

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

Closing Date 04/16/20 Next Closing Date 05/17/20

p. 1/11

Account Ending 4-92008

New Balance	\$526.38
Amount Due	\$257.54
Please Pay By	05/01/20[‡]

[‡] 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 03/31/20

144,078For up to date point balance and full program details, visit membershipewards.com**Account Summary**



Previous Balance	\$740.01
Payments/Credits	-\$5,104.16
New Charges	+\$4,890.53
Fees	+\$0.00


New Balance **\$526.38**


Days in Billing Period: 30

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

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

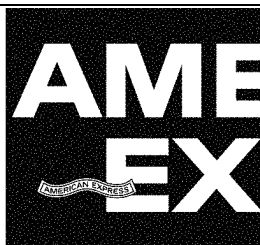
 See page 3 for additional information. See page 2 for important information about your account. Please refer to the **IMPORTANT NOTICES** section on **pages 9 - 10**.

 Your billing inquiry is under investigation. **No payment on the amount under review of \$268.84 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.


 **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

**Put More Time to Business
and Less Time to Bills**

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit www.AmericanExpress.com/enrollAM to enroll an Account Manager now.

↓ 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 07452-2835**Please Pay By**
05/01/20
Amount Due
\$257.54See 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 000052638000025754 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.

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 04/16/20

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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	-\$4,998.61
Credits	-\$105.55
Total Payments and Credits	-\$5,104.16

Detail

*Indicates posting date

Payments	Amount
03/18/20* ONLINE PAYMENT - THANK YOU	-\$740.01
03/20/20* ONLINE PAYMENT - THANK YOU	-\$825.95
03/24/20* ONLINE PAYMENT - THANK YOU	-\$616.41
03/27/20* ONLINE PAYMENT - THANK YOU	-\$992.37
04/02/20* ONLINE PAYMENT - THANK YOU	-\$705.25
04/09/20* ONLINE PAYMENT - THANK YOU	-\$1,118.62
Credits	Amount
04/01/20* Shop Dell with Business Platinum Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$40.50
04/01/20* Shop Dell with Business Platinum Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$59.50
04/08/20 WWW.STAPLES.COM 472 FRAMINGHAM StaplesOffer	-\$3.12
04/12/20 STAPLES #1030 ORANGE StaplesOffer	-\$2.43

New Charges**Summary****Total**

Total New Charges	\$4,890.53
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Continued on reverse

Detail



RAM NARAYANAN

Card Ending 4-92008

				Amount
03/16/20	FEDEX 509311124 FedEx 509311124 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000509311124 FEDEX #1-800-622-1147	MEMPHIS	TN	\$722.08
03/16/20	FEDEX 509311123 FedEx 509311123 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000509311123 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.50
03/17/20	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$32.16
03/18/20	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$8.64
03/18/20	TACOS EL PATRON 00-08035962482 RESTAURANT	ANAHEIM	CA	\$38.32
03/18/20	JOHNS CLEANERS 965797900883404 (714)630-5994	ANAHEIM	CA	\$9.50
03/18/20	IT'S PHO IN HOLLYWOO 436845557646618 PASSANANTU20@GMAIL.COM	LOS ANGELES	CA	\$55.30
03/18/20	FEDEX 509543293 FedEx 509543293 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000509543293 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
03/19/20	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$9.25
03/19/20	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$45.93
03/19/20	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$41.23
03/19/20	KING TACO 6B 650000007879326 2137479915	LOS ANGELES	CA	\$9.47
03/19/20	HERTZ CAR RENTAL Rental: Location Return: PERRIS CA Agreement Number: 523351651 Renter Name: NARAYANAN /RAM	800-654-4173 Date 20/03/17 20/03/19	CA	\$77.70
03/20/20	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$7.19
03/20/20	PARIS BAGUETTE 6TH ST 815-438-5908	LOS ANGELES	CA	\$29.99
03/20/20	LITTLE CAESAR 8007223727	ANAHEIM	CA	\$26.23
03/21/20	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$285.39
03/21/20	FEDEX 509764801 FedEx 509764801 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000509764801 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
03/23/20	FAT SAL'S DELI-HOLLYWOOD 0000 855-682-4373	LOS ANGELES	CA	\$20.78

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RAM NARAYANAN
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Detail Continued

				Amount
03/23/20	FEDEX 509969022 FedEx 509969022 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000509969022 FEDEX #1-800-622-1147	MEMPHIS	TN	\$668.81
03/23/20	FEDEX 509969023 FedEx 509969023 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000509969023 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.50
03/24/20	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$47.96
03/24/20	DEL TACO 1106 000001106 7148466300	COMMERCE	CA	\$7.23
03/24/20	FEDEX 510104473 FedEx 510104473 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000510104473 FEDEX #1-800-622-1147	MEMPHIS	TN	\$67.11
03/25/20	THE FLAME BROILER #62 0000 714-687-0114	ANAHEIM	CA	\$33.46
03/25/20	WENDY'S 44030 000044030 10040028004 90046 FAST FOOD REST.	LOS ANGELES	CA	\$6.56
03/26/20	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$135.75
03/30/20	DELL INC 611292805 074522 611292805	ROUND ROCK	TX	\$40.50
03/30/20	DELL INC 611292813 074522 611292813	ROUND ROCK	TX	\$85.29
03/30/20	FEDEX 510587506 FedEx 510587506 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000510587506 FEDEX #1-800-622-1147	MEMPHIS	TN	\$480.24
03/30/20	FEDEX 510587507 FedEx 510587507 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000510587507 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.50
03/31/20	FEDEX 510727706 FedEx 510727706 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000510727706 FEDEX #1-800-622-1147	MEMPHIS	TN	\$70.99
03/31/20	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$73.31
04/01/20	THE NICE GUY 310-360-9500	WEST HOLLYWOOD	CA	\$39.42
04/01/20	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$33.47

Continued on reverse

Detail Continued

				Amount
04/01/20	WENDY'S 44030 000044030 10040029004 90046 FAST FOOD REST.	LOS ANGELES	CA	\$6.56
04/01/20	FEDEX 510816600 FedEx 510816600 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000510816600 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
04/01/20	THE PIESPACE 323-851-6161	HOLLYWOOD	CA	\$22.98
04/02/20	DEL TACO 1106 000001106 7148466300	COMMERCE	CA	\$6.01
04/03/20	GRANNY'S DELI USFC92806	ANAHEIM	CA	\$7.76
04/03/20	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$9.25
04/03/20	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$9.61
04/04/20	TARGET GROCERY STORE	WEST HOLLYWOOD	CA	\$50.66
04/04/20	WENDY'S 44030 000044030 10030008004 90046 FAST FOOD REST.	LOS ANGELES	CA	\$6.56
04/04/20	FEDEX 511000738 FedEx 511000738 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000511000738 FEDEX #1-800-622-1147	MEMPHIS	TN	\$34.38
04/05/20	TST* EGG TUCK - HOLLYWOOD 300525597 8189631515	LOS ANGELES	CA	\$25.69
04/06/20	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$9.25
04/06/20	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$4.29
04/06/20	CARL'S JR 714-630-4164	ANAHEIM	CA	\$7.75
04/06/20	SUBWAY 714-9989930	ORANGE	CA	\$29.62
04/06/20	STAPLES.COM (800) 333-3330 HAMMERMILL COPY PLUS 85 X 11 COPY P	800-333-3330	MA	\$31.23
04/06/20	FEDEX 511189815 FedEx 511189815 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000511189815 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.50
04/06/20	FEDEX 511189814 FedEx 511189814 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000511189814 FEDEX #1-800-622-1147	MEMPHIS	TN	\$688.57
04/07/20	THE NICE GUY 310-360-9500	WEST HOLLYWOOD	CA	\$33.00
04/07/20	CHICK-FIL-A #01892 000000000570894 7146851707	ORANGE	CA	\$37.07

Continued on next page



Detail Continued

				Amount
04/07/20	WENDY'S 44030 000044030 10040031004 90046 FAST FOOD REST.	LOS ANGELES	CA	\$6.56
04/07/20	FEDEX 511321719 FedEx 511321719 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000511321719 FEDEX #1-800-622-1147	MEMPHIS	TN	\$17.98
04/07/20	FEDEX 511321720 FedEx 511321720 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000511321720 FEDEX #1-800-622-1147	MEMPHIS	TN	\$20.29
04/08/20	MCDONALD'S 5626301444	PARAMOUNT	CA	\$8.64
04/08/20	CARL'S JR 714-630-4164	ANAHEIM	CA	\$6.13
04/08/20	FEDEX 511411534 FedEx 511411534 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000511411534 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
04/09/20	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$20.42
04/09/20	CARL'S JR 714-630-4164	ANAHEIM	CA	\$5.16
04/09/20	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.93
04/09/20	UNION 76 10194710 UNION 76	LOS ANGELES	CA	\$47.50
04/10/20	GRANNY'S DELI USFC92806	ANAHEIM	CA	\$7.22
04/10/20	DEL TACO 7149744043	ORANGE	CA	\$3.98
04/10/20	TACOS EL PATRON 00-08035962482 RESTAURANT	ANAHEIM	CA	\$28.95
04/11/20	PARIS BAGUETTE 6TH ST 815-438-5908	LOS ANGELES	CA	\$28.99
04/11/20	MCDONALD'S 7149212235	ORANGE	CA	\$15.49
04/11/20	STAPLES 01030 01030000666121 92865 KINDER JOY .7OZ 5FT STICKY BACK TAPE	ORANGE	CA	\$24.26
04/11/20	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$4.47
04/11/20	FEDEX 511612832 FedEx 511612832 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000511612832 FEDEX #1-800-622-1147	MEMPHIS	TN	\$27.97
04/13/20	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$39.93

Continued on reverse

Detail Continued

				Amount
04/13/20	WENDY'S 44030 000044030 10040016004 90046 FAST FOOD REST.	LOS ANGELES	CA	\$6.56
04/13/20	FEDEX 511812944 FedEx 511812944 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000511812944 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.50
04/13/20	FEDEX 511812945 FedEx 511812945 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000511812945 FEDEX #1-800-622-1147	MEMPHIS	TN	\$152.46
04/14/20	FEDEX 511969808 FedEx 511969808 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000511969808 FEDEX #1-800-622-1147	MEMPHIS	TN	\$24.87
04/14/20	FEDEX 511969807 FedEx 511969807 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000511969807 FEDEX #1-800-622-1147	MEMPHIS	TN	\$31.69
04/15/20	FEDEX 512064376 FedEx 512064376 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000512064376 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99

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



NYLA FASHION CONCEPT
RAM NARAYANAN

Closing Date 04/16/20

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Account Ending 4-92008

IMPORTANT NOTICES

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

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 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 04/16/20

p. 11/11

Account Ending 4-92008

American Express® Cards Warmly Welcomed

ARRAY ENTERPRISES

Butterball gift checks make the tradition of saying thanks easy and affordable. Learn more at **butterballturkeygift.com**.

LITTMAN BROS LIGHTING

Family owned high-end lighting company for both homeowners and industry specialists. Visit our online store at **littmanbros.com**.

THE WASSERSTROM COMPANY

Supplies & equipment for kitchens, breakrooms, coffee service, janitorial & more. A trusted company, serving businesses for over 115 years.
Wasserstrom.com