



RBC
Royal Bank

Signature® RBC Rewards® Visa[‡]

CHAITANYA MALLA 4510 15** **** 3975

STATEMENT FROM DEC 30, 2015 TO JAN 26, 2016

1 OF 4

PREVIOUS STATEMENT BALANCE

\$891.01

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 26	DEC 30	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529005362900279489800	\$174.75
DEC 27	DEC 30	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529005362900271305301	\$111.91
DEC 28	DEC 31	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529005363900254380007	\$2.87
DEC 29	DEC 30	CYPRESS MOUNTAIN WEST VANCOUVEBC 74703415363000922271107	\$67.20
DEC 29	JAN 04	WAL-MART SUPERCENTER#3008BURNABY BC 74529005364900341704408	\$27.83
DEC 30	DEC 30	CYPRESS MOUNTAIN WEST VANCOUVEBC 74703415364000115920097	\$29.80
DEC 30	JAN 04	WAL-MART SUPERCENTER#3008BURNABY BC 74529005365900407558606	\$7.84
DEC 30	DEC 31	IKEA COQUITLAM COQUITLAM BC 74064495364820181081390	\$99.67
DEC 31	JAN 04	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006001900106109501	\$1.08
DEC 31	DEC 31	PINE SUSHI SQUARE NORTH VANCOUVBC 74064495365820138308382	\$3.84
JAN 01	JAN 04	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406004619989867403	-\$1,381.05
JAN 01	JAN 04	ANNUAL FEE	\$39.00
JAN 02	JAN 05	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006003900212873006	\$1.00
JAN 02	JAN 04	PINE SUSHI SQUARE NORTH VANCOUVBC 74064496002820175306205	\$4.90
JAN 03	JAN 04	Q SANGAK BAKERY NORTH VANCOUVBC 74064496003820124012820	\$7.34
JAN 04	JAN 05	CANADA DAVID AND JACK NEW WESTMINSTBC 74500016004462634413367	\$47.45
JAN 04	JAN 04	ANNUAL FEE REBATE	-\$39.00

IMPORTANT INFORMATION

RBC REWARDS POINTS

Previous Points balance	16,796
Points earned this statement	1,336
New points balance	18,132

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, 2016
Credit limit	\$6,500.00
Available credit	\$5,754.70
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$891.01
Payments & credits	-\$1,748.95
Purchases & debits	\$1,564.24
Cash advances	\$0.00
Interest	\$0.00
Fees	\$39.00

NEW BALANCE \$745.30



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

NEW BALANCE
\$745.30

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
FEB 16, 2016

AMOUNT PAID
\$

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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
SUITE 18
365 GINGER DR
NEW WESTMINSTER BC V3L 5L5



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

STATEMENT FROM DEC 30, 2015 TO JAN 26, 2016

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 05	JAN 06	ALDO #1036 BURNABY BC 7406449600582017375796	\$56.00
JAN 05	JAN 06	SPORT CHEK #276 BURNABY BC 74064496005820184107385	\$44.79
JAN 06	JAN 07	CHARTWELLSSFUMACKQPS BURNABY BC 74703416007000201785561	\$5.24
JAN 06	JAN 07	SFU BOOKSTORE BURNABY BURNABY BC 74500016006463665648705	\$5.51
JAN 06	JAN 07	CHARTWELLS - #67358 BURNABY BC 74703416007000227359995	\$3.41
JAN 06	JAN 08	G&J FOOD BURNABY BC 74529006006920114174706	\$8.40
JAN 06	JAN 07	IT SERVICES BURNABY BC 74064496007820106889498	\$5.00
JAN 07	JAN 08	STARBUCKS 04451 VANCOUVER BC 74703416007000486106640	\$2.00
JAN 07	JAN 08	CHATTERS SALON & BEAUTY NEW WESTMINSTBC 74064496007820177451707	\$21.98
JAN 08	JAN 11	SFU BOOKSTORE BURNABY BURNABY BC 74500016008463694821404	\$240.10
JAN 08	JAN 11	GAWON KOREAN RESTAURANT BURNABY BC 74064496008820188741301	\$3.68
JAN 09	JAN 12	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006010900219935106	\$1.08
JAN 10	JAN 11	BC LOTTERY CORP NORTH VANCOUVBC 74064496010820126542858	\$5.00
JAN 10	JAN 11	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496010820169658926	\$0.81
JAN 10	JAN 11	PINE SUSHI SQUARE NORTH VANCOUVBC 74064496010820169750814	\$9.81
JAN 11	JAN 13	SHAW CABLESYSTEMS CALGARY AB 74529006011920201822301	\$231.60
JAN 11	JAN 12	GAWON KOREAN RESTAURANT BURNABY BC 74064496011820184213136	\$7.88
JAN 11	JAN 12	SIMON FRASER UNIVERSITY BURNABY BC 74064496012820107926177	\$5.00
JAN 11	JAN 12	SIMON FRASER UNIVERSITY BURNABY BC 74064496012820107927084	\$5.00
JAN 11	JAN 12	ESSO 3965 NORTH ROAD BURNABY BC 74064496012920115158027	\$36.73
JAN 11	JAN 12	MCDONALD'S #14908 BURNABY BC 74064496012820122255198	\$1.88
JAN 12	JAN 14	FONG HOLDINGS LTD - AUTO BURNABY BC 74529006012910231733601	\$5.00
JAN 12	JAN 13	L A SUSHI BURNABY BC 74872716013130132807372	\$15.65
JAN 12	JAN 13	MCDONALD'S #14908 BURNABY BC 74064496013820122092665	\$1.88
JAN 12	JAN 12	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406012710048870403	-\$100.00
JAN 13	JAN 15	SALAD LOOP VANCOUVER BC 74500016014464669876193	\$5.54

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 200 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, 2015 TO JAN 26, 2016

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 13	JAN 14	SFU BOOKSTORE BURNABY BURNABY BC 74500016013463667524301	-\$228.90
JAN 13	JAN 14	STARBUCKS SFU 67355 BURNABY BC 74703416014000690367112	\$2.00
JAN 13	JAN 14	FAT BURGER VANCOUVER BC 74064496013820175160518	\$7.35
JAN 14	JAN 15	SIMON FRASER UNIVERSITY BURNABY BC 74064496015820109271702	\$5.00
JAN 14	JAN 15	SIMON FRASER UNIVERSITY BURNABY BC 74064496015820109272569	\$5.00
JAN 15	JAN 18	OLIVE GARDEN 4346 LANGLEY BC 74769576016004083063577	\$46.45
JAN 16	JAN 19	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006017900227831209	\$1.39
JAN 16	JAN 18	PINE SUSHI SQUARE NORTH VANCOUVER BC 74064496016820189947154	\$6.41
JAN 16	JAN 18	PINE SUSHI SQUARE NORTH VANCOUVER BC 74064496016820189947162	\$3.00
JAN 17	JAN 20	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006018900228656208	\$1.97
JAN 17	JAN 18	MCDONALD'S #14910 Q04 NORTH VANCOUVER BC 74064496017820170259972	\$1.62
JAN 17	JAN 18	PINE SUSHI SQUARE NORTH VANCOUVER BC 74064496017820170346258	\$9.03
JAN 18	JAN 19	ESSO 3965 NORTH ROAD BURNABY BC 74064496019920114692383	\$37.95
JAN 20	JAN 21	STARBUCKS SFU 67355 BURNABY BC 74703416021000210213292	\$2.00
JAN 20	JAN 22	G&J FOOD BURNABY BC 74529006020920118277606	\$8.40
JAN 20	JAN 21	SIMON FRASER UNIVERSITY BURNABY BC 74064496021820108834049	\$5.00
JAN 20	JAN 21	SIMON FRASER UNIVERSITY BURNABY BC 74064496021820108834643	\$5.00
JAN 21	JAN 22	STARBUCKS 04451 VANCOUVER BC 74703416021000358957726	\$2.00
JAN 21	JAN 22	KAWAWA JAPANESE RESTAURANT BURNABY BC 74872716022730229310260	\$28.15
JAN 21	JAN 22	MCDONALD'S #12135 Q04 COQUITLAM BC 74064496022820130049458	\$1.88
JAN 23	JAN 26	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006024900231685709	\$2.98
JAN 23	JAN 26	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006024900231709004	\$1.08
JAN 23	JAN 26	WAL-MART SUPERCENTER#5777NEW WESTMINSTER BC 74529006024900240073004	\$35.32
JAN 23	JAN 25	MCDONALD'S #14910 Q04 NORTH VANCOUVER BC 74064496023820192303487	\$1.62
JAN 23	JAN 25	PINE SUSHI SQUARE NORTH VANCOUVER BC 74064496023820192416974	\$9.41



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STATEMENT FROM DEC 30, 2015 TO JAN 26, 2016

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 23	JAN 25	PINE SUSHI SQUARE NORTH VANCOUVER BC 74064496023820192417006	\$4.50
JAN 25	JAN 26	KOYA JAPAN BURNABY BC 74703416025000437151313	\$8.28
JAN 25	JAN 26	SIMON FRASER UNIVERSITY BURNABY BC 74064496026820107969940	\$5.00

NEW BALANCE **\$745.30**

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 6 year(s) and 7 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).

INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$745.30	

** 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.