

Business Platinum Card NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 08/16/19 Next Closing Date 09/16/19

Account Ending 4-99003

New Balance \$123.35 **Amount Due** \$0.00

09/01/19[‡] Please Pay By

- See page 2 for important information about your account.
- Your billing inquiry is under investigation. No payment on the amount under review of \$137.09 is required at this time. To view the status of your investigation, please visit us at american express.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 american express.com

Membership Rewards® Points Available and Pending as of 07/31/19

For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Previous Balance \$1,088.96 Payments/Credits -\$6,599.53 New Charges +\$5,633.92 Fees +\$0.00

New Balance \$123.35

Days in Billing Period: 30

Customer Care



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

See page 2 for additional information.

→ Please fold on the perforation below, detach and return with your payment →

Payment Coupon Do not staple or use paper clips





Account Ending 4-99003

Enter 15 digit account # on all payments. Make check payable to American Express.

> Please Pay By 09/01/19 **Amount Due**

\$0.00

RAM NARAYANAN **NYLA FASHION CONCEPT** 8 HEATHER LN GLEN ROCK NJ 07452-2835

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

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[‡] 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.

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 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 listed below 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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Express Cash 모

Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address								
I								
City, State								
Zip Code								
Area Code and Home Phone								
Area Code and Work Phone								
Email								

Pay Your Bill with AutoPay

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- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit www.american express.com/privacy.



Payments and Credits Summary

	Total
Payments	-\$4,112.57
Credits	-\$2,486.96
Total Payments and Credits	-\$6,599.53

Detail	*Indicates posting date	
Payments		Amount
07/18/19*	ONLINE PAYMENT - THANK YOU	-\$1,088.96
07/28/19*	ONLINE PAYMENT - THANK YOU	-\$1,457.55
08/11/19*	ONLINE PAYMENT - THANK YOU	-\$862.62
08/16/19*	ONLINE PAYMENT - THANK YOU	-\$703.44
Credits		Amount
07/18/19	FEDEX - GROUND	-\$78.35
	MEMPHIS	V. 3.55
	FedExShippiOffer	
07/20/19	FEDEX - INTERNATIONAL	-\$9.23
	MEMPHIS For distributions of first	
07/22/19	FedExShippiOffer FEDEX - EXPRESS	¢15.67
0//22/19	MEMPHIS	-\$15.67
	FedExShippiOffer	
07/24/19	FEDEX - GROUND	-\$120.93
	MEMPHIS	
	FedExShippiOffer	
07/26/19	FEDEX - EXPRESS	-\$32.05
	MEMPHIS FedExShippiOffer	
07/28/19	FEDEX - INTERNATIONAL	-\$4.14
0.7,20,.5	MEMPHIS	Ψ
	FedExShippiOffer	
07/28/19	AMZN MKTP US	-\$19.43
	AMZN.COM/BILL WA	
07/20/10	BOOK STORE	*105.05
07/29/19	ShopBop Shopbop.com WI	-\$185.06
	MISC/SPECIALTY RETAIL	
07/30/19	FEDEX - GROUND	-\$28.05
	MEMPHIS	
	FedExShippiOffer	
08/01/19	FEDEX - EXPRESS	-\$1.75
	MEMPHIS FedExShippiOffer	
08/01/19	FEDEX - EXPRESS	-\$4.42
00/01/19	MEMPHIS	-94.42
	FedExShippiOffer	
08/03/19	FEDEX - INTERNATIONAL	-\$3.60
	MEMPHIS	
	FedExShippiOffer	
08/05/19	FEDEX - EXPRESS MEMPHIS	-\$11.66
	FedExShippiOffer	

					Amount
08/06/19	FEDEX - GROUND				-\$47.07
	MEMPHIS				
	FedExShippiOffer				
08/06/19	CHEAPOAIR - AIR 74106	204			-\$16.95
	New York NY				
	TRAVEL AGENCY				
08/08/19	FEDEX - EXPRESS				-\$2.50
	MEMPHIS				
	FedExShippiOffer				
8/08/19	FEDEX - EXPRESS				-\$2.50
	MEMPHIS				
	FedExShippiOffer				
08/09/19	CHEAPTICKETS				-\$1,756.09
	BELLEVUE WA				
	AIR FRANCE From:	Т	Carrier:	Class:	
	KIEV BORISPOL APT	To: PARIS CHARLES DE G	AF	Y	
	MEV DOMISI OL AI I	LOS ANGELES INTERN	AF	A	
		PARIS CHARLES DE G	AF	A	
		KIEV BORISPOL APT	AF Date of Depa	Υ	
	Ticket Number: 057733- Passenger Name: BUTS0				
	Document Type: PASSE				
08/10/19	FEDEX - EXPRESS				-\$21.50
	MEMPHIS				42.133
	FedExShippiOffer				
08/12/19	FEDEX - EXPRESS				-\$2.50
	MEMPHIS				
	FedExShippiOffer				
08/12/19	AMAZON.COM				-\$21.31
	AMZN.COM/BILL WA	4			
	BOOK STORE				
08/14/19*	Dispute - CHEAPOAIR - A	AIR 182988117			-\$12.95
08/14/19	FEDEX - GROUND				-\$83.30
00/11/12	MEMPHIS				7 - 1 - 1
	FedExShippiOffer				
08/16/19	FEDEX - EXPRESS				-\$5.95
	MEMPHIS				*****
	FedExShippiOffer				

Summary

Total **Total New Charges** \$5,633.92

Detail



RAM NARAYANAN Card Ending 4-99003

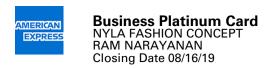
				Amount
07/17/19	FEDEX 484669181 FedEx	MEMPHIS	TN	\$9.99
	484669181 38132			
	PRINCE PETER COLLECTION NJ			
	DIRECT BILLING TRANSACTION			
	FEDEX INV# 000484669181			
	FEDEX #1-800-622-1147			
	FEDEX INV# 000484669181			



Detail Continued

				Amount
07/17/19	FEDEX 183735485 FedEx 183735485 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000183735485 FEDEX #1-800-622-1147	MEMPHIS	TN	\$26.92
07/20/19	FEDEX 484909268 FedEx 484909268 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000484909268 FEDEX #1-800-622-1147	MEMPHIS	TN	\$62.66
07/21/19	AMAZON.COM*MA8EV1F31 MERCHANDISE	AMZN.COM/BILL	WA	\$27.91
07/22/19	UPS* 00000001VY58299 SHIPPING SVC DATE 06/22/19 TRK# 00000001VY58299 FR ZIP TO ZIP US 00000 UPS SHIPPING REF# SH#000001VY58	800-811-1648	GA	\$99.04
07/22/19	AMAZON.COM*MA8WE5481 MERCHANDISE	AMZN.COM/BILL	WA	\$26.66
07/22/19	AMZN MKTP US*MH5O12KD0 BOOK STORES	AMZN.COM/BILL	WA	\$18.49
07/22/19	FEDEX 485130943 FedEX 485130943 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000485130943 FEDEX #1-800-622-1147	MEMPHIS	TN	\$483.72
07/22/19	NAKEDWINES.COM INC 8008134882	NAPA	CA	\$87.09
07/23/19	GS1 US 0967 937-435-3870	EWING	NJ	\$500.00
07/24/19	AMZN MKTP US*MH8HJ2RR0 BOOK STORES	AMZN.COM/BILL	WA	\$81.52
07/24/19	AMZN MKTP US*MA0955361 BOOK STORES	AMZN.COM/BILL	WA	\$19.43
07/24/19	AMZN MKTP US*MA4JZ3A12 BOOK STORES	AMZN.COM/BILL	WA	\$29.98
07/25/19	AMAZON.COM*MH7J61RI0 MERCHANDISE	AMZN.COM/BILL	WA	\$13.30
07/25/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$82.31
07/25/19	FEDEX 485437392 FedEx 485437392 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000485437392 FEDEX #1-800-622-1147	MEMPHIS	TN	\$128.21
07/26/19	FEDEX 184058720 FedEx 184058720 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000184058720 FEDEX #1-800-622-1147	MEMPHIS	TN	\$16.55

						Amount
07/29/19	FEDEX 485810973 FedE: 485810973 38132 PRINCE PETER COLLECTI DIRECT BILLING TRANSA FEDEX INV# 0004858109 FEDEX #1-800-622-1147	ON NJ CTION 973	MEMPHIS		TN	\$112.18
07/29/19	FINELINE TECHNOLOGIES 069000042288006 6789690835		NORCROSS		GA	\$50.00
07/29/19	FINELINE TECHNOLOGIES 069000042288006 6789690835		NORCROSS		GA	\$31.25
07/30/19	FEDEX 485932978 FedEx 485932978 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000485932978 FEDEX #1-800-622-1147		MEMPHIS		TN	\$17.69
07/31/19			MEMPHIS		TN	\$6.99
07/31/19	FEDEX #1-800-622-11/7 FEDEX 184204913 FedEx 184204913 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000184204913 FEDEX #1-800-622-1147		MEMPHIS		TN	\$14.41
08/03/19	UBER TRIP HELP.UBER.COM		HELP.UBER.COM		CA	\$16.66
08/03/19	UBER TRIP HELP.UBER.COM		HELP.UBER.CO	М	CA	\$6.26
08/03/19	UBER TRIP HELP.UBER.COM		HELP.UBER.CO	М	CA	\$11.15
08/03/19	FEDEX 486280430 FedEx 486280430 38132 PRINCE PETER COLLECTI DIRECT BILLING TRANSA FEDEX INV# 0004862804 FEDEX #1-800-622-1147	ON NJ CTION 130	MEMPHIS		TN	\$46.64
08/05/19	FEDEX #1-800-622 FIFTH FEDEX 486506623 FEDEX 486506623 FEDEX FEDEX INV# 0004865066 FEDEX #1-800-622-1147	ON NJ CTION 523	MEMPHIS		TN	\$188.28
08/05/19	FINELINE TECHNOLOGIE 6789690835	S 069000042288006	NORCROSS		GA	\$69.00
08/06/19	CHEAPTICKETS AIR FRANCE From: KIEV BORISPOL APT Ticket Number: 0577334 Passenger Name: BUTSC Document Type: PASSEI	OVSKA/VERONIKA	BELLEVUE W Carrier: AF AF AF AF Date of Depa	Class: Y A A Y		\$1,756.09
08/06/19	FINELINE TECHNOLOGIE 6789690835		NORCROSS		GA	\$77.00



				Amount
08/06/19	FEDEX 486627564 FedEx	MEMPHIS	TN	\$9.99
J6/00/19	486627564 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000486627564	MEMITIS		\$ 7.77
	FEDEX #1-800-622-1147			
08/06/19	CHEAPOAIR - AIR 182988117	New York	NY	\$12.95
	TRAVEL AGENCY			
08/06/19	CHEAPTIX*7461394222028 TRAVEL	WWW.CTIX.INFO	WA	\$50.00
08/06/19	CHEAPOAIR - AIR 182988294 TRAVEL AGENCY	New York	NY	\$16.95
08/07/19	FEDEX 486723068 FedEx	MEMPHIS	TN	\$9.99
00/0//19	486723068 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000486723068 FEDEX #1-800-622-1147	MENTIS		9 4.64
08/08/19	A R BOX PACKAGING PRINCE PETER 92806	ANAHEIM	CA	\$318.94
	COMMERCIAL EQUIP/SPLY			
08/08/19	FEDEX 486817095 FedEx 486817095 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000486817095 FEDEX #1-800-622-1147	MEMPHIS	TN	\$86.00
08/09/19	UBER TRIP	HELP.UBER.COM	CA	\$20.00
00/03/13	HELP.UBER.COM			\$20.00
08/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$19.25
08/09/19	UBER TRIP	HELP.UBER.COM	CA	\$8.69
	HELP.UBER.COM	LIELD LIDED COM	CA	***
08/09/19	UBER TRIP	HELP.UBER.COM	CA	\$10.98
08/10/19	HELP.UBER.COM FEDEX 486966745 FedEx 486966745 38132	MEMPHIS	TN	\$9.99
	PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000486966745 FEDEX #1-800-622-1147			
08/10/19	AMAZON.COM*MA16Y0K71 MERCHANDISE	AMZN.COM/BILL	WA	\$21.31
08/12/19	FEDEX 487197882 FedEx 487197882 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000487197882 FEDEX #1-800-622-1147	MEMPHIS	TN	\$333.19
08/13/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$129.30
08/13/19	FEDEX 487319196 FedEx 487319196 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000487319196 FEDEX #1-800-622-1147	MEMPHIS	TN	\$23.79
08/14/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$243.82

Datail	C	tinued
Detail	Con	muea

				Amount
08/14/19	SAKSFIFTHAVENUE.COM	https://www.saksfifth	MD	\$53.40
	8775517257			
08/15/19	UBER TRIP	HELP.UBER.COM	CA	\$8.70
	HELP.UBER.COM			
08/16/19	A R BOX PACKAGING	ANAHEIM	CA	\$129.30
	PRINCE PETER 92806			
	COMMERCIAL EQUIP/SPLY			

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



Business Platinum Card

NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 08/16/19

Account Ending 4-99003

American Express® Cards Warmly Welcomed

THE WASSERSTROM COMPANY

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