Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 10/17/18 Next Closing Date 11/16/18

OPEN_{sm}

Account Ending 4-97007

New Balance	\$186.59
Minimum Payment Due	\$0.00
Payment Due Date	11/11/18 [‡]

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	7 months	\$200

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

- See page 2 for important information about your account.
- **Effective immediately,** we are updating the Cardmember Agreement to include more detailed information about the Pay Over Time option. The Pay Over Time option is available to eligible Card members who are invited to enroll. These updates provide additional clarity, and do not change the way the Pay Over Time option works.
- See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Continued on page 3

Membership Rewards® Points

Available and Pending as of 09/30/18

76,089

\$186.59

\$0.00

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

Account Summary

Pay In Full Portion		
Previous Balance		\$733.99
Payments/Credits		-\$2,831.88
New Charges		+\$433.92
Fees		+\$0.00
New Balance	=	CR\$1,663.97
Pay Over Time Port	tion	
Previous Balance		\$1,813.79
Payments/Credits		-\$174.55
New Charges		+\$211.32
Fees		+\$0.00
Interest Charged		+\$0.00
New Balance	=	\$1,850.56
Minimum Due		\$0.00
Account Total		
Previous Balance		\$2,547.78
Payments/Credits		-\$3,006.43
New Charges		+\$645.24
Fees		+\$0.00
Interest Charged		+\$0.00

Days in Billing Period: 31

Minimum Payment Due

Customer Care

New Balance



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

See page 2 for additional information.

 \downarrow Please fold on the perforation below, detach and return with your payment \downarrow







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 07452-2835 Payment Due Date 11/11/18

Minimum Payment Due \$0.00

Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS P.O. BOX 1270 NEWARK NJ 07101-1270 \$_____ • ____ Amount Enclosed

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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 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

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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
- Save time

Deduct your payment from your bank account automatically each month

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.american express.com/privacy.

Account Ending 4-97007

- (i) Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.
- Learn how to take advantage of your Pay Over Time feature on page 5
- your billing inquiry is under investigation. No payment on the amount under review of \$1,850.56 is required at this time. To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Payments and Credits Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$2,373.23	-\$174.55	-\$2,547.78
Credits	-\$458.65	\$0.00	-\$458.65
Total Payments and Credits	-\$2,831.88	-\$174.55	-\$3,006.43

Detail	*Indicates posting date	♦ - denotes Pay Over Time activity
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For more information, visit americanexpress.com/payovertimeinfo

Payments		Amount
09/17/18*	ONLINE PAYMENT - THANK YOU	-\$2,547.78
10/17/18*	CREDIT - DISTRIBUTION OF PAYMENT	-\$36.77
10/17/18*	DEBIT - DISTRIBUTION OF PAYMENT	\$36.77 ♦
Credits		Amount
09/18/18	TARGET PARAMUS NJ DISCOUNT STORE	-\$211.07
09/18/18	UBER HELP.UBER.COM CA 8005928996	-\$51.72
09/19/18	UBER HELP.UBER.COM CA 8005928996	-\$0.96
09/21/18*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$35.00
09/29/18*	Dispute - WWW.ITUNES.COM/BILL	-\$31.98
09/29/18*	Dispute - WWW.ITUNES.COM/BILL	-\$31.98
09/29/18*	Dispute - WWW.ITUNES.COM/BILL	-\$31.98
09/29/18*	Dispute - WWW.ITUNES.COM/BILL	-\$31.98
10/14/18*	Dispute - WWW.ITUNES.COM/BILL	-\$31.98

New Charges Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$433.92	\$211.32	\$645.24

Detail ♦ - denotes Pay Over Time activity

For more information, visit americanexpress.com/payovertimeinfo



RAM NARAYANAN Card Ending 4-97007

				Amount
09/17/18	UBER TRIP SUDFP HELP.UBER.COM	HELP.UBER.COM	CA	\$51.72
09/18/18	UNITED AIRLINES UNITED AIRLINES	NEWARK	NJ	\$35.00
	From: To:	Carrier: Class:		
	N.Y. NEWARK INTL A LOS ANGELES INTERN	UA 00		
	Ticket Number: 01626089840771 Passenger Name: NARAYANAN /SECOND CHECKED Document Type: EXCESS BAGGAGE	Date of Departure: 09/18		
09/18/18	UBER TRIP 6RKJT HELP.UBER.COM	HELP.UBER.COM	CA	\$47.67
09/19/18	UBER TRIP IPCWA	HELP.UBER.COM	CA	\$33.03
09/26/18	HELP.UBER.COM WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$0.99
09/20/10	DIRECT MKTG INTERNET	COT ENTING		¥0.99
09/27/18	UBER TRIP Q6XCN HELP.UBER.COM	HELP.UBER.COM	CA	\$6.86
09/28/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$31.98
10/02/18	DOLLAR SHAVE CLUB	(866)223-2780	CA	\$9.80
10/11/18	866-223-2780 KICKSTA_	SAN DIEGO	CA	\$49.00
10/12/18	+18582840677 LYFT *CANCEL FEE	SAN FRANCISCO	CA	\$5.00
10/12/10	(NONE) 94104 LEDGER	3, uv i u uvelses	C.	Ψ3.00
10/13/18	UBER TRIP 6NUIC HELP.UBER.COM	HELP.UBER.COM	CA	\$11.73
10/13/18	UBER TRIP SY7D7 HELP.UBER.COM	HELP.UBER.COM	CA	\$9.99
10/13/18	UBER TRIP X7OXU HELP.UBER.COM	HELP.UBER.COM	CA	\$7.20
10/13/18	UBER TRIP DW36C HELP.UBER.COM	HELP.UBER.COM	CA	\$10.00
10/13/18	GRACIAS MADRE WEHO 000000001 3104385821	WEST HOLLYWOO	CA	\$27.19
10/13/18	GRACIAS MADRE WEHO 000000001 3104385821	WEST HOLLYWOO	CA	\$108.53
	PAY OVER TIME OPTION			
10/13/18	THE JEREMY F&B	WEST HOLLYWOOD	CA	\$35.00
10/13/18	15022187 90069 UBER TRIP 3QADL	HELP.UBER.COM	CA	\$13.55
	HELP.UBER.COM			
10/13/18	UBER TRIP MKVA7 HELP.UBER.COM	HELP.UBER.COM	CA	\$31.83
10/13/18	LAUREL HARDWARE 310-749-6337	WEST HOLLYWOOD	CA	\$102.79
	PAY OVER TIME OPTION			
10/13/18	LYFT *RIDE FRI 9PM (NONE) 94104	SAN FRANCISCO	CA	\$2.25
10/14/18	LEDGER UBER TRIP QDT7F HELP.UBER.COM	HELP.UBER.COM	CA	\$8.33

\$0.00



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Detail (Continued			♦ - denotes Pay Over Time activity
				Amount
10/14/18	LYFT *RIDE SAT 11PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$5.80
Fees				
				Amount
Total Fees	for this Period			\$0.00
Intere	st Charged			
				Amount

About Trailing Interest

Total Interest Charged for this Period

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
Pay Over Time option	20.24% (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.

Information on Pay Over Time continued

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 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 changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	The Premier Rewards Gold Card from American Express will now be known as the American Express [®] Gold Card.
	We are changing how additional points are awarded on this product to award more additional points for purchases at U.S. restaurants and U.S. supermarkets and to no longer award additional points for purchases at U.S. gas stations.
	All existing Premier Rewards Gold Card Members will continue to receive one (1) additional point (for a total of two (2) points) on gasoline purchase at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations) until October 4, 2019.
Using Points	The functionality to use points for Pending Charges on your Mobile App is no longer available.

Summary of Changes, effective November 1, 2018	
About The Program and Getting Points	The International Dollar Platinum Card [®] Card Members will be eligible to earn 2X Membership Rewards points on dining charges, according to applicable Terms and Conditions.

Summary of Changes, effective January 11, 2019	
About The Program and Getting Points	The Mercedes-Benz Credit Card from American Express and The Platinum Card [®] from American Express Exclusively for Mercedes-Benz will no longer be part of the Membership Rewards program.

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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. 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 Premier Rewards Gold Card from American Express, in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* subsection under the *Getting Points* section, will be deleted and replaced with American Express[®] Gold Card. In the *Getting Additional Points* sub-section of the *Getting Points* section, the Premier Rewards Gold Card from American Express section will be deleted in its entirety and replaced with the following:

American Express Gold Card

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Gold Card you will earn:

- Three (3) additional points (for a total of four (4) points) at restaurants located in the U.S.
- 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 (Charter flights and private jet flights are excluded).
- B. Effective immediately, your Terms & Conditions will be amended as follows:

USING POINTS: USING POINTS FOR YOUR CHARGES

In the *Using Points for Your Charges* sub-section of the *Using Points* section, the last section, entitled "How to Use Points for Select Pending Charges", will be deleted in its entirety.

C. Effective November 1, 2018, 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

The International Dollar Platinum Card[®] will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the International Dollar Platinum Card will be added with the following:

The International Dollar Platinum Card®

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your International Dollar Platinum Card you will earn:

- One (1) additional point (for a total of two (2) points) at restaurants located in the U.S.
- D. Effective January 11, 2019, 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 Mercedes-Benz Credit Card from American Express and The Platinum Card from American Express Exclusively for Mercedes-Benz in the *Who Can Use the Program & Annual Fees* subsection under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted in its entirety.



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