Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 09/16/18

Next Closing Date 10/17/18



Account Ending 4-97007

New Balance \$2,547.78 **Minimum Payment Due** \$768.99

10/11/18[‡] **Payment Due Date**

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	8 years	\$3,450

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

See page 2 for important information about your account.

For information on your Pay Over Time feature and limit, see page 6

Membership Rewards® Points

Available and Pending as of 08/31/18

62,385

\$2,547.78

\$768.99

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

Account Summary

Pay In Full Portion		
Previous Balance		\$1,430.50
Payments/Credits		-\$1,465.50
New Charges		+\$768.99
Fees		+\$0.00
New Balance	=	\$733.99
Pay Over Time Port	tion	
Previous Balance		\$3.27
Payments/Credits		-\$1,127.97
New Charges		+\$2,938.49
Fees		+\$0.00
Interest Charged		+\$0.00
New Balance	=	\$1,813.79
Minimum Due		\$35.00
Account Total		
Previous Balance		\$1,433.77
Payments/Credits		-\$2,593.47
New Charges		+\$3,707.48
Fees		+\$0.00
Interest Charged		+\$0.00

Days in Billing Period: 30

Minimum Payment Due

Customer Care

New Balance



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 →

RAM NARAYANAN

8 HEATHER LN

NYLA FASHION CONCEPT

GLEN ROCK NJ 07452-2835







Account Ending 4-97007

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

> Payment Due Date 10/11/18 **New Balance**

Minimum Payment Due \$768.99

\$2,547.78

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**

Illantantantillaanallantillahtillantillantantil

[‡] Late Payment Warning: Your Payment Due Date is 10/11/18. 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 28.99%.

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 모

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	
- 1	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

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.american express.com/privacy.



Account Ending 4-97007

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,428.96	-\$1,127.97	-\$2,556.93
Credits	-\$36.54	\$0.00	-\$36.54
Total Payments and Credits	-\$1,465.50	-\$1,127.97	-\$2,593.47

For more information, visit

 Payments
 americanexpress.com/payovertimeinfo

 08/25/18*
 ONLINE PAYMENT - THANK YOU
 -\$1.433.77

08/25/18*	ONLINE PAYMENT - THANK YOU	-\$1,433.77
09/03/18*	ONLINE PAYMENT - THANK YOU	-\$1,123.16
09/16/18*	CREDIT - DISTRIBUTION OF PAYMENT	-\$320.73
09/16/18*	DEBIT - DISTRIBUTION OF PAYMENT	\$320.73 ♦
Credits		Amount
09/13/18	UBER HELP.UBER.COM CA 8005928996	-\$1.54
09/15/18*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$35.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$768.99	\$2,938.49	\$3,707.48

Detail

♦ - denotes Pay Over Time activity

 $\label{lem:complex} For more information, visit \\ \textbf{american express.com/payover time info}$



RAM NARAYANANCard Ending 4-97007

a Enamy 1 37 007			Foreign	
			Spend	Amount
WWW.ITUNES.COM/BILL	CUPERTINO	CA		\$0.99
DIRECT MKTG INTERNET				
UBER TRIP 433KJ	HELP.UBER.COM	CA		\$5.00
HELP.UBER.COM				
UBER TRIP CGATX	HELP.UBER.COM	CA		\$7.34
HELP.UBER.COM				
DREAM HOTEL HOLLYWOOD	LOS ANGELES	CA		\$91.00
323-844-6417				
DREAM HOTEL HOLLYWOOD	LOS ANGELES	CA		\$31.00
323-844-6417				
AVENUE LOS ANGELES	LOS ANGELES	CA		\$56.00
323-593-7999				
DREAM HOTEL HOLLYWOOD	LOS ANGELES	CA		\$20.00
323-844-6417				
CROSSROADS TRADING CO-SM1	WEST HOLLYWOOD	CA		\$68.46
3236540507				
	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET UBER TRIP 433KJ HELP.UBER.COM UBER TRIP CGATX HELP.UBER.COM DREAM HOTEL HOLLYWOOD 323-844-6417 DREAM HOTEL HOLLYWOOD 323-844-6417 AVENUE LOS ANGELES 323-593-7999 DREAM HOTEL HOLLYWOOD 323-844-6417 CROSSROADS TRADING CO-SM1	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET UBER TRIP 433KJ HELP.UBER.COM UBER TRIP CGATX HELP.UBER.COM DREAM HOTEL HOLLYWOOD DREAM HOTEL HOLLYWOOD DREAM HOTEL HOLLYWOOD DREAM HOTEL HOLLYWOOD S23-844-6417 AVENUE LOS ANGELES 323-593-7999 DREAM HOTEL HOLLYWOOD DREAM HOTEL HOLLYWOOD DREAM HOTEL LOS ANGELES 323-593-7999 DREAM HOTEL HOLLYWOOD WEST HOLLYWOOD	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET UBER TRIP 433KJ HELP.UBER.COM CA HELP.UBER.COM UBER TRIP CGATX HELP.UBER.COM DREAM HOTEL HOLLYWOOD LOS ANGELES CA 323-844-6417 AVENUE LOS ANGELES DREAM HOTEL HOLLYWOOD LOS ANGELES CA 323-593-7999 DREAM HOTEL HOLLYWOOD LOS ANGELES CA 323-844-6417 AVENUE LOS ANGELES CA 323-844-6417 CROSSROADS TRADING CO-SM1 CUPERTINO CA CA CA CA CA CA CA CA CA CA	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET UBER TRIP 433KJ HELP.UBER.COM CA HELP.UBER.COM UBER TRIP CGATX HELP.UBER.COM DREAM HOTEL HOLLYWOOD LOS ANGELES AYENUE LOS ANGELES CA 323-844-6417 AVENUE LOS ANGELES DREAM HOTEL HOLLYWOOD LOS ANGELES CA 323-593-7999 DREAM HOTEL HOLLYWOOD LOS ANGELES CA 323-844-6417 AVENUE LOS ANGELES CA 323-593-7999 DREAM HOTEL HOLLYWOOD LOS ANGELES CA 323-844-6417 CROSSROADS TRADING CO-SM1 WEST HOLLYWOOD CA

				Foreign Spend	Amount
08/27/18	CROSSROADS TRADING CO- MR 3237828152	LOS ANGELES	CA	·	\$101.86 ♦
	OPEN EXTENDED PAYMENT OPTION LB	CANITA ANIA	C A		
08/28/18	JACK IN THE BOX FAST FOOD RESTAURANT	SANTA ANA	CA		\$19.71
08/29/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA		\$67.29
08/29/18	MARISCOS MOCORITO 714-771-0050	ORANGE	CA		\$32.33
00/20/10	ESSEX CLOTHING	LOS ANGELES	CA		\$176.00 ♦
08/29/18	323-658-8611	LOS ANGLLES	CA		\$176.00 ₹
	OPEN EXTENDED PAYMENT OPTION LB				
00/20/40	SURATI FARSAN MART 00-08032633680	ARTESIA	CA		t22.05
08/30/18	RESTAURANT	AKTESIA	CA		\$22.95
00/20/40	TUMMY STUFFER 00-08030543022	ANAHEIM	CA		.
08/30/18		ANAMEINI	CA		\$48.40
	RESTAURANT RODATA JINNA 2000	LOC ANCELEC	C A		
08/31/18	ROBATA JINYA 0000	LOS ANGELES	CA		\$161.48 ♦
	323-930-2477				
	OPEN EXTENDED PAYMENT OPTION LB	I/E A CDEV			
08/31/18	MAINETTI USA - MOTO 00000001	KEASBEY	NJ		\$213.35 ♦
	00132831 92806				
	OPEN EXTENDED PAYMENT OPTION LB				
09/02/18	UBER TRIP GRRC4	HELP.UBER.COM	CA		\$5.82
	HELP.UBER.COM				
09/03/18	UBER TRIP BQDUK	HELP.UBER.COM	CA		\$5.00
	HELP.UBER.COM				
09/03/18	UBER TRIP PQ7BY	HELP.UBER.COM	CA		\$5.00
	HELP.UBER.COM				
09/04/18	LYFT *RIDE MON 5AM	SAN FRANCISCO	CA		\$7.06
	(NONE) 94104 LEDGER				
00/05/10	PARIS BAGUETTE 0000	LOS ANGELES	CA		.
09/05/18	213-265-7669	LO3 ANGELES	CA		\$6.65
00/07/10	WWW.ITUNES.COM/BILL	CUPERTINO	CA		£21.00
09/07/18	DIRECT MKTG INTERNET	COPERTINO	CA		\$31.98
00/00/10	UBER TRIP Q2YMR	HELP.UBER.COM	CA		¢1416
09/08/18	HELP.UBER.COM	HELP.ODER.COM	CA		\$14.16
00/00/10	DOUGLAS LOBBY LOUNGE	VANCOUVER	CA	63.48	¢ 40 44
09/08/18	6046837277	VANCOUVER	CA	Canadian Dollars	\$48.44
09/09/18	JW MARRIOTT PARQ VANCOUVER	VANCOUVER	CA	21.40	\$16.33
09/09/10	Arrival Date Departure Date	VANCOUVER	CA	Canadian Dollars	\$10.55
	09/08/18 09/09/18				
	0000000				
09/09/18	DOUGLAS LOBBY LOUNGE	VANCOUVER	CA	2,425.34	\$1,850.56 ♦
	6046837277			Canadian Dollars	
	OPEN EXTENDED PAYMENT OPTION LB				
09/10/18	UBER TRIP VN3N7	HELP.UBER.COM	CA		\$30.92
	HELP.UBER.COM				
09/12/18	UNITED AIRLINES	LOS ANGELES	CA		\$35.00
	UNITED AIRLINES				•
	From: To:	Carrier: Class:			
	LOS ANGELES INTERN N.Y. NEWARK INTL A	UA 00			
	Ticket Number: 01626086289365	Date of Departure: 09/12			
	Passenger Name: NARAYANAN / SECOND CHECKED Document Type: EXCESS BAGGAGE				

Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 09/16/18



Account Ending 4-97007

Detail (Continued			♦ - denotes Pay	Over Time activity
				Foreign Spend	Amount
09/13/18	TARGET	PARAMUS	NJ		\$250.24 ♦
	DISCOUNT STORE				
	OPEN EXTENDED PAYMENT OPTION LB				
09/13/18	UBER TRIP 2ZQ63	HELP.UBER.COM	CA		\$51.82
	HELP.UBER.COM				
09/14/18	UBER TRIP FSEEB	HELP.UBER.COM	CA		\$28.53
	HELP.UBER.COM				
09/14/18	BERNSTEIN MEDICAL	NEW YORK	NY		\$185.00 ◆
	212-283-3000				
	OPEN EXTENDED PAYMENT OPTION LB				
09/14/18	LEOS BAGELS 001900641930001	NEW YORK	NY		\$11.81
	BAKERY				
Eage					
Fees					

Total Fees for this Period \$0.00

Interest Charged

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

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.

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.