



VISA Platinum Avion

AMARJIT S BAINS 4514 0900 3180 5445

STATEMENT FROM JAN 24 TO FEB 21, 2012

1 OF 4

PREVIOUS STATEMENT BALANCE \$1,954.80

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 25	JAN 26	APL*APPLE ITUNES STORE 800-676-2775 ON 74537882025000329412950	\$11.29
JAN 26	JAN 27	SOUP NUTSY QPS TORONTO ON 74064492026820147734899	\$7.79
JAN 27	JAN 30	MID-TORONTO COMMUNITY TORONTO ON 74500012027461649247077	\$20.00
JAN 27	JAN 30	SOUP NUTSY QPS TORONTO ON 74064492027820152554975	\$7.79
JAN 31	JAN 31	SAMMY'S ONE & ONLY QPS TORONTO ON 74064492031820119162619	\$8.08
FEB 03	FEB 06	MARKET BY LONGO'S FCP TORONTO ON 74500012034461631497749	\$3.66
FEB 03	FEB 06	DRI*MICROSOFT H WWW.MYORD.COM 74541092036009181478386	\$11.00
FEB 03	FEB 06	DRI*MICROSOFT H WWW.MYORD.COM 74541092037009184934939	\$13.00
FEB 04	FEB 06	SHELL 6985 HURONTARIO ST MISSISSAUGA ON 74064492037920114065405	\$50.00
FEB 05	FEB 06	ESSO 2645 STEELES AVE. E.BRAMPTON ON 74064492037920128866608	\$58.39
FEB 06	FEB 06	MARKETPLACE - SIMCOE TORONTO ON 74064492037820123799152	\$6.34
FEB 07	FEB 07	JIMMY THE GREEK QPS TORONTO ON 74064492038820118992977	\$9.03
FEB 08	FEB 08	SOUP NUTSY QPS TORONTO ON 74064492039820120481877	\$8.92
FEB 09	FEB 09	MARKETPLACE - SIMCOE TORONTO ON 74064492040820119456036	\$8.16
FEB 13	FEB 15	TD CANADA TRUST TORONTO 74529002044900673285393	-\$2,000.00
FEB 13	FEB 14	FRAN'S RESTAURANT TORONTO ON 74529002044920571566603	\$47.76

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 for details.

IMPORTANT INFORMATION

RBC REWARDS POINTS

Previous Points balance	127,831
Points earned this statement	2,489
New points balance	130,320

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	\$10.00
Payment due date	MAR 13, 2012
Credit limit	\$24,000.00
Available credit	\$23,511.24
Annual interest rates:	
Purchases	19.99%
Cash advances	19.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$1,954.80
Payments & credits	-\$3,954.80
Purchases & debits	\$2,488.76
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

NEW BALANCE \$488.76



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

NEW BALANCE
\$488.76

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
MAR 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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STATEMENT FROM JAN 24 TO FEB 21, 2012

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 13	FEB 14	PHARMA PLUS DRUGMARTS LTD TORONTO ON 74064492044820140164712	\$9.82
FEB 13	FEB 14	SHOPPERS DRUGMART 0997 TORONTO ON 74064492044820154776757	\$42.99
FEB 13	FEB 14	SOUP NUTSY QPS TORONTO ON 74064492044820156999621	\$8.92
FEB 13	FEB 13	AUTOMATIC PAYMENT - THANK YOU	-\$1,954.80
FEB 14	FEB 15	MID-TORONTO COMMUNITY TORONTO ON 74500012045461666134925	\$10.00
FEB 15	FEB 16	APL *APPLE ITUNES STORE 800-676-2775 ON 7453788204600962810614	\$18.07
FEB 18	FEB 20	ASIAN FOOD CENTRE (ETOBICETOBI COKE ON 74537862050043668023988	\$38.71
SUBTOTAL OF MONTHLY ACTIVITY			-\$3,555.08

PARMINDER K SANDHU 4514 0900 3180 5452 - AUTHORIZED USER

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 21	JAN 25	PIZZA NOVA #58 - TORONTO TORONTO ON 74514202024043627140583	\$30.71
JAN 23	JAN 24	NORDIC - ONTARIO #96 TORONTO ON 74064492023820143436088	\$162.50
JAN 23	JAN 24	ASIAN FOOD CENTER TORONTO ON 74064492023820152252327	\$10.00
JAN 23	JAN 24	ASIAN FOOD CENTER TORONTO ON 74064492023820152252947	\$17.58
JAN 23	JAN 24	SEARS CDA WOODBINE CENTRE REXDALE ON 74064492024920108658681	\$16.93
JAN 23	JAN 24	SEARS CDA WOODBINE CENTRE REXDALE ON 74064492024920108658699	\$20.34
JAN 24	JAN 25	ROGERS *527323430 888-764-3771 ON 74537882024000118015635	\$166.49
JAN 24	JAN 25	METRO #062 TORONTO ON 74064492024820131102972	\$75.52
JAN 25	JAN 27	NOVA DRY CLEANERS TORONTO ON 74537862026043623035391	\$13.39
JAN 26	JAN 27	SHOPPER'S DRUG MART #1351 TORONTO ON 74064492026820140181288	\$18.59
JAN 27	JAN 30	HALLMARK #5241# TORONTO ON 74537862027043624085758	\$24.78
JAN 27	JAN 30	BATH & BODY WORKS #6009 TORONTO ON 74064492027820141271517	\$3.96
JAN 28	JAN 30	FAMILY FOOD MARKET CO. TORONTO ON 74500012028461662510467	\$4.50
JAN 28	JAN 30	EVE'S TEMPTATIONS TORONTO ON 74537862029043668109504	\$25.00
JAN 30	JAN 31	METRO #062 TORONTO ON 74064492030820140513187	\$65.11
FEB 02	FEB 03	ANGELA BEAUTY PARLOR TORONTO ON 74064492033820140741660	\$8.65
FEB 03	FEB 06	DYNAMITE #210 TORONTO ON 74500012035461641794886	\$33.79

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[®]. *No purchase necessary. To enter and for contest rules, visit rbc.com/visalondon2012 between February 1 to April 16, 2012.

Gift-giving made easy

Convenient and easy to use, RBC[®] Visa[®] Gift Cards are the perfect gift for any occasion. They're safer than cash, and recipients can buy what they want, where they want. It's the gift with a million possibilities.

Planning to travel soon?

Wherever you are, we've got you covered. If you're planning a trip out of the country, simply call us before you leave at 1-800-361-0152 to ensure that your purchases are virtually hassle free while you're away, visit our Travel Essentials website at www.rbcroyalbank.com/travel



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 04	FEB 06	SHOPPERSDRUGMART0949 TORONTO ON 74064492035820149231083	\$3.04
FEB 04	FEB 06	ARMANI EXCHANGE TORONTO ON 74537862036043614009239	\$186.45
FEB 06	FEB 08	POTTERY BARN KIDS 0555 TORONTO ON 74537882038000802798086	\$736.99
FEB 07	FEB 08	NOVA DRY CLEANERS TORONTO ON 74537862038043624055584	\$18.75
FEB 07	FEB 08	METRO #062 TORONTO ON 74064492038820130914942	\$46.91
FEB 07	FEB 08	ST. LAWRENCE UPPERCUT MEATORONTO ON 74064492038820138663491	\$9.00
FEB 09	FEB 10	METRO #062 TORONTO ON 74064492040820131853400	\$51.05
FEB 13	FEB 14	WILLIAMS-SONOMA 0712 TORONTO ON 74537882045000581842569	\$44.06
FEB 13	FEB 14	KIEHL'S SINCE 1851 SHERWAETOBICOKE ON 74064492044820148932300	\$50.29
FEB 14	FEB 16	ALTIMA SCOTIA PLAZA DE TORONTO ON 74500012046461676183739	\$50.00
FEB 15	FEB 16	LOBLAWS #79 TORONTO ON 74500012046461678664348	\$138.33
FEB 15	FEB 16	CDN TIRE STORE #00654 TORONTO ON 74064492047920119318542	\$56.33
SUBTOTAL OF MONTHLY ACTIVITY			\$2,089.04
NEW BALANCE			\$488.76

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 4 year(s) and 4 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.



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INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$488.76	

** 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.

EUROPE: THOUSANDS OF BONUS RBC REWARDS POINTS



Want to earn 3 bonus RBC Rewards® points per dollar on your Europe trip this summer? Just call CWT to **collect triple points on hundreds of cruises & tours with Royal Caribbean, Celebrity Cruises, Trafalgar Tours & Insight Vacations.** That's on top of the points issued by RBC Royal Bank®! Plus, enjoy exclusive CWT Vacation Club offers of onboard credits up to \$100 on ocean view categories & savings of \$100/couple on tours 10 days or more. Bonus points are earned on amount redeemed or paid with an eligible RBC® credit card (excl. taxes) by Mar 31/12. Call 1-800-CARLSON or visit www.cwtvacationclub.ca/rbc. Conditions apply.