

**Business Platinum Card**NYLA FASHION CONCEPT
RAM NARAYANANClosing Date 12/16/22 Next Closing Date 01/17/23
Account Ending 4-91000

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Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com**New Balance** **CR\$22.28**
Amount Due **\$0.00****Payment Not Required****Membership Rewards® Points**




Available and Pending as of 11/30/22

21,095For up to date point balance and full program details, visit membershiprewards.com**Account Summary**

Previous Balance	\$192.06
Payments/Credits	-\$9,557.67
New Charges	+\$9,343.33
Fees	+\$0.00

New Balance **CR\$22.28**

Days in Billing Period: 30

 See page 2 for important information about your account. Your credit balance can be applied against future transactions or you may request a refund. Please refer to the **IMPORTANT NOTICES** section on **page 7**. **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**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4-91000Enter 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 Not Required

Amount Due
\$0.00See 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 100002228000000000 13 H

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. 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 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 12/16/22

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Account Ending 4-91000



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

1-800-492-8468
1-623-492-7719
1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



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	-\$9,240.55
Credits	-\$317.12
Total Payments and Credits	-\$9,557.67

Detail *Indicates posting date

Payments	Amount
11/18/22* ONLINE PAYMENT - THANK YOU	-\$192.06
11/22/22* ONLINE PAYMENT - THANK YOU	-\$3,709.35
11/30/22* ONLINE PAYMENT - THANK YOU	-\$4,935.69
12/06/22* ONLINE PAYMENT - THANK YOU	-\$403.45
Credits	Amount
11/16/22 FEDEX MEMPHIS Amex Offer Credit	-\$5.87
11/18/22 FEDEX MEMPHIS Amex Offer Credit	-\$15.43
11/22/22 FEDEX MEMPHIS Amex Offer Credit	-\$4.77
11/25/22 FEDEX MEMPHIS Amex Offer Credit	-\$18.00
11/26/22 FEDEX MEMPHIS Amex Offer Credit	-\$4.77
11/30/22 FEDEX MEMPHIS Amex Offer Credit	-\$23.26
12/01/22 UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01698131672296 Passenger Name: / Document Type: SUPPORTED REFUND	-\$10.00
12/02/22 FEDEX MEMPHIS Amex Offer Credit	-\$4.77
12/03/22* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$10.00

Continued on reverse

Detail Continued

*Indicates posting date

		Amount
12/06/22	FEDEX MEMPHIS Amex Offer Credit	-\$14.82
12/08/22*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$190.00
12/14/22	FEDEX MEMPHIS Amex Offer Credit	-\$5.88
12/14/22	FEDEX MEMPHIS Amex Offer Credit	-\$9.55

New Charges**Summary****Total****Total New Charges****\$9,343.33****Detail****RAM NARAYANAN**

Card Ending 4-91000

				Amount
11/17/22	FEDEX - EXPRESS 555941182 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000555941182 FEDEX #1-800-622-1147	800-622-1147	TN	\$30.85
11/18/22	UBER POSTMATES OQQQJ4GU 94103	SAN FRANCISCO	CA	\$33.36
11/19/22	Uber Trip HWZMPIKQ 90028	help.uber.com	CA	\$25.70
11/19/22	Uber Trip PQ7OO5SC 90028	help.uber.com	CA	\$16.20
11/19/22	Uber Trip FLLMKPDP 90046	help.uber.com	CA	\$22.36
11/19/22	FEDEX - EXPRESS 556142794 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000556142794 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.55
11/21/22	UNITED AIRLINES UNITED AIRLINES From: Santa Ana John Way To: N.Y. Newark Intl A Ticket Number: 01698119485915 Passenger Name: NARAYANAN /PREMIUM CABIN Document Type: UPGRADE CHARGE	HOUSTON	TX	\$399.00
11/21/22	UPS* 100017748853 07452 DATE:11212022 TRK:00000001VY58462 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH# 000001VY58	800-811-1648	GA	\$3,570.10
11/21/22	UBER POSTMATES O7FMHQW5 94103	SAN FRANCISCO	CA	\$32.08

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**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 12/16/22

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Detail Continued

				Amount
11/22/22	HLU*HULU 2218397749935-U HULU.COM/BILL	HULU.COM/BILL	CA	\$7.99
11/23/22	Uber Trip 7T7A2JWL 90046	help.uber.com	CA	\$10.83
11/23/22	FEDEX - EXPRESS 556539723 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000556539723 FEDEX #1-800-622-1147	800-622-1147	TN	\$35.99
11/24/22	FEDEX - EXPRESS 556629678 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000556629678 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.55
11/25/22	UBER ONE 8005928996	help.uber.com	CA	\$9.99
11/25/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
11/25/22	BLUECHEW BLUECHEW 8135678311	888-3662583	IL	\$135.20
11/25/22	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
11/26/22	AMEX FINE HOTELS RES 0 80363 RAM NARAYANAN THE RITZ-CARLTON, BALI - CHSE CERTIFIED,	800-297-2977	WA	\$4,032.56
11/27/22	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: SANTA ANA JOHN WAY Ticket Number: 01698131672296 Passenger Name: NARAYANAN /WI-FI LTV-THAL Document Type: WIFI	HOUSTON Carrier: UA Class: 00 Date of Departure: 11/27	TX	\$10.00
11/28/22	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0062316359004 Passenger Name: NARAYANAN/RAM Document Type: ADDITIONAL COLLECTION	ATLANTA		\$283.60
11/29/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$159.93
11/29/22	FEDEX - EXPRESS 557006702 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000557006702 FEDEX #1-800-622-1147	800-622-1147	TN	\$46.51
11/30/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$127.94
12/01/22	UBER POSTMATES T7C5HSV6 94103	SAN FRANCISCO	CA	\$23.33
12/01/22	FEDEX - EXPRESS 557179124 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000557179124 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.55

Continued on reverse

Detail Continued

				Amount
12/02/22	UBER POSTMATES I6POXBKP 94103	SAN FRANCISCO	CA	\$26.28
12/03/22	Uber Trip JSDKHDL7 90028	help.uber.com	CA	\$10.83
12/03/22	Uber Trip L75P372U 90028	help.uber.com	CA	\$10.83
12/03/22	Uber Trip HTNEUNOH 90046	help.uber.com	CA	\$10.83
12/03/22	FEDEX - EXPRESS 557386071 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000557386071 FEDEX #1-800-622-1147	800-622-1147	TN	\$29.64
12/04/22	Uber Trip JZKDDT6A 90028	help.uber.com	CA	\$10.83
12/05/22	UBER POSTMATES 54SPHXWB 94103	SAN FRANCISCO	CA	\$14.62
12/06/22	UBER POSTMATES PQIHHS2Y 94103	SAN FRANCISCO	CA	\$55.40
12/07/22	UBER POSTMATES 3V7MTPJF 94103	SAN FRANCISCO	CA	\$20.19
12/08/22	UBER POSTMATES OQXCNFZF 94103	SAN FRANCISCO	CA	\$25.93
12/10/22	UBER POSTMATES XQL6HKSA 94103	SAN FRANCISCO	CA	\$18.12
12/10/22	FEDEX - EXPRESS 558130126 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000558130126 FEDEX #1-800-622-1147	800-622-1147	TN	\$11.75
12/13/22	FEDEX - EXPRESS 558491985 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000558491985 FEDEX #1-800-622-1147	800-622-1147	TN	\$19.10
12/16/22	Uber Trip TD3EES3B 90069	help.uber.com	CA	\$17.84

Fees

	Amount
Total Fees for this Period	\$0.00

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$695.00
Total Interest in 2022	\$0.00



IMPORTANT NOTICES

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 us 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.

Update to the Car Rental Privileges Benefit: Hertz

You may have received outdated Terms & Conditions in a previous version of this notice. Please refer to the current Terms & Conditions below.

Effective November 3, 2022, eligible U.S. Basic Platinum Card® and U.S. Basic Business Platinum Card® Members will now receive President's Circle status when enrolled in the Hertz Gold Plus Rewards program. With President's Circle status, Card Members will be allowed to skip the counter when picking up a car at select locations, add a free additional driver, who must be a spouse or a domestic partner, and receive expedited returns. When eligible Card Members reserve a car with Hertz, they can also receive a 4-hour grace period on returns within the US before an extra day charge is applied to the base car rental rate, and savings up to 20% on published base rates, by using the designated Amex Corporate Discount Code. Terms and limitations apply.

Terms and Conditions

The Platinum Card® Member must use the designated Amex Corporate Discount Code (CDP) at time of reservation and pay for the Hertz rental with his or her Platinum Card to receive the following benefits from Hertz: 1) In the U.S., a 4-hour grace period for return of a rental car at no charge for time or mileage before an extra day charge is applied. The 4-hour grace period excludes (i) optional items such as car seats, and satellite radio and (ii) optional liability/loss coverage such as Loss Damage Waiver (LDW) and Personal Accident Insurance (PAI). 2) savings up to 20% on published base rates. Discount applies to pay later base rate. Rates and savings vary depending on date, location, car class and other factors. Discount does not apply to taxes and fees. Car-class upgrades available on rentals of economy through standard cars with at least a 24-hour advance reservation. Additional benefits are provided with Hertz President's Circle status® at participating locations when a Hertz Gold Plus Rewards® membership number is included in the reservation. Membership in Hertz Gold Plus Rewards® is complimentary, but enrollment is required. Minimum age to join Hertz Gold Plus Rewards is 21. All rentals are subject to all other Hertz requirements and terms and conditions of the Hertz rental agreement. For more information, contact Platinum Card Customer Service at 1-800-525-3355 or visit americanexpress.com/platinum. Hertz Gold Plus Rewards and Hertz are registered trademarks of Hertz System, Inc.

Departures

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