charged to your eligible Card. For the TSA Pre✓® fee credit, you must select the 5-year program option through an Authorized Enrollment Provider for TSA Pre✓®. All else remains unchanged. Only one credit will be given in a 4-year period for Global Entry or in a 4.5-year period for TSA Pre✓®, depending on which fee is charged to your Card first. Global Entry also includes TSA Pre✓® with no additional application or fee required. For details visit TSA.gov, and for terms and conditions, visit www.americanexpress.com/expeditedtravel.

Payments and Credits**Summary**

	Total
Payments	-\$2,091.15
Credits	-\$25.27
Total Payments and Credits	-\$2,116.42

Detail

*Indicates posting date

	Amount
Payments	
08/18/20* ONLINE PAYMENT - THANK YOU	-\$78.81
08/21/20* ONLINE PAYMENT - THANK YOU	-\$608.69
08/25/20* ONLINE PAYMENT - THANK YOU	-\$183.93
08/29/20* ONLINE PAYMENT - THANK YOU	-\$334.33
08/31/20* RETURN PROTECTION BENEFIT PAYMENT	-\$166.57
09/01/20* ONLINE PAYMENT - THANK YOU	-\$325.32
09/04/20* ONLINE PAYMENT - THANK YOU	-\$303.58
09/11/20* ONLINE PAYMENT - THANK YOU	-\$89.92
Credits	
08/20/20 WWW.STAPLES.COM 472 FRAMINGHAM Amex Offer Credit	-\$5.27
09/04/20* AMEX Shipping Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$20.00

New Charges**Summary**

	Total
Total New Charges	\$2,166.66

Continued on reverse

Detail



RAM NARAYANAN

Card Ending 4-92008

				Amount
08/17/20	CHUBB INS SCI INSURANCE	800-372-4822	NJ	\$566.00
08/17/20	FEDEX - EXPRESS 523886092 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000523886092 FEDEX #1-800-622-1147	800-622-1147	TN	\$8.99
08/17/20	Fedex 523886093 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000523886093 FEDEX #1-800-622-1147	800-463-3339	TN	\$26.00
08/18/20	FEDEX - EXPRESS 524019706 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000524019706 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
08/19/20	STAPLES.COM (800) 333-3330 HP 952 CYANMAGENTAYELLOW INK CARTRI	800-333-3330	MA	\$52.78
08/19/20	FEDEX - EXPRESS 524118799 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000524118799 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
08/22/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$40.96
08/22/20	FEDEX - EXPRESS 524373142 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000524373142 FEDEX #1-800-622-1147	800-622-1147	TN	\$85.47
08/24/20	Fedex 524624614 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000524624614 FEDEX #1-800-622-1147	800-463-3339	TN	\$8.44
08/26/20	9DALLAS MKT CR899804 30711899804 214-7602840	DALLAS	TX	\$10.55
08/26/20	FEDEX - EXPRESS 524865804 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000524865804 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
08/27/20	FINELINE TECHNOLOGIES 069000042288005 6789690835	NORCROSS	GA	\$40.00
08/27/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$265.35
08/28/20	ALAMO RENT-A-C036110 06050036110 Rental: Location Return: DALLAS TX Agreement Number: 947184863 Renter Name: RAM NARAYANAN	DALLAS Date 20/08/23 20/08/28	TX	\$453.45

Continued on next page

**Business Platinum Card**NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 09/16/20

p. 5/9

Account Ending 4-92008

Detail Continued

				Amount
08/29/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$33.44
08/29/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
08/31/20	Fedex 525372762 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000525372762 FEDEX #1-800-622-1147	800-463-3339	TN	\$16.88
09/01/20	FEDEX - EXPRESS 525512508 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000525512508 FEDEX #1-800-622-1147	800-622-1147	TN	\$38.45
09/01/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$217.00
09/02/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$31.25
09/05/20	ALAMO TOLL T64407815 11577 TOLL AND BRIDGE FEES	8778601284	NY	\$38.94
09/05/20	FEDEX - EXPRESS 525872458 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000525872458 FEDEX #1-800-622-1147	800-622-1147	TN	\$19.98
09/06/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$31.08
09/06/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$19.92
09/10/20	FEDEX - EXPRESS 526376141 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000526376141 FEDEX #1-800-622-1147	800-622-1147	TN	\$14.80
09/12/20	FEDEX - EXPRESS 526541616 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000526541616 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
09/13/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$15.61
09/13/20	UBER TRIP RIT5CYJR 94105	HELP.UBER.COM	CA	\$50.98
09/13/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$14.12
09/14/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.85
09/15/20	DROPBOX*3RH86Z8BD6HM 4159867057	SAN FRANCISCO	CA	\$11.99

Continued on reverse

Fees**Amount****Total Fees for this Period****\$0.00****2020 Fees and Interest Totals Year-to-Date****Amount**

Total Fees in 2020

\$595.00

Total Interest in 2020

\$0.00



IMPORTANT NOTICES

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

End of Important Notices.



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RAM NARAYANAN
Closing Date 09/16/20

p. 9/9

Account Ending 4-92008

American Express® Cards Warmly Welcomed

SAVANT

A full-service Information Technology company, providing comprehensive technical support and consulting to various types of businesses with multiple departments.
savantcts.com or **770-438-6240**

TRI-STATE KENWORTH

A full-service dealer, with 25 years experience in heavy duty repair, parts & diesel engine rebuilds.
860-627-8030 **tristatekw.com**