

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

Closing Date 06/15/18 Next Closing Date 07/17/18



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Account Ending 4-97007

**New Balance \$330.16****Please Pay By 07/01/18†**

† 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 9 for an Important Notice About Changes to Your Cardmember Agreement.**

→ **See page 11 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.**

→ **See Page 14 for Important information regarding benefits underwritten by AMEX Assurance Company.**

**Membership Rewards® Points**

Available and Pending as of 05/31/18

**48,564**For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary****Pay In Full Portion**

Previous Balance	\$267.62
Payments/Credits	-\$1,987.13
New Charges	+\$2,049.67
Fees	+\$0.00
New Balance	= \$330.16

**Pay Over Time Portion**

Previous Balance	\$0.00
Payments/Credits	-\$1,586.35
New Charges	+\$1,586.35
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

**Account Total**

<b>Previous Balance</b>	<b>\$267.62</b>
Payments/Credits	-\$3,573.48
New Charges	+\$3,636.02
Fees	+\$0.00
Interest Charged	+\$0.00

**New Balance \$330.16**

Days in Billing Period: 29

**Customer Care** **Pay by Computer**  
[open.com/pbc](http://open.com/pbc)**Customer Care** 1-800-492-8468  
**Pay by Phone** 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 4-97007**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  
**07/01/18**Amount Due  
**\$330.16**☐ 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 000033016000033016 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.



1-800-492-8468 **Hearing Impaired**  
1-623-492-7719 **TTY: 1-800-221-9950**  
1-800-492-8468 **FAX: 1-800-695-9090**  
1-800-CASH-NOW **In NY: 1-800-522-1897**



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

## Email

[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>	-\$1,873.44	-\$1,436.35	-\$3,309.79
<b>Credits</b>	-\$113.69	-\$150.00	-\$263.69
<b>Total Payments and Credits</b>	<b>-\$1,987.13</b>	<b>-\$1,586.35</b>	<b>-\$3,573.48</b>

### Detail

\*Indicates posting date

♦ - denotes Pay Over Time activity

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

#### Payments

	Amount
05/18/18* PAYMENT RECEIVED - THANK YOU	-\$267.62
05/26/18* ONLINE PAYMENT - THANK YOU	-\$799.98
05/31/18* ONLINE PAYMENT - THANK YOU	-\$490.67
06/10/18* ONLINE PAYMENT - THANK YOU	-\$1,180.93
06/13/18* ONLINE PAYMENT - THANK YOU	-\$570.59

#### Credits

	Amount
05/17/18 PORCELANOSA - ANAHEIM ANAHEIM CA 201-995-1310	-\$42.70
05/25/18* CG7I:0003 \$150 Statement Credit Upon retention OPEN EXTENDED PAYMENT OPTION LB	-\$150.00 ♦
06/06/18 FINELINE TECHNOLOGIES 069000042288002 NORCROSS GA 6789690835	-\$18.00
06/08/18* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$35.00
06/09/18* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$7.99
06/14/18* Dispute - WEST COAST PARKING 000000	-\$10.00

## New Charges

### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$2,049.67</b>	<b>\$1,586.35</b>	<b>\$3,636.02</b>

### Detail

♦ - denotes Pay Over Time activity

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



**RAM NARAYANAN**  
Card Ending 4-97007

	Amount
05/18/18 WENDY'S 44030 000044030 5623543940	\$9.07
05/18/18 ROBATA JINYA 0000 323-930-2477 OPEN EXTENDED PAYMENT OPTION LB	\$155.89 ♦
05/19/18 UBER *TRIP BXKJK HELP.UBER.COM	\$13.49

Continued on reverse

## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
05/19/18	UBER *TRIP FTE6M HELP.UBER.COM	HELP.UBER.COM	CA	\$5.55
05/19/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$47.00
05/19/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$50.00
05/19/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$25.00
05/19/18	LYFT *RIDE FRI 11PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$9.19
05/19/18	THE ROGER ROOM 310-854-1300	LOS ANGELES	CA	\$63.00
05/20/18	CANCUN JUICE 714-776-6268	ANAHEIM	CA	\$11.07
05/20/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$79.96
05/20/18	USA 63037 TESO63037001 0000000000	LOS ANGELES	CA	\$61.53
05/20/18	ASTRO BURGER ASTRO BURGER FAST FOOD RESTAURANT	LOS ANGELES	CA	\$4.71
05/21/18	JERSEY MIKE'S SUBS 20041 0000 323-850-1111	WEST HOLLYWOOD	CA	\$8.12
05/22/18	VIP TACOS 0000 714-801-8949	ANAHEIM	CA	\$56.13
05/22/18	KING TACO 6B 650000007879326 2137479915	LOS ANGELES	CA	\$9.14
05/22/18	BAR 039300982352980 7026943773	LAS VEGAS	NV	\$71.87
05/22/18	7-ELEVEN 39646 00073964601 213-748-5687	LOS ANGELES	CA	\$11.53
05/22/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00
05/23/18	SUSHI SAMBA LAS VEGAS 2018052300009147 89109 RESTAURANT	LAS VEGAS	NV	\$71.62
05/23/18	UBER *TRIP NN33X HELP.UBER.COM	HELP.UBER.COM	CA	\$8.79
05/23/18	LAVO LAS VEGAS 203-775-7074	LAS VEGAS	NV	\$31.23
05/23/18	BONANNOS 039300981721755 7027786677	LAS VEGAS	NV	\$25.68
05/23/18	BONANNOS 039300981721755 7027786677	LAS VEGAS	NV	\$7.38
05/23/18	MAD GREEK'S DINER 0095 760-733-4354	BAKER	CA	\$29.05
05/23/18	BALLYS HOTEL LAS VEGAS Arrival Date 05/22/18 00000000 LODGING Departure Date 05/23/18	LAS VEGAS	NV	\$59.68
05/25/18	FAIRFAX 542929805487386 4086678770	LOS ANGELES	CA	\$30.00
05/25/18	FAIRFAX 542929805487386 4086678770	LOS ANGELES	CA	\$29.00
05/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99

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**Detail Continued**

◆ - denotes Pay Over Time activity

				<b>Amount</b>
05/26/18	UBER *TRIP SKWIY HELP.UBER.COM	HELP.UBER.COM	CA	\$6.32
05/26/18	UBER *TRIP DREUE HELP.UBER.COM	HELP.UBER.COM	CA	\$6.35
05/26/18	THE HOLLYWOOD ROOSEVELT LODGING	LOS ANGELES	CA	\$22.81
05/26/18	THE HOLLYWOOD ROOSEVELT LODGING	LOS ANGELES	CA	\$24.81
05/26/18	UBER *TRIP OD2HB HELP.UBER.COM	HELP.UBER.COM	CA	\$6.35
05/26/18	JAVIERS CRYSTAL COVE 000000001 9494941239	NEWPORT COAST	CA	\$18.00
05/27/18	SKYLOFT 949-715-1550	LAGUNA BEACH	CA	\$39.75
05/27/18	JAVIERS CRYSTAL COVE 000000001 9494941239 OPEN EXTENDED PAYMENT OPTION LB	NEWPORT COAST	CA	\$118.35 ◆
05/28/18	UBER *TRIP 5Y6R7 HELP.UBER.COM	HELP.UBER.COM	CA	\$6.35
05/28/18	UBER *TRIP ZUEXE HELP.UBER.COM	HELP.UBER.COM	CA	\$6.46
05/28/18	UBER *TRIP 74BL7 HELP.UBER.COM	HELP.UBER.COM	CA	\$6.35
05/29/18	JOHNS CLEANERS 965797900883404 (714)630-5994	ANAHEIM	CA	\$11.50
05/29/18	PORCELANOSA - ANAHEIM 0898 201-995-1310 OPEN EXTENDED PAYMENT OPTION LB	ANAHEIM	CA	\$157.28 ◆
05/30/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
05/30/18	PORCELANOSA - ANAHEIM 0898 201-995-1310 OPEN EXTENDED PAYMENT OPTION LB	ANAHEIM	CA	\$157.28 ◆
05/30/18	TUMMY STUFFER 00-08030543022 RESTAURANT	ANAHEIM	CA	\$44.82
05/31/18	WHATA LOTTA PIZZA squareup.com/receipts	Orange	CA	\$37.64
06/01/18	THE WASTELAND LOS A 800-528-5200	LOS ANGELES	CA	\$26.28
06/01/18	CROSSROADS TRADING CO-SM1 3236540507	WEST HOLLYWOOD	CA	\$55.83
06/01/18	CROSSROADS TRADING CO- MR 3237828152	LOS ANGELES	CA	\$47.47
06/02/18	UBER TRIP T44S2 HELP.UBER.COM	HELP.UBER.COM	CA	\$10.93
06/02/18	UBER TRIP TDMJK HELP.UBER.COM	HELP.UBER.COM	CA	\$25.40
06/02/18	UBER TRIP PGAXD HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
06/02/18	UBER TRIP PNAB4 HELP.UBER.COM	HELP.UBER.COM	CA	\$8.78
06/02/18	THE HOLLYWOOD ROOSEVELT LODGING	LOS ANGELES	CA	\$30.38

Continued on reverse

## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
06/02/18	UBER TRIP M5QIX HELP.UBER.COM	HELP.UBER.COM	CA	\$8.21
06/02/18	UBER TRIP 4WSIU HELP.UBER.COM	HELP.UBER.COM	CA	\$11.91
06/02/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$69.00
06/02/18	WEST COAST PARKING 000000001 3238550755	CITY OF INDUS	CA	\$20.00
06/02/18	DOLLAR SHAVE CLUB 866-223-2780	(866)223-2780	CA	\$9.80
06/04/18	HERTZ CAR RENTAL Rental: Location Return: PERRIS CA Agreement Number: 590797185 Renter Name: NARAYANAN /RAM	800-654-4173 Date 18/06/01 18/06/04	CA	\$75.00
06/04/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
06/04/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$68.00
06/05/18	UNITED AIRLINES UNITED AIRLINES From: Santa Ana John Way To: N.Y. NEWARK INTL A Ticket Number: 01626012886013 Passenger Name: NARAYANAN /SECOND CHECKED Document Type: EXCESS BAGGAGE	SANTA ANA Carrier: UA Class: 00 Date of Departure: 06/05	CA	\$35.00
06/06/18	UBER TRIP V24JA HELP.UBER.COM	HELP.UBER.COM	CA	\$47.56
06/06/18	DENNY'S 1 516-935-1110	PLAINVIEW	NY	\$36.89
06/06/18	LTV/UNITED INFLIGHT TV 800-932-2732	MELBOURNE	FL	\$7.99
06/07/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$31.98
06/07/18	BLOOMINGDALES OUTLET BER 000000151 8009500047	PARAMUS	NJ	\$19.97
06/07/18	NORDSTROM #0539 000000539 8002855800 OPEN EXTENDED PAYMENT OPTION LB	PARAMUS	NJ	\$169.95 ◆
06/08/18	SPRING & VARICK 917-705-3808 OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY	\$120.20 ◆
06/09/18	SX GOURMET 650000005254985 2123751929	NEW YORK	NY	\$17.97
06/09/18	NYCTAXI2G21 09002430015 000-0000000	NEW YORK	NY	\$8.80
06/09/18	UBER TRIP I5S3R HELP.UBER.COM	HELP.UBER.COM	CA	\$2.08
06/09/18	JIA BAR AND LOUNGE JIA BAR AND LOU 6462536657 OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY	\$266.40 ◆
06/09/18	Et al 917-548-3857 OPEN EXTENDED PAYMENT OPTION LB	New York	NY	\$160.00 ◆
06/12/18	C1 - RIVIERA 2018061203210416107114 RESTAURANT	NEWARK	NJ	\$23.99

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### Detail Continued

♦ - denotes Pay Over Time activity

				Amount
06/13/18	7-ELEVEN 18196 00071819622 323-654-8163	WEST HOLLYWOOD	CA	\$1.39
06/13/18	BLIND DRAGON 0664 310-278-2068 OPEN EXTENDED PAYMENT OPTION LB	WEST HOLLYWOOD	CA	\$139.00 ♦
06/14/18	HYDE SUNSET KITCHEN 323-940-1650 OPEN EXTENDED PAYMENT OPTION LB	LOS ANGELES	CA	\$142.00 ♦
06/14/18	Employees Only 818-571-3407	West Hollywoo	CA	\$19.00
06/14/18	UBER TRIP RX3CF HELP.UBER.COM	HELP.UBER.COM	CA	\$14.43
06/14/18	UBER TRIP A7UR7 HELP.UBER.COM	HELP.UBER.COM	CA	\$17.99
06/14/18	UBER TRIP NG3VK HELP.UBER.COM	HELP.UBER.COM	CA	\$6.35

### Fees

				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.

### 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
OPEN Extended Payment Option LB	19.99% (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.





**Notice of Important Changes to Your Cardmember Agreement**

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Effective Immediately	
Credit Reports	Currently, the Credit Reports section of your Agreement states that you agree that we may use credit reports and other information about you for any purpose, subject to applicable law.  Effective Immediately, we are updating your Agreement to provide two examples of how we may use credit reports and other information about you.
We may contact you	Effective Immediately, we are adding language to clarify the various ways we, our affiliates, agents and contractors can contact you, including email notifications, in order to service your account or collect amounts you owe to us.

ID 12655

*See the following page for the Detail of Changes to your Cardmember Agreement.*

**Detail of Changes to Your Cardmember Agreement**

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

Effective Immediately, we are deleting the last sentence of the first paragraph of the *Credit Reports* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

And you agree that we will use such information for any purposes (for example, marketing to you or evaluating you for a new account), subject to applicable law.

Effective Immediately, we are deleting the *We may contact you* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

<b>We may contact you</b>	<b>Servicing and Collections</b> If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors, such as debt collection agencies and service providers) to contact you at any phone number or email address you provide, from which you contact us, or at which we believe we can reach you. We may contact you in any way, such as calling, texting, emailing, sending mobile application push notifications or using any other method of communication permitted by law. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.  <b>Call monitoring</b> We may monitor and record any calls between you and us.
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NYLA FASHION CONCEPT

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

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the change appears below. The detailed change can be found after the summary chart.

Summary of Changes, effective Immediately	
<b>About The Program and Getting Points</b>	The Gold Card from American Express will now be known as the American Express Classic Gold Card.
<b>Getting Points &amp; Using Points</b>	<p>We are changing the Pay Over Time feature names which will also impact the Membership Rewards T&amp;Cs:</p> <p>Previously, the feature was known as Select &amp; Pay Later. The feature will now be known as Pay Over Time Select.</p> <p>Previously, the feature was known as Expo. The feature will now be known as Pay Over Time Direct.</p> <p>Previously, the feature was known as Sign &amp; Travel. The feature will now be known as Pay Over Time Travel.</p>

Summary of Changes, effective August 1, 2018	
<b>Using Points - Transferring Points to Frequent Customer Programs</b>	<p>SPG® has announced changes to its loyalty program and how its members will earn Starpoints:</p> <p>Starpoints will be referred to as points. These points do not refer to Membership Rewards points.</p> <p>On August 1, 2018, Starpoint balances in loyalty member accounts will convert to points at a 1:3 ratio (one Starpoint will convert to three points). For example, 1,000 Starpoints will become 3,000 points. In general, the number of points needed to redeem in the loyalty program will have corresponding changes.</p> <p>To align with this, we are making changes to the Membership Rewards Program Terms &amp; Conditions that impact Card Members who are enrolled in the Membership Rewards program and are eligible for a Membership Rewards point transfer. Membership Rewards points can now be transferred at a 1:1 ratio into the Starwood Preferred Guest® program and can be transferred in increments of 1,000 points.</p>

Summary of Changes, effective September 1, 2018	
<b>Using Points - Shop with Points at Amazon.com</b>	We are making enhancements on how your eligible purchases made at <b>Amazon.com</b> , using only points or a combination of points and your Card, will appear on your billing statement.

ID 12644

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

CMLENDMDRUS0268

## 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.

A. **Effective immediately**, your Terms & Conditions will be amended as follows:

### **ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS**

All references to the Gold Card from American Express, located in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and the *Getting Additional Points* and *Buying Points* sub-sections under the *Getting Points* section, will be deleted and replaced with American Express Classic Gold Card.

B. **Effective immediately**, your Terms & Conditions will be amended as follows:

### **GETTING POINTS: USING YOUR CARD**

In the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the bullets in the first paragraph will be deleted in their entirety and replaced with the following:

For Consumer Cards:

- Pay Over Time
- Eligible American Express Credit Card purchases

For Business Cards:

- Extended Payment Option
- Eligible American Express Credit Card purchases

### **USING POINTS: USING PAY WITH POINTS TO BOOK TRAVEL ON AMEXTRAVEL.COM, FOR PRODUCTS THROUGH MEMBERSHIPREWARDS.COM, AND ELSEWHERE**

In the *Using Pay with Points to Book Travel on AMEXTRAVEL.COM, for Products Through MEMBERSHIPREWARDS.COM, and Elsewhere* sub-section of the *Using Points* section of the Terms & Conditions, the first sentence in the final paragraph will be deleted in its entirety and replaced with the following:

If you use a Pay Over Time feature (such as Pay Over Time Direct for Consumer Cards, or the Extended Payment Option for Business Cards) for a purchase using Pay with Points, the statement credit you get may not be applied to that feature.

C. **Effective August 1, 2018**, your Terms & Conditions will be amended as follows:

### **USING POINTS: TRANSFERRING POINTS TO FREQUENT CUSTOMER PROGRAMS**

In the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section of the Terms & Conditions, the last bullet point under *Conversion Rates and Increments*, which states "Starwood Preferred Guest<sup>®</sup>: 1,000 Membership Rewards=333 Starpoints<sup>®</sup>", will be deleted in its entirety.

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D. **Effective September 1, 2018**, your Terms & Conditions will be amended as follows:

**USING POINTS: SHOP WITH POINTS AT AMAZON.COM**

In the *Shop with Points at Amazon.com* sub-section of the *Using Points* section of the Terms & Conditions, the *Ordering* language will be deleted in its entirety and replaced with the following:

**Ordering**

Card Members may make eligible purchases at Amazon.com using only points, or a combination of points and your American Express Card. When you use points at Amazon.com for your entire purchase, American Express will charge your purchase to your Card account and deduct the points you used from your program account, and you will see a corresponding statement credit for the points you used. If you elect to use points for only a portion of your purchase, American Express will separately charge the portion of your purchase that you did not cover with points to your Card account after the purchase ships. For example, if you make a \$500 purchase and elect to cover \$300 of that purchase with points, American Express will:

- Charge your Card account \$300,
- Apply a \$300 credit to your Card account, and
- After your purchase ships, charge your Card account \$200.

**Returning products purchased at Amazon.com**

Returns are subject to Amazon.com's policies and must be authorized by Amazon.com before you receive a statement credit for the points you used.

**Business Platinum Card®****Notice of Update to an Additional Benefit of Your Card**

As described below, We made updates to Your Extended Warranty and Purchase Protection card benefits. These benefits are provided to You at no additional charge as part of Your Card Membership. We encourage You to read this notice and file it for future reference.

**Extended Warranty<sup>1</sup>**

Extended Warranty is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, one of the following will occur:

- If the original manufacturer's warranty is less than two (2) years\*, We will match the length of that warranty.
- If the original manufacturer's warranty is between two (2) and five (5) years\*, We will increase coverage to provide two (2) additional years of warranty.

The benefit is limited to the actual amount charged to Your Card for the item, up to a maximum of \$10,000; not to exceed \$50,000 per Card Member account per calendar year.

\*For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, Your coverage will continue to match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

**Purchase Protection<sup>2</sup>**

Purchase Protection is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, the coverage duration on eligible purchases will be increased from 90 days to 120 days\*.

\*For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration remains at 90 days.

To learn more about other benefits that may be available to You as a part of Your Card Membership, please visit [americanexpress.com/benefitsguide](https://americanexpress.com/benefitsguide).

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<sup>1</sup>Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

<sup>2</sup>Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.



OPEN Savings® Summary  
NYLA FASHION CONCEPT  
RAM NARAYANAN  
Closing Date 06/15/18

p. 15/15

Account Ending 4-97007

Discounts		Membership Rewards® Points	
This Period	\$0.00	This Period	0
Year to Date	\$2.83	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	\$56.44	\$2.83	0
Ongoing Benefits Total	\$0.00	\$0.00	0	\$56.44	\$2.83	0
Grand Totals		\$0.00	0 <sup>1</sup>		\$2.83	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).

### American Express® Cards Warmly Welcomed

#### RAVN ALASKA

Fly to 120 destinations, Anchorage to 15 key communities and over 100 villages for passengers, freight and mail. Visit [flyravn.com](https://flyravn.com) or call 800-866-8394.

#### MSC

A world leader in global container shipping, providing an integrated network of road, rail and sea transport resources. 212-764-4800 or [msc.com](https://msc.com).