Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 08/17/18 Next Closing Date 09/16/18

OPEN_{sm}

Account Ending 4-97007

New Balance \$1,433.77 Minimum Payment Due \$1,433.77

Payment Due Date 09/11/18[‡]

- See page 2 for important information about your account.
- For information on your Pay Over Time feature and limit, see page 7

Membership Rewards® Points

Available and Pending as of 07/31/18

55,317

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

Account Summary Pay In Full Portion

Previous Balance		\$55.61
Payments/Credit	:S	-\$90.48
New Charges		+\$1,465.37
Fees		+\$0.00
New Balance	=	\$1,430.50
Pay Over Time P		
Previous Balance	:	\$550.71
Payments/Credit	:S	-\$7,654.95
New Charges		+\$7,107.51
		+\$7,107.51 +\$0.00
New Charges		
New Charges Fees	=	+\$0.00

Account Total	
Previous Balance	\$606.32
Payments/Credits	-\$7,745.43
New Charges	+\$8,572.88
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance Minimum Payment Due	\$1,433.77 \$1,433.77

Days in Billing Period: 31

Customer Care



Customer Care 1-800-492-8468 Pay by Phone 1-800-472-9297

📥 See page 2 for additional information.

 \downarrow Please fold on the perforation below, detach and return with your payment \downarrow

RAM NARAYANAN

8 HEATHER LN

NYLA FASHION CONCEPT

GLEN ROCK NJ 07452-2835

Payment Coupon
Do not staple or use paper clips





Account Ending 4-97007

Enter 15 digit account # on all payments.

Make check payable to American Express.

Payment Due Date **09/11/18** New Balance **\$1,433.77**

Minimum Payment Due **\$1,433.77**

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

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[‡] Late Payment Warning: Your Payment Due Date is 09/11/18. 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 28.99%.

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 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 listed below 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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Express Cash 1-800-492-8468 **Hearing Impaired** 1-623-492-7719 **TTY:** 1-800-221-9950 1-800-492-8468 **FAX:** 1-800-695-9090 1-800-CASH-NOW **In NY:** 1-800-522-1897

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Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address

If correct on front, do not use.

- To change your address online, visit 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.

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

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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.american express.com/privacy.



Account Ending 4-97007

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$6,239.14	-\$6,239.14
Credits	-\$90.48	-\$1,415.81	-\$1,506.29
Total Payments and Credits	-\$90.48	-\$7,654.95	-\$7,745.43

Detail *Indicates posting date ♦ - denotes Pay Over Time	activity
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For more information, visit

Payments		americanexpress.com/payovertimeinfo Amount
07/19/18*	ONLINE PAYMENT - THANK YOU	-\$728.08
08/10/18*	ONLINE PAYMENT - THANK YOU	-\$5,511.06
Credits		Amount
08/09/18	SCREEN PRINTERS RESOURCE INC 650000008 FULLERTON CA 7144411155	-\$1,415.81 ♦
08/14/18	OPEN EXTENDED PAYMENT OPTION LB UBER HELP.UBER.COM CA 8005928996	-\$0.48
08/15/18	VDARA - FRONT DESK LAS VEGAS NV Arrival Date Departure Date 08/12/18 08/15/18 00000000 LODGING	-\$90.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,465.37	\$7,107.51	\$8,572.88

Detail ♦ - denotes Pay Over Time activity

> For more information, visit american express.com/payover time info

RAM NARAYANAN

Card Ending 4-97007

Car	d Ending 4-97007					Foreign Spend	Amount
07/16/18	CARDAMOM CONTEMPOI NASIR818LA@YAHOO.CO		LOS ANGELES		CA		\$80.03
07/17/18	CHEAPTICKETS PHILIPPINE AIRLINES		BELLEVUE		WA		\$271.79 ♦
	From:	To:	Carrier:	Class:			
	MANILA NINOY AQUIN	BANGKOK	PR	K			
	Ticket Number: 07971221 Passenger Name: NARAY/ Document Type: PASSEN(NAN/RAM GER TICKET	Date of Depa	arture: 07/25			
	OPEN EXTENDED PAYMEN						
07/17/18	Border Grill TBIT LAX 1550 FAST FOOD RESTAURANT		Los Angeles		CA		\$41.73

DOSA KING

RESTAURANT

RESTAURANT

LODGING

DOSA KING

RESTAURANT

WWW.ITUNES.COM/BILL

DIRECT MKTG INTERNET

MAHANAGA THAI FUSION RESTAURANT

CHARCOAL TANDOOR GRILL & MIXOLOGY

07/27/18

07/27/18

07/28/18

07/29/18

07/30/18

Detail Continued				♦ - denotes Pay	Over Time activity
				Foreign Spend	Amount
07/17/18	LAX 3130A RELAY T41 3102582406	LOS ANGELES	CA		\$7.38
07/18/18	DU CHENG VARIETY STORE	TAOYUAN CITY		169.00 Taiwan Dollars	\$5.55
07/20/18	CAFE HAVANA GREENBELT RESTAURANT	MAKATI CITY	PH	1,459.64 Philippine Pesos	\$27.37
07/20/18	ROYAL CLUB BAR/NIGHTCLUB OPEN EXTENDED PAYMENT OPTION LB	MAKATI	PH	15,000.00 Philippine Pesos	\$281.24 ♦
07/21/18	ROYAL CLUB BAR/NIGHTCLUB	MAKATI	PH	1,680.00 Philippine Pesos	\$31.50
07/22/18	ROYAL CLUB BAR/NIGHTCLUB OPEN EXTENDED PAYMENT OPTION LB	MAKATI	PH	15,000.00 Philippine Pesos	\$281.24 ♦
07/22/18	ROYAL CLUB BAR/NIGHTCLUB OPEN EXTENDED PAYMENT OPTION LB	MAKATI	PH	10,245.00 Philippine Pesos	\$192.09 ♦
07/23/18	RICH ROYAL INDIAN CURR RESTAURANT	MAKATI	PH	1,407.88 Philippine Pesos	\$26.36
07/24/18	KULTURA FILIPINO MISC HOME FURNISHINGS	MAKATI CITY	PH	1,279.00 Philippine Pesos	\$23.95
07/24/18	KULTURA FILIPINO MISC HOME FURNISHINGS	MAKATI CITY	PH	2,309.00 Philippine Pesos	\$43.24
07/24/18	BANGKOK MARRIOTT MARQUIS QUEEN'S PARK LODGING OPEN EXTENDED PAYMENT OPTION LB	BANGKOK	TH	28,648.16 Thailand Bahts	\$859.02 ♦
07/24/18	RICH ROYAL INDIAN CURR RESTAURANT	MAKATI	PH	1,226.10 Philippine Pesos	\$23.02
07/25/18	ROYAL CLUB BAR/NIGHTCLUB OPEN EXTENDED PAYMENT OPTION LB	MAKATI	PH	23,040.00 Philippine Pesos	\$432.64 ♦
07/25/18	PENINSULA MANILA SALO LODGING	MAKATI CITY	PH	837.05 Philippine Pesos	\$15.73
07/25/18	PENINSULA MANILA SALO LODGING OPEN EXTENDED PAYMENT OPTION LB	MAKATI CITY	PH	44,831.28 Philippine Pesos	\$842.53 ♦
07/26/18	CHARCOAL TANDOOR GRILL & MIXOLOGY LODGING	BANGKOK	TH	2,873.06 Thailand Bahts	\$86.46
07/26/18	ABOVE ELEVEN ROOFTOP BAR & RESTAURANT LODGING	BANGKOK	TH	800.36 Thailand Bahts	\$24.09
07/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$0.99
07/26/18	DOSA KING RESTAURANT	BANGKOK	TH	479.00 Thailand Bahts	\$14.41

BANGKOK

BANGKOK

CUPERTINO

BANGKOK

BANGKOK

\$15.39

\$44.58

\$31.98

\$35.29

\$15.37

512.00 Thailand Bahts

1,483.02 Thailand Bahts

1,175.82 Thailand Bahts

512.00 Thailand Bahts

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Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 08/17/18

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Account Ending 4-97007

				- ·	
				Foreign Spend	Amount
07/31/18	GRAND HYATT ERAWAN GOODS/SERVICES OPEN EXTENDED PAYMENT OPTION LB	BANGKOK	TH	3,620.94 Thailand Bahts	\$108.67 ◆
07/31/18	BANGKOK MARRIOTT MARQUIS QUEEN'S PARK LODGING	BANGKOK	TH	2,354.33 Thailand Bahts	\$70.81
08/01/18	UBER TRIP W2DU7 HELP.UBER.COM	HELP.UBER.COM	CA		\$29.49
08/02/18	JULIOS PIZZA 650000009752059 5628096360	ARTESIA	CA		\$33.17
08/02/18	DOLLAR SHAVE CLUB 866-223-2780	(866)223-2780	CA		\$9.80
08/03/18	THE HOME DEPOT 800-654-0688	FULLERTON	CA		\$57.07
08/06/18	TUMMY STUFFER 00-08030543022 RESTAURANT	ANAHEIM	CA		\$60.61
08/07/18	USA 63037 TESO63037001 0000000000	LOS ANGELES	CA		\$60.42
08/08/18	POLYTEX THREAD AND GAR 213-746-0110	LOS ANGELES	CA		\$32.00
08/08/18	SCREEN PRINTERS RESOURCE 6500000081104 MANNY 92831 PHOTOGRAPHY, ARTS/GRAPH	FULLERTON	CA		\$1,415.81 ♦
08/09/18	OPEN EXTENDED PAYMENT OPTION LB CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA		\$63.76
08/11/18	UBER TRIP BFZZI HELP.UBER.COM	HELP.UBER.COM	CA		\$28.53
08/11/18	UBER TRIP Z66CT HELP.UBER.COM	HELP.UBER.COM	CA		\$9.83
08/11/18	UBER TRIP DWSIB HELP.UBER.COM	HELP.UBER.COM	CA		\$7.95
08/11/18	PETIT ERMITAGE RSTRNT 0054 310-854-1114 OPEN EXTENDED PAYMENT OPTION LB	WEST HOLLYWOO	CA		\$131.69 ♦
08/11/18	GRACIAS MADRE WEHO 000000001 3104385821 OPEN EXTENDED PAYMENT OPTION LB	WEST HOLLYWOO	CA		\$116.82 ◀
08/11/18	UBER TRIP HNM6M HELP.UBER.COM	HELP.UBER.COM	CA		\$33.13
08/11/18	UBER TRIP XIF5B HELP.UBER.COM	HELP.UBER.COM	CA		\$5.82
08/12/18	CAESARS BACCHANAL BUFFET Check ID: 412501489109 FOOD AND BEVERAGE OPEN EXTENDED PAYMENT OPTION LB	LAS VEGAS	NV		\$119.05 ♦
08/13/18	NATHAN'S FAMOUS #271 039300981721730 7027786677	LAS VEGAS	NV		\$12.41
08/13/18	COSMOPOLITAN VESPER BAR 2147254 89109 RESTAURANT	LAS VEGAS	NV		\$16.16
08/13/18	MB - RHYTHM & RIFFS 855-275-5733	LAS VEGAS	NV		\$35.56

Detail	Continued				♦ - denotes Pa	y Over Time activity
					Foreign Spend	Amount
08/13/18	M&R PRINTING EQUIPMENT 8000 6308586101	000744954001	GLEN ELLYN	IL		\$1,452.88
	OPEN EXTENDED PAYMENT OPT	ION LB				
08/14/18	MARQUEE LAS VEGAS		LAS VEGAS	NV		\$164.00
	212-399-6000					
	OPEN EXTENDED PAYMENT OPT	ION LB				
08/14/18	MARQUEE LAS VEGAS		LAS VEGAS	NV		\$34.00
	212-399-6000					
08/14/18	MARQUEE LAS VEGAS		LAS VEGAS	NV		\$50.00
	212-399-6000					
08/14/18	MARQUEE LAS VEGAS		LAS VEGAS	NV		\$70.00
	212-399-6000					
08/14/18	MARQUEE LAS VEGAS		LAS VEGAS	NV		\$47.00
	212-399-6000					
08/14/18	SUSHI SAMBA LAS VEGAS		LAS VEGAS	NV		\$84.53
	3365 89109 RESTAURANT					
08/14/18	UBER TRIP MZPLR		HELP.UBER.COM	CA		\$8.73
	HELP.UBER.COM					
08/14/18	UBER TRIP CICOM		HELP.UBER.COM	CA		\$10.17
	HELP.UBER.COM					
08/15/18	VDARA - FRONT DESK		LAS VEGAS	NV		\$163.04
		parture Date 15/18				
	OPEN EXTENDED PAYMENT OPT	ION LB				
08/17/18	POLYTEX THREAD AND GAR		LOS ANGELES	CA		\$275.00
	213-746-0110					
	OPEN EXTENDED PAYMENT OPT	ION LB				
Fees						
						Amount
Total Fees 1	for this Period					\$0.00
Intere	st Charged					
						Amount

About Trailing Interest

Total Interest Charged for this Period

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.

\$0.00

Account Ending 4-97007

AMERICAN **EXPRESS**

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
19.99% (v)	\$0.00	\$0.00
		\$0.00
	Percentage Rate	Percentage Rate to Interest 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 required to be a proposed to the provided by 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.

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.