Business Platinum Card
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Data 04/16/19 Next Closing D

Closing Date 04/16/19 Next Closing Date 05/17/19

Account Ending 4-98005

New Balance \$29,133.11 Minimum Payment Due \$797.72

Payment Due Date 05/11/19[‡]

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	31 years	\$75,552
\$1,021	3 years	\$36,749 (Savings = \$38,803)

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

- See page 2 for important information about your account.
- (i) Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.
- For information on your Pay Over Time feature and limit, see page 6

Continued on page 3

Membership Rewards® Points

Available and Pending as of 03/31/19

145,370

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

Account Summary

Pay In Full Portion	
Previous Balance	\$1,610.56
Payments/Credits	-\$1,563.72
New Charges	+\$661.88
Fees	+\$0.00
New Balance =	\$708.72
Pay Over Time Portion	
Previous Balance	\$36,499.62

Prev	rious Balance		\$36,499.62
Payı	ments/Credits		-\$9,008.42
New	/ Charges		+\$845.25
Fees	i .		+\$0.00
Inte	rest Charged		+\$87.94
New	/ Balance	=	\$28,424.39
Min	imum Due		\$89.00

Account Total Previous Balance Payments/Credits New Charges Fees	\$38,110.18 -\$10,572.14 +\$1,507.13 +\$0.00
Interest Charged	+\$87.94
New Balance Minimum Payment Due	\$29,133.11 \$797.72

Days in Billing Period: 30

Customer Care



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

See page 2 for additional information.

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







Account Ending 4-98005

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

05/11/19

Payment Due Date

Minimum Payment Due **\$797.72**

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 \$______• ____

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[‡] Late Payment Warning: Your Payment Due Date is 05/11/19. 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%.

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:** 1-623-707-4442 1-800-CASH-NOW In NY: 1-800-522-1897

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.

Street Address	
- 1	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

- Avoid late fees

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.americanexpress.com/privacy.

Account Ending 4-98005

- Your billing inquiry is under investigation. **No payment on the amount under review of \$28,192.06** 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

Payments and Credits Summary

	Pay In Full	Pay Over Time ♦	Total	
Payments	-\$1,444.56	-\$8,850.07	-\$10,294.63	
Credits	-\$119.16	-\$158.35	-\$277.51	
Total Payments and Credits	-\$1.563.72	-\$9.008.42	-\$10,572,14	

1			
	Detail	*Indicates posting date	♦ - denotes Pay Over Time activity

For more information, visit

americanexpress.com/payovertimeinfo

Payments		Amount
04/09/19*	ONLINE PAYMENT - THANK YOU	-\$4,294.63
04/11/19*	ONLINE PAYMENT - THANK YOU	-\$6,000.00
Credits		Amount
03/19/19*	Dispute - KICKSTA_	-\$49.00
03/22/19*	Dispute - SOHO HOUSE WEST HOLLYW	-\$111.98 ♦
03/22/19	STAPLES #1030 ORANGE	-\$2.16
	StaplesOffer	
04/02/19*	Credit Adjustment for Purchase Finance Charge	-\$1.04 ♦
04/02/19*	Credit Adjustment for Purchase Finance Charge PAY OVER TIME OPTION	-\$0.01 ♦
04/02/19*	Credit Adjustment for Late Payment Fee	-\$38.00
04/14/19*	Credit Adjustment for Purchase Finance Charge	-\$7.32 ♦
04/16/19*	CREDIT ADJUSTMENT	-\$38.00 ♦
04/16/19*	Dispute - LAX AIRPORT LOT P	-\$30.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$661.88	\$845.25	\$1,507.13

> For more information, visit americanexpress.com/payovertimeinfo



RAM NARAYANANCard Ending 4-98005

					Amount
03/19/19	ALASKA AIRLINES	SEATTLE		WA	\$30.00
	ALASKA AIRLINES INC.		C I		
	From: To:	Carrier:	Class:		
	LOS ANGELES INTERN SEATTLE-TACOMA INT	AS	Χ		
	Ticket Number: 02721224849011 Passenger Name: NARAYANAN, RAM				
	Document Type: PASSENGER TICKET				
03/19/19	ALASKA AIRLINES	SEATTLE		WA	\$30.00
33/13/13	ALASKA AIRLINES INC.	02/11/22			Ψ30.00
	From: To:	Carrier:	Class:		
	SEATTLE-TACOMA INT LOS ANGELES INTERN	AS	Χ		
	Ticket Number: 02721225211972				
	Passenger Name: NARAYANAN, RAM				
	Document Type: PASSENGER TICKET				
03/19/19	UBER TRIP	HELP.UBER.CO)M	CA	\$33.01
	HELP.UBER.COM				
03/19/19	LOS ANGELES AIRPORT	LOS ANGELES		CA	\$12.83
	4890227 90045				
	RESTAURANT	LOS ANGELES		C.1	
03/19/19	LAX AIRPORT LOT P	LOS ANGELES		CA	\$40.00
	310-646-2188				
03/19/19	Starbucks Eve T6 LAX 1551048005	Los Angeles		CA	\$20.41
	CARD & SOUVENIR STORE				
03/19/19	TAPROOM	SEATTLE		WA	\$24.77
	RESTAURANT				
03/20/19	JACK IN THE BOX	LOS ANGELES		CA	\$11.02
	FAST FOOD RESTAURANT				
03/20/19	CHEVRON 0209813/CHEVRON	ANAHEIM		CA	\$3.19
	SERVICE STN				
03/20/19	TUMMY STUFFER 00-08030543022	ANAHEIM		CA	\$32.39
	RESTAURANT				
03/21/19	STAPLES 01030	ORANGE		CA	\$21.57
	01030000517601 92865				
	INK RECYCLING LIMIT 10/MONTH				
	STAPLES FUNDED COUPON				
03/21/19	DUNKIN #354452 Q35 3544	LOS ANGELES		CA	\$8.55
	213-532-5555				
03/22/19	CHEVRON 0209813/CHEVRON	ANAHEIM		CA	\$8.93
	SERVICE STN				
03/22/19	CHEVRON 0090458/CHEVRON	LOS ANGELES		CA	\$60.15
	SERVICE STN				
03/22/19	TST* WABA GRILL - ANAHEIM 300503781	ANAHEIM		CA	\$44.98
	7149998894				
03/22/19	CANCUN JUICE 930553510223225	ANAHEIM		CA	\$19.67
	CANCUNJUICETWO@AOL.COM				
03/22/19	JACK IN THE BOX 3214	LOS ANGELES		CA	\$10.79
	FAST FOOD RESTAURANT				
03/22/19	POQUITO MAS UNIVERSA	STUDIO CITY		CA	\$17.57
	RESTAURANT				
03/23/19	MCDONALD'S	PARAMOUNT		CA	\$8.53
	5626301444				• **
03/23/19	DUNKIN #354452 Q35 3544	LOS ANGELES		CA	\$8.55
· ·	213-532-5555				+0.33
03/24/19	IKEA	COVINA		CA	\$390.37
11 1 7	626-966-1111				4370.37



Detail C	Continued *Indicates posting date			
				Amount
03/25/19	JACK IN THE BOX	LOS ANGELES	CA	\$8.34
	FAST FOOD RESTAURANT			
03/31/19	UBER TRIP	HELP.UBER.COM	CA	\$10.14
	HELP.UBER.COM			
03/31/19	UBER TRIP	HELP.UBER.COM	CA	\$11.55
	HELP.UBER.COM			
03/31/19	UBER TRIP	HELP.UBER.COM	CA	\$24.49
	HELP.UBER.COM			
04/03/19	DOLLAR SHAVE CLUB	(866)223-2780	CA	\$9.80
	DIRECT MKTG MISC			
04/08/19	THE HOME DEPOT 6616	HOLLYWOOD	CA	\$249.90
	ROCHA 90028			
04/08/19	THE HOME DEPOT 6616	HOLLYWOOD	CA	\$204.98
	ROEHA 90028			
04/14/19	UBER TRIP	HELP.UBER.COM	CA	\$12.62
	HELP.UBER.COM			
04/14/19	UBER TRIP	HELP.UBER.COM	CA	\$16.53
	HELP.UBER.COM			
04/14/19	BASKIN #361339 Q35 3613	W HILLS	CA	\$26.99
	818-884-4789			
04/15/19	JACK IN THE BOX 3214	LOS ANGELES	CA	\$7.51
	FAST FOOD RESTAURANT			
04/16/19*	DEBIT ADJUSTMENT			\$38.00
04/16/19*	Dispute - KICKSTA_			\$49.00
Fees				
				Amount
Total Foor	for this Period			\$0.00

Interest Charged

		Amount
04/16/19	Interest Charge on Pay Over Time Purchases	\$87.94
Total Inter	est Charged for this Period	\$87.94

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	\$595.00
Total Interest in 2019	\$37.53

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)	\$3,928.48	\$66.12
Promotional Offer Rate Expires 10/17/2019 then will go to 20.49% (v)*	9.99%	\$2,654.77	\$21.82
Total			\$87.94

(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 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 automátically 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.

^{*} 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).