

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

Closing Date 10/17/18 Next Closing Date 11/16/18



p. 1/9

Account Ending 4-97007

New Balance	\$186.59
Minimum Payment Due	\$0.00
Payment Due Date	11/11/18[‡]

Membership Rewards® Points

Available and Pending as of 09/30/18

76,089For up to date point balance and full program details, visit membershprewards.com**Account Summary****Pay In Full Portion**

Previous Balance	\$733.99
Payments/Credits	-\$2,831.88
New Charges	+\$433.92
Fees	+\$0.00
New Balance	= CR\$1,663.97

Pay Over Time Portion

Previous Balance	\$1,813.79
Payments/Credits	-\$174.55
New Charges	+\$211.32
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$1,850.56
Minimum Due	\$0.00

Account Total


Previous Balance	\$2,547.78
Payments/Credits	-\$3,006.43
New Charges	+\$645.24
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$186.59
Minimum Payment Due	\$0.00

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.

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	7 months	\$200

If you would like information about credit counseling services, call 1-888-733-4139.

 See page 2 for important information about your account.

 **Effective immediately,** we are updating the Cardmember Agreement to include more detailed information about the Pay Over Time option. The Pay Over Time option is available to eligible Card members who are invited to enroll. These updates provide additional clarity, and do not change the way the Pay Over Time option works.

 **See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.**

Continued on page 3

↓ 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 07452-2835Payment Due Date
11/11/18Minimum Payment Due
\$0.00Check 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 000018659000000000 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.



Business Platinum Card®
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 10/17/18



p. 3/9

Account Ending 4-97007

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

📄 Learn how to take advantage of your Pay Over Time feature on **page 5**

i Your billing inquiry is under investigation. **No payment on the amount under review of \$1,850.56 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$2,373.23	-\$174.55	-\$2,547.78
Credits	-\$458.65	\$0.00	-\$458.65
Total Payments and Credits	-\$2,831.88	-\$174.55	-\$3,006.43

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments

	Amount
09/17/18* ONLINE PAYMENT - THANK YOU	-\$2,547.78
10/17/18* CREDIT - DISTRIBUTION OF PAYMENT	-\$36.77
10/17/18* DEBIT - DISTRIBUTION OF PAYMENT	\$36.77 ♦

Credits

	Amount
09/18/18 TARGET PARAMUS NJ DISCOUNT STORE	-\$211.07
09/18/18 UBER HELP.UBER.COM CA 8005928996	-\$51.72
09/19/18 UBER HELP.UBER.COM CA 8005928996	-\$0.96
09/21/18* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$35.00
09/29/18* Dispute - WWW.ITUNES.COM/BILL	-\$31.98
09/29/18* Dispute - WWW.ITUNES.COM/BILL	-\$31.98
09/29/18* Dispute - WWW.ITUNES.COM/BILL	-\$31.98
09/29/18* Dispute - WWW.ITUNES.COM/BILL	-\$31.98
10/14/18* Dispute - WWW.ITUNES.COM/BILL	-\$31.98

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$433.92	\$211.32	\$645.24

Continued on reverse

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

RAM NARAYANAN

Card Ending 4-97007

				Amount
09/17/18	UBER TRIP SUDFP HELP.UBER.COM	HELP.UBER.COM	CA	\$51.72
09/18/18	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: LOS ANGELES INTERN Ticket Number: 01626089840771 Passenger Name: NARAYANAN /SECOND CHECKED Document Type: EXCESS BAGGAGE	NEWARK Carrier: UA Class: 00 Date of Departure: 09/18	NJ	\$35.00
09/18/18	UBER TRIP 6RKJT HELP.UBER.COM	HELP.UBER.COM	CA	\$47.67
09/19/18	UBER TRIP IPCWA HELP.UBER.COM	HELP.UBER.COM	CA	\$33.03
09/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
09/27/18	UBER TRIP Q6XCN HELP.UBER.COM	HELP.UBER.COM	CA	\$6.86
09/28/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$31.98
10/02/18	DOLLAR SHAVE CLUB 866-223-2780	(866)223-2780	CA	\$9.80
10/11/18	KICKSTA_ +18582840677	SAN DIEGO	CA	\$49.00
10/12/18	LYFT *CANCEL FEE (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$5.00
10/13/18	UBER TRIP 6NUIC HELP.UBER.COM	HELP.UBER.COM	CA	\$11.73
10/13/18	UBER TRIP SY7D7 HELP.UBER.COM	HELP.UBER.COM	CA	\$9.99
10/13/18	UBER TRIP X7OXU HELP.UBER.COM	HELP.UBER.COM	CA	\$7.20
10/13/18	UBER TRIP DW36C HELP.UBER.COM	HELP.UBER.COM	CA	\$10.00
10/13/18	GRACIAS MADRE WEHO 000000001 3104385821	WEST HOLLYWOOD	CA	\$27.19
10/13/18	GRACIAS MADRE WEHO 000000001 3104385821 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$108.53 ◆
10/13/18	THE JEREMY F&B 15022187 90069	WEST HOLLYWOOD	CA	\$35.00
10/13/18	UBER TRIP 3QADL HELP.UBER.COM	HELP.UBER.COM	CA	\$13.55
10/13/18	UBER TRIP MKVA7 HELP.UBER.COM	HELP.UBER.COM	CA	\$31.83
10/13/18	LAUREL HARDWARE 310-749-6337 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$102.79 ◆
10/13/18	LYFT *RIDE FRI 9PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$2.25
10/14/18	UBER TRIP QDT7F HELP.UBER.COM	HELP.UBER.COM	CA	\$8.33

Continued on next page



Business Platinum Card®
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 10/17/18



p. 5/9

Account Ending 4-97007

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
10/14/18	LYFT *RIDE SAT 11PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$5.80

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
Pay Over Time option	20.24% (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.

Continued on reverse

Information on Pay Over Time continued**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.

**Business Platinum Card®**

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 10/17/18



p. 7/9

Account Ending 4-97007

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	<p>The Premier Rewards Gold Card from American Express will now be known as the American Express® Gold Card.</p> <p>We are changing how additional points are awarded on this product to award more additional points for purchases at U.S. restaurants and U.S. supermarkets and to no longer award additional points for purchases at U.S. gas stations.</p> <p>All existing Premier Rewards Gold Card Members will continue to receive one (1) additional point (for a total of two (2) points) on gasoline purchase at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations) until October 4, 2019.</p>
Using Points	<p>The functionality to use points for Pending Charges on your Mobile App is no longer available.</p>

Summary of Changes, effective November 1, 2018	
About The Program and Getting Points	<p>The International Dollar Platinum Card® Card Members will be eligible to earn 2X Membership Rewards points on dining charges, according to applicable Terms and Conditions.</p>

Summary of Changes, effective January 11, 2019	
About The Program and Getting Points	<p>The Mercedes-Benz Credit Card from American Express and The Platinum Card® from American Express Exclusively for Mercedes-Benz will no longer be part of the Membership Rewards program.</p>

ID12679

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

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. **Effective immediately**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to the Premier Rewards Gold Card from American Express, in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted and replaced with American Express® Gold Card. In the *Getting Additional Points* sub-section of the *Getting Points* section, the Premier Rewards Gold Card from American Express section will be deleted in its entirety and replaced with the following:

American Express Gold Card

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Gold Card you will earn:

- Three (3) additional points (for a total of four (4) points) at restaurants located in the U.S.
- Three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).
- Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at [amextravel.com](https://www.amextravel.com) (Charter flights and private jet flights are excluded).

B. **Effective immediately**, your Terms & Conditions will be amended as follows:

USING POINTS: USING POINTS FOR YOUR CHARGES

In the *Using Points for Your Charges* sub-section of the *Using Points* section, the last section, entitled "How to Use Points for Select Pending Charges", will be deleted in its entirety.

C. **Effective November 1, 2018**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The International Dollar Platinum Card® will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the International Dollar Platinum Card will be added with the following:

The International Dollar Platinum Card®

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your International Dollar Platinum Card you will earn:

- One (1) additional point (for a total of two (2) points) at restaurants located in the U.S.

D. **Effective January 11, 2019**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to The Mercedes-Benz Credit Card from American Express and The Platinum Card from American Express Exclusively for Mercedes-Benz in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted in its entirety.



Business Platinum Card®

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 10/17/18



p. 9/9

Account Ending 4-97007