



Royal Bank

Signature® RBC Rewards® Visa†

TERESA LACROIX 4510 15** **** 3622

STATEMENT FROM NOV 26 TO DEC 23, 2019

1 OF 5

PREVIOUS STATEMENT BALANCE

\$291.72

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 23	NOV 26	RESTAURANT SAM-CHA MONTREAL QC 74529009328920263281901	\$48.39
NOV 25	NOV 27	LA STATION DES SPORTS MONTREAL QC 74064499330820196608495	\$29.35
NOV 26	NOV 27	COCA COLA MONTREAL QC MONTREAL QC 74872719331123313421500	\$2.50
NOV 26	NOV 27	RESTAURANT HELICOPTERE MONTREAL QC 74530009329820652690405	\$5.44
NOV 26	NOV 28	HOCHE CAFE MONTREAL QC 74064499331820199123764	\$10.29
NOV 26	NOV 26	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109330619985472104	-\$263.59
NOV 26	NOV 27	VANHOUTTE MONTREAL QC 74064499330820189604709	\$8.15
NOV 27	NOV 29	TSUKUYOMI RAMEN RESTAURAN MONTREAL QC 74529009331920295501503	\$54.88
NOV 28	NOV 29	DEPANNEUR OLYMPIQUE MONTREAL QC 74530009331824166900207	\$3.03
NOV 28	NOV 29	KORYO MONTREAL TRUST MONTREAL QC 74530009331826189340105	\$13.21
NOV 28	NOV 29	JEAN COUTU #285 MONTREAL QC 74530009331827366850304	\$16.89
NOV 28	DEC 02	SAQ 23112 LES AILES/METROMONTREAL QC 74529009332920312569607	\$24.95
NOV 28	DEC 02	PAYBACK WITH POINTS/PAYEZ AVEC VOS POINTS 644157149	-\$50.00
NOV 29	DEC 02	TSI INTERNET CHATHAM ON 74064499333820199562977	\$47.08
NOV 30	DEC 02	VANHOUTTE MONTREAL QC 74064499334820211525597	\$8.03
NOV 30	DEC 02	TIM HORTONS #3236 MONTREAL QC 74703419335100900826463	\$6.89

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	10,159
Points earned this statement	5,775
Points redeemed this statement	(8,600)
New points balance	7,334

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	\$46.00
Payment due date	JAN 13, 2020
Credit limit	\$12,000.00
Available credit	\$10,146.07
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$291.72
Payments & credits	-\$4,212.25
Purchases & debits	\$5,774.46
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
NEW BALANCE	\$1,853.93



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

NEW BALANCE
\$1,853.93

MINIMUM PAYMENT
\$46.00

PAYMENT DUE DATE
JAN 13, 2020

AMOUNT PAID
\$

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4510 15** **** 3622

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00934

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

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 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 30	DEC 02	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109336619985876100	-\$220.26
DEC 02	DEC 03	STM PIE IX DAN101 MONTREAL QC 74703419337100998170582	\$86.50
DEC 03	DEC 04	PAYPAL *NETFLIX.COM 4029357733 CA 24013949337948163843029	\$15.39
DEC 03	DEC 04	COCA COLA MONTREAL QC MONTREAL QC 74872719338123383219696	\$2.50
DEC 03	DEC 05	STARBUCKS 04063 MONTREAL QC 74703419338100830260624	\$5.00
DEC 03	DEC 05	TIM HORTONS #3236 MONTREAL QC 74703419338100057603142	\$6.89
DEC 03	DEC 03	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109337619980157109	-\$220.26
DEC 04	DEC 06	LA CAPITAL MONTREAL QC 74514209339004038704909	\$52.23
DEC 04	DEC 05	KOODO MONTREAL TRUST # MONTREAL QC 74500019338461627549428	\$137.97
DEC 05	DEC 06	KOODO MOBILE PAC EDMONTON AB 74500019339462652664560	\$56.86
DEC 05	DEC 06	KORYO MONTREAL TRUST MONTREAL QC 74530009338826189340108	\$13.21
DEC 05	DEC 09	STARBUCKS 04063 MONTREAL QC 74703419340100264628052	\$5.00
DEC 05	DEC 06	VANHOUTTE MONTREAL QC 74064499339820199306304	\$2.86
DEC 06	DEC 09	STARBUCKS 04063 MONTREAL QC 74703419341100984967847	\$3.39
DEC 07	DEC 09	PAYPAL *UBER BV 35314369001 74244699342948093132071	\$28.50
DEC 07	DEC 09	SECOND CUP - 9235 MONTREAL QC 74064499341820207446924	\$9.14
DEC 07	DEC 09	SECOND CUP - 9235 MONTREAL QC 74064499341820207445280	\$9.20
DEC 07	DEC 09	PHARMPRIX #0042 MONTREAL QC 74064499342820102981792	\$17.95
DEC 07	DEC 09	PAYPAL *UBER BV 35314369001 74198819342948687602729	\$28.03
DEC 09	DEC 11	STUDIO PRESSURAT MONTREAL QC 74529009343920171089108	\$109.25
DEC 09	DEC 10	PAYPAL *UBER BV 35314369001 74198819343948711686978	\$19.73
DEC 09	DEC 10	DOUBLE PIZZA MONTREAL QC 74500019343461629027483	\$8.61
DEC 09	DEC 10	JEAN COUTU #250 MONTREAL QC 74530009342823700590802	\$6.73
DEC 09	DEC 10	KORYO MONTREAL TRUST MONTREAL QC 74530009342826189340102	\$13.21
DEC 10	DEC 11	BK #12510 MONTREAL QC 74703419344100319561775	\$5.75
DEC 10	DEC 11	JAPAN RAIL PASS BADALONA 74940009344018286824996	\$775.00



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 10	DEC 12	OLLY FRESCO'S CIA MONTREAL QC 74529009344920340349903	\$13.46
DEC 10	DEC 11	ECONOFITNESS BLAINVILLE QC 74064499344820202970388	\$24.89
DEC 11	DEC 13	OLLY FRESCO'S CIA MONTREAL QC 74529009345920344057501	\$7.46
DEC 11	DEC 11	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109345619988197107	-\$297.31
DEC 12	DEC 12	DOMINOS PIZZA 10653 MONTREAL QC 74703419346100244094361	\$40.96
DEC 12	DEC 13	AMZN MKTP CA*O48Y993P3 WWW.AMAZON.CAON 74537889346100458595232	\$78.22
DEC 12	DEC 13	AMZN MKTP CA*MZ5V98GQ3 WWW.AMAZON.CAON 74537889346100625103605	\$48.03
DEC 12	DEC 13	VANHOUTTE MONTREAL QC 74064499346820201595895	\$2.40
DEC 12	DEC 16	STARBUCKS 04063 MONTREAL QC 74703419347100997158024	\$5.34
DEC 12	DEC 13	FRAIS CAFE MONTREAL QC 74064499346820197130871	\$7.13
DEC 14	DEC 16	SECOND CUP MONTREAL QC 74064499348820206227302	\$10.47
DEC 14	DEC 16	DEPANNEUR OLYMPIQUE MONTREAL QC 74530009348824166900208	\$10.33
DEC 14	DEC 16	LITTLE BURGUNDY 6246 MONTREAL QC 74450779349004003042927	\$172.46
DEC 14	DEC 16	SECOND CUP - 9235 MONTREAL QC 74064499348820210310870	\$4.88
DEC 14	DEC 16	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109350619987650108	-\$1,160.83
DEC 15	DEC 16	TOI, MOI ET CAFE MONTREAL QC 74064499349820190771876	\$5.34
DEC 15	DEC 16	LE CAFE BOMNAL MONTREAL QC 74450779349004004140779	\$25.76
DEC 16	DEC 17	KORYO MONTREAL TRUST MONTREAL QC 74530009349826189340105	\$13.21
DEC 17	DEC 18	CARREFOUR D'INDUSTRIELLE MONTREAL QC 74064499351820205855032	\$11.94
DEC 17	DEC 18	SECOND CUP - 9235 MONTREAL QC 74064499351820206790675	\$9.14
DEC 17	DEC 19	STARBUCKS #25574# MONTREAL QC 74703419352100633026538	\$8.17
DEC 17	DEC 17	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109351619986885100	-\$2,000.00
DEC 17	DEC 18	CONTINUING EDUCATION MONTREAL QC 74064499351820166691566	\$3,398.50
DEC 18	DEC 18	AUDIBLE CA*4I88H9DO3 AMZN.COM/BILLNJ 24692109352100532040866	\$14.95
DEC 18	DEC 19	MARCHE DORION #2466 MONTREAL QC 74530009351821265160100	\$5.74
DEC 18	DEC 20	STARBUCKS 04063 MONTREAL QC 74703419353100358084026	\$5.00



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 18	DEC 20	OLLY FRESCO'S CIA MONTREAL QC 74529009352920399326702	\$7.46
DEC 19	DEC 20	FRAIS CAFE MONTREAL QC 74064499353820203638388	\$13.16
DEC 19	DEC 23	MI-KTV ID@E MAGIQUE MONTREAL QC 74529009354920545648205	\$23.00
DEC 20	DEC 23	BURGER KING MONTREAL QC 74703419354100305262997	\$10.35
DEC 20	DEC 23	SUSHI MOMOYAMA MONTREAL QC 74514209354004001304026	\$11.49
DEC 20	DEC 23	LEAVES HOUSE MCGILL MONTREAL QC 74514209354004001368922	\$5.50
DEC 20	DEC 23	YOKATO YOKABAI EPICERI MONTREAL QC 74500019354463661400921	\$25.06
DEC 20	DEC 23	JEAN COUTU #285 MONTREAL QC 74530009354827366850702	\$9.87
DEC 21	DEC 23	SUPER C PIE IX # 5975 MONTREAL QC 74530009355825779085303	\$20.83
DEC 21	DEC 23	TIM HORTONS #3236 MONTREAL QC 74703419356100858388593	\$2.03
DEC 22	DEC 23	PAYPAL *GOOGLE YOUTUBE 4029357733 NS 74897269356950931021388	\$2.19
DEC 22	DEC 23	BELEM, CAFE & YOGA MONTREAL QC 74064499356820194487610	\$13.60
DEC 22	DEC 23	CAFE BISTRO VANHOUTE MONTREAL QC 74064499356820194936731	\$5.16
DEC 22	DEC 23	BLOC SHOP CHABANEL MONTREAL QC 74530009355825816740100	\$3.00

NEW BALANCE \$1,853.93

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 22 year(s) and 0 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*.



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STATEMENT FROM NOV 26 TO DEC 23, 2019

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**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	\$1,853.93	

** 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 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 the front of your statement. It is provided to help you read and understand your statement. Please refer to your RBC Royal Bank credit card agreement for complete terms and conditions for your Account.

Statement Period. Your statement covers activity on 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 for which we do not process statements (for example, weekends and certain holidays) we will prepare it on our next statement processing date. Your Payment Due Date will be adjusted accordingly.

YOUR RESPONSIBILITIES

Review your statement. Review your credit card 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 the 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, call 1-800-769-2512 immediately. This reporting obligation applies whether you are a Primary cardholder, a Co-applicant cardholder or an Authorized User.

Make your payment. You may pay the New Balance in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date as shown on the statement each month. That Payment Due Date is 21 days after your Statement Date (25 days if you did not pay your previous statement's New Balance in full by its Payment Due Date). If the Payment Due Date falls on a weekend or holiday, we will extend it to the next business day.

How to make a payment. Not all payment options are available for all types of credit cards. The payment options available for your account are listed on your statement. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments sent to us by mail or made through another financial institution may take several days to reach us and are not credited to your account until we have processed them. To ensure that a payment is credited to your account on the same business day you make it, you must make the payment prior to 6:00 p.m. local time at one of our branches or ATMs in Canada or through our telephone or online banking service. Branch payments must be made before the branch closing time if it is earlier than 6:00 p.m.

You can also pay through Autopay, our pre-authorized payment service. Call us at 1-800-769-2512 to enrol. Payments do not automatically adjust your available credit. This generally occurs within one to three business days following receipt of your payment, depending on how your payment is made.

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 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 as of the first day of the third statement period following the missed payment (or the expiry date if it is earlier).
- In addition, if you miss making 2 or more 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 third statement period following the missed payment that caused the rate increase. You will continue to pay the higher interest rates until such time as 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 any interest charges and the associated interest rate. The transaction and posting dates are displayed for each transaction. If the transaction date is not available for any transaction, its posting date is used as the transaction date. 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.

Time to Pay. Each statement shows an estimate of how long it would take to repay your balance in full if you make only the Minimum Payment each month. The Time to Pay message is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is therefore not a recommended long term repayment plan.

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 Purchases and Cash Advances are also shown. If either of those rates is a temporary promotional rate, we will show its expiry date here as well. Any promotional rates that are applicable to interest charges on the statement are displayed in the Interest Rate Chart.

Interest Rate Chart. This chart sets out the interest rate or rates, including applicable promotional rates, that apply to the New Balance, any remaining balances associated with those rates, and expiry dates for promotional rates. Rates and expiry dates for any promotions that we may have offered to you but which you are not using are not shown in the chart as they will not have any balances associated with them. If we notify you of the loss of a promotional rate because of a missed payment, you may lose the benefit of that rate before its expiry date. However, that expiry date will continue to be displayed in the Interest Rate Chart until the loss of that promotional rate takes effect. If an expiry date falls on a date for which we do not process statements (for example, weekends and certain holidays) we will continue to provide you with the benefit of that promotional rate until our next statement processing date.

INTEREST AND OTHER CALCULATIONS

Determination of interest. You have a minimum 21 day interest-free Grace Period for new purchases. Your new purchases are those which appear in the Activity Description. You can avoid interest on those new purchases by paying your New Balance in full by your Payment Due Date. If you do not, you must then pay interest on each new purchase retroactively from the transaction date until the date we process your payment in full for those purchases. Your next monthly statement will include interest accrued on each of those new purchases from its transaction date to the date we prepare that next monthly statement.

We continue to charge interest on the unpaid portion of those purchases until the next time 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.

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, at an ATM or using our online banking service are treated as cash advances.

We do not charge interest on interest.

To calculate the interest shown in the "Calculating Your Balance" section of your statement, 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. We multiply the average daily balance by the applicable daily interest rate (obtained by taking the annual interest rate or rates and dividing 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. When there is more than one applicable interest rate, we calculate your interest based on the average daily balances for each rate.

Applying your payments. We apply payments to your Minimum Payment first. We then apply payments 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 paid 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 payment in excess of the New Balance to amounts that have not yet appeared on your monthly statement in the same manner as set out above.

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, 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 usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html, if set by Visa, or mastercard.com/global/currencyconversion/index.html, if set by Mastercard. You can also call us toll-free at 1-800 ROYAL® 1-2 (1-800-769-2512). For U.S. Dollar Visa Gold Cardholders, transactions are shown in U.S. Dollars and the same principles will apply if an amount is charged in a currency other than U.S. Dollars.

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