



Royal Bank

RBC Rewards+™ Visa†

CHOYON UDDIN 4510 14** **** 2508

STATEMENT FROM AUG 16 TO SEP 15, 2022

1 OF 4

PREVIOUS ACCOUNT BALANCE \$1,183.34

CHOYON UDDIN 4510 14** **** 2508 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 15	AUG 16	PRESTO AUTL TORONTO ON 74064492227820164620382	\$30.00
AUG 15	AUG 16	AMZN MKTP CA* AQ43H74Y3 WWW.AMAZON.CAON 74537882227100770216177	\$41.80
AUG 15	AUG 16	TIM HORTONS #1431 OAKVILLE ON 74703412227100713796107	\$6.49
AUG 16	AUG 22	WAL-MART SUPERCENTER#3186PICKERING ON 74529002230900580439707	\$5.07
AUG 16	AUG 22	WAL-MART SUPERCENTER#3186PICKERING ON 74529002230900580439905	\$72.52
AUG 16	AUG 17	PIONEER STN #167 SCARBOROUGH ON 74500012228462695861768	\$66.45
AUG 16	AUG 19	WAL-MART SUPERCENTER#3186PICKERING ON 74529002229900539950401	\$1.14
AUG 16	AUG 16	DOORDASH*THAI KITCHEN WWW.DOORDASH.CA 24011342228000010929148	\$110.16
		Foreign Currency-USD 83.07 Exchange rate-1.326110	
AUG 17	AUG 22	SAFEWAY #8919 CANMORE AB 74529002230920242917700	\$2.29
AUG 17	AUG 18	SUBWAY 68339 MISSISSAUGA ON 74099862229000190600135	\$15.68
AUG 17	AUG 18	STARBUCKS 75596 CALGARY AB 74703412230100917240162	\$4.67
AUG 17	AUG 18	1832-TOR FRONT PAGE NW MISSISSAUGA ON 74703412230100923531232	\$3.94
AUG 18	AUG 22	HANKI BANFF BANFF AB 74514202231004041771113	\$2.89
AUG 18	AUG 22	CENTEX YOHO FIELD BC 74064492231820235976197	\$4.30
AUG 18	AUG 19	LAKE LOUISE VILLAGE GRILL LAKE LOUISE AB 74872712230292301126236	\$5.23
AUG 18	AUG 19	TRAILHEAD CAFE LAKE LOUISE AB 74099862230488090724948	\$6.03

IMPORTANT INFORMATION

AVION POINTS

Previous Points balance	11,905
Points earned this statement	692
Bonus points earned this statement	210
New points balance	12,807

CONTACT US

Customer Service/Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Rewards Website	avionrewards.com

PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	OCT 06, 2022
Credit limit	\$2,500.00
Available credit	\$1,116.69
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$1,183.34
Payments & credits	-\$1,183.34
Purchases & debits	\$1,383.31
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Total Account Balance	\$1,383.31
NEW BALANCE	\$1,383.31



RBC ROYAL BANK
CREDIT CARD PAYMENT CENTRE
P.O. BOX 4016, STATION "A"
TORONTO, ONTARIO M5W 2E6

NEW BALANCE
\$1,383.31

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
OCT 06, 2022

AMOUNT PAID
\$

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CHOYON UDDIN
278 TWYN RIVERS DR
PICKERING ON L1V 1E4

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4510 14** **** 2508

Quick, convenient and secure ways to pay your credit card bill:

- RBC Online Banking at www.rbcroyalbank.com/online
- RBC Mobile app - text "RBC" to 722722 to download

Other payment options include:

- RBC Royal Bank ATM
- Telephone Banking 1-800-769-2511
- Visit an RBC Royal Bank branch



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STATEMENT FROM AUG 16 TO SEP 15, 2022

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Thank you for choosing RBC Royal Bank

CHOYON UDDIN 4510 14** **** 2508 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 18	AUG 19	TIM HORTONS #1281 CANMORE AB 74703412231100628230626	\$1.77
AUG 18	AUG 19	TOTEM SOUVENIRS BANFF AB 74872712231152316548171	\$26.23
AUG 19	AUG 22	SHELL C81443 LAKE LOUISE AB 74064492231820237437446	\$70.00
AUG 19	AUG 22	TRAILHEAD CAFE LAKE LOUISE AB 74099862231000450274940	\$18.68
AUG 19	AUG 22	SHELL C81443 LAKE LOUISE AB 74064492231820237442115	\$1.73
AUG 19	AUG 22	THE CROSSING RESORT LAKE LOUISE AB 74064492231820242926524	\$17.76
AUG 20	AUG 22	ESSO 7-ELEVEN 37783 CANMORE AB 74064492233920118708218	\$7.03
AUG 21	AUG 22	TIM HORTON'S #0845QPSB CALGARY AB 74703412234100169698741	\$2.28
AUG 24	AUG 24	SUBWAY COO11186 PICKERING ON 74099862236000022371468	\$13.55
AUG 25	AUG 29	DAIRY QUEEN #12023 PICKERING ON 74529002238920172306801	\$7.00
AUG 25	AUG 25	MICROSOFT* MICROSOFT 365 PMISSISSAUGA ON 74099862237000059831367	\$9.04
AUG 25	AUG 26	PRODUITS VITA PLUS TROIS-RIVIEREQC 74064492237820204296803	\$219.56
AUG 26	AUG 29	PIONEER STN #167 SCARBOROUGH ON 74500012238462665555745	\$66.10
AUG 26	AUG 29	PETROCAN-9501 SHEPPARD AVSCARBOROUGH ON 74064492239920121109143	\$10.15
AUG 26	AUG 29	PIONEER STN #167 SCARBOROUGH ON 74500012239462698765070	\$32.72
AUG 27	AUG 29	GOOGLE *YOUTUBEPREMIUM G.CO/HELPPAY#NS 74537882239102528276749	\$13.55
AUG 28	AUG 29	APPLE.COM/BILL 866-712-7753 ON 74537882240102852524968	\$1.12
AUG 28	AUG 29	APPLE.COM/BILL 866-712-7753 ON 74537882240102852527680	\$6.77
AUG 28	AUG 30	PETROCAN-9501 SHEPPARD AVSCARBOROUGH ON 74064492241920129445701	\$10.15
AUG 29	AUG 30	APPLE.COM/BILL 866-712-7753 ON 74537882241103545726670	\$14.68
SEP 01	SEP 01	ACT* CITY OF PICKERING 866-5610647 ON 74537882244105495355662	\$38.59
SEP 02	SEP 02	APPLE.COM/CA 800-676-2775 ON 74537882245106262184151	\$28.25
SEP 03	SEP 06	ACT PICKERING PARKS PICKERING ON 74537882247108010527721	\$14.69
SEP 04	SEP 06	PIONEER STN #167 SCARBOROUGH ON 74500012247462698355765	\$34.92
SEP 04	SEP 07	PETROCAN-9501 SHEPPARD AVSCARBOROUGH ON 74064492249920117924040	\$10.15
SEP 04	SEP 06	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510202249619980876203	-\$433.57



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STATEMENT FROM AUG 16 TO SEP 15, 2022

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CHOYON UDDIN 4510 14** **** 2508 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 05	SEP 06	66682 MACS CONV. STORES PICKERING ON 74064492248820141822643	\$5.49
SEP 05	SEP 06	1298 SUSHI PICKERING ON 74064492248820173018656	\$44.79
SEP 06	SEP 09	PETROCAN-9501 SHEPPARD AVSCARBOROUGH ON 74064492251920120300225	\$5.07
SEP 06	SEP 06	AUTOMATIC PAYMENT - THANK YOU	-\$749.77
SEP 07	SEP 08	TIM HORTONS #1950 SCARBOROUGH ON 74703412250100454402659	\$1.67
SEP 07	SEP 08	SHOPPERS DRUG MART 618 PICKERING ON 74500012250882600715562	\$16.94
SEP 08	SEP 08	LINKEDIN 7402997406 LINKEDIN.COM 74987502250013920845853	\$53.80
SEP 09	SEP 12	UBER CANADA/UBERTIP TORONTO ON 74064492252820161908309	\$15.30
SEP 09	SEP 12	UBER CANADA/UBERTIP TORONTO ON 74064492252820162808060	\$1.23
SEP 09	SEP 12	KOREAN GRILL HOUSE -YO TORONTO ON 74703412253102120751805	\$45.35
SEP 11	SEP 12	TIM HORTONS #1954 PICKERING ON 74703412254103170038316	\$5.39
SEP 11	SEP 12	TIM HORTONS #1954 PICKERING ON 74703412254103170038324	\$2.09
SEP 11	SEP 12	AMAZON.CA*1F9LQ2RV1 AMAZON.CA ON 74537882254103326855221	\$50.00
SEP 12	SEP 13	PIONEER STN #167 SCARBOROUGH ON 74500012255462676693475	\$81.06
TOTAL ACCOUNT BALANCE			\$1,383.31

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 12 year(s) and 2 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

Notice:

Please review and keep for future reference.

On November 20, 2021, RBC Insurance Company of Canada appointed AZGA Service Canada Inc. (operating as "Allianz Global Assistance") as the administrator for the embedded insurance benefits included with your RBC Credit Card.

Note: There is no change to your existing coverage in force. Details in your Certificate of Insurance including service support, assistance, contact information or how to make claims remains the same. No action is



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STATEMENT FROM AUG 16 TO SEP 15, 2022

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required.

If you have any questions about the change to our administrator please call us toll-free at 1-800-769-2512.

Your account is currently set up on an Auto Pay plan

Based on the option you previously selected the New Balance amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments (or credit refunds) prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	19.99	\$1,383.31	

** The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.

IMPORTANT INFORMATION ABOUT YOUR RBC ROYAL BANK CREDIT CARD STATEMENT

The following is a summary of certain terms and conditions of your credit card account and details about some of the information shown on your statement. Please refer to your credit card agreement for complete terms and conditions for your account. For more tips on reading your statement, go to rbc.com/cardsstatement.

New Balance. The Total Account Balance as of your Statement Date minus the total amount of Installments Not Yet Due as shown on your statement. This is the amount you must pay to avoid interest on your regular purchases and fees shown on this statement.

Statement Period. Your statement covers activity in your account from the day after your previous statement was prepared to the last day of this statement period (your **Statement Date**). If the date we would ordinarily prepare your statement falls on a date on which we do not process statements (such as weekends) we will prepare it on our next statement processing date. Your Payment Due Date will be adjusted accordingly.

Total Account Balance. The total amount of your previous account balance, plus all new purchases and debits, cash advances, interest, and fees shown on your statement, minus the amount of any payments and credits which have been posted to your account on or before your Statement Date. The Total Account Balance includes the total amount of Installments Not Yet Due as shown on your statement, and is the same as your New Balance if you do not have any installment plans.

YOUR RESPONSIBILITIES

Review your statement carefully. If you think there is an error, omission or irregularity, you must contact us no later than 30 days following your Statement Date at 1-800-769-2512. After 30 days, our records will be considered correct except for credits improperly applied to your account.

Report lost or stolen cards. If your card is lost or stolen, or if you have your card but suspect that it or your account number is being used by someone else, log in to RBC Online Banking or the RBC Mobile app and select the "Report Lost or Stolen Card" option, or call 1-800-769-2512, immediately. This obligation applies to Primary cardholders, Co-applicant cardholders and Authorized Users.

Making your payment. You may pay the New Balance (or if you have installment plans, the Total Account Balance) in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date shown on the statement each month. If the Payment Due Date falls on a weekend or holiday, we will extend it to the next business day. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments made by mail or through another financial institution may take several days to reach us and are not credited to your account until we have processed them. Branch payments will be credited to your account on the same day if made before the earlier of 6:00 p.m. local time or the branch closing time.

Missed payments. Missing payments (which means not making at least the Minimum Payment by the next Statement Date) will affect your interest rates as follows:

- If you miss making any Minimum Payment, you will lose the benefit of any introductory or promotional interest rate offer in which you are participating, and your standard cash advance and purchase interest rates will apply to any remaining balance(s) which were subject to that offer (subject to any further increases set out below) as of the first day of the third Statement Period following the missed payment (or the expiry date if it is earlier).
- Where you have installment plans and you miss making any Minimum Payment (including the one due in the same Statement Period in which an installment plan is created), all your installment plans will be cancelled. Any Monthly Principal amount(s) that you missed paying and your Installments Not Yet Due ("Unpaid Plan Principal") will be subject to the interest rate applicable to regular purchases set out on this statement in the "Payments & Interest Rates" section under "Annual interest rates" for "Purchases", subject to any further increase as described immediately below. This will also be the case for the Unpaid Plan Principal if you choose to cancel your installment plan(s). See your Installment Plan Terms and Conditions for further details.
- In addition, if you miss making two or more Minimum Payments in any 12 month period, your standard cash advance and purchase interest rates will increase by 5% (8% if you are a Visa Classic Low Rate Option Cardholder) as of the first day of the next Statement Period following the missed payment that caused the rate increase. You will continue to pay the higher interest rates until you have paid your Minimum Payment by the next Statement Date for 6 consecutive months thereafter.

READING YOUR STATEMENT

Activity Description. Each transaction and amount credited or charged to your account during the Statement Period is described in this section, including the transaction and posting dates. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Transactions converted to installment plans are marked by a ^ symbol in the activity description. Interest is always calculated from the transaction date. If there is more than one credit card on the account, transactions will be grouped by cardholder name, card number and relationship to the account. Primary and Co-applicant cardholders (but not Authorized Users) are responsible for all amounts charged to the account.

Payments & Interest Rates. This section displays the Minimum Payment and its Payment Due Date, your current credit limit, and available credit as of the Statement Date. Your available credit does not reflect

transactions or payments made but not received by us by the Statement Date. Your current interest rates for cash advances and purchases are also shown, as well as the expiry date if any of those rates are temporary. Any promotional or installment plan rates are shown in the Interest Rate Chart.

Interest Rate Chart. This chart sets out the interest rate(s) that apply to the Total Account Balance, any remaining balances associated with those rates, and expiry dates for any promotional and installment plan rates. Offers that we may have made to you but which you are not using are not shown as they will not have any associated balances. If you lose a promotional rate due to a missed payment, the Interest Rate Chart will continue to display that promotional rate until the loss takes effect. The expiry date for an installment plan rate reflects the due date of the final installment plan payment for that plan. If you lose an installment plan rate before its expiry date due to a missed payment, your Interest Rate Chart will be updated in your next statement to reflect this, and any Unpaid Plan Principal will be moved to your Purchases & Fees category. If an expiry date falls on a date on which we do not process statements, we will continue to provide you with the benefit of the promotional or installment plan rate until our next statement processing date.

Installment Plan Summary. If you have any installment plans, this chart sets out the details of such plans.

INTEREST AND OTHER CALCULATIONS

Determination of interest. You have a minimum 21 day interest-free grace period for new purchases. You can avoid interest on these new purchases by (i) for new purchases (except those converted to installment plans) and fees, paying your New Balance in full by your Payment Due Date, and (ii) for new purchases converted to installment plans, paying your Total Account Balance in full by your Payment Due Date. If you do not pay your New Balance in full by your Payment Due Date, you must pay interest on each new purchase retroactively from the transaction date until the date we process your payment in full for those purchases. The accrued interest will appear on your next statement. We continue to charge interest on the unpaid portion of those purchases until you pay the New Balance in full on or before its Payment Due Date. Interest related to your purchases could appear on the first statement you receive after we process that payment. This is interest that was not included in the New Balance you paid in full because it accrued between the date the monthly statement which showed that New Balance was prepared and the date you made your payment. For installment plans, interest is not included on your first statement after you install a purchase to allow you to benefit from the interest-free grace period if you pay the Total Account Balance in full by the Payment Due Date for that statement. If you do not pay this balance in full by the Payment Due Date, the accrued interest on the installment plan will appear on your next statement. Fees are treated in the same manner as purchases for the purpose of charging interest. Interest is always charged on cash advances from the day the cash advance is made until the date we process the payment in full for those cash advances. Balance transfers, cash-like transactions and bill payments made using your credit card at our branch, an ATM or our digital banking service are treated as cash advances. We do not charge interest on interest.

To calculate your interest shown in the Calculating Your Balance section of your statement, where there is only one applicable interest rate in a Statement Period, we add the amount you owe each day, and divide the total by the number of days in the Statement Period. This is your average daily balance. Where you have an installment plan, we use the total principal amount of your installment plan still outstanding (including Installments Not Yet Due) as the amount that you owe each day to calculate your average daily balance. Where you have more than one applicable interest rate in a Statement Period, we determine your average daily balance for each rate. We then multiply the average daily balance for each rate by the applicable daily interest rate (obtained by taking the annual interest rate and dividing it by the number of days in the year). We then multiply this value by the total number of days in the Statement Period to determine the interest we charge you.

Applying your payments. We apply payments to your Minimum Payment first, then to the remainder of your New Balance. If the different amounts that make up your New Balance are subject to different interest rates, we will allocate any payment in excess of your Minimum Payment in the same proportion as each amount bears to your New Balance. If you have paid more than your New Balance, we will apply any excess payment to amounts that have not yet appeared on your monthly statement in the same manner as set out above, and then to Installments Not Yet Due.

Foreign currency conversion. The exchange rate shown on your statement, to six decimal places, is calculated by dividing the converted Canadian dollar (CAD) amount, rounded to the nearest cent, by the transaction currency amount. It may differ from the original benchmark rate because of this rounding. The CAD amount charged to your account is 2.5% over the benchmark rate. Some foreign currency transactions are converted directly to CAD, while others may be converted first to U.S. dollars (USD), then to CAD. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion, and is generally set daily. The original benchmark rate at the time a transaction was converted may be obtained at visa.com/exchange, if set by Visa, or mastercard.ca/currency-converter, if set by Mastercard. You can also call us at 1-800-769-2512. For U.S. Dollar Visa Gold Cardholders, transactions are shown in USD and the same principles will apply if an amount is charged in a currency other than USD.

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