

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

Closing Date 05/17/18 Next Closing Date 06/15/18



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Account Ending 4-97007

New Balance **\$267.62****Please Pay By** **06/01/18[‡]**

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.



See page 2 for important information about your account.

Membership Rewards® Points

Available and Pending as of 04/30/18

45,477For up to date point balance and full program details, visit membershipewards.com**Account Summary****Pay In Full Portion**

Previous Balance	\$475.40
Payments/Credits	-\$1,800.51
New Charges	+\$1,592.73
Fees	+\$0.00
New Balance	= \$267.62

Pay Over Time Portion

Previous Balance	\$0.00
Payments/Credits	-\$1,554.59
New Charges	+\$1,554.59
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total

Previous Balance	\$475.40
Payments/Credits	-\$3,355.10
New Charges	+\$3,147.32
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$267.62**

Days in Billing Period: 31

Customer Care**Pay by Computer**
open.com/pbc**Customer Care**
1-800-492-8468**Pay by Phone**
1-800-472-9297

See page 2 for additional information.

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

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**open.com/pbc**Pay by Phone**

1-800-472-9297

Account Ending 4-97007Enter 15 digit account # on all payments.
Make check payable to American Express.RAM NARAYANAN
NYLA FASHION CONCEPT
8 HEATHER LN
GLEN ROCK NJ 07452-2835Please Pay By
06/01/18Amount Due
\$267.62Check here if your address or
phone number has changed.
Note changes on reverse side.AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

0000349992096321359 000026762000026762 13 4

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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

[illegible]

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Business Platinum Card®
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 05/17/18



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Account Ending 4-97007

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,742.27	-\$1,554.59	-\$3,296.86
Credits	-\$58.24	\$0.00	-\$58.24
Total Payments and Credits	-\$1,800.51	-\$1,554.59	-\$3,355.10

Detail

*Indicates posting date

Payments	Amount
04/17/18* ONLINE PAYMENT - THANK YOU	-\$475.40
05/02/18* PAYMENT RECEIVED - THANK YOU	-\$1,550.18
05/09/18* ONLINE PAYMENT - THANK YOU	-\$412.97
05/17/18* ONLINE PAYMENT - THANK YOU	-\$858.31
Credits	Amount
04/24/18* Dispute - DREAM HOTEL HOLLYWOOD	-\$30.00
04/29/18* Dispute - LOS ANGELES INTERNAT	-\$5.00
05/05/18 FEDEX INV 250434823 I250434823 MEMPHIS TN 1-800-622-1147 BALAN NARAYANAN NJ FEDEX INV# 000250434823 FedEx #1-800-622-1147	-\$0.60
05/16/18 FINELINE TECHNOLOGIES 069000042288002 NORCROSS GA 6789690835	-\$16.00
05/17/18 UBER HELP.UBER.COM CA 8005928996	-\$6.64

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,592.73	\$1,554.59	\$3,147.32

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



RAM NARAYANAN
Card Ending 4-97007

			Foreign Spend	Amount
04/18/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$9.85
04/19/18	FINELINE TECHNOLOGIES 069000042288002 6789690835 OPEN EXTENDED PAYMENT OPTION LB	NORCROSS	GA	\$141.74 ♦
04/22/18	LAX 3138 JAMES BEACH 3102582406	LOS ANGELES	CA	\$22.71
04/22/18	LOS ANGELES INTERNAT EQUIPMENT RENTAL	LOS ANGELES	CA	\$5.00

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Foreign Spend	Amount
04/22/18	LAX 3130B RELAY T41 3102582406	LOS ANGELES	CA		\$8.48
04/23/18	SEVEN ELEVEN JAPAN MISC FOOD STORE	*	JP	470 Japanese Yen	\$4.36
04/23/18	TIAT RETAIL SHOP HANEDA -OHTA-KU MISC/SPECIALTY RETAIL	*	JP	1,030 Japanese Yen	\$9.45
04/24/18	HANNODAIDOKORO BETTEI BAR/NIGHTCLUB	TOKYO		8,590 Japanese Yen	\$78.78
04/25/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$68.23
04/25/18	TULLYS COFFEE RESTAURANT	TOKYO		1,250 Japanese Yen	\$11.46
04/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$0.99
04/26/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA		\$66.00
04/27/18	CHISEN RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	TOKYO		35,310 Japanese Yen	\$324.09 ◆
04/27/18	R2SUPPERCLUB BAR/NIGHTCLUB	TOKYO		4,650 Japanese Yen	\$42.68
04/28/18	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0068264915068 Passenger Name: NARAYANAN/RAM Document Type: EXCESS BAGGAGE OPEN EXTENDED PAYMENT OPTION LB	TOKYO-HANEDA	JP	11,000 Japanese Yen	\$100.96 ◆
04/28/18	ONE OAK TOKYO BAR/NIGHTCLUB OPEN EXTENDED PAYMENT OPTION LB	TOKYO		60,000 Japanese Yen	\$550.71 ◆
04/28/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$31.98
04/28/18	CERULEANTOWER TOKYU HOTEL - SHIBUYA-KU LODGING	*	JP	8,564 Japanese Yen	\$78.45
04/29/18	LYFT *RIDE SAT 9AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA		\$29.26
05/03/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA		\$85.00
05/04/18	DELILAH 650000009352744 3108591011	WEST HOLLYWOOD	CA		\$46.80
05/04/18	PORCELANOSA - ANAHEIM 0898 201-995-1310	ANAHEIM	CA		\$45.58
05/05/18	UBER *TRIP E3ITF HELP.UBER.COM	HELP.UBER.COM	CA		\$6.66
05/05/18	UBER *TRIP L7V4X HELP.UBER.COM	HELP.UBER.COM	CA		\$9.21
05/05/18	UBER *TRIP 3SHNT HELP.UBER.COM	HELP.UBER.COM	CA		\$16.80
05/05/18	UBER *TRIP ATYAD HELP.UBER.COM	HELP.UBER.COM	CA		\$29.60
05/05/18	DOHENY ROOM 310-859-8369	WEST HOLLYWOOD	CA		\$33.00
05/05/18	DOHENY ROOM 310-859-8369	WEST HOLLYWOOD	CA		\$58.00

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Account Ending 4-97007

Detail Continued

*Indicates posting date

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
05/05/18	DOHENY ROOM 310-859-8369	WEST HOLLYWOOD	CA	\$23.00
05/05/18	DOHENY ROOM 310-859-8369	WEST HOLLYWOOD	CA	\$43.00
05/07/18	DEL TACO 7149744043	ORANGE	CA	\$16.89
05/08/18*	5% OPEN Savings at FedEx FEDEX INV 250434823 I2504 -\$.60 05/05/2018 REVERSAL OF OPEN SAVINGS DISCOUNT			\$0.03
05/11/18	UBER *TRIP WPKHA HELP.UBER.COM	HELP.UBER.COM	CA	\$16.36
05/11/18	UBER *TRIP FMIYQ HELP.UBER.COM	HELP.UBER.COM	CA	\$13.34
05/11/18	UBER *TRIP O442K HELP.UBER.COM	HELP.UBER.COM	CA	\$6.35
05/11/18	UBER *TRIP OPYWW HELP.UBER.COM	HELP.UBER.COM	CA	\$18.17
05/11/18	POPPY 650000009743322 3108591011	WEST HOLLYWOOD	CA	\$16.00
05/11/18	POPPY 650000009743322 3108591011	WEST HOLLYWOOD	CA	\$37.00
05/11/18	POPPY 650000009743322 3108591011	WEST HOLLYWOOD	CA	\$78.00
05/11/18	Employees Only 818-571-3407 OPEN EXTENDED PAYMENT OPTION LB	West Hollywood	CA	\$170.82 ♦
05/11/18	POPPY 650000009743322 3108591011	WEST HOLLYWOOD	CA	\$16.00
05/11/18	DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$30.00
05/11/18	DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$48.00
05/14/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
05/14/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
05/15/18	PORCELANOSA - ANAHEIM 0898 201-995-1310 OPEN EXTENDED PAYMENT OPTION LB	ANAHEIM	CA	\$266.27 ♦
05/16/18	DELILAH 650000009352744 3108591011	WEST HOLLYWOOD	CA	\$91.03
05/16/18	PORCELANOSA - ANAHEIM 0898 201-995-1310	ANAHEIM	CA	\$42.70
05/17/18	Employees Only 818-571-3407	West Hollywood	CA	\$30.19
05/17/18	Employees Only 818-571-3407	West Hollywood	CA	\$97.46
05/17/18	UBER *TRIP NM3CR HELP.UBER.COM	HELP.UBER.COM	CA	\$18.88
05/17/18	UBER *TRIP AE65D HELP.UBER.COM	HELP.UBER.COM	CA	\$10.00

Continued on reverse

Fees**Amount****Total Fees for this Period****\$0.00****Interest Charged****Amount****Total Interest Charged for this Period****\$0.00****About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date**Amount**

Total Fees in 2018

\$450.00

Total Interest in 2018

\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.74% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			

Information on Pay Over Time**There is no pre-set spending limit on your Card**

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance

Your Pay Over Time limit is \$50,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.



OPEN Savings® Summary
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 05/17/18

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Account Ending 4-97007

Discounts		Membership Rewards® Points	
This Period	-\$0.03	This Period	0
Year to Date	\$2.83	Year to Date	0

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
FEDEX GROUND & FEDEX EXPRESS - Visit opensavings.com	-\$0.60	-\$0.03	0	\$56.44	\$2.83	0
Ongoing Benefits Total	-\$0.60	-\$0.03	0	\$56.44	\$2.83	0
Grand Totals		-\$0.03	0¹		\$2.83	0¹

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

¹ The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.



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

American Express® Cards Warmly Welcomed

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