

**Business Platinum Card**NYLA FASHION CONCEPT  
RAM NARAYANANClosing Date 03/17/22 Next Closing Date 04/15/22  
Account Ending 4-98005

p. 1/13

**Customer Care:** 1-800-492-8468  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](http://americanexpress.com)**New Balance** **\$323.12****Payment Due Date** **04/11/22****Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 04/11/22, you may have to pay a late fee of \$39.00.**Membership Rewards® Points**

Available and Pending as of 02/28/22

**91,376**For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)**Account Summary**

Previous Balance	\$1,239.25
Payments/Credits	-\$9,199.34
New Charges	+\$8,283.21
Fees	+\$0.00

**New Balance** **\$323.12**

Days in Billing Period: 31

See page 2 for important information about your account.

 Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 9 - 13**. **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)**Put More Time to Business  
and Less Time to Bills**

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit [www.AmericanExpress.com/enrollIAM](http://www.AmericanExpress.com/enrollIAM) to enroll an Account Manager now.

↓ 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 4-98005**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**  
**04/11/22****Amount Due**  
**\$323.12**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 000032312000032312 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).



**Business Platinum Card**  
NYLA FASHION CONCEPT  
RAM NARAYANAN  
Closing Date 03/17/22

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Account Ending 4-98005



**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>	-\$7,705.02
<b>Credits</b>	-\$1,494.32
<b>Total Payments and Credits</b>	<b>-\$9,199.34</b>

### Detail

\*Indicates posting date

	Amount
<b>Payments</b>	<b>Amount</b>
02/15/22* ONLINE PAYMENT - THANK YOU	-\$1,239.25
02/18/22* ONLINE PAYMENT - THANK YOU	-\$530.41
02/21/22* ONLINE PAYMENT - THANK YOU	-\$1,454.13
02/24/22* ONLINE PAYMENT - THANK YOU	-\$1,983.69
03/05/22* ONLINE PAYMENT - THANK YOU	-\$430.97
03/14/22* ONLINE PAYMENT - THANK YOU	-\$1,430.19
03/16/22* ONLINE PAYMENT - THANK YOU	-\$636.38
<b>Credits</b>	<b>Amount</b>
10/31/21 DISPUTE - BAR LIS	-\$494.43
02/17/22 CLEAR NEW YORK Plat CLEAR Credit	-\$179.00
02/17/22 FEDEX MEMPHIS Amex Offer Credit	-\$3.00
02/18/22* GGB0:0001 \$695 Statement Credit upon Retention	-\$695.00
02/18/22 FEDEX MEMPHIS Amex Offer Credit	-\$5.38
02/20/22 FEDEX MEMPHIS Amex Offer Credit	-\$2.39
02/26/22 APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$3.99
03/04/22 FEDEX MEMPHIS Amex Offer Credit	-\$3.00
03/04/22 FEDEX MEMPHIS Amex Offer Credit	-\$7.77

Continued on reverse

**Detail Continued**

\*Indicates posting date

		<b>Amount</b>
03/04/22	FEDEX MEMPHIS Amex Offer Credit	-\$3.00
03/09/22	FEDEX MEMPHIS Amex Offer Credit	-\$6.08
03/09/22	FEDEX MEMPHIS Amex Offer Credit	-\$7.77
03/14/22	EL POLLO LOCO ANAHEIM CA 7146660112	-\$83.51

**New Charges****Summary****Total****Total New Charges****\$8,283.21****Detail****RAM NARAYANAN**

Card Ending 4-98005

			<b>Amount</b>
02/14/22	DUNKIN #359842 864-248-2027	LAS VEGAS NV	\$3.55
02/14/22	WALGREENS NONE 89109 PHARMACIES	LAS VEGAS NV	\$16.88
02/14/22	CLEARME.COM *CLEAR 855-253-2763	855-253-2763 NY	\$289.00
02/14/22	LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS NV	\$16.80
02/15/22	UBER POSTMATES RJ3X4A2D 94103	SAN FRANCISCO CA	\$50.38
02/15/22	UBER POSTMATES KOJKHOYV 94103	SAN FRANCISCO CA	\$44.92
02/15/22	FEDEX - EXPRESS 441602645 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000441602645 FEDEX #1-800-622-1147	800-622-1147 TN	\$10.00
02/15/22	SUSHI SAMBA - LAS VEGA 021770021758809 0000107085 89109	LAS VEGAS NV	\$33.18
02/16/22	FEDEX - EXPRESS 441702117 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000441702117 FEDEX #1-800-622-1147	800-622-1147 TN	\$17.95
02/16/22	DUNKIN #359842 864-248-2027	LAS VEGAS NV	\$8.98
02/16/22	MAD GREEKS DINER 760-733-4354	BAKER CA	\$38.77
02/16/22	UNION 76 00414250 UNION 76	BAKER CA	\$88.97

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

				<b>Amount</b>
02/17/22	7-ELEVEN 39570 00073957001 213-745-7851	LOS ANGELES	CA	\$10.74
02/17/22	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$7.85
02/17/22	ROBATA JINYA 8050 W 3RD ST 3236538877	LOS ANGELES	CA	\$224.14
02/17/22	CANCUN JUICE 650000011816520 7147766268	ANAHEIM	CA	\$53.79
02/18/22	LASST PMS 16155212008 4404372 89109	Las Vegas	NV	\$654.36
02/18/22	CHEVRON 0097811/CHEVRON SERVICE STN	CITY OF COMMERCE	CA	\$19.97
02/18/22	MCDONALD'S 7149212235	ORANGE	CA	\$5.27
02/18/22	BAR LIS 9198 90028 RESTAURANT	LOS ANGELES	CA	\$45.24
02/18/22	KATEEN - ROOF TOP 598 90028 RESTAURANT	LOS ANGELES	CA	\$43.09
02/18/22	KATEEN - ROOF TOP 649 90028 RESTAURANT	LOS ANGELES	CA	\$195.56
02/18/22	BAR LIS 9122 90028 RESTAURANT	LOS ANGELES	CA	\$41.79
02/19/22	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$20.55
02/19/22	BAR LIS 9134 90028 RESTAURANT	LOS ANGELES	CA	\$34.89
02/19/22	RAISING CANE'S 211 211 150081 92865 RESTAURANT	ORANGE	CA	\$71.96
02/19/22	BAR LIS 9157 90028 RESTAURANT	LOS ANGELES	CA	\$11.20
02/19/22	CARL'S JR 714-630-4164	ANAHEIM	CA	\$19.03
02/19/22	FEDEX - EXPRESS 442032080 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000442032080 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.95
02/19/22	SEPHORA THE GROVE 000000000000000090036	LOS ANGELES	CA	\$454.43
02/19/22	APPLE STORE ELECTRONICS STORE	LOS ANGELES	CA	\$820.16
02/19/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$3.99
02/20/22	LAZ PARKING 670154 858-587-8888	LOS ANGELES	CA	\$8.00
02/20/22	THE FRENCH CREPE CO 00-08035297954 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$11.50
02/21/22	UBER TRIP EIGL7L6U 90045	SAN FRANCISCO	CA	\$48.96

Continued on reverse

<b>Detail Continued</b>
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				Amount
02/21/22	TST* BIRDIE G'S 300533992 3103103616	SANTA MONICA	CA	\$129.35
02/21/22	STAPLES 01030 01030006004627 92865 CUSTOM UNBOUND DOCUMENT	ORANGE	CA	\$22.70
02/22/22	UBER POSTMATES LOV3KJD4 94103	SAN FRANCISCO	CA	\$36.03
02/23/22	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$1,725.55
02/24/22	JOHNS CLEANERS 965797900883404 MAILCENTER10@GMAIL.COM	ANAHEIM	CA	\$11.50
02/24/22	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$80.02
02/25/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
02/25/22	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
02/26/22	FEDEX - EXPRESS 442770692 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000442770692 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.00
02/28/22	UBER POSTMATES FFDVKP6D 94103	SAN FRANCISCO	CA	\$64.19
02/28/22	LEO'S BAGELS 0000 212-785-4700	NEW YORK	NY	\$16.73
03/01/22	FEDEX - EXPRESS 443104929 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000443104929 FEDEX #1-800-622-1147	800-622-1147	TN	\$25.90
03/02/22	FEDEX - EXPRESS 443211407 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000443211407 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.00
03/03/22	BLOOMINGDALES OUTLET BER 000000151 8009500047	PARAMUS	NJ	\$44.96
03/03/22	NORDSTROM #0539 000000539 8002855800	PARAMUS	NJ	\$129.90
03/03/22	BURGER KING #517 0000 631-531-9700	MIDLAND PARK	NJ	\$19.57
03/04/22	TST* STICKY'S FINGER JOIN 300524918 3477622727	PARAMUS	NJ	\$16.99
03/05/22	FEDEX - EXPRESS 443551589 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000443551589 FEDEX #1-800-622-1147	800-622-1147	TN	\$20.29
03/06/22	KW QUIK PARK TERMINALS 000000002 3108876400	LOS ANGELES	CA	\$59.25
03/06/22	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.48
03/06/22	USA*CSC TEP CO FAST FOOD RESTAURANT	LOS ANGELES	CA	\$2.00

Continued on next page



**Detail Continued**

				<b>Amount</b>
03/07/22	UBER POSTMATES WNJHON4R 94103	SAN FRANCISCO	CA	\$39.25
03/07/22	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.55
03/07/22	PANERA BREAD #601668 FOOD & NON A	201-389-0503	NJ	\$9.59
03/07/22	CANCUN JUICE 650000011816520 7147766268	ANAHEIM	CA	\$60.79
03/08/22	FEDEX - EXPRESS 443896998 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000443896998 FEDEX #1-800-622-1147	800-622-1147	TN	\$25.90
03/08/22	STAPLES 01030 01030000108527 92865 GO PACK POCKET FACIAL TISSUE TR PRINT PPR LTR 20/92 10RM VENDOR FUNDED COUPON	ORANGE	CA	\$45.22
03/08/22	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$3.00
03/08/22	TST* PROPER PIZZA AND PAS 300561972 5183910218	LOS ANGELES	CA	\$12.04
03/09/22	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$11.13
03/10/22	USA*CSC SERVICEWORK FAST FOOD RESTAURANT	LOS ANGELES	CA	\$2.00
03/10/22	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$87.25
03/10/22	LITTLE CAESAR 8007223727	ANAHEIM	CA	\$55.74
03/11/22	UBER POSTMATES TU7CW5VN 94103	SAN FRANCISCO	CA	\$21.55
03/12/22	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$6.08
03/12/22	RAISING CANE'S 211 211 90016 92865 RESTAURANT	ORANGE	CA	\$79.17
03/12/22	CARL'S JR 714-630-4164	ANAHEIM	CA	\$30.85
03/12/22	VIP TACOS 0000 714-630-8477	ANAHEIM	CA	\$53.40
03/12/22	FEDEX - EXPRESS 444330915 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000444330915 FEDEX #1-800-622-1147	800-622-1147	TN	\$24.20
03/12/22	AVRA BEVERLY HILLS 021770021771951 Check: (1101) Rvc90210	BEVERLY HILLS	CA	\$127.31
03/12/22	AVRA BEVERLY HILLS 021770021771951 Check: (1123) Rvc90210	BEVERLY HILLS	CA	\$309.00
03/13/22	UBER TRIP LCTK555P 90212	SAN FRANCISCO	CA	\$17.93
03/13/22	5 SPOT - CAPTION 798 90028 RESTAURANT	LOS ANGELES	CA	\$546.13

**Detail Continued**

				<b>Amount</b>
03/13/22	PALM - SHC WESTERN IN 213-385-8477	LOS ANGELES	CA	\$214.25
03/13/22	UBER POSTMATES J2C7PW3P 94103	SAN FRANCISCO	CA	\$35.80
03/13/22	UBER TRIP 7TTKJT5Z 90068	SAN FRANCISCO	CA	\$23.35
03/14/22	UBER POSTMATES F7ZL46WD 94103	SAN FRANCISCO	CA	\$21.55
03/14/22	EL POLLO LOCO 7146660112	ANAHEIM	CA	\$83.51
03/14/22	EL POLLO LOCO 7146660112	ANAHEIM	CA	\$79.47
03/15/22	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$10.31
03/15/22	UBER POSTMATES 3QA4EXXY 94103	SAN FRANCISCO	CA	\$29.59
03/15/22	THE HOME DEPOT 800-654-0688	FULLERTON	CA	\$29.07
03/15/22	DEL TACO #1106 000001106 3233761941	RIVERSIDE	CA	\$6.13
03/15/22	FEDEX - EXPRESS 444664024 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000444664024 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.00
03/15/22	PANDA EXPRESS FAST FOOD RESTAURANT	ORANGE	CA	\$62.93
03/16/22	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$20.08
03/16/22	CHICK-FIL-A #01892 000000000564795 7146851707	ORANGE	CA	\$72.05
03/16/22	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$96.22
03/17/22	UBER POSTMATES RY6ZKAR7 94103	SAN FRANCISCO	CA	\$26.64

**Fees**

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

**2022 Fees and Interest Totals Year-to-Date**

				<b>Amount</b>
Total Fees in 2022				\$695.00
Total Interest in 2022				\$0.00





## IMPORTANT NOTICES

### Notice of Important Change to Your Cardmember Agreement

We are making a change to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change to your Agreement can be found after the below summary chart.

#### Summary of Change, Effective June 1, 2022

<b>Annual Membership</b>	Beginning at the additional Card renewal that occurs on or after <b>June 1, 2022</b> , we are increasing the Annual Membership Fee for each additional Business Platinum Card® to \$350. Any new additional Business Platinum Card added to your account on or after <b>June 1, 2022</b> , will also be \$350.
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ID 13300

If you are enrolled in a payment program or are eligible for relief under the Servicemembers Civil Relief Act (SCRA), please be advised that you will continue to receive relief under the act as long as you continue to be eligible, or under the payment program as long as you comply with the terms and conditions sent at the time you were enrolled.

### Detail of Change to Your Cardmember Agreement

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with this change are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Effective June 1, 2022**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting *Annual Membership* row and replacing it with the following:

<b>Annual Membership</b>	This fee is on the <i>Rates and Fees Table</i> on page 1 of Part 1. We will charge \$350 for each additional Business Platinum Card, \$200 for each additional Executive Business Card, and \$45 for each additional Business Gold Rewards Card.
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CMLENGDPRUS0207

**IMPORTANT NOTICES continued**



## IMPORTANT NOTICES continued

### Notice of Important Change to your Cardmember Agreement

We are making a change to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change to your Cardmember Agreement can be found after the below summary chart.

In the case of a transfer to a new Card product with the same Account number, the changes below will remain in effect.

Summary of Change, Effective for billing periods ending on or after May 1, 2022	
<b>About your Minimum Payment Due</b>	<p>We are modifying how we calculate your Minimum Payment Due. As a result, if you have a Pay Over Time balance, your Minimum Payment Due may be higher. This change will be reflected as of your billing period ending on or after <b>May 1, 2022</b>.</p> <p>If you are enrolled in a payment program or are eligible for relief under the Servicemembers Civil Relief Act (SCRA) please be advised that this change will not apply to your account at this time and you will continue to receive relief under the applicable act as long as you continue to be eligible, or under the payment program as long as you comply with the terms and conditions sent at the time you were enrolled. We will send you a notice if your Minimum Payment Due Calculation changes.</p>

ID 13301

*See the following page(s) for the Detail of Change to your Cardmember Agreement*

CMLENGDPRUS0208

## IMPORTANT NOTICES continued

### Detail of Change to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Agreement") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

### About Your Minimum Payment Due

**Effective for billing periods ending on or after May 1, 2022**, the *How we calculate Your Minimum Payment Due* sub-section included in Part 2 of the Cardmember Agreement will be deleted in its entirety and replaced with:

<p><b>How we calculate Your Minimum Payment Due</b></p>	<p>The Minimum Payment Due is the Pay in Full New Balance plus any Pay Over Time Minimum Due. To calculate the Pay Over Time Minimum Due for each statement, we take the higher of (1) or (2) below, then we round that number to the nearest dollar and add any Pay Over Time amount past due:</p> <p>(1) \$35, or (2) The amount calculated using the following steps:</p> <ol style="list-style-type: none"> <li>I. Subtract the interest charged on the statement from the Pay Over Time New Balance. This gives you a Modified Pay Over Time Balance.</li> <li>II. Add the following together: <ul style="list-style-type: none"> <li>• 1% of the portion of the Modified Pay Over Time Balance less than or equal to \$25,000 <u>and</u></li> <li>• 5% of the portion of the Modified Pay Over Time Balance greater than \$25,000 and less than or equal to \$75,000 <u>and</u></li> <li>• 10% of the portion of the Modified Pay Over Time Balance greater than \$75,000 and less than or equal to \$100,000 <u>and</u></li> <li>• 35% of the portion of the Modified Pay Over Time Balance greater than \$100,000</li> </ul> </li> <li>III. Divide the sum from step II by the Modified Pay Over Time Balance and round to four decimals (e.g., 0.1234)</li> <li>IV. Multiply the result from step III and the Modified Pay Over Time Balance.</li> <li>V. Add the interest charged on the statement to the result from step IV.</li> </ol> <p>Your Pay Over Time Minimum Payment Due will not exceed your Pay Over Time New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.</p> <div data-bbox="938 625 1469 1528" style="border: 1px solid black; padding: 10px;"> <p><b>EXAMPLE:</b> Assume that you have a Pay Over Time New Balance of \$125,000, interest of \$749.59, no amounts past due and a \$1,000 Pay In Full New Balance. Your Minimum Payment Due will be:</p> <p>(1) \$35, or (2) Calculate the following:</p> <ol style="list-style-type: none"> <li>I. <math>\\$125,000 - \\$749.59 = \\$124,250.41</math></li> <li>II. Add the following together: <ul style="list-style-type: none"> <li>• 1% multiplied by \$25,000 = \$250.00</li> <li>• 5% multiplied by <math>(\\$75,000 - \\$25,000) = \\$2,500.00</math></li> <li>• 10% multiplied by <math>(\\$100,000 - \\$75,000) = \\$2,500.00</math></li> <li>• 35% multiplied by <math>(\\$124,250.41 - \\$100,000) = \\$8,487.64</math></li> </ul> </li> <li>III. <math>\\$250 + \\$2,500 + \\$2,500 + \\$8,487.64 = \\$13,737.64</math></li> <li>IV. <math>\\$13,737.64 \text{ divided by } \\$124,250.41 = 0.11056417</math> Round to four decimals = 0.1106</li> <li>V. <math>0.1106 \text{ multiplied by } \\$124,250.41 = \\$13,742.10</math></li> <li>V. <math>\\$749.59 + \\$13,472.10 = \\$14,491.69</math></li> </ol> <p>The higher of (1) or (2) is \$14,491.69, which rounds to \$14,492.00. The Pay Over Time Minimum Payment Due of \$14,492.00 plus the Pay in Full New Balance of \$1,000 together make up the Minimum Payment Due of \$15,492.00.</p> </div>
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## IMPORTANT NOTICES continued

### 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.

### 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.