Business Platinum Card
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 05/17/19 Next Closing Date 06/16/19

Account Ending 4-99003

New Balance \$27,176.85 Minimum Payment Due \$916.10

Payment Due Date 06/11/19<sup>‡</sup>

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay	You will pay off the Pay Over Time balance shown on this statement in about	And for the Pay Over Time balance you will pay an estimated total of
Only the Minimum Payment Due	30 years	\$70,316
\$959	3 years	\$34,526 (Savings = \$35,790)

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

RAM NARAYANAN

8 HEATHER LN

**NYLA FASHION CONCEPT** 

GLEN ROCK NJ 07452-2835

For information on your Pay Over Time feature and limit, see page 5

# Membership Rewards® Points

Available and Pending as of 04/30/19

146,649

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

### **Account Summary**

Previous Balance		\$708.72
Payments/Credits		-\$708.72
New Charges		+\$651.10
Fees		+\$0.00
New Balance	=	\$651.10
Pay Over Time Por	tion	

New Balance Minimum Payment Due	\$27,176.85 \$916.10
Interest Charged	+\$0.00
Fees	+\$0.00
New Charges	+\$789.12
Payments/Credits	-\$2,745.38
Account Total Previous Balance	\$29,133.11

Days in Billing Period: 31

# **Customer Care**



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

See page 2 for additional information.

 $\downarrow$  Please fold on the perforation below, detach and return with your payment  $\downarrow$ 







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

Enter 15 digit account # on all payments. Make check payable to American Express.

> Payment Due Date **06/11/19** New Balance **\$27,176.85**

> > Minimum Payment Due **\$916.10**

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 \$\_\_\_\_\_ • \_\_\_\_ Amount Enclosed

- Markadad Marad I addad Haddad Haalad Haadad I

<sup>&</sup>lt;sup>‡</sup> Late Payment Warning: Your Payment Due Date is 06/11/19. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.49%.

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 Home Phone								
Area Code and 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**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$708.72	-\$1,586.84	-\$2,295.56
Credits	\$0.00	-\$449.82	-\$449.82
Total Payments and Credits	-\$708.72	-\$2,036.66	-\$2,745.38

For more information, visit

americanexpress.com/payovertimeinfo

Payments		Amount
04/19/19*	ONLINE PAYMENT - THANK YOU	-\$2,295.56
Credits		Amount
04/24/19	THE HOME DEPOT 6613 NORTH HOLLYWO CA ROCHA 91605	-\$449.82 ♦

# **New Charges**

### Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$651.10	\$138.02	\$789.12

**Detail** ♦ - denotes Pay Over Time activity

For more information, visit americanexpress.com/payovertimeinfo



# RAM NARAYANAN

Card Ending 4-99003

				Amount
04/15/19	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$28.40
04/16/19	JACK IN THE BOX FAST FOOD RESTAURANT	LOS ANGELES	CA	\$8.45
04/16/19	7-ELEVEN 33289 00073328901 562-929-2696	NORWALK	CA	\$50.01
04/16/19	LITTLE CAESAR 8007223727	ANAHEIM	CA	\$32.59
04/17/19	CHI DYNASTY 084870052410321 CHI1328@HOTMAIL.COM	LOS ANGELES	CA	\$25.62
04/17/19	CARL'S JR 714-630-4164	ANAHEIM	CA	\$6.46
04/18/19	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$10.92
04/18/19	SOHO HOUSE WEST HOLLYW 310-432-9200	W HOLLYWOOD	CA	\$50.00
04/18/19	CARL'S JR 714-630-4164	ANAHEIM	CA	\$9.68
04/18/19	MCDONALD'S 5626301444	PARAMOUNT	CA	\$6.34
04/18/19	UNION 76 09479130 UNION 76	PARAMOUNT	CA	\$69.63

Detail (	Continued			<ul> <li>- denotes Pay Over Time activity</li> </ul>
				Amount
04/19/19	DELILAH 650000009352744 3108591011	WEST HOLLYWOOD	CA	\$35.00
04/19/19	RASPOUTINE LOS ANGELES 0000 310-289-8623	WEST HOLLYWOO	CA	\$70.00
04/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$14.73
04/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$17.09
04/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
04/22/19	HERTZ CAR RENTAL Location Rental: ANAHEIM CA Return: ANAHEIM CA Agreement Number: 546459163 Renter Name: NARAYANAN /RAM	800-654-4173 Date 19/04/18 19/04/22	CA	\$138.02 €
04/22/19	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$7.52
04/28/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$7.58
04/28/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.41
04/28/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$22.06
04/28/19	LYFT *RIDE SAT 9PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$10.95
05/05/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$38.94
05/05/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$18.33
05/05/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$10.67
05/05/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$6.15
05/11/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.55
05/11/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.40
05/12/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.92
05/12/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.82
05/14/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$30.88

F	ees		

	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.

2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$595.00
Total Interest in 2019	\$37.53

## **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
Pay Over Time option	20.49% (v)	\$0.00	\$0.00
Promotional Offer Rate Expires 10/17/2019 then will go to 20.49% (v)*	9.99%	\$0.00	\$0.00
Total			\$0.00

<sup>(</sup>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 option 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.

### You are currently enrolled in the Pay Over Time feature

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.

<sup>\*</sup> The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by the expiration date will begin accruing interest at the APR applicable to the Pay Over Time option (current Pay Over Time option APR shown in the table above). Promotional APRs may terminate earlier than the expiration date if you make a late payment or upon any event that causes a Penalty APR to apply to your account (see your Cardmember Agreement).