

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 03/17/20 Next Closing Date 04/16/20

p. 1/19

Account Ending 4-92008

New Balance **\$740.01****Please Pay By** **04/01/20[‡]**

[‡] 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 02/29/20

134,696For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary**





Previous Balance	\$1,646.19
Payments/Credits	-\$10,482.06
New Charges	+\$9,575.88
Fees	+\$0.00

New Balance **\$740.01**


Days in Billing Period: 32

Customer Care **Pay by Computer**
americanexpress.com/business

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

 See page 3 for additional information. See page 2 for important information about your account. Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 13 - 17**. **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

↓ 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 **Pay by Phone**
1-800-472-9297**Account Ending 4-92008**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
04/01/20
Amount Due
\$740.01See 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 000074001000074001 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. 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 represent 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
- 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 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.

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NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 03/17/20

p. 3/19

Account Ending 4-92008

**Customer Care & Billing Inquiries**
International Collect
Large Print & Braille Statements
Express Cash1-800-492-8468
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**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**

	Total
Payments	-\$10,052.29
Credits	-\$429.77
Total Payments and Credits	-\$10,482.06

Detail

*Indicates posting date

Payments	Amount
02/16/20* ONLINE PAYMENT - THANK YOU	-\$1,646.19
02/19/20* RETURN PROTECTION BENEFIT PAYMENT	-\$112.89
02/24/20* ONLINE PAYMENT - THANK YOU	-\$3,056.10
02/27/20* PAYMENT RECEIVED - THANK YOU	-\$870.38
03/01/20* PAYMENT RECEIVED - THANK YOU	-\$1,118.88
03/03/20* ONLINE PAYMENT - THANK YOU	-\$1,393.99
03/05/20* ONLINE PAYMENT - THANK YOU	-\$795.67
03/08/20* ONLINE PAYMENT - THANK YOU	-\$172.82
03/12/20* ONLINE PAYMENT - THANK YOU	-\$711.77
03/14/20* ONLINE PAYMENT - THANK YOU	-\$173.60
Credits	Amount
02/15/20 UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615656649913 Passenger Name: NARAYANAN/RAM Document Type: SUPPORTED REFUND	-\$40.00
02/16/20 UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615666645655 Passenger Name: / Document Type: SUPPORTED REFUND	-\$75.00
02/18/20 FEDEX 142922333970 FedEx MEMPHIS TN 142922333970 38132 FEDEX	-\$0.52
02/19/20* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$75.00
02/19/20 DROPBOX SAN FRANCISCO DropboxOffer	-\$4.80

Continued on reverse

Detail Continued

*Indicates posting date

		Amount
02/19/20	FEDEX - GROUND MEMPHIS FedExShippiOffer	-\$22.23
02/21/20	FEDEX MEMPHIS FedExShippiOffer	-\$2.00
02/22/20	FEDEX MEMPHIS FedExShippiOffer	-\$0.70
02/26/20	STAPLES #1030 ORANGE StaplesOffer	-\$1.91
02/26/20	FEDEX MEMPHIS FedExShippiOffer	-\$3.54
02/27/20	FEDEX MEMPHIS FedExShippiOffer	-\$42.98
02/29/20	STAPLES #1030 ORANGE StaplesOffer	-\$8.09
02/29/20	THE HOME DEPOT BURBANK CA 800-654-0688	-\$54.72
03/02/20	FEDEX MEMPHIS FedExShippiOffer	-\$6.54
03/04/20	FEDEX - GROUND MEMPHIS FedExShippiOffer	-\$56.47
03/07/20	FEDEX MEMPHIS FedExShippiOffer	-\$1.54
03/08/20	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$11.82
03/14/20	WWW.STAPLES.COM 472 FRAMINGHAM StaplesOffer	-\$9.59
03/15/20	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$7.52
03/16/20	DROPBOX SAN FRANCISCO DropboxOffer	-\$4.80

New Charges**Summary**

	Total
Total New Charges	\$9,575.88

Continued on next page

**Business Platinum Card**NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 03/17/20

p. 5/19

Account Ending 4-92008

Detail

*Indicates posting date

**RAM NARAYANAN**

Card Ending 4-92008

				Amount
02/14/20	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: LOS ANGELES INTERN Ticket Number: 01615666645655 Passenger Name: NARAYANAN /SAME DAY STAND Document Type: STANDBY FEE	HOUSTON	TX	\$75.00
02/14/20	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.54
02/14/20	CHICK-FIL-A #01892 000000000570894 7146851707	ORANGE	CA	\$45.13
02/15/20	TST* EGG TUCK - HOLLYWOOD 300525597 8189631515	LOS ANGELES	CA	\$12.84
02/15/20	THE HOME DEPOT 800-654-0688	BURBANK	CA	\$1,058.75
02/15/20	MANAS INC 0410 323-718-1612	LOS ANGELES	CA	\$19.41
02/15/20	IKEA BURBANK 0000 888-888-4534	BURBANK	CA	\$166.92
02/16/20	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$833.83
02/16/20	TST* CHI DYNASTY 300531952 3236673388	LOS ANGELES	CA	\$36.98
02/17/20	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$26.02
02/17/20	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$8.64
02/18/20	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$66.55
02/18/20	DROPBOX*7BNCF5QFRSC5 4159867057	SAN FRANCISCO	CA	\$11.99
02/18/20	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$33.47
02/18/20	CARL'S JR 714-630-4164	ANAHEIM	CA	\$6.13
02/18/20	FEDEX 506446472 FedEx 506446472 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000506446472 FEDEX #1-800-622-1147	MEMPHIS	TN	\$222.25
02/18/20	FEDEX 506446473 FedEx 506446473 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000506446473 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.50
02/18/20	DEL TACO 7149744043	ORANGE	CA	\$4.82
02/19/20	POLYTEX THREAD AND GAR 213-746-0110	LOS ANGELES	CA	\$32.00
02/19/20	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$9.41

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
02/19/20	FEDEX 506583902 FedEx 506583902 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000506583902 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
02/19/20	FEDEX 506648370 FedEx 506648370 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000506648370 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
02/19/20	DEL TACO 7149744043	ORANGE	CA	\$5.04
02/20/20	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$12.25
02/20/20	CARL'S JR 714-630-4164	ANAHEIM	CA	\$6.02
02/20/20	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$12.61
02/20/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$68.01
02/20/20	FEDEX 506734666 FedEx 506734666 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000506734666 FEDEX #1-800-622-1147	MEMPHIS	TN	\$6.99
02/20/20	CANCUN JUICE 0000 714-776-6268	ANAHEIM	CA	\$30.44
02/20/20	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$5.19
02/21/20	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$9.15
02/21/20	SHWAREHOUSE-ACTIVE 312-521-8000	LOS ANGELES	CA	\$15.15
02/21/20	SHWAREHOUSE-ACTIVE 312-521-8000	LOS ANGELES	CA	\$200.36
02/21/20	DENNY'S 3232642425	COMMERCE	CA	\$19.71
02/21/20	SHWAREHOUSE-ACTIVE 312-521-8000	LOS ANGELES	CA	\$15.15
02/21/20	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$55.49
02/21/20	GRANNY'S DELI USFC92806	ANAHEIM	CA	\$12.82
02/22/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$15.53
02/22/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$17.78
02/22/20	HUGO'S WEST HOLLYWOOD 00B4 323-654-3993	WEST HOLLYWOOD	CA	\$49.00
02/22/20	FEDEX 506884461 FedEx 506884461 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000506884461 FEDEX #1-800-622-1147	MEMPHIS	TN	\$35.38

Continued on next page

**Business Platinum Card**NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 03/17/20

p. 7/19

Account Ending 4-92008

Detail Continued

*Indicates posting date

				Amount
02/23/20	TARGET GROCERY STORE	WEST HOLLYWOOD	CA	\$89.78
02/23/20	BURGERS NEVER SAY DIE squareup.com/receipts	Los Angeles	CA	\$30.61
02/23/20	TACO BELL 033506 0335 949-276-8276	YORBA LINDA	CA	\$10.00
02/23/20	FLOYDS 99 BARBERSHOP BEAUTY/BARBER SHOP	LOS ANGELES	CA	\$34.00
02/23/20	NANKING INDO CHINESE RES 0000 562-650-5267	ARTESIA	CA	\$77.22
02/24/20	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$9.26
02/24/20	CARL'S JR 714-630-4164	ANAHEIM	CA	\$6.13
02/24/20	FEDEX 507131524 FedEx 507131524 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000507131524 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.50
02/24/20	STAPLES 01030 01030000513135 92865 ESSAY/DOCUMENT-CUSTOM	ORANGE	CA	\$19.06
02/24/20	FEDEX 507131525 FedEx 507131525 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000507131525 FEDEX #1-800-622-1147	MEMPHIS	TN	\$412.10
02/25/20	TACOS EL PATRON 714-603-7446	ANAHEIM	CA	\$28.72
02/25/20	TST* EGG TUCK - HOLLYWOOD 300525597 8189631515	LOS ANGELES	CA	\$12.84
02/25/20	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$17.00
02/25/20	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$34.00
02/25/20	A R BOX PACKAGING 87221 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$22.25
02/25/20	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$23.23
02/25/20	FEDEX 507263917 FedEx 507263917 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000507263917 FEDEX #1-800-622-1147	MEMPHIS	TN	\$17.69
02/25/20	THE UPS STORE BUSINESS SERVICE	ORANGE	CA	\$31.16
02/26/20	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$70.29
02/26/20	GRANNY'S DELI USFC92806	ANAHEIM	CA	\$5.33
02/26/20	WIENERSCHNITZEL 650000010749862 7149988555	ORANGE	CA	\$6.87

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
02/26/20	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$8.64
02/26/20	SUBWAY 714-9989930	ORANGE	CA	\$31.32
02/26/20	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$3.30
02/26/20	THE UPS STORE BUSINESS SERVICE	ORANGE	CA	\$1.35
02/27/20	CHICK-FIL-A #01892 000000000570894 7146851707	ORANGE	CA	\$44.17
02/27/20	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.87
02/27/20	DEL TACO 7149744043	ORANGE	CA	\$5.36
02/27/20	STAPLES 01030 01030000513488 92865 STAPLES FUNDED COUPON ESSAY/DOCUMENT-CUSTOM	ORANGE	CA	\$80.88
02/27/20	FEDEX 507461176 FedEx 507461176 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000507461176 FEDEX #1-800-622-1147	MEMPHIS	TN	\$27.68
02/28/20	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$19.40
02/28/20	GRANNY'S DELI USFC92806	ANAHEIM	CA	\$5.33
02/28/20	CARL'S JR 714-630-4164	ANAHEIM	CA	\$6.13
02/29/20	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$945.00
02/29/20	THE HOME DEPOT 6654 HOME SUPPLY WAREHOUSE	BURBANK	CA	\$82.97
02/29/20	SHWAREHOUSE-F&B 312-521-8000	LOS ANGELES	CA	\$123.63
02/29/20	SHWAREHOUSE-F&B 312-521-8000	LOS ANGELES	CA	\$18.04
02/29/20	SHWAREHOUSE-F&B 312-521-8000	LOS ANGELES	CA	\$54.31
02/29/20	FEDEX 507616079 FedEx 507616079 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000507616079 FEDEX #1-800-622-1147	MEMPHIS	TN	\$37.67
02/29/20	LUCHINI 917-656-6135	LOS ANGELES	CA	\$14.24
03/01/20	THE LINE LA FOOD & BEVER 00A8 213-381-7411	LOS ANGELES	CA	\$48.31
03/01/20	SPEEK BAR/NIGHTCLUB	LOS ANGELES	CA	\$70.00
03/01/20	MAMA LION 0000 213-445-1444	LOS ANGELES	CA	\$952.65
03/01/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$25.75

Continued on next page



Detail Continued

*Indicates posting date

				Amount
03/02/20	FEDEX 507843042 FedEx 507843042 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000507843042 FEDEX #1-800-622-1147	MEMPHIS	TN	\$564.69
03/02/20	FEDEX 507843043 FedEx 507843043 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000507843043 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.50
03/04/20*	Dispute - 1 HOTEL WEST HOLLYWO			\$37.95
03/04/20	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$120.00
03/04/20	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$114.00
03/04/20	FEDEX 508077623 FedEx 508077623 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000508077623 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.40
03/06/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$14.32
03/06/20	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$106.25
03/06/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$38.39
03/07/20	FEDEX 508334700 FedEx 508334700 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000508334700 FEDEX #1-800-622-1147	MEMPHIS	TN	\$25.39
03/09/20	FEDEX 508555337 FedEx 508555337 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000508555337 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.50
03/09/20	FEDEX 508555338 FedEx 508555338 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000508555338 FEDEX #1-800-622-1147	MEMPHIS	TN	\$648.82
03/10/20	FEDEX 508712988 FedEx 508712988 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000508712988 FEDEX #1-800-622-1147	MEMPHIS	TN	\$23.89

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
03/10/20	FEDEX 508712987 FedEx 508712987 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000508712987 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
03/12/20	TACOS EL PATRON 00-08035962482 RESTAURANT	ANAHEIM	CA	\$40.01
03/12/20	STAPLES.COM (800) 333-3330 HP 952XL952 BLACK HIGH YIELD CYANMA	800-333-3330	MA	\$95.89
03/12/20	FEDEX 508922452 FedEx 508922452 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000508922452 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
03/13/20	THE PIESPACE 323-851-6161	HOLLYWOOD	CA	\$30.00
03/13/20	DEL TACO 1106 000001106 7148466300	COMMERCE	CA	\$6.80
03/14/20	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$4.23
03/14/20	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$51.17
03/14/20	MCDONALD'S 7149212235	ORANGE	CA	\$23.13
03/14/20	CARL'S JR 714-630-4164	ANAHEIM	CA	\$13.34
03/14/20	MCDONALD'S 2017421721	LOS ANGELES	CA	\$12.88
03/14/20	FEDEX 509076828 FedEx 509076828 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000509076828 FEDEX #1-800-622-1147	MEMPHIS	TN	\$44.37
03/14/20	THE FLAME BROILER #62 0000 714-687-0114	ANAHEIM	CA	\$27.21
03/15/20	DROPBOX*THYHHGC2KGDD 4159867057	SAN FRANCISCO	CA	\$11.99
03/15/20	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$12.90
03/15/20	IKEA BURBANK 0000 888-888-4534	BURBANK	CA	\$143.28
03/15/20	YUCCA MARKET 323-461-7288	LOS ANGELES	CA	\$18.28
03/15/20	CARDAMOM CONTEMPORARY IND 084870018764 NASIR818LA@YAHOO.COM	LOS ANGELES	CA	\$68.39
03/16/20	TST* ALL TIME 300503044 3236603868	LOS FELIZ	CA	\$20.80
03/16/20	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$37.62
03/16/20	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$7.19
03/17/20	TST* EGG TUCK - HOLLYWOOD 300525597 8189631515	LOS ANGELES	CA	\$12.84

Continued on next page



Business Platinum Card
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 03/17/20

Account Ending 4-92008

Detail Continued				*Indicates posting date
				Amount
03/17/20	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$236.25
03/17/20	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$9.25

Fees				Amount
Total Fees for this Period				\$0.00

2020 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2020	\$595.00
Total Interest in 2020	\$0.00



IMPORTANT NOTICES

Notice of Important Changes to Your Account Terms

We are making changes to your account terms contained in your Cardmember Agreement referenced in this notice. We encourage you to read the notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to the account terms of your Cardmember Agreement can be found following the below summary chart.

Summary of Changes	
Late Payment Fee Assessment Date	Effective for billing periods having payment due dates on or after June 1, 2020 , if you do not pay the required payment by the Payment Due Date shown at the top of your billing statement, we will charge a late fee. Previously, you had to make the required payment by the next Closing Date to avoid the late fee.
When We Charge Interest	Effective for billing periods having payment due dates on or after June 1, 2020 , if you do not pay the Account Total Previous Balance for each of the previous two billing periods in full by the Payment Due Date shown at the top of your billing statement, we will charge interest on transactions placed in the Pay Over Time Balance beginning on their transaction date until they are paid.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes to the Membership Rewards® Program Terms & Conditions referenced in this notice. We encourage you to read this notice and file it for future reference. The detailed changes to your Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes	
Forfeiting and Getting Points Back	Effective for billing periods having payment due dates on or after June 1, 2020 , we are changing the Membership Rewards Terms and Conditions to provide that, for Small Business Card, Business Gold Rewards Card, Business Platinum Card, Business Gold Card, Business Purchase Account, Business Green Rewards Card, Business Green Card, Classic Business Gold Card, and Executive Business Card, we must receive your payment of the Amount Due on your Linked Account by the Payment Due Date for a billing period, instead of by the Closing Date of the next billing period, in order for you to avoid forfeiting the points that you would have earned for that billing period.

ID 12959

If you are enrolled in a payment program or are eligible for relief under the Servicemembers Civil Relief Act please be advised that you will continue to receive relief under the act as long as you continue to be eligible, or under the payment program as long as you comply with the terms and conditions sent at the time you were enrolled.

See the following page(s) for the Detail of Changes to Your Cardmember Agreement.

IMPORTANT NOTICES continued

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Cardmember Agreement") as described below. Any terms in the Cardmember Agreement conflicting with these changes are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Late Payment Fee Assessment Date

Effective **June 1, 2020**, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* sub-section in its entirety and replacing it with the following:

Late Payment	<p>If we do not receive the Amount Due (Minimum Payment Due if you have a Pay Over Time balance) by its Payment Due Date, the fee is up to \$39.</p> <p>For each following Payment Due Date that an amount past due remains unpaid, we may charge a fee of the greater of \$39 or 2.99% of any past due Pay In Full amounts. Your late fee will not exceed the Amount Due.</p> <p>Paying late may also result in a penalty APR. See <i>When the penalty APR will apply</i> above.</p>
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Interest Assessment Date

Effective **June 1, 2020**, the *About your Minimum Payment Due* section of Part 2 of the Cardmember Agreement is amended by deleting the *When We Charge Interest* sub-section in its entirety and replacing it with the following:

When we charge interest	<p>We charge interest on transactions placed in the Pay Over Time Balance beginning on their transaction date until they are paid. However, we will not charge interest on these transactions during a billing period if:</p> <ul style="list-style-type: none">• your Pay Over Time Previous Balance for the billing period is zero; or• you paid the Account Total Previous Balance for each of the previous two billing periods in full by the Payment Due Date shown on their respective statements.
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Detail of Changes to the Membership Rewards® Program Terms & Conditions

Effective **June 1, 2020**, the first paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is amended and restated as follows:

If your Linked Account is a consumer Card account or a Business Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the Payment Due Date shown on that statement. If your Linked Account is a Corporate Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the Closing Date of the next billing period. If you don't, you may forfeit all the points that you earned during the period covered by the statement.



IMPORTANT NOTICES continued

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective May 1, 2020	
Words we use in the Agreement	We are updating this sub-section under <i>Introduction</i> in Part 2 of the Cardmember Agreement to define what we mean by "person-to-person transaction" when we use this word in your Cardmember Agreement. We are also updating this sub-section to reflect that a "purchase" includes a person-to-person transaction.
Using the card	We are updating this sub-section under <i>About using your card</i> in Part 2 of the Cardmember Agreement to reflect that we may permit you to make person-to-person transactions at our discretion.
Limits on person-to-person transactions	We are adding a new row called <i>Limits on person-to-person transactions</i> under <i>About using your card</i> in Part 2 of the Cardmember Agreement to explain the limit on person-to-person transactions based on the Card you have.

ID 12954

See the following page(s) for the Detail of Changes to Your Cardmember Agreement.

IMPORTANT NOTICES continued

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Agreement") as described below. Any terms in the Cardmember Agreement conflicting with these changes are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective May 1, 2020, your Cardmember Agreement will be amended as follows:

How Your American Express Account Works in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph in the *Words we use in the Agreement* sub-section and replacing it with the following:

Card means any card or other device that we issue to access your Account. A **charge** is any amount added to your Account, such as purchases and fees. A **purchase** is a charge for goods, services, or person-to-person transactions. A **person-to-person transaction** is a charge for funds sent to another person.

About using your card in Part 2 of the Cardmember Agreement is amended by deleting the third paragraph of the *Using the card* sub-section and replacing it with the following:

We decide whether to approve a charge, including cash advances subject to *Limits on Cash Advances* and person-to-person transactions subject to *Limits on person-to-person transactions* below, based on how you spend and pay on this Account and other accounts you have with us and our Affiliates. We also consider your credit history and your personal resources that we know about.

About using your card in Part 2 of the Cardmember Agreement is further amended by adding the following new sub-section called *Limits on person-to-person transactions*:

Limits on person-to-person transactions	Your person-to-person transactions may not exceed the following limits within any 30-day period: Plum Card® \$2,000 Green Card \$2,000 Gold Card \$2,000 Exec. Bus. Card \$2,000 Platinum Card® \$4,000 Centurion® Card \$5,000	You agree to manage your Account so that the total of your person-to-person transactions in any 30-day period do not exceed the limit on person-to-person transactions. We may not approve a person-to-person transaction if it would cause your Account to exceed the applicable person-to-person transaction limit.
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NYLA FASHION CONCEPT
RAM NARAYANAN

Closing Date 03/17/20

p. 17/19
Account Ending 4-92008

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 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.



Business Platinum Card

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 03/17/20

p. 19/19

Account Ending 4-92008

American Express® Cards Warmly Welcomed

LE CREUSET

Save on all your cookware and dining needs at lecreuset.com/buildaset or visit the link below to begin a one-on-one, personalized experience for your business.

lecreuset.com/hospitality-program

877-273-8738