



Royal Bank

## RBC® Avion® Visa Infinite Business<sup>‡</sup>

FANYA TRADING COMPANIES 4516 07\*\* \*\*\*\* 4834

YANG LI 4516 07\*\* \*\*\*\* 4842

STATEMENT FROM JUL 13 TO AUG 14, 2023

1 OF 2

**PREVIOUS STATEMENT BALANCE \$4,083.78**

### FANYA TRADING COMPANIES 4516 07\*\* \*\*\*\* 4834

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 30	JUL 31	PAYMENT - THANK YOU / PAIEMENT - MERCI	-\$2,083.78
		74510203212619982422205	
		<b>SUBTOTAL OF MONTHLY ACTIVITY</b>	<b>-\$2,083.78</b>

### YANG LI 4516 07\*\* \*\*\*\* 4842

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 11	JUL 13	DAIRY QUEEN #12336 MISSISSAUGA ON	\$38.99
		74529003192920407377009	
JUL 14	JUL 17	PEARSON PARKING T3 TORONTO ON	\$12.00
		74064493196820121301238	
JUL 20	JUL 21	HOME HARDWARE STORES L ST JACOBS ON	\$169.47
		740644933201820195674976	
JUL 20	JUL 20	PETRO CANADA59552 NAPANEE ON	\$95.45
		74064493201820137981737	
JUL 22	JUL 24	DOLLARAMA # 577 MISSISSAUGA ON	\$21.19
		74064493203820167636894	
JUL 22	JUL 24	THE HOME DEPOT #7132 MISSISSAUGA ON	\$19.72
		74522813204004034365706	
JUL 26	JUL 27	THAI ISLAND CONCORD ON	\$12.37
		74064493207820175965968	
JUL 26	JUL 27	HOME HARDWARE STORES L ST JACOBS ON	-\$169.47
		74064493207820188651951	
JUL 27	JUL 28	TEAM CHRYSLER JEEP DOD MISSISSAUGA ON	\$169.50
		74703413208101758607697	
JUL 29	JUL 31	BURGER FACTORY STREETSVILMISSISSAUGA ON	\$55.12
		74064493210820189546585	
JUL 29	JUL 31	AMZN MKTP CA*TH6ZO3A62 WWW.AMAZON.CAON	\$135.55
		74537883210103158494512	
AUG 01	AUG 02	TSI INTERNET CHATHAM ON	\$79.04
		74064493213820177466264	

## Make the most of your card benefits

Discover your card's travel benefits. Enjoy access to global airport lounges, 24/7 business concierge services, premium travel insurance, mobile device protection and more. Conditions apply. Visit [rbc.com/myavib](http://rbc.com/myavib) to learn more.

## IMPORTANT INFORMATION

### AVION POINTS

Previous Points balance	51,744
Points earned this statement	1,002
Bonus points earned this statement	24
Points redeemed this statement	0
<b>New points balance</b>	<b>52,770</b>

### CONTACT US

Customer Service/Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Avion Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Rewards Website	<a href="http://avionrewards.com">avionrewards.com</a>

### PAYMENTS & INTEREST RATES

Minimum payment	<b>\$10.00</b>
Payment due date	<b>SEP 05, 2023</b>
Credit limit	\$22,000.00
Available credit	\$21,202.64
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	22.99%

### CALCULATING YOUR BALANCE

<b>Previous Statement Balance</b>	<b>\$4,083.78</b>
Payments & credits	-\$4,253.25
Purchases & debits	\$966.83
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$797.36**



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

NEW BALANCE  
**\$797.36**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**SEP 05, 2023**

AMOUNT PAID  
**\$**

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FANYA TRADING COMPANIES  
YANG LI  
1751 WILLOW WAY  
MISSISSAUGA ON L5M 4W7

## RBC® Avion® Visa Infinite Business<sup>‡</sup>

4516 07\*\* \*\*\*\* 4834 / 4516 07\*\* \*\*\*\* 4842

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

- RBC Online Banking at [www.rbcroyalbank.com/online](http://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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## RBC® Avion® Visa Infinite Business<sup>‡</sup>

FANYA TRADING COMPANIES 4516 07\*\* \*\*\*\* 4834

YANG LI 4516 07\*\* \*\*\*\* 4842

STATEMENT FROM JUL 13 TO AUG 14, 2023

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Link your RBC credit card to your Petro-Points card and instantly save 3 cents/L on gas + always earn 20% more Petro-Points<sup>‡</sup> and Avion® points. Visit [rbc.com/linkbusiness](https://rbc.com/linkbusiness) to link your card and for terms & conditions.

### YANG LI 4516 07\*\* \*\*\*\* 4842 (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 01	AUG 02	PRINCESS AUTO 12 MISSISSAUGA ON 74500013213463630858302	\$65.68
AUG 06	AUG 07	TIM HORTONS #1171 BANCROFT ON 74703413219100119679509	\$57.51
AUG 09	AUG 11	THE HOME DEPOT #7132 MISSISSAUGA ON 74522813222004044311193	\$35.24
SUBTOTAL OF MONTHLY ACTIVITY			\$797.36

### 4516 07\*\* \*\*\*\* 8103

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 30	AUG 02	CIBC TORONTO 74502003213880000000026	-\$2,000.00
SUBTOTAL OF MONTHLY ACTIVITY			-\$2,000.00
NEW BALANCE			\$797.36

### INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	19.99	\$797.36	

\*\* 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.

## IMPORTANT INFORMATION ABOUT YOUR RBC BUSINESS CREDIT CARD ACCOUNT STATEMENT

The following is a summary of certain terms and conditions applicable to your RBC Business Credit Card Account ("**Account**") and details about some of the information shown on the front of your Account Statement. It is provided to help you read and understand your Account Statement. Please refer to your RBC Royal Bank Business Credit Card Agreement ("**Agreement**") for complete terms and conditions applicable to your Account. All capitalized terms used but not defined herein have the meaning given to them in the Agreement.

**Statement Period.** Your Account Statement covers activity on your Account from the day after your previous Statement Date to the last day of this Account Statement period ("**Statement Date**"). If the date on which we would ordinarily prepare your Account Statement falls on a date for which we do not process Account Statements (for example, weekends and certain holidays) we will prepare the Account Statement on the next statement processing date. The Payment Due Date will be adjusted accordingly.

### YOUR RESPONSIBILITIES

**Review your Account Statement.** Review your Account Statement carefully. If you think there is an error on your Account Statement, you must contact us within thirty (30) days from the Statement Date at 1-800-769-2512. If you do not contact us as required, the Account Statement and our records will be considered correct and binding on you (except for credits improperly applied to your Account), and we will be released from all claims in respect of any transaction, Interest Rate, charge and Fee appearing on such Account Statement.

**Report a lost or stolen Card.** If your Card is lost or stolen, or if you have your Card but suspect that someone else may be using your Card or Card Information, please call us immediately at 1-800-769-2512.

**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 indicated on the Account Statement each month.

**How to make a payment.** The payment options available for your Account are listed on your Account 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 digital banking services. Branch payments must be made by the branch closing time if it is earlier than 6:00 p.m.

You can also ask us to process your payments on the Payment Due Date each month as a pre-authorized debit ("PAD"). Call us at 1-800-769-2512 for further information.

A payment is not credited to the Account and does not automatically adjust the available Account Credit Limit or Card Credit Limit (depending on your Account type) until we have processed the payment. It may take several days to adjust the available Account Credit Limit or Card Credit Limit depending on how the payment is made.

### READING YOUR ACCOUNT STATEMENT

**Activity Description.** Each transaction and amount credited or charged to your Account during the Account 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.

**Payments & Interest Rates.** This section displays the Minimum Payment and the associated Payment Due Date, your current Account Credit Limit or Card Credit Limit (depending on your Account type), 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 for Cash Advances are also shown. If either of those rates is an Introductory Interest Rate or Promotional Interest Rate, we will show its expiry date here as well.

**Interest Rate Chart.** This chart sets out the Interest Rate(s), including any applicable Introductory Interest Rate(s) or Promotional Interest Rate(s), that apply to the New Balance, any remaining balances associated with those rates, and the expiry date for Introductory Interest Rate(s) and/or Promotional Interest Rate(s). Introductory Interest Rate(s) or Promotional Interest Rate(s) and the expiry date for any promotions that we may have offered to you but which you are not using are not indicated in the Interest Rate Chart as they will not have any balances associated with them. If an expiry date falls on a date for which we do not process Account Statements (for example, weekends and certain holidays) we will continue to provide you with the benefit of that Introductory Interest Rate or Promotional Interest Rate until our next statement processing date.

### INTEREST AND OTHER CALCULATIONS

**Determination of interest.** You can avoid interest on Purchases and Fees as long as you continue to pay the New Balance in full by the Payment Due Date every month. If you do not pay the New Balance in full by the Payment Due Date, you will lose your interest-free status for Purchases and Fees. If this happens, you must pay interest on all Purchases and Fees indicated on that month's Account Statement, as well as interest on all new Purchases and new Fees. Interest is calculated from the transaction date, until the day that we process your payment for the total amount that you owe.

Fees are treated in the same manner as Purchases for the purpose of charging interest.

Interest is always charged on a Cash Advance from the day the Cash Advance is made, until the date that we process payment in full for that Cash Advance. A cash withdrawal, a balance transfer, a bill payment (that is not a pre-authorized charge that is set up with a merchant), or a Cash-Like Transaction from an Account, made either at one of our branches, at an ATM or using our digital banking services, is treated as a Cash Advance.

We do not charge interest on interest.

To calculate the interest shown in the "Calculating Your Balance" section of your Account Statement, we add the amount you owe each day, and divide the total by the number of days in the Account Statement period (this is your average daily balance), and we multiply the average daily balance by the applicable daily Interest Rate(s) (obtained by taking the annual Interest Rate(s) and dividing by the number of days in the year). We then multiply this value by the total number of days in the Account Statement period to determine the interest that we charge you. If there is more than one applicable Interest Rate indicated in the Activity Description section, we calculate the amount of interest you owe based on the average daily balances that apply to each Interest Rate.

**Applying your payments.** We apply payments to your Minimum Payment first. If you pay more than your Minimum Payment, we will apply the amount over the Minimum Payment 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 your excess payment in the same proportion as each amount bears to the remainder of 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 Account Statement in the same manner as set out above.

**Foreign currency conversion.** The exchange rate indicated on your Account 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 [visa.com/exchange](https://www.visa.com/exchange), if set by Visa, or at [mastercard.ca/currency-converter](https://www.mastercard.ca/currency-converter), if set by MasterCard. You can also call us toll-free at 1-800 ROYAL® 1-2 (1-800-769-2512).

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