

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

Closing Date 02/14/18 Next Closing Date 03/16/18



p. 1/11

Account Ending 4-96009

**New Balance** **\$1,764.88****Please Pay By** **03/01/18<sup>‡</sup>**

<sup>‡</sup> 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.

See page 2 for important information about your account.

American Express Bank, FSB ("FSB") will undergo a legal entity change and be known as **American Express National Bank** ("AENB") as of April 1, 2018. Following that date, AENB will become the issuer of your Account. To review our Privacy Notice, please visit [americanexpress.com/privacycenter](http://americanexpress.com/privacycenter).

**See page 7 for Important Information about Your Account.**

**See Page 9 for an Important Notice About a Change to Your Cardmember Agreement.**

Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of \$10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

Effective February 28, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

**Membership Rewards® Points**

Available and Pending as of 01/31/18

**38,790**For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)**Account Summary****Pay In Full Portion**

Previous Balance	\$103.19
Payments/Credits	-\$831.34
New Charges	+\$2,043.03
Fees	+\$450.00
New Balance	= \$1,764.88

**Pay Over Time Portion**

Previous Balance	\$0.00
Payments/Credits	-\$577.22
New Charges	+\$577.22
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

**Account Total**

Previous Balance	<b>\$103.19</b>
Payments/Credits	-\$1,408.56
New Charges	+\$2,620.25
Fees	+\$450.00
Interest Charged	+\$0.00

**New Balance** **\$1,764.88**

Days in Billing Period: 28

**Customer Care** **Pay by Computer**  
[open.com/pbc](http://open.com/pbc)**Customer Care** 1-800-492-8468  
**Pay by Phone** 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**  
[open.com/pbc](http://open.com/pbc) **Pay by Phone**  
1-800-472-9297**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 07452-2835Please Pay By  
**03/01/18**Amount Due  
**\$1,764.88**☐ 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

0000349992096321359 000176488000176488 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.

**Payments**  
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](http://www.americanexpress.com/privacy).



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RAM NARAYANAN  
Closing Date 02/14/18



p. 3/11

Account Ending 4-96009

## Payments and Credits

### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$827.36	-\$577.22	-\$1,404.58
<b>Credits</b>	-\$3.98	\$0.00	-\$3.98
<b>Total Payments and Credits</b>	<b>-\$831.34</b>	<b>-\$577.22</b>	<b>-\$1,408.56</b>

### Detail \*Indicates posting date

Payments			Amount
01/18/18*	ONLINE PAYMENT - THANK YOU		-\$103.19
01/24/18*	ONLINE PAYMENT - THANK YOU		-\$447.20
01/31/18*	PAYMENT RECEIVED - THANK YOU		-\$700.51
02/04/18*	ONLINE PAYMENT - THANK YOU		-\$153.68
Credits			Amount
01/31/18	UBER HELP.UBER.COM    CA 8005928996		-\$1.63
02/10/18	UBER HELP.UBER.COM    CA 8005928996		-\$2.35

## New Charges

### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$2,043.03</b>	<b>\$577.22</b>	<b>\$2,620.25</b>

### Detail

♦ - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](http://americanexpress.com/payovertimeinfo)



**RAM NARAYANAN**  
Card Ending 4-96009

				Amount
01/19/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00
01/20/18	BIG WANGS HOLLYWOOD 000000001 3234692449	LOS ANGELES	CA	\$16.24
01/21/18	UBER *TRIP LG46B HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
01/21/18	UBER *TRIP AQLOS HELP.UBER.COM	HELP.UBER.COM	CA	\$3.08
01/21/18	UBER *TRIP E5YRB HELP.UBER.COM	HELP.UBER.COM	CA	\$2.65
01/21/18	UBER *TRIP NBYE3 HELP.UBER.COM	HELP.UBER.COM	CA	\$2.17
01/21/18	DELILAH 650000009352744 3108591011 OPEN EXTENDED PAYMENT OPTION LB	WEST HOLLYWOOD	CA	\$156.73 ♦
01/21/18	DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$15.00

Continued on reverse

## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/21/18	DREAM HOTEL HOLLYWOOD 323-844-6417	323-844-6417	CA	\$74.00
01/21/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$87.00
01/21/18	SHELL OIL 57444586002 GAS STATION	LOS ANGELES	CA	\$18.33
01/25/18	USA 63037 TESO63037001 0000000000	LOS ANGELES	CA	\$60.60
01/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
01/26/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$5.39
01/26/18	ACE SCREEN PRINTING SU 213-741-0520	LOS ANGELES	CA	\$45.99
01/27/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.54
01/27/18	BLU JAM CAFE 594010 91403	SHERMAN OAKS	CA	\$22.61
01/27/18	MARISCOS MOCORITO 714-771-0050	ORANGE	CA	\$62.41
01/28/18	JACK IN THE BOX FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.03
01/28/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$29.99
01/28/18	FIG & OLIVE RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	NEWPORT BEACH	CA	\$183.60 ◆
01/28/18	ASTRO BURGER ASTRO BURGER FAST FOOD RESTAURANT	LOS ANGELES	CA	\$12.90
01/29/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
01/29/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$79.00
01/29/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$68.02
01/29/18	KING TACO 6B 650000007879326 2137479915	LOS ANGELES	CA	\$11.33
01/30/18	UBER *TRIP DKA77 HELP.UBER.COM	HELP.UBER.COM	CA	\$17.57
01/30/18	UBER *TRIP M2EJ7 HELP.UBER.COM	HELP.UBER.COM	CA	\$7.54
01/30/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$11.84
01/30/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
02/01/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$11.60
02/01/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$56.07
02/01/18	DOLLAR SHAVE CLUB 866-223-2780	(866)223-2780	CA	\$9.80
02/05/18	IN N OUT BURGER 102 650000009325278 8662916338	HOLLYWOOD	CA	\$8.10
02/05/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$65.29

Continued on next page



**Business Platinum Card®**  
NYLA FASHION CONCEPT  
RAM NARAYANAN  
Closing Date 02/14/18



p. 5/11

Account Ending 4-96009

**Detail Continued**

◆ - denotes Pay Over Time activity

				<b>Amount</b>
02/06/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
02/06/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
02/06/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
02/08/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
02/08/18	ACME DISPLAY FIXTURE &PKG 436845557914 MITCH@ACMEDISPLAY.COM	LOS ANGELES	CA	\$22.77
02/09/18	THE NICE GUY 650000009526198 3103609500	WEST HOLLYWOOD	CA	\$46.00
02/09/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00
02/10/18	UBER *QXKEZ HELP.UBER.COM	HELP.UBER.COM	CA	\$7.95
02/11/18	SHELL OIL 57444468409 AUTO FUEL DISPENSER	LA VERNE	CA	\$71.66
02/11/18	TOWER EMPERORS ESSENTLS 5274 92618	LAS VEGAS	NV	\$16.25
02/11/18	CAESARS BACCHANAL BUFFET Check ID: 416419289109	LAS VEGAS	NV	\$11.74
02/11/18	CLV PARKING GARAGE 021118.174259.R8489109	LAS VEGAS	NV	\$10.00
02/11/18	CAESARS BACCHANAL BUFFET Check ID: 397823189109 OPEN EXTENDED PAYMENT OPTION LB	LAS VEGAS	NV	\$129.88 ◆
02/12/18	COSMOPOLITAN VESPER BAR 5AA85BEC-9B9B-4D789109	LAS VEGAS	NV	\$41.97
02/12/18	COSMOPOLITAN VESPER BAR E93703BB-E79F-4DA89109	LAS VEGAS	NV	\$68.62
02/12/18	SUBWAY 702-7222183	LAS VEGAS	NV	\$11.91
02/13/18	MARQUEE LAS VEGAS 212-399-6000	LAS VEGAS	NV	\$59.00
02/13/18	MARQUEE LAS VEGAS 212-399-6000	LAS VEGAS	NV	\$53.00
02/13/18	MARQUEE LAS VEGAS 212-399-6000	LAS VEGAS	NV	\$68.00
02/13/18	MARQUEE LAS VEGAS 212-399-6000	LAS VEGAS	NV	\$81.00
02/13/18	BELLAGIO - LILLY 31EF82E8-7564-42789119	LAS VEGAS	NV	\$40.92
02/13/18	UBER *TRIP 3UAGH HELP.UBER.COM	HELP.UBER.COM	CA	\$5.15
02/13/18	BONANNOS 039300981721755 7027786677	LAS VEGAS	NV	\$7.38
02/13/18	BORDER GRILL MANDALAY BAY 650000007834 7026327403 OPEN EXTENDED PAYMENT OPTION LB	LAS VEGAS	NV	\$107.01 ◆
02/13/18	COSMOPOLITAN VESPER BAR 5563CA25-04EF-45989109	LAS VEGAS	NV	\$52.63

Continued on reverse

**Fees**

	Amount
02/14/18 ANNUAL MEMBERSHIP FEE	\$450.00
<b>Total Fees for this Period</b>	<b>\$450.00</b>

**Interest Charged**

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**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
<b>Total</b>			<b>\$0.00</b>
(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.

**Business Platinum Card®**

NYLA FASHION CONCEPT  
RAM NARAYANAN  
Closing Date 02/14/18



p. 7/11

Account Ending 4-96009

**Interest Charges on Pay Over Time Balances**

Your Card Member Agreement provides that we charge interest on transactions placed in the Pay Over Time balance beginning on the transaction date until they are paid. In the past we have offered a grace period to Card Members who paid their balance in full after carrying a balance for one month. Starting with statements issued in May, we will no longer offer this grace period and we will enforce the provisions of the Card Member Agreement regarding when we charge interest.

We'd like to remind you of ways to help minimize interest charges on Pay Over Time balances. If you pay the balance on your account in full each month, you will not incur any interest on transactions placed in a Pay Over Time balance. However, if you choose to carry a Pay Over Time balance past your next closing date, you will be charged interest on that balance until the total account balance is paid in full. The sooner you pay off a Pay Over Time balance, the less interest you will incur.

ID12534





**Business Platinum Card®**

NYLA FASHION CONCEPT  
RAM NARAYANAN  
Closing Date 02/14/18



p. 9/11

Account Ending 4-96009

**Notice of Important Changes to Your Account Terms**

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Beginning in April 2018	
<b><i>Determining the Prime Rate</i></b>	<p>Currently on your Pay Over Time feature, the Prime Rate used to calculate interest is the Prime Rate published by the Wall Street Journal 2 days prior to the Closing Date of your billing period.</p> <p>Effective for your billing period beginning in April 2018, we are updating your Agreement to say that the Prime Rate used to calculate interest will be the Prime Rate published by the Wall Street Journal on the Closing Date of your billing period.</p>

ID12553

*See the following page for the Detail of Changes to your Cardmember Agreement.*

## Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

### Determining the Prime Rate

Effective with billing periods beginning in April 2018, in Part 2 of the Agreement, we are amending the *Determining Prime Rate* sub section of the *About Interest Charges on Pay Over Time Balance* section by deleting the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

And replacing with the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period.



OPEN Savings® Summary  
NYLA FASHION CONCEPT  
RAM NARAYANAN  
Closing Date 02/14/18

p. 11/11

Account Ending 4-96009

Discounts		Membership Rewards® Points	
This Period	\$0.00	This Period	0
Year to Date	\$2.86	Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

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 <a href="https://opensavings.com">opensavings.com</a>	\$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	0 <sup>2</sup>		\$2.86	0 <sup>2</sup>	

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

1 See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

2 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.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

### American Express® Cards Warmly Welcomed

#### AGGREGATE INDUSTRIES

A producer of high quality construction materials such as asphalt, aggregates and ready mixed concrete.

[Aggregate-us.com](https://Aggregate-us.com) or 888-646-5246

#### BENZ DEALZ

Wholesale supplier of branded electronics, appliances, games, toys for Ecommerce, retail stores, distributors, exporters.

[benzdealz.com](https://benzdealz.com) or email at [sales@benzdeals.com](mailto:sales@benzdeals.com)