

## Signature®RBC Rewards®Visa<sup>‡</sup>

CHAITANYA MALLA 4510 15\*\* \*\*\*\* 3975 STATEMENT FROM FEB 27 TO MAR 28, 2016

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### The Future of Rewards is here.

Now RBC Rewards brings you unparalleled access to Apple<sup>‡</sup> products. That means you can shop for the latest Apple products using your RBC Rewards® points. Visit

www.rbcrewards.com/apple to start browsing.

## **PREVIOUS STATEMENT BALANCE**

\$177.93

#### **CHAITANYA MALLA** 4510 15\*\* \*\*\*\* 3975 - PRIMARY

		451015 5575 - 1 KINAKI	
TRANSACTION POSTING DATE DATE		ACTIVITY DESCRIPTION	AMOUNT (\$)
	FEB 29	STARBUCKS SFU 67355 BURNABY BC	\$2.00
		74703416057000023156735	
	FEB 29	G&J FOOD BURNABY BC	\$8.40
		74529006056920122207000	#10.40
FEB 26	FEB 29	FATBURGER LOUGHEED BURNABY BC 74529006058920140573704	
EED 27	FEB 29	MCDONALD'S #14910 Q04 NORTH VANCOUVBC	42.00
FED 27	FED 29	74064406050000404000067	J3.00
FEB 27	FFR 29	MCDONALD'S #14910 Q04 NORTH VANCOUVBC	\$2.10
		74064406050000404000005	
FEB 27	FFB 29	MCDONALD'S #14910 Q04 NORTH VANCOUVBC	\$4.29
		74064496058820194004313	
FEB 28	MAR 01	MICROSOFT *XBOXLIVE MISSISSAUGA ON	\$11.19
		74587276060608536947277 MCDONALD'S #14910 Q04 NORTH VANCOUVBC	
FEB 28	FEB 29	MCDONALD'S #14910 O04 NORTH VANCOUVBC	\$2.10
		74064496059820173651851	,
FFR 28	FFR 20	74064496059820173651851 PINE SUSHI SQUARE NORTH VANCOUVBC	\$2.06
11020		74064496059820173746750	
FFB 29		L A SUSHI BURNABY BC	\$13.86
		74872716061130616198141	,
MAR 01	MAR 01		
		74537886061000046619099	
MAR 02	MAR 04	G&J FOOD BURNABY BC	\$8.40
		74529006062920102857602	
MAR 02	MAR 03	STARBUCKS SFU 67355 BURNABY BC	\$2.00
		74703416063000407748547	
MAR 02	MAR 03	QUESADA BURRITOS AND TACOBURNABY BC	\$7.02
		74064496062820176685331	
MAR 03		BOOSTERJUICE 117 LANGLEY BC	\$4.25
		74500016064667497658562	
MAR 04	MAR 04		\$10.28
		74703416064000942603545	

#### IMPORTANT INFORMATION

#### **RBC REWARDS POINTS**

Previous Points balance	19,313
Points earned this statement	871
New points balance	20,184

#### **CONTACT US**

Customer Service / Lost & Stole	n 1-800-769-2512
<b>Collect Outside North America</b>	(416) 974-7780
<b>RBC Rewards Travel Redemptio</b>	n 1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbcrewards.com

## **PAYMENTS & INTEREST RATES**

winimum payment	\$17.00
Payment due date	APR 22, 2016
Credit limit	\$6,500.00
Available credit	\$6,030.43
Annual interest rates:	

19.99% **Purchases** 21.99% Cash advances

### **CALCULATING YOUR BALANCE**

Previous Statement Balance		\$177.93
Payments & credits	-\$586.57	
Purchases & debits	\$870.64	
Cash advances	\$0.00	
Interest	\$7.57	
Fees	\$0.00	

**NEW BALANCE** \$469.57



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

NEW BALANCE \$469.57

MINIMUM PAYMENT \$17.00

PAYMENT DUE DATE APR 22, 2016

AMOUNT PAID

Signature®RBC Rewards®Visa<sup>‡</sup> 4510 15\*\* \*\*\*\* 3975

RBC0190000\_6395212\_026-125723

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CHAITANYA MALLA SUITE 18 365 GINGER DR NEW WESTMINSTER BC V3L 5L5 **Payment options** 

Telephone banking 1-800-769-2511

· Online banking www.rbcroyalbank.com · RBC Royal Bank ATM

· RBC Royal Bank Branch



CHAITANYA MALLA 4510 15\*\* \*\*\*\* 3975

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## CHAITANYA MALLA 4510 15\*\* \*\*\*\* 3975 - PRIMARY (continued)

TRANSACTIO DATE	N POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
	MAR 07	MCDONALD'S #14910 Q04 NORTH VANCOUVBC	\$2.10
MAR 04	MAR 07	SHELL 6511 HASTINGS ST BURNABY BC 74064496067920127520598	\$20.00
MAR 05		SUSHI TOWN RESTAURANT NORTH VANCOUVBC	\$14.12
MAR 06	MAR 09	74703416065000552205556 WAL-MART SUPERCENTER#3057VANCOUVER BC	\$1.08
MAR 06	MAR 07	74529006067900244922105 SUSHI TOWN RESTAURANT NORTH VANCOUVBC	\$16.91
MAR 06	MAR 07	74703416066000053518746 SUSHI TOWN RESTAURANT NORTH VANCOUVBC	\$11.45
MAR 06	MAR 07	74703416066000421234596 ESSO 3965 NORTH ROAD BURNABY BC	\$40.00
MAR 08	MAR 09	74064496067920120906018 SUSHI CALIFORNIA COQUITLAM BC	\$10.45
MAR 09		74703416068000495217343 SUSHI CALIFORNIA COQUITLAM BC	\$10.45
MAR 12		74703416069000025489874	
MAR 12	MAR 14	74529006073900241880506 STARBUCKS SFU 67355 BURNABY BC	\$2.00
MAR 13		74703416072000267715601  CHURCH'S CHICKEN VANCOUVER BC	•
		74529006074920215820402 PINE SUSHI SQUARE NORTH VANCOUVBC	• • • • •
		74064496073820174128679	·
MAR 14		KOYA JAPAN BURNABY BC 74703416074000687434534	
	MAR 15	STARBUCKS SFU 67355 BURNABY BC -74703416075000888618355	•
MAR 14	MAR 15	ESSO 3965 NORTH ROAD BURNABY BC	\$40.00
MAR 14	MAR 15	74064496075920117238623 MCDONALD'S #1449 Q04 COQUITLAM BC 74064496075820123709361	
MAR 15		G&J FOOD BURNABY BC 74529006075920119393505	\$8.40
MAR 15	MAR 17	PIZZA HUT BURNABY BC 74500016076461622567062	\$13.64
MAR 15	MAR 16	STARBUCKS SFU 67355 BURNABY BC	\$2.00
MAR 16	MAR 17	74703416076000442909091 JUGO JUICE - SFU BURNABY BC	\$4.67
MAR 16		74064496076820183482197 PLUM GARDEN NOODLE HOUSE BURNABY BC	
MAR 16	MAR 17	74064496076820190560084 MCDONALD'S #21433 NEW WESTMINSTBC	\$1.88
MAR 16	MAR 17	74064496076820193195219 SIMON FRASER UNIVERSITY BURNABY BC	\$5.00
MAR 17	MAR 18	74064496077820109101532 HEE RAE DEUNG COQUITLAM BC	\$8.30
MAR 17	MAR 17	74514206077004015115204 TIM HORTONS 2867 QTH VANCOUVER BC 74703416077000949780382	\$5.24



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## CHAITANYA MALLA 4510 15\*\* \*\*\*\* 3975 - PRIMARY (continued)

TRANSACTIO DATE	DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 17	MAR 18	SIMON FRASER UNIVERSITY BURNABY BC	\$5.00
		74064496078820110366693 SIMON FRASER UNIVERSITY BURNABY BC	
	MAR 18	SIMON FRASER UNIVERSITY BURNABY BC 74064496078820110367048	\$5.00
MAR 18	 ΜΔR 21	SUSHI TOWN RESTAURANT NORTH VANCOUVBC	\$10.45
		7.470.2.44.00.700000000000000000	
MAR 18		MCDONALD'S #21433 NEW WESTMINSTBC	\$6.39
		74064496078820211444829	40.55
MAR 18	MAR 21	74064496078820211444829 STARBUCKS SFU 67355 BURNABY BC 74703416079000163938870	\$2.00
		74703416079000163938870	42.00
MAR 19	MAR 22	WAL-MART SUPERCENTER#3057VANCOUVER BC	\$2.24
		74529006080900260518509	
MAR 19	MAR 21	CHARTWELLS - #67358 BURNABY BC	\$2.00
		CHARTWELLS - #67358 BURNABY BC 74703416079000097147507 TOMMY HILFIGER #0720 NEW WESTMINSTBC	•
MAR 19	MAR 21	TOMMY HILFIGER #0720 NEW WESTMINSTBC	\$54.49
		74703416080000577990738	4
	MAR 21	74703416080000577990738 MCDONALD'S #14910 Q04 NORTH VANCOUVBC	\$4.65
		74064496079820197143543	•
MAR 19	MAR 21	74064496079820197143543 MCDONALD'S #14910 Q04 NORTH VANCOUVBC	\$2.10
		74064496079820197144087	•
MAR 20	MAR 23	74064496079820197144087 WAL-MART SUPERCENTER#3057VANCOUVER BC	\$4.00
		74529006081900256435402	•
MAR 20	MAR 22	74529006081900256435402 STARBUCKS 04440 N VANCOUVER BC	\$2.00
		74703416081000393181818	
MAR 20	MAR 21	PAYMENT - THANK YOU / PAIEMENT - MERCI	-\$586.57
MAR 20	MAR 21	74510406081619981120401 MCDONALD'S #14910 Q04 NORTH VANCOUVBC	\$1.88
MAR 20	MAR 21	74064496080820177764943 PINE SUSHI SQUARE NORTH VANCOUVBC	\$9.87
		74064496080820177869304	
MAR 20	MAR 21	MCDONALD'S #21433 NEW WESTMINSTBC	\$4.29
		74064496080820181266307	
MAR 20	MAR 21	MCDONALD'S #21433 NEW WESTMINSTBC 74064496080820181266307 ESSO 3965 NORTH ROAD BURNABY BC	\$43.61
		74064496081920122148611 STARBUCKS SFU 67355 BURNABY BC	
MAR 21	MAR 23	STARBUCKS SFU 67355 BURNABY BC	\$2.00
		74703416082000921412189 KOYA JAPAN BURNABY BC	
MAR 21	MAR 22	KOYA JAPAN BURNABY BC 74703416081000466537193 APL* ITUNES.COM/BILL 800-676-2775 ON	\$9.85
		74703416081000466537193	
MAR 21	MAR 22	APL* ITUNES.COM/BILL 800-676-2775 ON	\$8.39
		74537886081000443453866	
MAR 22	MAR 24	G&J FOOD BURNABY BC	\$8.40
		74529006082920120228709	
MAR 22	MAR 23	STARBUCKS SFU 67355 BURNABY BC	\$2.00
		74703416082000921412411	
MAR 22	MAR 23	STARBUCKS SFU 67355 BURNABY BC	\$2.00
		74703416083000217714289	
MAR 22	MAR 23	BELL MOBILITY VERDUN QC	\$189.95
		74064496082820146630678	
MAR 23	MAR 24	STARBUCKS SFU 67355 BURNABY BC	\$2.00
		74703416083000474541110	
MAR 23	MAR 24	PIZZA HUT BURNABY BC	\$13.64
		74500016083463643569979	



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### CHAITANYA MALLA 4510 15\*\* \*\*\*\* 3975 - PRIMARY (continued)

TRANSACTION POS		ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 23 MA	R 24	STARBUCKS SFU 67355 BURNABY BC	\$2.00
		74703416084000755979905	
MAR 23 MA	R 28	FOOT LOCKER #99017 BURNABY BC	\$39.20
		74529006083920098979506	
MAR 24 MA	R 24	STARBUCKS SFU 67355 BURNABY BC	\$2.00
		74703416084000755979392	
MAR 25 MA	R 28	SUSHI CALIFORNIA COQUITLAM BC	\$14.12
		74703416085000300204220	
MAR 25 MA	R 28	MCDONALD'S #21433 NEW WESTMINSTBC	\$1.88
		74064496085820177731210	
MAR 26 MA	R 28	MCDONALD'S #14910 Q04 NORTH VANCOUVBC	\$1.89
		74064496086820196803924	
MAR 26 MA	R 28	MCDONALD'S #14910 Q04 NORTH VANCOUVBC	\$2.10
		74064496086820196804674	
MAR 26 MA	R 28	PINE SUSHI SQUARE NORTH VANCOUVBC	\$8.51
		74064496086820196931238	
MAR 27 MA	R 28	MCDONALD'S #14910 Q04 NORTH VANCOUVBC	\$2.10
		74064496087820149162351	
MAR 28 MA	R 28	PURCHASE INTEREST 19.99%	\$7.57

# NEW BALANCE

\$469.57

## Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 4 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.

Foreign Currency Conversion: The exchange rate shown on your Statement, to six decimal places, is calculated by dividing the converted Canadian dollar amount, which is shown on your Statement rounded to the nearest cent, by the transaction currency amount. The exchange rate on your Statement may differ from the original benchmark rate used because of this rounding. The Canadian dollar amount charged to your credit card account is 2.5% over the benchmark rate. Some foreign currency transactions are converted directly to Canadian dollars, while others may be converted first to U.S. dollars, and then to Canadian dollars. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion and is generally set daily. To obtain the original benchmark rate set by Visa‡ at the time a transaction was converted to Canadian dollars, please visit the Visa website at usa.visa.com/support/consumer/travel-support/exchange-rate-calculator. html, or call us at 1-800 Royal® 1-2 (1-800-769-2512).



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STATEMENT FROM FEB 27 TO MAR 28, 2016

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## **INTEREST RATE CHART**

Rate (%)
Remaining
Balance\*\*

19.99
\$462.00

<sup>\*\*</sup> 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.