

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

Closing Date 12/17/19 Next Closing Date 01/17/20

p. 1/11

Account Ending 4-91000

New Balance	\$374.60
Amount Due	\$300.97
Please Pay By	01/01/20[‡]

[‡] 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 11/30/19

55,524For up to date point balance and full program details, visit membershprewards.com**Account Summary**


Previous Balance	CR\$103.00
Payments/Credits	-\$5,993.25
New Charges	+\$6,470.85
Fees	+\$0.00

New Balance	\$374.60
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Days in Billing Period: 32

Customer Care **Pay by Computer**
americanexpress.com/business


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

 See page 3 for additional information. See page 2 for important information about your account. Please refer to the **IMPORTANT NOTICES** section on **page 9**.

 Your billing inquiry is under investigation. **No payment on the amount under review of \$73.63 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

↓ 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 4-91000**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
01/01/20
Amount Due
\$300.97

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 000037460000030097 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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 represent 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.

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 12/17/19

p. 3/11

Account Ending 4-91000

**Customer Care & Billing Inquiries**
International Collect
Large Print & Braille Statements
Express Cash1-800-492-8468
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**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	-\$5,835.61
Credits	-\$157.64
Total Payments and Credits	-\$5,993.25

Detail

*Indicates posting date

Payments	Amount
11/22/19* ONLINE PAYMENT - THANK YOU	-\$163.61
11/26/19* ONLINE PAYMENT - THANK YOU	-\$883.75
12/01/19* ONLINE PAYMENT - THANK YOU	-\$447.51
12/04/19* ONLINE PAYMENT - THANK YOU	-\$1,644.78
12/08/19* ONLINE PAYMENT - THANK YOU	-\$352.36
12/11/19* ONLINE PAYMENT - THANK YOU	-\$1,384.10
12/15/19* ONLINE PAYMENT - THANK YOU	-\$959.50
Credits	Amount
11/19/19* Dispute - CBD*MYCLEANPC.COM	-\$29.99
12/03/19 UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615504323274 Passenger Name: NARAYANAN/RAM Document Type: SUPPORTED REFUND	-\$30.00
12/11/19 UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01615512848040 Passenger Name: NARAYANAN/RAM Document Type: SUPPORTED REFUND	-\$30.00
12/13/19 FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$1.00
12/15/19 LULUS.COM CHICO AmexOfferCredit	-\$15.00
12/16/19 DROPBOX SAN FRANCISCO DropboxOffer	-\$4.80
12/16/19 FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$3.29

Continued on reverse

Detail Continued *Indicates posting date**Amount**

12/16/19	CVS/PHARMACY #09624 000009624 HOLLYWOOD CA 8007467287				-\$43.56
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New Charges**Summary****Total**

Total New Charges					\$6,470.85
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Detail**RAM NARAYANAN**

Card Ending 4-91000

Amount

11/16/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$8.14
11/16/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$7.46
11/16/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$5.00
11/19/19	WARBY PARKER 8884927297	NEW YORK CITY	NY		\$130.50
11/19/19	WARBY PARKER 8884927297	NEW YORK CITY	NY		\$85.50
11/21/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$60.00
11/24/19	LOT POLISH AIRLINES CHEAPTICKETS LOT POLISH AIRLINES From: MOSCOW SHEREMETYEV To: WARSAW LOS ANGELES INTERN WARSAW MOSCOW SHEREMETYEV Ticket Number: 0807432566533 Passenger Name: GERBER/KATERINA Document Type: AGENCY PASSENGER TICKET	UNITED STATES OF AMER			\$849.91
11/24/19	CHEAPTIX*7496980939772 TRAVEL	WWW.CTIX.INFO	WA		\$33.84
11/27/19	UNITED AIRLINES UNITED AIRLINES From: LOS ANGELES INTERN To: N.Y. NEWARK INTL A Ticket Number: 01615504323274 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE	LOS ANGELES	CA		\$30.00
11/27/19	TACOS EL PATRON 714-603-7446	ANAHEIM	CA		\$40.62
11/27/19	LAX AIRP BGRILL BY BOA LAX AIRP BGRILL 866-820-1178	LOS ANGELES	CA		\$28.08
11/27/19	HUDSONNEWS ST992 992 800-326-7711	CARSON	CA		\$7.58
11/28/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$49.04
11/29/19	GLEN ROCK INN 0000 201-445-2362	GLEN ROCK	NJ		\$59.20

Continued on next page



Detail Continued

					Amount
11/29/19	BLOOMINGDALES OUTLET BER 000000151 8009500047	PARAMUS	NJ		\$120.00
11/29/19	NORDSTROM #0539 000000539 8002855800	PARAMUS	NJ		\$94.91
11/29/19	CVS PHARMACY 8007467287 PHARMACIES	GLEN ROCK	NJ		\$10.44
11/30/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$7.64
11/30/19	BESTBUYCOM805666663624 50300009944 888-BESTBUY	RICHFIELD	MN		\$1,492.73
12/01/19	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ		\$10.41
12/01/19	THE OLIVE GARDEN 201-368-1090	PARAMUS	NJ		\$27.16
12/02/19	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: LOS ANGELES INTERN Ticket Number: 01615512848040 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE	NEWARK	NJ	Carrier: UA Class: 00 Date of Departure: 12/02	\$30.00
12/02/19	AIRPORT SPECTRUM LAX PARK 00-080295887 PARKING LOT & GARAGE	LOS ANGELES	CA		\$73.63
12/03/19	C2 - LITTLE PURSE 100928 07114 OTHER	NEWARK	NJ		\$10.85
12/04/19	MOUNT EAGLE TREE LOT squareup.com/receipts	Los Angeles	CA		\$79.12
12/04/19	WIENERSCHNITZEL 650000010749862 7149988555	ORANGE	CA		\$6.12
12/04/19	CROSSROADS TRADING CO- MR 3237828152	LOS ANGELES	CA		\$16.84
12/04/19	LITTLE CAESAR 8007223727	ANAHEIM	CA		\$30.71
12/05/19	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA		\$9.37
12/05/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA		\$70.79
12/05/19	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA		\$26.19
12/05/19	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA		\$10.17
12/06/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$6.40
12/06/19	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA		\$10.17
12/06/19	DEL TACO 7149744043	ORANGE	CA		\$15.60
12/07/19	TARGET GROCERY STORE	ORANGE	CA		\$10.88
12/07/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA		\$90.00
12/07/19	CARL'S JR 714-630-4164	ANAHEIM	CA		\$12.91

Continued on reverse

Detail Continued

				Amount
12/07/19	STAPLES 01030 01030000271661 92865 STAPLES STD SHEET PROT 100 CT VELCRO SB WHITE DOTS 5/8 75PK	ORANGE	CA	\$26.38
12/07/19	SUBWAY 714-9989930	ORANGE	CA	\$12.54
12/08/19	CHEVRON 0205574/CHEVRON SERVICE STN	BURBANK	CA	\$68.53
12/08/19	IKEA BURBANK 0000 888-888-4534	BURBANK	CA	\$74.97
12/08/19	BLU JAM CAFE 00B3 323-951-9191	LOS ANGELES	CA	\$24.81
12/08/19	IKEA BURBANK REST 0000 888-888-4534	BURBANK	CA	\$11.28
12/08/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$8.74
12/09/19	TST* EGG TUCK - HOLLYWOOD 300525597 8189631515	LOS ANGELES	CA	\$22.69
12/09/19	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$36.31
12/09/19	DEL TACO 7149744043	ORANGE	CA	\$7.61
12/09/19	MAINETTI USA - MOTO 000000001 3523099 92806	KEASBEY	NJ	\$1,047.33
12/09/19	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$30.00
12/10/19	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$33.52
12/10/19	DEL TACO 7149744043	ORANGE	CA	\$7.83
12/10/19	FEDEX 498884870 FedEx 498884870 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000498884870 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
12/10/19	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$43.56
12/11/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$208.75
12/11/19	L'ANTICA PIZZERIA DA MICH 930572000058 ROSSELLA@DAMICHELEUSA.COM	LOS ANGELES	CA	\$100.86
12/11/19	SOUPLANTATION RESTAURANT	LOS ANGELES	CA	\$34.34
12/11/19	BEVERAGES & MORE 323-882-6971	WEST HOLLYWOOD	CA	\$72.12
12/11/19	BLU JAM CAFE 00B3 323-951-9191	LOS ANGELES	CA	\$65.50
12/12/19	LULUS.COM +18669185858	CHICO	CA	\$99.65
12/12/19	7-ELEVEN 18533 00071853321 323-465-2869	LOS ANGELES	CA	\$11.08
12/12/19	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$6.89

Continued on next page



Detail Continued

				Amount
12/12/19	WDCH BARS 2680 90012	LOS ANGELES	CA	\$23.00
12/12/19	SIDEWALK CAFE 084870018918841 JAY@SIDEWALKCAFE.COM	VENICE	CA	\$53.33
12/12/19	AROMA 084870016657793 DLEVY56@GMAIL.COM	LOS ANGELES	CA	\$55.18
12/13/19	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$34.53
12/13/19	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.17
12/13/19	VEGGIE GRILL DOM 000000027 3239623354	LOS ANGELES	CA	\$41.88
12/13/19	WDCH BARS 2823 90012	LOS ANGELES	CA	\$4.00
12/13/19	STAPLES 01030 01030002674039 92865 BW EMAIL LETTER PRINT 28LB PAPER UPGRADE	ORANGE	CA	\$0.56
12/13/19	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$58.38
12/14/19	VUDU.COM 9123 46983030_7 940863 CABLE/BROADCAST SVC	SUNNYVALE	CA	\$3.99
12/14/19	TST* CHI DYNASTY 300531952 3236673388	LOS ANGELES	CA	\$69.77
12/14/19	PANNS RESTAURANT 4860 90045	LOS ANGELES	CA	\$42.65
12/14/19	FEDEX 499257589 FedEx 499257589 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000499257589 FEDEX #1-800-622-1147	MEMPHIS	TN	\$32.89
12/15/19	DROPBOX*6469K11YHJ33 4159867057	SAN FRANCISCO	CA	\$11.99
12/15/19	JULIOS PIZZA 924718395475462 ZIGGY6760@AOL.COM	ARTESIA	CA	\$38.70
12/15/19	SOHO HOUSE WEST HOLLYW 310-432-9200	W HOLLYWOOD	CA	\$89.94
12/15/19	7-ELEVEN 26314 00072631422 714-637-0742	ORANGE	CA	\$14.48
12/15/19	CARL'S JR 714-630-4164	ANAHEIM	CA	\$6.44
12/15/19	FIREHOUSE SUBS #913 000000913 3238412566	ORANGE	CA	\$20.23
12/16/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.45
12/16/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.26
12/16/19	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$46.34
12/16/19	JOHNS CLEANERS 965797900883404 (714)630-5994	ANAHEIM	CA	\$7.25
12/16/19	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.50

Continued on reverse

Detail Continued

				Amount
12/16/19	FEDEX 321471907 FedEx 321471907 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000321471907 FEDEX #1-800-622-1147	MEMPHIS	TN	\$35.75

Fees

				Amount
Total Fees for this Period				\$0.00

2019 Fees and Interest Totals Year-to-Date

				Amount
Total Fees in 2019				\$595.00
Total Interest in 2019				\$298.52



NYLA FASHION CONCEPT
RAM NARAYANAN

Closing Date 12/17/19

p. 9/11
Account Ending 4-91000

IMPORTANT NOTICES

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.

End of Important Notices.



Business Platinum Card

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 12/17/19

p. 11/11

Account Ending 4-91000

American Express® Cards Warmly Welcomed

MIXBOOK

Mixbook's powerful editor and collection of designer themes, let's you easily create one-of-a-kind photo products, that truly reflect your personal style.

mixbook.com

PROACCESS SYSTEMS

We provide integrated access control solutions for all applications. Our Team can help you select a gate system for your needs.

g8pro.com

630-426-0022

99 CENTS ONLY STORES

We welcome all new deal hunters looking for value, name brands, fresh produce, incredible assortments and fun.

Find a store near you at **Dothe99.com**