Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 04/16/18 Next Closing Date 05/17/18

OPEN_{sm}

Account Ending 4-97007

New Balance \$475.40 Amount Due \$386.40

Please Pay By 05/01/18[‡]

- See page 2 for important information about your account.
- (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.
- Your billing inquiry is under investigation. **No payment on the amount under review of \$89.00 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Membership Rewards® Points

Available and Pending as of 03/31/18

43,944

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

Account Summary Pay In Full Portion

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Previous Balance	\$51.00	
Payments/Credits	-\$653.19	
New Charges		+\$1,077.59
Fees		+\$0.00
New Balance	=	\$475.40
Pay Over Time Por	tion	
Previous Balance		\$0.00
Payments/Credits		-\$516.65
New Charges		+\$516.65
Fees		+\$0.00
Interest Charged		+\$0.00
New Balance	=	\$0.00
Minimum Due		\$0.00

Account Total	
Previous Balance	\$51.00
Payments/Credits	-\$1,169.84
New Charges	+\$1,594.24
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$475.40

Days in Billing Period: 31

Customer Care



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

📥 See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips





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

Please Pay By **05/01/18**

Amount Due **\$386.40**

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

[‡] 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.

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 모

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.

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

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$589.47	-\$516.65	-\$1,106.12
Credits	-\$63.72	\$0.00	-\$63.72
Total Payments and Credits	-\$653.19	-\$516.65	-\$1,169.84

Detail	*Indicates posting date	
Payments		Amount
03/25/18*	PAYMENT RECEIVED - THANK YOU	-\$816.89
04/05/18*	PAYMENT RECEIVED - THANK YOU	-\$289.23
Credits		Amount
03/19/18	UBER HELP.UBER.COM CA 8005928996	-\$15.36
03/19/18	UBER HELP.UBER.COM CA 8005928996	-\$40.00
03/30/18	UBER HELP.UBER.COM CA 8005928996	-\$3.36
04/09/18*	Dispute - UBER *TRIP DM3OO	-\$5.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,077.59	\$516.65	\$1,594.24

Detail

♦ - denotes Pay Over Time activity

For more information, visit americanexpress.com/payovertimeinfo



RAM NARAYANAN

Card Ending 4-97007

				Amount
03/16/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
03/18/18	UBER *LKKNE HELP.UBER.COM	HELP.UBER.COM	CA	\$15.36
03/18/18	UBER *TRIP UXUOY HELP.UBER.COM	HELP.UBER.COM	CA	\$2.25
03/18/18	DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$46.00
03/18/18	DREAM HOTEL HOLLYWOOD 323-844-6417	323-844-6417	CA	\$59.00
03/18/18	BEAUTY AND ESSEX LOS A 323-676-8880 OPEN EXTENDED PAYMENT OPTION LB	LOS ANGELES	CA	\$109.65 ♦
03/18/18	DREAM HOTEL HOLLYWOOD 323-844-6417 OPEN EXTENDED PAYMENT OPTION LB	LOS ANGELES	CA	\$195.00 ◆

Detail	Continued		.	- denotes Pay Over Time activity
				Amount
03/18/18	DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$30.00
03/18/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$21.99
03/19/18	UBER *LKKNE HELP.UBER.COM	HELP.UBER.COM	CA	\$40.00
03/19/18	FINELINE TECHNOLOGIES 069000042288002 6789690835 OPEN EXTENDED PAYMENT OPTION LB	NORCROSS	GA	\$104.00 ♦
03/21/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
03/21/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
03/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
03/27/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
03/27/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
03/28/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$31.98
03/30/18	UBER *TRIP YAKGF HELP.UBER.COM	HELP.UBER.COM	CA	\$25.52
04/01/18	UBER *TRIP D4DRX HELP.UBER.COM	HELP.UBER.COM	CA	\$10.53
04/01/18	UBER *TRIP BT2MF HELP.UBER.COM	HELP.UBER.COM	CA	\$5.77
04/02/18	DOLLAR SHAVE CLUB 866-223-2780	(866)223-2780	CA	\$9.80
04/03/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
04/04/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$66.75
04/04/18	SCREEN PRINTERS RESOURCE 6500000081104 ROM 92831	FULLERTON	CA	\$22.45
04/07/18	UBER *TRIP DM3OO HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
04/07/18	DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$37.00
04/07/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$88.00
04/07/18	DREAM HOTEL HOLLYWOOD 323-844-6417 OPEN EXTENDED PAYMENT OPTION LB	LOS ANGELES	CA	\$108.00 ◆
04/07/18	AVENUE LOS ANGELES 323-593-7999	323-593-7999	CA	\$76.00
04/07/18	LYFT *RIDE FRI 10PM (NONE) 94104	SAN FRANCISCO	CA	\$5.60
04/10/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
04/11/18	LYFT *RIDE TUE 10PM (NONE) 94104	SAN FRANCISCO	CA	\$5.60

Account Ending 4-97007



Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
Total Interest Charged for this Period	\$0.00

About Trailing Interest

AMERICAN **EXPRESS**

> 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	19.74% (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.



OPEN Savings® Summary NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 04/16/18

Account Ending 4-97007

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

Membership Rewards® Points	
This Period	0
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	\$57.04	\$2.86	0	
Ongoing Benefits Total	\$0.00	\$0.00	0	\$57.04	\$2.86	0	
Grand Totals		\$0.00	01		\$2.86	01	

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











Merchant participation and offers are subject to charge 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**.

American Express® Cards Warmly Welcomed

BCI ACRYLIC BATH

One of the leading manufacturers of acrylic bath and shower systems used in residential and commercial applications. Call us at **800-963-8827** or visit us at **bciacrylic.com**.

CABINET DISCOUNTERS

Your source for Kitchen & Bath remodeling, Entertainment Centers, Wet Bars, & more. FREE consultation with experienced designers. cabinetdiscounters.com

¹ 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.