

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 12/17/20 Next Closing Date 01/17/21

Account Ending 4-92008

p. 1/10

**Customer Care:** 1-800-492-8468**TTY:** 1-800-221-9950**Website:** [americanexpress.com](http://americanexpress.com)**New Balance****\$819.45****Amount Due****\$784.45****Please Pay By****01/01/21<sup>‡</sup>**

<sup>‡</sup> 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.

**Membership Rewards® Points**

Available and Pending as of 11/30/20

**209,519**For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)**Account Summary**

Previous Balance	CR\$61.63
Payments/Credits	-\$4,432.48
New Charges	+\$5,313.56
Fees	+\$0.00

**New Balance****\$819.45**

Days in Billing Period: 31

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **pages 9 - 10**.

**i** Your billing inquiry is under investigation. **No payment on the amount under review of \$35.00 is required at this time.** To view the status of your investigation, please visit us at [americanexpress.com/inquirycenter](http://americanexpress.com/inquirycenter).



We've introduced more ways you can earn rewards during this time.

Learn more by visiting [americanexpress.com/whatsnew](http://americanexpress.com/whatsnew)

You can also contact us using the phone number on your Card or chat us on the Amex App. Text CHAT to 86509 to receive a link to download on your iPhone® iOS or Android™ phone. See app store listings for operating system info. Message and data rates may apply.

**📄 Congratulations! You used your Amex Offer.** Please refer to the Payments and Credit section of your statement. View all available offers when you log in to your Card account online at [americanexpress.com](http://americanexpress.com)

↓ 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](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending 4-92008**

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

**Please Pay By**  
**01/01/21****Amount Due**  
**\$784.45**

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270



0000349992096321359 000081945000078445 13 4

**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. 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 on page 3 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.

#### **Billing Dispute Procedures**

##### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

##### What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

#### **Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

#### **Please do not add any written communication or address change on this stub**

#### **Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://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.americanexpress.com/privacy](http://www.americanexpress.com/privacy).

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 12/17/20

p. 3/10

Account Ending 4-92008

**Customer Care & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Express Cash**1-800-492-8468  
1-623-492-7719  
1-800-492-8468  
1-800-CASH-NOW  
**Hearing Impaired**  
**TTY:** 1-800-221-9950  
**FAX:** 1-623-707-4442  
**In NY:** 1-800-522-1897**Website:** [americanexpress.com](https://americanexpress.com)**Customer Care  
& Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535**Payments**  
P.O. BOX 1270  
NEWARK NJ 07101-  
1270**Payments and Credits****Summary**

	<b>Total</b>
<b>Payments</b>	-\$3,569.68
<b>Credits</b>	-\$862.80
<b>Total Payments and Credits</b>	<b>-\$4,432.48</b>

**Detail**

\*Indicates posting date

<b>Payments</b>	<b>Amount</b>
11/18/20* ONLINE PAYMENT - THANK YOU	-\$403.02
11/26/20* ONLINE PAYMENT - THANK YOU	-\$399.85
12/01/20* ONLINE PAYMENT - THANK YOU	-\$498.42
12/03/20* ONLINE PAYMENT - THANK YOU	-\$393.37
12/08/20* ONLINE PAYMENT - THANK YOU	-\$230.99
12/10/20* RETURN PROTECTION BENEFIT PAYMENT	-\$65.72
12/12/20* ONLINE PAYMENT - THANK YOU	-\$685.38
12/16/20* ONLINE PAYMENT - THANK YOU	-\$692.44
12/17/20* ONLINE PAYMENT - THANK YOU	-\$200.49
<b>Credits</b>	<b>Amount</b>
10/18/20 TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$108.00
11/23/20 DELL CATALOG SLS LP 29 ROUND ROCK Amex Offer Credit	-\$6.40
11/24/20 DELL CATALOG SLS LP 29 ROUND ROCK Amex Offer Credit	-\$8.74
11/24/20 WWW.STAPLES.COM 472 FRAMINGHAM Amex Offer Credit	-\$4.74
11/25/20* Shop Dell with Business Platinum Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$76.76
11/25/20* Shop Dell with Business Platinum Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$10.65
11/25/20* Shop Dell with Business Platinum Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$63.95
11/25/20 DELL CATALOG SLS LP 29 ROUND ROCK Amex Offer Credit	-\$6.18
11/26/20* Shop Dell with Business Platinum Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$11.72
11/26/20* Shop Dell with Business Platinum Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$36.92

Continued on reverse

**Detail Continued**

\*Indicates posting date

					<b>Amount</b>
12/01/20	STAPLES #1030 ORANGE Amex Offer Credit				-\$0.97
12/01/20	WWW.STAPLES.COM 472 FRAMINGHAM Amex Offer Credit				-\$12.69
12/04/20*	AMEX Shipping Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS				-\$20.00
12/08/20	MARRIOTT ATLANTA GA Arrival Date 12/07/20 00000000	Departure Date 12/07/20			-\$73.50
12/11/20	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES				-\$69.30
12/11/20	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE				-\$37.16
12/13/20	THE HOME DEPOT ORANGE CA 800-654-0688				-\$106.67
12/13/20	THE HOME DEPOT ORANGE CA 800-654-0688				-\$31.94
12/15/20	EXXONMOBIL INSIDE SALES KANSAS CITY Amex Offer Credit				-\$1.14
12/15/20	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE				-\$52.87
12/15/20	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE				-\$122.50

**New Charges****Summary**

	<b>Total</b>
<b>Total New Charges</b>	<b>\$5,313.56</b>

**Detail**

**RAM NARAYANAN**  
Card Ending 4-92008

				<b>Amount</b>
10/17/20	TRANSACTION PROCESSED BY AMERICAN EXPRESS			\$147.00
10/18/20	TRANSACTION PROCESSED BY AMERICAN EXPRESS			\$108.00
11/16/20	Fedex 533455477 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000533455477 FEDEX #1-800-622-1147	800-463-3339	TN	\$195.83
11/16/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$268.82

Continued on next page



**Detail Continued**

				<b>Amount</b>
11/17/20	FEDEX - EXPRESS 533591447 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000533591447 FEDEX #1-800-622-1147	800-622-1147	TN	\$17.69
11/19/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$67.15
11/19/20	FEDEX - EXPRESS 533790706 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000533790706 FEDEX #1-800-622-1147	800-622-1147	TN	\$15.40
11/20/20	STAPLES.COM (800) 333-3330 HP 952XL BLACK INK CARTRIDGE HIGH Y	800-333-3330	MA	\$47.38
11/21/20	FEDEX - EXPRESS 534010722 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000534010722 FEDEX #1-800-622-1147	800-622-1147	TN	\$45.37
11/22/20	DELL INC 751025833 074522 751025833	ROUND ROCK	TX	\$63.95
11/22/20	AIRPORT PARKING 3104085378	310-4085378	FL	\$52.45
11/23/20	DELL INC 751025841 074522 751025841	ROUND ROCK	TX	\$76.76
11/23/20	DELL INC 751025866 074522 751025866	ROUND ROCK	TX	\$10.65
11/23/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$217.00
11/24/20	DELL INC 751025858 074522 751025858	ROUND ROCK	TX	\$11.72
11/24/20	DELL INC 751025825 074522 751025825	ROUND ROCK	TX	\$50.10
11/24/20	STAPLES 01030 01030006003238 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$9.65
11/26/20	FEDEX - EXPRESS 534584644 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000534584644 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
11/26/20	HUDSONNEWS ST992 992 800-326-7711	CARSON	CA	\$26.55
11/27/20	STAPLES.COM (800) 333-3330 APPLE AIRPODS 2ND GENERATION BLUETO	800-333-3330	MA	\$126.88
11/27/20	BLOOMINGDALES OUTLET BER 000000151 8009500047	PARAMUS	NJ	\$22.98

Continued on reverse

## Detail Continued

				Amount
11/27/20	CENTURY TWENTY ONE #50 50 201-490-2000	PARAMUS	NJ	\$65.72
11/27/20	CENTURY TWENTY ONE #50 50 201-490-2000	PARAMUS	NJ	\$11.95
11/28/20	MACYS GARDEN STATE PL 000000075 8002896229	PARAMUS	NJ	\$58.48
11/28/20	ZARA USA 10988 1098 1098806158375143807652 WOMENS READY TO WEAR	PARAMUS	NJ	\$79.80
11/29/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$44.74
11/30/20	Fedex 534920886 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000534920886 FEDEX #1-800-622-1147	800-463-3339	TN	\$17.04
11/30/20	GAMESTOP.COM GameStop.com gamestop.com	8008838895	TX	\$319.86
12/01/20	FEDEX - EXPRESS 535045807 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000535045807 FEDEX #1-800-622-1147	800-622-1147	TN	\$25.39
12/02/20	FEDEX - EXPRESS 535141149 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000535141149 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
12/03/20	FEDEX - EXPRESS 535239473 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000535239473 FEDEX #1-800-622-1147	800-622-1147	TN	\$17.69
12/05/20	FEDEX - EXPRESS 535481485 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000535481485 FEDEX #1-800-622-1147	800-622-1147	TN	\$15.40
12/06/20	THE HOME DEPOT 800-654-0688	ORANGE	CA	\$106.67
12/06/20	THE HOME DEPOT 800-654-0688	ORANGE	CA	\$31.94
12/06/20	AMZN MKTP US*7N1TC3473 BOOK STORES	AMZN.COM/BILL	WA	\$69.30
12/07/20	AMAZON.COM*8N9ZO0VZ3 MERCHANDISE	AMZN.COM/BILL	WA	\$52.87
12/07/20	AMZN MKTP US*ZM10L11A3 BOOK STORES	AMZN.COM/BILL	WA	\$94.90
12/07/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$35.00
12/07/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$220.00
12/08/20	AMAZON.COM*2B8D01N42 MERCHANDISE	AMZN.COM/BILL	WA	\$37.16

Continued on next page



**Business Platinum Card**  
NYLA FASHION CONCEPT  
RAM NARAYANAN  
Closing Date 12/17/20

p. 7/10

Account Ending 4-92008

**Detail Continued**

				<b>Amount</b>
12/08/20	FEDEX - EXPRESS 535914713 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000535914713 FEDEX #1-800-622-1147	800-622-1147	TN	\$25.39
12/08/20	FINISHLINE.COM o7240009688 46235	888-777-3949	IN	\$120.00
12/09/20	FEDEX - EXPRESS 536023361 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000536023361 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.50
12/09/20	AMAZON.COM*XU00R8KG3 MERCHANDISE	AMZN.COM/BILL	WA	\$122.50
12/10/20	EXXONMOBIL 9759 00122174 92869 400	ORANGE	CA	\$11.40
12/10/20	CHICK-FIL-A #01892 000000000570894 7146851707	ORANGE	CA	\$46.10
12/11/20	DA BIANCA TRATTORIA 714-289-1508	ORANGE	CA	\$158.24
12/12/20	FEDEX - EXPRESS 536429875 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000536429875 FEDEX #1-800-622-1147	800-622-1147	TN	\$17.69
12/13/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.85
12/13/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$22.37
12/14/20	EXPEDIA 72016455919427 TRAVEL	EXPEDIA.COM	WA	\$914.96
12/14/20	813-567-8311 BLUE CHEW 000912200584219 STEVE@DERMACARE.COM	CHICAGO	IL	\$26.70
12/15/20	DROPBOX*41Q65FJFFLTZ 4159867057	SAN FRANCISCO	CA	\$11.99
12/15/20	FEDEX - EXPRESS 537030009 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000537030009 FEDEX #1-800-622-1147	800-622-1147	TN	\$9.99
12/15/20	MACYS .COM 000000129 8002896229	MASON	OH	\$45.00
12/15/20	MACYS .COM 000000129 8002896229	MASON	OH	\$37.50
12/15/20	AMAZON.COM*1T0HG8PJ3 MERCHANDISE	AMZN.COM/BILL	WA	\$753.24
12/16/20	AMZN MKTP US*S88JO0ZQ3 BOOK STORES	AMZN.COM/BILL	WA	\$44.41
12/16/20	AMZN MKTP US*X75LX06Z3 BOOK STORES	AMZN.COM/BILL	WA	\$21.80

Continued on reverse

**Fees****Amount****Total Fees for this Period****\$0.00****2020 Fees and Interest Totals Year-to-Date****Amount**

Total Fees in 2020

\$595.00

Total Interest in 2020

\$0.00





NYLA FASHION CONCEPT  
RAM NARAYANAN

Closing Date 12/17/20

p. 9/10  
Account Ending 4-92008

## IMPORTANT NOTICES

### **The Travel Collection Benefit**

The Travel Collection by Travel Leaders Group will no longer be available as a benefit on your Card, effective 12/31/2020, 11:59pm EST. You will no longer be able to use The Travel Collection benefit for any new bookings after this date.

*Important Notices continued on next page.*

**IMPORTANT NOTICES continued**

**EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

*End of Important Notices.*



## Business Platinum Card

NYLA FASHION CONCEPT  
RAM NARAYANAN  
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### American Express® Cards Warmly Welcomed

#### PIRATESHIP.COM

Small businesses use this free shipping software to access deep shipping rate discounts. No monthly fees or hidden costs. **pirateship.com**

#### X SOCIAL MEDIA

Join an Ecosystem of Law Firms. Learn more at **xsocialmedia.com** or call us at **888-670-0006**.