

## **Royal Bank**

## Signature® RBC Rewards® Visa‡

CHAITANYA MALLA 4510 15\*\* \*\*\*\* 7217 STATEMENT FROM OCT 27 TO NOV 26, 2018

1 OF 5

## **PREVIOUS STATEMENT BALANCE**

### \$253.14

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

|                               |        | 72.7  |             |
|-------------------------------|--------|---|-------------|
| TRANSACTION POSTING DATE DATE |        | ACTIVITY DESCRIPTION  | AMOUNT (\$) |
|                               | OCT 29 | DAMSO RESTAURANT BUTE LTDVANCOUVER BC<br>74529008300920154216705                      |             |
| OCT 27                        | OCT 29 | TELUS MOBILITY PREAUTH CALGARY AB   | \$119.43    |
| OCT 27                        |        | 74500018300463674610414 COQUITLAM CHEERS CHICKEN COQUITLAM BC 74514208301004037378958 |             |
| OCT 27                        | OCT 29 | MCDONALD'S #23911 MYMCDS SURREY BC 74064498301820111321783                            | \$1.88      |
| OCT 28                        | OCT 31 | SAFEWAY #4917 NEW WESTMINSTBC   | \$15.99     |
| OCT 28                        |        | A&W STORE # 0573 SURREY BC<br>74529008302920181201009                                 | \$4.73      |
| OCT 28                        | OCT 29 | KOODO MOBILE PAC EDMONTON AB  | \$36.20     |
| OCT 28                        | OCT 29 | MCDONALD'S #23911 MYMCDS SURREY BC  | \$1.88      |
|                               | OCT 30 | FRESHII - 1170 BURNABY BC<br>74514208302004006029235                                  | \$9.44      |
| OCT 30                        | OCT 31 | KI SUSHI JAPANESE RESTAURNEW WESTMINSTBC  | ·           |
| OCT 30                        | OCT 31 | MCDONALD'S #40251 BURNABY BC  | \$4.19      |
| OCT 30                        |        | ESSO 12808 KING GEORGE HWSURREY BC  | \$40.00     |
| OCT 30                        | NOV 01 | SAVE ON FOODS #2228 BURNABY BC  |             |
| OCT 31                        | NOV 01 | SFU J DOUGLAS # 87275004 BURNABY BC   | \$9.23      |
| NOV 01                        | NOV 05 | DENNY'S #9300 SURREY BC   | ¥1.101.12   |
| NOV 02                        | NOV 05 | DENNY'S 03-089 COQUITL COQUITLAM BC 74500018307461686129590                           | \$23.52     |
|                               |        |   |             |

#### IMPORTANT INFORMATION

#### **RBC REWARDS POINTS**

| Previous Points balance      | 9,604  |
|------------------------------|--------|
| Points earned this statement | 1,378  |
| New points balance           | 10,982 |

#### **CONTACT US**

| Customer Service / Lost & Stole      | n 1-800-769-2512   |
|--------------------------------------|--------------------|
| Collect Outside North America        | (416) 974-7780     |
| <b>RBC Rewards Travel Redemption</b> | on 1-877-636-2870  |
| Merchandise Redemption               | 1-800-769-2512     |
| Web site                             | www.rbcrewards.com |

## **PAYMENTS & INTEREST RATES**

| willing payment        | \$10.00      |
|------------------------|--------------|
| Payment due date       | DEC 17, 2018 |
| Credit limit           | \$9,500.00   |
| Available credit       | \$8,174.56   |
| Annual interest rates: |              |
| 5 1                    | 40.000/      |

¢10.00

Purchases 19.99% 22.99% Cash advances

### **CALCULATING YOUR BALANCE**

| Previous Statement Balance | \$253.14   |
|----------------------------|------------|
| Payments & credits         | -\$305.00  |
| Purchases & debits         | \$1,377.30 |
| Cash advances              | \$0.00     |
| Interest                   | \$0.00     |
| Fees                       | \$0.00     |
| NEW BALANCE                | \$1,325.44 |

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

NEW BALANCE \$1,325.44

MINIMUM PAYMENT \$10.00

PAYMENT DUE DATE DEC 17, 2018

AMOUNT PAID \$

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

RBC0190000\_6551742\_057-282506 02450

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
• 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 - PRIMARY (continued)

| TRANSACTIO<br>DATE |        | ACTIVITY DESCRIPTION   | AMOUNT (\$) |
|--------------------|--------|--|-------------|
| NOV 02             | NOV 05 | SAVE ON FOODS #2221 BURNABY BC   | \$3.23      |
| NOV 03             | NOV 05 | 74064498307820224208962<br>MCDONALD'S #23911 MYMCDS SURREY BC<br>74064498308820111073627                   |             |
| NOV 03             | NOV 05 | EAGLE QUEST GOLF - COQUITCOQUITLAM BC<br>74064498308820111917591<br>CIBC TORONTO                           |             |
| NOV 04             | NOV 06 | CIBC TORONTO<br>7450200830988000000020   | -\$125.00   |
| NOV 04             | NOV 05 | PHO99 VIETNAMESE NOODL COQUITLAM BC<br>74703418308100209233010   | \$58.63     |
| NOV 04             | NOV 05 | SPOTIFY P081D4B6DF STOCKHOLM<br>74987508308006041813924  | \$4.99      |
| NOV 04             | NOV 05 | THE HOLY CRAB VANCOUVER BC 74064498308820194535609 ESSO 3965 NORTH ROAD BURNABY BC 74064498309920125963109 | \$15.38     |
| NOV 04             | NOV 05 | ESSO 3965 NORTH ROAD BURNABY BC  | \$40.00     |
| NOV 06             | NOV 08 | WONHO HAIR SALON COQUITLAM BC  | \$18.11     |
| NOV 06             | NOV 06 | 74529008310920172809000 PHO 99 RESTAURANT COQUITLAM BC   | \$13.24     |
| NOV 06             | NOV 06 | 74703418310100306664972  DEPENDABLE BRAKES&MUFFLERNEW WESTMINSTBC  |             |
| NOV 07             | NOV 13 | 74064498310820137544011  CIBC TORONTO  | -\$180.00   |
| NOV 07             | NOV 08 | 7450200831388000000024<br>MCDONALD'S #12135 Q04 COQUITLAM BC   | \$2.09      |
| NOV 08             | NOV 09 | 74064498312820138009616 QUEENS PARK TOWN PANTRY NEW WESTMINSTBC  | \$4.02      |
| NOV 08             | NOV 09 | 74064498312820210423222<br>MCDONALD'S #21433 MYMCDS NEW WESTMINSTBC  | \$2.09      |
| NOV 09             | NOV 13 | 74064498313820110966402<br>MASTER BILLIARDS COQUITLAM BC   | \$9.24      |
| NOV 09             | NOV 13 | 74703418313100852104602<br>MCDONALD'S #10429 SQUAMISH BC   |             |
| NOV 09             | NOV 13 | 74064498313820233451993<br>MCDONALD'S #10429 SQUAMISH BC   | \$3.14      |
| NOV 09             | NOV 13 | 74064498313820233458568 BC LIQUOR #097 NEW WESTMINSTBC   | \$47.35     |
| NOV 09             | NOV 13 | G&J FOOD LTD. BURNABY BC   | \$9.95      |
| NOV 10             | NOV 13 | 74529008313920169921401<br>DOMINOS 10003 604-932-0410 BC   | \$28.18     |
| NOV 10             | NOV 13 | 74703418314100746231479<br>MCDONALD'S #40069 MYMCDS PEMBERTON BC   | \$14.15     |
| NOV 10             | NOV 13 | 74064498315820111182452<br>BOCCA/AMS/BRASS/MAXX WHISTLER BC  | \$37.44     |
| NOV 11             | NOV 14 | 74064498315820201330599<br>MAIN STREET NOODLES WHISTLER BC   | \$16.17     |
| NOV 11             | NOV 13 | 74529008316920282515301<br>SHAW CABLESYSTEMS CALGARY AB  | \$44.80     |
| NOV 12             | NOV 13 | 74529008315920099246802<br>HUSKY WILLINGDON BURNABY BC<br>74500018316570220102209                          | \$40.00     |



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

|        | ON POSTING | ACTIVITY DESCRIPTION   | AMOUNT (\$) |
|--------|------------|--|-------------|
| NOV 13 | NOV 14     | CHATIME BURNABY BC   | \$5.57      |
|        |            | 74064498317820206273776  |             |
| NOV 13 | NOV 14     | ZARA RICHMOND #9279 RICHMOND BC<br>74064498318820104549474<br>RAMEN GAOH BURNABY BC        | \$44.69     |
| NOV 14 | NOV 15     |  |             |
| NOV 15 | NOV 16     | 74064498318820207513229<br>MCDONALD'S #40251 MYMCDS BURNABY BC                             | \$2.09      |
| NOV 15 | NOV 16     | 74064498320820110652375  GREEN LEAF CAFE BURNABY BC 74872718320153207900579                | \$24.70     |
| NOV 16 | NOV 19     | REVENUE SERVICES BC VICTORIA BC<br>74529008320920166470601                                 | \$23.00     |
| NOV 17 | NOV 19     | STARBUCKS CARD RELOAD 800-782-7282 ON  | \$10.00     |
| NOV 17 | NOV 19     | COQUITLAM CHEERS CHICKEN COQUITLAM BC  | \$42.30     |
| NOV 17 | NOV 19     | 74514208322004040346153<br>ROYAL CITY TAXI # 90 NEW WESTMINSTBC<br>74064498322820207952025 | \$54.70     |
| NOV 18 | NOV 19     | VANCOUVER TAXI VANCOUVER BC  | \$48.40     |
| NOV 19 | NOV 19     | COQ CENTENNIAL ACTIVIT COQUITLAM BC  | \$4.75      |
| NOV 19 | NOV 21     | 74703418323100587749810 PETROCAN-1969 WILLINGDON BURNABY BC                                | \$40.00     |
| NOV 19 | NOV 20     | 74064498325920131215965<br>MCDONALD'S #40251 MYMCDS BURNABY BC                             | \$13.10     |
| NOV 20 | NOV 23     | 74064498324820109320980 WAL-MART SUPERCENTER#1213BURNABY BC                                | \$5.00      |
| NOV 20 | NOV 21     | 74529008325900347779703<br>T&T SUPERMARKET #001 BURNABY BC<br>74500018324463696030981      | \$13.98     |
| NOV 21 | NOV 23     | 74500018324463696030981<br>BLOSSOM TEAS BURNABY BC<br>74500018326461621527194              | \$8.98      |
| NOV 22 | NOV 22     | ATOM TICKETS, LLC 3106272866 CA  | \$17.00     |
| NOV 22 | NOV 23     | 24492158326713828194734  CENTENNIAL TOWN PANTRY BURNABY BC                                 | \$4.02      |
| NOV 24 | NOV 26     | 74064498326820218793216 WAVES COFFEE HSE COLUMBIANEW WESTMINSTBC                           | \$9.35      |
| NOV 24 | NOV 26     | 74064498328820231646431<br>MCDONALD'S #29716 MYMCDS BURNABY BC<br>74064498329820111665377  | \$2.93      |
| NOV 24 | NOV 26     | 7 ELEVEN STORE #21894 VANCOUVER BC   | \$4.71      |
| NOV 25 | NOV 26     | 74500018329461679162206<br>EXTREME AIR PARK RICHMOND BC<br>74703418329100079669835         | \$19.00     |
| NOV 25 | NOV 26     | CENTENNIAL TOWN PANTRY PABURNABY BC 74064498329820197949349                                | \$20.00     |

**NEW BALANCE** 

\$1,325.44



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#### Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 11 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.

### **New Service**

Effective November 13, 2018, RBC is launching a service called Visa Account Updater (VAU) for personal and business RBC Visa cardholders (commercial RBC Visa cardholders are excluded). A similar service already exists for personal and business RBC Mastercard cardholders called Automatic Billing Updater (ABU).

These Credit Card Account Updater services automatically update a participating merchant with a cardholder's credit card number and expiry date for recurring payments the cardholder has set up with that merchant.

The Credit Card Account Updater services only apply when

- a cardholder has authorized a merchant(s) to charge automatic recurring payments to their credit card account,
- the merchant has enrolled in a Credit Card Account Updater service (VAU or ABU), and
- the cardholder's credit card number or expiry date changes.

This means that if you have set up a recurring payment with a participating merchant using your RBC credit card, we will automatically provide that merchant with your new credit card number and expiry date when we reissue your credit card so that your recurring payments are not disrupted.

You can opt out of these Credit Card Account Updater services if you don't want your new credit card number and expiry date to be automatically shared with participating merchants. Whether you opt out or make no changes to your account set up, you remain responsible for any recurring payments you have authorized merchants to charge to your credit card account.

For more details including how to opt-out of the Credit Card Account Updater services, visit **rbc.com/cardsfaq** or call us at 1-800-769-2512.

# IMPORTANT MESSAGE ABOUT POSSIBLE CANADA POST DISRUPTION:

If you receive your monthly statement by mail, it may be delayed. Sign up to receive your statements electronically through our online banking services to avoid any interruptions. You are still responsible for making a payment by your payment due date and keeping your account in good standing. You can conveniently make your payments at an ATM, through our telephone banking (1-800-ROYAL® 1-2), online banking services,



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through the RBC Mobile app, one of our branches, or at certain other financial institutions by registering your Account as a "Bill Payment" for this purpose.

## **INTEREST RATE CHART**

| Rate (%) | Remaining<br>Balance** | Expiry Date |
|----------|------------------------|-------------|
| 19.99    | \$1,325.44             |             |

<sup>\*\*</sup> 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.