

**Business Platinum Card**NYLA FASHION CONCEPT  
RAM NARAYANANClosing Date 02/14/22 Next Closing Date 03/17/22  
Account Ending 4-98005

p. 1/9

**Customer Care:** 1-800-492-8468  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](http://americanexpress.com)

<b>New Balance</b>	<b>\$1,239.25</b>
<b>Amount Due</b>	<b>\$744.82</b>
<b>Payment Due Date</b>	<b>03/11/22</b>

**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 03/11/22, you may have to pay a late fee of \$39.00.

**Membership Rewards® Points**

Available and Pending as of 01/31/22

**86,963**  
For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary**

Previous Balance	\$240.15
Payments/Credits	-\$4,108.94
New Charges	+\$4,413.04
Fees	+\$695.00

<b>New Balance</b>	<b>\$1,239.25</b>
--------------------	-------------------

Days in Billing Period: 28

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 \$494.43 is required at this time.** To view the status of your investigation, please visit us at [americanexpress.com/inquirycenter](http://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](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 4-98005**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	<b>03/11/22</b>
Amount Due	<b>\$744.82</b>

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 000123925000074482 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 02/14/22

p. 3/9

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**

	<b>Total</b>
<b>Payments</b>	-\$3,812.00
<b>Credits</b>	-\$296.94
<b>Total Payments and Credits</b>	<b>-\$4,108.94</b>

**Detail**

\*Indicates posting date

<b>Payments</b>	<b>Amount</b>
01/24/22* ONLINE PAYMENT - THANK YOU	-\$314.88
01/31/22* ONLINE PAYMENT - THANK YOU	-\$2,225.52
02/05/22* ONLINE PAYMENT - THANK YOU	-\$1,271.60
<b>Credits</b>	<b>Amount</b>
01/17/22 FEDEX - GROUND MEMPHIS Amex Offer Credit	-\$51.63
01/17/22 FEDEX MEMPHIS Amex Offer Credit	-\$10.44
01/26/22 FEDEX MEMPHIS Amex Offer Credit	-\$2.39
01/26/22 FEDEX MEMPHIS Amex Offer Credit	-\$3.00
01/30/22 FEDEX MEMPHIS Amex Offer Credit	-\$6.00
02/04/22 FEDEX MEMPHIS Amex Offer Credit	-\$24.00
02/04/22 FEDEX MEMPHIS Amex Offer Credit	-\$3.00
02/04/22 FEDEX MEMPHIS Amex Offer Credit	-\$3.00
02/05/22 FEDEX MEMPHIS Amex Offer Credit	-\$6.00
02/06/22 STAPLES.COM 800-333-3330 MA (800) 333-3330 HP OFFICEJET PRO 6978 COLOR INKJET	-\$173.71

Continued on reverse

**Detail Continued**

\*Indicates posting date

		<b>Amount</b>
02/11/22	FEDEX MEMPHIS Amex Offer Credit	-\$3.00
02/13/22	FEDEX MEMPHIS Amex Offer Credit	-\$10.77

**New Charges****Summary****Total****Total New Charges****\$4,413.04****Detail****RAM NARAYANAN**

Card Ending 4-98005

				<b>Amount</b>
01/18/22	UBER POSTMATES VLQ767LO 94103	SAN FRANCISCO	CA	\$23.48
01/22/22	UBER POSTMATES N33NJIYN 94103	SAN FRANCISCO	CA	\$23.14
01/22/22	WALLYS BEVERLY HILLS 021770021649137 Check: (1077) Rvc90210	BEVERLY HILLS	CA	\$36.76
01/22/22	WALLYS BEVERLY HILLS 021770021649137 Check: (8933) Rvc90210	BEVERLY HILLS	CA	\$164.26
01/22/22	FEDEX - EXPRESS 438913684 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000438913684 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.95
01/23/22	5 SPOT - CAPTION 279 90028 RESTAURANT	LOS ANGELES	CA	\$90.18
01/24/22	UBER POSTMATES WEDRUNCB 94103	SAN FRANCISCO	CA	\$41.25
01/25/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
01/25/22	FEDEX - EXPRESS 439286707 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000439286707 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.00
01/25/22	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$15.98
01/26/22	AIRPORT PARKING 3104085378	310-4085378	FL	\$63.93
01/27/22	UBER POSTMATES B34RDI4L 94103	SAN FRANCISCO	CA	\$31.72
01/27/22	STAPLES.COM (800) 333-3330 HP OFFICEJET PRO 6978 COLOR INKJET	800-333-3330	MA	\$173.71
01/28/22	EXON PRINT squareup.com/receipts	Los Angeles	CA	\$72.00
01/28/22	UBER POSTMATES GBGHUWKD 94103	SAN FRANCISCO	CA	\$21.62

Continued on next page

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 02/14/22

p. 5/9

Account Ending 4-98005

**Detail Continued**

				<b>Amount</b>
01/28/22	CECCONI'S WEST HOLLYWOOD 310-432-9200	WEST HOLLYWOOD	CA	\$287.52
01/29/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$90.62
01/29/22	FEDEX - EXPRESS 439702801 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000439702801 FEDEX #1-800-622-1147	800-622-1147	TN	\$20.00
01/30/22	NUSRET BH LLC RESTAURANT	BEVERLY HILLS	CA	\$795.60
01/30/22	WARBY PARKER 8884927297	NEW YORK CITY	NY	\$395.00
01/30/22	UBER TRIP C72SJYZW 90045	SAN FRANCISCO	CA	\$63.90
01/31/22	UBER EATS 8005928996	SAN FRANCISCO	CA	\$41.25
01/31/22	LAX 3152B Univision 1448629001 244 90045	Los Angeles	CA	\$8.99
02/01/22	UBER POSTMATES 35MTJ3MA 94103	SAN FRANCISCO	CA	\$36.64
02/01/22	FEDEX 940692855030 FedEx T1800 4633339	MEMPHIS	TN	\$80.00
02/01/22	CVS/PHARMACY #10043 000010043 8007467287 PHARMACIES	ATLANTA	GA	\$37.10
02/01/22	FEDEX - EXPRESS 440024263 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000440024263 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.00
02/02/22	UBER TRIP LUJ2DISX 30303	SAN FRANCISCO	CA	\$11.74
02/02/22	FEDEX - EXPRESS 440123117 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000440123117 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.00
02/02/22	CORNER BAKERY CAFE 404-215-9000	ATLANTA	GA	\$10.32
02/03/22	CHICKEN SALAD CHICK - 809 000000002 4706075970	ATLANTA	GA	\$12.25
02/03/22	FEDEX - EXPRESS 440219007 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000440219007 FEDEX #1-800-622-1147	800-622-1147	TN	\$20.00
02/04/22	UBER TRIP QZEVUEY5 30303	SAN FRANCISCO	CA	\$27.11
02/04/22	UBER TRIP LA6G2WJU 30305	SAN FRANCISCO	CA	\$26.92
02/04/22	UBER TRIP HELP.UBER.COM	SAN FRANCISCO	CA	\$18.88

Continued on reverse

<b>Detail Continued</b>
-------------------------

				Amount
02/04/22	TONGUE AND GROOVE 939800216449995 STRUMLAUF@MINDSPRING.COM	ATLANTA	GA	\$862.50
02/04/22	PEI WEI TERM F 2871 30320	ATLANTA	GA	\$15.11
02/04/22	PEI WEI TERM F 2872 30320	ATLANTA	GA	\$3.23
02/05/22	UBER TRIP ODMR4YZY 30337	SAN FRANCISCO	CA	\$82.53
02/05/22	PANERA BREAD #601668 FOOD & NON A	201-389-0503	NJ	\$9.59
02/06/22	UBER POSTMATES KZURJ46R 94103	SAN FRANCISCO	CA	\$17.92
02/10/22	FEDEX - EXPRESS 440967266 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000440967266 FEDEX #1-800-622-1147	800-622-1147	TN	\$10.00
02/11/22	JOHNS CLEANERS 965797900883404 MAILCENTER10@GMAIL.COM	ANAHEIM	CA	\$14.00
02/11/22	THE HOME DEPOT 800-654-0688	FULLERTON	CA	\$29.07
02/11/22	STAPLES.COM (800) 333-3330 HP 962XL962 BLACK HIGH YIELD AND CY	800-333-3330	MA	\$84.99
02/11/22	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$7.53
02/12/22	OLIVE GARDEN 714-998-9092	ORANGE	CA	\$25.08
02/12/22	MCDONALD'S 7149212235	ORANGE	CA	\$21.19
02/12/22	CARL'S JR 714-630-4164	ANAHEIM	CA	\$20.87
02/12/22	FEDEX - EXPRESS 441213453 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000441213453 FEDEX #1-800-622-1147	800-622-1147	TN	\$35.90
02/12/22	TARGET 612-3044357	ORANGE	CA	\$28.49
02/12/22	ANTHEM OIL-ORANGE 714-921-9100	ORANGE	CA	\$75.32
02/13/22	CAESARS APOSTROPHE BAR 866-209-4732	LAS VEGAS	NV	\$51.44
02/13/22	CAESARS BACCHANAL BUFFET 3981781 89109 RESTAURANT	LAS VEGAS	NV	\$173.38
02/13/22	CAESARS APOSTROPHE BAR 866-209-4732	LAS VEGAS	NV	\$42.82
02/13/22	WENDY'S 10040005003 92336 FAST FOOD REST.	FONTANA	CA	\$19.27



**Business Platinum Card**  
NYLA FASHION CONCEPT  
RAM NARAYANAN  
Closing Date 02/14/22

Account Ending 4-98005

**Fees**

		Amount
02/14/22	ANNUAL MEMBERSHIP FEE	\$695.00
<b>Total Fees for this Period</b>		<b>\$695.00</b>

**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.

### Enrollment in Premium Car Rental Protection

Reminder: You and/or Additional Card Member(s) are currently enrolled in Premium Car Rental Protection\*. This optional insurance product can provide primary coverage for theft and damage, accidental death and dismemberment, and excess coverage for medical bills and personal property when renting a covered vehicle. Liability coverage is not included. If You choose to cancel enrollment, would like enrollment on another Card under Your account or require additional information regarding enrollment, please contact us at the number listed on the back of Your card.

\* Underwritten by AMEX Assurance Company. Terms, conditions and exclusions apply.

Additional Card Member(s) may have enrolled independently. Please remind Additional Card Member(s) that they are currently enrolled in Premium Car Rental Protection.

### 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.