

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 10/16/20 Next Closing Date 11/16/20

Account Ending 4-92008

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**Customer Care:** 1-800-492-8468**TTY:** 1-800-221-9950**Website:** [americanexpress.com](http://americanexpress.com)**New Balance****\$137.94****Please Pay By****11/01/20<sup>‡</sup>**

<sup>‡</sup> 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.

**Membership Rewards® Points**

Available and Pending as of 09/30/20

**203,712**For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)**Account Summary**

Previous Balance	\$129.05
Payments/Credits	-\$2,738.84
New Charges	+\$2,747.73
Fees	+\$0.00

**New Balance****\$137.94**

Days in Billing Period: 30



See page 2 for important information about your account.



Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 11**.



We've introduced more ways you can earn rewards during this time.

Learn more by visiting [americanexpress.com/whatsnew](http://americanexpress.com/whatsnew)

You can also contact us using the phone number on your Card or chat us on the Amex App. Text CHAT to 86509 to receive a link to download on your iPhone® iOS or Android™ phone. See app store listings for operating system info. Message and data rates may apply.



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

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 4-92008**

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  
**11/01/20**  
Amount Due  
**\$137.94**

See 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 000013794000013794 13 4

**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 represent 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](http://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](http://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](http://www.americanexpress.com/privacy).

**Business Platinum Card**

NYLA FASHION CONCEPT

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

1-800-492-8468

1-623-492-7719

1-800-492-8468

1-800-CASH-NOW

**Hearing Impaired****TTY:** 1-800-221-9950**FAX:** 1-623-707-4442**In NY:** 1-800-522-1897**Website:** [americanexpress.com](http://americanexpress.com)**Customer Care****& Billing Inquiries**

P.O. BOX 981535

EL PASO, TX

79998-1535

**Payments**

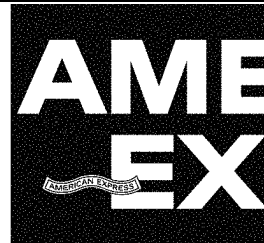
P.O. BOX 1270

NEWARK NJ 07101-

1270

## Put More Time to Business and Less Time to Bills

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit [www.AmericanExpress.com/enrollAM](http://www.AmericanExpress.com/enrollAM) to enroll an Account Manager now.

### Payments and Credits

#### Summary

**Total****Payments**

-\$2,702.26

**Credits**

-\$36.58

**Total Payments and Credits****-\$2,738.84****Detail**

\*Indicates posting date

**Payments****Amount**

09/17/20*	ONLINE PAYMENT - THANK YOU	-\$129.05
09/20/20*	ONLINE PAYMENT - THANK YOU	-\$374.16
09/27/20*	ONLINE PAYMENT - THANK YOU	-\$83.04
10/08/20*	ONLINE PAYMENT - THANK YOU	-\$161.60
10/14/20*	ONLINE PAYMENT - THANK YOU	-\$1,484.03
10/16/20*	ONLINE PAYMENT - THANK YOU	-\$470.38

**Credits****Amount**

10/05/20*	AMEX Shipping Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$7.70
10/09/20*	AMEX Shipping Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$12.30
10/14/20	FEDEX OFFICE 0363 ATLANTA Amex Offer Credit	-\$10.50
10/15/20	Fedex 800-463-3339 TN 770917756008 38132 FEDEX	-\$6.08

Continued on reverse

**New Charges****Summary****Total****Total New Charges****\$2,747.73****Detail****RAM NARAYANAN**

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				<b>Amount</b>
09/16/20	FEDEX - EXPRESS 527010354 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000527010354 FEDEX #1-800-622-1147	800-622-1147	TN	\$23.97
09/17/20	FEDEX - EXPRESS 527111091 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000527111091 FEDEX #1-800-622-1147	800-622-1147	TN	\$56.19
09/18/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$217.00
09/18/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$77.00
09/19/20	FEDEX - EXPRESS 527268223 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000527268223 FEDEX #1-800-622-1147	800-622-1147	TN	\$17.69
09/22/20	FEDEX - EXPRESS 527656918 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000527656918 FEDEX #1-800-622-1147	800-622-1147	TN	\$47.66
09/24/20	FEDEX - EXPRESS 527854284 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000527854284 FEDEX #1-800-622-1147	800-622-1147	TN	\$17.69
09/26/20	FEDEX - EXPRESS 528010205 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000528010205 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
09/27/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.40
09/27/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$27.70
09/29/20	Fedex 528332320 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000528332320 FEDEX #1-800-622-1147	800-463-3339	TN	\$14.71

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**Detail Continued**

				<b>Amount</b>
10/01/20	FEDEX - EXPRESS 528591832 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000528591832 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
10/04/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.85
10/05/20	Fedex 529003448 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000529003448 FEDEX #1-800-622-1147	800-463-3339	TN	\$71.25
10/06/20	FEDEX - EXPRESS 529145053 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000529145053 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
10/07/20	FEDEX - EXPRESS 529247066 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000529247066 FEDEX #1-800-622-1147	800-622-1147	TN	\$17.69
10/08/20	FEDEX - EXPRESS 529348074 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000529348074 FEDEX #1-800-622-1147	800-622-1147	TN	\$64.64
10/10/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$74.63
10/11/20	UBER TRIP WNVW3FZ 94105	HELP.UBER.COM	CA	\$17.24
10/11/20	UBER TRIP TA2NECKV 94105	HELP.UBER.COM	CA	\$58.63
10/13/20	A R BOX PACKAGING MULTIPLE INVOICES92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$1,263.50
10/13/20	FEDEX - EXPRESS 529893494 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000529893494 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
10/13/20	FEDEX OFFICE 03630010030 30303	ATLANTA	GA	\$105.00
10/13/20	Hsus Gourmet USFC30303	Atlanta	GA	\$61.65
10/14/20	INTUIT *TURBOTAX 738174536 07452-	800-446-8848	CA	\$268.25
10/15/20	CHICKEN SALAD CHICK squareup.com/receipts	Atlanta	GA	\$24.00
10/15/20	DROPBOX*C4J1D168V7Y1 4159867057	SAN FRANCISCO	CA	\$11.99
10/15/20	HARD ROCK CAFE 5667 30303 RESTAURANT	ATLANTA	GA	\$109.54

Continued on reverse

**Detail Continued**

				<b>Amount</b>
10/15/20	FEDEX - EXPRESS 530101309 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000530101309 FEDEX #1-800-622-1147	800-622-1147	TN	\$23.10
10/16/20	MARRIOTT LODGING	ATLANTA	GA	\$11.38

**Fees**

				<b>Amount</b>
<b>Total Fees for this Period</b>				<b>\$0.00</b>

**2020 Fees and Interest Totals Year-to-Date**

		<b>Amount</b>
Total Fees in 2020		\$595.00
Total Interest in 2020		\$0.00



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## IMPORTANT NOTICES

### **Your Cardmember Agreement**

To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).

*Important Notices continued on next page.*

**IMPORTANT NOTICES continued**

**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 online at [www.americanexpress.com/inquirycenter](http://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.





**IMPORTANT NOTICES continued**

**Notice of Important Change to Your Cardmember Agreement**

We are making a change 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 to your Cardmember Agreement can be found after the below summary chart.

Summary of Change, Effective Immediately	
Additional Cardmembers	We are revising the language of this sub-section of your Cardmember Agreement to clarify when you are eligible for a refund of the Additional Card Annual Membership fee. This does not reflect an actual change in policy.

ID 13112

**Detail of Change 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.

**Additional Cardmembers**

**Effective Immediately**, Part 2 of the Cardmember Agreement is amended by adding the following to the end of the current language in the *Additional Cardmembers* sub-section:

Additional Cardmembers	If an Annual Membership fee applies for an Additional Card, please refer to the refund policy disclosed in the <i>Closing your Account</i> sub-section of your Cardmember Agreement. If a single Annual Membership fee applies for a group of Additional Cards on your Account, this policy will apply when you cancel the first or oldest Additional Card. If an Annual Membership fee applies to Additional Cards on your Account, it is shown on page 2 of Part 1 of the Cardmember Agreement.
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CMLENGDPRUS0145

**IMPORTANT NOTICES continued**

**Notice of Important Changes to the Membership Rewards® Program Terms & Conditions**

**Effective Immediately**, we have rewritten the Membership Rewards Program Terms & Conditions to be more understandable to all readers. Except for the below, no content of the Membership Rewards Program Terms & Conditions has changed. You can access the rewritten Membership Rewards Terms & Conditions at [membershprewards.com/terms](https://membershprewards.com/terms).

We are making changes 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. The detailed changes to the Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Change, Effective Immediately	
<b>Use Points</b>	We are making changes to how you can use Membership Rewards points for your charges.
Summary of Changes, Effective January 1, 2021	
<b>Use Points</b>	We are making changes to how you can use Membership Rewards points. El Al Israel Airlines will no longer be listed under the <i>Transfer Points</i> subsection of the <i>Use Points</i> section.
<b>Compare Cards</b>	The following Cards will earn 4 additional points (for a total of 5 points) on the first \$500,000 of eligible purchases per calendar year for airfare on scheduled flight(s) charged directly with passenger airlines or American Express Travel (charter flights and private jet flights are excluded): Platinum Card® from American Express, The Platinum Card® from American Express Exclusively for Charles Schwab, Platinum Card® from The American Express Exclusively for Morgan Stanley, and The Platinum Card® from American Express for Goldman Sachs.

ID 13116

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

CMLENGDPRUS0136

*Important Notices continued on next page.*



## IMPORTANT NOTICES continued

### 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 & Conditions 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 *Use points for your American Express charges* subsection of the *Use Points* section of the Membership Rewards Program Terms & Conditions is amended by removing the following sentence:

"You must have at least 1,000 points in your Rewards Account to use points."

B. **Effective January 1, 2021**, the *Transfer points to frequent customer programs* subsection of the *Use Points* section will be amended by removing all mentions of El Al Israel Airlines.

C. **Effective January 1, 2021**, the Consumer Cards table under the *Compare Cards* section will be amended by adding the below to the "Extra points on some purchases" column of the Platinum Card® from American Express, The Platinum Card® from American Express Exclusively for Charles Schwab, The Platinum Card® from American Express Exclusively for Morgan Stanley, and The Platinum Card® from American Express for Goldman Sachs:

"4 additional points (for a total of 5 points) on the first \$500,000 of airfare on scheduled flight(s) charged directly with passenger airlines or American Express Travel (Charter flights and private jet flights are excluded).

4 additional points (for a total of 5 points) for eligible hotels (prepaid hotels or prepaid travel packages) booked on [amextravel.com](https://www.amextravel.com)."

**IMPORTANT NOTICES continued**



## Business Platinum Card

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### American Express® Cards Warmly Welcomed

#### **CUSTOM INK**

Provider of quality customized apparel, accessories & promotional products, now including facemasks, hand sanitizer and medical supplies. **[customink.com](https://www.customink.com)**