

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

Closing Date 05/17/19 Next Closing Date 06/16/19

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Account Ending 4-99003

New Balance **\$27,176.85**

Minimum Payment Due **\$916.10**

Payment Due Date **06/11/19[‡]**

[‡] **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%.

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.

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 membershipewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$708.72
Payments/Credits	-\$708.72
New Charges	+\$651.10
Fees	+\$0.00
New Balance	= \$651.10

Pay Over Time Portion

Previous Balance	\$28,424.39
Payments/Credits	-\$2,036.66
New Charges	+\$138.02
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$26,525.75
Minimum Due	\$265.00

Account Total

Previous Balance	\$29,133.11
Payments/Credits	-\$2,745.38
New Charges	+\$789.12
Fees	+\$0.00
Interest Charged	+\$0.00

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

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/business

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**

americanexpress.com/business

**Pay by Phone**

1-800-472-9297

Account Ending 4-99003

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

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



0000349992096321359 002717685000091610 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.

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**

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 05/17/19

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Account Ending 4-99003

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

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

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

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
04/19/19	DELILAH 650000009352744 3108591011	WEST HOLLYWOOD	CA	\$35.00
04/19/19	RASPOUTINE LOS ANGELES 0000 310-289-8623	WEST HOLLYWOOD	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

Fees**Amount****Total Fees for this Period****\$0.00**

Continued on next page



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

(v) Variable Rate

* 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).

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.