

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

Closing Date 04/16/19 Next Closing Date 05/17/19

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Account Ending 4-98005

New Balance **\$29,133.11**

Minimum Payment Due **\$797.72**

Payment Due Date **05/11/19[‡]**

[‡] **Late Payment Warning:** Your Payment Due Date is 05/11/19. 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	31 years	\$75,552
\$1,021	3 years	\$36,749 (Savings = \$38,803)

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

See page 2 for important information about your account.

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

For information on your Pay Over Time feature and limit, see **page 6**

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Membership Rewards® Points

Available and Pending as of 03/31/19

145,370

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

Account Summary**Pay In Full Portion**

Previous Balance	\$1,610.56
Payments/Credits	-\$1,563.72
New Charges	+\$661.88
Fees	+\$0.00
New Balance	= \$708.72

Pay Over Time Portion

Previous Balance	\$36,499.62
Payments/Credits	-\$9,008.42
New Charges	+\$845.25
Fees	+\$0.00
Interest Charged	+\$87.94
New Balance	= \$28,424.39
Minimum Due	\$89.00

Account Total

Previous Balance	\$38,110.18
Payments/Credits	-\$10,572.14
New Charges	+\$1,507.13
Fees	+\$0.00
Interest Charged	+\$87.94

New Balance **\$29,133.11**
Minimum Payment Due **\$797.72**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care **Pay by Phone**
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

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 4-98005

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
05/11/19

Minimum Payment Due
\$797.72

☐ 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 002913311000079772 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.

1-800-492-8468 **Hearing Impaired**
1-623-492-7719 **TTY: 1-800-221-9950**
1-800-492-8468 **FAX: 1-623-707-4442**
1-800-CASH-NOW **In NY: 1-800-522-1897**

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


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Closing Date 04/16/19

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 Your billing inquiry is under investigation. **No payment on the amount under review of \$28,192.06 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

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,444.56	-\$8,850.07	-\$10,294.63
Credits	-\$119.16	-\$158.35	-\$277.51
Total Payments and Credits	-\$1,563.72	-\$9,008.42	-\$10,572.14

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments

	Amount
04/09/19* ONLINE PAYMENT - THANK YOU	-\$4,294.63
04/11/19* ONLINE PAYMENT - THANK YOU	-\$6,000.00

Credits

	Amount
03/19/19* Dispute - KICKSTA_	-\$49.00
03/22/19* Dispute - SOHO HOUSE WEST HOLLYW	-\$111.98 ♦
03/22/19 STAPLES #1030 ORANGE StaplesOffer	-\$2.16
04/02/19* Credit Adjustment for Purchase Finance Charge	-\$1.04 ♦
04/02/19* Credit Adjustment for Purchase Finance Charge PAY OVER TIME OPTION	-\$0.01 ♦
04/02/19* Credit Adjustment for Late Payment Fee	-\$38.00
04/14/19* Credit Adjustment for Purchase Finance Charge	-\$7.32 ♦
04/16/19* CREDIT ADJUSTMENT	-\$38.00 ♦
04/16/19* Dispute - LAX AIRPORT LOT P	-\$30.00

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$661.88	\$845.25	\$1,507.13

Continued on reverse

Detail

*Indicates posting date

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

RAM NARAYANAN

Card Ending 4-98005

					Amount
03/19/19	ALASKA AIRLINES ALASKA AIRLINES INC. From: LOS ANGELES INTERN To: SEATTLE-TACOMA INT Ticket Number: 02721224849011 Passenger Name: NARAYANAN, RAM Document Type: PASSENGER TICKET	SEATTLE	WA		\$30.00
03/19/19	ALASKA AIRLINES ALASKA AIRLINES INC. From: SEATTLE-TACOMA INT To: LOS ANGELES INTERN Ticket Number: 02721225211972 Passenger Name: NARAYANAN, RAM Document Type: PASSENGER TICKET	SEATTLE	WA		\$30.00
03/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$33.01
03/19/19	LOS ANGELES AIRPORT 4890227 90045 RESTAURANT	LOS ANGELES	CA		\$12.83
03/19/19	LAX AIRPORT LOT P 310-646-2188	LOS ANGELES	CA		\$40.00
03/19/19	Starbucks Eve T6 LAX 1551048005 CARD & SOUVENIR STORE	Los Angeles	CA		\$20.41
03/19/19	TAPROOM RESTAURANT	SEATTLE	WA		\$24.77
03/20/19	JACK IN THE BOX FAST FOOD RESTAURANT	LOS ANGELES	CA		\$11.02
03/20/19	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA		\$3.19
03/20/19	TUMMY STUFFER 00-08030543022 RESTAURANT	ANAHEIM	CA		\$32.39
03/21/19	STAPLES 01030 01030000517601 92865 INK RECYCLING LIMIT 10/MONTH STAPLES FUNDED COUPON	ORANGE	CA		\$21.57
03/21/19	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA		\$8.55
03/22/19	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA		\$8.93
03/22/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA		\$60.15
03/22/19	TST* WABA GRILL - ANAHEIM 300503781 7149998894	ANAHEIM	CA		\$44.98
03/22/19	CANCUN JUICE 930553510223225 CANCUNJUICETWO@AOL.COM	ANAHEIM	CA		\$19.67
03/22/19	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA		\$10.79
03/22/19	POQUITO MAS UNIVERSA RESTAURANT	STUDIO CITY	CA		\$17.57
03/23/19	MCDONALD'S 5626301444	PARAMOUNT	CA		\$8.53
03/23/19	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA		\$8.55
03/24/19	IKEA 626-966-1111	COVINA	CA		\$390.37 ◆

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Account Ending 4-98005

Detail Continued

*Indicates posting date

♦ - denotes Pay Over Time activity

				Amount
03/25/19	JACK IN THE BOX FAST FOOD RESTAURANT	LOS ANGELES	CA	\$8.34
03/31/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$10.14
03/31/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$11.55
03/31/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$24.49
04/03/19	DOLLAR SHAVE CLUB DIRECT MKTG MISC	(866)223-2780	CA	\$9.80
04/08/19	THE HOME DEPOT 6616 ROCHA 90028	HOLLYWOOD	CA	\$249.90 ♦
04/08/19	THE HOME DEPOT 6616 ROEHA 90028	HOLLYWOOD	CA	\$204.98 ♦
04/14/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.62
04/14/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.53
04/14/19	BASKIN #361339 Q35 3613 818-884-4789	W HILLS	CA	\$26.99
04/15/19	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$7.51
04/16/19*	DEBIT ADJUSTMENT			\$38.00
04/16/19*	Dispute - KICKSTA_			\$49.00

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
04/16/19	Interest Charge on Pay Over Time Purchases	\$87.94
Total Interest Charged for this Period		\$87.94

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.

Continued on reverse

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$595.00
Total Interest in 2019	\$37.53

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)	\$3,928.48	\$66.12
Promotional Offer Rate Expires 10/17/2019 then will go to 20.49% (v)*	9.99%	\$2,654.77	\$21.82
Total			\$87.94

(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.