

**Business Platinum Card**NYLA FASHION CONCEPT  
RAM NARAYANANClosing Date 06/16/22 Next Closing Date 07/17/22  
Account Ending 4-91000

p. 1/16

**Customer Care:** 1-800-492-8468  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](http://americanexpress.com)**New Balance** **\$767.01****Payment Due Date** **07/11/22****Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 07/11/22, you may have to pay a late fee of \$39.00.**Membership Rewards® Points**

Available and Pending as of 05/31/22

**41,313**For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)**Account Summary**

Previous Balance	\$445.10
Payments/Credits	-\$18,320.81
New Charges	+\$18,642.72
Fees	+\$0.00

**New Balance** **\$767.01**

Days in Billing Period: 30

See page 2 for important information about your account.

 Please refer to the **IMPORTANT NOTICES** section on **page 13**. Your account is currently enrolled in one or more optional travel insurance product(s). For refund requests, please see **Page 15** for your Travel Insurance Premium Refund/Credit form. **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](http://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](http://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 07452-2835Payment Due Date  
**07/11/22**Amount Due  
**\$767.01**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 000076701000076701 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](http://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](http://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](http://www.americanexpress.com/privacy).



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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](https://americanexpress.com) or use **Relay dial 711** and **1-800-492-8468**



**Website:** [americanexpress.com](https://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
<b>Payments</b>	-\$17,447.57
<b>Credits</b>	-\$873.24
<b>Total Payments and Credits</b>	<b>-\$18,320.81</b>

### Detail

\*Indicates posting date

Payments	Amount
05/24/22* ONLINE PAYMENT - THANK YOU	-\$2,985.93
05/27/22* ONLINE PAYMENT - THANK YOU	-\$2,402.34
05/28/22* ONLINE PAYMENT - THANK YOU	-\$857.59
06/02/22* ONLINE PAYMENT - THANK YOU	-\$2,428.37
06/05/22* ONLINE PAYMENT - THANK YOU	-\$2,339.29
06/09/22* ONLINE PAYMENT - THANK YOU	-\$4,467.47
06/14/22* ONLINE PAYMENT - THANK YOU	-\$1,032.82
06/16/22* ONLINE PAYMENT - THANK YOU	-\$933.76
Credits	Amount
05/17/22 DISPUTE - THE UPS STORE	-\$55.00
05/18/22* Points for Amex Trvl	-\$702.07
05/20/22 FEDEX MEMPHIS Amex Offer Credit	-\$9.85
05/20/22 FEDEX MEMPHIS Amex Offer Credit	-\$3.29
05/23/22 FEDEX - GROUND MEMPHIS Amex Offer Credit	-\$32.74
05/23/22 FEDEX MEMPHIS Amex Offer Credit	-\$23.00
05/29/22 FEDEX MEMPHIS Amex Offer Credit	-\$9.19
06/06/22 FEDEX MEMPHIS Amex Offer Credit	-\$2.63
06/06/22 FEDEX MEMPHIS Amex Offer Credit	-\$9.19

Continued on reverse

**Detail Continued**

\*Indicates posting date

		<b>Amount</b>
06/10/22	FEDEX MEMPHIS Amex Offer Credit	-\$6.57
06/10/22	FEDEX MEMPHIS Amex Offer Credit	-\$3.29
06/14/22	FEDEX MEMPHIS Amex Offer Credit	-\$3.28
06/14/22	FEDEX MEMPHIS Amex Offer Credit	-\$6.57
06/15/22	FEDEX MEMPHIS Amex Offer Credit	-\$3.29
06/15/22	FEDEX MEMPHIS Amex Offer Credit	-\$3.28

**New Charges****Summary**

	<b>Total</b>
<b>Total New Charges</b>	<b>\$18,642.72</b>

**Detail**

\*Indicates posting date

**RAM NARAYANAN**

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				<b>Amount</b>
05/16/22	LEGENDS CORNER 00FO 615-248-6334	NASHVILLE	TN	\$25.00
05/17/22	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: N.Y. NEWARK INTL A To: ARUBA N.Y. NEWARK INTL A Ticket Number: 01677664203423 Passenger Name: NARAYANAN/RAJ Document Type: PASSENGER TICKET	SEATTLE	WA	\$702.07
05/17/22	MUSIC CITY CENTER FAST FOOD RESTAURANT	NASHVILLE	TN	\$7.50
05/17/22	MUSIC CITY CENTER FAST FOOD RESTAURANT	NASHVILLE	TN	\$13.00
05/17/22	FEDEX - EXPRESS 451532567 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000451532567 FEDEX #1-800-622-1147	800-622-1147	TN	\$32.85
05/17/22	BARLINES OMNI NASHVILL 615-782-5300	NASHVILLE	TN	\$95.80
05/17/22	THE UPS STORE 6425-POS6425B-16537203	NASHVILLE	TN	\$55.00

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				<b>Amount</b>
05/18/22	HYATT HOUSE NSHVLL SOBR 7985 Arrival Date 05/14/22 00000000 LODGING	Departure Date 05/18/22 NASHVILLE	TN	\$1,309.19
05/18/22	FEDEX - EXPRESS 451625888 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000451625888 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.95
05/18/22	NASHVILLE AIRPORT 569401 37214 RESTAURANT	ANTIOCH	TN	\$7.59
05/18/22	PANDA EXPRESS FAST FOOD RESTAURANT	ORANGE	CA	\$54.41
05/18/22	USA*CSC SERVICEWORK FAST FOOD RESTAURANT	LOS ANGELES	CA	\$2.00
05/19/22	UBER POSTMATES VLUV6GFE 94103	SAN FRANCISCO	CA	\$32.44
05/19/22	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$10.50
05/19/22	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.56
05/19/22	NANKING INDO CHINESE 0000 562-924-4567	ARTESIA	CA	\$42.08
05/19/22	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$94.48
05/19/22	EL POLLO LOCO 7146660112	ANAHEIM	CA	\$75.91
05/20/22	MCDONALD'S 3235788989	LOS ANGELES	CA	\$7.65
05/20/22	5GUYS 1122 QSR 000001122 7145325544	ORANGE	CA	\$19.04
05/20/22	WALLYS LIQUOR MARKET WALLYS LIQUOR M 2137465666	LOS ANGELES	CA	\$12.43
05/21/22	RAISING CANE'S 211 211 180102 92865 RESTAURANT	ORANGE	CA	\$72.19
05/21/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.85
05/21/22	UBER POSTMATES H5UFRQQP 94103	SAN FRANCISCO	CA	\$28.56
05/21/22	CARL'S JR 714-630-4164	ANAHEIM	CA	\$12.68
05/21/22	DEL TACO 7146329916	ANAHEIM	CA	\$10.42
05/21/22	FEDEX - EXPRESS 451930866 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000451930866 FEDEX #1-800-622-1147	800-622-1147	TN	\$76.66

Continued on reverse

**Detail Continued**

\*Indicates posting date

				<b>Amount</b>
05/21/22	Fedex 451930867 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000451930867 FEDEX #1-800-622-1147	800-463-3339	TN	\$109.13
05/21/22	JOHNS CLEANERS 965797900883404 MAILCENTER10@GMAIL.COM	ANAHEIM	CA	\$12.50
05/22/22	UBER POSTMATES 7YCWH6QY 94103	SAN FRANCISCO	CA	\$35.40
05/22/22	5 SPOT - CAPTION 5557 90028 RESTAURANT	LOS ANGELES	CA	\$60.49
05/22/22	5 SPOT - CAPTION 6335 90028 RESTAURANT	LOS ANGELES	CA	\$29.59
05/22/22	5 SPOT - CAPTION 5540 90028 RESTAURANT	LOS ANGELES	CA	\$20.40
05/22/22	5 SPOT - CAPTION 5551 90028 RESTAURANT	LOS ANGELES	CA	\$68.39
05/22/22	5 SPOT - CAPTION 5567 90028 RESTAURANT	LOS ANGELES	CA	\$78.58
05/22/22	SUBWAY FAST FOOD RESTAURANT	LOS ANGELES	CA	\$8.75
05/23/22	USA*CSC SERVICEWORK FAST FOOD RESTAURANT	LOS ANGELES	CA	\$2.00
05/23/22	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$7.10
05/23/22	FIREHOUSE SUBS 0913 QSR 000000913 3238412566	ORANGE	CA	\$76.53
05/23/22	OLIVE GARDEN 714-998-9092	ORANGE	CA	\$42.59
05/24/22	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$9.82
05/24/22	POPEYES CHICKEN 714-776-0260	ANAHEIM	CA	\$68.72
05/24/22	ACTION WHOLESALE PRODUCT 800-966-3999	ANAHEIM	CA	\$2,152.20
05/24/22	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$98.13
05/24/22	FARMERS MARKET PARKING 084870022329507 3239302286	LOS ANGELES	CA	\$4.00
05/25/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
05/25/22	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$7.10
05/25/22	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
05/25/22	CANCUN JUICE 650000011816520 7147766268	ANAHEIM	CA	\$73.82
05/26/22	UBER POSTMATES VGBIBXJT 94103	SAN FRANCISCO	CA	\$34.03
05/26/22	7-ELEVEN 26314 00072631422 714-637-0742	ORANGE	CA	\$20.97

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				Amount
05/26/22	SUBWAY FAST FOOD RESTAURANT	ORANGE	CA	\$32.81
05/26/22	KOI RESTAURANT 650000009523930 2134587331	WEST HOLLYWOOD	CA	\$77.27
05/26/22	KOI RESTAURANT 650000009523930 2134587331	WEST HOLLYWOOD	CA	\$591.61
05/26/22	KING TACO 6B 650000007879326 2137479915	LOS ANGELES	CA	\$37.28
05/27/22	MCDONALD'S 7149375266	DIAMOND BAR	CA	\$8.53
05/27/22	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$8.30
05/27/22	FARMER BOYS - FULLERTON 000000001 346723 92831	FULLERTON	CA	\$79.74
05/27/22	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$6.85
05/27/22	ACTION WHOLESALE PRODUCT 800-966-3999	ANAHEIM	CA	\$482.79
05/28/22	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$20.35
05/28/22	UBER POSTMATES 4LEUXADW 94103	SAN FRANCISCO	CA	\$22.44
05/28/22	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$94.55
05/28/22	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$5.78
05/28/22	MCDONALD'S 2017421721	LOS ANGELES	CA	\$20.33
05/28/22	DEL TACO 7149744043	ORANGE	CA	\$10.42
05/28/22	FEDEX - EXPRESS 452646233 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000452646233 FEDEX #1-800-622-1147	800-622-1147	TN	\$30.65
05/29/22	UBER TRIP 3E3PVDVG 90068	SAN FRANCISCO	CA	\$45.97
05/29/22	UBER TRIP UZN4ZU2F 90046	SAN FRANCISCO	CA	\$4.95
05/29/22	TST* MEMBERS DTLA 300562586 3103827066	LOS ANGELES	CA	\$344.78
05/29/22	LAXEB SUNSET 16115706005 1866 90069	West Hollywood	CA	\$1,199.35
05/30/22	PANERA BREAD #601494 FOOD & NON A	201-794-2790	NJ	\$13.00
05/31/22	UBER POSTMATES F23XUP7O 94103	SAN FRANCISCO	CA	\$21.83
06/01/22	UBER POSTMATES EMEPHMB2 94103	SAN FRANCISCO	CA	\$34.67
06/01/22	FEDEX - EXPRESS 452976342 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000452976342 FEDEX #1-800-622-1147	800-622-1147	TN	\$8.75

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**Detail Continued**

\*Indicates posting date

				<b>Amount</b>
06/04/22	A R BOX PACKAGING VARIOUS 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$2,325.25
06/04/22	SUBWAY FAST FOOD RESTAURANT	LOS ANGELES	CA	\$5.29
06/04/22	FEDEX - EXPRESS 453270317 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000453270317 FEDEX #1-800-622-1147	800-622-1147	TN	\$30.65
06/04/22	IN N OUT BURGER 111 650000009326342 8662916338	LOS ANGELES	CA	\$11.06
06/05/22	UBER TRIP G2TX6SPW 90068	SAN FRANCISCO	CA	\$48.96
06/05/22	UBER TRIP K7ALCEVT 90069	SAN FRANCISCO	CA	\$16.94
06/05/22	PETIT ERMITAGE HOTEL 14693 90069	WEST HOLLYWOD	CA	\$402.19
06/05/22	PANERA BREAD #601494 FOOD & NON A	201-794-2790	NJ	\$9.59
06/06/22	AMERICAN EXPRESS TRAVEL AMERICAN AIRLINES From: LOS ANGELES INTERN To: TOKYO NARITA APT BANGKOK TOKYO NARITA APT LOS ANGELES INTERN Ticket Number: 00177703819580 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET	SEATTLE	WA	\$3,518.57
		Carrier: AA Class: R AA R AA R AA R Date of Departure: 07/19		
06/06/22	UBER POSTMATES UBKY7ENB 94103	SAN FRANCISCO	CA	\$35.59
06/06/22	CARL'S JR 714-630-4164	ANAHEIM	CA	\$8.06
06/06/22	5GUYS 1122 QSR 000001122 8663454897	ORANGE	CA	\$21.73
06/06/22	TST* MARISCOS MOCORITO 00021751 RESTAURANT	ORANGE	CA	\$86.74
06/06/22	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$38.52
06/06/22	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$100.00
06/07/22	DEL TACO #1106 000001106 3233761941	RIVERSIDE	CA	\$6.53
06/07/22	FEDEX - EXPRESS 453569613 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000453569613 FEDEX #1-800-622-1147	800-622-1147	TN	\$21.90
06/07/22	OUTBACK 0571 RESTAURANT	NORWALK	CA	\$30.32
06/07/22	EL POLLO LOCO 7146660112	ANAHEIM	CA	\$67.88
06/08/22	JERSEY MIKE'S squareup.com/receipts	Los Angeles	CA	\$17.08
06/08/22	TST* PARIS BAGUETTE - 250 300591791 2137611404	LOS ANGELES	CA	\$6.98

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06/08/22	HERTZ CAR RENTAL Location Rental: OAKLAND CA Return: OAKLAND CA Agreement Number: 585024624 Renter Name: NARAYANAN /RAM	OKLAHOMA CITY Date 22/06/08 22/06/08	OK	\$138.65
06/08/22	FEDEX - EXPRESS 453666135 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000453666135 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.95
06/08/22	FINELINE TECHNOLOGIES 1126665 6789690835	NORCROSS	GA	\$74.00
06/08/22	6621113 - TAP AND POUR T1 46757 RESTAURANT	OAKLAND	CA	\$73.83
06/09/22	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00642363793680 Passenger Name: NARAYANAN/RAM Document Type: EXCESS BAGGAGE	ATLANTA		\$40.00
06/09/22	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00642366688950 Passenger Name: NARAYANAN/RAM Document Type: EXCESS BAGGAGE	ATLANTA		\$40.00
06/09/22	CARL'S JR 714-630-4164	ANAHEIM	CA	\$7.75
06/09/22	FEDEX - EXPRESS 453761953 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000453761953 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.95
06/09/22	JULIOS PIZZA 924718395475462 ZIGGY6760@AOL.COM	ARTESIA	CA	\$36.21
06/10/22*	TRANSACTION PROCESSED BY AMERICAN EXPRESS PREM CAR RENTAL PROTECTION 800-326-2078 CRA585024624 06/08/2022 OAKLAND			\$24.95
06/10/22	RAISING CANE'S 211 211 170007 92865 RESTAURANT	ORANGE	CA	\$73.26
06/10/22	DENNY'S 7146387751	GARDEN GROVE	CA	\$24.98
06/10/22	FARMER BOYS - FULLERTON 000000001 351786 92831	FULLERTON	CA	\$5.16
06/10/22	NANKING INDO CHINESE 0000 562-924-4567	ARTESIA	CA	\$22.30
06/10/22	PANDA EXPRESS FAST FOOD RESTAURANT	ORANGE	CA	\$43.74
06/10/22	VTU*GARDEN GROVE KIA 0000 949-777-2300	9497772300	CA	\$95.92
06/11/22	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$30.08
06/11/22	CARL'S JR 714-630-4164	ANAHEIM	CA	\$5.25
06/11/22	CHICK-FIL-A #01892 000000000564795 7146851707	ORANGE	CA	\$26.26

Continued on reverse

**Detail Continued**

\*Indicates posting date

				<b>Amount</b>
06/11/22	FEDEX - EXPRESS 540175723 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000540175723 FEDEX #1-800-622-1147	800-622-1147	TN	\$21.90
06/12/22	KAYLIN + KAYLIN squareup.com/receipts	Los Angeles	CA	\$10.75
06/12/22	STAPLES 00243 00243000610111 90028 8.5X11 WHITE CARD STOCK 250	HOLLYWOOD	CA	\$35.02
06/12/22	PATSY D'AMORE'S PIZZA, IN 934600000011 FJDAMORE@GMAIL.COM	LOS ANGELES	CA	\$5.82
06/12/22	AMC 0450 GROVE 14 0450 913-213-2000	LOS ANGELES	CA	\$16.44
06/12/22	AMC 0450 GROVE 14 0450 913-213-2000	LOS ANGELES	CA	\$13.89
06/12/22	FARMERS MARKET PARKING 084870022329507 3239302286	LOS ANGELES	CA	\$11.00
06/13/22	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$31.85
06/13/22	EXON PRINT squareup.com/receipts	LOS ANGELES	CA	\$175.00
06/13/22	7-ELEVEN 26314 00072631422 714-637-0742	ORANGE	CA	\$5.59
06/13/22	FIREHOUSE SUBS 0913 QSR 000000913 3238412566	ORANGE	CA	\$62.64
06/13/22	FEDEX - EXPRESS 540381371 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000540381371 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.95
06/13/22	AVRA BEVERLY HILLS 021770021771951 Check: (1459) Rvc90210	BEVERLY HILLS	CA	\$409.47
06/14/22	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$21.41
06/14/22	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$4.36
06/14/22	ZG VALET squareup.com/receipts	Beverly Hills	CA	\$20.75
06/14/22	BLUECHEW BLUECHEW 8135678311	888-3662583	IL	\$75.53
06/14/22	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$7.10
06/14/22	DEL TACO 7149744043	ORANGE	CA	\$1.61
06/14/22	FEDEX - EXPRESS 540496782 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000540496782 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.95
06/14/22	VIP TACOS 0000 714-630-8477	ANAHEIM	CA	\$81.11
06/14/22	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$100.00
06/15/22	UBER POSTMATES 5KOZR25J 94103	SAN FRANCISCO	CA	\$75.48

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**Business Platinum Card**  
NYLA FASHION CONCEPT  
RAM NARAYANAN  
Closing Date 06/16/22

p. 11/16

Account Ending 4-91000

Detail Continued

\*Indicates posting date

				Amount
06/15/22	CARL'S JR 714-630-4164	ANAHEIM	CA	\$7.75
06/15/22	LITTLE CAESAR 8007223727	ANAHEIM	CA	\$39.56
06/15/22	FEDEX - EXPRESS 540592212 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000540592212 FEDEX #1-800-622-1147	800-622-1147	TN	\$32.85
06/15/22	LAZ PARKING 670880-SKI 0000 858-587-8888	LOS ANGELES	CA	\$8.00
06/15/22	DISNEYLAND TICKETS 714-781-4669	HOLLYWOOD	CA	\$318.00
06/16/22	TOCK AT*MALIBU WINES B 8185784146	CHICAGO	IL	\$40.00
06/16/22	JAVIERS CENTURY CITY 000000001 9493882667	LOS ANGELES	CA	\$320.85

Fees

			Amount
Total Fees for this Period			\$0.00

2022 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2022	\$695.00
Total Interest in 2022	\$0.00





## 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 us online at [www.americanexpress.com/inquirycenter](http://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.

### Update to \$179 CLEAR® Credit

**Effective May 19, 2022**, Business Platinum Card® Members can now earn up to \$189 (increased from \$179) in statement credits per calendar year when they use their Business Platinum Cards® to pay for the annual CLEAR® membership. Purchases by both the Basic Card Member and any Additional Card Members on the Card Account are eligible for statement credits. However, the total amount of statement credits for eligible purchases will not exceed \$189 on the Card Account per calendar year. We are also changing the Benefit Name to \$189 CLEAR® Credit. Additional terms apply, please see [americanexpress.com/businessplatinum](http://americanexpress.com/businessplatinum)

### Delta Sky Club® Access Policy Update

**Effective June 1, 2022**, the Delta Sky Club access policy is changing. Platinum Card Member(s) must present a boarding pass that shows a reservation for a same-day Delta-marketed or Delta-operated flight departing from or arriving at the airport in which the Delta Sky Club is located. Eligible Card Members on departing flights can only access the Delta Sky Club within 3 hours of their flight's scheduled departure time. Card Members with a connecting flight may access Delta Sky Clubs at any time during their layover. All Delta Sky Club rules apply. To review the Delta Sky Club access policy and rules, please visit [delta.com/us/en/delta-sky-club/access](http://delta.com/us/en/delta-sky-club/access). Additional restrictions may apply. For the Delta Sky Club access requirements as part of the Global Lounge Collection benefit, please visit [thecenturionlounge.com](http://thecenturionlounge.com).

### Departures

Your Business Platinum Card® membership gives you access to the exclusive Departures™ world, which includes original stories told from unexpected perspectives, found only on Departures.com.





## Travel Insurance Premium Refund/Credit Form

In this billing statement, you have been billed one or more premiums for optional insurance products in which you are currently enrolled. There may be occasions when you are billed premiums based on charges that are not covered by your insurance products.

If you have been charged an insurance premium for one of the reasons listed below, you should request a refund. To do so, you can call us, complete the online refund request form, or complete the form below and include it with payment of your bill. You can subtract the total premium refund amount from your new balance. If you do not fill out this form completely, your request may be delayed or denied. If we deny your request, you will be responsible for paying your total balance in full.

**Please see the back of this form if requesting refunds for TravelAssure or TravelAssure Classic and for additional information on requesting a refund.**

### **Reasons for Refund/Credit:**

- A. Non-fare airline services charges (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charges)
- B. Unused airline tickets or cancelled trips (only select this option if the airline will not be providing a refund to your American Express account for the cancelled trip)
- C. Non-scheduled airline flights (e.g. private jet)
- D. Two or more insurance premiums charged for same car rental
- E. Car rental no-show
- F. Other charges unrelated to actual car rental (e.g. gas)
- G. Car rental in an excluded country (i.e. Australia, Ireland, Israel, Italy, Jamaica, and New Zealand)
- H. A vehicle other than a rental car
- I. Insurance coverage required by a car rental company

If you believe you are eligible for a refund for any other reason, or if you have questions, please call the number on the back of your Card to speak with a Customer Care Professional.

Please detach here

Airline or Car Rental Company Name	Ticket/Rental Amount	Airline Ticket or Car Rental Agreement Number	Month Billed	Reason for Refund	Insurance Product	Amount of Insurance Premium Refund Requested
"Sample Airlines"	\$374.20	0012351230912	March	B	Travel Delay	\$9.95

Additional space is available on the reverse side of this form.

Additional information to assist you in completing the refund form	
<b>Ways to request a refund</b>	If you have questions or do not wish to request your refund by submitting this form, you may call the number on the back of your Card or fill out the refund coupon available with your online billing statement. For additional information on requesting your refund online, please visit <a href="https://americanexpress.com/insurancerefund">americanexpress.com/insurancerefund</a> .
<b>Requesting a refund</b>	<p><b>Please do not fill this form out if you expect a credit to your Card account for your airline ticket charge.</b> You will automatically receive a refund once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement.</p> <p><b>If you do not expect a credit for your airline ticket charge, fill out this refund form completely and return the form with your payment.</b> Please deduct the total premium refund amount from your new balance.</p>
<b>TravelAssure and TravelAssure Classic</b>	<p><b>If you are requesting a refund for TravelAssure or TravelAssure Classic, follow the previous instructions and use the information below to determine the amount of the refund you should request:</b></p> <p>If you cancelled an airline ticket but <b>will not</b> receive a credit to your Card account for your airline ticket charge you're entitled to a partial* premium refund as follows:</p> <ul style="list-style-type: none"> <li>For TravelAssure, which has an insurance premium of \$28.95, you are eligible for a partial refund in the amount of \$10. Please deduct this amount from your new balance for each insurance premium charge eligible for refund.</li> <li>For TravelAssure Classic, which has an insurance premium of \$19.95, you are eligible for a partial refund in the amount of \$8. Please deduct this amount from your new balance for each insurance premium charge eligible for refund.</li> </ul> <p><b>If you are requesting a refund for a different eligible reason, you should request a refund for the full insurance premium amount that was billed.</b></p> <p>* TravelAssure and TravelAssure Classic can provide coverage for Trip Cancellation as well as other types of coverage. When requesting a refund due to a cancelled trip, please note that a refund will not be granted for the portion of the premium associated with Trip Cancellation, since that coverage already will have already gone into effect. You'll receive a partial refund of \$10 per TravelAssure and \$8 per TravelAssure Classic charge for the portion of the premium not related Trip Cancellation coverage. You can still submit claims to recover nonrefundable trip costs.</p>

Airline or Car Rental Company Name	Ticket/ Rental Amount	Airline Ticket or Car Rental Agreement Number	Month Billed	Reason for Refund	Insurance Product	Amount of Insurance Premium Refund Requested

If you require additional space, please make a copy of this form and return both with your payment.





## Business Platinum Card

NYLA FASHION CONCEPT  
RAM NARAYANAN  
Closing Date 06/16/22

Account Ending 4-91000

### American Express® Cards Warmly Welcomed

#### RESTAURANT EQUIPPERS

Providing food service owner/operators with equipment & supplies at low prices, immediate store pickup/fast delivery.  
**equippers.com** or **800-235-3325**

#### NRS PAY

Credit Card processing + EBT. FREE terminal, ZERO hidden fees, NO long-term contract & NO early-termination fee.  
Same-day funding available.  
**888-531-3889 nrspay.com**