

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

Closing Date 04/16/18 Next Closing Date 05/17/18



p. 1/7

Account Ending 4-97007

New Balance	\$475.40
Amount Due	\$386.40
Please Pay By	05/01/18[‡]

[‡] 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.

- Important Information:** To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.
- Your billing inquiry is under investigation. **No payment on the amount under review of \$89.00 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Membership Rewards® Points

Available and Pending as of 03/31/18

43,944
For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary****Pay In Full Portion**

Previous Balance	\$51.00
Payments/Credits	-\$653.19
New Charges	+\$1,077.59
Fees	+\$0.00
New Balance	= \$475.40

Pay Over Time Portion

Previous Balance	\$0.00
Payments/Credits	-\$516.65
New Charges	+\$516.65
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total

Previous Balance	\$51.00
Payments/Credits	-\$1,169.84
New Charges	+\$1,594.24
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance \$475.40

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 4-97007**Enter 15 digit account # on all payments.
Make check payable to American Express.RAM NARAYANAN
NYLA FASHION CONCEPT
8 HEATHER LN
GLEN ROCK NJ 07452-2835Please Pay By
05/01/18Amount Due
\$386.40☐ 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

0000349992096321359 000047540000038640 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.



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Closing Date 04/16/18



p. 3/7

Account Ending 4-97007

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$589.47	-\$516.65	-\$1,106.12
Credits	-\$63.72	\$0.00	-\$63.72
Total Payments and Credits	-\$653.19	-\$516.65	-\$1,169.84

Detail

*Indicates posting date

Payments			Amount
03/25/18*	PAYMENT RECEIVED - THANK YOU		-\$816.89
04/05/18*	PAYMENT RECEIVED - THANK YOU		-\$289.23
Credits			Amount
03/19/18	UBER HELP.UBER.COM CA 8005928996		-\$15.36
03/19/18	UBER HELP.UBER.COM CA 8005928996		-\$40.00
03/30/18	UBER HELP.UBER.COM CA 8005928996		-\$3.36
04/09/18*	Dispute - UBER *TRIP DM300		-\$5.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,077.59	\$516.65	\$1,594.24

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



RAM NARAYANAN
Card Ending 4-97007

				Amount
03/16/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
03/18/18	UBER *LKKNE HELP.UBER.COM	HELP.UBER.COM	CA	\$15.36
03/18/18	UBER *TRIP UXUOY HELP.UBER.COM	HELP.UBER.COM	CA	\$2.25
03/18/18	DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$46.00
03/18/18	DREAM HOTEL HOLLYWOOD 323-844-6417	323-844-6417	CA	\$59.00
03/18/18	BEAUTY AND ESSEX LOS A 323-676-8880 OPEN EXTENDED PAYMENT OPTION LB	LOS ANGELES	CA	\$109.65 ♦
03/18/18	DREAM HOTEL HOLLYWOOD 323-844-6417 OPEN EXTENDED PAYMENT OPTION LB	LOS ANGELES	CA	\$195.00 ♦

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/18/18	DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$30.00
03/18/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$21.99
03/19/18	UBER *LKKNE HELP.UBER.COM	HELP.UBER.COM	CA	\$40.00
03/19/18	FINELINE TECHNOLOGIES 069000042288002 6789690835 OPEN EXTENDED PAYMENT OPTION LB	NORCROSS	GA	\$104.00 ◆
03/21/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
03/21/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
03/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
03/27/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
03/27/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
03/28/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$31.98
03/30/18	UBER *TRIP YAKGF HELP.UBER.COM	HELP.UBER.COM	CA	\$25.52
04/01/18	UBER *TRIP D4DRX HELP.UBER.COM	HELP.UBER.COM	CA	\$10.53
04/01/18	UBER *TRIP BT2MF HELP.UBER.COM	HELP.UBER.COM	CA	\$5.77
04/02/18	DOLLAR SHAVE CLUB 866-223-2780	(866)223-2780	CA	\$9.80
04/03/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
04/04/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$66.75
04/04/18	SCREEN PRINTERS RESOURCE 6500000081104 ROM 92831	FULLERTON	CA	\$22.45
04/07/18	UBER *TRIP DM3OO HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
04/07/18	DREAM HOTEL HOLLYWOOD 323-844-6417	LOS ANGELES	CA	\$37.00
04/07/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$88.00
04/07/18	DREAM HOTEL HOLLYWOOD 323-844-6417 OPEN EXTENDED PAYMENT OPTION LB	LOS ANGELES	CA	\$108.00 ◆
04/07/18	AVENUE LOS ANGELES 323-593-7999	323-593-7999	CA	\$76.00
04/07/18	LYFT *RIDE FRI 10PM (NONE) 94104	SAN FRANCISCO	CA	\$5.60
04/10/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
04/11/18	LYFT *RIDE TUE 10PM (NONE) 94104	SAN FRANCISCO	CA	\$5.60

Continued on next page



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p. 5/7

Account Ending 4-97007

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 04/16/18

p. 7/7

Account Ending 4-97007

Discounts	
This Period	\$0.00
Year to Date	\$2.86

Membership Rewards® Points	
This Period	0
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	\$0.00	\$0.00	0	\$57.04	\$2.86	0
Ongoing Benefits Total	\$0.00	\$0.00	0	\$57.04	\$2.86	0
Grand Totals		\$0.00	0¹		\$2.86	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

BCI ACRYLIC BATH

One of the leading manufacturers of acrylic bath and shower systems used in residential and commercial applications. Call us at **800-963-8827** or visit us at bciacrylic.com.

CABINET DISCOUNTERS

Your source for Kitchen & Bath remodeling, Entertainment Centers, Wet Bars, & more. FREE consultation with experienced designers. cabinetdiscounters.com