

**Business Platinum Card**NYLA FASHION CONCEPT
RAM NARAYANANClosing Date 11/16/21 Next Closing Date 12/17/21
Account Ending 4-96009

p. 1/10

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com**New Balance** CR\$404.85
Amount Due \$0.00**Payment Not Required****Membership Rewards® Points**

Available and Pending as of 10/31/21

64,602For up to date point balance and full program details, visit membershiprewards.com**Account Summary**

Previous Balance	\$328.21
Payments/Credits	-\$9,044.63
New Charges	+\$8,311.57
Fees	+\$0.00

New Balance CR\$404.85

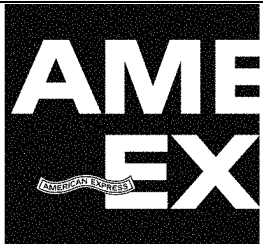
Days in Billing Period: 30

See page 2 for important information about your account.

Your credit balance can be applied against future transactions or you may request a refund.

 Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 9 - 10**. Your billing inquiry is under investigation. **No payment on the amount under review of \$3,324.59 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**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/enrollIAM to enroll an Account Manager now.**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4-96009Enter 15 digit account # on all payments.
Make check payable to American Express.RAM NARAYANAN
NYLA FASHION CONCEPT
8 HEATHER LN
GLEN ROCK NJ 07452-2835

Payment Not Required

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 100040485000000000 13 H

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.



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NYLA FASHION CONCEPT
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Customer Care & Billing Inquiries
International Collect
Express Cash
Large Print & Braille Statements

1-800-492-8468
1-623-492-7719
1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



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	-\$8,497.12
Credits	-\$547.51
Total Payments and Credits	-\$9,044.63

Detail

*Indicates posting date

Payments	Amount
10/20/21* ONLINE PAYMENT - THANK YOU	-\$1,045.09
10/21/21* ONLINE PAYMENT - THANK YOU	-\$1,328.27
10/26/21* ONLINE PAYMENT - THANK YOU	-\$1,183.18
10/28/21* ONLINE PAYMENT - THANK YOU	-\$466.12
11/01/21* ONLINE PAYMENT - THANK YOU	-\$1,762.57
11/05/21* ONLINE PAYMENT - THANK YOU	-\$933.18
11/15/21* ONLINE PAYMENT - THANK YOU	-\$1,778.71
Credits	Amount
10/12/21 DISPUTE - VIP NIGHTLIFE	-\$454.63
10/17/21 FEDEX MEMPHIS Amex Offer Credit	-\$2.86
10/20/21 Amazon Prime Amazon.com WA SHIPPINGCLUB	-\$13.85
10/21/21 FEDEX - GROUND MEMPHIS Amex Offer Credit	-\$0.02
10/29/21* DISPUTE - USH HILLTOP PARKING	-\$20.00
10/31/21 FEDEX MEMPHIS Amex Offer Credit	-\$1.02
10/31/21 FEDEX MEMPHIS Amex Offer Credit	-\$1.02
11/04/21 FEDEX MEMPHIS Amex Offer Credit	-\$1.02
11/05/21 FEDEX MEMPHIS Amex Offer Credit	-\$0.82

Continued on reverse

Detail Continued

*Indicates posting date

		Amount
11/05/21	FEDEX MEMPHIS Amex Offer Credit	-\$3.68
11/05/21	FEDEX MEMPHIS Amex Offer Credit	-\$0.82
11/10/21	FEDEX MEMPHIS Amex Offer Credit	-\$1.84
11/12/21	AIRPORT PARKING 310-4085378 FL 3104085378	-\$44.91
11/14/21	FEDEX MEMPHIS Amex Offer Credit	-\$1.02

New Charges**Summary**

	Total
Total New Charges	\$8,311.57

Detail

RAM NARAYANAN
Card Ending 4-96009

				Amount
10/16/21	MAIN DINING / AVRA BH 1 2123655300	BEVERLY HILLS	CA	\$420.59
10/16/21	JERSEY MIKES 20041 0000 323-850-1111	WEST HOLLYWOOD	CA	\$9.39
10/17/21	SHELL OIL 57444404305 AUTO FUEL DISPENSER	ARTESIA	CA	\$99.78
10/17/21	SHELL OIL 57444404305 GAS STATION	ARTESIA	CA	\$12.49
10/17/21	NANKING INDO CHINESE 0000 562-924-4567	ARTESIA	CA	\$47.20
10/18/21	MCDONALD'S 5626301444	PARAMOUNT	CA	\$7.04
10/18/21	813-567-8311 BLUE CHEW 000912200584219 RECEIPTS@DERMACARE.COM	CHICAGO	IL	\$48.40
10/18/21	GARDEN GROVE KIA 641110042401816 JKISER@HARDIN.COM	GARDEN GROVE	CA	\$64.46
10/19/21	BEN'S GENERAL STORE LIQUOR squareup.com/receipts	Vernon	CA	\$10.39
10/19/21	MCDONALD'S F11839 000000000642616 3232671717	VERNON	CA	\$10.18
10/19/21	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$72.99
10/19/21	EL POLLO LOCO 7146660112	ANAHEIM	CA	\$53.98
10/20/21	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$1,204.97
10/20/21	CARL'S JR 714-630-4164	ANAHEIM	CA	\$10.65

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				Amount
10/20/21	POPEYES 12280 0000 626-237-0855	COMMERCE	CA	\$11.98
10/20/21	CANCUN JUICE 650000011816520 7147766268	ANAHEIM	CA	\$42.27
10/21/21	SUBWAY FAST FOOD RESTAURANT	ORANGE	CA	\$40.61
10/21/21	7-ELEVEN 26314 00072631422 714-637-0742	ORANGE	CA	\$4.79
10/21/21	CARL'S JR 714-630-4164	ANAHEIM	CA	\$10.64
10/22/21	PETIT ERMITAGE HOTEL 6535 90069	WEST HOLLYWOD	CA	\$124.74
10/22/21	TST* YAMASHIRO 300566601 3234665125	LOS ANGELES	CA	\$234.08
10/22/21	KING TACO 6B 650000007879326 2137479915	LOS ANGELES	CA	\$10.24
10/22/21	TACOS EL PATRON 0000 714-603-7446	ANAHEIM	CA	\$38.61
10/22/21	MAIN DINING / AVRA BH 1 2123655300	BEVERLY HILLS	CA	\$421.81
10/22/21	MAIN DINING / AVRA BH 1 2123655300	BEVERLY HILLS	CA	\$30.47
10/22/21	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$70.49
10/23/21	ADELE'S OF HOLLYWOOD squareup.com/receipts	Los Angeles	CA	\$71.18
10/24/21	IN N OUT BURGER 111 650000009326342 8662916338	LOS ANGELES	CA	\$10.29
10/24/21	BLU JAM CAFE 0000 323-951-9191	CANOGA PARK	CA	\$37.18
10/25/21	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$10.18
10/25/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
10/25/21	CARL'S JR 714-630-4164	ANAHEIM	CA	\$8.17
10/25/21	EL POLLO LOCO 7146660112	ANAHEIM	CA	\$60.99
10/26/21	FEDEX - EXPRESS 428466994 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000428466994 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.20
10/26/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$168.76
10/26/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$218.00
10/27/21	CARL'S JR 714-630-4164	ANAHEIM	CA	\$8.19
10/27/21	FEDEX - EXPRESS 428567230 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000428567230 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.20

Continued on reverse

Detail Continued

				Amount
10/27/21	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$76.27
10/27/21	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$1.04
10/28/21	PANDA EXPRESS FAST FOOD RESTAURANT	HOLLYWOOD	CA	\$12.76
10/28/21	GRANNY'S DELI USFC1PERM92806	ANAHEIM	CA	\$6.41
10/28/21	BURGER KING #4461 0000 714-404-8679	ANAHEIM	CA	\$33.01
10/28/21	FEDEX - EXPRESS 428668838 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000428668838 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.20
10/29/21	JOHNS CLEANERS 965797900883404 MAILCENTER10@GMAIL.COM	ANAHEIM	CA	\$19.00
10/29/21	CARL'S JR 714-630-4164	ANAHEIM	CA	\$8.07
10/30/21	ADELE'S OF HOLLYWOOD squareup.com/receipts	Los Angeles	CA	\$13.14
10/30/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$71.43
10/30/21	MOTHER WOLF - CITIZEN NE 69 90028 RESTAURANT	LOS ANGELES	CA	\$20.40
10/30/21	BAR LIS 1026 90028 RESTAURANT	LOS ANGELES	CA	\$559.90
10/30/21	SAKS OFF 5TH #816 DEPARTMENT STORE	LOS ANGELES	CA	\$164.22
10/30/21	301 PPNW PARKING PARKING LOT & GARAGE	LOS ANGELES	CA	\$1.00
10/30/21	CORNER BAKERY 0249 0000 310-358-9146	LOS ANGELES	CA	\$10.93
10/30/21	FLOYD'S 99 HOLLYWOOD 436845559271092 ANJENNAE.H@FLOYDSBARBERSH	LOS ANGELES	CA	\$71.00
10/30/21	FEDEX - EXPRESS 428892538 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000428892538 FEDEX #1-800-622-1147	800-622-1147	TN	\$36.80
10/31/21	BAR LIS 1149 90028 RESTAURANT	LOS ANGELES	CA	\$494.43
10/31/21	TST* SOULMATE 300544330 9494632028	WEST HOLLYWOO	CA	\$190.97
10/31/21	EXXONMOBIL 9769 323-874-9609	WEST HOLLYWOO	CA	\$2.39
11/01/21	TST* PAPILLES 300501655 3238712026	LOS ANGELES	CA	\$17.32
11/02/21	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$10.18

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 11/16/21

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				Amount
11/02/21	FEDEX - EXPRESS 429248451 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000429248451 FEDEX #1-800-622-1147	800-622-1147	TN	\$8.20
11/02/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$97.28
11/02/21	NANKING INDO CHINESE 0000 562-924-4567	ARTESIA	CA	\$52.95
11/02/21	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$4.36
11/02/21	CANCUN JUICE 650000011816520 7147766268	ANAHEIM	CA	\$37.32
11/02/21	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$74.50
11/03/21	CARL'S JR 714-630-4164	ANAHEIM	CA	\$9.78
11/03/21	FEDEX - EXPRESS 429349470 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000429349470 FEDEX #1-800-622-1147	800-622-1147	TN	\$8.20
11/03/21	EL POLLO LOCO 7146660112	ANAHEIM	CA	\$53.88
11/03/21	EL POLLO LOCO 7146660112	ANAHEIM	CA	\$2.59
11/04/21	EXON / IAMKOREAN squareup.com/receipts	LOS ANGELES	CA	\$499.50
11/04/21	UBER TRIP HELP.UBER.COM	SAN FRANCISCO	CA	\$20.99
11/04/21	7-ELEVEN 26314 00072631422 714-637-0742	ORANGE	CA	\$4.79
11/04/21	SUBWAY FAST FOOD RESTAURANT	ORANGE	CA	\$34.02
11/04/21	KING TACO 6B 650000007879326 2137479915	LOS ANGELES	CA	\$13.25
11/05/21	TST* PAPILLES 300501655 3238712026	LOS ANGELES	CA	\$37.12
11/05/21	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$11.33
11/05/21	FARMER BOYS - FULLERTON 000000001 273390 92831	FULLERTON	CA	\$75.76
11/05/21	CHEVRON 0097811/CHEVRON SERVICE STN	CITY OF COMMERCE	CA	\$30.60
11/06/21	FEDEX - EXPRESS 429672556 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000429672556 FEDEX #1-800-622-1147	800-622-1147	TN	\$18.40
11/06/21	CARL'S JR 714-630-4164	ANAHEIM	CA	\$20.95
11/07/21	BLU JAM CAFE 0000 323-951-9191	CANOGA PARK	CA	\$37.18

Continued on reverse

Detail Continued

				Amount
11/08/21	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$10.18
11/08/21	STAPLES.COM (800) 333-3330 HP 952XL952 BLACK HIGH YIELD AND CY	800-333-3330	MA	\$51.92
11/08/21	CBD*MYCLEANPC.COM 801-857-2368	801-857-2368	CA	\$19.95
11/10/21	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$32.00
11/11/21	TST* PARIS BAGUETTE - DTL 300580820 2136741404	LOS ANGELES	CA	\$17.00
11/11/21	LASHOWROOM.COM 0585 213-627-2055	LOS ANGELES	CA	\$225.00
11/11/21	FEDEX - EXPRESS 430197595 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000430197595 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.20
11/12/21	BEVERAGES & MORE 925-609-6068	ORANGE	CA	\$172.38
11/12/21	TARGET 612-3044357	ORANGE	CA	\$6.48
11/13/21	BAR LIS 3128 90028 RESTAURANT	LOS ANGELES	CA	\$670.69
11/13/21	TST* OLIVETTA 9010 300568770 3103073932	WEST HOLLYWOO	CA	\$305.69
11/13/21	IN N OUT BURGER 111 650000009326342 8662916338	LOS ANGELES	CA	\$10.51
11/13/21	STAPLES 01030 01030006004311 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$15.38
11/13/21	FEDEX - EXPRESS 430421448 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000430421448 FEDEX #1-800-622-1147	800-622-1147	TN	\$8.20
11/14/21	BLU JAM CAFE 0000 323-951-9191	CANOGA PARK	CA	\$42.60

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



IMPORTANT NOTICES

Notice of Important Change to Your Account Terms

We are making a change to your Account Terms 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(s) to your Account Terms can be found after the below summary chart.

Important Change to Your Account Terms

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your Account Terms. The detailed change to your Cardmember Agreement can be found below.

We are increasing the Annual Membership Fee to **\$695** beginning at your account renewal that occurs on or after **January 17, 2022**.

How to avoid this increase: *This fee increase will not take effect until your next renewal date on or after January 17, 2022. You can avoid paying this annual fee by cancelling your account before that renewal date. You can cancel by calling the number on the back of your Card. If you cancel, you won't be able to use your Card for new transactions. If your Card is enrolled in the Membership Rewards® program, you may forfeit any points you have upon cancellation, so you should redeem any points you have before calling us to cancel your account.*

Revised Terms, as of January 17, 2022

Annual Membership Fee	\$695
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ID 13255

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.

Annual Membership Fee

Effective January 17, 2022, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

Annual Membership Fee	\$695
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CMLENGDPRUS0003

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.

The Centurion Lounge Guest Access Policy

Starting January 1, 2022, we will begin tracking the purchases on your Platinum Account to determine if you are eligible to earn Complimentary Guest Access by spending \$75,000 or more in total eligible purchases on your Card Account between January 1, 2022 and December 31, 2022, and in each calendar year thereafter. "Complimentary Guest Access" means that Platinum Card Members and Additional Platinum Card Members on the Account may bring up to two (2) guests per visit into locations of The Centurion Lounge in the U.S., at Hong Kong International Airport, and at London Heathrow Airport for no per-visit guest fee, for the remainder of the calendar year in which Complimentary Guest Access became effective, the following calendar year and until January 31 of the next calendar year. You can track your progress toward earning Complimentary Guest Access in the Benefits tab of your online account and in the American Express App starting January 13, 2022. Eligible purchases will be reflected on the tracker after they post to the Account. If you do not earn Complimentary Guest Access, starting on February 1, 2023 you will be charged a \$50 per visit fee per guest (or \$30 for children aged 2 through 17, with proof of age) to enter The Centurion Lounge. Should you have questions, please call the number on the back of your Card.

For more information, visit: thecenturionlounge.com/info/terms