



VISA Platinum Avion

AMARJIT S BAINS 4514 0900 3180 5445

STATEMENT FROM MAR 22 TO APR 23, 2012

1 OF 4

PREVIOUS STATEMENT BALANCE

\$1,620.02

AMARJIT S BAINS 4514 0900 3180 5445 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 21	MAR 22	INTEREST ADJUSTMENT	-\$19.91
		74510102082082111111127	
MAR 22	MAR 26	CARIBBEAN QUEEN TORONTO ON	\$7.56
		74872712083170834928740	
MAR 24	MAR 27	FRAN'S RESTAURANT TORONTO ON	\$25.97
		74529002086920366442506	
MAR 25	MAR 27	CORKTOWN ESSO TORONTO ON	\$58.24
		74529002086920264151506	
MAR 25	MAR 26	METRO #062 TORONTO ON	\$8.19
		74064492086820102297962	
MAR 25	MAR 26	METRO #062 TORONTO ON	\$24.90
		74064492086820102301764	
MAR 26	MAR 27	BR ONLINE #4730 800-427-7895 ON	\$98.08
		74537862087032534165294	
MAR 27	MAR 29	CARIBBEAN QUEEN TORONTO ON	\$7.45
		74872712088170882339688	
MAR 28	MAR 29	DR MARK SOKALSKY TORONTO ON	\$162.00
		74537862088043614095631	
MAR 28	MAR 28	MARKETPLACE - SIMCOE TORONTO ON	\$5.17
		74064492088820109881287	
MAR 29	MAR 30	METRO #062 TORONTO ON	\$24.84
		74064492089820134983164	
MAR 31	APR 03	FRAN'S RESTAURANT TORONTO ON	\$19.52
		74529002093920388469603	
MAR 31	APR 02	CARNICERO S TORONTO ON	\$6.74
		74872712091170919414335	
MAR 31	APR 02	LA BOU.F.MEATS INC QCO TORONTO ON	\$11.33
		74064492091820151770623	
MAR 31	APR 02	BROWN BROTHERS PURVEYORS TORONTO ON	\$13.02
		74064492091820153655442	
MAR 31	APR 02	NOVA DRY CLEANERS TORONTO ON	\$11.16
		74537862092043629044768	

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IMPORTANT INFORMATION

RBC REWARDS POINTS

Previous Points balance	131,432
Points earned this statement	2,511
Points redeemed this statement	70,000
New points balance	63,943

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	\$14.00
Payment due date	MAY 14, 2012
Credit limit	\$24,000.00
Available credit	\$21,485.11
Annual interest rates:	
Purchases	19.99%
Cash advances	19.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$1,620.02
Payments & credits	-\$1,620.02
Purchases & debits	\$2,510.76
Cash advances	\$0.00
Interest	\$4.13
Fees	\$0.00

NEW BALANCE \$2,514.89



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

NEW BALANCE
\$2,514.89

MINIMUM PAYMENT
\$14.00

PAYMENT DUE DATE
MAY 14, 2012

AMOUNT PAID
\$

**VISA Platinum Avion
4514 0900 3180 5445**

Payment options

- Telephone banking 1-800-769-2511
- Online banking www.rbcroyalbank.com
- RBC Royal Bank ATM
- RBC Royal Bank Branch

RBC0150150_3975564_063-289663

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AMARJIT S BAINS
APT 1809
1 SCOTT STREET
TORONTO ON M5E 1A1



VISA Platinum Avion

AMARJIT S BAINS 4514 0900 3180 5445

STATEMENT FROM MAR 22 TO APR 23, 2012

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AMARJIT S BAINS 4514 0900 3180 5445 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 02	APR 03	SALAD CREATIONS TORONTO ON 74537862094032530132802	\$7.90
APR 03	APR 04	NOVA DRY CLEANERS TORONTO ON 74537862094043627058446	\$21.90
APR 05	APR 09	FIONN MACCOOL'S TORONTO ON 74537862097032539131075	\$69.00
APR 11	APR 11	MARKETPLACE - SIMCOE TORONTO ON 74064492102820108852190	\$5.17
APR 12	APR 12	JIMMY THE GREEK QPS TORONTO ON 74064492103820110296609	\$6.77
APR 13	APR 16	MID-TORONTO COMMUNITY TORONTO ON 74500012104461600146504	\$10.00
APR 13	APR 16	CHIPOTLE MEXICAN GRILL #1TORONTO ON 74537862105032523126099	\$14.25
APR 14	APR 16	METRO #062 TORONTO ON 74064492105820138551363	\$19.37
APR 14	APR 16	ST. LAWRENCE UPPERCUT MEATORONTO ON 74064492105820146921475	\$8.50
APR 14	APR 16	LA BOU.F.MEATS INC QCO TORONTO ON 74064492105820151617463	\$9.28
APR 14	APR 16	PETROCAN-5000 STEELES AVEETOBICOKE ON 74064492107920127626479	\$60.52
APR 16	APR 17	RBC*REWARDSTRAVEL 877-636-2870 ON 74537882107000437136229	\$200.97
APR 16	APR 16	AUTOMATIC PAYMENT - THANK YOU	-\$1,600.11
APR 17	APR 18	NOVA DRY CLEANERS TORONTO ON 74537862108043621071381	\$13.96
APR 18	APR 19	RBC*REWARDSTRAVEL 877-636-2870 ON 74537882109000086854088	\$154.27
APR 18	APR 19	SUBWAY #44170 QPS TORONTO ON 74537862110032517033148	\$4.20
APR 18	APR 23	UNITED AIR 0169466820755CONTINENTAL NS 74029542112050000155831	\$17.82
APR 20	APR 23	RZA*RAZACOMMUNICATIONS WWW.RAZA.CA IL 24692162111000645146918	\$11.00
APR 20	APR 23	CHIPOTLE MEXICAN GRILL #1TORONTO ON 74537862112032523123469	\$23.50
APR 23	APR 23	PURCHASE INTEREST 19.99%	\$4.13
		SUBTOTAL OF MONTHLY ACTIVITY	-\$473.34

PARMINDER K SANDHU 4514 0900 3180 5452 - AUTHORIZED USER

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 22	MAR 23	NORDIC - ONTARIO #96 TORONTO ON 74064492082820137428545	\$162.50
MAR 24	MAR 26	ROGERS *527323430 888-764-3771 ON 74537882084000270426866	\$155.71
MAR 30	APR 02	ALTIMA SCOTIA PLAZA DE TORONTO ON 74500012090461617768296	\$197.00
APR 02	APR 03	FEDEX OFFICE CANADA TORONTO ON 74537862094032526173208	\$4.14

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Canada's Walk of Fame is a celebration of Canadian excellence. Help select the 2012 Canada's Walk of Fame Inductees by nominating your favourite Canadian by April 30, 2012 at www.canadaswalkoffame.com.

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Use your Visa credit card from April 1 - 31, 2012 to be automatically entered for a chance to win* a trip to an NHL Stanley Cup® Final game for you and 10 friends (ARV= \$26,500) *No purchase necessary. For full details visit facebook.com/visa or call: 1-800-756-7915

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VISA Platinum Avion

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STATEMENT FROM MAR 22 TO APR 23, 2012

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PARMINDER K SANDHU 4514 0900 3180 5452 - AUTHORIZED USER (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 03	APR 04	FAMILY FOOD MARKET CO. TORONTO ON 74500012094461673890493	\$6.50
APR 03	APR 05	SERVICEONTARIO - 006 TORONTO ON 74530002094821817011006	\$74.00
APR 03	APR 04	METRO #062 TORONTO ON 74064492094820134855456	\$8.68
APR 03	APR 04	LA BOU.F.MEATS INC QCO TORONTO ON 74064492094820148664225	\$5.50
APR 03	APR 04	HARBOUR FRONT FOODS TORONTO ON 74064492094820151830150	\$11.95
APR 05	APR 09	STOLPORT CORPORATION TORONTO ON 74537862097032513029345	\$4.00
APR 09	APR 10	JOE FRESH STUDIO #1211 TORONTO ON 74500012100461644647776	\$13.56
APR 09	APR 10	LOBLAWS #79 TORONTO ON 74500012100462650491943	\$52.98
APR 09	APR 10	LOBLAWS #79 TORONTO ON 74500012100462650496652	\$2.40
APR 10	APR 11	FAMILY FOOD MARKET CO. TORONTO ON 74500012101461660862555	\$9.00
APR 10	APR 11	METRO #062 TORONTO ON 74064492101820134097563	\$8.86
APR 10	APR 11	HARBOUR FRONT FOODS TORONTO ON 74064492101820149101244	\$12.45
APR 11	APR 12	DR MARK SOKALSKY TORONTO ON 74537862102043614107107	\$180.00
APR 13	APR 16	THE BAY #1560 TORONTO ON 74529002104920003650303	\$27.12
APR 13	APR 16	THE BAY #1560 TORONTO ON 74529002104920004643901	\$18.98
APR 14	APR 16	ASIAN FOOD CENTRE (ETOBICETOBICOKE ON 74537862106043675093077	\$54.79
APR 14	APR 16	ASIAN FOOD CENTRE (ETOBICETOBICOKE ON 74537862106043656086611	\$28.00
APR 16	APR 17	FEDEX OFFICE CANADA TORONTO ON 74537862108032505024301	\$2.26
APR 16	APR 17	THE BAY #1560 TORONTO ON 74529002107920487668406	\$6.32
APR 16	APR 17	THE BAY #1560 TORONTO ON 74529002107920488668009	\$11.29
APR 16	APR 23	BIKRAM YOGA CENTRE TORONTO ON 74537862113043619006616	\$30.25
APR 17	APR 18	WELLINGTON HAIR SALON TORONTO ON 74729222108000751673142	\$55.00
APR 17	APR 20	FRAN'S RESTAURANT TORONTO ON 74529002109920135704205	\$30.24



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STATEMENT FROM MAR 22 TO APR 23, 2012

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PARMINDER K SANDHU 4514 0900 3180 5452 - AUTHORIZED USER (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 18	APR 19	WINNERS 399 TORONTO ON 74537862110032515491488	\$31.61
APR 19	APR 20	LOBLAWS #79 TORONTO ON 74500012110461677657278	\$163.12
SUBTOTAL OF MONTHLY ACTIVITY			\$1,368.21
NEW BALANCE			\$2,514.89

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 22 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.

INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$2,510.76	

** 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.



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