

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

Closing Date 08/17/18 Next Closing Date 09/16/18



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Account Ending 4-97007

New Balance	\$1,433.77
Minimum Payment Due	\$1,433.77
Payment Due Date	09/11/18[‡]

[‡] **Late Payment Warning:** Your Payment Due Date is 09/11/18. 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%.

See page 2 for important information about your account.

For information on your Pay Over Time feature and limit, see **page 7**

Membership Rewards® Points

Available and Pending as of 07/31/18

55,317

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

Account Summary**Pay In Full Portion**

Previous Balance	\$55.61
Payments/Credits	-\$90.48
New Charges	+\$1,465.37
Fees	+\$0.00
New Balance	= \$1,430.50

Pay Over Time Portion

Previous Balance	\$550.71
Payments/Credits	-\$7,654.95
New Charges	+\$7,107.51
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$3.27
Minimum Due	\$3.27

Account Total

Previous Balance	\$606.32
Payments/Credits	-\$7,745.43
New Charges	+\$8,572.88
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$1,433.77
Minimum Payment Due	\$1,433.77

Days in Billing Period: 31

Customer Care **Pay by Computer**
open.com/pbc

Customer Care	Pay by Phone
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 ↓

**Payment Coupon**

Do not staple or use paper clips

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

1-800-472-9297

Account Ending 4-97007

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

Payment Due Date
09/11/18

New Balance
\$1,433.77

Minimum Payment Due
\$1,433.77



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



0000349992096321359 000143377000143377 13 H

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.

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 08/17/18



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Account Ending 4-97007

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$6,239.14	-\$6,239.14
Credits	-\$90.48	-\$1,415.81	-\$1,506.29
Total Payments and Credits	-\$90.48	-\$7,654.95	-\$7,745.43

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit

americanexpress.com/payovertimeinfo

Payments

	Amount
07/19/18* ONLINE PAYMENT - THANK YOU	-\$728.08
08/10/18* ONLINE PAYMENT - THANK YOU	-\$5,511.06

Credits

	Amount
08/09/18 SCREEN PRINTERS RESOURCE INC 650000008 FULLERTON CA 7144411155 OPEN EXTENDED PAYMENT OPTION LB	-\$1,415.81 ♦
08/14/18 UBER HELP.UBER.COM CA 8005928996	-\$0.48
08/15/18 VDARA - FRONT DESK LAS VEGAS NV Arrival Date 08/12/18 Departure Date 08/15/18 00000000 LODGING	-\$90.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,465.37	\$7,107.51	\$8,572.88

Detail

♦ - denotes Pay Over Time activity

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RAM NARAYANAN

Card Ending 4-97007

		Foreign Spend	Amount
07/16/18	CARDAMOM CONTEMPORARY IND 084870018764 NASIR818LA@YAHOO.COM	LOS ANGELES CA	\$80.03
07/17/18	CHEAPTICKETS PHILIPPINE AIRLINES From: MANILA NINOY AQUIN To: BANGKOK Ticket Number: 07971221283723 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	BELLEVUE WA Carrier: PR Class: K Date of Departure: 07/25	\$271.79 ♦
07/17/18	Border Grill TBIT LAX 1550984003 FAST FOOD RESTAURANT	Los Angeles CA	\$41.73

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Foreign Spend	Amount
07/17/18	LAX 3130A RELAY T41 3102582406	LOS ANGELES	CA		\$7.38
07/18/18	DU CHENG VARIETY STORE	TAOYUAN CITY		169.00 Taiwan Dollars	\$5.55
07/20/18	CAFE HAVANA GREENBELT RESTAURANT	MAKATI CITY	PH	1,459.64 Philippine Pesos	\$27.37
07/20/18	ROYAL CLUB BAR/NIGHTCLUB OPEN EXTENDED PAYMENT OPTION LB	MAKATI	PH	15,000.00 Philippine Pesos	\$281.24 ◆
07/21/18	ROYAL CLUB BAR/NIGHTCLUB	MAKATI	PH	1,680.00 Philippine Pesos	\$31.50
07/22/18	ROYAL CLUB BAR/NIGHTCLUB OPEN EXTENDED PAYMENT OPTION LB	MAKATI	PH	15,000.00 Philippine Pesos	\$281.24 ◆
07/22/18	ROYAL CLUB BAR/NIGHTCLUB OPEN EXTENDED PAYMENT OPTION LB	MAKATI	PH	10,245.00 Philippine Pesos	\$192.09 ◆
07/23/18	RICH ROYAL INDIAN CURR RESTAURANT	MAKATI	PH	1,407.88 Philippine Pesos	\$26.36
07/24/18	KULTURA FILIPINO MISC HOME FURNISHINGS	MAKATI CITY	PH	1,279.00 Philippine Pesos	\$23.95
07/24/18	KULTURA FILIPINO MISC HOME FURNISHINGS	MAKATI CITY	PH	2,309.00 Philippine Pesos	\$43.24
07/24/18	BANGKOK MARRIOTT MARQUIS QUEEN'S PARK LODGING OPEN EXTENDED PAYMENT OPTION LB	BANGKOK	TH	28,648.16 Thailand Bahts	\$859.02 ◆
07/24/18	RICH ROYAL INDIAN CURR RESTAURANT	MAKATI	PH	1,226.10 Philippine Pesos	\$23.02
07/25/18	ROYAL CLUB BAR/NIGHTCLUB OPEN EXTENDED PAYMENT OPTION LB	MAKATI	PH	23,040.00 Philippine Pesos	\$432.64 ◆
07/25/18	PENINSULA MANILA SALO LODGING	MAKATI CITY	PH	837.05 Philippine Pesos	\$15.73
07/25/18	PENINSULA MANILA SALO LODGING OPEN EXTENDED PAYMENT OPTION LB	MAKATI CITY	PH	44,831.28 Philippine Pesos	\$842.53 ◆
07/26/18	CHARCOAL TANDOOR GRILL & MIXOLOGY LODGING	BANGKOK	TH	2,873.06 Thailand Bahts	\$86.46
07/26/18	ABOVE ELEVEN ROOFTOP BAR & RESTAURANT LODGING	BANGKOK	TH	800.36 Thailand Bahts	\$24.09
07/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$0.99
07/26/18	DOSA KING RESTAURANT	BANGKOK	TH	479.00 Thailand Bahts	\$14.41
07/27/18	DOSA KING RESTAURANT	BANGKOK	TH	512.00 Thailand Bahts	\$15.39
07/27/18	MAHANAGA THAI FUSION RESTAURANT RESTAURANT	BANGKOK	TH	1,483.02 Thailand Bahts	\$44.58
07/28/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$31.98
07/29/18	CHARCOAL TANDOOR GRILL & MIXOLOGY LODGING	BANGKOK	TH	1,175.82 Thailand Bahts	\$35.29
07/30/18	DOSA KING RESTAURANT	BANGKOK	TH	512.00 Thailand Bahts	\$15.37

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Detail Continued

◆ - denotes Pay Over Time activity

				Foreign Spend	Amount
07/31/18	GRAND HYATT ERAWAN GOODS/SERVICES OPEN EXTENDED PAYMENT OPTION LB	BANGKOK	TH	3,620.94 Thailand Bahts	\$108.67 ◆
07/31/18	BANGKOK MARRIOTT MARQUIS QUEEN'S PARK LODGING	BANGKOK	TH	2,354.33 Thailand Bahts	\$70.81
08/01/18	UBER TRIP W2DU7 HELP.UBER.COM	HELP.UBER.COM	CA		\$29.49
08/02/18	JULIOS PIZZA 650000009752059 5628096360	ARTESIA	CA		\$33.17
08/02/18	DOLLAR SHAVE CLUB 866-223-2780	(866)223-2780	CA		\$9.80
08/03/18	THE HOME DEPOT 800-654-0688	FULLERTON	CA		\$57.07
08/06/18	TUMMY STUFFER 00-08030543022 RESTAURANT	ANAHEIM	CA		\$60.61
08/07/18	USA 63037 TESO63037001 0000000000	LOS ANGELES	CA		\$60.42
08/08/18	POLYTEX THREAD AND GAR 213-746-0110	LOS ANGELES	CA		\$32.00
08/08/18	SCREEN PRINTERS RESOURCE 6500000081104 MANNY 92831 PHOTOGRAPHY, ARTS/GRAPH OPEN EXTENDED PAYMENT OPTION LB	FULLERTON	CA		\$1,415.81 ◆
08/09/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA		\$63.76
08/11/18	UBER TRIP BFZZI HELP.UBER.COM	HELP.UBER.COM	CA		\$28.53
08/11/18	UBER TRIP Z66CT HELP.UBER.COM	HELP.UBER.COM	CA		\$9.83
08/11/18	UBER TRIP DWSIB HELP.UBER.COM	HELP.UBER.COM	CA		\$7.95
08/11/18	PETIT ERMITAGE RSTRNT 0054 310-854-1114 OPEN EXTENDED PAYMENT OPTION LB	WEST HOLLYWOOD	CA		\$131.69 ◆
08/11/18	GRACIAS MADRE WEHO 000000001 3104385821 OPEN EXTENDED PAYMENT OPTION LB	WEST HOLLYWOOD	CA		\$116.82 ◆
08/11/18	UBER TRIP HNM6M HELP.UBER.COM	HELP.UBER.COM	CA		\$33.13
08/11/18	UBER TRIP XIF5B HELP.UBER.COM	HELP.UBER.COM	CA		\$5.82
08/12/18	CAESARS BACCHANAL BUFFET Check ID: 412501489109 FOOD AND BEVERAGE OPEN EXTENDED PAYMENT OPTION LB	LAS VEGAS	NV		\$119.05 ◆
08/13/18	NATHAN'S FAMOUS #271 039300981721730 7027786677	LAS VEGAS	NV		\$12.41
08/13/18	COSMOPOLITAN VESPER BAR 2147254 89109 RESTAURANT	LAS VEGAS	NV		\$16.16
08/13/18	MB - RHYTHM & RIFFS 855-275-5733	LAS VEGAS	NV		\$35.56

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
08/13/18	M&R PRINTING EQUIPMENT 800000744954001 6308586101 OPEN EXTENDED PAYMENT OPTION LB	GLEN ELLYN	IL		\$1,452.88 ♦
08/14/18	MARQUEE LAS VEGAS 212-399-6000 OPEN EXTENDED PAYMENT OPTION LB	LAS VEGAS	NV		\$164.00 ♦
08/14/18	MARQUEE LAS VEGAS 212-399-6000	LAS VEGAS	NV		\$34.00
08/14/18	MARQUEE LAS VEGAS 212-399-6000	LAS VEGAS	NV		\$50.00
08/14/18	MARQUEE LAS VEGAS 212-399-6000	LAS VEGAS	NV		\$70.00
08/14/18	MARQUEE LAS VEGAS 212-399-6000	LAS VEGAS	NV		\$47.00
08/14/18	SUSHI SAMBA LAS VEGAS 3365 89109 RESTAURANT	LAS VEGAS	NV		\$84.53
08/14/18	UBER TRIP MZPLR HELP.UBER.COM	HELP.UBER.COM	CA		\$8.73
08/14/18	UBER TRIP CICOM HELP.UBER.COM	HELP.UBER.COM	CA		\$10.17
08/15/18	VDARA - FRONT DESK Arrival Date 08/12/18 00000000 LODGING OPEN EXTENDED PAYMENT OPTION LB	LAS VEGAS	NV		\$163.04 ♦
08/17/18	POLYTEX THREAD AND GAR 213-746-0110 OPEN EXTENDED PAYMENT OPTION LB	LOS ANGELES	CA		\$275.00 ♦

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.

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Closing Date 08/17/18



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Account Ending 4-97007

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	19.99% (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.

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.