



**RBC**  
Royal Bank

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

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

STATEMENT FROM NOV 27 TO DEC 29, 2014

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### PREVIOUS STATEMENT BALANCE

**\$1,089.95**

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 25	NOV 27	MCDONALD'S #21433 Q04 N/WESTMINSTERBC 74064494331820127722647	\$5.85
NOV 27	NOV 28	MCDONALD'S #21433 Q04 N/WESTMINSTERBC 74064494332820132108757	\$1.67
NOV 27	NOV 28	MCDONALD'S #21433 Q04 N/WESTMINSTERBC 74064494332820132109375	\$1.67
NOV 29	DEC 01	CHARTWELLSSFURAVEQPS BURNABY BC 74703414333000070861360	\$1.80
NOV 30	DEC 01	MCDONALD'S #40094 Q04 NEW WESTMINSTBC 74064494335820136799509	\$2.07
DEC 01	DEC 02	SFU PARKING SERVICES BURNABY BC 74703414335000158354500	-\$69.88
DEC 01	DEC 02	CHARTWELLSSFURAVEQPS BURNABY BC 74703414336000341391616	\$1.80
DEC 01	DEC 02	SFU BOOKSTORE BURNABY BURNABY BC 74500014335463694165678	\$6.72
DEC 01	DEC 03	PETROCAN-7890 CANADA WAY BURNABY BC 74064494337920121595256	\$29.86
DEC 02	DEC 02	CHARTWELLSSFURAVEQPS BURNABY BC 74703414336000341393372	\$2.35
DEC 02	DEC 03	CHARTWELLSSFURAVEQPS BURNABY BC 74703414337000981163209	\$1.80
DEC 03	DEC 03	CHARTWELLSSFURAVEQPS BURNABY BC 74703414337000981164371	\$1.80
DEC 04	DEC 08	TELUS DESKTOP PAYMENT EDMONTON AB 74500014339461645459493	\$68.55
DEC 04	DEC 05	CHEVRON 8TH/MCBRIDE NEW WESTMINS BC 74064494339920135837114	\$22.88
DEC 05	DEC 08	DESI TURKA INDIAN CUISINEBURNABY BC 74872714340153406305351	\$42.58
DEC 05	DEC 08	MCDONALD'S #21433 Q04 N/WESTMINSTERBC 74064494339820204846618	\$2.82

### IMPORTANT INFORMATION

#### RBC REWARDS POINTS

Previous Points balance	4,388
Points earned this statement	473
<b>New points balance</b>	<b>4,861</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

<b>Minimum payment</b>	<b>\$27.00</b>
<b>Payment due date</b>	<b>JAN 23, 2015</b>
Credit limit	\$4,000.00
Available credit	\$3,566.19
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances (Expires Dec 29/14)	1.90%

#### CALCULATING YOUR BALANCE

<b>Previous Statement Balance</b>	<b>\$1,089.95</b>
Payments & credits	-\$1,530.73
Purchases & debits	\$856.70
Cash advances	\$0.00
Interest	\$17.89
Fees	\$0.00
<b>NEW BALANCE</b>	<b>\$433.81</b>



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

NEW BALANCE  
**\$433.81**

MINIMUM PAYMENT  
**\$27.00**

PAYMENT DUE DATE  
**JAN 23, 2015**

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  
8357 10TH AVE  
S201  
BURNABY BC V3N 2S7



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STATEMENT FROM NOV 27 TO DEC 29, 2014

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 05	DEC 08	MCDONALD'S #21433 Q04 N/WESTMINSTERBC 74064494341820125920332	\$1.67
DEC 05	DEC 08	ESSO 736 6TH AVENUE NEW WESTMINSTBC 74064494342920121803604	\$20.00
DEC 06	DEC 09	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004341900285199806	\$36.68
DEC 06	DEC 08	MCDONALD'S #40094 Q04 NEW WESTMINSTBC 74064494341820121623302	\$4.50
DEC 06	DEC 08	SUBWAY NEW WESTMINSTBC 74064494341820180093082	\$5.57
DEC 07	DEC 08	TIM HORTONS 2257 QTH NEW WESTMINSTBC 74703414342000668921104	\$1.80
DEC 07	DEC 08	TIM HORTONS 2757 QTH NEW WESTMINSTBC 74703414342000668922805	\$2.72
DEC 07	DEC 08	SUPER SAVE GAS #75 BURNABY BC 74500014341463691421399	\$20.00
DEC 07	DEC 09	SHOPPERS DRUG MART #0279 NEW WESTMINSTBC 74064494343820101676906	\$2.23
DEC 07	DEC 08	MCDONALD'S #40094 Q04 NEW WESTMINSTBC 74064494342820134375683	\$4.50
DEC 08	DEC 09	STARBUCKS 04810 NEW WESTMINSTBC 74703414342000944836068	\$4.99
DEC 08	DEC 09	TIM HORTONS 2757 QTH NEW WESTMINSTBC 74703414343000196071587	\$1.50
DEC 08	DEC 08	IMPARK00011501U NEW WESTMINSTBC 74703414342000679311188	\$4.25
DEC 08	DEC 08	IMPARK00011501U NEW WESTMINSTBC 74703414342000679311220	\$4.25
DEC 08	DEC 08	IMPARK00011501U NEW WESTMINSTBC 74703414342000679311261	\$4.25
DEC 09	DEC 09	CHARTWELLSSFURAVEQPS BURNABY BC 74703414343000191990534	\$1.80
DEC 10	DEC 11	CHARTWELLSSFURAVEQPS BURNABY BC 74703414345000251948024	\$1.80
DEC 10	DEC 11	SIMON FRASER UNIVERSITY BURNABY BC 74064494345820108781707	\$3.25
DEC 11	DEC 12	TIM HORTONS 2257 QTH NEW WESTMINSTBC 74703414345000332626888	\$1.45
DEC 11	DEC 12	TIM HORTONS 2257 QTH NEW WESTMINSTBC 74703414346000800059801	\$1.70
DEC 11	DEC 15	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004346900440700808	-\$314.72
DEC 12	DEC 15	SIMON FRASER UNIVERSITY BURNABY BC 74064494347820110826142	\$5.00
DEC 12	DEC 15	SIMON FRASER UNIVERSITY BURNABY BC 74064494347820110826159	\$5.00
DEC 12	DEC 15	SIMON FRASER UNIVERSITY BURNABY BC 74064494347820110826167	\$5.00
DEC 12	DEC 15	SIMON FRASER UNIVERSITY BURNABY BC 74064494347820110826175	\$5.00
DEC 12	DEC 15	SIMON FRASER UNIVERSITY BURNABY BC 74064494347820110826183	\$5.00

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

### Don't #Giftmiss. Gift This.

Give them an RBC® Visa<sup>‡</sup> Gift Card and avoid giving a gift that they don't want or need. Convenient and easy to use, and with no maintenance fees or expiry of funds\*, they make the perfect gift for this holiday season. Purchase your RBC Visa Gift Cards at any RBC Royal Bank® branch today!

\*A \$3.95 fee applies at the time of card purchase.



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 13	DEC 16	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004348900322220006	\$2.49
DEC 13	DEC 15	HUSKY RIC.AIR.MKT#2030 RICHMOND BC 74500014347570230217205	\$39.66
DEC 13	DEC 15	MCDONALD'S #40094 Q04 NEW WESTMINSTBC 74064494348820123144086	\$4.50
DEC 15	DEC 16	SIMON FRASER UNIVERSITY BURNABY BC 74064494350820109486662	\$6.50
DEC 17	DEC 19	TELUS COMM. WEB EDMONTON AB 74500014352461659627532	\$23.77
DEC 17	DEC 18	CINEPLEX 8030 WEB QPS 416-323-6600 ON 74703414351000977086167	\$34.50
DEC 17	DEC 18	SIMON FRASER UNIVERSITY BURNABY BC 74064494352820109799963	\$5.00
DEC 18	DEC 19	PAPA JOHN'S PIZZA NEW NEW WESTMINSTBC 74703414352000234592774	\$8.39
DEC 19	DEC 22	MCDONALD'S #40094 Q04 NEW WESTMINSTBC 74064494354820127170781	\$2.91
DEC 19	DEC 19	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510404353710328070403	-\$1,146.13
DEC 20	DEC 23	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004355900359274009	\$37.34
DEC 20	DEC 23	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004355900359303006	\$8.82
DEC 20	DEC 22	IMPARK00011501U NEW WESTMINSTBC 74703414354000329970396	\$4.25
DEC 20	DEC 22	MCDONALD'S #40094 Q04 NEW WESTMINSTBC 74064494355820123516564	\$5.27
DEC 21	DEC 24	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004356900483878609	\$20.21
DEC 21	DEC 24	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004356900483880803	\$30.56
DEC 21	DEC 24	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004356900483882007	\$1.39
DEC 22	DEC 29	A&W #0396 NEW WESTMINSTBC 74529004358920432589907	\$7.25
DEC 22	DEC 23	ESSO 736 6TH AVENUE NEW WESTMINSTBC 74064494357920120611166	\$10.00
DEC 23	DEC 29	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004358900484003205	\$11.47
DEC 24	DEC 29	MCDONALD'S #40094 Q04 NEW WESTMINSTBC 74064494358820213961156	\$2.91
DEC 24	DEC 29	A&W #0396 NEW WESTMINSTBC 74529004359920026204904	\$9.29
DEC 24	DEC 29	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004360900248551305	\$39.77
DEC 24	DEC 29	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004360900248611109	\$39.32
DEC 26	DEC 29	MCDONALD'S #40094 Q04 NEW WESTMINSTBC 74064494361820116540433	\$2.91
DEC 26	DEC 29	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004361900302197804	\$98.56



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STATEMENT FROM NOV 27 TO DEC 29, 2014

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 26	DEC 29	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004361900302283109	\$50.14
DEC 26	DEC 29	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529004361900302285302	\$1.39
DEC 29	DEC 29	PURCHASE INTEREST 19.99%	\$17.89
<b>NEW BALANCE</b>			<b>\$433.81</b>

**Time to Pay**

If you make only the Minimum Payment each month, we estimate it will take 3 year(s) and 8 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	\$415.92	

\*\* 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.