



RBC
Royal Bank

Signature® RBC Rewards® Visa[‡]

CHAITANYA MALLA 4510 15** **** 3975

STATEMENT FROM DEC 30, 2014 TO JAN 26, 2015

1 OF 3

PREVIOUS STATEMENT BALANCE

\$433.81

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| DEC 27 | DEC 30 | WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004362900227731603 | \$3.41 |
| DEC 27 | DEC 30 | WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 7452900436290022772300 | \$3.36 |
| DEC 28 | DEC 31 | WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004363900287032107 | \$7.53 |
| DEC 29 | DEC 31 | FONG HOLDINGS LTD - AUTO BURNABY BC 74529004363910304284003 | \$7.50 |
| DEC 29 | JAN 02 | WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004364900327226908 | \$174.72 |
| DEC 29 | DEC 30 | ESSO 736 6TH AVENUE NEW WESTMINSTBC 74064494364920115711352 | \$42.37 |
| DEC 31 | JAN 02 | PAPA JOHN'S PIZZA NEW NEW WESTMINSTBC 74703414365000594063320 | \$10.49 |
| JAN 01 | JAN 02 | ESSO 736 6TH AVENUE NEW WESTMINSTBC 74064495002920112235228 | \$1.70 |
| JAN 01 | JAN 02 | MCDONALD'S #40094 Q04 NEW WESTMINSTBC 74064495002820119348810 | \$3.01 |
| JAN 01 | JAN 02 | ANNUAL FEE | \$39.00 |
| JAN 02 | JAN 05 | MCDONALD'S #40094 Q04 NEW WESTMINSTBC 74064495003820118607033 | \$2.91 |
| JAN 02 | JAN 02 | ANNUAL FEE REBATE | -\$39.00 |
| JAN 03 | JAN 06 | WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529005004900195798908 | \$2.49 |
| JAN 03 | JAN 06 | WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529005004900195836005 | \$24.19 |
| JAN 03 | JAN 05 | TELUS COMM. WEB EDMONTON AB 74500015004461616839732 | \$22.40 |
| JAN 03 | JAN 05 | TELUS MOBILITY SCARBOROUGH ON 74500015004461619408600 | \$74.82 |
| JAN 04 | JAN 07 | WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529005005900230013700 | \$12.10 |

Add the best of both worlds to your investment portfolio.

Enjoy 100% principal protection, a guaranteed minimum return, *plus* the growth potential of the markets with RBC MarketSmart GICs. Learn more at rbc.com/potential

IMPORTANT INFORMATION

RBC REWARDS POINTS

| | |
|------------------------------|--------------|
| Previous Points balance | 4,861 |
| Points earned this statement | 702 |
| New points balance | 5,563 |

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 | FEB 16, 2015 |
| Credit limit | \$4,000.00 |
| Available credit | \$3,847.10 |
| Annual interest rates: | |
| Purchases | 19.99% |
| Cash advances | 21.99% |

CALCULATING YOUR BALANCE

| | |
|-----------------------------------|-----------------|
| Previous Statement Balance | \$433.81 |
| Payments & credits | -\$1,020.96 |
| Purchases & debits | \$701.05 |
| Cash advances | \$0.00 |
| Interest | \$0.00 |
| Fees | \$39.00 |
| NEW BALANCE | \$152.90 |



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

NEW BALANCE
\$152.90

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
FEB 16, 2015

AMOUNT PAID
\$

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02245

CHAITANYA MALLA
8357 10TH AVE
S201
BURNABY BC V3N 2S7

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4510 15 **** 3975**

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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CHAITANYA MALLA 4510 15** **** 3975

STATEMENT FROM DEC 30, 2014 TO JAN 26, 2015

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| JAN 04 | JAN 07 | WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529005005900230062707 | \$8.54 |
| JAN 04 | JAN 05 | ROGERS *694250366 888-764-3771 ON 74537885004000403655720 | \$19.04 |
| JAN 04 | JAN 05 | ROGERS *694250366 888-764-3771 ON 74537885004000403702720 | \$38.08 |
| JAN 07 | JAN 08 | ESSO 736 6TH AVENUE NEW WESTMINSTBC 74064495008920113314729 | \$40.00 |
| JAN 08 | JAN 08 | PAYMENT - THANK YOU / PAIEMENT - MERCI 74510405008710328070409 | -\$500.00 |
| JAN 11 | JAN 14 | WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529005012900225959603 | \$2.12 |
| JAN 11 | JAN 14 | WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529005012900226012204 | \$9.23 |
| JAN 11 | JAN 12 | IMPARK00012298U NEW WESTMINSTBC 74703415011000551591433 | \$2.00 |
| JAN 12 | JAN 14 | SHELL 5 8 AVE NEW WESTMINSTBC 74064495014920119161209 | \$32.60 |
| JAN 14 | JAN 16 | MCDONALD'S #21433 Q04 N/WESTMINSTERBC 74064495015820185388497 | \$1.77 |
| JAN 16 | JAN 19 | MCDONALD'S #21433 Q04 N/WESTMINSTERBC 74064495017820126873076 | \$1.77 |
| JAN 17 | JAN 20 | WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529005018900239754507 | \$1.32 |
| JAN 19 | JAN 20 | MCDONALD'S #21433 Q04 N/WESTMINSTERBC 74064495019820182133090 | \$1.77 |
| JAN 20 | JAN 21 | ESSO 736 6TH AVENUE NEW WESTMINSTBC 74064495021920115854709 | \$39.24 |
| JAN 20 | JAN 20 | PAYMENT - THANK YOU / PAIEMENT - MERCI 74510405020710328070403 | -\$481.96 |
| JAN 23 | JAN 26 | SUBWAY 45023 BURNABY BC 74703415024000385928020 | \$5.25 |
| JAN 23 | JAN 26 | TELUS COMM. WEB EDMONTON AB 74500015024461693919353 | \$22.40 |
| JAN 24 | JAN 26 | ROGERS *694250366 888-764-3771 ON 74537885024000443101376 | \$82.92 |

NEW BALANCE \$152.90

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 1 year(s) and 5 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.

We appreciate your business

Thank you for being a Signature® RBC Rewards® Visa[‡] cardholder. With RBC Rewards® you have the choice and flexibility to redeem your RBC Rewards points for more than 280 merchandise selections, a full array of gift cards, and more. Visit www.rbc rewards.com to redeem today.



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STATEMENT FROM DEC 30, 2014 TO JAN 26, 2015

3 OF 3

INTEREST RATE CHART

| Rate (%) | Remaining Balance** | Expiry Date |
|----------|------------------------|-------------|
| 19.99 | \$152.90 | |

** 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.

30% Off Ski Trips

Want to hit the slopes this ski season but keep your trip within a budget? From now until the end of January, selected ski hotels and resorts in Canada and the U.S. are offering RBC cardholders up to 30% off their hotel or Flight + Hotel reservation! Choose from Banff, Whistler, Mont Tremblant and more!

Visit www.rbc rewards.com/travel

