# **Business Platinum Card®** NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 11/16/18

Next Closing Date 12/17/18



Account Ending 4-97007

**New Balance** \$10,317.88 **Minimum Payment Due** \$103.00

12/11/18<sup>‡</sup> **Payment Due Date** 

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	22 years	\$26,699
\$385	3 years	\$13,874 (Savings = \$12,825)

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

See page 2 for important information about your account.

RAM NARAYANAN

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**NYLA FASHION CONCEPT** 

GLEN ROCK NJ 07452-2835

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

# Membership Rewards® Points

Available and Pending as of 10/31/18

76,312

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

# **Account Summary Pay In Full Portion**

Previous Balance Payments/Credits New Charges		CR\$1,663.97 -\$0.00 +\$1,663.97 +\$0.00
Fees New Balance =		\$0.00
Pay Over Time Po	rtion	
Previous Balance		\$1,850.56
Payments/Credits		-\$2,609.48
New Charges		+\$11,076.80
Fees		+\$0.00
Interest Charged		+\$0.00
New Balance	=	\$10,317.88
Minimum Due		\$103.00

New Balance Minimum Payment Due	\$10,317.88 \$103.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Charges	+\$12,740.77
Previous Balance	<b>\$186.59</b>
Payments/Credits	-\$2,609.48

Days in Billing Period: 30

## Customer Care



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

→ See page 2 for additional information.

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







#### **Account Ending 4-97007**

Enter 15 digit account # on all payments. Make check payable to American Express.

> Payment Due Date 12/11/18 **New Balance** \$10,317.88

Minimum Payment Due \$103.00

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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<sup>&</sup>lt;sup>‡</sup> Late Payment Warning: Your Payment Due Date is 12/11/18. 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 29.24%.

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 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

Website: american express.com

- 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	-\$390.20	-\$390.20
Credits	\$0.00	-\$2,219.28	-\$2,219.28
Total Payments and Credits	\$0.00	-\$2,609.48	-\$2,609.48

For more information, visit

americanexpress.com/payovertimeinfo

Payments		Amount
10/26/18*	ONLINE PAYMENT - THANK YOU	-\$390.20
Credits		Amount
09/09/18	Dispute - DOUGLAS LOBBY LOUNGE	-\$1,850.56 ♦
	PAY OVER TIME OPTION	
11/16/18*	CREDIT ADJUSTMENT	-\$368.72 ♦

# **New Charges**

### **Summary**

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,663.97	\$11,076.80	\$12,740.77

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



# RAM NARAYANAN

Card Ending 4-97007

				Amount
10/21/18	UBER TRIP NHKJ3	HELP.UBER.COM	CA	\$17.54
	HELP.UBER.COM			
10/21/18	UBER TRIP MYW7W	HELP.UBER.COM	CA	\$20.16
	HELP.UBER.COM			
10/21/18	UBER TRIP 4AN3U	HELP.UBER.COM	CA	\$5.00
	HELP.UBER.COM			
10/21/18	UBER TRIP U62RD	HELP.UBER.COM	CA	\$10.00
	HELP.UBER.COM			
10/21/18	UBER TRIP HS26I	HELP.UBER.COM	CA	\$22.56
	HELP.UBER.COM			
10/21/18	UBER TRIP 22TYB	HELP.UBER.COM	CA	\$20.61
	HELP.UBER.COM			
10/21/18	UBER TRIP A3JU5	HELP.UBER.COM	CA	\$5.80
	HELP.UBER.COM			
10/21/18	UBER TRIP OBBZW	HELP.UBER.COM	CA	\$21.77
	HELP.UBER.COM			
10/21/18	AVENUE LOS ANGELES	LOS ANGELES	CA	\$35.00
	323-593-7999			
10/23/18	1528 JCS GARDEN GROVE 0000	GARDEN GROVE	CA	\$45.17
	714-703-0505			
10/27/18	UBER TRIP 756LQ	HELP.UBER.COM	CA	\$0.80
	HELP.UBER.COM			

Detail	Continued *Indicates posting date			- denotes Pay Over Time activity
	CHIANINA CTEANHOLICE 0000	LONGREAGH	CA	Amount
10/28/18	CHIANINA STEAKHOUSE 0000 347-228-4533	LONG BEACH	CA	\$167.22 <b>(</b>
10/20/10	PAY OVER TIME OPTION CBD*MYCLEANPC.COM	888-478-0765	CA	¢10.00
10/29/18	888-478-0765	000-470-0703	CA	\$19.99
10/31/18	MOVING SERVICES LOS ANGELESME.	Van Nuys	CA	\$380.00 €
. 0, 5 ., . 0	squareup.com/receipts	,		4550.65
	PAY OVER TIME OPTION			
10/31/18	MCDONALD'S	WEST HOLLYWOOD	CA	\$3.71
	3238768844			
10/31/18	CHEVRON 0090458/CHEVRON	LOS ANGELES	CA	\$36.36
	SERVICE STN	LOC ANCELEC	C A	
11/01/18	GO TEXTILE INTERNATION 213-629-1848	LOS ANGELES	CA	\$9,407.90 €
	PAY OVER TIME OPTION			
11/02/18	UBER TRIP O55ZL	HELP.UBER.COM	CA	\$30.54
11/02/10	HELP.UBER.COM		<b>C</b>	¥50.5 <del>T</del>
11/02/18	UBER TRIP Y7CVG	HELP.UBER.COM	CA	\$2.19
	HELP.UBER.COM			
11/02/18	LAX AIRP SAMMYS PIZZA LAX AIRP SAMMYS	LOS ANGELES	CA	\$33.44
	866-820-1178			
11/02/18	VIERTEL S CENTRAL DIVISIO 00-080192778	LOS ANGELES	CA	\$287.00
	TOWING SERVICE			
11/02/10	PAY OVER TIME OPTION  KAI LEGACY	PLANO	TX	\$2F.66
11/03/18	214-748-5566	FLANO	17	\$25.66
11/03/18	KAI LEGACY	PLANO	TX	\$25.65
,	214-748-5566			<del>1</del>
11/03/18	HANUMAN TEMPLE	8669966767	TX	\$11.00
	8669966767			
11/03/18	ANDY'S FROZEN CUSTARD - 0000	FRISCO	TX	\$31.44
11/04/10	417-719-6919 MINUTE SUITES 436845557600821	LINCOLNSHIRE	IL	#F.OF
11/04/18	9729737373	LINCOLNSTIINL	IL	\$5.95
11/04/18	UNITED EXPRESS 562	FRISCO	TX	\$6.26
11/01/10	214-872-1510			40.20
11/04/18	ENTERPRISE RENT A CAR	DALLAS	TX	\$90.11
	Location	Date		
	Rental: DALLAS TX Return: DALLAS TX	18/11/02 18/11/04		
	Agreement Number: 545077488	10,11,01		
	Renter Name: NARAYANAN RAM			
11/04/18	MCDONALD'S F36212 000000000068834	Irving	TX	\$7.91
11/04/10	2149419172 EXXONMOBIL 4809	THE COLONY	TX	£1.12
11/04/18	489-279-0696	THE COLONY	IA	\$1.13
11/05/18	RENAISSANCE DALLAS AT PLANO LEGA	PLANO	TX	\$8.33
11,03,10	Arrival Date Departure Date			<b>40.33</b>
	11/02/18 11/04/18			
11/05/10	00000000 TARGET LA CENTRAL 2776	LOS ANGELES	CA	¢04.07
11/05/18	DISCOUNT STORE	LOS ANGLLES	CA	\$84.87
11/05/18	MCDONALD'S	LOS ANGELES	CA	\$3.71
, 55, 10	2134891989			45.71
11/05/18	FIG AND 7TH AMJW388801 AMJW	LOS ANGELES	CA	\$1.00
	4076810101			
11/05/18	SHELL OIL 57444406003	LOS ANGELES	CA	\$67.76
	AUTO FUEL DISPENSER			



#### Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 11/16/18



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Detail	*Indicates posting date			
				Amount
11/05/18	LYFT *RIDE SUN 6PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$31.10
11/05/18	CANCUN JUICE 930553510223225 CANCUNJUICETWO@AOL.COM	ANAHEIM	CA	\$27.84
11/06/18	UBER TRIP GDMGE HELP.UBER.COM	HELP.UBER.COM	CA	\$6.93
11/06/18	KATANA - WEST HOLLYWOOD 000000001 3102716000	WEST HOLLYWOO	CA	\$246.81 •
11/06/18	PAY OVER TIME OPTION  UBER TRIP WAXA5  HELP.UBER.COM	HELP.UBER.COM	CA	\$6.73
11/06/18	UBER TRIP LPVLA HELP.UBER.COM	HELP.UBER.COM	CA	\$7.28
11/06/18	UBER TRIP 43TQS HELP.UBER.COM	HELP.UBER.COM	CA	\$19.94
11/06/18	KIA DOWNTOWN LOS ANG AUTO DEALER (USED) PAY OVER TIME OPTION	LOS ANGELES	CA	\$168.16 ◀
11/06/18	UBER TRIP HO2QF HELP.UBER.COM	HELP.UBER.COM	CA	\$10.55
11/06/18	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$35.61
11/07/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$7.42
11/07/18	SUBWAY 213-2502345	LOS ANGELES	CA	\$5.79
11/08/18	CECCONIS WEST HOLLYWOO 310-432-2000	W HOLLYWOOD	CA	\$12.95
11/08/18	CECCONIS WEST HOLLYWOO 310-432-2000 PAY OVER TIME OPTION	W HOLLYWOOD	CA	\$288.57 ◀
11/08/18	MARKET RESTAURANT 213-488-9119	LOS ANGELES	CA	\$6.57
11/09/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$4.75
11/09/18	MCDONALD'S 3235788989	LOS ANGELES	CA	\$4.04
11/10/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$7.80
11/10/18	IN N OUT BURGER 102 650000009325278 8662916338	HOLLYWOOD	CA	\$11.11
11/10/18	BMC #1204 0761 323-469-1951	W HOLLYWOOD	CA	\$96.46
11/11/18	GRACIAS MADRE WEHO 000000001 3104385821	WEST HOLLYWOO	CA	\$10.76
11/11/18	GRACIAS MADRE WEHO 000000001 3104385821	WEST HOLLYWOO	CA	\$18.24
11/11/18	GRACIAS MADRE WEHO 000000001 3104385821 PAY OVER TIME OPTION	WEST HOLLYWOO	CA	\$131.14 €
11/11/18	THE MELT FIG & 7TH 542929805108271 4158135582	LOS ANGELES	CA	\$13.05

	Continued *Indicates posting date			
				Amount
11/11/18	FIG AND 7TH AMJW388801 AMJW 4076810101	LOS ANGELES	CA	\$1.00
11/11/18	NORDSTROM RACK #163 000000163 8002855800 DEPT. STORES	LOS ANGELES	CA	\$16.39
11/12/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$9.47
11/12/18	LA PARRILLA RESTAURANT 0697 312-353-4930	LOS ANGELES	CA	\$19.42
11/12/18	DEL TACO 7149744043	ORANGE	CA	\$22.36
11/13/18	KING TACO 6B 650000007879326 2137479915	LOS ANGELES	CA	\$11.83
11/13/18	WIENERSCHNITZEL #660 832505000156513 714-998-8555	ORANGE	CA	\$25.74
11/14/18	ENTERPRISE RENT ACAR TOLLS WWW.HTALLC.COM	877-860-1258	NY	\$9.66
11/14/18	MCDONALD'S 2134891989	LOS ANGELES	CA	\$7.04
1/14/18	SURATI FARSAN MART 00-08032633680 RESTAURANT	ARTESIA	CA	\$23.79
1/14/18	WIENERSCHNITZEL #660 832505000156513 714-998-8555	ORANGE	CA	\$4.84
1/15/18	WHATA LOTTA PIZZA squareup.com/receipts	Orange	CA	\$28.61
1/15/18	VIP TACOS 0000 714-801-8949	ANAHEIM	CA	\$15.66
1/15/18	SHELL OIL 57444403604 AUTO FUEL DISPENSER	LOS ANGELES	CA	\$42.30
1/16/18*	DEBIT ADJUSTMENT			\$368.72
1/16/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$10.80

	Amount
Total Fees for this Period	\$0.00

# **Interest Charged**

	Amount
Total Interest Charged for this Period	\$0.00

# **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.

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
20.24% (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 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.





### Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 11/16/18



Account Ending 4-97007

# **American Express® Cards Warmly Welcomed**

# **MARKEL SPECIALTY**

We offer small business and specialty insurance products nationwide with best-in-class customer service. Learn more at **Markelinsurance.com**.

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