



Royal Bank

RBC® ION™ Visa†

MUJAHID ELMAKI 4510 14** **** 3750

STATEMENT FROM DEC 13, 2022 TO JAN 11, 2023

1 OF 3

PREVIOUS ACCOUNT BALANCE \$430.05

MUJAHID ELMAKI 4510 14** **** 3750 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 12	DEC 13	TIM HORTONS #0231 KITCHENER ON 74703412347107736917425	\$2.30
DEC 16	DEC 19	HUSKY FAIRWAY KITCHENER ON 74500012350570262220133	\$35.00
DEC 20	DEC 21	PAPA JOHN'S PIZZA # 11 KITCHENER ON 74703412355104658711653	\$53.00
DEC 20	DEC 22	TIM HORTONS #0795 WATERLOO ON 74703412355105068863679	\$3.84
DEC 20	DEC 23	FRESHCO #9547 KITCHENER ON 74529002355920575682300	\$40.82
DEC 21	DEC 28	WAL-MART SUPERCENTER#3045KITCHENER ON 74529002356900820647703	\$44.41
DEC 27	DEC 28	HARVEYS #2381 KITCHENER ON 74703412361108832828046	\$11.85
DEC 31	JAN 03	UBER CANADA/UBEREATS TORONTO ON 74064492365820145185028	\$46.22
JAN 02	JAN 04	UBER CANADA TORONTO ON 74064493003820142401325	-\$7.49
JAN 04	JAN 05	H&M CA #061-CONESTOGA WATERLOO ON 74500013004463610495854	\$204.47
JAN 04	JAN 04	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510203004619981888200	-\$11.00
JAN 05	JAN 06	MASRAWY EGYPTIAN KITCHEN MISSISSAUGA ON 74514203005004011564391	\$41.95
JAN 05	JAN 06	H&M CA #061-CONESTOGA WATERLOO ON 74500013005463644412445	-\$29.36
JAN 05	JAN 06	ESSO CIRCLE K WATERLOO ON 74064493006920115572198	\$63.04
JAN 06	JAN 09	TIM HORTONS #2914 NIAGARA FALLSON 74703413007106979789102	\$0.12
JAN 06	JAN 09	TIM HORTONS #0231 KITCHENER ON 74703413007106982289439	\$4.18

IMPORTANT INFORMATION

AVION POINTS

Previous Points balance	6,500
Points earned this statement	650
Bonus points earned this statement	125
New points balance	7,275

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	\$20.00
Payment due date	FEB 06, 2023
Credit limit	\$2,500.00
Available credit	\$1,420.67
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$430.05
Payments & credits	-\$47.85
Purchases & debits	\$686.76
Cash advances	\$0.00
Interest	\$10.37
Fees	\$0.00
Total Account Balance	\$1,079.33
NEW BALANCE	\$1,079.33



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

NEW BALANCE
\$1,079.33

MINIMUM PAYMENT
\$20.00

PAYMENT DUE DATE
FEB 06, 2023

AMOUNT PAID
\$

RBC® ION™ Visa†
4510 14** **** 3750

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MUJAHID ELMAKI
309 MORGAN AVENUE
KITCHENER ON N2A 2M7

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 DEC 13, 2022 TO JAN 11, 2023

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MUJAHID ELMAKI 4510 14** **** 3750 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 06	JAN 09	TIM HORTONS #3032 NIAGARA FALLSON 74703413007107027572771	\$1.92
JAN 08	JAN 09	7 ELEVEN STORE #33000 MISSISSAUGA ON 74500013008461627965576	\$59.86
JAN 09	JAN 10	TIM HORTONS #2110 KITCHENER ON 74703413010109144058812	\$4.69
JAN 09	JAN 10	CDN TIRE GASBAR #01981 KITCHENER ON 74064493010920110599091	\$20.89
JAN 10	JAN 11	ESSO CIRCLE K KITCHENER ON 74064493011920114500763	\$30.02
JAN 11	JAN 11	HARVEYS #2381 KITCHENER ON 74703413011109976070926	\$18.18
JAN 11	JAN 11	PURCHASE INTEREST 19.99%	\$10.37
TOTAL ACCOUNT BALANCE			\$1,079.33

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 9 year(s) and 5 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 required.

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



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INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	19.99	\$1,068.96	

** 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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