

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

Closing Date 01/17/18 Next Closing Date 02/14/18



p. 1/13

Account Ending 4-96009

New Balance **\$103.19****Please Pay By** **02/01/18[‡]**

[‡] 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.

See page 2 for important information about your account.

See Page 9 for an important Privacy Notice and the following pages for important notices about Billing Dispute Procedures, Electronic Fund Transfer Error Resolution and a notice for WA residents.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Effective February 1, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

We want to let you know that starting on 2/8/2018, we'll be making some changes to simplify the way your transaction details are displayed in your paper statement. You can continue to view the full details of each transaction when you log into your account at americanexpress.com.

Membership Rewards® Points

Available and Pending as of 12/31/17

33,669For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary****Pay In Full Portion**

Previous Balance	\$4.56
Payments/Credits	-\$1,328.12
New Charges	+\$1,426.75
Fees	+\$0.00
New Balance	= \$103.19

Pay Over Time Portion

Previous Balance	\$0.00
Payments/Credits	-\$3,645.75
New Charges	+\$3,645.75
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total

Previous Balance	\$4.56
Payments/Credits	-\$4,973.87
New Charges	+\$5,072.50
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$103.19**

Days in Billing Period: 31

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 4-96009**Enter 15 digit account # on all payments.
Make check payable to American Express.RAM NARAYANAN
NYLA FASHION CONCEPT
8 HEATHER LN
GLEN ROCK NJ 07452-2835Please Pay By
02/01/18Amount Due
\$103.19☐ 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

0000349992096321359 000010319000010319 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.

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**

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.



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Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,304.19	-\$3,645.75	-\$4,949.94
Credits	-\$23.93	\$0.00	-\$23.93
Total Payments and Credits	-\$1,328.12	-\$3,645.75	-\$4,973.87

Detail

*Indicates posting date

Payments	Amount
12/19/17* PAYMENT RECEIVED - THANK YOU	-\$35.67
12/21/17* ONLINE PAYMENT - THANK YOU	-\$564.14
12/24/17* ONLINE PAYMENT - THANK YOU	-\$144.88
12/27/17* ONLINE PAYMENT - THANK YOU	-\$1,409.64
12/29/17* ONLINE PAYMENT - THANK YOU	-\$234.54
12/30/17* ONLINE PAYMENT - THANK YOU	-\$135.18
01/04/18* ONLINE PAYMENT - THANK YOU	-\$673.68
01/05/18* ONLINE PAYMENT - THANK YOU	-\$1,601.89
01/10/18* ONLINE PAYMENT - THANK YOU	-\$150.32
Credits	Amount
12/20/17* 5% OPEN Savings at FedEx FEDEX INV 254750521 I25 \$290.32 12/19/2017	-\$14.52
12/27/17* 5% OPEN Savings at FedEx FEDEX INV 255963268 I25 \$116.04 12/26/2017	-\$5.80
01/02/18* 5% OPEN Savings at FedEx FEDEX INV 256718137 I256 \$26.70 01/01/2018	-\$1.34
01/09/18* 5% OPEN Savings at FedEx FEDEX INV 257284018 I257 \$30.34 01/08/2018	-\$1.52
01/14/18 UBER HELP.UBER.COM CA 8005928996	-\$0.75

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,426.75	\$3,645.75	\$5,072.50

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



RAM NARAYANAN
Card Ending 4-96009

			Foreign Spend	Amount
12/17/17	ASTRO BURGER ASTRO BURGER FAST FOOD RESTAURANT	LOS ANGELES	CA	\$19.56
12/18/17	PINKBERRY #5020 0000 424-646-5252 Description FAST FOOD RESTAURAN	LOS ANGELES	CA	\$6.13

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Foreign Spend	Amount
12/18/17	TREAT ME SWEET 0515 MISC/SPECIALTY RETAIL Description SPECIALTY RETAIL	LOS ANGELES	CA		\$6.99
12/18/17	BORDER GRILL TBIT LA 948 90045	LOS ANGELES	CA		\$17.99
12/19/17	GRAND HYATT ERAWAN LODGING	BANGKOK	TH	3,147.49 Thailand Bahts	\$96.61
12/19/17	CHARCOAL TANDOOR GRILL & MIXOLOGY LODGING	BANGKOK	TH	1,093.43 Thailand Bahts	\$33.56
12/19/17	FEDEX INV 254750521 I254750521 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000254750521 FedEx #1-800-622-1147 OPEN EXTENDED PAYMENT OPTION LB	MEMPHIS	TN		\$290.32 ◆
12/19/17	ZARA CENTRAL EMBASSY MISC APPAREL STORE	BANGKOK	TH	1,590.00 Thailand Bahts	\$48.80
12/20/17	ABOVE ELEVEN ROOFTOP BAR & RESTAURANT LODGING	BANGKOK	TH	541.42 Thailand Bahts	\$16.59
12/20/17	LONG TABLE RESTAURANT	BANGKOK	TH	2,389.31 Thailand Bahts	\$73.22
12/21/17	OSKAR BISTRO RESTAURANT	BANGKOK	TH	994.57 Thailand Bahts	\$30.42
12/21/17	DOSA KING RESTAURANT	BANGKOK	TH	479.00 Thailand Bahts	\$14.65
12/21/17	ZANOTTI RESTAURANT	BANGKOK	TH	2,801.26 Thailand Bahts	\$85.69
12/22/17	DOSA KING RESTAURANT	BANGKOK	TH	462.00 Thailand Bahts	\$14.12
12/24/17	SING SING THEATER GOODS/SERVICES	BANGKOK	TH	623.81 Thailand Bahts	\$19.07
12/24/17	DOSA KING RESTAURANT	BANGKOK	TH	484.00 Thailand Bahts	\$14.79
12/25/17	THE PIZZA COMPANY-1088 NANA SQUARE RESTAURANT	BANGKOK	TH	1,052.00 Thailand Bahts	\$32.15
12/25/17	SF WORLD CINEMA-CENTRAL WORLD TICKET AGENCY	BANGKOK	TH	900.00 Thailand Bahts	\$27.51
12/26/17	JW MARRIOTT HOTEL BANGKOK LODGING OPEN EXTENDED PAYMENT OPTION LB	BANGKOK	TH	39,234.19 Thailand Bahts	\$1,199.09 ◆
12/26/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$0.99
12/26/17	FEDEX INV 255963268 I255963268 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000255963268 FedEx #1-800-622-1147 OPEN EXTENDED PAYMENT OPTION LB	MEMPHIS	TN		\$116.04 ◆
12/26/17	KUDETA HO RESTAURANT	BADUNG		451,440.00 Indonesian Rupiahs	\$33.31
12/27/17	MADE'S WARUNG-HO RESTAURANT	DENPASAR		407,100.00 Indonesian Rupiahs	\$30.04
12/27/17	KITCHENETTE RESTAURANT	DENPASAR		364,210.00 Indonesian Rupiahs	\$26.87

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Detail Continued

◆ - denotes Pay Over Time activity

			Foreign Spend	Amount
12/27/17	POTATO HEAD RESTAURANT RESTAURANT	BADUNG	830,020.00 Indonesian Rupiahs	\$61.22
12/28/17	FAT CHOW RESTAURANT HO RESTAURANT	BADUNG	293,400.00 Indonesian Rupiahs	\$21.64
12/28/17	PANCANIAGA BEACHWALK HO LIQUOR STORE	BADUNG	262,000.00 Indonesian Rupiahs	\$19.32
12/28/17	BAMBOO BLONDE MEN'S/WOMEN'S CLOTHNG	BADUNG	650,000.00 Indonesian Rupiahs	\$47.94
12/28/17	SOM CHAI RESTAURANT HO RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	BADUNG	1,383,525.00 Indonesian Rupiahs	\$102.03 ◆
12/28/17	SOM CHAI RESTAURANT HO RESTAURANT	BADUNG	165,550.00 Indonesian Rupiahs	\$12.21
12/29/17	JAMBE ASRI HO FAST FOOD RESTAURANT	GIANYAR	283,925.00 Indonesian Rupiahs	\$20.94
12/31/17	KUDETA HO RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	BADUNG	2,000,000.00 Indonesian Rupiahs	\$147.51 ◆
12/31/17	TONY ROMA'S RESTAURANT	DENPASAR	772,200.00 Indonesian Rupiahs	\$56.96
12/31/17	KUDETA HO RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	BADUNG	2,060,000.00 Indonesian Rupiahs	\$151.94 ◆
12/31/17	KUDETA HO RESTAURANT	BADUNG	500,000.00 Indonesian Rupiahs	\$36.88
01/01/18	FEDEX INV 256718137 I256718137 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000256718137 FedEx #1-800-622-1147	MEMPHIS	TN	\$26.70
01/01/18	MAMASAN RESTAURANT RESTAURANT	BADUNG	818,290.00 Indonesian Rupiahs	\$60.35
01/02/18	DEWA PUTU TORIS ART DEALER & GALLERY OPEN EXTENDED PAYMENT OPTION LB	GIANYAR	1,742,000.00 Indonesian Rupiahs	\$128.49 ◆
01/02/18	JHONNY ROCKETS HO RESTAURANT	BADUNG	281,068.00 Indonesian Rupiahs	\$20.73
01/02/18	FOODMART GOURMET BEACH DISCOUNT STORE	DENPASAR	58,745.00 Indonesian Rupiahs	\$4.33
01/02/18	SOM CHAI RESTAURANT HO RESTAURANT	BADUNG	555,775.00 Indonesian Rupiahs	\$41.13
01/03/18	THE STONES HOTEL-HO LODGING OPEN EXTENDED PAYMENT OPTION LB	BADUNG	20,345,666.00 Indonesian Rupiahs	\$1,510.33 ◆
01/03/18	FINELINE TECHNOLOGIES 069000042288002 6789690835 Description SPECIALTY RETAIL ST Price \$67.00	NORCROSS	GA	\$67.00
01/04/18	UBER *TRIP JXJ6E HELP.UBER.COM	HELP.UBER.COM	CA	\$24.56
01/04/18	7-ELEVEN 25509 00072550921 714-630-3641 Description GAS/MSC97 66670921 Price \$2.59	ANAHEIM	CA	\$2.59

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
01/04/18	STAPLES 00243 00243000395046 90028 SBG 7PT REIN PLY EXP FILE AST STPLS DOC FLE 19PKT BLK LTR MULTI 1/2X3/4 LBL	HOLLYWOOD	CA		\$47.07
01/05/18	VIP TACOS 0000 714-801-8949 Description FAST FOOD RESTAURAN	ANAHEIM	CA		\$58.09
01/06/18	SURATI FARSAN MART 00-08029175083 RESTAURANT	ARTESIA	CA		\$13.75
01/08/18	FEDEX INV 257284018 I257284018 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000257284018 FedEx #1-800-622-1147	MEMPHIS	TN		\$30.34
01/13/18	UBER *TRIP 7ZK3Z HELP.UBER.COM	HELP.UBER.COM	CA		\$7.82
01/13/18	DOHENY ROOM 310-859-8369	WEST HOLLYWOOD	CA		\$30.00
01/13/18	SURATI FARSAN MART 00-08029175083 RESTAURANT	ARTESIA	CA		\$20.68
01/15/18	UMAMI BURGER - HOLLYWO USFC90028	HOLLYWOOD	CA		\$45.44

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

\$0.00

Total Interest in 2018

\$0.00



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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	19.49% (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.

**FACTS****WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	<ul style="list-style-type: none"> • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices <p><i>Please note:</i> If you are a <i>new</i> customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
To limit direct marketing	<p>We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail:</p> <ul style="list-style-type: none"> • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact .

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.
What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or pay your bills • give us your income information or give us your contact information • use your credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing of personal information?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.</i>
Joint marketing	<p>A formal agreement between nonaffiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial companies.</i>

Other important information	
<p>We may transfer personal information to other countries, for example, for customer service or to process transactions.</p> <p>AMEX Assurance Company customers: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law.</p> <p>California: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law.</p> <p>Vermont: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.</p>	

**Business Platinum Card®**

NYLA FASHION CONCEPT
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**Billing Dispute Procedures****What To Do If 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.

Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to 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. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

- (1) Your name and card account number.
- (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your consumer bank account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

Notice for residents of Washington State

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.



OPEN Savings® Summary
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 01/17/18

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Account Ending 4-96009

Discounts		Membership Rewards® Points	
This Period	\$23.18	This Period	0
Year to Date	\$2.86	Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners¹ automatically when you use your Business Card from American Express OPEN. Learn more at opensavings.com.

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	\$463.40	\$23.18	0	\$57.04	\$2.86	0
Ongoing Benefits Total	\$463.40	\$23.18	0	\$57.04	\$2.86	0
Grand Totals		\$23.18	0²		\$2.86	0²

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

1 See individual OPEN Savings partner terms and conditions located at opensavings.com.

2 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.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at opensavings.com.