

**Business Platinum Card**NYLA FASHION CONCEPT
RAM NARAYANANClosing Date 10/17/21 Next Closing Date 11/16/21
Account Ending 4-96009

p. 1/14

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com

New Balance	\$328.21
Amount Due	\$0.00
Payment Due Date	11/11/21[‡]

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 11/11/21, you may have to pay a late fee of \$39.00.**Membership Rewards® Points**

Available and Pending as of 09/30/21

26,310For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary**

Previous Balance	\$68.01
Payments/Credits	-\$5,292.64
New Charges	+\$5,552.84
Fees	+\$0.00

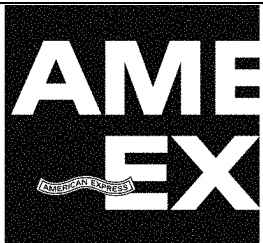
New Balance	\$328.21
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Days in Billing Period: 31

See page 2 for important information about your account.

 Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 14.** Your billing inquiry is under investigation. **No payment on the amount under review of \$2,660.25 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter. **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**Put More Time to Business
and Less Time to Bills**

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit www.AmericanExpress.com/enrollIAM to enroll an Account Manager now.

↓ 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 4-96009Enter 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	11/11/21
Amount Due	\$0.00

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 000032821000000000 13 H

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
- 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 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.



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 NYLA FASHION CONCEPT
 RAM NARAYANAN
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Customer Care & Billing Inquiries

International Collect
 Express Cash
 Large Print & Braille Statements

1-800-492-8468

1-623-492-7719
 1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: 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

	Total
Payments	-\$4,828.26
Credits	-\$464.38
Total Payments and Credits	-\$5,292.64

Detail

*Indicates posting date

	Amount
Payments	
09/19/21* ONLINE PAYMENT - THANK YOU	-\$681.60
09/27/21* ONLINE PAYMENT - THANK YOU	-\$1,919.56
10/11/21* ONLINE PAYMENT - THANK YOU	-\$826.46
10/17/21* ONLINE PAYMENT - THANK YOU	-\$1,400.64
Credits	Amount
09/17/21 FEDEX MEMPHIS Amex Offer Credit	-\$2.31
09/17/21 FEDEX MEMPHIS Amex Offer Credit	-\$1.72
09/21/21 FEDEX - GROUND MEMPHIS Amex Offer Credit	-\$1.34
09/21/21 FEDEX MEMPHIS Amex Offer Credit	-\$2.00
09/27/21 FEDEX - GROUND MEMPHIS Amex Offer Credit	-\$1.84
09/28/21 FEDEX 423982411 FedEx MEMPHIS TN 423982411 38132 FEDEX	-\$9.50
09/29/21 USH GUEST RELATIONS NA UNIVERSAL CIT CA 800-864-8377	-\$438.00
10/07/21 FEDEX MEMPHIS Amex Offer Credit	-\$2.77
10/11/21 FEDEX MEMPHIS Amex Offer Credit	-\$2.86

Continued on reverse

Detail Continued

*Indicates posting date

		Amount
10/14/21	FEDEX MEMPHIS Amex Offer Credit	-\$1.02
10/14/21	FEDEX MEMPHIS Amex Offer Credit	-\$1.02

New Charges**Summary**

	Total
Total New Charges	\$5,552.84

Detail**RAM NARAYANAN**

Card Ending 4-96009

				Amount
09/16/21	FEDEX - EXPRESS 423982411 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000423982411 FEDEX #1-800-622-1147	800-622-1147	TN	\$17.20
09/16/21	NORDSTROM #0539 000000539 8002855800	PARAMUS	NJ	\$162.42
09/17/21	USH TICKETING ONLINE 0000 800-864-8377	UNIVERSAL CIT	CA	\$438.00
09/18/21	Fedex 424204539 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000424204539 FEDEX #1-800-622-1147	800-463-3339	TN	\$13.34
09/18/21	FEDEX - EXPRESS 424204538 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000424204538 FEDEX #1-800-622-1147	800-622-1147	TN	\$19.98
09/23/21	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$14.71
09/23/21	STAPLES.COM (800) 333-3330 HP 952XL952 BLACK HIGH YIELD AND CY	800-333-3330	MA	\$90.38
09/25/21	A R BOX PACKAGING MULTIPLE 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$1,162.50
09/25/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
09/25/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$3.19
09/25/21	Fedex 424980770 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000424980770 FEDEX #1-800-622-1147	800-463-3339	TN	\$18.39



Business Platinum Card
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 10/17/21

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Detail Continued

				Amount
09/26/21	BAR LIS 5604 90028 RESTAURANT	LOS ANGELES	CA	\$154.38
09/26/21	BAR LIS 5584 90028 RESTAURANT	LOS ANGELES	CA	\$36.44
09/26/21	PALM - SHC WESTERN IN 213-385-8477	LOS ANGELES	CA	\$406.60
10/02/21	MR CHOW MR CHOW 344 N CAMDEN DR BEVERLY	BEVERLY HILLS	CA	\$366.83
10/04/21	TST* OLIVETTA 9010 300568770 3103073932	WEST HOLLYWOO	CA	\$153.63
10/04/21	DISCOVERY DIGITAL VENTURES LLC*DDV *DI CABLE & PAY TV	KNOXVILLE	TN	\$6.99
10/04/21	IN N OUT BURGER 111 650000009326342 8662916338	LOS ANGELES	CA	\$10.29
10/04/21	Fedex 425989374 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000425989374 FEDEX #1-800-622-1147	800-463-3339	TN	\$0.26
10/05/21	FEDEX - EXPRESS 426122643 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000426122643 FEDEX #1-800-622-1147	800-622-1147	TN	\$27.68
10/08/21	CBD*MYCLEANPC.COM 801-857-2368	801-857-2368	CA	\$19.95
10/09/21	FEDEX - EXPRESS 426551894 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000426551894 FEDEX #1-800-622-1147	800-622-1147	TN	\$28.60
10/10/21	TST* ISSIMA 300565496 3103073932	WEST HOLLYWOO	CA	\$664.34
10/11/21	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$13.85
10/11/21	STAPLES.COM (800) 333-3330 HP 952XL952 BLACK HIGH YIELD AND CY	800-333-3330	MA	\$122.71
10/12/21	VIP NIGHTLIFE 323-604-6030	323-604-6030	CA	\$454.63
10/12/21	FEDEX - EXPRESS 426903183 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000426903183 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.20
10/13/21	FEDEX - EXPRESS 427006264 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000427006264 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.20
10/14/21	DEL TACO #1106 000001106 3233761941	RIVERSIDE	CA	\$10.05

Continued on reverse

Detail Continued

				Amount
10/14/21	USH TICKETING ONLINE 0000 800-864-8377	UNIVERSAL CIT	CA	\$658.00
10/15/21	USH SC FOOD CARTS 0000 800-864-8377	UNIVERSAL CIT	CA	\$16.43
10/15/21	DUFF'S BEER GARDEN 0000 800-864-8377	UNIVERSAL CIT	CA	\$29.57
10/15/21	INTERNATIONAL CAFE 0000 800-864-8377	UNIVERSAL CIT	CA	\$25.19
10/16/21	TARGET GROCERY STORE	WEST HOLLYWOOD	CA	\$79.90
10/16/21	FEDEX - EXPRESS 427335148 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000427335148 FEDEX #1-800-622-1147	800-622-1147	TN	\$28.60
10/16/21	BEVERAGES & MORE 323-882-6971	WEST HOLLYWOOD	CA	\$157.17
10/16/21	USH HILLTOP PARKING 800-864-8377	UNIVERSAL CTY	CA	\$45.00
10/17/21	PETIT ERMITAGE HOTEL 1929 90069	WEST HOLLYWOD	CA	\$72.25

Fees

				Amount
Total Fees for this Period				\$0.00

2021 Fees and Interest Totals Year-to-Date

				Amount
Total Fees in 2021				\$595.00
Total Interest in 2021				\$0.00



IMPORTANT NOTICES

Notice of Important Changes to the Membership Rewards® Program Terms & Conditions

We are making changes to the Membership Rewards® Program Terms & Conditions (*Program Terms & Conditions*) for the account referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to the Program Terms & Conditions can be found after the below summary chart.

Summary of Changes, Effective Immediately	
Compare Cards	We are clarifying how additional points are awarded on the Amex Everyday® Credit Card, the Amex Everyday® Preferred Credit Card, and the American Express® Gold Card to state that meal-kit delivery services and convenience stores are not included in the supermarket category.
Summary of Changes, Effective January 13, 2022	
Lose Points	We are changing our policy on when you may lose points. You will immediately lose the points in your Rewards Account when you cancel your last enrolled Card Account.

ID 13223

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions

CMLENGDPRUS0198

IMPORTANT NOTICES continued

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Program Terms & Conditions as described below. Any terms and conditions in the Program Terms & Conditions conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective Immediately, the *Extra points on some purchases* column of the *Compare Cards* table of the Program Terms & Conditions for the *Amex Everyday Credit Card*, *Amex Everyday Preferred Credit Card*, and *American Express Gold Card* is amended by deleting all occurrences of:

(superstores and warehouse clubs are not considered supermarkets)

And replacing with:

(superstores, convenience stores, warehouse clubs, and meal-kit delivery services are not considered supermarkets).

Effective January 13, 2022, the *When you cancel your Rewards Account* sub-section of the *Lose Points* section of the Program Terms & Conditions is amended by deleting the following:

What happens to the points in your Rewards Account depends on whether you keep a Card Account open after you cancel your Rewards Account. You:

- Can use the points in your Rewards Account for up to 30 days from the date of cancellation if you keep at least one Card Account open, it isn't canceled or past due, and there is no return payment outstanding.
- Will immediately lose all the points in your Rewards Account if you don't keep any Card Accounts open.

And replacing with the following:

What happens to the points in your Rewards Account depends on whether you keep an enrolled Card Account open. You will immediately lose all of the points in your Rewards Account if you cancel your last enrolled Card Account. However, if your last enrolled Card Account is a Corporate Card, you may be able to redeem points for up to 30 days after cancellation.



IMPORTANT NOTICES continued

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately

Late Payment	We are updating this row within the <i>How Rates and Fees Work</i> table in Part 1 of the Cardmember Agreement to clarify that the late payment fee amount is \$39 for the first occurrence. For any subsequent occurrence, the late fee will remain at the greater of \$39 or 2.99% of any past due Pay In Full amounts.
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ID 13275

CMLENGDPRUS0191

Detail of Changes to Your Cardmember Agreement

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective immediately, the *How Rates and Fees Work* table on Page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row and replacing it with the following:

Late Payment	<p>If we do not receive the Amount Due (Minimum Payment Due if you have a Pay Over Time balance) by its Payment Due Date, the fee is \$39.</p> <p>For each following Payment Due Date that an amount past due remains unpaid, we may charge a fee of the greater of \$39 or 2.99% of any past due Pay In Full amounts. Your late fee will not exceed the Amount Due.</p> <p>Paying late may also result in a penalty APR. See <i>When the penalty APR will apply</i> above.</p>
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IMPORTANT NOTICES continued

Notice of Important Changes to Your Card Benefits

We are making changes to the Card benefits for the account referenced in this notice. We encourage you to read the notice, share it with Additional Card Members on your account, and file it for future reference. Additional details of the Card benefits can be found after the below summary chart.

Summary of Changes, Effective October 14, 2021	
New Benefits	<p>The following new benefits are now available on your Card:</p> <ul style="list-style-type: none">• Indeed Benefit• Adobe Benefit• Wireless Credit <p>You can learn more about these benefits below or by visiting americanexpress.com/businessplatinumcard.</p>
Summary of Changes, Effective October 14, 2021	
Change to Benefits	<p>The following benefits have been updated:</p> <ul style="list-style-type: none">• The \$200 Dell Technologies Benefit has been increased to \$400 in annual statement credits (up to \$200 semi-annually).• We are expanding how additional Membership Rewards® points are awarded on the Business Platinum Card® to award 0.5 additional points (for a total of 1.5 points) for each dollar of eligible purchases on your Card made at U.S. construction material and hardware suppliers, at U.S. electronic goods retailers and software & cloud system providers, and at U.S. shipping providers as well as on each eligible purchase of \$5,000 or more everywhere else on up to \$2 million of these purchases per calendar year per account. <p>You can learn more about the change below or by visiting americanexpress.com/businessplatinumcard.</p>
Summary of Change, Effective January 1, 2022	
Change to Benefit	<p>The 35% Airline Bonus benefit allowing Card Members to get 35% of Membership Rewards points back after using points for all or part of an eligible flight booked with Amex Travel will allow Card Members to get up to 1 million points back per calendar year (up to 500,000 points previously).</p> <p>You can learn more about the change below or by visiting americanexpress.com/businessplatinumcard.</p>

ID 13251

See the following page(s) for the Detail of Changes to Your Card Benefits

CMLENGDPRUS0204



IMPORTANT NOTICES continued

Detail of Card Benefits

To learn more about these benefits and see the full terms and conditions, please visit americanexpress.com/businessplatinumcard.

Indeed Benefit

Once enrolled, you can get up to \$360 in statement credits per calendar year for purchases with Indeed on your Business Platinum® Card. That's up to \$90 back per quarter. Only the Basic Card Member or Authorized Account Manager(s) on a Business Platinum Card® Account can enroll the Card Account in the benefit. Purchases by both the enrolled Basic Card Member and Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$90 USD in statement credits per quarter for a total of \$360 USD in statement credits per calendar year across all Cards on the enrolled Card Account. Each quarterly eligibility period is defined as January to March, April to June, July to September, and October to December. Valid only on purchases made directly with **Indeed.com** where Indeed is the merchant of record for the purchase. Any and all of merchant's online and/or mobile services and websites, and software provided by or on behalf of merchant on or in connection with such services or websites shall be governed and subject to the terms, rules, policies, guidelines, standards, and requirements, including, but not limited to, the Privacy Policy and Terms of Service, that may be posted on the merchant site, available at **Indeed.com/legal**. Additional terms apply, please see americanexpress.com/businessplatinumcard.

Adobe Benefit

Once enrolled, you can get up to \$150 in statement credits per calendar year for purchases with Adobe on annual prepaid plans for eligible Creative Cloud for Teams and Acrobat Pro DC with E-Sign for Teams on your Business Platinum® Card. Annual prepaid plans automatically renew each year on your annual subscription date until cancelled. Only the Basic Card Member or Authorized Account Manager(s) on a Business Platinum Card® Account can enroll the Card Account in the benefit. Purchases by both the enrolled Basic Card Member and Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$150 in statement credits per calendar year. Valid only on purchases of annual prepaid subscriptions for Creative Cloud All Apps or Single Apps for Teams or Acrobat Pro DC with E-Sign or advanced E-Sign for Teams. Adobe Creative Cloud InCopy App is not eligible. Purchases must be made directly with Adobe where Adobe is the merchant of record for the purchase. For additional information, please call the number on the back of your Card. Additional terms apply, please see americanexpress.com/businessplatinumcard.

Wireless Credit

Once enrolled, you can get up to \$120 in statement credits per calendar year for wireless telephone service purchases made directly with a wireless provider in the U.S. on your Business Platinum® Card. That's up to \$10 back per month. Only the Basic Card Member or Authorized Account Manager(s) on a Business Platinum Card® Account can enroll the Card Account in the benefit. Purchases by both the enrolled Basic Card Member and Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$10 in statement credits per month. Valid only on purchases for monthly wireless telephone service charges made directly from a wireless telephone service provider in the United States and U.S. Territories. Purchases for hardware and equipment are NOT included. Any purchases from third parties, authorized retailers or resellers are excluded. Bundled services offered by Wireless companies for TV, Internet and VoIP (Voice Over Internet Protocol) and VoIP services are excluded. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of travelers cheques, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Additional terms and restrictions apply. Merchants are assigned codes based on what they primarily sell. A purchase will not earn statement credits if the merchant's code is not eligible. For additional information, please call the number on the back of your Card. Additional terms apply, please see americanexpress.com/businessplatinumcard.

IMPORTANT NOTICES continued

Dell Technologies Benefit

Once enrolled, you can get up to \$400 in statement credits per calendar year toward U.S. purchases with Dell Technologies with your Business Platinum® Card. You are only eligible for up to a \$200 statement credit from January through June and up to a \$200 statement credit from July through December. Only the Basic Card Member or Authorized Account Manager(s) on a Business Platinum Card® Account can enroll the Card Account in the benefit. Purchases by both the enrolled Basic Card Member and Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$200 in statement credits between January and June and up to \$200 in statement credits between July and December for a total of \$400 in statement credits per calendar year across all Cards on the enrolled Card Account. Valid only on purchases made directly with Dell Technologies or at dell.com in the United States and U.S. territories where Dell Technologies is the merchant of record for the purchase. Additional terms apply, please see americanexpress.com/businessplatinumcard.

35% Airline Bonus

Effective January 1, 2022, Business Platinum® Card Members will receive 3.5 extra points for every 10 points they redeem for either a First or Business class flight on any airline, or for flights with their selected qualifying airline using Membership Rewards® Pay with Points through American Express Travel (35% Airline Bonus), up to 1,000,000 bonus points per calendar year, per each Membership Rewards account. For First or Business class flights on a Card Member's selected qualifying airline, the Card Member will still receive only 3.5 extra points for every 10 points redeemed. Card Member must select a qualifying airline at global.americanexpress.com/card-benefits/enroll/airline-bonus/business-platinum. Only the Basic Card Member or Authorized Account Manager(s) on the Card Account can select the qualifying airline. The airline you select for the 35% Airline Bonus and the \$200 Airline Fee Credit must be the same. If you select Spirit Airlines, Southwest Airlines, or Frontier Airlines to receive your 35% Airline Bonus you must call Business Platinum Travel Service at 1-800-553-9497 to book. A flight booked as part of a travel package or booked with the American Express U.S. Representative Travel Network is not eligible for the 35% Airline Bonus. If booking is canceled, the extra points will be deducted from your Membership Rewards account. Extra points will be credited to your Membership Rewards account approximately 6-10 weeks after eligible airfare purchases appear on your billing statement. See membershiprewards.com/terms for Membership Rewards program terms and conditions. Bonus ID: A6ZB. Additional terms apply, please see americanexpress.com/businessplatinumcard.

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards® Program Terms & Conditions (the *Program Terms & Conditions*) as described below. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective October 14, 2021, the first sentence of the *Earn extra points on some purchases* column of the *Compare Cards* table of the Program Terms & Conditions is amended as follows for the *Business Platinum Card®*:

0.5 additional points (for a total of 1.5 points) for each dollar of eligible purchases on your Card made at U.S. construction material and hardware suppliers, at U.S. electronic goods retailers and software & cloud system providers, and at U.S. shipping providers as well as on each eligible purchase of \$5,000 or more everywhere else (no category exclusions), on up to \$2 million of these purchases per calendar year per account.

Additional terms apply, please see americanexpress.com/businessplatinumcard.



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 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.

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

The Centurion Lounge Guest Access Policy

Starting January 1, 2022, we will begin tracking the purchases on your Platinum Account to determine if you are eligible to earn Complimentary Guest Access by spending \$75,000 or more in total eligible purchases on your Card Account between January 1, 2022 and December 31, 2022, and in each calendar year thereafter. "Complimentary Guest Access" means that Platinum Card Members and Additional Platinum Card Members on the Account may bring up to two (2) guests per visit into locations of The Centurion Lounge in the U.S., at Hong Kong International Airport, and at London Heathrow Airport for no per-visit guest fee, for the remainder of the calendar year in which Complimentary Guest Access became effective, the following calendar year and until January 31 of the next calendar year. You can track your progress toward earning Complimentary Guest Access in the Benefits tab of your online account and in the American Express App starting January 13, 2022. Eligible purchases will be reflected on the tracker after they post to the Account. If you do not earn Complimentary Guest Access, starting on February 1, 2023 you will be charged a \$50 per visit fee per guest (or \$30 for children aged 2 through 17, with proof of age) to enter The Centurion Lounge. Should you have questions, please call the number on the back of your Card.

For more information, visit: thecenturionlounge.com/info/terms

IMPORTANT NOTICES continued

We Added New Benefits to Your Account

We have made changes to the Card benefits for this account. We encourage you to read the notice, share the information with Additional Card Members on your account, and file it for future reference. We have added the following new benefits:

- **SoulCycle At-Home Bike Credit**
- **Walmart+ Monthly Membership Credit**

SoulCycle At-Home Bike Credit

Basic Card Members and Additional Card Members on your Card Account are eligible to receive a \$300 statement credit when using their Card to make a single purchase of a SoulCycle At-Home Bike online at equinoxplus.com/amexbikebenefit. A 12-month Equinox+ membership (\$40/month plus applicable tax) is required to purchase a SoulCycle At-Home Bike. The SoulCycle At-Home Bike is available to purchase and ship in the 48 contiguous United States and Washington, D.C. Eligible Card Members can receive the \$300 statement credit on up to 15 individual SoulCycle At-Home Bike purchases per calendar year. Purchases made in-store or through the Equinox mobile app are not eligible for the statement credit. Not valid on purchases of gift cards or purchases of the SoulCycle At-Home Bike made using a financing option at the time of purchase. Equinox+ memberships and accessories purchased separately from a SoulCycle At-Home Bike are not eligible for the statement credit. Please see the SoulCycle At-Home Bike website for shipping and return policies and restrictions. Limit of one statement credit per purchase of a SoulCycle At-Home Bike. Statement credits typically post to the account within 48 hours but may take up to 6-8 weeks after an eligible purchase is charged to your Card Account. To be eligible for this benefit, the Card Account must not be cancelled or past due at the time of statement credit fulfillment. If American Express, in its sole discretion, determines that you have engaged in or intend to engage in any manner of abuse, misuse, or gaming in connection with this benefit, American Express will not have an obligation to provide statement credits and may reverse any statement credits provided to you. If a charge for an eligible purchase is included in a Pay Over Time balance on your Card Account, the statement credit associated with that charge may not be applied to that Pay Over Time balance. Instead, the statement credit may be applied to your Pay In Full balance.

Walmart+ Monthly Membership Credit

You can receive a statement credit for the Walmart+ monthly membership fee (\$12.95 + applicable taxes) when you use your Card to pay for your Walmart+ monthly membership. Enrollment in Walmart+ monthly membership is required. If you are already enrolled in the Walmart+ monthly membership, you will begin receiving your monthly statement credit after your Walmart+ monthly membership fee is charged to your Card. If you are enrolled in the Walmart+ annual membership, you will not be eligible to receive monthly statement credits for that annual membership. To receive the credit, you must switch your Walmart+ annual membership at least one day before your annual renewal date, to a Walmart+ monthly membership. If you do not switch before your renewal date, your Walmart+ annual membership will automatically renew and the account will not receive the monthly statement credit for the annual membership fee. To switch your Walmart+ annual membership to a monthly membership, please update your membership type by visiting walmart.com/plus/amexplatinum or by calling 1 (800) 925-6278. Once enrolled in a Walmart+ monthly membership, your membership will automatically renew each month unless cancelled and Walmart will charge the applicable membership fee to the Card Walmart has on file. To receive a monthly statement credit, you must have an eligible Card on file with Walmart and use that Card to pay for the Walmart+ monthly membership fee. American Express has no control over the approval process for Walmart+ and does not have access to any information provided to Walmart by the Card Member or by Walmart to the Card Member. A statement credit will be provided for only one Walmart+ monthly membership fee per Card Account per month, whether enrollment is made by the Basic Card Member or an Additional Card Member. Enrollment in the Walmart+ membership program is subject to the full Walmart+ Terms of Use (including the [walmart.com](https://walmart.com/terms) Terms of Use), found here: walmart.com/plus/amexplatinum/terms. For additional information on Walmart+ memberships, including a summary of their benefits and benefit availability, please go to walmart.com/plus. American Express has no control over, or responsibility for, the Walmart+ membership program which is subject to change according to the Walmart+ terms. Please allow up to 6-8 weeks after a qualifying Walmart+ monthly membership fee is charged to your Card Account for the statement credit to be posted to the Account. American Express relies on accurate transaction data to identify eligible Walmart+ membership purchases. If you do not see a credit for a qualifying purchase on your eligible Card after 8 weeks, please call the number on the back of your Card. To be eligible for this benefit, your Card Account must not be cancelled or past due at the time of statement credit fulfillment. If a charge or an eligible purchase is included in a Pay Over Time balance on your Card Account, the statement credit associated with that charge may not be applied to that Pay Over Time balance. Instead, the statement credit may be applied to your Pay In Full balance.