

**Business Platinum Card** NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 09/16/19 Next Closing Date 10/17/19

Account Ending 4-99003

**New Balance** 

\$1,508.31

Please Pay By

10/01/19<sup>‡</sup>

See page 2 for important information about your account.

See page 11 for an Important Notice About Changes to Your Cardmember Agreement.

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

Membership Rewards® Points

Available and Pending as of 08/31/19

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

#### **Account Summary**

**Previous Balance** \$123.35 Payments/Credits -\$6,404.01 New Charges +\$7,788.97 Fees +\$0.00

**New Balance** \$1,508.31

Days in Billing Period: 31

#### **Customer Care**



americanexpress.com/business

Pay by Phone **Customer Care** 1-800-492-8468 1-800-472-9297

See page 2 for additional information.

→ Please fold on the perforation below, detach and return with your payment →







#### **Account Ending 4-99003**

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 10/01/19 Amount Due **\$1,508.31** 

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

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 $<sup>^{\</sup>ddagger}$  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.

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 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 listed below 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.



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

1-800-492-8468 **Hearing Impaired** 1-623-492-7719 **TTY:** 1-800-221-9950 1-800-492-8468 **FAX:** 1-623-707-4442

1-800-CASH-NOW In NY: 1-800-522-1897



Website: american express.com

**Customer Care** & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

**Payments** P.O. BOX 1270 NEWARK NJ 07101-1270

#### Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

| Street Address              |  |  |  |  |  |  |  |  |
|-----------------------------|--|--|--|--|--|--|--|--|
| I                           |  |  |  |  |  |  |  |  |
| City, State                 |  |  |  |  |  |  |  |  |
| Zip Code                    |  |  |  |  |  |  |  |  |
| Area Code and<br>Home Phone |  |  |  |  |  |  |  |  |
| Area Code and<br>Work Phone |  |  |  |  |  |  |  |  |
| Email                       |  |  |  |  |  |  |  |  |

#### Pay Your Bill with AutoPay

- Avoid late fees

Deduct your payment from your bank account automatically each month

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.



# Payments and Credits Summary

|                            | Total       |
|----------------------------|-------------|
| Payments                   | -\$5,029.53 |
| Credits                    | -\$1,374.48 |
| Total Payments and Credits | -\$6,404.01 |

| Detail    | *Indicates posting date                    |             |
|-----------|--|-------------|
| Payments  |  | Amount      |
| 08/22/19* | ONLINE PAYMENT - THANK YOU                 | -\$474.75   |
| 08/28/19* | ONLINE PAYMENT - THANK YOU                 | -\$783.53   |
| 09/01/19* | ONLINE PAYMENT - THANK YOU                 | -\$541.01   |
| 09/06/19* | ONLINE PAYMENT - THANK YOU                 | -\$1,513.94 |
| 09/11/19* | ONLINE PAYMENT - THANK YOU                 | -\$1,716.30 |
| Credits   |  | Amount      |
| 08/19/19* | Dispute - NAKEDWINES.COM INC               | -\$87.09    |
| 08/20/19* | Dispute - CHEAPTIX*7461394222028           | -\$50.00    |
| 08/20/19  | FEDEX - EXPRESS  MEMPHIS  FedExShippiOffer | -\$2.50     |
| 08/21/19  | AMZN MKTP US AMZN.COM/BILL WA BOOK STORE   | -\$52.64    |
| 08/21/19  | AMZN MKTP US AMZN.COM/BILL WA BOOK STORE   | -\$14.99    |
| 08/21/19  | AMAZON.COM  AMZN.COM/BILL WA  BOOK STORE   | -\$15.98    |
| 08/21/19  | AMAZON.COM  AMZN.COM/BILL WA  BOOK STORE   | -\$113.73   |
| 08/21/19  | AMZN MKTP US AMZN.COM/BILL WA BOOK STORE   | -\$11.72    |
| 08/22/19  | FEDEX - EXPRESS  MEMPHIS  FedExShippiOffer | -\$38.10    |
| 08/24/19* | Credit Adjustment for Billing Inquiry      | -\$484.00   |
| 08/24/19  | FEDEX - EXPRESS  MEMPHIS FedExShippiOffer  | -\$4.42     |
| 08/27/19  | AMZN MKTP US  AMZN.COM/BILL WA BOOK STORE  | -\$14.99    |
| 08/28/19  | FEDEX - GROUND MEMPHIS FedExShippiOffer    | -\$83.12    |
| 08/28/19  | AMZN MKTP US AMZN.COM/BILL WA BOOK STORE   | -\$53.30    |

|          |                               | es posting date | A        |
|----------|-------------------------------|-----------------|----------|
| 00/20/10 | AMZN MKTP US                  |                 | Amount   |
| 08/30/19 | AMZN.COM/BILL                 | WA              | -\$16.94 |
|          | BOOK STORE                    | VVA             |          |
| 00/20/40 |                               | NC.             |          |
| 08/30/19 | NAKEDWINES.COM                | NC .            | -\$40.00 |
|          | NAPA CA<br>8008134882         |                 |          |
| 09/01/19 | FEDEX - EXPRESS               |                 | -\$21.50 |
| 09/01/19 | MEMPHIS                       |                 | -1.30    |
|          | FedExShippiOffer              |                 |          |
| 09/01/19 | FEDEX - EXPRESS               |                 | -\$1.93  |
| 09/01/19 | MEMPHIS                       |                 | -\$1.95  |
|          | FedExShippiOffer              |                 |          |
| 09/02/19 | FEDEX - EXPRESS               |                 | ¢1.03    |
| 09/02/19 | MEMPHIS                       |                 | -\$1.93  |
|          | FedExShippiOffer              |                 |          |
| 00/05/10 | GEICO CORP                    |                 | ¢11.22   |
| 09/05/19 | WASHINGTON                    |                 | -\$11.23 |
|          | SaveonyouriOffer              |                 |          |
| 00/05/10 | FEDEX - GROUND                |                 | t21.40   |
| 09/05/19 | MEMPHIS                       |                 | -\$31.40 |
|          | FedExShippiOffer              |                 |          |
| 00/06/10 |                               |                 | 442.05   |
| 09/06/19 | AMAZON.COM                    | WA              | -\$13.85 |
|          | AMZN.COM/BILL<br>BOOK STORE   | VVA             |          |
| 00/13/10 | AMZN MKTP US                  |                 | t11.10   |
| 09/13/19 | AMZN.COM/BILL                 | WA              | -\$11.18 |
|          | BOOK STORE                    | WA              |          |
| 00/12/10 |                               |                 | ***      |
| 09/13/19 | AMZN MKTP US<br>AMZN.COM/BILL | WA              | -\$19.46 |
|          | BOOK STORE                    | WA              |          |
| 00/14/10 |                               |                 | ****     |
| 09/14/19 | AMZN MKTP US                  | IMA             | -\$4.86  |
|          | AMZN.COM/BILL<br>BOOK STORE   | WA              |          |
| 00/45/40 |                               |                 |          |
| 09/15/19 | AMAZON.COM                    | IMA             | -\$39.73 |
|          | AMZN.COM/BILL<br>BOOK STORE   | WA              |          |
| 00/45/40 |                               |                 |          |
| 09/15/19 | AMAZON.COM                    | IMA             | -\$39.73 |
|          | AMZN.COM/BILL                 | WA              |          |
| 00/15/10 | BOOK STORE                    |                 | 1-2-     |
| 09/15/19 | AMAZON.COM                    | IMA             | -\$39.73 |
|          | AMZN.COM/BILL                 | WA              |          |
| 00/46/50 | BOOK STORE                    |                 |          |
| 09/16/19 | AMZN MKTP US                  | IMA             | -\$54.43 |
|          | AMZN.COM/BILL                 | WA              |          |
|          | BOOK STORE                    |                 |          |

| New Charges       |            |
|-------------------|------------|
| Summary           |            |
|                   | Total      |
| Total New Charges | \$7.788.97 |

Business Platinum Card NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 09/16/19

Account Ending 4-99003

#### **Detail**



#### RAM NARAYANAN Card Ending 4-99003

Amount AMAZON.COM\*MO3UG9N02 AMZN.COM/BILL WA 08/16/19 \$34.28 MERCHANDISE AMAZON.COM\*MO9EL9LX2 AMZN.COM/BILL WA 08/16/19 \$119.19 **MERCHANDISE** AMAZON.COM\*MO6Y46LK1 AMZN.COM/BILL WA 08/16/19 \$123.02 **MERCHANDISE** AMAZON.COM\*MA99437C0 AMZN.COM/BILL WA 08/17/19 \$18.73 **MERCHANDISE** WA AMAZON.COM\*MO61P6FL1 AMZN.COM/BILL 08/17/19 \$113.73 **MERCHANDISE** AMZN.COM/BILL WA AMZN MKTP US\*MO7AL3N72 08/17/19 \$43.70 **BOOK STORES** FEDEX 487661076 FedEx **MEMPHIS** TN 08/17/19 \$9.99 487661076 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000487661076 FEDEX #1-800-622-1147 HELP.UBER.COM CA **UBFR TRIP** 08/18/19 \$6.60 HELP.UBER.COM HELP.UBER.COM CA 08/18/19 **UBFR TRIP** \$9.90 HELP.UBER.COM AMAZON.COM\*MO7KY2LZ1 AMZN.COM/BILL WA 08/18/19 \$15.98 **MERCHANDISE** FEDEX 487890508 FedEx **MEMPHIS** TN 08/19/19 \$144.71 487890508 38132 PRINCE PETER COLLECTION NJ **DIRECT BILLING TRANSACTION** FEDEX INV# 000487890508 FEDEX #1-800-622-1147 **AIRPORT PARKING** 310-4085378 FΙ 08/19/19 \$44.00 3104085378 FEDEX 488014715 FedEx **MEMPHIS** TN 08/20/19 \$7.70 488014715 38132 PRINCE PETER COLLECTION NJ **DIRECT BILLING TRANSACTION** FEDEX INV# 000488014715 FEDEX #1-800-622-1147 AMZN.COM/BILL AMZN MKTP US\*MO0L91J61 WA 08/20/19 \$8.52 **BOOK STORES NORCROSS** FINELINE TECHNOLOGIES 069000042288006 GΑ \$78.00 08/21/19 6789690835 AMZN MKTP US\*MO0B24OF0 AMZN.COM/BILL WA 08/21/19 \$53.30 **BOOK STORES** PRIME VIDEO\*MA1HX3Y50 888-802-3080 WA \$14.99 08/22/19 **DIGITAL** FEDEX 488192638 FedEx **MEMPHIS** TN 08/22/19 \$17.69 488192638 38132 PRINCE PETER COLLECTION NJ **DIRECT BILLING TRANSACTION** FEDEX INV# 000488192638 FEDEX #1-800-622-1147 AMZN MKTP US\*MO55X1EN1 AMZN.COM/BILL WA 08/23/19 \$16.94 **BOOK STORES** 

|          |   |               |    | Amount   |
|----------|---|---------------|----|----------|
| 08/23/19 | A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY  | ANAHEIM       | CA | \$451.47 |
| 08/23/19 | A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY  | ANAHEIM       | CA | \$42.83  |
| 08/24/19 | UBER TRIP<br>HELP.UBER.COM  | HELP.UBER.COM | CA | \$29.34  |
| 08/24/19 | UBER TRIP<br>HELP.UBER.COM  | HELP.UBER.COM | CA | \$28.91  |
| 08/24/19 | UBER TRIP<br>HELP.UBER.COM  | HELP.UBER.COM | CA | \$8.66   |
| 08/24/19 | UBER TRIP<br>HELP.UBER.COM  | HELP.UBER.COM | CA | \$31.56  |
| 08/24/19 | UBER TRIP<br>HELP.UBER.COM  | HELP.UBER.COM | CA | \$13.89  |
| 08/24/19 | UBER TRIP<br>HELP.UBER.COM  | HELP.UBER.COM | CA | \$6.13   |
| 08/25/19 | NAKEDWINES.COM INC<br>8008134882  | NAPA          | CA | \$40.00  |
| 08/25/19 | AMZN MKTP US*MO6R10GV1 BOOK STORES  | AMZN.COM/BILL | WA | \$55.75  |
| 08/25/19 | AMZN MKTP US*MO3PU6L60<br>BOOK STORES   | AMZN.COM/BILL | WA | \$26.11  |
| 08/26/19 | FINELINE TECHNOLOGIES 069000042288006<br>6789690835   | NORCROSS      | GA | \$77.00  |
| 08/26/19 | FEDEX 488532116 FedEx 488532116 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000488532116 FEDEX #1-800-622-1147 | MEMPHIS       | TN | \$332.47 |
| 08/27/19 | FEDEX 488705546 FedEx 488705546 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000488705546 FEDEX #1-800-622-1147 | MEMPHIS       | TN | \$7.70   |
| 08/28/19 | A R BOX PACKAGING<br>PRINCE PETER 92806<br>COMMERCIAL EQUIP/SPLY  | ANAHEIM       | CA | \$301.70 |
| 08/28/19 | FINELINE TECHNOLOGIES 069000042288006<br>6789690835   | NORCROSS      | GA | \$91.58  |
| 08/28/19 | AMZN MKTP US*MO5XV9D02<br>BOOK STORES   | AMZN.COM/BILL | WA | \$65.30  |
| 08/29/19 | A R BOX PACKAGING<br>PRINCE PETER 92806<br>COMMERCIAL EQUIP/SPLY  | ANAHEIM       | CA | \$91.59  |
| 08/29/19 | FEDEX 488907769 FedEx 488907769 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000488907769 FEDEX #1-800-622-1147 | MEMPHIS       | TN | \$86.00  |
| 08/29/19 | AMAZON.COM*MO5PM9SQ2<br>MERCHANDISE   | AMZN.COM/BILL | WA | \$47.82  |
| 08/29/19 | AMAZON.COM*MO8KU21P0 MERCHANDISE  | AMZN.COM/BILL | WA | \$13.85  |
| 08/30/19 | AMAZON.COM*MO08X8801<br>MERCHANDISE   | AMZN.COM/BILL | WA | \$42.68  |

Account Ending 4-99003



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| *************************************** |   |               |    | Amount   |
|---|---|---------------|----|----------|
| 08/31/19                                | FEDEX 489063959 FedEx   | MEMPHIS       | TN | \$7.70   |
| 00/31/13                                | 489063959 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000489063959 FEDEX #1-800-622-1147                       |               |    | 47.00    |
| 09/01/19                                | UBER TRIP<br>HELP.UBER.COM  | HELP.UBER.COM | CA | \$5.00   |
| 09/01/19                                | UBER TRIP<br>HELP.UBER.COM  | HELP.UBER.COM | CA | \$16.62  |
| 09/01/19                                | UBER TRIP<br>HELP.UBER.COM  | HELP.UBER.COM | CA | \$13.77  |
| 09/01/19                                | GEICO AUTO<br>INSURANCE   | (800)841-3000 | DC | \$56.16  |
| 09/02/19                                | UBER TRIP<br>HELP.UBER.COM  | HELP.UBER.COM | CA | \$32.57  |
| 09/02/19                                | UBER TRIP HELP.UBER.COM   | HELP.UBER.COM | CA | \$12.10  |
| 09/02/19                                | FEDEX 489299981 FedEx 489299981 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000489299981 FEDEX #1-800-622-1147 | MEMPHIS       | TN | \$475.42 |
| 09/02/19                                | PAYPAL *THERESADENH<br>4029357733   | 4029357733    | ОН | \$300.00 |
| 09/03/19                                | UPS* 00000001VY58359 SHIPPING DATE 08/31/19 TRK# 00000001VY58359 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58                    | 800-811-1648  | GA | \$139.44 |
| 09/03/19                                | UPS* 0000001VY58339 SHIPPING DATE 08/17/19 TRK# 0000001VY58339 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58                      | 800-811-1648  | GA | \$47.25  |
| 09/03/19                                | UPS* 00000001VY58349 SHIPPING DATE 08/24/19 TRK# 00000001VY58349 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58                    | 800-811-1648  | GA | \$1.01   |
| 09/03/19                                | UPS* 00000001VY58319 SHIPPING DATE 08/03/19 TRK# 00000001VY58319 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58                    | 800-811-1648  | GA | \$31.50  |
| 09/03/19                                | UPS* 00000001VY58309 SHIPPING DATE 07/27/19 TRK# 00000001VY58309 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58                    | 800-811-1648  | GA | \$16.80  |
| 09/03/19                                | FINELINE TECHNOLOGIES 069000042288006<br>6789690835   | NORCROSS      | GA | \$67.00  |
| 09/03/19                                | CROSSROADS TRADING CO- MR   | LOS ANGELES   | CA | \$132.45 |

INSURANCE UBER TRIP

HELP.UBER.COM

09/16/19

| Detail Continued |   |               |     |          |
|------------------|---|---------------|-----|----------|
|                  |   |               |     | Amount   |
| 09/04/19         | AMZN MKTP US*GQ6TW6UJ3<br>BOOK STORES   | AMZN.COM/BILL | WA  | \$54.43  |
| 09/04/19         | FEDEX 489442341 FedEx 489442341 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000489442341 FEDEX #1-800-622-1147 | MEMPHIS       | TN  | \$27.68  |
| 09/05/19         | AMZN MKTP US*1G22S3003<br>BOOK STORES   | AMZN.COM/BILL | WA  | \$11.18  |
| 09/05/19         | A R BOX PACKAGING<br>PRINCE PETER 92806<br>COMMERCIAL EQUIP/SPLY  | ANAHEIM       | CA  | \$120.00 |
| 09/06/19         | FINELINE TECHNOLOGIES 069000042288006<br>6789690835   | NORCROSS      | GA  | \$67.00  |
|                  | FFDFV 400600311 FIF   | MEMBLIIC      | TNI |          |

| 09/00/19 | 6789690835  | Honenoss      | G/1 | <b>\$07.00</b> |
|----------|---|---------------|-----|----------------|
| 09/07/19 | FEDEX 489690211 FedEx   | MEMPHIS       | TN  | \$7.70         |
|          | 489690211 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000489690211 FEDEX #1-800-622-1147             |               |     |                |
| 09/08/19 | UBER TRIP   | HELP.UBER.COM | CA  | \$11.09        |
|          | HELP.UBER.COM   |               |     |                |
| 09/09/19 | FEDEX 489900420 FedEx   | MEMPHIS       | TN  | \$367.75       |
|          | 489900420 38132<br>PRINCE PETER COLLECTION NJ<br>DIRECT BILLING TRANSACTION<br>FEDEX INV# 000489900420<br>FEDEX #1-800-622-1147 |               |     |                |
| 09/09/19 | MAINETTI USA - MOTO 000000001   | KEASBEY       | NJ  | \$1,163.72     |
|          | 4711081 92806   |               |     |                |
| 09/10/19 | AMZN MKTP US*C83V354K3  | AMZN.COM/BILL | WA  | \$112.89       |
|          | BOOK STORES   |               |     |                |
| 09/12/19 | UBER TRIP   | HELP.UBER.COM | CA  | \$38.04        |
|          | HELP.UBER.COM   |               |     |                |
| 09/12/19 | FEDEX 490217072 FedEx   | MEMPHIS       | TN  | \$9.99         |
|          | 490217072 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000490217072 FEDEX #1-800-622-1147             |               |     |                |
| 09/14/19 | FEDEX 490369204 FedEx   | MEMPHIS       | TN  | \$29.97        |
|          | 490369204 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000490369204 FEDEX #1-800-622-1147             |               |     |                |
| 09/16/19 | GEICO AUTO  | (800)841-3000 | DC  | \$1,610.76     |
|          | INCLIDANCE  |               |     |                |

| Fees |  |
|------|--|

HELP.UBER.COM

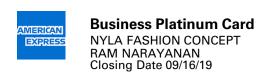
CA

|                            | Amount |
|----------------------------|--------|
| Total Fees for this Period | \$0.00 |

\$28.67



| 2019 Fees and Interest Totals Year-to-Date |          |  |
|--|----------|--|
|  | Amount   |  |
| Total Fees in 2019                         | \$595.00 |  |
| Total Interest in 2019                     | \$298.52 |  |



## **Notice of Important Changes to Your Cardmember Agreement**

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 changes to your Cardmember Agreement can be found after the below summary chart.

| Summary of Changes, Effective Immediately |   |
|---|---|
| Claims<br>Resolution                      | We are making changes to the claims resolution section in your Cardmember Agreement. These changes will be reflected on your billing statements received on or after <b>September 1, 2019</b> . |

ID 12820

See the following page for the Detail of Changes to your Cardmember Agreement

## **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.

**Effective Immediately,** the Claims Resolution section in Part 2 of the Cardmember Agreement is amended as follows:

#### Mediation

The seventh sentence is deleted and replaced with: All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

#### **Arbitration**

The sixth sentence is deleted and replaced with: The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

#### **Limitations on Arbitration**

The third, fourth, and fifth sentences is deleted.

#### **Arbitration Procedures**

The fifth sentence is deleted and replaced with: You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with: The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

#### **Additional Arbitration Awards**

The section is deleted and replaced with: If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than \$5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.



# **Business Platinum Card**

NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 09/16/19

Account Ending 4-99003

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