

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

Closing Date 03/17/19 Next Closing Date 04/16/19

p. 1/8

Account Ending 4-97007

New Balance **\$38,110.18**

Minimum Payment Due **\$1,842.56**

Payment Due Date **04/11/19[‡]**

[‡] **Late Payment Warning:** Your Payment Due Date is 04/11/19. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.49%.

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	33 years	\$97,221

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

See page 2 for important information about your account.

For information on your Pay Over Time feature and limit, see **page 7**

Your billing inquiry is under investigation. **No payment on the amount under review of \$27,445.73 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

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 4-97007

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

Payment Due Date
04/11/19

Minimum Payment Due
\$1,842.56

Membership Rewards® Points

Available and Pending as of 02/28/19

142,954

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

Account Summary**Pay In Full Portion**

Previous Balance	\$5,605.78
Payments/Credits	-\$5,449.09
New Charges	+\$1,453.87
Fees	+\$0.00
New Balance	= \$1,610.56

Pay Over Time Portion

Previous Balance	\$40,268.48
Payments/Credits	-\$5,579.12
New Charges	+\$1,667.63
Fees	+\$0.00
Interest Charged	+\$142.63
New Balance	= \$36,499.62
Minimum Due	\$232.00

Account Total

Previous Balance	\$45,874.26
Payments/Credits	-\$11,028.21
New Charges	+\$3,121.50
Fees	+\$0.00
Interest Charged	+\$142.63

New Balance **\$38,110.18**
Minimum Payment Due **\$1,842.56**

Days in Billing Period: 31

Customer Care**Pay by Computer**americanexpress.com/business**Customer Care**

1-800-492-8468

Pay by Phone

1-800-472-9297



See page 2 for additional information.



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



0000349992096321359 003811018000184256 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.



Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$5,026.06	-\$2,049.23	-\$7,075.29
Credits	-\$423.03	-\$3,529.89	-\$3,952.92
Total Payments and Credits	-\$5,449.09	-\$5,579.12	-\$11,028.21

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments

	Amount
02/26/19* ONLINE PAYMENT - THANK YOU	-\$7,075.29

Credits

	Amount
02/14/19 M S INTERNATIONAL ORANGE CA 714-685-7500	-\$492.17 ♦
02/19/19 STAPLES #1030 ORANGE StaplesOffer	-\$0.75
02/22/19* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$70.00
02/23/19* Credit Adjustment for Purchase Finance Charge	-\$158.65 ♦
02/23/19* Credit Adjustment for Purchase Finance Charge PAY OVER TIME OPTION	-\$51.34 ♦
02/23/19 UNITED AIRLINES SANTA ANA CA UNITED AIRLINES From: To: Carrier: Class: SANTA ANA JOHN WAY N.Y. NEWARK INTL A UA 00 Ticket Number: 01626090401714 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: SUPPORTED REFUND Date of Departure: 02/20	-\$70.00
03/03/19* Dispute - LAS VEGAS CONVENTION CTR	-\$10.01
03/03/19* Dispute - KICKSTA_	-\$49.00
03/03/19* Dispute - KICKSTA_	-\$49.00
03/03/19 WALGREENS LOS ANGELES CA 8002892273	-\$203.99 ♦
03/03/19 WALGREENS LOS ANGELES CA 8002892273	-\$14.77
03/04/19* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$62.01
03/04/19 UNITED AIRLINES NEWARK NJ UNITED AIRLINES From: To: Carrier: Class: N.Y. NEWARK INTL A SANTA ANA JOHN WAY UA 00 Ticket Number: 01626095815330 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: SUPPORTED REFUND Date of Departure: 03/01	-\$70.00
03/06/19 FURNITURELAND SOUTH INC 866-4368056 NC 3368223107	-\$2,500.00 ♦

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

		Amount
03/09/19	STAPLES #1030 ORANGE StaplesOffer	-\$5.82
03/13/19	STAPLES #243 LOS ANGELES StaplesOffer	-\$1.97
03/14/19	STAPLES 00243 HOLLYWOOD CA 00243000784046 90028 WHITE REMOVABLE LABEL 1-UP	-\$19.70
03/15/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$123.74 ◆

New Charges**Summary**

	Pay In Full	Pay Over Time ◆	Total
Total New Charges	\$1,453.87	\$1,667.63	\$3,121.50

Detail

◆ - denotes Pay Over Time activity

For more information, visit

americanexpress.com/payovertimeinfo**RAM NARAYANAN**

Card Ending 4-97007

				Amount
02/14/19	IN N OUT BURGER 105 650000009326300 8662916338	LA MIRADA	CA	\$7.06
02/14/19	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$8.55
02/15/19	L.A. MARKER 0232 213-627-1301	LOS ANGELES	CA	\$48.18
02/15/19	KING TACO 6B 650000007879326 2137479915	LOS ANGELES	CA	\$11.83
02/16/19	CARL'S JR 800-422-4141	ANAHEIM	CA	\$7.10
02/17/19	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.46
02/17/19	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.77
02/17/19	INDIA SWEETS AND SPICES 0798 818-887-0868	CANOGA PARK	CA	\$19.59
02/18/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$60.01
02/18/19	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$8.22
02/18/19	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.44
02/18/19	FIREHOUSE SUBS #91 542929806979779 3238412566	ORANGE	CA	\$32.67
02/18/19	STAPLES 01030 01030000209930 92865 STAPLES 8.5X11 COPY RM	ORANGE	CA	\$7.53
02/19/19	MARKET RESTAURANT 213-488-9119	LOS ANGELES	CA	\$6.02

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Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/19/19	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$27.10
02/20/19	UNITED AIRLINES UNITED AIRLINES From: Santa Ana John Way To: N.Y. NEWARK INTL A Ticket Number: 01626090401714 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE	SANTA ANA	CA	\$70.00
02/20/19	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.46
02/20/19	CPK SNA 1551980005 RESTAURANT	Santa Ana	CA	\$34.93
02/20/19	RUBYS DINER RESTAURANT	SANTA ANA	CA	\$24.34
02/20/19	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$2.14
02/21/19	UBER TRIP FRMUP HELP.UBER.COM	HELP.UBER.COM	CA	\$37.39
02/21/19	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$10.15
02/21/19	JUSTINO'S PIZZERIA 212-797-9692	NEW YORK	NY	\$18.24
02/21/19	STOUT 212-240-9122	NEW YORK	NY	\$26.86
02/21/19	DUANE READE #14126 000014126 NONE 10005 PHARMACIES	NEW YORK	NY	\$9.99
02/23/19	LYFT *RIDE FRI 8PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$23.34
02/23/19	TST* LA ESQUINA - SOHO 300513735 6466137100	NEW YORK	NY	\$30.00
02/23/19	TST* LA ESQUINA - SOHO 300513735 6466137100	NEW YORK	NY	\$70.00
02/23/19	TST* LA ESQUINA - SOHO 300513735 6466137100	NEW YORK	NY	\$317.62 ◆
02/23/19	Tribeca Grand Hotel RESTAURANT	NEW YORK	NY	\$858.31 ◆
02/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.69
02/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$28.24
02/23/19	SCARPETTA 2122448866	NEW YORK	NY	\$39.84
02/23/19	SCARPETTA 2122448866	NEW YORK	NY	\$43.20
02/23/19	THE DUBLINER 050000065817001 700703361 10004	NEW YORK	NY	\$38.61
02/24/19	NYCTAXI8N86 09012460010 000-0000000	LONG ISLAND C	NY	\$16.30
02/24/19	LYFT *RIDE SAT 10AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$20.43
02/24/19	LEOS BAGELS 001900641930001 BAKERY	NEW YORK	NY	\$16.06

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/25/19	TST* DHABA 000001648 2126791284	NEW YORK	NY	\$24.27
02/25/19	VILLAGE YOKOCHO 000000001 2122530568	NEW YORK	NY	\$154.20 ◆
02/25/19	HUDSONNEWS ST222 222 800-326-7711	NEW YORK	NY	\$2.49
02/28/19	EDWARD FEINS DMD PA 2016663300	RIVERVALE	NJ	\$189.00 ◆
02/28/19	THE OLIVE GARDEN 201-368-1090	PARAMUS	NJ	\$31.84
03/01/19	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: SANTA ANA JOHN WAY Ticket Number: 01626095815330 Carrier: UA Class: 00 Passenger Name: NARAYANAN /FIRST CHECKED Date of Departure: 03/01 Document Type: EXCESS BAGGAGE	NEWARK	NJ	\$70.00
03/01/19	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.46
03/02/19	C1 FOOD HALL - EMV 101966 07114 RESTAURANT	NEWARK	NJ	\$9.05
03/02/19	EXXONMOBIL 9761 714-238-0057	ANAHEIM	CA	\$60.00
03/03/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.16
03/05/19	MCDONALD'S 5626301444	PARAMOUNT	CA	\$9.63
03/05/19	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$59.61
03/07/19	POLYTEX THREAD AND GAR 213-746-0110	LOS ANGELES	CA	\$32.00
03/07/19	STAPLES 01030 01030000515853 92865 SPLS 8.5X11 MULTIUSE 20/96 CS VENDOR FUNDED COUPON STAPLES FUNDED COUPON ESSAY/DOCUMENT-CUSTOM	ORANGE	CA	\$58.20
03/10/19	EL COMPADRE RESTAURANT 0000 323-874-7924	LOS ANGELES	CA	\$46.43
03/10/19	7-ELEVEN 18533 00071853321 323-465-2869	LOS ANGELES	CA	\$22.17
03/11/19	KICKSTA_ +18582840677	SAN DIEGO	CA	\$49.00
03/11/19	THE HOME DEPOT 800-654-0688	FULLERTON	CA	\$148.50 ◆
03/12/19	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$85.05
03/12/19	SHELL OIL 57444409700 AUTO FUEL DISPENSER	BURBANK	CA	\$12.10
03/12/19	STAPLES 00243 00243000566486 90028 WHITE REMOVABLE LABEL 1-UP	HOLLYWOOD	CA	\$19.70
03/16/19	STAPLES #243 StaplesOffer	LOS ANGELES		\$1.97

Continued on next page



Fees

Amount

Total Fees for this Period

\$0.00

Interest Charged

Amount

03/17/19 Interest Charge on Pay Over Time Purchases

\$142.63

Total Interest Charged for this Period

\$142.63

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.

2019 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2019

\$633.00

Total Interest in 2019

-\$42.04

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
Pay Over Time option	20.49% (v)	\$5,768.45	\$100.32
Promotional Offer Rate Expires 10/17/2019 then will go to 20.49% (v)*	9.99%	\$4,980.81	\$42.31
Total			\$142.63

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by the expiration date will begin accruing interest at the APR applicable to the Pay Over Time option (current Pay Over Time option APR shown in the table above). Promotional APRs may terminate earlier than the expiration date if you make a late payment or upon any event that causes a Penalty APR to apply to your account (see your Cardmember Agreement).

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.

Information on Pay Over Time continued**There is a limit to your Pay Over Time option 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.

You are currently enrolled in the Pay Over Time feature

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.