



Royal Bank

## Signature® RBC Rewards® Visa†

CHAITANYA MALLA 4510 15\*\* \*\*\*\* 7217

STATEMENT FROM APR 27 TO MAY 27, 2019

1 OF 3

### PREVIOUS STATEMENT BALANCE

**\$501.08**

CHAITANYA MALLA  
4510 15\*\* \*\*\*\* 7217 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 27	APR 29	KODOO MOBILE PAC EDMONTON AB 74500019117463642005110	\$46.20
APR 27	APR 29	TELUS MOBILITY PREAUTH CALGARY AB 74500019117463644166753	\$135.80
APR 27	APR 29	88 SUPERMARKET VANCOUVER BC 74064499117820210608512	\$3.90
APR 27	APR 29	CENTENNIAL TOWN PANTRY BURNABY BC 74064499118820132574775	\$20.00
APR 27	APR 29	SAL Y LIMON MEXICAN CUISIVANCOUVER BC 74064499118820207689797	\$16.48
APR 30	APR 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510409120619988990407	-\$501.08
APR 30	MAY 01	PETROCAN-7890 CANADA WAY BURNABY BC 74064499121920131505716	\$50.64
MAY 01	MAY 06	WAL-MART SUPERCENTER#1205SURREY BC 74529009122900395124201	\$48.43
MAY 02	MAY 03	GREEN TIMBERS LIQUOR S SURREY BC 74703419122100814083364	\$10.20
MAY 03	MAY 06	H-MART COQUITLAM BC 74500019124461660109492	\$9.77
MAY 04	MAY 06	SPOTIFY P0AB5A0E57 STOCKHOLM 74987509124007373923927	\$4.99
MAY 04	MAY 06	SUPER SAVE GAS #11 MERRITT BC 74500019124463672020766	\$48.78
MAY 04	MAY 06	CACTUS CLUB KELOWNA YA KELOWNA BC 74500019125461684162112	\$67.94
MAY 05	MAY 06	TIM HORTONS #7552 KELOWNA BC 74703419125100751662995	\$2.09
MAY 05	MAY 07	PETROCAN-1090 WESTMINSTERPENTICTON BC 74064499127920130330680	\$28.08
MAY 05	MAY 07	PETROCAN-1969 WILLINGDON BURNABY BC 74064499127920130447518	\$36.37

### IMPORTANT INFORMATION

#### RBC REWARDS POINTS

Previous Points balance	14,871
Points earned this statement	1,041
Points redeemed this statement	(11,200)
Points adjusted this statement	47
<b>New points balance</b>	<b>4,759</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	www.rbc rewards.com

#### PAYMENTS & INTEREST RATES

Minimum payment	<b>\$10.00</b>
Payment due date	<b>JUN 17, 2019</b>
Credit limit	\$9,500.00
Available credit	\$9,118.13
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	22.99%

#### CALCULATING YOUR BALANCE

Previous Statement Balance	<b>\$501.08</b>
Payments & credits	-\$1,160.20
Purchases & debits	\$1,040.99
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$381.87**



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

NEW BALANCE  
**\$381.87**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**JUN 17, 2019**

AMOUNT PAID  
**\$**

Signature® RBC Rewards® Visa†  
4510 15\*\* \*\*\*\* 7217

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

Quick, convenient and secure ways to pay your credit card bill:

- RBC Online Banking at [www.rbcroyalbank.com/online](http://www.rbcroyalbank.com/online)
- RBC Mobile app - text "RBC" to 722722 to download

Other payment options include:

- RBC Royal Bank ATM
- Telephone Banking 1-800-769-2511
- Visit an RBC Royal Bank branch



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CHAITANYA MALLA 4510 15\*\* \*\*\*\* 7217

STATEMENT FROM APR 27 TO MAY 27, 2019

2 OF 3

### CHAITANYA MALLA 4510 15\*\* \*\*\*\* 7217 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 05	MAY 06	CRAFT BEER MARKET - KELOWKELOWNA BC 74064499126820149870034	\$28.78
MAY 09	MAY 10	DANA - SIERRA WIRELESS RICHMOND BC 74703419130100255106997	\$2.00
MAY 11	MAY 13	PERVERTD ICE CREAM VANCOUVER BC 74514209132004003722679	\$6.30
MAY 11	MAY 13	SHAW CABLESYSTEMS CALGARY AB 74529009131920153560205	\$7.45
MAY 12	MAY 14	PETROCAN-5111 GRT MCCHONARICHMOND BC 74064499134920129187449	\$1.09
MAY 12	MAY 13	YVR PARKING RICHMOND BC 74064499132820199389986	\$9.50
MAY 13	MAY 14	PETROCAN-6502 VICTORIA DRVANCOUVER BC 74064499134920130637754	\$37.45
MAY 14	MAY 15	DANA - SIERRA WIRELESS RICHMOND BC 74703419135100165770713	\$7.00
MAY 14	MAY 14	ATOM TICKETS, LLC 3106272866 CA 24492159134713851402749	\$12.99
MAY 15	MAY 21	REVENUE SERVICES BC VICTORIA BC 74529009136920144709403	\$23.00
MAY 15	MAY 16	TOKYO JOE'S SUSHI FACTORYRICHMOND BC 74064499135820211932711	\$10.71
MAY 15	MAY 16	MCDONALD'S #21433 NEW WESTMINSTBC 74064499136820137969960	\$6.18
MAY 17	MAY 21	DANA - SIERRA WIRELESS RICHMOND BC 74703419138100957223985	\$1.05
MAY 17	MAY 21	THE KEG DUNSMUIR VANCOUVER BC 74500019138461624101613	\$55.05
MAY 17	MAY 17	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510409137619982315404	-\$659.12
MAY 18	MAY 21	XPRESS DONAIR HOUSE COQUITLAM BC 74529009139920349130402	\$13.03
MAY 19	MAY 21	COQUITLAM CHEERS CHICKEN COQUITLAM BC 74514209139004026074820	\$44.59
MAY 19	MAY 21	DENNY'S 03-089 COQUITL COQUITLAM BC 74500019140461661262712	\$139.31
MAY 20	MAY 21	COQUITLAM CHEERS CHICKEN COQUITLAM BC 74514209140004027800758	\$14.48
MAY 21	MAY 22	BATTDEPOT TORONTO ON 74897269141920496628315	\$20.15
MAY 21	MAY 22	DANA - SIERRA WIRELESS RICHMOND BC 74703419142100220254498	\$1.00
MAY 21	MAY 22	PETROCAN-3110-E 54TH AVE.VANCOUVER BC 74064499142920132757535	\$59.03
MAY 24	MAY 27	STARBUCKS CARD RELOAD 800-782-7282 ON 74537889144100567287386	\$10.00
MAY 25	MAY 27	CENTENNIAL TOWN PANTRY BURNABY BC 74064499145820139096332	\$1.18

**NEW BALANCE**

**\$381.87**

### You're eligible for a higher credit limit. Call us today!

In recognition of your excellent credit history with us, you're now eligible for a credit limit increase<sup>1</sup>. To accept this credit limit increase offer<sup>2</sup>, sign in to RBC® Online Banking and click on Offers, or call 1-800 ROYAL® 1-2 (1-800-769-2512) today.

<sup>1</sup> You were selected for this credit limit increase opportunity based on credit and financially related information Royal Bank of Canada had about you at the time we made this offer to you. We reserve the right to withdraw this offer, even after acceptance by you, should there be a change in your credit or financial information that makes you ineligible for a credit limit increase. To receive your credit limit increase, your credit card account must be in good standing when your acceptance is processed.

<sup>2</sup> The consent of both the primary applicant and the co-applicant are required before the credit limit increase can be applied to your credit card account.

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STATEMENT FROM APR 27 TO MAY 27, 2019

3 OF 3

### Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 3 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.

### INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$381.87	

\*\* 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.

## IMPORTANT INFORMATION ABOUT YOUR CREDIT CARD STATEMENT

*The following is a summary of certain terms and conditions of your credit card account and details about some of the information shown on the front of your statement. It is provided to help you read and understand your statement. Please refer to your RBC Royal Bank credit card agreement for complete terms and conditions for your Account.*

**Statement Period.** Your statement covers activity on your account from the day after your previous statement was prepared to the last day of this statement period (Your Statement Date). If the date we would ordinarily prepare your statement falls on a date for which we do not process statements (for example, weekends and certain holidays) we will prepare it on our next statement processing date. Your Payment Due Date will be adjusted accordingly.

### YOUR RESPONSIBILITIES

**Review your statement.** Review your credit card statement carefully. If you think there is an error, omission or irregularity, you must contact us no later than 30 days following your Statement Date at 1-800-769-2512. After the 30 days, our records will be considered correct except for credits improperly applied to your account.

**Report lost or stolen cards.** If your card is lost or stolen, or if you have your card but suspect that it or your account number is being used by someone else, call 1-800-769-2512 immediately. This reporting obligation applies whether you are a Primary cardholder, a Co-applicant cardholder or an Authorized User.

**Make your payment.** You may pay the New Balance in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date as shown on the statement each month. That Payment Due Date is 21 days after your Statement Date (25 days if you did not pay your previous statement's New Balance in full by its Payment Due Date). If the Payment Due Date falls on a weekend or holiday, we will extend it to the next business day.

**How to make a payment.** Not all payment options are available for all types of credit cards. The payment options available for your account are listed on your statement. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments sent to us by mail or made through another financial institution may take several days to reach us and are not credited to your account until we have processed them. To ensure that a payment is credited to your account on the same business day you make it, you must make the payment prior to 6:00 p.m. local time at one of our branches or ATMs in Canada or through our telephone or online banking service. Branch payments must be made before the branch closing time if it is earlier than 6:00 p.m.

You can also pay through Autopay, our pre-authorized payment service. Call us at 1-800-769-2512 to enrol. Payments do not automatically adjust your available credit. This generally occurs within one to three business days following receipt of your payment, depending on how your payment is made.

**Missed payments.** Missing payments (which means not making at least the Minimum Payment by the next Statement Date) will affect your interest rates as follows:

- If you miss making any payment, you will lose the benefit of any introductory or promotional interest rate offer in which you are participating and your standard cash advance and purchase interest rates will apply to any remaining balance(s) which were subject to that offer as of the first day of the third statement period following the missed payment (or the expiry date if it is earlier).
- In addition, if you miss making 2 or more payments in any 12 month period, your standard cash advance and purchase interest rates will increase by 5% (8% if you are a Visa Classic Low Rate Option Cardholder) as of the first day of the third statement period following the missed payment that caused the rate increase. You will continue to pay the higher interest rates until such time as you have paid your Minimum Payment by the next Statement Date for 6 consecutive months thereafter.

### READING YOUR STATEMENT

**Activity Description.** Each transaction and amount credited or charged to your account during the Statement Period is described in this section, including any interest charges and the associated interest rate. The transaction and posting dates are displayed for each transaction. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Interest is always calculated from the transaction date. If there is more than one credit card on the Account, transactions will be grouped by cardholder name, card number and relationship to the Account. Primary and Co-applicant cardholders (but not Authorized Users) are responsible for all amounts charged to the Account.

**Time to Pay.** Each statement shows an estimate of how long it would take to repay your balance in full if you make only the Minimum Payment each month, assuming that your Minimum Payment is always calculated by adding your interest, fees and \$10. The Time to Pay message is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is therefore not a recommended long term repayment plan.

**Payments & Interest Rates.** This section displays the Minimum Payment and its Payment Due Date, your current Credit Limit, and Available Credit as of the Statement Date. Your available credit does not reflect

transactions or payments made but not received by us by the Statement Date. Your current interest rates for Purchases and Cash Advances are also shown. If either of those rates is a temporary promotional rate, we will show its expiry date here as well. Any promotional rates that are applicable to interest charges on the statement are displayed in the Interest Rate Chart.

**Interest Rate Chart.** This chart sets out the interest rate or rates, including applicable promotional rates, that apply to the New Balance, any remaining balances associated with those rates, and expiry dates for promotional rates. Rates and expiry dates for any promotions that we may have offered to you but which you are not using are not shown in the chart as they will not have any balances associated with them. If we notify you of the loss of a promotional rate because of a missed payment, you may lose the benefit of that rate before its expiry date. However, that expiry date will continue to be displayed in the Interest Rate Chart until the loss of that promotional rate takes effect. If an expiry date falls on a date for which we do not process statements (for example, weekends and certain holidays) we will continue to provide you with the benefit of that promotional rate until our next statement processing date.

### INTEREST AND OTHER CALCULATIONS

**Determination of interest.** You have a minimum 21 day interest-free Grace Period for new purchases. Your new purchases are those which appear in the Activity Description. You can avoid interest on those new purchases by paying your New Balance in full by your Payment Due Date. If you do not, you must then pay interest on each new purchase retroactively from the transaction date until the date we process your payment in full for those purchases. Your next monthly statement will include interest accrued on each of those new purchases from its transaction date to the date we prepare that next monthly statement.

We continue to charge interest on the unpaid portion of those purchases until the next time you pay the New Balance in full on or before its Payment Due Date. Interest related to your purchases could appear on the first statement you receive after we process that payment. This is interest that was not included in the New Balance you paid in full because it accrued between the date the monthly statement which showed that New Balance was prepared and the date you made your payment.

Fees are treated in the same manner as purchases for the purpose of charging interest.

Interest is always charged on cash advances from the day the cash advance is made until the date we process the payment in full for those cash advances. Balance transfers, cash-like transactions and bill payments made using your credit card at our branch, at an ATM or using our online banking service are treated as cash advances.

We do not charge interest on interest.

To calculate the interest shown in the "Calculating Your Balance" section of your statement, we add the amount you owe each day, and divide the total by the number of days in the statement period. This is your average daily balance. We multiply the average daily balance by the applicable daily interest rate (obtained by taking the annual interest rate or rates and dividing by the number of days in the year). We then multiply this value by the total number of days in the Statement Period to determine the Interest we charge you. When there is more than one applicable interest rate, we calculate your interest based on the average daily balances for each rate.

**Applying your payments.** We apply payments to your Minimum Payment first. We then apply payments to the remainder of your New Balance. If the different amounts that make up your New Balance are subject to different interest rates, we will allocate any payment paid in excess of your Minimum Payment in the same proportion as each amount bears to your New Balance. If you have paid more than your New Balance, we will apply any payment in excess of the New Balance to amounts that have not yet appeared on your monthly statement in the same manner as set out above.

**Foreign currency conversion.** The exchange rate shown on your Statement, to six decimal places, is calculated by dividing the converted Canadian dollar (CAD) amount, rounded to the nearest cent, by the transaction currency amount. It may differ from the original benchmark rate because of this rounding. The CAD amount charged to your account is 2.5% over the benchmark rate. Some foreign currency transactions are converted directly to CAD, while others may be converted first to U.S. dollars, then to CAD. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion, and is generally set daily. The original benchmark rate at the time a transaction was converted may be obtained at [usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html](http://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html), if set by Visa, or [mastercard.com/global/currencyconversion/index.html](http://mastercard.com/global/currencyconversion/index.html), if set by Mastercard. You can also call us toll-free at 1-800 ROYAL® 1-2 (1-800-769-2512). For U.S. Dollar Visa Gold Cardholders, transactions are shown in U.S. Dollars and the same principles will apply if an amount is charged in a currency other than U.S. Dollars.

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