



**RBC**  
**Royal Bank**

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

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

STATEMENT FROM JAN 27 TO FEB 26, 2016

1 OF 4

### PREVIOUS STATEMENT BALANCE

**\$745.30**

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 26	JAN 28	STARBUCKS 00137 N WESTMINSTERBC 74703416027000358868406	\$2.00
JAN 26	JAN 28	PIZZA HUT #31105 NEW WESTMINSTBC 74500016027461666220545	\$10.50
JAN 26	JAN 28	SHELL 4191 NORTH RD BURNABY BC 74064496028920120361428	\$40.75
JAN 27	JAN 28	CHARTWELLSSFUMACKQPS BURNABY BC 74703416028000581793909	\$5.24
JAN 27	JAN 28	BAY SUSHI CAFE LTD VANCOUVER BC 74500016027462673594369	\$11.81
JAN 27	JAN 28	BELL MOBILITY VERDUN QC 74064496027820145502637	\$160.83
JAN 28	JAN 29	PLAYSTATION SONYENTERT 800-345-7669 ON 74537886028000680290399	\$49.98
JAN 28	FEB 01	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006029900351221108	\$7.58
JAN 28	FEB 01	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006029900351246105	\$2.98
JAN 28	JAN 29	PINE SUSHI SQUARE NORTH VANCOUVER BC 74064496028820190400256	\$9.95
JAN 28	JAN 29	SIMON FRASER UNIVERSITY BURNABY BC 74064496029820109607024	\$5.00
JAN 28	JAN 28	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406028619985323403	-\$1,002.11
JAN 29	FEB 01	CHARTWELLSSFURAVEQPS BURNABY BC 74703416029000461588006	\$5.24
JAN 29	FEB 01	PINE SUSHI SQUARE NORTH VANCOUVER BC 74064496029820200366553	\$9.95
JAN 29	FEB 01	MICROSOFT *XBOXLIVE MISSISSAUGA ON 74587276030604390726623	\$11.19
JAN 30	FEB 01	MCDONALD'S #21433 NEW WESTMINSTBC 74064496030820195779684	\$1.88

### Get 25% more WestJet dollars!

Convert your RBC Rewards® points into WestJet dollars<sup>‡</sup> from February 1, 2016 to March 13, 2016 and get 25% more WestJet dollars. Visit [rbc.com/wjconversion](http://rbc.com/wjconversion)

### IMPORTANT INFORMATION

#### RBC REWARDS POINTS

Previous Points balance	18,132
Points earned this statement	1,181
<b>New points balance</b>	<b>19,313</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>\$10.00</b>
Payment due date	<b>MAR 18, 2016</b>
Credit limit	\$6,500.00
Available credit	\$6,322.07
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	21.99%

#### CALCULATING YOUR BALANCE

Previous Statement Balance	<b>\$745.30</b>
Payments & credits	-\$1,747.41
Purchases & debits	\$1,180.04
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$177.93**



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

NEW BALANCE  
**\$177.93**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**MAR 18, 2016**

AMOUNT PAID  
**\$**

Signature® RBC Rewards® Visa<sup>‡</sup>  
4510 15\*\* \*\*\*\* 3975

#### 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



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STATEMENT FROM JAN 27 TO FEB 26, 2016

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 31	FEB 03	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006032900264352201	\$5.47
JAN 31	FEB 03	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006032900264382802	\$17.78
JAN 31	FEB 01	MCDONALD'S #14910 Q04 NORTH VANCOUVER BC 74064496031820174497364	\$1.62
JAN 31	FEB 01	PINE SUSHI SQUARE NORTH VANCOUVER BC 74064496031820174594368	\$9.95
JAN 31	FEB 01	A&W CAPITANO MALL NORTH VANCOUVER BC 74064496031820178341006	\$2.63
FEB 01	FEB 02	MCDONALD'S #21433 NEW WESTMINSTER BC 74064496032820199134447	\$1.88
FEB 01	FEB 02	SIMON FRASER UNIVERSITY BURNABY BC 74064496033820108721317	\$5.00
FEB 02	FEB 03	PLAYSTATION SONY ENTERT 800-345-7669 ON 74537886033000457989267	\$14.99
FEB 02	FEB 03	GUADALUPE RESTAURANTS BURNABY BC 74530006032828797380109	\$9.19
FEB 02	FEB 02	CHARTWELLSSFURAVEQPS BURNABY BC 74703416033000174739569	\$2.30
FEB 02	FEB 03	MCDONALD'S #21433 NEW WESTMINSTER BC 74064496033820181630575	\$1.88
FEB 02	FEB 03	SIMON FRASER UNIVERSITY BURNABY BC 74064496034820108381996	\$5.00
FEB 03	FEB 04	SAFEWAY #4917 NEW WESTMINSTER BC 74703416034000868663033	\$5.81
FEB 03	FEB 03	RENAISSANCE CAFE BURNABY BC 74064496034820127328358	\$2.30
FEB 03	FEB 03	CHEVRON 3 EAST EIGHTH AV NEW WESTMINSTER BC 74064496034920129668338	\$10.40
FEB 04	FEB 04	SUSHI CALIFORNIA COQUITLAM BC 74703416035000339750657	\$20.95
FEB 04	FEB 05	SIMON FRASER UNIVERSITY BURNABY BC 74064496036820109300258	\$5.00
FEB 04	FEB 05	SIMON FRASER UNIVERSITY BURNABY BC 74064496036820109300779	\$5.00
FEB 05	FEB 08	KOYA JAPAN BURNABY BC 74703416036000205752810	\$8.18
FEB 05	FEB 08	MCDONALD'S #21433 NEW WESTMINSTER BC 74064496036820192590757	\$1.88
FEB 05	FEB 09	CHEVRON 3 EAST EIGHTH AV NEW WESTMINSTER BC 74064496040920128230603	\$42.70
FEB 06	FEB 09	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529006038900243957108	\$1.08
FEB 06	FEB 08	MCDONALD'S #14910 Q04 NORTH VANCOUVER BC 74064496037820190607974	\$6.54
FEB 07	FEB 08	MCDONALD'S #14910 Q04 NORTH VANCOUVER BC 74064496038820171153740	\$2.10
FEB 07	FEB 08	MCDONALD'S #14910 Q04 NORTH VANCOUVER BC 74064496038820171154219	\$4.65
FEB 08	FEB 10	HEE RAE DEUNG COQUITLAM BC 74514206040004069155746	\$9.55



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CHAITANYA MALLA  
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TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 09	FEB 11	HEE RAE DEUNG COQUITLAM BC 74514206041004088182522	\$9.55
FEB 09	FEB 12	WAL-MART SUPERCENTER#3008BURNABY BC 74529006041900247552306	\$3.12
FEB 09	FEB 12	WAL-MART SUPERCENTER#3008BURNABY BC 74529006041900247566702	\$3.74
FEB 10	FEB 11	GOODLIFE FITNESS CENTRES BURNABY BC 74064496041820173649435	\$51.45
FEB 10	FEB 11	SIMON FRASER UNIVERSITY BURNABY BC 74064496042820108650879	\$5.00
FEB 10	FEB 11	WOODS SPORTS PUB COQUITLAM BC 74064496042820122387888	\$10.98
FEB 11	FEB 12	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496042820190651132	\$2.10
FEB 11	FEB 12	PINE SUSHI SQUARE NORTH VANCOUVBC 74064496042820190776046	\$4.43
FEB 14	FEB 18	WAL-MART SUPERCENTER#3008BURNABY BC 74529006047900240745109	\$190.04
FEB 14	FEB 15	BELL MOBILITY VERDUN QC 74064496045820140785185	\$209.04
FEB 14	FEB 15	ESSO 3965 NORTH ROAD BURNABY BC 74064496046920120556173	\$44.91
FEB 15	FEB 17	HEE RAE DEUNG COQUITLAM BC 74514206047004084159452	\$9.55
FEB 16	FEB 19	WAL-MART SUPERCENTER#1192NEW WESTMINSTBC 74529006048900254560104	\$11.17
FEB 16	FEB 17	MCDONALD'S #21433 NEW WESTMINSTBC 74064496047820189059300	\$1.88
FEB 17	FEB 18	BIG SMOKE BURGER BURNABY BC 74064496048820179950277	\$8.39
FEB 18	FEB 19	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496049820188496535	\$2.10
FEB 18	FEB 19	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064496049820188497277	\$2.10
FEB 18	FEB 19	PINE SUSHI SQUARE NORTH VANCOUVBC 74064496049820188627675	\$4.90
FEB 19	FEB 22	MCDONALD'S #21433 NEW WESTMINSTBC 74064496050820203733520	\$1.88
FEB 20	FEB 22	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406053619980618409	-\$745.30
FEB 21	FEB 22	MCDONALD'S #14908 BURNABY BC 74064496053820131648300	\$1.88
FEB 22	FEB 23	STARBUCKS SFU 67355 BURNABY BC 74703416054000404814855	\$2.00
FEB 22	FEB 24	G&J FOOD BURNABY BC 74529006053920106565509	\$8.40
FEB 23	FEB 23	STARBUCKS SFU 67355 BURNABY BC 74703416054000404815324	\$3.41



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 24	FEB 25	GAWON KOREAN RESTAURANT BURNABY BC 74064496055820173129084	\$6.30
FEB 24	FEB 25	MCDONALD'S #21433 NEW WESTMINSTBC 74064496055820183657546	\$1.88
FEB 24	FEB 25	CHEVRON 3 EAST EIGHTH AV NEW WESTMINSTBC 74064496056920128929536	\$41.13

**NEW BALANCE \$177.93**

**Time to Pay**

If you make only the Minimum Payment each month, we estimate it will take 1 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<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).

**INTEREST RATE CHART**

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$177.93	

\*\* 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.