

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 07/16/21 Next Closing Date 08/17/21

Account Ending 4-94004

p. 1/12

Customer Care: 1-800-492-8468**TTY:** Use Relay 711**Website:** americanexpress.com**New Balance****\$1,028.00****Payment Due Date****08/11/21[‡]**

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 08/11/21, you may have to pay a late fee of \$39.00.

Membership Rewards® Points

Available and Pending as of 06/30/21

55,883For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary**

Previous Balance	\$1,137.54
Payments/Credits	-\$18,095.50
New Charges	+\$17,985.96
Fees	+\$0.00

New Balance**\$1,028.00**

Days in Billing Period: 30



See page 2 for important information about your account.



Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 10**.



Your account is currently enrolled in one or more optional travel insurance product(s). For refund requests, please see **Page 11** for your Travel Insurance Premium Refund/Credit form.



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

↓ 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 4-94004Enter 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

08/11/21

Amount Due

\$1,028.00See 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 000102800000102800 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. 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 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.

**Business Platinum Card**NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 07/16/21

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Account Ending 4-94004

**Customer Care & Billing Inquiries**International Collect
Express Cash
Large Print & Braille Statements**1-800-492-8468**
1-623-492-7719
1-800-CASH-NOW
1-800-492-8468**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468****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**Payments and Credits****Summary****Total**

Payments	-\$16,982.44
Credits	-\$1,113.06
Total Payments and Credits	-\$18,095.50

Detail

*Indicates posting date

Payments		Amount
06/19/21*	ONLINE PAYMENT - THANK YOU	-\$1,137.54
06/19/21*	ONLINE PAYMENT - THANK YOU	-\$855.09
06/22/21*	ONLINE PAYMENT - THANK YOU	-\$8,632.69
06/23/21*	ONLINE PAYMENT - THANK YOU	-\$2,197.51
07/02/21*	ONLINE PAYMENT - THANK YOU	-\$3,127.35
07/06/21*	ONLINE PAYMENT - THANK YOU	-\$315.92
07/09/21*	ONLINE PAYMENT - THANK YOU	-\$86.99
07/15/21*	ONLINE PAYMENT - THANK YOU	-\$629.35
Credits		Amount
06/21/21*	Points for Amex Trvl	-\$928.06
06/21/21	AMEX FINE HOTELS RES CHICAGO Amex Offer Credit	-\$150.00
06/30/21*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$35.00

New Charges**Summary****Total**

Total New Charges	\$17,985.96
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Detail

*Indicates posting date

**RAM NARAYANAN**

Card Ending 4-94004

				Amount
06/17/21	THRIFTY CAR RENTAL	877-283-0898	TX	\$802.46
	Location	Date		
	Rental: DALLAS TX	21/06/14		
	Return: DALLAS TX	21/06/17		
	Agreement Number: 101186175			
	Renter Name: NARAYANAN /RAM			

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
06/18/21	DALBR PMS 16166478004 611996 75207	Dallas	TX	\$52.63
06/19/21*	TRANSACTION PROCESSED BY AMERICAN EXPRESS PREM CAR RENTAL PROTECTION 800-326-2078 CRA101186175 06/14/2021 DALLAS			\$24.95
06/19/21	FEDEX - EXPRESS 414447281 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000414447281 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
06/20/21	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: To: Carrier: Class: LOS ANGELES INTERN SAN JOSE CABO UA Z LOS ANGELES INTERN UA P Ticket Number: 01675682404723 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET Date of Departure: 07/17	SEATTLE	WA	\$928.06
06/20/21	AMEX FINE HOTELS RES 0 23455 RAM NARAYANAN WALDORF ASTORIA LOS CABOS PEDREGAL,CABO	800-297-2977	WA	\$8,597.75
06/21/21	UPS 000001VY58 800 811 1648 DATE 05/29/21 TRK 00000001VY58221 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$697.09
06/21/21	UPS 000001VY58 800 811 1648 DATE 06/19/21 TRK 00000001VY58251 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$385.69
06/21/21	UPS 000001VY58 800 811 1648 DATE 06/05/21 TRK 00000001VY58231 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$645.06
06/21/21	UPS 000001VY58 800 811 1648 DATE 06/12/21 TRK 00000001VY58241 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$448.25
06/21/21	STAPLES.COM (800) 333-3330 HP 952XL952 BLACK HIGH YIELD AND CY	800-333-3330	MA	\$21.42
06/25/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.04
06/25/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
06/27/21	BOISE FRY COMPANY - BFC squareup.com/receipts	Boise	ID	\$25.92
06/27/21	TST* STRANGELOVE 300537767 2085777975	BOISE	ID	\$13.00
06/27/21	VSS 1756 1756 5175600485690627 83646 SPECIALTY RETAIL	MERIDIAN	ID	\$226.31

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Business Platinum Card
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 07/16/21

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Account Ending 4-94004

Detail Continued

*Indicates posting date

				Amount
06/28/21	UNITED AIRLINES UNITED AIRLINES From: BOISE To: LOS ANGELES INTERN Ticket Number: 01699274612453 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE	BOISE	ID	\$35.00
06/28/21	VILLAGE CINEMA - E. LONGW 000000001 7077620990	MERIDIAN	ID	\$16.44
06/29/21	FEDEX - EXPRESS 415572057 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000415572057 FEDEX #1-800-622-1147	800-622-1147	TN	\$40.79
06/29/21	GS1 US 0967 937-435-3870	EWING	NJ	\$2,500.00
06/30/21	FEDEX - EXPRESS 415673838 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000415673838 FEDEX #1-800-622-1147	800-622-1147	TN	\$27.68
06/30/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$232.18
06/30/21	PEST CLOUD 00-08036288572 818-8126070	SANTA CLARITA	CA	\$175.00
07/03/21	FEDEX - EXPRESS 415993269 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000415993269 FEDEX #1-800-622-1147	800-622-1147	TN	\$17.69
07/03/21	SAKS OFF 5TH #816 DEPARTMENT STORE	LOS ANGELES	CA	\$291.24
07/04/21	DISCOVERY DIGITAL VENTURES LLC*DDV *DI CABLE & PAY TV	KNOXVILLE	TN	\$6.99
07/06/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$77.00
07/07/21	FEDEX - EXPRESS 416354407 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000416354407 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
07/10/21	Fedex 416666091 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000416666091 FEDEX #1-800-622-1147	800-463-3339	TN	\$16.26
07/10/21	FEDEX - EXPRESS 416666090 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000416666090 FEDEX #1-800-622-1147	800-622-1147	TN	\$29.97
07/12/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$583.12

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
07/15/21	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$1,028.00

Fees

				Amount
Total Fees for this Period				\$0.00

2021 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2021		\$595.00
Total Interest in 2021		\$0.00



IMPORTANT NOTICES

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
Additional Cardmembers	We are revising the language of this sub-section of your Cardmember Agreement to clarify when you are eligible for a refund of the Additional Card Annual Membership fee. This does not reflect an actual change in policy.

ID 13222

Detail of Changes to Your Cardmember Agreement

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Additional Cardmembers

Effective Immediately, Part 2 of the Cardmember Agreement is amended by replacing the last paragraph in the *Additional Cardmembers* sub-section with the following:

Additional Cardmembers	If an Annual Membership fee applies for an Additional Card, please refer to the refund policy disclosed in the <i>Closing your Account</i> sub-section of your Cardmember Agreement. If a single Annual Membership fee applies for a group of Additional Cards on your Account, this policy will apply when you cancel the Additional Card on which the fee was assessed. If an Annual Membership fee applies to Additional Cards on your Account, it is shown on page 2 of Part 1 of the Cardmember Agreement.
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IMPORTANT NOTICES continued

Notice of Important Changes to Your Card Benefits

We are making changes to the Card benefits for the account referenced in this notice. We encourage you to read the notice, share it with Additional Card Members on your account, and file it for future reference.

Summary of Changes, Effective Immediately	
New Benefit	<p>\$179 CLEAR Credit - Receive up to \$179 in annual statement credits when you pay for an annual CLEAR membership with your Business Platinum Card®.</p> <p>You can learn more about this benefit by visiting americanexpress.com/businessplatinumcard.</p>
Summary of Changes, Effective February 1, 2023	
Change to Benefit	<p>The Centurion Lounge guest access policy will change for Business Platinum and Additional Platinum Card Members on a Business Platinum Card Account.</p> <p>You will be charged a \$50 per-visit fee per guest.</p> <p>You can earn complimentary guest access for up to two guests by spending \$75,000 or more on your Card Account in calendar year 2022 and in each calendar year thereafter.</p> <p>You can learn more about the change below and the expanding network of Centurion® lounges by visiting thecenturionlounge.com/info/terms.</p>

ID 13217

Detail of Changes

\$179 CLEAR Credit

To learn more about this benefit and see the full terms and conditions, visit americanexpress.com/businessplatinumcard.

Receive up to \$179 in annual statement credits when you pay for an annual CLEAR membership with your Card. Enrollment in CLEAR is required and is subject to CLEAR's application and/or approval process, over which American Express has no control. American Express has no liability regarding the CLEAR program. If a Card Member's application is not approved by CLEAR, CLEAR will refund the charges and American Express will reverse the statement credit if it was applied before CLEAR refunds the charges. CLEAR memberships automatically renew each year unless canceled and CLEAR will charge the applicable membership fee to the Card CLEAR has on file. Purchases by both the Basic Card Member and any Additional Card Members on the Account are eligible for statement credits, but the total amount of statement credits for eligible purchases will not exceed \$179 on the Card Account per calendar year. For additional information on the CLEAR program, including information regarding membership, eligibility, and for a list of participating locations, as well as the full terms and conditions of the CLEAR program, please go to clearme.com. Additional terms apply, see americanexpress.com/businessplatinumcard.

CMLENGDPRUS0188

Important Notices continued on next page.



IMPORTANT NOTICES continued

The Centurion Lounge - Guest Access Policy

To see full terms and conditions, visit thecenturionlounge.com/info/terms.

Basic Business Platinum Card Members and Additional Platinum Card Members on the account may bring up to two (2) guests per visit into locations of The Centurion Lounge in the U.S., at Hong Kong International Airport and at London Heathrow Airport for no per-visit guest fee ("Complimentary Guest Access") through January 31, 2023. Effective February 1, 2023, Business Platinum Card Members and Additional Platinum Card Members on the account will be charged a \$50 per-visit fee for each guest. To receive Complimentary Guest Access after January 31, 2023, the total eligible purchases on the Platinum Account must reach \$75,000 between January 1, 2022 and December 31, 2022 and in each calendar year thereafter.

Beginning February 1, 2023, eligibility for Complimentary Guest Access will be processed within a week of the Platinum Account's meeting the purchase requirement in most cases, but may take up to 12 weeks to become effective. Complimentary Guest Access status will be reflected in the Benefits tab of your online account and in the American Express App. Once effective, Complimentary Guest Access will be available for the remainder of the calendar year in which it became effective, the following calendar year, and until January 31 of the next calendar year (for example, if Complimentary Guest Access becomes effective on May 1, 2023, it will remain effective through January 31, 2025). Eligible purchases made by any Additional Card Members on the Platinum Account will contribute to the purchase requirement. Eligible purchases to meet the purchase requirement are for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or other cash equivalents. If a Basic Platinum Card Member upgrades or downgrades from a different American Express Card, eligible purchases made on that Card Account will count toward the new Platinum Account's Complimentary Guest Access purchase requirement.

Card Members have unlimited complimentary access to all locations of The Centurion Lounge. Gold Card and Green Card Additional Cards on your Account are not eligible for complimentary access. All access to The Centurion Lounge is subject to space availability. To access The Centurion Lounge, the Card Member must present The Centurion Lounge agent with the following upon each visit: his or her valid Card, a boarding pass showing a confirmed reservation for a departing flight on the same day on any carrier and a government-issued I.D. Note that select lounges allow access to Card Members with a confirmed reservation for any same-day travel (departure or arrival). Refer to the specific location's access policy for more information. Failure to present this documentation may result in access being denied. Card Members will not be compensated for changes in locations, rates or policies. A Card Member must be at least 18 years of age to enter without a parent or legal guardian. For locations with a self-service bar, the Card Member must be of legal drinking age in the location's jurisdiction to enter without a parent or legal guardian. Must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. American Express reserves the right to remove any person from the Lounge for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive, or violent. Soliciting other Card Members for access into our lounge is not permissible. Hours may vary by location and are subject to change. Amenities vary among The Centurion Lounge locations and are subject to change. Services and amenities in the Lounge are complimentary, however you are responsible for any purchases and/or servicing charges you authorize our Member Services Professionals to perform on your behalf. Some American Express Cards are not eligible for all services provided by Member Services Desk. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside The Centurion Lounge. If we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with lounge access in any way or that you intend to do so, we may remove access to The Centurion Lounge from the Account. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

IMPORTANT NOTICES continued

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.

Your Cardmember Agreement

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

Premium Private Jet Program Changes

Effective September 1, 2021, the Premium Private Jet Program fulfilled by Delta Private Jets, Inc. will no longer be available. Flight reservations made with Delta Private Jets prior to September 1 for travel after that date will be honored. Delta Private Jets was acquired by Wheels Up and as of July 1, 2021, you will be able to enroll in a new Private Jet program operated by Wheels Up Partners LLC ("Wheels Up") which will include:

- An initiation fee discount on a new Wheels Up Connect Membership or a new Wheels Up Core Membership
- A credit to use on an initial flight with a new Connect Membership or a new Core Membership
- Guaranteed capped hourly rates on one round-trip flight within the continental United States on select aircraft, when enrolled in a Connect Membership or Marketplace Access

Visit the Benefits section of your online account for further details and to view the full terms and conditions.

Summary of Premium Private Jet Program Terms and Conditions

Eligibility: Premium Private Jet Program (the "Program") fulfilled by Wheels Up Partners LLC ("Wheels Up") is available on Marketplace Access, Connect Memberships, or Core Memberships. Card Members must enroll directly with Wheels Up and provide proof of an eligible American Express Platinum or Centurion Card issued in the Card Member's name ("Qualifying Card"). **Core and Connect Memberships: Initiation Discounts and Flight Credits; Fund Program Flight Credits:** For new Wheels Up Core and Connect Memberships (each a "Membership"), applicable initiation fee discounts and initiation flight credits will be automatically applied at the time a Card Member purchases such a Membership. After renewing a Membership, if a Card Member purchases a fund program, applicable fund program flight credits will be added to their account immediately. Card Members who purchase a Membership are not required to make purchases with a Qualifying Card to receive the associated initiation discount or fund program flight credit. Flight credits expire after 12 months of issuance and are not refundable or exchangeable for cash or statement credits. **Marketplace Access: Transaction Fee Waiver:** Card Members enrolled Marketplace Access are entitled to receive a waiver of up to two Wheels Up transaction fees per year of enrollment, depending on Qualifying Card type, and must complete the applicable transaction with a Qualifying Card in order to receive the transaction fee waiver. **Connect Memberships and Marketplace Access, Guaranteed Hourly Rates:** Guaranteed hourly rate trips are subject to minimum booking time and flight time requirements and are available only for round-trip flights entirely within the continental U.S. on select aircraft types. **Existing Wheels Up Memberships (prior to July 1, 2021):** If a Card Member with a Qualifying Card has an existing Wheels Up Membership prior to July 1, 2021, the Card Member is not eligible for any initiation-related portions of the Program (i.e., discounted initiation fees or initial flight credits) but will be eligible for other available benefits of the Program. **General Terms:** Available discounts and credits may not be combined with other offers of the same type (e.g., initiation discounts cannot be combined other initiation discounts) and are non-transferable. All participation in the Program is subject to Wheels Up's membership agreement and other terms and conditions applicable to your use of Wheels Up services, including without limitation blackout dates, minimum booking times and flight time requirements. Membership levels and benefits are subject to change.

End of Important Notices.



Travel Insurance Premium Refund/Credit Form

In this billing statement, you have been billed one or more premiums for optional insurance products in which you are currently enrolled. There may be occasions when you are billed premiums based on charges that are not covered by your insurance products.

If you have been charged an insurance premium for one of the reasons listed below, you should request a refund. To do so, you can call us, complete the online refund request form, or complete the form below and include it with payment of your bill. You can subtract the total premium refund amount from your new balance. If you do not fill out this form completely, your request may be delayed or denied. If we deny your request, you will be responsible for paying your total balance in full.

Please see the back of this form if requesting refunds for TravelAssure or TravelAssure Classic and for additional information on requesting a refund.

Reasons for Refund/Credit:

- A. Non-fare airline services charges (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charges)
- B. Unused airline tickets or cancelled trips (only select this option if the airline will not be providing a refund to your American Express account for the cancelled trip)
- C. Non-scheduled airline flights (e.g. private jet)
- D. Two or more insurance premiums charged for same car rental
- E. Car rental no-show
- F. Other charges unrelated to actual car rental (e.g. gas)
- G. Car rental in an excluded country (i.e. Australia, Ireland, Israel, Italy, Jamaica, and New Zealand)
- H. A vehicle other than a rental car
- I. Insurance coverage required by a car rental company

If you believe you are eligible for a refund for any other reason, or if you have questions, please call the number on the back of your Card to speak with a Customer Care Professional.

Please detach here

Airline or Car Rental Company Name	Ticket/ Rental Amount	Airline Ticket or Car Rental Agreement Number	Month Billed	Reason for Refund	Insurance Product	Amount of Insurance Premium Refund Requested
"Sample Airlines"	\$374.20	0012351230912	March	B	Travel Delay	\$9.95

Additional space is available on the reverse side of this form.

Additional information to assist you in completing the refund form	
Ways to request a refund	If you have questions or do not wish to request your refund by submitting this form, you may call the number on the back of your Card or fill out the refund coupon available with your online billing statement. For additional information on requesting your refund online, please visit americanexpress.com/insurancerefund .
Requesting a refund	<p>Please do not fill this form out if you expect a credit to your Card account for your airline ticket charge. You will automatically receive a refund once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement.</p> <p>If you do not expect a credit for your airline ticket charge, fill out this refund form completely and return the form with your payment. Please deduct the total premium refund amount from your new balance.</p>
TravelAssure and TravelAssure Classic	<p>If you are requesting a refund for TravelAssure or TravelAssure Classic, follow the previous instructions and use the information below to determine the amount of the refund you should request:</p> <p>If you cancelled an airline ticket but will not receive a credit to your Card account for your airline ticket charge you're entitled to a partial* premium refund as follows:</p> <ul style="list-style-type: none"> • For TravelAssure, which has an insurance premium of \$28.95, you are eligible for a partial refund in the amount of \$10. Please deduct this amount from your new balance for each insurance premium charge eligible for refund. • For TravelAssure Classic, which has an insurance premium of \$19.95, you are eligible for a partial refund in the amount of \$8. Please deduct this amount from your new balance for each insurance premium charge eligible for refund. <p>If you are requesting a refund for a different eligible reason, you should request a refund for the full insurance premium amount that was billed.</p> <p>* TravelAssure and TravelAssure Classic can provide coverage for Trip Cancellation as well as other types of coverage. When requesting a refund due to a cancelled trip, please note that a refund will not be granted for the portion of the premium associated with Trip Cancellation, since that coverage already will have already gone into effect. You'll receive a partial refund of \$10 per TravelAssure and \$8 per TravelAssure Classic charge for the portion of the premium not related Trip Cancellation coverage. You can still submit claims to recover nonrefundable trip costs.</p>

Airline or Car Rental Company Name	Ticket/ Rental Amount	Airline Ticket or Car Rental Agreement Number	Month Billed	Reason for Refund	Insurance Product	Amount of Insurance Premium Refund Requested

If you require additional space, please make a copy of this form and return both with your payment.

499920963213590716

Account Ending: 4-94004



Business Platinum Card

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 07/16/21

Account Ending 4-94004

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