Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN

Account Ending 4-96009

Closing Date 02/14/18 Next Closing Date 03/16/18

New Balance

\$1,764.88

Please Pay By

03/01/18[‡]

 ‡ 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.
- American Express Bank, FSB ("FSB") will undergo a legal entity change and be known as American Express National Bank ("AENB") as of April 1, 2018. Following that date, AENB will become the issuer of your Account. To review our Privacy Notice, please visit americanexpress.com/privacycenter.
- for Important Information about Your Account. See page 7
- See Page 9 for an Important Notice About a Change to Your **Cardmember Agreement.**
- Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of \$10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.
- Effective February 28, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

Membership Rewards® Points

Available and Pending as of 01/31/18

38,790

For up to date point balance and full program details, visit membershiprewards.com

Account Summary Pay In Full Portion

Pay in Full Portion		
Previous Balance		\$103.19
Payments/Credits		-\$831.34
New Charges		+\$2,043.03
Fees		+\$450.00
New Balance	=	\$1,764.88
Pay Over Time Port	tion	
Previous Balance		\$0.00
Payments/Credits		-\$577.22
New Charges		+\$577.22
Fees		+\$0.00
Interest Charged		+\$0.00
New Balance	=	\$0.00
Minimum Due		\$0.00
Account Total		
Previous Balance		\$103.19
Payments/Credits		-\$1,408.56
New Charges		+\$2,620.25
Fees		+\$450.00
Interest Charged		+\$0.00

Days in Billing Period: 28

Customer Care

New Balance



Pay by Phone **Customer Care** 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





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 03/01/18

\$1,764.88

Amount Due \$1,764.88

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

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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 re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below 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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Express Cash 무

Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

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

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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Street Address	
- 1	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

Avoid late fees

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit www.american express.com/privacy.

Account Ending 4-96009

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$827.36	-\$577.22	-\$1,404.58
Credits	-\$3.98	\$0.00	-\$3.98
Total Payments and Credits	-\$831.34	-\$577.22	-\$1,408.56

Detail	*Indicates posting date	
Payments		Amount
01/18/18*	ONLINE PAYMENT - THANK YOU	-\$103.19
01/24/18*	ONLINE PAYMENT - THANK YOU	-\$447.20
01/31/18*	PAYMENT RECEIVED - THANK YOU	-\$700.51
02/04/18*	ONLINE PAYMENT - THANK YOU	-\$153.68
Credits		Amount
01/31/18	UBER HELP.UBER.COM CA 8005928996	-\$1.63
02/10/18	UBER HELP.UBER.COM CA 8005928996	-\$2.35

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$2,043.03	\$577.22	\$2,620.25

Detail

♦ - denotes Pay Over Time activity

For more information, visit americanexpress.com/payovertimeinfo



RAM NARAYANAN

Card Ending 4-96009

				Amount
01/19/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00
01/20/18	BIG WANGS HOLLYWOOD 000000001 3234692449	LOS ANGELES	CA	\$16.24
01/21/18	UBER *TRIP LG46B HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
01/21/18	UBER *TRIP AQLOS HELP.UBER.COM	HELP.UBER.COM	CA	\$3.08
01/21/18	UBER *TRIP E5YRB HELP.UBER.COM	HELP.UBER.COM	CA	\$2.65
01/21/18	UBER *TRIP NBYE3 HELP.UBER.COM	HELP.UBER.COM	CA	\$2.17
01/21/18	DELILAH 650000009352744 3108591011 OPEN EXTENDED PAYMENT OPTION LB	WEST HOLLYWOOD	CA	\$156.73 ◆
01/21/18	DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$15.00

-				denotes Pay Over Time activity
				Amount
01/21/18	DREAM HOTEL HOLLYWOOD 323-844-6417	323-844-6417	CA	\$74.00
01/21/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$87.00
01/21/18	SHELL OIL 57444586002 GAS STATION	LOS ANGELES	CA	\$18.33
01/25/18	USA 63037 TESO63037001 0000000000	LOS ANGELES	CA	\$60.60
01/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
01/26/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$5.39
01/26/18	ACE SCREEN PRINTING SU 213-741-0520	LOS ANGELES	CA	\$45.99
01/27/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.54
01/27/18	BLU JAM CAFE 594010 91403	SHERMAN OAKS	CA	\$22.61
01/27/18	MARISCOS MOCORITO 714-771-0050	ORANGE	CA	\$62.41
01/28/18	JACK IN THE BOX FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.03
01/28/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$29.99
01/28/18	FIG & OLIVE RESTAURANT	NEWPORT BEACH	CA	\$183.60
01/28/18	OPEN EXTENDED PAYMENT OPTION LB ASTRO BURGER ASTRO BURGER	LOS ANGELES	CA	\$12.90
	FAST FOOD RESTAURANT		-	
01/29/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
01/29/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$79.00
01/29/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$68.02
01/29/18	KING TACO 6B 650000007879326 2137479915	LOS ANGELES	CA	\$11.33
01/30/18	UBER *TRIP DKA77 HELP.UBER.COM	HELP.UBER.COM	CA	\$17.57
01/30/18	UBER *TRIP M2EJ7 HELP.UBER.COM	HELP.UBER.COM	CA	\$7.54
01/30/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$11.84
01/30/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
02/01/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$11.60
02/01/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$56.07
02/01/18	DOLLAR SHAVE CLUB 866-223-2780	(866)223-2780	CA	\$9.80
02/05/18	IN N OUT BURGER 102 650000009325278 8662916338	HOLLYWOOD	CA	\$8.10
02/05/18	CHEVRON 0209813/CHEVRON	ANAHEIM	CA	\$65.29



Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 02/14/18



Account Ending 4-96009

Detail	Continued		♦ -	denotes Pay Over Time activity
				Amount
02/06/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
02/06/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
02/06/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
02/08/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
02/08/18	ACME DISPLAY FIXTURE &PKG 436845557914 MITCH@ACMEDISPLAY.COM	LOS ANGELES	CA	\$22.77
02/09/18	THE NICE GUY 650000009526198 3103609500	WEST HOLLYWOO	CA	\$46.00
02/09/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00
02/10/18	UBER *QXKEZ HELP.UBER.COM	HELP.UBER.COM	CA	\$7.95
02/11/18	SHELL OIL 57444468409 AUTO FUEL DISPENSER	LA VERNE	CA	\$71.66
02/11/18	TOWER EMPERORS ESSENTLS 5274 92618	LAS VEGAS	NV	\$16.25
02/11/18	CAESARS BACCHANAL BUFFET Check ID: 416419289109	LAS VEGAS	NV	\$11.74
02/11/18	CLV PARKING GARAGE 021118.174259.R8489109	LAS VEGAS	NV	\$10.00
02/11/18	CAESARS BACCHANAL BUFFET Check ID: 397823189109 OPEN EXTENDED PAYMENT OPTION LB	LAS VEGAS	NV	\$129.88
02/12/18	COSMOPOLITAN VESPER BAR 5AA85BEC-9B9B-4D789109	LAS VEGAS	NV	\$41.97
02/12/18	COSMOPOLITAN VESPER BAR E93703BB-E79F-4DA89109	LAS VEGAS	NV	\$68.62
02/12/18	SUBWAY 702-7222183	LAS VEGAS	NV	\$11.91
02/13/18	MARQUEE LAS VEGAS 212-399-6000	LAS VEGAS	NV	\$59.00
02/13/18	MARQUEE LAS VEGAS 212-399-6000	LAS VEGAS	NV	\$53.00
02/13/18	MARQUEE LAS VEGAS 212-399-6000	LAS VEGAS	NV	\$68.00
02/13/18	MARQUEE LAS VEGAS 212-399-6000	LAS VEGAS	NV	\$81.00
02/13/18	BELLAGIO - LILLY 31EF82E8-7564-42789119	LAS VEGAS	NV	\$40.92
02/13/18	UBER *TRIP 3UAGH HELP.UBER.COM	HELP.UBER.COM	CA	\$5.15
02/13/18	BONANNOS 039300981721755 7027786677	LAS VEGAS	NV	\$7.38
02/13/18	BORDER GRILL MANDALAY BAY 650000007834 7026327403 OPEN EXTENDED PAYMENT OPTION LB	LAS VEGAS	NV	\$107.01
02/13/18	COSMOPOLITAN VESPER BAR 5563CA25-04EF-45989109	LAS VEGAS	NV	\$52.63

Fees

		Amount
02/14/18	ANNUAL MEMBERSHIP FEE	\$450.00
Total Fees fo	or this Period	\$450.00

Interest Charged

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	19.49% (v)	\$0.00	\$0.00
Total			\$0.00
(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.



Account Ending 4-96009

Interest Charges on Pay Over Time Balances

Your Card Member Agreement provides that we charge interest on transactions placed in the Pay Over Time balance beginning on the transaction date until they are paid. In the past we have offered a grace period to Card Members who paid their balance in full after carrying a balance for one month. Starting with statements issued in May, we will no longer offer this grace period and we will enforce the provisions of the Card Member Agreement regarding when we charge interest.

We'd like to remind you of ways to help minimize interest charges on Pay Over Time balances. If you pay the balance on your account in full each month, you will not incur any interest on transactions placed in a Pay Over Time balance. However, if you choose to carry a Pay Over Time balance past your next closing date, you will be charged interest on that balance until the total account balance is paid in full. The sooner you pay off a Pay Over Time balance, the less interest you will incur.

ID12534



Account Ending 4-96009

Notice of Important Changes to Your Account Terms

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, Beginning in April 2018							
Determining the Prime Rate	Currently on your Pay Over Time feature, the Prime Rate used to calculate interest is the Prime Rate published by the Wall Street Journal 2 days prior to the Closing Date of your billing period.						
	Effective for your billing period beginning in April 2018, we are updating your Agreement to say that the Prime Rate used to calculate interest will be the Prime Rate published by the Wall Street Journal on the Closing Date of your billing period.						

ID12553

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 (the "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.

Determining the Prime Rate

Effective with billing periods beginning in April 2018, in Part 2 of the Agreement, we are amending the Determining Prime Rate sub section of the About Interest Charges on Pay Over Time Balance section by deleting the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

And replacing with the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period.



OPEN Savings[®] Summary NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 02/14/18

Account Ending 4-96009

Discounts	
This Period	\$0.00
Year to Date	\$2.86

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners¹ automatically when you use your Business Card from American Express OPEN. Learn more at opensavings.com.

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 ²		\$2.86	0 ²

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

- 1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.
- 2 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.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.











Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

American Express® Cards Warmly Welcomed

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