

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

Closing Date 10/17/19 Next Closing Date 11/15/19

p. 1/17

Account Ending 4-91000

**New Balance****\$56.25****Please Pay By****11/01/19<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.

**Membership Rewards® Points**

Available and Pending as of 09/30/19

**82,556**For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary**

Previous Balance	\$1,508.31
Payments/Credits	-\$7,995.02
New Charges	+\$6,542.96
Fees	+\$0.00

**New Balance****\$56.25**

Days in Billing Period: 31

See page 2 for important information about your account.

**See Page 13 for Important Changes to Your Account Benefits.** Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 11 - 15.**

**Effective immediately**, we will update the frequency in which we communicate the Billing Dispute Procedures and Electronic Funds Transfer Notice from annually, to monthly. You will find the monthly **Billing Dispute Procedures on page 2** of your statement, and the **Electronic Funds Transfer Notice** in the **IMPORTANT NOTICES** section.

**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](http://americanexpress.com)

**Customer Care** **Pay by Computer**  
[americanexpress.com/business](http://americanexpress.com/business)**Customer Care**  
1-800-492-8468**Pay by Phone**  
1-800-472-9297

See page 3 for additional information.

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](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending 4-91000**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  
**11/01/19**  
Amount Due  
**\$56.25**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 000005625000005625 13 4

**Recent 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

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.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://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.

Street Address																								
City, State																								
Zip Code																								
Area Code and Home Phone																								
Area Code and Work Phone																								
Email																								

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit [americanexpress.com/autopay](http://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](http://www.americanexpress.com/privacy).

**Business Platinum Card**

NYLA FASHION CONCEPT

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**Customer Care & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Express Cash**1-800-492-8468  
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](http://americanexpress.com)**Customer Care  
& Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535**Payments**  
P.O. BOX 1270  
NEWARK NJ 07101-  
1270**You bring the ideas. We'll help supply the funds.**

With American Express, find the right business financing solution to help your business grow. Our funding options go beyond our Cards so you can support your next opportunity, maximize cash flow and much more. We've got your back. Terms apply.

Compare our funding options at [www.AmericanExpress.com/statementGBF](http://www.AmericanExpress.com/statementGBF)

**Payments and Credits****Summary**

	<b>Total</b>
<b>Payments</b>	-\$6,345.65
<b>Credits</b>	-\$1,649.37
<b>Total Payments and Credits</b>	<b>-\$7,995.02</b>

**Detail**

\*Indicates posting date

	<b>Amount</b>
<b>Payments</b>	
09/18/19* ONLINE PAYMENT - THANK YOU	-\$2,087.75
09/29/19* ONLINE PAYMENT - THANK YOU	-\$995.09
10/03/19* PAYMENT RECEIVED - THANK YOU	-\$884.17
10/09/19* ONLINE PAYMENT - THANK YOU	-\$1,157.92
10/17/19* ONLINE PAYMENT - THANK YOU	-\$1,220.72
<b>Credits</b>	
09/18/19* Points for Amex Trvl	-\$635.60
09/18/19 GEICO CORP WASHINGTON SaveonyouriOffer	-\$73.77
09/30/19 PRIME VIDEO 888-802-3080 WA LARGE DIGITAL GOODS MERCH	-\$14.99
09/30/19 PRIME VIDEO 888-802-3080 WA LARGE DIGITAL GOODS MERCH	-\$8.52
09/30/19 PRIME VIDEO 888-802-3080 WA LARGE DIGITAL GOODS MERCH	-\$14.99
10/02/19 AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$23.95

Continued on reverse

**Detail Continued**

\*Indicates posting date

			<b>Amount</b>
10/03/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$49.99
10/03/19	AMAZON.COM AMZN.COM/BILL WA BOOK STORE		-\$53.18
10/03/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$54.74
10/08/19	UBER HELP.UBER.COM CA 8005928996		-\$85.62
10/08/19	UBER HELP.UBER.COM CA 8005928996		-\$19.34
10/08/19	UBER HELP.UBER.COM CA 8005928996		-\$21.53
10/08/19	Amazon Prime Amazon.com WA SUBSCRIPTIONS		-\$15.98
10/09/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$54.74
10/09/19	AMAZON.COM AMZN.COM/BILL WA BOOK STORE		-\$458.48
10/12/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$23.95
10/15/19	FEDEX OFFICE ATLANTA GA COPY/REPRODUCTION		-\$30.00
10/17/19	FEDEX OFFICE #0363 ATLANTA FedExOfficeOffer		-\$10.00

**New Charges****Summary****Total****Total New Charges****\$6,542.96****Detail**

\*Indicates posting date

**RAM NARAYANAN**

Card Ending 4-91000

Foreign  
Spend**Amount**

09/14/19	AMAZON.COM*PY0L46ZK3 MERCHANDISE	AMZN.COM/BILL	WA	\$26.36
09/16/19	AMZN MKTP US*UP5GT2HP3 BOOK STORES	AMZN.COM/BILL	WA	\$7.68
09/16/19	AMZN MKTP US*GY09W3GR3 BOOK STORES	AMZN.COM/BILL	WA	\$29.90

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**Detail Continued**

\*Indicates posting date

				Foreign Spend	Amount
09/16/19	FEDEX 490608238 FedEx 490608238 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000490608238 FEDEX #1-800-622-1147	MEMPHIS	TN		\$283.26
09/17/19	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: To: Carrier: Class: LOS ANGELES INTERN N.Y. NEWARK INTL A UA S LOS ANGELES INTERN UA Q Ticket Number: 01674578702764 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET	CHICAGO	IL		\$635.60
09/17/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$258.60
09/17/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$30.86
09/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$44.11
09/19/19	FEDEX 490930224 FedEx 490930224 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000490930224 FEDEX #1-800-622-1147	MEMPHIS	TN		\$9.99
09/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$22.34
09/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$21.53
09/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$16.68
09/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$14.07
09/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$6.15
09/22/19	PRIME VIDEO*721VV7503 DIGITAL	888-802-3080	WA		\$14.99
09/22/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$26.89
09/22/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$19.99
09/23/19	AMAZON.COM*2096C6OD3 MERCHANDISE	AMZN.COM/BILL	WA		\$55.70
09/23/19	FEDEX 491306779 FedEx 491306779 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000491306779 FEDEX #1-800-622-1147	MEMPHIS	TN		\$226.61
09/24/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$153.75

Continued on reverse

**Detail Continued**

\*Indicates posting date

			Foreign Spend	Amount
09/24/19	FEDEX 491434262 FedEx 491434262 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000491434262 FEDEX #1-800-622-1147	MEMPHIS	TN	\$17.69
09/25/19*	Dispute - CHEAPTIX*7461394222028			\$50.00
09/25/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$19.13
09/25/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.43
09/25/19	FEDEX 491531100 FedEx 491531100 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000491531100 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
09/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.90
09/26/19	FEDEX 491627452 FedEx 491627452 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000491627452 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
09/27/19	AMZN MKTP US*8T3QI7WP3 BOOK STORES	AMZN.COM/BILL	WA	\$23.95
09/27/19	AMAZON.COM*DU34R42U3 MERCHANDISE	AMZN.COM/BILL	WA	\$23.93
09/27/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$153.23
09/27/19	AMAZON.COM*0X88P8Z13 MERCHANDISE	AMZN.COM/BILL	WA	\$53.18
09/28/19	FEDEX 491779421 FedEx 491779421 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000491779421 FEDEX #1-800-622-1147	MEMPHIS	TN	\$35.38
09/28/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$15.98
09/29/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$19.34
09/29/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.69
09/30/19	AMZN MKTP US*OO7AX1NL3 BOOK STORES	AMZN.COM/BILL	WA	\$109.48
09/30/19	FEDEX 492010347 FedEx 492010347 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000492010347 FEDEX #1-800-622-1147	MEMPHIS	TN	\$702.76
10/01/19	AMZN MKTP US*GW3XM12V3 BOOK STORES	AMZN.COM/BILL	WA	\$49.99

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**Detail Continued**

\*Indicates posting date

			Foreign Spend	Amount
10/02/19	FEDEX 492238754 FedEx 492238754 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000492238754 FEDEX #1-800-622-1147	MEMPHIS	TN	\$6.99
10/03/19	FEDEX 492334923 FedEx 492334923 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000492334923 FEDEX #1-800-622-1147	MEMPHIS	TN	\$16.98
10/05/19	FEDEX 492486793 FedEx 492486793 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000492486793 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
10/05/19	AMAZON.COM*J45CE4DR3 MERCHANDISE	AMZN.COM/BILL	WA	\$458.48
10/05/19	AMZN MKTP US*V41FQ2W13 BOOK STORES	AMZN.COM/BILL	WA	\$257.51
10/06/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$39.34
10/06/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$18.15
10/06/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$34.24
10/06/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$7.93
10/06/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$85.62
10/07/19	FEDEX 492718731 FedEx 492718731 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000492718731 FEDEX #1-800-622-1147	MEMPHIS	TN	\$456.50
10/08/19	AMZN MKTP US*WG0H35UQ3 BOOK STORES	AMZN.COM/BILL	WA	\$23.95
10/08/19	AMZN MKTP US*O98M75X43 BOOK STORES	AMZN.COM/BILL	WA	\$13.99
10/08/19	AMAZON.COM*2Y3Y723D3 MERCHANDISE	AMZN.COM/BILL	WA	\$30.92
10/08/19	FEDEX 492845076 FedEx 492845076 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000492845076 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
10/08/19	AMAZON.COM*7L0XL0HN3 MERCHANDISE	AMZN.COM/BILL	WA	\$26.93
10/08/19	AMZN MKTP US*K30SY31T3 BOOK STORES	AMZN.COM/BILL	WA	\$157.47
10/10/19	AMZN MKTP US*PU7638KW3 BOOK STORES	AMZN.COM/BILL	WA	\$14.99

Continued on reverse

**Detail Continued**

\*Indicates posting date

				Foreign Spend	Amount
10/10/19	VUDU.COM 9123 46983030_4 940863 CABLE/BROADCAST SVC	SUNNYVALE	CA		\$5.99
10/10/19	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA		\$5.25
10/11/19	AMAZON.COM*7Z67D4LZ3 MERCHANDISE	AMZN.COM/BILL	WA		\$26.33
10/12/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$10.47
10/12/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$21.89
10/12/19	FEDEX 493186911 FedEx 493186911 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000493186911 FEDEX #1-800-622-1147	MEMPHIS	TN		\$27.68
10/13/19	AMZN MKTP US*Z35R06403 BOOK STORES	AMZN.COM/BILL	WA		\$7.45
10/13/19	Thai Airways - Internet E2E GENERAL MERCHANDISE	Promprab	TH	12,380.00 Thailand Bahts	\$407.77
10/14/19	FEDEX 493415855 FedEx 493415855 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000493415855 FEDEX #1-800-622-1147	MEMPHIS	TN		\$361.34
10/15/19	DROPBOX*J2FY9STW3Y1X 4159867057	SAN FRANCISCO	CA		\$11.99
10/15/19	FEDEX 493537098 FedEx 493537098 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000493537098 FEDEX #1-800-622-1147	MEMPHIS	TN		\$25.39
10/15/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$35.75
10/15/19	FEDEX OFFICE 03630023043 30303	ATLANTA	GA		\$100.00
10/16/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$71.50
10/16/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$120.00
10/16/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$62.00
10/16/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$280.00
10/16/19	ARAMARK AMERICAS MART STARBUCK ARAMARK 404-220-2260	ATLANTA	GA		\$5.65
10/16/19	ROMAN DELIGHT PIZZA - PEA 000000001 2813342323	ATLANTA	GA		\$4.35

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**Business Platinum Card**  
NYLA FASHION CONCEPT  
RAM NARAYANAN  
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**Detail Continued** \*Indicates posting date

			Foreign Spend	Amount
10/16/19	FEDEX 493636539 FedEx 493636539 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000493636539 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
10/16/19	CVS/PHARMACY #10043 000010043 8007467287 PHARMACIES	ATLANTA	GA	\$4.45
10/16/19	PARK VIEW CAFE 00-08030601325 FAST FOOD RESTAURANT	ATLANTA	GA	\$18.31
10/17/19	BAJA FRESH MEXICAN GRILL squareup.com/receipts	Atlanta	GA	\$23.50

**Fees**

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

**2019 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2019	\$595.00
Total Interest in 2019	\$298.52





NYLA FASHION CONCEPT  
RAM NARAYANAN

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## IMPORTANT NOTICES

### **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](http://www.americanexpress.com).

*Important Notices continued on next page.*

**IMPORTANT NOTICES continued**



## IMPORTANT NOTICES continued

### Notice of Updates to Additional Benefits of your Card

As described below, we will be making updates to your card benefits. These benefits are provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions, please visit the website for each benefit below, or call the number on the back of your Card.

#### Premium Roadside Assistance

**Effective 1/1/2020**, Premium Roadside Assistance will be discontinued and will no longer be a benefit provided on this Card Account. Premium Roadside Assistance can still be used until **12/31/2019**. For terms and conditions, please visit [americanexpress.com/raterms](https://americanexpress.com/raterms).

#### Travel Accident Insurance\*

**Effective 1/1/2020**, Travel Accident Insurance will no longer be a benefit provided on this Card Account. This means any eligible travel purchases made on or after **1/1/2020** will not be covered by Travel Accident Insurance. Eligible travel purchases made prior to **1/1/2020** will still be covered by Travel Accident Insurance.

\*Travel Accident Insurance is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit [americanexpress.com/taiterms](https://americanexpress.com/taiterms).

#### Extended Warranty\*

For eligible purchases made on and after **1/1/2020** the following will occur:

- If the original manufacturer's warranty is less than one (1) year, we will match the length of that warranty.
- If the original manufacturer's warranty is between one (1) year and five (5) years, we will increase coverage to provide one (1) additional year of warranty.

For eligible purchases made on or after **8/1/2018** but prior to **1/1/2020** the following will occur:

- If the original manufacturer's warranty is less than two (2) years, we will match the length of that warranty.
- If the original manufacturer's warranty is between two (2) years and five (5) years, we will provide two (2) additional years of warranty\*\*.

\*Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit [americanexpress.com/ewterms](https://americanexpress.com/ewterms).

\*\*For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, your coverage will match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

The benefit is limited to the actual amount charged to your Card for the item, up to a maximum of \$10,000; not to exceed \$50,000 per Card Member account per calendar year.

#### Purchase Protection\*

For eligible purchases made on and after **1/1/2020** the coverage duration on eligible purchases will be 90 days.

For eligible purchases made prior to **1/1/2020**, the coverage duration on eligible purchases will be 120 days\*\*.

\*Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit [americanexpress.com/pptterms](https://americanexpress.com/pptterms).

\*\*For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration is 90 days.

ID 12841

**IMPORTANT NOTICES continued**



NYLA FASHION CONCEPT  
RAM NARAYANAN

Closing Date 10/17/19

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## 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](http://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  
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**American Express® Cards Warmly Welcomed**

**EVERYTHING DEALS**

We are an electronics distribution and wholesale business. For over 10 years we have provided customers with high quality products and service!

**Everything-deals.com**

**CRATE AND BARREL/CB2**

Business Sales: From offices to real estate, restaurants to hotels, our furniture, decor and concierge-style service deliver for your business.

**cb2.com/business-sales**

**MICROAGE**

Award-winning technology solutions and services provider, specializing in IT services and cloud. Let us help your organization digitally transform.

**MicroAge.com**