



Royal Bank

# Signature® RBC Rewards® Visa†

ANANDH KONAR 4510 15\*\* \*\*\*\* 0913

STATEMENT FROM OCT 19 TO NOV 19, 2018

1 OF 3

**PREVIOUS STATEMENT BALANCE \$50.18**

**ANANDH KONAR  
4510 15\*\* \*\*\*\* 0913 - PRIMARY**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 18	OCT 22	VARSITY DRUG 7018075 EDMONTON AB 74529008291920264554806	\$2.61
OCT 20	OCT 22	WU *8982620476 TORONTO ON 74587278294841241373299	\$212.00
OCT 21	OCT 22	WU *8989867541 TORONTO ON 74587278294841238455497	\$132.00
OCT 22	OCT 22	CASH ADVANCE FEE 74587278294841238455497	\$3.50
OCT 22	OCT 22	CASH ADVANCE FEE 74587278294841241373299	\$3.50
OCT 23	OCT 24	U OF A CAB TIMS SM 38 EDMONTON AB 74703418296100740596093	\$1.98
OCT 28	OCT 29	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510408302619982223401	-\$407.75
OCT 29	OCT 30	FIDO MOBILE *795822030 888-764-3771 ON 74537888302100775589599	\$42.46
NOV 01	NOV 02	U OF A CAB TIMS SM 38 EDMONTON AB 74703418305100757245856	\$1.77
NOV 01	NOV 02	DOLLARAMA # 473 EDMONTON AB 74064498305820208791464	\$4.20
NOV 07	NOV 07	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510408311619982917407	-\$173.83
NOV 11	NOV 14	WAL-MART SUPERCENTER#1149EDMONTON AB 74529008316900312107600	\$25.77
NOV 11	NOV 13	FREEDOM MOBILE INC EDMONTON AB 74703418315100073421189	\$282.45
NOV 14	NOV 15	DOMINOS 10116 EDMONTON AB 74703418318100988018390	\$28.00
NOV 19	NOV 19	CASH ADVANCE INTEREST 22.99%	\$1.74
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>\$160.40</b>

## IMPORTANT INFORMATION

### RBC REWARDS POINTS

Previous Points balance	916
Points earned this statement	531
<b>New points balance</b>	<b>1,447</b>

### 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	<b>\$11.00</b>
Payment due date	<b>DEC 10, 2018</b>
Credit limit	\$1,000.00
Available credit	\$647.76
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	22.99%

### CALCULATING YOUR BALANCE

<b>Previous Statement Balance</b>	<b>\$50.18</b>
Payments & credits	-\$581.58
Purchases & debits	\$530.90
Cash advances	\$344.00
Interest	\$1.74
Fees	\$7.00
<b>NEW BALANCE</b>	<b>\$352.24</b>



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

**NEW BALANCE  
\$352.24**

**MINIMUM PAYMENT  
\$11.00**

**PAYMENT DUE DATE  
DEC 10, 2018**

**AMOUNT PAID  
\$**

**Signature® RBC Rewards® Visa†  
4510 15\*\* \*\*\*\* 0913**

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ANANDH KONAR  
11703 87 AVENUE NW  
EDMONTON AB T6G 0Y4

**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



Royal Bank

## Signature® RBC Rewards® Visa†

ANANDH KONAR 4510 15\*\* \*\*\*\* 0913

STATEMENT FROM OCT 19 TO NOV 19, 2018

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### ANANDH KONAR 4510 15\*\* \*\*\*\* 5266 - AUTHORIZED USER

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 25	OCT 26	U OF A CAB TIMS FULL 1 EDMONTON AB 74703418298100847622097	\$1.98
OCT 27	OCT 29	THE DOSA SHOP EDMONTON AB 74064498300820234222018	\$15.74
OCT 29	OCT 30	U OF A CAB TIMS FULL 1 EDMONTON AB 74703418302100100895368	\$1.98
OCT 31	NOV 01	U OF A CAM TIMS SM 26 EDMONTON AB 74703418304100184750628	\$1.77
NOV 01	NOV 02	U OF A CAB PANDA 45 EDMONTON AB 74703418305100760945344	\$9.03
NOV 02	NOV 05	#277 SPORT CHEK EDMONTON AB 74064498309920135319052	\$94.48
NOV 03	NOV 05	TIM HORTON'S #5756 EDMONTON AB 74703418307100991758365	\$2.40
NOV 06	NOV 07	SATGURU SPICE BAZAR EDMONTON AB 74514208310004007384811	\$3.99
NOV 08	NOV 09	U OF A PANDA #8 EDMONTON AB 74703418313100770525334	\$10.29
SUBTOTAL OF MONTHLY ACTIVITY			\$141.66
NEW BALANCE			\$352.24

#### Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 3 year(s) and 1 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.

#### 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.

#### New Service

Effective November 13, 2018, RBC is launching a service called Visa Account Updater (VAU) for personal and business RBC Visa cardholders (commercial RBC Visa cardholders are excluded). A similar service already exists for personal and business RBC Mastercard cardholders called Automatic Billing Updater (ABU).

These Credit Card Account Updater services automatically update a participating merchant with a cardholder's credit card number and expiry date for recurring payments the cardholder has set up with that merchant.

The Credit Card Account Updater services only apply when



## Signature® RBC Rewards® Visa‡

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STATEMENT FROM OCT 19 TO NOV 19, 2018

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- a cardholder has authorized a merchant(s) to charge automatic recurring payments to their credit card account,
- the merchant has enrolled in a Credit Card Account Updater service (VAU or ABU), and
- the cardholder's credit card number or expiry date changes.

This means that if you have set up a recurring payment with a participating merchant using your RBC credit card, we will automatically provide that merchant with your new credit card number and expiry date when we reissue your credit card so that your recurring payments are not disrupted.

You can opt out of these Credit Card Account Updater services if you don't want your new credit card number and expiry date to be automatically shared with participating merchants. Whether you opt out or make no changes to your account set up, you remain responsible for any recurring payments you have authorized merchants to charge to your credit card account.

For more details including how to opt-out of the Credit Card Account Updater services, visit [rbc.com/cardsfaq](http://rbc.com/cardsfaq) or call us at 1-800-769-2512.

### IMPORTANT MESSAGE ABOUT POSSIBLE CANADA POST DISRUPTION:

If you receive your monthly statement by mail, it may be delayed. Sign up to receive your statements electronically through our online banking services to avoid any interruptions. You are still responsible for making a payment by your payment due date and keeping your account in good standing. You can conveniently make your payments at an ATM, through our telephone banking (1-800-ROYAL® 1-2), online banking services, through the RBC Mobile app, one of our branches, or at certain other financial institutions by registering your Account as a "Bill Payment" for this purpose.

### INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$350.17	
22.99	\$0.33	

\*\* 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, assuming that your Minimum Payment is always calculated by adding your interest, fees and \$10. 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. Credit card cheques, 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](http://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html), if set by Visa, or [mastercard.com/global/currencyconversion/index.html](http://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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