

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

Closing Date 01/17/19 Next Closing Date 02/14/19

p. 1/11

Account Ending 4-97007

**New Balance** **\$14,237.92**

**Minimum Payment Due** **\$3,738.78**

**Payment Due Date** **02/11/19<sup>‡</sup>**

<sup>‡</sup> **Late Payment Warning:** Your Payment Due Date is 02/11/19. 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	23 years	\$27,420

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

See page 2 for important information about your account.

**See important notices about Your Billing Dispute Procedures, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 9**

**Important Information:** To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).

For information on your Pay Over Time feature and limit, see **page 8**

*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**  
[americanexpress.com/business](http://americanexpress.com/business)

**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 07452-2835

Payment Due Date  
**02/11/19**

Minimum Payment Due  
**\$3,738.78**

**Membership Rewards® Points**

Available and Pending as of 12/31/18

**98,159**

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

**Account Summary****Pay In Full Portion**

Previous Balance	\$2,191.42
Payments/Credits	-\$164.68
New Charges	+\$1,677.04
Fees	+\$0.00
New Balance	= \$3,703.78

**Pay Over Time Portion**

Previous Balance	\$9,664.65
Payments/Credits	-\$3,862.95
New Charges	+\$4,732.44
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$10,534.14
Minimum Due	\$35.00

**Account Total**

<b>Previous Balance</b>	<b>\$11,856.07</b>
Payments/Credits	-\$4,027.63
New Charges	+\$6,409.48
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$14,237.92</b>
<b>Minimum Payment Due</b>	<b>\$3,738.78</b>

Days in Billing Period: 31

**Customer Care**

**Pay by Computer**  
[americanexpress.com/business](http://americanexpress.com/business)

**Customer Care** **Pay by Phone**  
1-800-492-8468 1-800-472-9297

See page 2 for additional information.

☐ 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 001423792000373878 13 H

**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

\_\_\_\_\_

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

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**i** Your billing inquiry is under investigation. **No payment on the amount under review of \$10,317.88 is required at this time.** To view the status of your investigation, please visit us at [americanexpress.com/inquirycenter](https://americanexpress.com/inquirycenter).

**Payments and Credits****Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	\$0.00	\$0.00	\$0.00
<b>Credits</b>	-\$164.68	-\$3,862.95	-\$4,027.63
<b>Total Payments and Credits</b>	<b>-\$164.68</b>	<b>-\$3,862.95</b>	<b>-\$4,027.63</b>

**Detail**

\*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](https://americanexpress.com/payovertimeinfo)

**Credits****Amount**

12/17/18	PORCELANOSA - ANAHEIM ANAHEIM CA 201-995-1310 PAY OVER TIME OPTION	-\$3,086.88 ♦
12/25/18*	Credit Adjustment for Purchase Finance Charge PAY OVER TIME OPTION	-\$184.67 ♦
12/25/18	UBER HELP.UBER.COM CA 8005928996	-\$11.30
12/25/18	UBER HELP.UBER.COM CA 8005928996	-\$191.70 ♦
12/25/18	UBER HELP.UBER.COM CA 8005928996	-\$39.78
12/25/18	UBER HELP.UBER.COM CA 8005928996	-\$11.30
12/25/18	UBER HELP.UBER.COM CA 8005928996	-\$268.70 ♦
01/01/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$76.64
01/16/19*	Dispute - KAI LEGACY	-\$25.66
01/16/19*	Dispute - DELILAH 650000009352744 PAY OVER TIME OPTION	-\$131.00 ♦

**New Charges****Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$1,677.04</b>	<b>\$4,732.44</b>	<b>\$6,409.48</b>

Continued on reverse

## Detail

◆ - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](https://americanexpress.com/payovertimeinfo)**RAM NARAYANAN**  
Card Ending 4-97007

				Amount
12/18/18	CHICK-FIL-A #01892 000000000570894 7146851707	ORANGE	CA	\$36.72
12/18/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$63.22
12/19/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$5.25
12/19/18	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.25
12/19/18	DEL TACO 7149744043	ORANGE	CA	\$18.72
12/20/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.44
12/21/18	MARISCOS MOCORITO 714-771-0050	ORANGE	CA	\$60.89
12/22/18	UBER TRIP 4B6NJ HELP.UBER.COM	HELP.UBER.COM	CA	\$8.80
12/22/18	UBER TRIP GWUF4 HELP.UBER.COM PAY OVER TIME OPTION	HELP.UBER.COM	CA	\$268.70 ◆
12/22/18	UBER TRIP GWUF4 HELP.UBER.COM	HELP.UBER.COM	CA	\$11.30
12/22/18	UBER TRIP 4IRO7 HELP.UBER.COM	HELP.UBER.COM	CA	\$11.30
12/22/18	UBER TRIP 4IRO7 HELP.UBER.COM PAY OVER TIME OPTION	HELP.UBER.COM	CA	\$191.70 ◆
12/22/18	UBER TRIP VG5SH HELP.UBER.COM	HELP.UBER.COM	CA	\$39.78
12/22/18	UBER TRIP CBXF7 HELP.UBER.COM	HELP.UBER.COM	CA	\$6.46
12/22/18	GRACIAS MADRE WEHO 000000001 3104385821	WEST HOLLYWOOD	CA	\$10.76
12/22/18	GRACIAS MADRE WEHO 000000001 3104385821 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$109.72 ◆
12/22/18	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$14.08
12/22/18	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$18.33
12/22/18	THE JEREMY F&B 15015786 90069	WEST HOLLYWOOD	CA	\$39.04
12/22/18	THE JEREMY F&B 15072660 90069 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$183.16 ◆
12/23/18	LYFT *RIDE SAT 2AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$33.40
12/23/18	SHAKEYS PIZZA 01 650000010377003 3234631104	WEST HOLLYWOOD	CA	\$14.43
12/23/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.44
12/23/18	MANNA KOREAN BBQ 436845557823118 JOHNJHIN@GMAIL.COM	LOS ANGELES	CA	\$60.09

Continued on next page



**Detail Continued**

◆ - denotes Pay Over Time activity

				<b>Amount</b>
12/24/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$5.46
12/24/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$8.55
12/25/18	SHELL OIL 57444178305 GAS STATION	SIMI VALLEY	CA	\$7.98
12/25/18	ARCLIGHT HOLLYWOOD 3234641478	LOS ANGELES	CA	\$36.00
12/25/18	ARCLIGHT HOLLYWOOD 3234641478	LOS ANGELES	CA	\$34.50
12/25/18	ARCLIGHT HOLLYWOOD 3234641478	LOS ANGELES	CA	\$11.00
12/25/18	DOME PARKING STRUCTURE 000000001 3234644190	LOS ANGELES	CA	\$3.00
12/26/18	SURATI FARSAN MART 00-08032633680 RESTAURANT	ARTESIA	CA	\$23.79
12/26/18	LYFT *RIDE TUE 6PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$35.70
12/26/18	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$16.38
12/27/18	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$7.84
12/27/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$64.79
12/27/18	CANCUN JUICE 930553510223225 CANCUNJUICETWO@AOL.COM	ANAHEIM	CA	\$35.05
12/28/18	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$19.88
12/28/18	MCDONALD'S 3235788989	LOS ANGELES	CA	\$6.45
12/29/18	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$9.43
12/29/18	UBER TRIP K6XXA HELP.UBER.COM	HELP.UBER.COM	CA	\$8.88
12/29/18	UBER TRIP JG2EJ HELP.UBER.COM	HELP.UBER.COM	CA	\$8.79
12/29/18	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.96
12/29/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$32.00
12/29/18	TAO LOS ANGELES 323-593-7888	LOS ANGELES	CA	\$122.31 ◆
12/29/18	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$48.26
12/30/18	SHAKEYS PIZZA 01 650000010377003 3234631104	WEST HOLLYWOOD	CA	\$25.70
12/31/18	CECCONIS WEST HOLLYWOOD 310-432-2000	W HOLLYWOOD	CA	\$30.38
12/31/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$7.10
12/31/18	SHELL OIL 57444178305 GAS STATION	SIMI VALLEY	CA	\$0.94

Continued on reverse

## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
12/31/18	SHELL OIL 57444178305 AUTO FUEL DISPENSER	SIMI VALLEY	CA	\$53.69
12/31/18	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$48.31
12/31/18	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$12.28
01/01/19	CECCONIS WEST HOLLYWOO 310-432-2000	W HOLLYWOOD	CA	\$39.04
01/01/19	CECCONIS WEST HOLLYWOO 310-432-2000	W HOLLYWOOD	CA	\$464.50 ◆
01/01/19	VIP TACOS 0000 714-801-8949	ANAHEIM	CA	\$29.49
01/01/19	7-ELEVEN 18533 00071853321 323-465-2869	LOS ANGELES	CA	\$2.95
01/01/19	CHICK-FIL-A #02703 000000000929950 3234642455	LOS ANGELES	CA	\$10.56
01/01/19	ASPARAGUS HOLY PIZZA 000000001 3239623036	LOS ANGELES	CA	\$13.12
01/02/19	JULIOS PIZZA 650000009752059 5628096360	ARTESIA	CA	\$25.68
01/03/19	MARKET RESTAURANT 213-488-9119	LOS ANGELES	CA	\$6.57
01/03/19	BOB'S DISCOUNT FURNITURE 800-569-1284	LOS ANGELES	CA	\$630.31 ◆
01/03/19	LITTLE CAESAR 8007223727	ANAHEIM	CA	\$22.63
01/04/19	CHEVRON 0090726/CHEVRON SERVICE STN	LOS ANGELES	CA	\$66.66
01/04/19	FATHER'S OFFICE 310-736-2224	LOS ANGELES	CA	\$35.11
01/04/19	ASPARAGUS HOLY PIZZA 000000001 3239623036	LOS ANGELES	CA	\$26.35
01/05/19	CARL'S JR 800-422-4141	ANAHEIM	CA	\$5.80
01/05/19	HOUSE OF PIES RESTAURANT	LOS ANGELES	CA	\$10.40
01/05/19	FIREHOUSE SUBS #91 542929806979779 3238412566	ORANGE	CA	\$13.99
01/05/19	LYFT *RIDE FRI 5PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$35.00
01/05/19	Solar de Cahuenga 323-547-0604	Los Angeles	CA	\$11.83
01/07/19	MARISCOS MOCORITO 714-771-0050	ORANGE	CA	\$19.33
01/11/19	KICKSTA_ +18582840677	SAN DIEGO	CA	\$49.00
01/11/19	M S INTERNATIONAL 714-685-7500	ORANGE	CA	\$2,043.30 ◆
01/13/19	CHEVRON 0095418/CHEVRON SERVICE STN	IRVINE	CA	\$59.76
01/13/19	TST* FIG & OLIVE - NEWPOR 300514398 9498773005	NEWPORT BEACH	CA	\$136.37 ◆
01/13/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$10.81

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### Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/13/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.00
01/13/19	MANAS INC 0410 323-718-1612	LOS ANGELES	CA	\$17.22
01/14/19	RENAISSANCE NEWPORT BEACH HOTEL Arrival Date 01/12/19 00000000 Departure Date 01/13/19	NEWPORT BEACH	CA	\$139.68 ◆
01/14/19	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$7.84
01/15/19	VIP TACOS 0000 714-801-8949	ANAHEIM	CA	\$38.52
01/15/19	M S INTERNATIONAL 714-685-7500	ORANGE	CA	\$442.69 ◆
01/16/19	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$8.75
01/16/19	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$7.84

### Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

### Interest Charged

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

### 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	\$0.00
Total Interest in 2019	-\$184.67

### 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

Continued on reverse

**Interest Charge Calculation Continued**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
Promotional Offer Rate Expires 10/17/2019 then will go to 20.49% (v)*	9.99%	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>

(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.





## Business Platinum Card

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 01/17/19

p. 9/11

Account Ending 4-97007

### Billing Dispute Procedures

#### What To Do If 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.

AN/OC/BillingDispute/11-2014

### Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

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

When you contact us, please provide the following information:

- (1) Your name and card account number.
- (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your consumer bank account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does

not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/OC/EFT/11-2014

**Notice for residents of Washington State**

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/OC/WA/11-2014



## Business Platinum Card

NYLA FASHION CONCEPT  
RAM NARAYANAN  
Closing Date 01/17/19

p. 11/11

Account Ending 4-97007

### American Express® Cards Warmly Welcomed

#### CONN'S HOMEPLUS

The big game looks better on an 82" TV! Find great deals on big screen TVs, Appliances, Furniture, and Mattresses at Conn's HomePlus. In store or online. **conns.com**