



## VISA Platinum Avion

AMARJIT S BAINS 4514 0900 3180 5445

STATEMENT FROM FEB 22 TO MAR 21, 2012

1 OF 4

### PREVIOUS STATEMENT BALANCE

**\$488.76**

#### AMARJIT S BAINS 4514 0900 3180 5445 - PRIMARY

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION   | AMOUNT (\$) |
|------------------|--------------|--|-------------|
| FEB 18           | FEB 22       | SWEET INDIA RESTAURANT MISSISSAUGA ON<br>74529002052920140659805 | \$18.18     |
| FEB 21           | FEB 23       | NOVA DRY CLEANERS TORONTO ON<br>74537862053043624058505          | \$5.36      |
| FEB 21           | FEB 22       | TERIYAKI EXP J043 QFF TORONTO ON<br>74064492052820148732642      | \$7.45      |
| FEB 22           | FEB 23       | UMI SUSHI EXPRESS TORONTO ON<br>74500012053461661222278          | \$8.92      |
| FEB 23           | FEB 24       | SOUP NUTSY QPS TORONTO ON<br>74064492055820105257895             | \$8.92      |
| FEB 27           | FEB 28       | GREEN CURRY TORONTO ON<br>74064492058820141406586                | \$9.48      |
| FEB 29           | MAR 01       | PUMPERNICKEL'S TORONTO ON<br>74064492060820139114057             | \$16.93     |
| MAR 02           | MAR 06       | FRAN'S RESTAURANT TORONTO ON<br>74529002065920147615805          | \$25.97     |
| MAR 02           | MAR 05       | PENELOPE RESTR.-TORONTO TORONTO ON<br>74064492063920111880514    | \$38.00     |
| MAR 03           | MAR 05       | CAA SOUTH CENTRAL ON - WETHORNHILL ON<br>74064492063820150771337 | \$117.53    |
| MAR 04           | MAR 06       | CORKTOWN ESSO TORONTO ON<br>74529002065920554592604              | \$53.60     |
| MAR 04           | MAR 06       | FRAN'S RESTAURANT TORONTO ON<br>74529002065920551998804          | \$20.38     |
| MAR 04           | MAR 05       | METRO #062 TORONTO ON<br>74064492064820129521499                 | \$98.31     |
| MAR 05           | MAR 05       | MARKETPLACE - SIMCOE TORONTO ON<br>74064492065820123776270       | \$5.41      |
| MAR 06           | MAR 08       | CARIBBEAN QUEEN TORONTO ON<br>74872712067170671726512            | \$7.56      |
| MAR 06           | MAR 08       | NOVA DRY CLEANERS TORONTO ON<br>74537862067043625049952          | \$5.36      |

### Important Information

Travel reservations made with RBC Rewards® Travel will be subject to a \$30 booking fee as of April 1/12. **However, there is no fee for booking travel online** if you redeem points or use both your points & credit card. See [www.rbc rewards.com](http://www.rbc rewards.com) for details.

### IMPORTANT INFORMATION

#### RBC REWARDS POINTS

|                              |                |
|------------------------------|----------------|
| Previous Points balance      | 130,320        |
| Points earned this statement | 1,112          |
| <b>New points balance</b>    | <b>131,432</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                         | <a href="http://www.rbc rewards.com">www.rbc rewards.com</a> |

#### PAYMENTS & INTEREST RATES

|                               |                     |
|-------------------------------|---------------------|
| <b>Minimum payment</b>        | <b>\$39.00</b>      |
| <b>Payment due date</b>       | <b>APR 16, 2012</b> |
| Credit limit                  | \$24,000.00         |
| Available credit              | \$22,379.98         |
| Past due amount               | \$10.00             |
| <b>Annual interest rates:</b> |                     |
| Purchases                     | 19.99%              |
| Cash advances                 | 19.99%              |

#### CALCULATING YOUR BALANCE

|                                   |                   |
|-----------------------------------|-------------------|
| <b>Previous Statement Balance</b> | <b>\$488.76</b>   |
| Payments & credits                | -\$186.45         |
| Purchases & debits                | \$1,297.80        |
| Cash advances                     | \$0.00            |
| Interest                          | \$19.91           |
| Fees                              | \$0.00            |
| <b>NEW BALANCE</b>                | <b>\$1,620.02</b> |



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

NEW BALANCE  
**\$1,620.02**

MINIMUM PAYMENT  
**\$39.00**

PAYMENT DUE DATE  
**APR 16, 2012**

AMOUNT PAID  
**\$**

**VISA Platinum Avion**  
**4514 0900 3180 5445**

#### Payment options

- Telephone banking 1-800-769-2511
- Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)
- RBC Royal Bank ATM
- RBC Royal Bank Branch

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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 FEB 22 TO MAR 21, 2012

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION   | AMOUNT (\$)     |
|------------------|--------------|--|-----------------|
| MAR 07           | MAR 07       | MARKETPLACE - SIMCOE TORONTO ON<br>74064492067820120252711       | \$4.91          |
| MAR 08           | MAR 08       | MARKETPLACE - SIMCOE TORONTO ON<br>74064492068820119900618       | \$3.91          |
| MAR 09           | MAR 12       | GOURMET BURGER QPS TORONTO ON<br>74537862070032502124553         | \$30.40         |
| MAR 12           | MAR 14       | NOVA DRY CLEANERS TORONTO ON<br>74537862073043624051290          | \$11.16         |
| MAR 13           | MAR 13       | MARKETPLACE - SIMCOE TORONTO ON<br>74064492073820108614322       | \$5.24          |
| MAR 14           | MAR 15       | MID-TORONTO COMMUNITY TORONTO ON<br>74500012074461618675458      | \$10.00         |
| MAR 14           | MAR 14       | MARKETPLACE - SIMCOE TORONTO ON<br>74064492074820109128156       | \$3.94          |
| MAR 17           | MAR 19       | HARBOUR FRONT FOODS TORONTO ON<br>74064492077820112903287        | \$14.70         |
| MAR 17           | MAR 19       | NOVA DRY CLEANERS TORONTO ON<br>74537862078043625016776          | \$8.37          |
| MAR 18           | MAR 19       | ASIAN FOOD CENTRE (ETOBICETOBICOKE ON<br>74537862078043609090730 | \$20.00         |
| MAR 18           | MAR 19       | ASIAN FOOD CENTRE (ETOBICETOBICOKE ON<br>74537862079032527158918 | \$50.94         |
| MAR 21           | MAR 21       | SOUP NUTSY QPS TORONTO ON<br>74064492081820110399599             | \$8.92          |
| MAR 21           | MAR 21       | PURCHASE INTEREST 19.99%   | \$19.91         |
|                  |              | <b>SUBTOTAL OF MONTHLY ACTIVITY</b>                              | <b>\$639.76</b> |

### PARMINDER K SANDHU 4514 0900 3180 5452 - AUTHORIZED USER

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION  | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| FEB 21           | FEB 22       | FAMILY FOOD MARKET CO. TORONTO ON<br>74500012052461649338528      | \$16.00     |
| FEB 21           | FEB 22       | METRO #062 TORONTO ON<br>74064492052820131796018                  | \$12.45     |
| FEB 22           | FEB 23       | NORDIC - ONTARIO #96 TORONTO ON<br>74064492053820135482333        | \$162.50    |
| FEB 24           | FEB 27       | LOBLAWS #79 TORONTO ON<br>74500012055461686867568                 | \$30.69     |
| FEB 24           | FEB 27       | CDN TIRE STORE #00654 TORONTO ON<br>74064492058920130592378       | \$56.50     |
| FEB 25           | FEB 27       | ST. LAWRENCE UPPER CUT MEAT TORONTO ON<br>74064492056820141426586 | \$10.00     |
| FEB 26           | FEB 27       | ROGERS *527323430 888-764-3771 ON<br>74537882057000909589335      | \$147.38    |
| FEB 27           | FEB 28       | TOP CUTS (KING) TORONTO ON<br>74537862058043620054115             | \$18.95     |
| FEB 27           | FEB 28       | URBAN OUTFITTERS #25 TORONTO ON<br>74529002058920447655906        | \$22.58     |
| FEB 27           | FEB 28       | ARMANI EXCHANGE TORONTO ON<br>74537862059032517135250             | -\$186.45   |
| FEB 28           | FEB 29       | FAMILY FOOD MARKET CO. TORONTO ON<br>74500012059461633755540      | \$12.00     |

## Win the Experience of a Lifetime

You could win\* 1 of 7 trips for two to the London 2012 Olympic Games and Opening Ceremony, courtesy of Visa<sup>®</sup>. \*No purchase necessary. To enter and for contest rules, visit [rbc.com/visalondon2012](http://rbc.com/visalondon2012) until April 16, 2012.

## March is Fraud Prevention Month

Information security is a top priority for Visa<sup>®</sup>. With Visa Chip and PIN cards, you can do your part by protecting your PIN. For tips on how you can help prevent fraud, visit [www.visa.ca/securewithvisa](http://www.visa.ca/securewithvisa). Recognize it. Report it. Stop it.

**VISA Platinum Avion**

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STATEMENT FROM FEB 22 TO MAR 21, 2012

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

| TRANSACTION DATE                    | POSTING DATE | ACTIVITY DESCRIPTION   | AMOUNT (\$)       |
|-------------------------------------|--------------|--|-------------------|
| FEB 28                              | MAR 01       | MAC ROYAL BANK PLAZA #151TORONTO ON<br>74529002059920095348704 | \$19.78           |
| FEB 28                              | FEB 29       | METRO #062 TORONTO ON<br>74064492059820131919142               | \$50.24           |
| MAR 06                              | MAR 07       | FEDEX OFFICE CANADA TORONTO ON<br>74537862067032532112300      | \$8.05            |
| MAR 07                              | MAR 08       | METRO #062 TORONTO ON<br>74064492067820133333243               | \$13.10           |
| MAR 09                              | MAR 12       | LOBLAWS #79 TORONTO ON<br>74500012069461658869877              | \$38.73           |
| MAR 10                              | MAR 12       | HARBOUR FRONT FOODS TORONTO ON<br>74064492070820112714384      | \$15.98           |
| MAR 12                              | MAR 13       | METRO #062 TORONTO ON<br>74064492072820142015552               | \$7.33            |
| MAR 12                              | MAR 13       | METRO #062 TORONTO ON<br>74064492072820142017491               | \$18.96           |
| MAR 13                              | MAR 14       | FAMILY FOOD MARKET CO. TORONTO ON<br>74500012073461606118736   | \$5.00            |
| MAR 14                              | MAR 15       | FAMILY FOOD MARKET CO. TORONTO ON<br>74500012074461618550982   | \$5.00            |
| MAR 15                              | MAR 16       | WINNERS 399 TORONTO ON<br>74537862076032515500264              | \$6.73            |
| <b>SUBTOTAL OF MONTHLY ACTIVITY</b> |              |  | <b>\$491.50</b>   |
| <b>NEW BALANCE</b>                  |              |  | <b>\$1,620.02</b> |

**Time to Pay**

If you make only the Minimum Payment each month, we estimate it will take 14 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.

**Important Notice:**

Effective June 1, 2012, we are making some changes to our service fees and accounts, which have an impact on your RBC Royal Bank® product(s). For details, please refer to the "Service Fee and Account Changes" and "Important Changes to your Credit Card Account" brochures that accompany this statement or visit [www.rbcroyalbank.com/servicefeechanges](http://www.rbcroyalbank.com/servicefeechanges).

Should you have any questions or require more information on your banking options, you can visit us at any RBC Royal Bank® branch or call us at 1-800 ROYAL® 1-2 (1-800-769-2512).

**Royal Bank of Canada 2011 Public Accountability Statement**

Royal Bank of Canada's 2011 Corporate Responsibility Report and Public Accountability Statement is now available at [www.rbc.com/pas](http://www.rbc.com/pas).

**VISA Platinum Avion**

AMARJIT S BAINS 4514 0900 3180 5445

STATEMENT FROM FEB 22 TO MAR 21, 2012

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**Please Note:**

Your payment for last month was not received by the due date. Should you not bring your account into good standing by making the Minimum Payment shown on this statement by the Payment Due Date, your BalanceProtector® coverage (if applicable) will be cancelled. If payment has been sent, we thank you and ask you to disregard this notice.

**Warning:**

You have not paid your previous month's Minimum Payment. If you miss another Minimum Payment in the next 12 months, your Annual Interest Rate will increase to 24.99 %. For further details refer to the "Missed payments" section on the back of your statement.

**Important:** As of June 1, 2012, the standard Annual Interest Rate applicable to cash advances is changing for most cards. The cash advance rate applicable as of June 1 will be 2% higher than what has been set out above. Visa Classic Low Rate Option or cards with variable interest rates are excluded from this change.

If your standard cash advance rate is as set out in the RBC Royal Bank Credit Card Agreement, then the cash advance rates that will apply after June 1, 2012 if you miss another Minimum Payment in the next 12 months will be:

|   |        |
|---|--------|
| Personal credit cards (other than as set out below) | 26.99% |
| Visa Classic Low Rate Option                        | 16.99% |
| Cathay Pacific Visa Platinum                        | 27.50% |
| British Airways Visa Infinite                       | 27.50% |

Please refer to your RBC Royal Bank Credit Card Agreement and the Service Pricing insert that was sent to you with your March 2012 statement for more information.

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**INTEREST RATE CHART**

| Rate (%) | Remaining Balance** | Expiry Date |
|----------|---------------------|-------------|
| 19.99    | \$1,600.11          |             |

\*\* 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.