



Royal Bank

Signature® RBC Rewards® Visa†

TERESA LACROIX 4510 15** **** 3622

STATEMENT FROM SEP 24 TO OCT 23, 2019

1 OF 5

PREVIOUS STATEMENT BALANCE

\$242.46

TERESA LACROIX
4510 15** **** 3622 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 23	SEP 24	BLOC SHOP HOCHELAGA MONTREAL QC 74530009265821278250307	\$25.30
SEP 23	SEP 24	LE BLIND PIG MONTREAL QC 74530009265827753710400	\$21.09
SEP 23	SEP 25	STARBUCKS 04063 MONTREAL QC 74703419267100417214023	\$8.40
SEP 24	SEP 25	SECOND CUP #9235 MONTREAL QC 74703419268100933846745	\$6.84
SEP 24	SEP 25	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109268619985350108	-\$242.46
SEP 26	SEP 27	COCA COLA MONTREAL QC MONTREAL QC 74872719270122702965369	\$2.50
SEP 26	SEP 27	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109270619982404102	-\$61.63
SEP 26	SEP 27	VANHOUTTE MONTREAL QC 74064499269820195953558	\$8.15
SEP 27	SEP 30	OLLY FRESCO'S CIA MONTREAL QC 74529009270920449289008	\$12.74
SEP 28	SEP 30	BEST BUY #651 MONTREAL QC 74500019271651040077283	\$11.76
SEP 28	SEP 30	SECOND CUP #9235 MONTREAL QC 74703419272100445182757	\$7.99
SEP 28	SEP 30	MCDONALD'S #12418 MONTREAL QC 74064499271820200032816	\$6.99
SEP 28	SEP 30	TIM HORTONS #3236 MONTREAL QC 74703419272100658699737	\$3.85
SEP 28	SEP 30	COCA COLA MONTREAL QC MONTREAL QC 74872719272122723473284	\$2.50
SEP 28	SEP 30	STUDIO PRESSURAT MONTREAL QC 74529009271920239300501	\$109.25
SEP 28	SEP 30	DUNNS FAMOUS MONTREAL QC 74872719272262726704051	\$18.52

Managing your credit limit

It's important to check your credit limit regularly. Look for our message in this monthly statement on how to manage your limit.

IMPORTANT INFORMATION

RBC REWARDS POINTS

Previous Points balance	12,120
Points earned this statement	4,471
Points redeemed this statement	(8,600)
New points balance	7,991

CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

PAYMENTS & INTEREST RATES

Minimum payment	\$11.00
Payment due date	NOV 13, 2019
Credit limit	\$12,000.00
Available credit	\$11,532.64
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$242.46
Payments & credits	-\$4,284.58
Purchases & debits	\$4,470.48
Cash advances	\$0.00
Interest	\$0.00
Fees	\$39.00

NEW BALANCE \$467.36



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

NEW BALANCE
\$467.36

MINIMUM PAYMENT
\$11.00

PAYMENT DUE DATE
NOV 13, 2019

AMOUNT PAID
\$

RBC0190000_6446897_019-91664

01646

TERESA LACROIX
SUITE 202
2300 AV DE LA SALLE
MONTREAL QC H1V 2L1

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4510 15** **** 3622

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 727222 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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TERESA LACROIX 4510 15** ***** 3622

STATEMENT FROM SEP 24 TO OCT 23, 2019

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TERESA LACROIX 4510 15** ***** 3622 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 29	OCT 02	AIR CAN* 0142120045603AIRCANADA.COMMB 74537889274100886474204	\$1,354.84
SEP 29	OCT 02	AIR CAN* 0142120045604AIRCANADA.COMMB 74537889274100886474212	\$1,354.84
SEP 29	SEP 30	RESTAURANT HELICOPTERE MONTREAL QC 74530009271820652690403	\$17.71
SEP 29	SEP 30	TSI INTERNET CHATHAM ON 74064499272820167461023	\$47.08
SEP 30	OCT 02	OLLY FRESCO'S CIA MONTREAL QC 74529009273920318642003	\$11.66
SEP 30	OCT 01	PHARMAPRIX #1937 MONTREAL QC 74064499273820173986343	\$20.44
SEP 30	OCT 01	BRIGADE PIZZERIA MONTREAL QC 74064499273820203459071	\$15.70
OCT 01	OCT 02	SECOND CUP - 9235 MONTREAL QC 74064499274820196768164	\$3.16
OCT 01	OCT 01	ANNUAL FEE	\$39.00
OCT 01	OCT 01	ANNUAL REBATE FEE	-\$39.00
OCT 02	OCT 03	STM PIE IX DAN101 MONTREAL QC 74703419276100040685010	\$86.50
OCT 02	OCT 03	BLOC SHOP HOCHELAGA MONTREAL QC 74530009274821278250306	\$275.94
OCT 02	OCT 03	JEAN COUTU #250 MONTREAL QC 74530009274823700590309	\$7.45
OCT 02	OCT 03	KORYO MONTREAL TRUST MONTREAL QC 74530009274826189340104	\$13.21
OCT 03	OCT 04	PAYPAL *NETFLIX.COM 4029357733 CA 24013949276939022019144	\$15.39
OCT 03	OCT 04	COCA COLA MONTREAL QC MONTREAL QC 74872719277122773357671	\$2.50
OCT 03	OCT 07	STARBUCKS #25574# MONTREAL QC 74703419277100761003871	\$8.74
OCT 03	OCT 03	CEM-CLINIQUE HYGIENE DENTLONGUEUIL QC 74064499276820119999241	\$50.00
OCT 03	OCT 04	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109277619985461102	-\$1,500.00
OCT 04	OCT 07	PAYPAL *UBER BV 35314369001 74198819277939582201476	\$17.93
OCT 04	OCT 07	KINTON RAMEN MONTREAL QC 74529009277920450935203	\$25.28
OCT 04	OCT 07	OLLY FRESCO'S CIA MONTREAL QC 74529009277920458883207	\$7.46
OCT 05	OCT 07	SAMMI AND SOUP DUMPLING MONTREAL QC 74872719278282786603492	\$13.23
OCT 05	OCT 07	VANHOUTTE MONTREAL QC 74064499278820200010021	\$8.03
OCT 05	OCT 07	FARO STE-CATHERINE MONTREAL QC 74064499278820208223683	\$4.71
OCT 05	OCT 07	COCA COLA MONTREAL QC MONTREAL QC 74872719279122793765307	\$2.50
OCT 05	OCT 07	BAR FURCO MONTREAL QC 74530009278820953200400	\$45.83

We appreciate your business

Thank you for being a Signature® RBC Rewards® Visa† cardholder. With RBC Rewards® you have the choice and flexibility to redeem your RBC Rewards points for more than 200 merchandise selections, a full array of gift cards, and more. Visit www.rbc rewards.com to redeem today.



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TERESA LACROIX 4510 15** ***** 3622

STATEMENT FROM SEP 24 TO OCT 23, 2019

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TERESA LACROIX 4510 15** ***** 3622 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 06	OCT 08	TIM HORTONS #3236 MONTREAL QC 74703419280100776535375	\$2.03
OCT 07	OCT 08	JEAN COUTU #250 MONTREAL QC 74530009279823700590809	\$6.73
OCT 07	OCT 09	STARBUCKS 04063 MONTREAL QC 74703419281100268785339	\$6.56
OCT 07	OCT 09	OLLY FRESCO'S CIA MONTREAL QC 74529009280920314959006	\$12.13
OCT 07	OCT 09	STUDIO PRESSURAT MONTREAL QC 74529009280920157466101	\$109.25
OCT 08	OCT 09	KODO MOBILE PAC EDMONTON AB 74500019281463677887739	\$56.86
OCT 08	OCT 09	KORYO MONTREAL TRUST MONTREAL QC 74530009280826189340106	\$13.21
OCT 08	OCT 09	FARO STE-CATHERINE MONTREAL QC 74064499281820195861359	\$7.40
OCT 09	OCT 10	FRAIS CAFE MONTREAL QC 74064499282820186323335	\$13.62
OCT 10	OCT 11	PAYPAL *UBER BV 35314369001 74198819283940680499105	\$19.15
OCT 10	OCT 15	OLLY FRESCO'S CIA MONTREAL QC 74529009283920380180708	\$4.59
OCT 10	OCT 11	ECONOFITNESS BLAINVILLE QC 74064499283820169367852	\$24.89
OCT 10	OCT 11	MCDONALD'S #40021 MONTREAL QC 74064499283820196673116	\$8.04
OCT 11	OCT 15	BEST BUY #651 MONTREAL QC 74500019284651060003446	\$15.22
OCT 11	OCT 15	PSYMONTREAL MONTREAL QC 74064499284820200833473	\$140.00
OCT 11	OCT 15	THAI EXPRESS MONTREAL QC 74064499284820210005146	\$11.82
OCT 12	OCT 15	RESTAURANT HELICOPTERE MONTREAL QC 74530009285820652690407	\$9.66
OCT 12	OCT 15	STARBUCKS 06077 MONTREAL QC 74703419286100343627758	\$4.77
OCT 13	OCT 15	BLOC SHOP HOCHELAGA MONTREAL QC 74530009286821278250203	\$3.00
OCT 13	OCT 15	ALLO MON COCO LONGUEUIL LONGUEUIL QC 74064499286820183036308	\$21.09
OCT 14	OCT 15	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109288619983884104	-\$2,391.49
OCT 15	OCT 16	PAYPAL *UBER BV 35314369001 74198819288941755305503	\$27.99
OCT 15	OCT 16	PAYPAL *UBER BV 35314369001 74198819288941755399753	\$3.05
OCT 15	OCT 16	SECOND CUP - 9235 MONTREAL QC 74064499288820192333850	\$6.84
OCT 15	OCT 17	PAYBACK WITH POINTS/PAYEZ AVEC VOS POINTS 634177871	-\$50.00
OCT 16	OCT 18	OLLY FRESCO'S CIA MONTREAL QC 74529009289920327763404	\$7.46



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TERESA LACROIX 4510 15** **** 3622

STATEMENT FROM SEP 24 TO OCT 23, 2019

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TERESA LACROIX 4510 15** **** 3622 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 17	OCT 18	CARREFOUR D'INDUSTRIELLE MONTREAL QC 74064499290820194944908	\$11.82
OCT 17	OCT 18	SECOND CUP - 9235 MONTREAL QC 74064499290820195674587	\$2.81
OCT 18	OCT 18	AUDIBLE CA*8X6KV9NW3 AMZN.COM/BILLNJ 24692109291100368317754	\$14.95
OCT 18	OCT 21	LEAVES HOUSE MCGILL MONTREAL QC 74514209291004001319889	\$3.62
OCT 18	OCT 21	KORYO MONTREAL TRUST MONTREAL QC 74530009291826189340103	\$13.21
OCT 18	OCT 21	PAYPAL *UBER BV 35314369001 74198819293941817181820	\$30.33
OCT 18	OCT 21	PAYPAL *UBER BV 35314369001 74198819293941819740037	\$32.16
OCT 19	OCT 21	PAYPAL *UBER BV 35314369001 74198819293941819807877	\$3.59
OCT 19	OCT 21	MON AMI BBQ ST CATHERINE MONTREAL QC 74514209293004007771164	\$37.01
OCT 19	OCT 21	VANHOUTTE MONTREAL QC 74064499292820200838613	\$5.73
OCT 19	OCT 21	SECOND CUP - 9235 MONTREAL QC 74064499292820204832349	\$7.99
OCT 19	OCT 21	FARO STE-CATHERINE MONTREAL QC 74064499292820209052000	\$5.25
OCT 20	OCT 21	3 AMIGOS RESTO BAR BROSSARD QC 74530009292829911040107	\$21.09
OCT 20	OCT 21	ALLO MON COCO MARCHE CENTMONTREAL QC 74064499293820184279353	\$21.09
OCT 20	OCT 21	TOI, MOI ET CAFE MONTREAL QC 74064499293820185388989	\$5.87
OCT 21	OCT 22	TUNNEL ESPRESSO BAR MONTREAL QC 74514209294004001368552	\$5.00
OCT 21	OCT 23	OLLY FRESCO'S CIA MONTREAL QC 74529009294920313659304	\$8.61
OCT 21	OCT 23	PAYPAL *UBER BV 35314369001 74198819295942867304104	\$24.41
OCT 21	OCT 23	PAYPAL *UBER BV 35314369001 74198819295942867344456	\$1.72
OCT 22	OCT 23	MCDONALD'S #40021 MONTREAL QC 74064499295820186921430	\$5.61
SUBTOTAL OF MONTHLY ACTIVITY			\$207.66

TERESA LACROIX 4510 15** **** 8561 - MOBILE PAYMENTS - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 27	SEP 30	#534 SPORTS EXPERTS MONTREAL QC 74064499273920130046155	\$17.24
SUBTOTAL OF MONTHLY ACTIVITY			\$17.24
NEW BALANCE			\$467.36



Royal Bank

Signature® RBC Rewards® Visa[‡]

TERESA LACROIX 4510 15** **** 3622

STATEMENT FROM SEP 24 TO OCT 23, 2019

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Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 7 year(s) and 4 month(s) to fully repay the outstanding balance. Our estimate is based on the New Balance shown on this statement and your current credit card account terms.

MANAGING YOUR CREDIT CARD LIMIT

We encourage you to regularly review your credit card limits.

Your current credit limit can be found on the first page of your monthly credit card statement, or you can review your limit by logging in to RBC® Online Banking and reviewing your Credit Card account information. Questions? Call 1-800 ROYAL® 1-2 (1-800-769-2512).

You may adjust your credit limits to meet your current needs, by requesting a limit decrease or increase* at any time by contacting a branch, calling us, or logging into your online banking.

As a reminder, an increase to your credit limit requires your express consent*.

**Any request for a credit limit increase is subject to approval and requires your express consent, and the express consent of your co-borrower if you have one.*

INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$467.36	

** 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.