



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

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

1 OF 5

**PREVIOUS STATEMENT BALANCE \$177.93**

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 25	FEB 29	STARBUCKS SFU 67355 BURNABY BC 7470341605700023156735	\$2.00
FEB 25	FEB 29	G&J FOOD BURNABY BC 74529006056920122207000	\$8.40
FEB 26	FEB 29	FATBURGER LOUGHEED BURNABY BC 74529006058920140573704	\$10.49
FEB 27	FEB 29	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496058820194003067	\$3.00
FEB 27	FEB 29	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496058820194003935	\$2.10
FEB 27	FEB 29	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496058820194004313	\$4.29
FEB 28	MAR 01	MICROSOFT *XBOXLIVE MISSISSAUGA ON 74587276060608536947277	\$11.19
FEB 28	FEB 29	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496058820173651851	\$2.10
FEB 28	FEB 29	PINE SUSHI SQUARE NORTH VANCOUVBC 74064496058820173746750	\$8.96
FEB 29	MAR 01	L A SUSHI BURNABY BC 74872716061130616198141	\$13.86
MAR 01	MAR 01	PLAYSTATION SONYENTERT 800-345-7669 ON 74537886061000046619099	\$39.99
MAR 02	MAR 04	G&J FOOD BURNABY BC 74529006062920102857602	\$8.40
MAR 02	MAR 03	STARBUCKS SFU 67355 BURNABY BC 74703416063000407748547	\$2.00
MAR 02	MAR 03	QUESADA BURRITOS AND TACOBURNABY BC 74064496062820176685331	\$7.02
MAR 03	MAR 07	BOOSTERJUICE 117 LANGLEY BC 74500016064667497658562	\$4.25
MAR 04	MAR 04	OPA070-LANGLEY LANGLEY BC 74703416064000942603545	\$10.28

## 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<sup>®</sup> points. Visit [www.rbc rewards.com/apple](http://www.rbc rewards.com/apple) to start browsing.

### IMPORTANT INFORMATION

#### RBC REWARDS POINTS

Previous Points balance	19,313
Points earned this statement	871
<b>New points balance</b>	<b>20,184</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

Minimum payment	<b>\$17.00</b>
Payment due date	<b>APR 22, 2016</b>
Credit limit	\$6,500.00
Available credit	\$6,030.43
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	21.99%

#### CALCULATING YOUR BALANCE

<b>Previous Statement Balance</b>	<b>\$177.93</b>
Payments & credits	-\$586.57
Purchases & debits	\$870.64
Cash advances	\$0.00
Interest	\$7.57
Fees	\$0.00
<b>NEW BALANCE</b>	<b>\$469.57</b>



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  
**\$**

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#### 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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CHAITANYA MALLA  
SUITE 18  
365 GINGER DR  
NEW WESTMINSTER BC V3L 5L5



**RBC**  
Royal Bank

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STATEMENT FROM FEB 27 TO MAR 28, 2016

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 04	MAR 07	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496064820185775022	\$2.10
MAR 04	MAR 07	SHELL 6511 HASTINGS ST BURNABY BC 74064496067920127520598	\$20.00
MAR 05	MAR 07	SUSHI TOWN RESTAURANT NORTH VANCOUVBC 74703416065000552205556	\$14.12
MAR 06	MAR 09	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006067900244922105	\$1.08
MAR 06	MAR 07	SUSHI TOWN RESTAURANT NORTH VANCOUVBC 74703416066000053518746	\$16.91
MAR 06	MAR 07	SUSHI TOWN RESTAURANT NORTH VANCOUVBC 74703416066000421234596	\$11.45
MAR 06	MAR 07	ESSO 3965 NORTH ROAD BURNABY BC 74064496067920120906018	\$40.00
MAR 08	MAR 09	SUSHI CALIFORNIA COQUITLAM BC 74703416068000495217343	\$10.45
MAR 09	MAR 10	SUSHI CALIFORNIA COQUITLAM BC 74703416069000025489874	\$10.45
MAR 12	MAR 15	WAL-MART SUPERCENTER#3057VANCOUVER BC 745290060673900241880506	\$11.52
MAR 12	MAR 14	STARBUCKS SFU 67355 BURNABY BC 74703416072000267715601	\$2.00
MAR 13	MAR 16	CHURCH'S CHICKEN VANCOUVER BC 74529006074920215820402	\$6.05
MAR 13	MAR 14	PINE SUSHI SQUARE NORTH VANCOUVBC 74064496073820174128679	\$7.16
MAR 14	MAR 15	KOYA JAPAN BURNABY BC 74703416074000687434534	\$8.18
MAR 14	MAR 15	STARBUCKS SFU 67355 BURNABY BC 74703416075000888618355	\$2.00
MAR 14	MAR 15	ESSO 3965 NORTH ROAD BURNABY BC 74064496075920117238623	\$40.00
MAR 14	MAR 15	MCDONALD'S #1449 Q04 COQUITLAM BC 74064496075820123709361	\$1.88
MAR 15	MAR 17	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 74703416076000442909091	\$2.00
MAR 16	MAR 17	JUGO JUICE - SFU BURNABY BC 74064496076820183482197	\$4.67
MAR 16	MAR 17	PLUM GARDEN NOODLE HOUSE BURNABY BC 74064496076820190560084	\$5.83
MAR 16	MAR 17	MCDONALD'S #21433 NEW WESTMINSTBC 74064496076820193195219	\$1.88
MAR 16	MAR 17	SIMON FRASER UNIVERSITY BURNABY BC 74064496077820109101532	\$5.00
MAR 17	MAR 18	HEE RAE DEUNG COQUITLAM BC 74514206077004015115204	\$8.30
MAR 17	MAR 17	TIM HORTONS 2867 QTH VANCOUVER BC 74703416077000949780382	\$5.24



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TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 17	MAR 18	SIMON FRASER UNIVERSITY BURNABY BC 74064496078820110366693	\$5.00
MAR 17	MAR 18	SIMON FRASER UNIVERSITY BURNABY BC 74064496078820110367048	\$5.00
MAR 18	MAR 21	SUSHI TOWN RESTAURANT NORTH VANCOUVBC 74703416079000099692526	\$10.45
MAR 18	MAR 21	MCDONALD'S #21433 NEW WESTMINSTBC 74064496078820211444829	\$6.39
MAR 18	MAR 21	STARBUCKS SFU 67355 BURNABY BC 74703416079000163938870	\$2.00
MAR 19	MAR 22	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006080900260518509	\$2.24
MAR 19	MAR 21	CHARTWELLS - #67358 BURNABY BC 74703416079000097147507	\$2.00
MAR 19	MAR 21	TOMMY HILFIGER #0720 NEW WESTMINSTBC 74703416080000577990738	\$54.49
MAR 19	MAR 21	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496079820197143543	\$4.65
MAR 19	MAR 21	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496079820197144087	\$2.10
MAR 20	MAR 23	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006081900256435402	\$4.00
MAR 20	MAR 22	STARBUCKS 04440 N VANCOUVER BC 74703416081000393181818	\$2.00
MAR 20	MAR 21	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406081619981120401	-\$586.57
MAR 20	MAR 21	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 7406449608082017764943	\$1.88
MAR 20	MAR 21	PINE SUSHI SQUARE NORTH VANCOUVBC 74064496080820177869304	\$9.87
MAR 20	MAR 21	MCDONALD'S #21433 NEW WESTMINSTBC 74064496080820181266307	\$4.29
MAR 20	MAR 21	ESSO 3965 NORTH ROAD BURNABY BC 74064496081920122148611	\$43.61
MAR 21	MAR 23	STARBUCKS SFU 67355 BURNABY BC 74703416082000921412189	\$2.00
MAR 21	MAR 22	KOYA JAPAN BURNABY BC 74703416081000466537193	\$9.85
MAR 21	MAR 22	APL* ITUNES.COM/BILL 800-676-2775 ON 74537886081000443453866	\$8.39
MAR 22	MAR 24	G&J FOOD BURNABY BC 74529006082920120228709	\$8.40
MAR 22	MAR 23	STARBUCKS SFU 67355 BURNABY BC 74703416082000921412411	\$2.00
MAR 22	MAR 23	STARBUCKS SFU 67355 BURNABY BC 74703416083000217714289	\$2.00
MAR 22	MAR 23	BELL MOBILITY VERDUN QC 74064496082820146630678	\$189.95
MAR 23	MAR 24	STARBUCKS SFU 67355 BURNABY BC 74703416083000474541110	\$2.00
MAR 23	MAR 24	PIZZA HUT BURNABY BC 74500016083463643569979	\$13.64



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 23	MAR 24	STARBUCKS SFU 67355 BURNABY BC 74703416084000755979905	\$2.00
MAR 23	MAR 28	FOOT LOCKER #99017 BURNABY BC 74529006083920098979506	\$39.20
MAR 24	MAR 24	STARBUCKS SFU 67355 BURNABY BC 74703416084000755979392	\$2.00
MAR 25	MAR 28	SUSHI CALIFORNIA COQUITLAM BC 74703416085000300204220	\$14.12
MAR 25	MAR 28	MCDONALD'S #21433 NEW WESTMINSTBC 74064496085820177731210	\$1.88
MAR 26	MAR 28	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496086820196803924	\$1.89
MAR 26	MAR 28	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496086820196804674	\$2.10
MAR 26	MAR 28	PINE SUSHI SQUARE NORTH VANCOUVBC 74064496086820196931238	\$8.51
MAR 27	MAR 28	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496087820149162351	\$2.10
MAR 28	MAR 28	PURCHASE INTEREST 19.99%	\$7.57
<b>NEW BALANCE</b>			<b>\$469.57</b>

#### 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<sup>‡</sup> 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](http://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html), or call us at 1-800 Royal<sup>®</sup> 1-2 (1-800-769-2512).



## Signature® RBC Rewards® Visa‡

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STATEMENT FROM FEB 27 TO MAR 28, 2016

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### INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$462.00	

\*\* 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.