

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

Closing Date 06/16/19 Next Closing Date 07/17/19

p. 1/13

Account Ending 4-99003

**New Balance** **\$28,625.35**

**Minimum Payment Due** **\$2,314.82**

Includes the past due amount of \$873.13

**Payment Due Date** **07/11/19<sup>‡</sup>**

**‡ Late Payment Warning:** If you do not pay the Minimum Payment Due by your Next Closing Date of 07/17/19, you may have to pay a late fee of the greater of \$38.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.49%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	30 years	\$74,764

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

Your account is past due.

See page 7 for Important Changes to Your Account Terms.

See page 9 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

For information on your Pay Over Time feature and limit, see page 6

Continued on page 3

↓ 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](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending 4-99003**

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

Payment Due Date  
**07/11/19**

New Balance  
**\$28,625.35**

Minimum Payment Due  
**\$2,314.82**

**Membership Rewards® Points**

Available and Pending as of 05/31/19

**146,989**

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

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

Previous Balance	\$651.10
Payments/Credits	-\$120.90
New Charges	+\$570.46
Fees	+\$38.00
New Balance	= \$1,138.66

**Pay Over Time Portion**

Previous Balance	\$26,525.75
Payments/Credits	-\$984.90
New Charges	+\$1,292.76
Fees	+\$0.00
Interest Charged	+\$653.08
New Balance	= \$27,486.69
Minimum Due	\$1,176.16

**Account Total**

<b>Previous Balance</b>	<b>\$27,176.85</b>
Payments/Credits	-\$1,105.80
New Charges	+\$1,863.22
Fees	+\$38.00
Interest Charged	+\$653.08

**New Balance** **\$28,625.35**  
**Minimum Payment Due** **\$2,314.82**

Days in Billing Period: 30

**Customer Care****Pay by Computer**[americanexpress.com/business](http://americanexpress.com/business)**Customer Care**

1-800-492-8468

**Pay by Phone**

1-800-472-9297



See page 2 for additional information.



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

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349992096321359 002862535000231482 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: 1-623-707-4442**  
1-800-CASH-NOW **In NY: 1-800-522-1897**

**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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-  Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Platinum® Card Members, except for select locations. Visit [americanexpress.com/findalounge](https://americanexpress.com/findalounge) for a list of available lounges.

**MEMBERSHIP  
rewards®**

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at [www.membershiprewards.com/terms](https://www.membershiprewards.com/terms) or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.



**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](https://americanexpress.com)

**Payments and Credits****Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	\$0.00	\$0.00	\$0.00
<b>Credits</b>	-\$120.90	-\$984.90	-\$1,105.80
<b>Total Payments and Credits</b>	<b>-\$120.90</b>	<b>-\$984.90</b>	<b>-\$1,105.80</b>

**Detail**

\*Indicates posting date

♦ - denotes Pay Over Time activity

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

<b>Credits</b>		<b>Amount</b>
06/02/19	UBER HELP.UBER.COM CA 8005928996	-\$3.13
06/10/19*	Points for Amex Trvl	-\$572.60 ♦
06/10/19	FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$14.15
06/12/19	FEDEX - GROUND MEMPHIS FedExShippiOffer	-\$9.80
06/13/19	FEDEX - GROUND MEMPHIS FedExShippiOffer	-\$63.82
06/14/19*	Points for Amex Trvl	-\$412.30 ♦
06/14/19	UNITED AIRLINES NEWARK NJ UNITED AIRLINES From: N.Y. NEWARK INTL A To: SANTA ANA JOHN WAY Carrier: UA Class: 00 Ticket Number: 01615133746108 Date of Departure: 06/11 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: SUPPORTED REFUND	-\$30.00

Continued on reverse

## New Charges

## Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$570.46</b>	<b>\$1,292.76</b>	<b>\$1,863.22</b>

## Detail

♦ - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](https://americanexpress.com/payovertimeinfo)**RAM NARAYANAN**  
Card Ending 4-99003

				Amount
05/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.43
05/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$10.62
05/27/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$1.00
05/27/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.93
05/28/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$18.53
06/01/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$28.42
06/01/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.81
06/01/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$6.01
06/03/19	DOLLAR SHAVE CLUB ELECTRIC RAZOR STORE	(866)223-2780	CA	\$10.89
06/05/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$32.28
06/06/19	Agoda Hotel Reservations 2414745189-1-226713958	London	GB	\$482.08 ♦
06/08/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$20.92
06/08/19	FEDEX 480883616 FedEx 480883616 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000480883616 FEDEX #1-800-622-1147	MEMPHIS	TN	\$56.60
06/10/19	FEDEX 182473779 FedEx 182473779 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000182473779 FEDEX #1-800-622-1147	MEMPHIS	TN	\$39.18
06/10/19	LABEL TEX USA 00-08024155312 323-5820228	LOS ANGELES	CA	\$55.75
06/10/19	FEDEX 481115786 FedEx 481115786 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000481115786 FEDEX #1-800-622-1147	MEMPHIS	TN	\$255.28 ♦

Continued on next page



**Detail Continued**

♦ - denotes Pay Over Time activity

				Amount
06/11/19	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: SANTA ANA JOHN WAY Ticket Number: 01615133746108 Passenger Name: NARAYANAN /FIRST CHECKED	NEWARK	NJ	\$30.00
06/12/19	LYFT *RIDE TUE 2PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$74.23
06/13/19	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: LOS ANGELES INTERN To: N.Y. NEWARK INTL A Ticket Number: 01673711240876 Passenger Name: NARAYANAN/BALAN Document Type: PASSENGER TICKET	CHICAGO	IL	\$412.30 ♦
06/13/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$143.10 ♦
06/13/19	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$80.70
06/14/19	LYFT *RIDE FRI 9AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$33.13
06/15/19	FEDEX 481585125 FedEx 481585125 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000481585125 FEDEX #1-800-622-1147	MEMPHIS	TN	\$6.99
06/15/19	LYFT *RIDE FRI 1PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$30.04

**Fees**

		Amount
06/16/19	Late Payment Fee	\$38.00
<b>Total Fees for this Period</b>		<b>\$38.00</b>

**Interest Charged**

		Amount
06/16/19	Interest Charge on Pay Over Time Purchases	\$653.08
<b>Total Interest Charged for this Period</b>		<b>\$653.08</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

**2019 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2019	\$633.00
Total Interest in 2019	\$690.61

**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>
Pay Over Time option	29.49% (v)	\$0.00	\$0.00
Promotional Offer Rate Expires 10/17/2019 then will go to 20.49% (v)*	29.49% (v)	\$26,942.04	\$653.08
<b>Total</b>			<b>\$653.08</b>

(v) Variable Rate

\* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by the expiration date will begin accruing interest at the APR applicable to the Pay Over Time option (current Pay Over Time option APR shown in the table above). Promotional APRs may terminate earlier than the expiration date if you make a late payment or upon any event that causes a Penalty APR to apply to your account (see your Cardmember Agreement).

**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 option 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.

**You are currently enrolled in the Pay Over Time feature**

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.

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**Notice of Important Changes to Your Account Terms**

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 change(s) to your Cardmember Agreement can be found after the below summary chart.

**Important Changes to Your Account Terms**

The following is a summary of the changes that are being made to your account terms effective on **September 1, 2019**. For more detailed information, please see the Detail of Changes to your Cardmember Agreement that can be found on the following page.

The late payment fee will be changed from \$38 or 2.99% of any past due Pay in Full amount, whichever is greater, to \$39 or 2.99% of any past due Pay in Full amount, whichever is greater. The returned payment fee will be changed from \$38 to \$39.

For Card Members with a billing address in Puerto Rico, effective **September 1, 2019**, if we do not receive your Minimum Payment Due before the next Closing Date, you may be assessed a late fee, regardless of whether you have ever previously been assessed a late fee.

Revised Terms, as of September 1, 2019	
<b>Late Payment Fee</b>	<b>\$39 or 2.99%</b> of any past due Pay in Full amount, whichever is greater.
<b>Returned Payment Fee</b>	<b>\$39.</b>

ID 12766

*See the following page(s) for the Detail of Change(s) to your Cardmember Agreement.*

**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 this change 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 Fees and Returned Payment Fees**

Effective **September 1, 2019**, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Penalty Fees* row and replacing it with the following:

<b>Penalty Fees</b>	
<ul style="list-style-type: none"><li>Late Payment</li><li>Returned Payment</li></ul>	<b>\$39 or 2.99%</b> of any past due Pay in Full amount, whichever is greater. <b>\$39.</b>

**Late Payment Fee**

Effective **September 1, 2019**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row in its entirety and replacing it with the following:

<b>Late Payment</b>	<p>\$39 if you do not pay the Amount Due (Minimum Payment Due if you have a Pay Over Time balance) on a billing statement before the next Closing Date.</p> <p>For each following Closing 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.</p> <p>Your late fee will not exceed the Amount Due or any limit established by applicable law.</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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**Returned Payment Fee**

Effective **September 1, 2019**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Returned Payment* row and replacing it with the following:

<b>Returned Payment</b>	<p>\$39 if your payment is returned unpaid the first time we present it to your bank. A returned payment may also result in a penalty APR for Pay Over Time balances. See <i>When the penalty APR will apply</i> above.</p>
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Closing Date 06/16/19

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**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	
Effective Immediately	
About The Program	We are removing the option for a Basic Business Card Member to allow their Additional Business Card Members to have their own Membership Rewards program account.
Effective June 6, 2019	
Getting Points	Card Members with an American Express® Gold Card will be eligible to earn three (3) additional points (for a total of four (4) points) at restaurants worldwide; three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets); and two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at <a href="https://www.amextravel.com">amextravel.com</a> (Charter flights and private jet flights are excluded).
About The Program, Getting Points, Using Points	The Blue for Students® Card will no longer be part of the Membership Rewards program.
Effective September 1, 2019	
Forfeiting and Getting Points Back	Effective for billing periods having payment due dates on or after <b>September 1, 2019</b> , we are changing the Membership Rewards Terms and Conditions to provide that, for certain eligible Cards, 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.
Using Points	We are changing the Membership Rewards Terms and Conditions to provide that an Additional Card must be issued to an Additional Card Member at least 90 days prior to linking your Membership Rewards program account to that Additional Card Member's frequent customer program account.
Effective September 28, 2019	
We will be cancelling existing Additional Membership Rewards program accounts held by Additional Business Card Members. Enrolled Additional Business Card Members will have until <b>October 31, 2019</b> , to redeem accumulated points. All Additional Business Card Members who currently have their own additional program account will receive notification regarding the cancellation of their account. Beginning <b>September 28, 2019</b> , purchases charged on Additional Business Cards will earn points for the Basic Business Card Member's program account.	

Effective October 31, 2019	
<b>About The Program, Getting Points, Forfeiting and Getting Points Back, Using Points</b>	We are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions.

ID 12776

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



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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. Any terms in the Terms & Conditions conflicting with this change 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.

A. **Effective Immediately**, the second paragraph of the *Who Can Use The Program & Annual Fees* sub-section of the *About The Program* section is amended by deleting the following sentences:

For a Business Card account, any Additional Business Card Members can be permitted to have their own separate program account by the Basic Business Card Member. In order to permit any Additional Business Card Members to have their own separate program account, the Basic Business Card Member must be enrolled in the program.

B. **Effective June 6, 2019**, the *Getting Additional Points* sub-section of the *Getting Points* section is amended by deleting the bullets in the **American Express® Gold Card** section and replacing with the following:

- Three (3) additional points (for a total of four (4) points) at restaurants worldwide.
- Three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).
- Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at [amextravel.com](https://www.amextravel.com) (Charter flights and private jet flights are excluded).

C. **Effective June 6, 2019**, the terms and conditions of the Membership Rewards® program are amended to delete all mentions of the Blue for Students® Card.

D. **Effective September 1, 2019**, 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 Blue for Business Credit Card account, a Blue for Business Plus Credit Card account, a Platinum Business Credit Card account, a Business Management Credit Card account, or a Business Membership Rewards Credit 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 any other kind of Business Card account or 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.

E. **Effective September 1, 2019**, the last paragraph of the *Who can transfer points* of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended and restated as follows:

If you are eligible to transfer points, you'll see this option listed in the Travel category on [membershipsrewards.com](https://membershipsrewards.com). The frequent customer program account that you transfer points into must be held by you or an Additional Card Member linked to your program account provided that an Additional Card must be issued to the Additional Card Member at least 90 days prior to linking your program account to that Additional Card Member's frequent customer program account.

F. **Effective October 31, 2019**, we are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions:

1. The second paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:

We will cancel an Additional Business Card Member's participation in the program and, if applicable, separate program account if the Basic Business Card Member exits the program.

2. The third paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:

Additional Business Card Members who have a separate program account may not link other program-eligible Cards to the separate program account created for them as an Additional Business Card Member.
3. The first paragraph of the *Buying Points* subsection of the *Getting Points* section is amended by deleting the second sentence in its entirety.
4. The third sentence of the second paragraph of the *Buying Points* subsection of the *Getting Points* section is amended to read:

If you have a Card enrolled in Membership Rewards when you enroll a second Card, the Cards may be linked to the same program account.
5. The third paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is deleted in its entirety.
6. The second paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:

If you voluntarily cancel your enrollment in the program, but you keep at least one American Express® Card open and is not past due or canceled, you'll have up to 30 days from the date of cancellation to use any points in your program account.
7. The third paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:

If you voluntarily cancel your enrollment in the program and you don't keep open any American Express Cards, all points in your program account will be immediately forfeited.
8. The second sentence of the second paragraph of the ***Who can transfer points*** sub-subsection of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended to read:

If you have a Card enrolled in Membership Rewards when you enroll another Card, the Cards may be linked to the same program account.
9. The last sentence of the ***Excise tax offset fee*** sub-subsection of the *Transferring Points to Frequent Customer Programs* subsection of the *Using Points* section is deleted in its entirety.



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### American Express® Cards Warmly Welcomed

#### **SLEEPERS IN SEATTLE**

A wide selection of Sleeper Sofas! We are one of the nation's leading online retailer of sleeper sofas and sofa beds. Visit **[sleepersinseattle.com](http://sleepersinseattle.com)**.