

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 03/17/21 Next Closing Date 04/16/21

Account Ending 4-94004

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Customer Care: 1-800-492-8468**TTY:** 1-800-221-9950**Website:** americanexpress.com**New Balance****\$26.94****Amount Due****\$0.00****Please Pay By****04/01/21[‡]**

[‡] 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 02/28/21

126,126For up to date point balance and full program details, visit membershiprewards.com**Account Summary**

Previous Balance	\$645.86
Payments/Credits	-\$14,814.41
New Charges	+\$14,195.49
Fees	+\$0.00

New Balance**\$26.94**

Days in Billing Period: 31

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 9 - 16**.

Your billing inquiry is under investigation. **No payment on the amount under review of \$70.00 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

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

↓ 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**Pay by Phone**

1-800-472-9297

Account Ending 4-94004Enter 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**
04/01/21**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 000002694000000000 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. 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

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Closing Date 03/17/21

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Account Ending 4-94004



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

**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	-\$14,098.50
Credits	-\$715.91
Total Payments and Credits	-\$14,814.41

Detail

*Indicates posting date

Payments	Amount
02/15/21* ONLINE PAYMENT - THANK YOU	-\$645.86
02/17/21* ONLINE PAYMENT - THANK YOU	-\$2,136.12
02/20/21* ONLINE PAYMENT - THANK YOU	-\$585.60
02/25/21* RETURN PROTECTION BENEFIT PAYMENT	-\$300.00
02/27/21* ONLINE PAYMENT - THANK YOU	-\$605.86
03/03/21* RETURN PROTECTION BENEFIT PAYMENT	-\$79.80
03/04/21* ONLINE PAYMENT - THANK YOU	-\$476.39
03/06/21* ONLINE PAYMENT - THANK YOU	-\$4,974.82
03/10/21* ONLINE PAYMENT - THANK YOU	-\$3,067.35
03/11/21* ONLINE PAYMENT - THANK YOU	-\$693.97
03/13/21* ONLINE PAYMENT - THANK YOU	-\$532.73
Credits	Amount
11/04/20 TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$29.99
01/15/21 TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$48.40
02/15/21 FEDEX MEMPHIS Amex Offer Credit	-\$2.31
02/15/21 FEDEX MEMPHIS Amex Offer Credit	-\$4.62
02/16/21* TRAVEL INSURANCE PREMIUM	-\$24.95
02/17/21 MACYS CROSS COUNTY 000000173 YONKERS NY 8002896229	-\$45.00
02/20/21 INCFILE.COM 888-462-3453 TX FACILITATE BUSINESS REG	-\$119.00
02/22/21 FEDEX MEMPHIS Amex Offer Credit	-\$2.31

Continued on reverse

Detail Continued

*Indicates posting date

		Amount
02/22/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.31
02/22/21	FEDEX MEMPHIS Amex Offer Credit	-\$4.62
02/23/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.25
02/23/21	FEDEX MEMPHIS Amex Offer Credit	-\$3.00
02/23/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.99
02/23/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.31
02/23/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.31
02/24/21	FEDEX MEMPHIS Amex Offer Credit	-\$7.62
02/28/21*	Points for Amex Trvl	-\$362.80
03/01/21	FEDEX MEMPHIS Amex Offer Credit	-\$3.00
03/04/21	FEDEX MEMPHIS Amex Offer Credit	-\$9.86
03/06/21	FEDEX MEMPHIS Amex Offer Credit	-\$7.62
03/08/21	FEDEX MEMPHIS Amex Offer Credit	-\$3.00
03/08/21	FEDEX - GROUND MEMPHIS Amex Offer Credit	-\$3.73
03/11/21	FEDEX MEMPHIS Amex Offer Credit	-\$7.61
03/11/21	FEDEX MEMPHIS Amex Offer Credit	-\$6.00
03/13/21	FEDEX MEMPHIS Amex Offer Credit	-\$5.99
03/16/21	FEDEX MEMPHIS Amex Offer Credit	-\$2.31

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**Business Platinum Card**

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Account Ending 4-94004

New Charges**Summary****Total****Total New Charges****\$14,195.49****Detail****RAM NARAYANAN**

Card Ending 4-94004

Amount

02/13/21	FEDEX - EXPRESS 465475713 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000465475713 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
02/15/21	STAPLES.COM (800) 333-3330 MELLOW GEL HAND SANITIZER WITH MOIS	800-333-3330	MA	\$15.89
02/15/21	FEDEX - EXPRESS 465754832 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000465754832 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
02/16/21	UPS 000001VY58 800 811 1648 DATE 02/06/21 TRK 00000001VY58061 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$685.98
02/16/21	UPS 000001VY58 800 811 1648 DATE 01/30/21 TRK 00000001VY58051 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$974.74
02/16/21	UPS 000001VY58 800 811 1648 DATE 02/13/21 TRK 00000001VY58071 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$559.79
02/16/21	FEDEX - EXPRESS 465882205 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000465882205 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
02/17/21	STAPLES 01030 01030006003493 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$4.87
02/17/21	STAPLES 01030 01030006003494 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$4.47
02/17/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$108.00
02/18/21	FEDEX - EXPRESS 466030597 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000466030597 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99

Continued on reverse

Detail Continued

				Amount
02/18/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$79.00
02/18/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$98.00
02/19/21	WPY*GLOBAL PARCEL SERVICE 1206138849 855-469-3729	WALNUT	CA	\$310.87
02/19/21	INCFILE.COM FACILITATE BUSINESS REG	888-462-3453	TX	\$154.00
02/20/21	FEDEX - EXPRESS 466196096 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000466196096 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.50
02/23/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.04
02/23/21	FEDEX - EXPRESS 466534722 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000466534722 FEDEX #1-800-622-1147	800-622-1147	TN	\$25.39
02/24/21	STAPLES 01030 01030006003512 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$17.66
02/25/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
02/25/21	GARY L PERRAULT MD PC 310-281-2121	BEVERLY HILLS	CA	\$830.00
02/25/21	FEDEX - EXPRESS 466760257 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000466760257 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
02/27/21	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: N.Y. NEWARK INTL A To: HOUSTON INTERCONTI N.Y. NEWARK INTL A Ticket Number: 01675476367456 Passenger Name: NARAYANAN/RAJ Document Type: PASSENGER TICKET	CHICAGO	IL	\$362.80
03/01/21	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$516.31
03/02/21	FEDEX - EXPRESS 467440967 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000467440967 FEDEX #1-800-622-1147	800-622-1147	TN	\$32.89
03/03/21	FEDEX - EXPRESS 467567475 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000467567475 FEDEX #1-800-622-1147	800-622-1147	TN	\$25.39
03/05/21	SP * SP*CAPILLUS 8442804680	MIAMI	FL	\$2,369.43
03/05/21	TST* OLIVETTA 300533971 7028063330	WEST HOLLYWOO	CA	\$308.87

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Detail Continued

				Amount
03/05/21	A R BOX PACKAGING MAD ENGINE 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$2,280.99
03/06/21	Fedex 402341873 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000402341873 FEDEX #1-800-622-1147	800-463-3339	TN	\$12.43
03/06/21	FEDEX - EXPRESS 402341872 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000402341872 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
03/07/21	UBER TRIP RQ3AFIP5 94105	HELP.UBER.COM	CA	\$51.56
03/08/21	UPS 000001VY58 800 811 1648 DATE 02/27/21 TRK 00000001VY58091 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$880.52
03/08/21	UPS 000001VY58 800 811 1648 DATE 03/06/21 TRK 00000001VY58101 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$1,280.44
03/08/21	UPS 000001VY58 800 811 1648 DATE 02/20/21 TRK 00000001VY58081 FROM 07452 TO 07452 US ACCT 000001VY58	ATLANTA	GA	\$676.57
03/08/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$35.00
03/08/21	ADIDAS US ONLINE STORE 800-982-9337	800-982-9337	OR	\$73.50
03/09/21	HUNTLEY HOTEL SM Arrival Date Departure Date 03/05/21 03/08/21 00000000	SANTA MONICA	CA	\$54.96
03/09/21	FEDEX - EXPRESS 402747291 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000402747291 FEDEX #1-800-622-1147	800-622-1147	TN	\$25.39
03/09/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$517.03
03/09/21	MATERIAL DISTRIBUTOR CO 43684555545476 (818)785-3131	VAN NUYS	CA	\$151.55
03/10/21	FEDEX - EXPRESS 402859778 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000402859778 FEDEX #1-800-622-1147	800-622-1147	TN	\$19.98
03/11/21	EXON squareup.com/receipts	LOS ANGELES	CA	\$499.50

Continued on reverse

Detail Continued

				Amount
03/11/21	FEDEX - EXPRESS 402967771 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000402967771 FEDEX #1-800-622-1147	800-622-1147	TN	\$19.98
03/14/21	UBER TRIP B6FYRPF5 94105	HELP.UBER.COM	CA	\$16.04
03/14/21	UBER TRIP 7OVTZUJH 94105	HELP.UBER.COM	CA	\$25.11
03/15/21	FEDEX - EXPRESS 403447342 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000403447342 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70

Fees

				Amount
Total Fees for this Period				\$0.00

2021 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2021		\$595.00
Total Interest in 2021		\$0.00



NYLA FASHION CONCEPT
RAM NARAYANAN

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IMPORTANT NOTICES

Addition of Cell Phone Protection

Effective April 1, 2021, if a cell phone listed on a wireless bill that is paid by an Eligible Account is Stolen or damaged, including a cracked screen, and the prior month's wireless bill was paid on the Eligible Account, you can be reimbursed for your repair or replacement costs for up to two (2) approved claims, for a maximum of \$800 per claim per 12-month period. A \$50 deductible will apply to all approved claims. Coverage is excess of those amounts not covered by any other insurance or indemnity. For more information about the benefit, please visit americanexpress.com/CPPTerms.

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Important Notices continued on next page.

IMPORTANT NOTICES continued



IMPORTANT NOTICES continued

Notice of Important Changes to Your Account Terms

We are making changes to your account terms contained in your Cardmember Agreement referenced in this notice. We encourage you to read the notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to the account terms of your Cardmember Agreement can be found following the below summary chart.

Summary of Changes	
Penalty APR and When it Applies	Effective June 1, 2021 , if you currently have the Pay Over Time feature on your account, we are updating this sub-section under the <i>Rates and Fees Table</i> in Part 1 of the Cardmember Agreement to clarify when the penalty APR will be applied.
Late Payment Fee Assessment Date	Effective June 1, 2021 , if you do not pay the required payment by the Payment Due Date shown at the top of your billing statement, we will charge a late fee. Previously, you had to make the required payment by the next Closing Date to avoid the late fee.
When you must pay	Effective June 1, 2021 , we are updating this sub-section under <i>About your payments</i> in Part 2 of the Cardmember Agreement to clarify when you must pay.
When We Charge Interest	Effective June 1, 2021 , if you do not pay the Account Total Previous Balance for each of the previous two billing periods in full by the Payment Due Date shown at the top of your billing statement, we will charge interest on transactions placed in the Pay Over Time Balance beginning on their transaction date until they are paid.

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If you are enrolled in a payment program or are eligible for relief under the Servicemembers Civil Relief Act please be advised that you will continue to receive relief under the act as long as you continue to be eligible, or under the payment program as long as you comply with the terms and conditions sent at the time you were enrolled.

See the following page(s) for the Detail of Changes to Your Cardmember Agreement.

CMLENGDPRUS0169

Important Notices continued on next page.

IMPORTANT NOTICES continued

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Cardmember Agreement") as described below. Any terms in the Cardmember Agreement conflicting with these changes 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.

Penalty APR and When it Applies

Effective June 1, 2021, if you currently have the Pay Over Time feature on your account, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the following language within the *Penalty APR and When it Applies* sub-section:

- "2) you make 2 late payments in 12 months; or
- 3) any minimum amount due remains unpaid for 2 billing periods in a row."

And replacing it with the following:

- "2) do not pay at least the Minimum Payment Due by the Closing Date of the billing period in which it is due 2 times in 12 billing periods; or
- 3) have any minimum amount due remaining unpaid for 2 billing periods in a row."

Late Payment Fee Assessment Date

Effective June 1, 2021, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* sub-section in its entirety and replacing it with the following:

Late Payment	<p>If we do not receive the Amount Due (Minimum Payment Due if you have a Pay Over Time balance) by its Payment Due Date, the fee is up to \$39.</p> <p>For each following Payment Due Date that an amount past due remains unpaid, we may charge a fee of the greater of \$39 or 2.99% of any past due Pay In Full amounts. Your late fee will not exceed the Amount Due.</p> <p>Paying late may also result in a penalty APR. See <i>When the penalty APR will apply</i> above.</p>
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When You Must Pay

Effective June 1, 2021, the *About your payments* section in Part 2 of the Cardmember Agreement is amended by deleting the *When you must pay* sub-section and replacing it with the following:

When you must pay	<p>You must pay the Amount Due no later than the Payment Due Date shown on your statement to avoid a late payment fee. If a statement includes a Pay Over Time balance, it will show a Minimum Payment Due. In this case, you must pay at least the Minimum Payment Due by the Payment Due Date. Each statement also states the time and manner by which you must make your payment for it to be credited as of the same day it is received. For your payment to be considered on time, we must receive it in such time and manner by the Payment Due Date shown on your statement.</p>
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IMPORTANT NOTICES continued

	Each statement also shows a Closing Date. The Closing Date is the last day of the billing period covered by the statement. Each Closing Date is about 30 days after the previous statement's Closing Date.
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Interest Assessment Date

Effective June 1, 2021, the *About your Minimum Payment Due* section of Part 2 of the Cardmember Agreement is amended by deleting the *When We Charge Interest* sub-section in its entirety and replacing it with the following:

When we charge interest	<p>We charge interest on transactions placed in the Pay Over Time Balance beginning on their transaction date until they are paid. However, we will not charge interest on these transactions during a billing period if:</p> <ul style="list-style-type: none">• your <i>Pay Over Time Previous Balance</i> for the billing period is zero; or• you paid the <i>Account Total Previous Balance</i> for each of the previous two billing periods in full by the Payment Due Date shown on their respective statements.
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IMPORTANT NOTICES continued

Notice of Important Changes to Your Card Account Terms

We are making changes 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 Changes, Effective Immediately	
Account Re-opening	We are revising the account opening table of your Cardmember Agreement to clarify the amount we may charge if you cancel your account and ask us to re-open it. This does not reflect an actual change in policy.

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Detail of Changes 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.

Account Re-opening

Effective Immediately, Page 2 of Part 1 of the Cardmember Agreement is amended by adding the following row under the *Fees* sub-section:

Account Re-opening	\$25, if your account is cancelled, you ask us to re-open it, and we do so.
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CMLENGDPRUS0173



IMPORTANT NOTICES continued

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

We are making changes to the Membership Rewards® Program Terms & Conditions referenced in this notice. We encourage you to read this notice and file it for future reference. The detailed changes to your Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes	
When you make a late payment	Effective for billing periods having payment due dates on or after June 1, 2021 , we are changing the Membership Rewards Terms and Conditions to provide that, for Small Business Card, Business Gold Rewards Card, Business Platinum Card®, Business Gold Card, Business Purchase Account, Business Green Rewards Card, Business Green Card, Classic Business Gold Card, and Executive Business Card, we must receive your payment of the Amount Due on your Linked Account by the Payment Due Date for a billing period, instead of by the Closing Date of the next billing period, in order for you to avoid forfeiting the points that you would have earned for that billing period.

ID 13182

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 these changes 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.

Effective June 1, 2021, the second and third paragraphs of the *When you make a late payment* subsection of the *Lose Points* section is amended and restated as follows:

If your enrolled Card Account is a consumer Card account or a Business Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the Payment Due Date shown on that statement.

If your enrolled Card Account is a Corporate Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the Closing Date of the next billing period.

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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 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.

Notice of Important Changes to our Phone Numbers

We are making changes to the TTY (Teletype) phone numbers for our Hearing Impaired Card Members. Beginning in April 2021 we will discontinue our dedicated TTY phone numbers (1-800-221-9950, 1-623-707-4442, and 1-800-522-1897). We are available online at americanexpress.com via chat or through the Telecommunications Relay Service by dialing 711 and our Customer Care phone number.

End of Important Notices.



Business Platinum Card

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 03/17/21

Account Ending 4-94004

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