

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 02/14/21 Next Closing Date 03/17/21

Account Ending 4-94004

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**Customer Care:** 1-800-492-8468**TTY:** 1-800-221-9950**Website:** [americanexpress.com](http://americanexpress.com)**New Balance****\$645.86****Please Pay By****03/01/21<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 01/31/21

**146,645**For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)**Account Summary**

Previous Balance	\$187.18
Payments/Credits	-\$5,790.72
New Charges	+\$5,654.40
Fees	+\$595.00

**New Balance****\$645.86**

Days in Billing Period: 28



See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **pages 9 - 10**.Your account is currently enrolled in one or more optional travel insurance product(s). For refund requests, please see **Page 11** for your Travel Insurance Premium Refund/Credit form.**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)

↓ 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 4-94004**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  
**03/01/21**Amount Due  
**\$645.86**See reverse side for instructions  
on how to update your address,  
phone number, or email.AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

0000349992096321359 000064586000064586 13 4

**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. 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 on page 3 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.

#### **Billing Dispute Procedures**

##### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

##### What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- 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.

#### **Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

#### **Please do not add any written communication or address change on this stub**

#### **Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

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).

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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](https://americanexpress.com)**Customer Care  
& Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535**Payments**  
P.O. BOX 1270  
NEWARK NJ 07101-  
1270**Payments and Credits****Summary**

	<b>Total</b>
<b>Payments</b>	-\$4,442.20
<b>Credits</b>	-\$1,348.52
<b>Total Payments and Credits</b>	<b>-\$5,790.72</b>

**Detail**

\*Indicates posting date

<b>Payments</b>	<b>Amount</b>
01/18/21* ONLINE PAYMENT - THANK YOU	-\$187.18
01/23/21* ONLINE PAYMENT - THANK YOU	-\$535.96
01/24/21* ONLINE PAYMENT - THANK YOU	-\$491.83
01/29/21* ONLINE PAYMENT - THANK YOU	-\$2,099.28
02/02/21* ONLINE PAYMENT - THANK YOU	-\$556.11
02/08/21* ONLINE PAYMENT - THANK YOU	-\$571.84
<b>Credits</b>	<b>Amount</b>
01/18/21* Points for Amex Trvl	-\$711.40
01/21/21 FEDEX - GROUND MEMPHIS Amex Offer Credit	-\$12.48
01/29/21* Shop Dell with Business Platinum Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$42.43
01/29/21* Shop Dell with Business Platinum Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$57.57
01/29/21 DELL BSD ON - LINE 12 ROUND ROCK Amex Offer Credit	-\$6.72
01/29/21 DELL BSD ON - LINE 12 ROUND ROCK Amex Offer Credit	-\$5.76
02/01/21 ESPN PLUS 800-727-1800 NY 800-727-1800	-\$74.63
02/02/21 HARRYS 888-212-6855 NEW YORK CITY Amex Offer Credit	-\$5.00
02/02/21 FEDEX MEMPHIS Amex Offer Credit	-\$2.25
02/02/21 FEDEX MEMPHIS Amex Offer Credit	-\$2.31

Continued on reverse

**Detail Continued**

\*Indicates posting date

		<b>Amount</b>
02/02/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.31
02/06/21*	Points for Amex Trvl	-\$288.80
02/08/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.31
02/09/21	ADIDAS US ONLINE STORE 800-982-9337 OR 800-982-9337	-\$123.25
02/12/21*	Adjustment	-\$5.99
02/13/21	FEDEX MEMPHIS Amex Offer Credit	-\$5.31

**New Charges****Summary****Total****Total New Charges****\$5,654.40****Detail**

\*Indicates posting date

**RAM NARAYANAN**

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				<b>Amount</b>
01/17/21	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: N.Y. NEWARK INTL A To: LOS ANGELES INTERN Ticket Number: 01675431209583 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET	CHICAGO	IL	\$711.40
01/18/21	Fedex 462361064 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000462361064 FEDEX #1-800-622-1147	800-463-3339	TN	\$41.60
01/19/21	C3 FOOD HALL - EMV 100988 07114 RESTAURANT	NEWARK	NJ	\$7.78
01/20/21	STAPLES 01030 01030006003389 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$9.65
01/20/21	STAPLES 01030 01030006003390 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$9.65
01/21/21	POLYTEX THREAD INC 213-746-0110	LOS ANGELES	CA	\$32.00
01/21/21	KING POLLO squareup.com/receipts	Anaheim	CA	\$30.49
01/21/21	KING POLLO squareup.com/receipts	Anaheim	CA	\$13.68
01/21/21	STAPLES 01499 01499000370879 90020 CARD 8.5X11 WHITE 65# 250	LOS ANGELES	CA	\$24.08

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				<b>Amount</b>
01/21/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$351.73
01/21/21	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$27.78
01/22/21	STAPLES 00039 00039006004974 07652 CUSTOM UNBOUND DOCUMENT	PARAMUS	NJ	\$12.16
01/22/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$479.67
01/23/21	FEDEX - EXPRESS 462936505 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000462936505 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.50
01/24/21	ESPN PLUS 800-727-1800	800-727-1800	NY	\$74.63
01/25/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
01/25/21	HARRYS 888-212-6855 +18882126855	NEW YORK CITY	NY	\$27.06
01/26/21	FEDEX - EXPRESS 463334114 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000463334114 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
01/26/21	STAPLES 01030 01030006003411 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$18.17
01/27/21	DELL INC 817187361 074522 817187361	ROUND ROCK	TX	\$57.57
01/27/21	UPS 000001VY58 800 811 1648 DATE 01/16/21 TRK 00000001VY58031 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$296.25
01/27/21	UPS 000001VY58 800 811 1648 DATE 01/09/21 TRK 00000001VY58021 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$722.71
01/27/21	UPS 000001VY58 800 811 1648 DATE 01/23/21 TRK 00000001VY58041 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$221.97
01/27/21	UPS 000001VY58 800 811 1648 DATE 01/02/21 TRK 00000001VY58011 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$91.41
01/27/21	FEDEX - EXPRESS 463445056 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000463445056 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70

Continued on reverse

**Detail Continued**

\*Indicates posting date

				<b>Amount</b>
01/27/21	TST* GENGHIS COHEN 300547961 3236530640	LOS ANGELES	CA	\$59.00
01/27/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$99.00
01/27/21	THE TIRE RACK FN69520001 46628	800-428-8355	IN	\$338.46
01/28/21	DELL INC 817187379 074522 817187379	ROUND ROCK	TX	\$67.16
01/28/21	FEDEX - EXPRESS 463554467 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000463554467 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
01/29/21	EXON squareup.com/receipts	LOS ANGELES	CA	\$285.50
01/29/21	TST* PARIS BAGUETTE - 250 300555818 2132657669	LOS ANGELES	CA	\$8.99
01/29/21	SP* LEAGUE OUTFITTERS 3015759400	LAUREL	MD	\$101.28
01/30/21	FEDEX - EXPRESS 463794276 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000463794276 FEDEX #1-800-622-1147	800-622-1147	TN	\$17.69
01/31/21	INCFILE.COM FACILITATE BUSINESS REG	888-462-3453	TX	\$119.00
01/31/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$123.25
01/31/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$97.50
02/01/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$35.00
02/01/21	PAYPAL *SYED EBAY SYED 4029357733	4029357733	IN	\$23.54
02/02/21	STAPLES.COM (800) 333-3330 HP 952XL BLACK INK CARTRIDGE HIGH Y	800-333-3330	MA	\$50.09
02/02/21	FEDEX - EXPRESS 464182244 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000464182244 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
02/03/21	UBER TRIP PDRKSAHW 94105	HELP.UBER.COM	CA	\$10.42
02/03/21	FEDEX - EXPRESS 464283206 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000464283206 FEDEX #1-800-622-1147	800-622-1147	TN	\$15.40
02/03/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$32.00
02/04/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$49.00
02/04/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$8.52

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				Amount
02/05/21	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00615197920702 Passenger Name: NARAYANAN/RAM Document Type: UPGRADE CHARGE	ATLANTA		\$129.00
02/05/21	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: LOS ANGELES INTERN To: N.Y. NEWARK INTL A LOS ANGELES INTERN Ticket Number: 01675450053712 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET	CHICAGO	IL	\$288.80
02/05/21	SIXT USA MOTO AUTOMOBILE RENTAL Sixt9475572592 10204FV8KZBTEK7NEY	FORT LAUDERDALE	FL	\$84.14
02/05/21	UBER TRIP 5QAY2FK2 94105	HELP.UBER.COM	CA	\$33.26
02/05/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$35.00
02/06/21*	TRANSACTION PROCESSED BY AMERICAN EXPRESS PREM CAR RENTAL PROTECTION 800-326-2078 SIXT USA MOTO \$84.14 05/02/2021			\$24.95
02/06/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$28.00
02/07/21	SOCIALCATFISHCOM 8444228347	8444228347	CA	\$5.99
02/09/21	FEDEX - EXPRESS 465021917 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000465021917 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
02/10/21	FEDEX - EXPRESS 465129683 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000465129683 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
02/10/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$91.00
02/11/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$35.00
02/11/21	FEDEX - EXPRESS 465240641 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000465240641 FEDEX #1-800-622-1147	800-622-1147	TN	\$15.40
02/12/21	STAPLES 01030 01030006003478 92865 CUSTOM UNBOUND DOCUMENT SIMPLE PRINT EXPRESS POL	ORANGE	CA	\$24.93

Continued on reverse

**Fees**

		Amount
02/14/21	ANNUAL MEMBERSHIP FEE	\$595.00
<b>Total Fees for this Period</b>		<b>\$595.00</b>

**2021 Fees and Interest Totals Year-to-Date**

		Amount
Total Fees in 2021		\$595.00
Total Interest in 2021		\$0.00





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## IMPORTANT NOTICES

### Departures Magazine

Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of \$10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

### Enrollment in Premium Car Rental Protection

Reminder: You and/or Additional Card Member(s) are currently enrolled in Premium Car Rental Protection\*. This optional insurance product can provide primary coverage for theft and damage, accidental death and dismemberment, and excess coverage for medical bills and personal property when renting a covered vehicle. Liability coverage is not included. If You choose to cancel enrollment, would like enrollment on another Card under Your account or require additional information regarding enrollment, please contact us at the number listed on the back of Your card.

\* Underwritten by AMEX Assurance Company. Terms, conditions and exclusions apply.

Additional Card Member(s) may have enrolled independently. Please remind Additional Card Member(s) that they are currently enrolled in Premium Car Rental Protection.

*Important Notices continued on next page.*

**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.*



## Travel Insurance Premium Refund/Credit Form

In this billing statement, you have been billed one or more premiums for optional insurance products in which you are currently enrolled. There may be occasions when you are billed premiums based on charges that are not covered by your insurance products.

If you have been charged an insurance premium for one of the reasons listed below, you should request a refund. To do so, you can call us, complete the online refund request form, or complete the form below and include it with payment of your bill. You can subtract the total premium refund amount from your new balance. If you do not fill out this form completely, your request may be delayed or denied. If we deny your request, you will be responsible for paying your total balance in full.

**Please see the back of this form if requesting refunds for TravelAssure or TravelAssure Classic and for additional information on requesting a refund.**

### **Reasons for Refund/Credit:**

- A. Non-fare airline services charges (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charges)
- B. Unused airline tickets or cancelled trips (only select this option if the airline will not be providing a refund to your American Express account for the cancelled trip)
- C. Non-scheduled airline flights (e.g. private jet)
- D. Two or more insurance premiums charged for same car rental
- E. Car rental no-show
- F. Other charges unrelated to actual car rental (e.g. gas)
- G. Car rental in an excluded country (i.e. Australia, Ireland, Israel, Italy, Jamaica, and New Zealand)
- H. A vehicle other than a rental car
- I. Insurance coverage required by a car rental company

If you believe you are eligible for a refund for any other reason, or if you have questions, please call the number on the back of your Card to speak with a Customer Care Professional.

Please detach here

<b>Airline or Car Rental Company Name</b>	<b>Ticket/Rental Amount</b>	<b>Airline Ticket or Car Rental Agreement Number</b>	<b>Month Billed</b>	<b>Reason for Refund</b>	<b>Insurance Product</b>	<b>Amount of Insurance Premium Refund Requested</b>
"Sample Airlines"	\$374.20	0012351230912	March	B	Travel Delay	\$9.95

Additional space is available on the reverse side of this form.

Additional information to assist you in completing the refund form	
<b>Ways to request a refund</b>	If you have questions or do not wish to request your refund by submitting this form, you may call the number on the back of your Card or fill out the refund coupon available with your online billing statement. For additional information on requesting your refund online, please visit <a href="https://americanexpress.com/insurancerefund">americanexpress.com/insurancerefund</a> .
<b>Requesting a refund</b>	<p><b>Please do not fill this form out if you expect a credit to your Card account for your airline ticket charge.</b> You will automatically receive a refund once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement.</p> <p><b>If you do not expect a credit for your airline ticket charge, fill out this refund form completely and return the form with your payment.</b> Please deduct the total premium refund amount from your new balance.</p>
<b>TravelAssure and TravelAssure Classic</b>	<p><b>If you are requesting a refund for TravelAssure or TravelAssure Classic, follow the previous instructions and use the information below to determine the amount of the refund you should request:</b></p> <p>If you cancelled an airline ticket but <b>will not</b> receive a credit to your Card account for your airline ticket charge you're entitled to a partial* premium refund as follows:</p> <ul style="list-style-type: none"> <li>• For TravelAssure, which has an insurance premium of \$28.95, you are eligible for a partial refund in the amount of \$10. Please deduct this amount from your new balance for each insurance premium charge eligible for refund.</li> <li>• For TravelAssure Classic, which has an insurance premium of \$19.95, you are eligible for a partial refund in the amount of \$8. Please deduct this amount from your new balance for each insurance premium charge eligible for refund.</li> </ul> <p><b>If you are requesting a refund for a different eligible reason, you should request a refund for the full insurance premium amount that was billed.</b></p> <p>* TravelAssure and TravelAssure Classic can provide coverage for Trip Cancellation as well as other types of coverage. When requesting a refund due to a cancelled trip, please note that a refund will not be granted for the portion of the premium associated with Trip Cancellation, since that coverage already will have already gone into effect. You'll receive a partial refund of \$10 per TravelAssure and \$8 per TravelAssure Classic charge for the portion of the premium not related Trip Cancellation coverage. You can still submit claims to recover nonrefundable trip costs.</p>

Airline or Car Rental Company Name	Ticket/ Rental Amount	Airline Ticket or Car Rental Agreement Number	Month Billed	Reason for Refund	Insurance Product	Amount of Insurance Premium Refund Requested

If you require additional space, please make a copy of this form and return both with your payment.

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Account Ending: 4-94004



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