

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

Closing Date 09/16/18 Next Closing Date 10/17/18



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Account Ending 4-97007

New Balance **\$2,547.78**

Minimum Payment Due **\$768.99**

Payment Due Date **10/11/18[‡]**

[‡] **Late Payment Warning:** Your Payment Due Date is 10/11/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 28.99%.

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	8 years	\$3,450

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

See page 2 for important information about your account.

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

Membership Rewards® Points

Available and Pending as of 08/31/18

62,385

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

Account Summary**Pay In Full Portion**

Previous Balance	\$1,430.50
Payments/Credits	-\$1,465.50
New Charges	+\$768.99
Fees	+\$0.00
New Balance	= \$733.99

Pay Over Time Portion

Previous Balance	\$3.27
Payments/Credits	-\$1,127.97
New Charges	+\$2,938.49
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$1,813.79
Minimum Due	\$35.00

Account Total

Previous Balance	\$1,433.77
Payments/Credits	-\$2,593.47
New Charges	+\$3,707.48
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$2,547.78**
Minimum Payment Due **\$768.99**

Days in Billing Period: 30

Customer Care **Pay by Computer**
open.com/pbc

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

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

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
10/11/18

New Balance
\$2,547.78

Minimum Payment Due
\$768.99

☐ 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 000254778000076899 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.

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.



Business Platinum Card®
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 09/16/18



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Account Ending 4-97007

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,428.96	-\$1,127.97	-\$2,556.93
Credits	-\$36.54	\$0.00	-\$36.54
Total Payments and Credits	-\$1,465.50	-\$1,127.97	-\$2,593.47

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments

	Amount
08/25/18* ONLINE PAYMENT - THANK YOU	-\$1,433.77
09/03/18* ONLINE PAYMENT - THANK YOU	-\$1,123.16
09/16/18* CREDIT - DISTRIBUTION OF PAYMENT	-\$320.73
09/16/18* DEBIT - DISTRIBUTION OF PAYMENT	\$320.73 ♦

Credits

	Amount
09/13/18 UBER HELP.UBER.COM CA 8005928996	-\$1.54
09/15/18* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$35.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$768.99	\$2,938.49	\$3,707.48

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



RAM NARAYANAN
Card Ending 4-97007

Foreign
Spend

			Amount
08/26/18 WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
08/26/18 UBER TRIP 433KJ HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
08/26/18 UBER TRIP CGATX HELP.UBER.COM	HELP.UBER.COM	CA	\$7.34
08/26/18 DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$91.00
08/26/18 DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$31.00
08/26/18 AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$56.00
08/26/18 DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$20.00
08/27/18 CROSSROADS TRADING CO-SM1 3236540507	WEST HOLLYWOOD	CA	\$68.46

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Foreign Spend	Amount
08/27/18	CROSSROADS TRADING CO- MR 3237828152 OPEN EXTENDED PAYMENT OPTION LB	LOS ANGELES	CA		\$101.86 ◆
08/28/18	JACK IN THE BOX FAST FOOD RESTAURANT	SANTA ANA	CA		\$19.71
08/29/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA		\$67.29
08/29/18	MARISCOS MOCORITO 714-771-0050	ORANGE	CA		\$32.33
08/29/18	ESSEX CLOTHING 323-658-8611 OPEN EXTENDED PAYMENT OPTION LB	LOS ANGELES	CA		\$176.00 ◆
08/30/18	SURATI FARSAN MART 00-08032633680 RESTAURANT	ARTESIA	CA		\$22.95
08/30/18	TUMMY STUFFER 00-08030543022 RESTAURANT	ANAHEIM	CA		\$48.40
08/31/18	ROBATA JINYA 0000 323-930-2477 OPEN EXTENDED PAYMENT OPTION LB	LOS ANGELES	CA		\$161.48 ◆
08/31/18	MAINETTI USA - MOTO 000000001 00132831 92806 OPEN EXTENDED PAYMENT OPTION LB	KEASBEY	NJ		\$213.35 ◆
09/02/18	UBER TRIP GRRC4 HELP.UBER.COM	HELP.UBER.COM	CA		\$5.82
09/03/18	UBER TRIP BQDUK HELP.UBER.COM	HELP.UBER.COM	CA		\$5.00
09/03/18	UBER TRIP PQ7BY HELP.UBER.COM	HELP.UBER.COM	CA		\$5.00
09/04/18	LYFT *RIDE MON 5AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA		\$7.06
09/05/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA		\$6.65
09/07/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$31.98
09/08/18	UBER TRIP Q2YMR HELP.UBER.COM	HELP.UBER.COM	CA		\$14.16
09/08/18	DOUGLAS LOBBY LOUNGE 6046837277	VANCOUVER	CA	63.48 Canadian Dollars	\$48.44
09/09/18	JW MARRIOTT PARQ VANCOUVER Arrival Date 09/08/18 Departure Date 09/09/18 00000000	VANCOUVER	CA	21.40 Canadian Dollars	\$16.33
09/09/18	DOUGLAS LOBBY LOUNGE 6046837277 OPEN EXTENDED PAYMENT OPTION LB	VANCOUVER	CA	2,425.34 Canadian Dollars	\$1,850.56 ◆
09/10/18	UBER TRIP VN3N7 HELP.UBER.COM	HELP.UBER.COM	CA		\$30.92
09/12/18	UNITED AIRLINES UNITED AIRLINES From: LOS ANGELES INTERN To: N.Y. NEWARK INTL A Ticket Number: 01626086289365 Passenger Name: NARAYANAN /SECOND CHECKED Document Type: EXCESS BAGGAGE	LOS ANGELES	CA	Carrier: UA Class: 00 Date of Departure: 09/12	\$35.00

Continued on next page



Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
09/13/18	TARGET DISCOUNT STORE OPEN EXTENDED PAYMENT OPTION LB	PARAMUS	NJ	\$250.24 ♦
09/13/18	UBER TRIP 2ZQ63 HELP.UBER.COM	HELP.UBER.COM	CA	\$51.82
09/14/18	UBER TRIP FSEEB HELP.UBER.COM	HELP.UBER.COM	CA	\$28.53
09/14/18	BERNSTEIN MEDICAL 212-283-3000 OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY	\$185.00 ♦
09/14/18	LEOS BAGELS 001900641930001 BAKERY	NEW YORK	NY	\$11.81

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
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	19.99% (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.

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.