



VISA Platinum Avion

AMARJIT S BAINS 4514 0900 3180 5445

STATEMENT FROM DEC 22, 2011 TO JAN 23, 2012

1 OF 4

PREVIOUS STATEMENT BALANCE \$893.58

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 21	DEC 23	SHOELESS JOE'S - 276 K TORONTO ON 74500011356667433456178	\$47.00
DEC 22	DEC 23	ALTIMA FIRST CANADIAN TORONTO ON 74500011356461622089788	\$174.00
DEC 23	DEC 28	PHARMA PLUS DRUGMARTS LTD TORONTO ON 74064491357820147005275	\$209.64
DEC 23	DEC 28	GRAND & TOY # 1080 TORONTO ON 74064491357820162024342	\$4.27
DEC 23	DEC 28	SHOPPERSDRUGMART0997 TORONTO ON 74064491357820169330122	\$33.89
DEC 23	DEC 28	HMV #882 TORONTO ON 74500011358461665070446	\$96.07
DEC 26	DEC 28	METRO #062 TORONTO ON 74064491360820119899809	\$20.42
DEC 27	JAN 03	MANOTAS ORGANICS AND FINETORONTO ON 74537862001043630009628	\$5.99
DEC 28	DEC 28	MARKETPLACE - SIMCOE TORONTO ON 74064491362820124038136	\$7.08
DEC 30	JAN 03	MARKET BY LONGO'S FCP TORONTO ON 74500011364461625352985	\$0.34
DEC 30	JAN 03	MARKET BY LONGO'S FCP TORONTO ON 74500011364461625353520	\$3.66
DEC 30	JAN 03	GOLDEN ORCHARD FINE FOODTORONTO ON 74529001364920010080301	\$11.42
DEC 30	JAN 03	DOMINO FOODS LTD. TORONTO ON 74537862001043633044358	\$17.67
JAN 05	JAN 09	NOVA DRY CLEANERS TORONTO ON 74537862008043625086519	\$8.03
JAN 07	JAN 09	EUROPEAN DELIGHTS TORONTO ON 74729222007000642939662	\$7.63
JAN 07	JAN 09	EUROPEAN DELIGHTS TORONTO ON 74729222007000642939670	\$3.15

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Visit visaperks.ca to learn more.

IMPORTANT INFORMATION

RBC REWARDS POINTS

Previous Points balance	125,876
Points earned this statement	1,955
New points balance	127,831

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.ca

PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	FEB 13, 2012
Credit limit	\$24,000.00
Available credit	\$22,045.20
Annual interest rates:	
Purchases	19.99%
Cash advances	19.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$893.58
Payments & credits	-\$893.58
Purchases & debits	\$1,954.80
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

NEW BALANCE \$1,954.80



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

NEW BALANCE
\$1,954.80

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
FEB 13, 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

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

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 07	JAN 09	ST. LAWRENCE UPPERCUT MEATONTARIO ON 74064492007820141327982	\$7.50
JAN 07	JAN 09	DOMINO FOODS LTD. TORONTO ON 74537862008043665038677	\$10.02
JAN 08	JAN 10	CORKTOWN ESSO TORONTO ON 74529002009920527865102	\$57.19
JAN 08	JAN 09	LOBLAWS #79 TORONTO ON 74500012008463635042382	\$10.48
JAN 11	JAN 11	AUTOMATIC PAYMENT - THANK YOU	-\$893.58
JAN 13	JAN 17	FRAN'S RESTAURANT TORONTO ON 74529002016920147039006	\$35.41
JAN 14	JAN 17	GOLDEN ORCHARD FINE FOODSTORONTO ON 74529002016920150615106	\$14.84
JAN 14	JAN 17	SWEET INDIA RESTAURANT MISSISSAUGA ON 74529002016920328417302	\$73.24
JAN 14	JAN 16	METRO #062 TORONTO ON 74064492014820134679358	\$36.95
JAN 14	JAN 16	NOVA DRY CLEANERS TORONTO ON 74537862015043625104271	\$10.71
JAN 14	JAN 16	CDN TIRE STORE #00600 TORONTO ON 74064492016920121277667	\$118.64
JAN 19	JAN 20	SHOPPERSDRUGMART0985 TORONTO ON 74064492019820143485719	\$9.03
JAN 19	JAN 20	SOUP NUTSY QPS TORONTO ON 74064492019820145553456	\$7.79
JAN 19	JAN 20	THAI ISLAND TORONTO ON 74064492020820103199687	\$7.45
JAN 20	JAN 23	MARKET BY LONGO'S FCP TORONTO ON 74500012020461665891839	\$3.71
SUBTOTAL OF MONTHLY ACTIVITY			\$159.64

PARMINDER K SANDHU
4514 0900 3180 5452 - AUTHORIZED USER

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 24	DEC 28	AIR CANADA ON BOARD CA MISSISSAUGA ON 74500011358463670790802	\$9.00
DEC 29	DEC 30	ROGERS *527323430 888-764-3771 ON 74537881363000296521918	\$281.83
DEC 29	DEC 30	TOYS R US #3506 ETOBICOKE ON 74500011363463618350910	\$17.37
DEC 31	JAN 03	PERFECT THREADING & BEAU TORONTO ON 74537862001043658115612	\$16.69
JAN 05	JAN 06	METRO #062 TORONTO ON 74064492005820132653224	\$41.36
JAN 05	JAN 06	NORDIC - ONTARIO 82 NORTH YORK ON 74064492005820133538770	\$162.50
JAN 07	JAN 09	HARBOUR FRONT FOODS TORONTO ON 74064492007820121249701	\$9.80
JAN 07	JAN 09	FAMILY FOOD MARKET CO. TORONTO ON 74500012007461619099262	\$12.00
JAN 07	JAN 09	METRO #062 TORONTO ON 74064492007820133647538	\$10.49

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 11	JAN 13	EN VOGUE NAILS AND SPA TORONTO ON 74514202012043629002058	\$19.21
JAN 11	JAN 12	METRO #062 TORONTO ON 74064492011820132238234	\$35.55
JAN 16	JAN 17	MEINEKE CAR CARE ETOBICOKE ON 74450772016004002041257	\$35.63
JAN 16	JAN 17	LOBLAWS #79 TORONTO ON 74500012016462624914080	\$5.07
JAN 16	JAN 17	LOBLAWS #79 TORONTO ON 74500012016462624914098	\$35.13
JAN 18	JAN 19	FAMILY FOOD MARKET CO. TORONTO ON 74500012018461643633141	\$11.00
JAN 18	JAN 19	ST. LAWRENCE UPPERCUT MEAT TORONTO ON 74064492018820139009508	\$6.60
JAN 20	JAN 23	LOBLAWS #79 TORONTO ON 74500012020461667191253	\$38.71
JAN 20	JAN 23	TACO BELL/KFC #6311 TORONTO ON 74500012020463671614403	\$5.64
JAN 20	JAN 23	SPORTING LIFE TORONTO ON 74064492020820134686074	\$139.00
JAN 20	JAN 23	TPA/GREEN "P" QPL TORONTO ON 74064492020820136766593	\$9.00
SUBTOTAL OF MONTHLY ACTIVITY			\$901.58
NEW BALANCE			\$1,954.80

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 17 year(s) and 2 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.

Please note:

As of February 21, 2012, the new BalanceProtector Premiere™ plan will be available to eligible RBC Royal Bank® credit card cardholders. This creditor's group insurance provides coverage for loss of life, accidental dismemberment, critical illness, total disability, involuntary unemployment, or loss of self-employment income, all bundled together under a single premium cost. The plan also provides Lifetime Milestones service, which helps you celebrate specific milestones in your life by paying you a special monthly benefit. BalanceProtector Premiere plan coverage is a valuable component of your overall financial plan because it helps take care of your financial obligations in the event of death or interruption to your earnings, and helps you maintain a good credit rating. For inquiries, please contact 1-888-896-2766, Monday to Friday, 8am to 8pm.

Underwritten and provided by American Bankers Life Assurance Company of Florida and American Bankers Insurance



RBC
Royal Bank

VISA Platinum Avion

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Company of Florida (also known as Assurant Solutions[‡]).

® / TM Trademark(s) of Royal Bank of Canada.

[‡] Assurant Solutions is a registered trademark of Assurant Inc.

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	\$1,954.80	

** 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.