

**Business Platinum Card®**NYLA FASHION CONCEPT  
RAM NARAYANAN

Closing Date 03/16/18 Next Closing Date 04/16/18



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Account Ending 4-96009

**New Balance** **\$51.00**  
**Amount Due** **\$0.00**  
**Please Pay By** **04/01/18<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.

See page 2 for important information about your account.

See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

See Page 8 for Important Changes to Your Account Benefits.

ⓘ Your billing inquiry is under investigation. **No payment on the amount under review of \$59.00 is required at this time.** To view the status of your investigation, please visit us at [americanexpress.com/inquirycenter](http://americanexpress.com/inquirycenter).

**Membership Rewards® Points**

Available and Pending as of 02/28/18

**41,727**

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

**Account Summary****Pay In Full Portion**

Previous Balance	\$1,764.88
Payments/Credits	-\$2,826.48
New Charges	+\$1,112.60
Fees	+\$0.00
New Balance	= \$51.00

**Pay Over Time Portion**

Previous Balance	\$0.00
Payments/Credits	-\$1,151.03
New Charges	+\$1,151.03
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

**Account Total**

<b>Previous Balance</b>	<b>\$1,764.88</b>
Payments/Credits	-\$3,977.51
New Charges	+\$2,263.63
Fees	+\$0.00
Interest Charged	+\$0.00

**New Balance** **\$51.00**

Days in Billing Period: 30

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Customer Care** **Pay by Phone**  
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 ↓

**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Pay by Phone**  
1-800-472-9297

**Account Ending 4-96009**

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

Please Pay By  
**04/01/18**

Amount Due  
**\$0.00**

☐ 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



0000349992096321359 000005100000000000 13 4

**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.

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

[illegible]

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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## Payments and Credits

### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$2,674.91	-\$1,151.03	-\$3,825.94
<b>Credits</b>	-\$151.57	\$0.00	-\$151.57
<b>Total Payments and Credits</b>	<b>-\$2,826.48</b>	<b>-\$1,151.03</b>	<b>-\$3,977.51</b>

### Detail \*Indicates posting date

Payments		Amount
02/16/18*	ONLINE PAYMENT - THANK YOU	-\$1,954.51
02/27/18*	ONLINE PAYMENT - THANK YOU	-\$935.33
03/03/18*	PAYMENT RECEIVED - THANK YOU	-\$600.65
03/05/18*	ONLINE PAYMENT - THANK YOU	-\$335.45
Credits		Amount
02/19/18	STAPLES 01309 ANAHEIM CA 01309000669232 92801	-\$11.57
02/23/18	VDARA - FRONT DESK LAS VEGAS NV Arrival Date 02/11/18 00000000 LODGING Departure Date 02/14/18	-\$90.00
02/24/18*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$25.00
03/06/18*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$25.00

## New Charges

### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$1,112.60</b>	<b>\$1,151.03</b>	<b>\$2,263.63</b>

### Detail

♦ - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](http://americanexpress.com/payovertimeinfo)



**RAM NARAYANAN**  
Card Ending 4-96009

		Foreign Spend	Amount
02/14/18	BONANNOS 039300981721755 7027786677	LAS VEGAS NV	\$12.71
02/14/18	BONANNOS 039300981721755 7027786677	LAS VEGAS NV	\$18.01
02/14/18	VDARA - FRONT DESK Arrival Date 02/11/18 00000000 LODGING Departure Date 02/14/18	LAS VEGAS NV	\$90.00
02/14/18	CHEVRON 0099879/CHEVRON SERVICE STN	BAKER CA	\$68.91

Continued on reverse

## Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
02/14/18	THIERRY CAFE THIERRY CAFE RESTAURANT	VANCOUVER	CA	46.10 Canadian Dollars	\$37.00
02/16/18	CARL'S JR 800-422-4141	ANAHEIM	CA		\$15.47
02/16/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA		\$8.24
02/16/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA		\$59.41
02/17/18	HOME RESTAURANT 650000009308282 3236690211	LOS ANGELES	CA		\$42.33
02/18/18	STAPLES 00243 00243000305855 90028	HOLLYWOOD	CA		\$49.26
02/19/18	6096 EL POLLO LOCO 650000008769195 7145796523	FULLERTON	CA		\$34.47
02/19/18	STAPLES 01030 01030000194269 92865	ORANGE	CA		\$42.85
02/20/18	STAPLES 00243 00243000306118 90028 OPEN EXTENDED PAYMENT OPTION LB	HOLLYWOOD	CA		\$117.15 ♦
02/20/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA		\$60.13
02/22/18	UNITED AIRLINES UNITED AIRLINES From: To: LOS ANGELES INTERN N.Y. NEWARK INTL A Ticket Number: 01626045850461 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE	LOS ANGELES	CA	Carrier: Class: UA 00 Date of Departure: 02/22	\$25.00
02/22/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA		\$87.00
02/22/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA		\$8.44
02/23/18	UBER *TRIP ERDM5 HELP.UBER.COM	HELP.UBER.COM	CA		\$36.71
02/23/18	NORDSTROM #0539 000000539 8002855800 OPEN EXTENDED PAYMENT OPTION LB	PARAMUS	NJ		\$304.88 ♦
02/25/18	UBER *TRIP PAB6R HELP.UBER.COM	HELP.UBER.COM	CA		\$5.00
02/25/18	UBER *TRIP BR6FJ HELP.UBER.COM	HELP.UBER.COM	CA		\$10.50
02/25/18	GRAMERCY PK HOTEL BAR RESTAURANT	NEW YORK	NY		\$25.00
02/25/18	GRAMERCY PK HOTEL BAR RESTAURANT	NEW YORK	NY		\$49.00
02/25/18	UBER *TRIP LQ2V3 HELP.UBER.COM	HELP.UBER.COM	CA		\$17.11
02/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$0.99
02/26/18	UBER *TRIP 4MR44 HELP.UBER.COM	HELP.UBER.COM	CA		\$25.96
02/26/18	UBER *TRIP QISP2 HELP.UBER.COM	HELP.UBER.COM	CA		\$28.88
02/28/18	UBER *TRIP BM4FF HELP.UBER.COM	HELP.UBER.COM	CA		\$26.78

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### Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
02/28/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$29.99
03/01/18	EDWARD FEINS DMD PA 2016663300 OPEN EXTENDED PAYMENT OPTION LB	RIVERVALE	NJ	\$515.00 ♦
03/02/18	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$1.00
03/03/18	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: LOS ANGELES INTERN Ticket Number: 01626051146510 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE	NEWARK	NJ	\$25.00
03/03/18	UBER *TRIP 52HGQ HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
03/03/18	UBER *TRIP IJXKQ HELP.UBER.COM	HELP.UBER.COM	CA	\$39.90
03/03/18	ILILI RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY	\$214.00 ♦
03/04/18	UBER *JKPX2 HELP.UBER.COM	HELP.UBER.COM	CA	\$25.01
03/04/18	C1 - RIVIERA 2018030403143516107114	NEWARK	NJ	\$25.54
03/12/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00

### Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

### Interest Charged

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

### 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.

Continued on reverse

**2018 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
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.

	<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
OPEN Extended Payment Option LB	19.49% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>
(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 feature balance**

Your Pay Over Time limit is \$50,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

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**Notice of Important Changes to the Membership Rewards® Program Terms**

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along in a safe place for future reference.

Summary of Changes, Effective Immediately	
<b>Getting Points</b>	We are updating the list of transactions that are not eligible purchases and for which you will not earn points by adding: <ul style="list-style-type: none"><li>• Purchases of cash equivalents</li><li>• Person-to-person payments</li></ul>

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**Detail of Changes to the Membership Rewards Program Terms & Conditions**

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

**Getting Points: Using Your Card**

Effective immediately, in the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the last paragraph will include the following additional bullets:

- Purchases of cash equivalents
- Person-to-person payments

**Business Platinum Card®****Important Changes to the OPEN Savings® Program**

**Effective June 1, 2018**, the OPEN Savings program will no longer be available on your Business Card. You can view savings and rewards opportunities for business purchases, including offers from FedEx, in Amex Offers, which you can access by logging into your American Express online account at [americanexpress.com](https://americanexpress.com).

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OPEN Savings® Summary  
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Discounts		Membership Rewards® Points	
This Period	\$0.00	This Period	0
Year to Date	\$2.86	Year to Date	0

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
FEDEX GROUND & FEDEX EXPRESS - Visit opensavings.com	\$0.00	\$0.00	0	\$57.04	\$2.86	0
Ongoing Benefits Total	\$0.00	\$0.00	0	\$57.04	\$2.86	0
Grand Totals		\$0.00	0 <sup>1</sup>		\$2.86	0 <sup>1</sup>

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

<sup>1</sup> The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.



Merchant participation and offers are subject to change without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).