



RBC
Royal Bank

Signature® RBC Rewards® Visa†

CHAITANYA MALLA 4510 15** **** 3975

STATEMENT FROM NOV 27 TO DEC 29, 2015

1 OF 5

PREVIOUS STATEMENT BALANCE

\$378.02

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 26	NOV 30	G&J FOOD BURNABY BC 74529005330920150291108	\$8.40
NOV 26	NOV 30	MCDONALD'S #21433 NEW WESTMINSTBC 74064495332820133624049	\$5.01
NOV 26	NOV 30	WAL-MART SUPERCENTER#1192NEW WESTMINSTBC 74529005331900447503506	\$5.09
NOV 27	NOV 30	STARBUCKS HBC 63173 VANCOUVER BC 74703415332000940444494	\$2.05
NOV 27	NOV 30	MOUNTAIN WAREHOUSE BURNABY BC 74500015331463608236061	\$90.23
NOV 27	NOV 30	NEW YORK FRIES - S. STR BBURNABY BC 74064495332820130755424	\$8.23
NOV 27	NOV 30	SMOKES POUTINERIE GRAN VANCOUVER BC 74703415332000342375478	\$9.44
NOV 27	NOV 30	THE BAY #1131 BURNABY BC 74529005331920018595905	\$11.18
NOV 27	NOV 30	BOOSTERJUICE 303 (CA10 BURNABY BC 74500015332667476099422	\$4.25
NOV 27	NOV 30	H&M CA #059-METROPOLIS BURNABY BC 74500015332461614768621	\$52.90
NOV 28	DEC 01	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529005333900282681308	\$1.08
NOV 29	NOV 30	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064495333820186928619	\$2.09
NOV 29	NOV 30	PETROCAN-7890 CANADA WAY BURNABY BC 74064495334920138595281	\$15.00
DEC 01	DEC 02	ESSO 3965 NORTH ROAD BURNABY BC 74064495336920118624828	\$20.00
DEC 04	DEC 07	ESSO 3965 NORTH ROAD BURNABY BC 74064495341920121303371	\$40.00
DEC 06	DEC 09	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529005341900295309905	\$4.36

Don't #Giftmiss. Gift This.

Give them an RBC® Visa† Gift Card and avoid giving a gift that they don't want or need. Ideal for any occasion, they make the perfect gift for this holiday season. Purchase your gift card at any RBC Royal Bank® branch today!

IMPORTANT INFORMATION

RBC REWARDS POINTS

Previous Points balance	15,445
Points earned this statement	1,351
New points balance	16,796

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	JAN 19, 2016
Credit limit	\$6,500.00
Available credit	\$5,608.99
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$378.02
Payments & credits	-\$880.57
Purchases & debits	\$1,393.56
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
NEW BALANCE	\$891.01



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

NEW BALANCE
\$891.01

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
JAN 19, 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
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365 GINGER DRIVE
NEW WESTMINSTER BC V3L 5L5



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

STATEMENT FROM NOV 27 TO DEC 29, 2015

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 07	DEC 09	PIZZA HUT BURNABY BC 74500015342461687740232	\$13.65
DEC 08	DEC 08	STARBUCKS SFU 67355 BURNABY BC 74703415342000279967345	\$2.00
DEC 08	DEC 09	STARBUCKS SFU 67355 BURNABY BC 74703415343000850259772	\$2.00
DEC 09	DEC 09	SUSHI CALIFORNIA COQUITLAM BC 74703415343000853227651	\$2.52
DEC 09	DEC 14	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529005344900349656308	\$1.08
DEC 09	DEC 10	A&W RESTAURANT 0744 NORTH VANCOUVER BC 74064495343820194647597	\$4.73
DEC 09	DEC 10	CHEVRON 7009 E HASTINGS BURNABY BC 74064495344920134773849	\$30.78
DEC 10	DEC 11	NESTERS MARKET #80063 BURNABY BC 74500015344463627252854	\$14.99
DEC 10	DEC 14	STARBUCKS SFU 67355 BURNABY BC 74703415345000079199377	\$2.00
DEC 10	DEC 11	MCDONALD'S #12135 Q04 COQUITLAM BC 74064495345820133618038	\$8.36
DEC 11	DEC 14	DENNY'S 03-089 COQUITL COQUITLAM BC 74500015346461654148852	\$17.70
DEC 11	DEC 14	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529005346900428271803	\$2.87
DEC 11	DEC 14	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510405348619981826404	-\$713.01
DEC 12	DEC 15	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529005347900299321405	\$8.62
DEC 12	DEC 14	APL* ITUNES.COM/BILL 800-676-2775 ON 74537885346000961300484	\$1.33
DEC 12	DEC 14	PINE SUSHI SQUARE NORTH VANCOUVER BC 74064495346820210902437	\$9.16
DEC 13	DEC 14	ESSO 3965 NORTH ROAD BURNABY BC 74064495348920124908393	\$40.00
DEC 13	DEC 14	MCDONALD'S #1449 Q04 COQUITLAM BC 74064495348820135722736	\$1.46
DEC 14	DEC 15	CHARTWELLSSFUWHITQPS BURNABY BC 74703415348000309577134	\$5.24
DEC 14	DEC 15	STARBUCKS SFU 67355 BURNABY BC 74703415349000499048986	\$2.09
DEC 14	DEC 16	ROYAL CITY MAIL AND BU NEW WESTMINSTBC 74500015349461608923993	\$2.49
DEC 14	DEC 14	SUSHI CALIFORNIA COQUITLAM BC 74703415348000907114454	\$9.45
DEC 15	DEC 15	CHIPOTLE MEXICAN GRILL BURNABY BC 74703415349000550488873	\$11.72
DEC 15	DEC 16	STARBUCKS SFU 67355 BURNABY BC 74703415350000141459728	\$2.00
DEC 15	DEC 17	G&J FOOD BURNABY BC 74529005349920167677009	\$8.40
DEC 16	DEC 18	DENNY'S 03-089 COQUITL COQUITLAM BC 74500015351461640634751	\$16.78



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STATEMENT FROM NOV 27 TO DEC 29, 2015

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 16	DEC 17	STARBUCKS SFU 67355 BURNABY BC 74703415350000282901694	\$2.00
DEC 16	DEC 17	RYL COLUMBIAN HOSP QPS NEW WESTMINSTBC 74703415350000624734290	\$5.13
DEC 16	DEC 21	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529005351900402338505	\$2.10
DEC 16	DEC 21	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529005351900402351201	\$14.71
DEC 17	DEC 21	WAL-MART SUPERCENTER#1192NEW WESTMINSTBC 74529005352900464452508	\$8.62
DEC 17	DEC 21	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529005352900480304105	\$22.40
DEC 17	DEC 18	MCDONALD'S #21433 NEW WESTMINSTBC 74064495351820209600564	\$9.50
DEC 18	DEC 21	CINEPLEX ENTERTAINMENT 416-323-6600 ON 74703415352000826663469	\$17.50
DEC 18	DEC 21	QUESADA BURRITOS AND TACOBURNABY BC 74064495352820216651385	\$7.02
DEC 18	DEC 21	MCDONALD'S #14910 Q04 NORTH VANCOUVER BC 74064495352820224549761	\$2.91
DEC 18	DEC 21	CHEVRON 7009 E HASTINGS BURNABY BC 74064495355920145228375	\$46.44
DEC 19	DEC 21	THE CRISPY COD NORTH VANCOUVER BC 74514205354004125538309	\$4.20
DEC 19	DEC 21	DENNY'S 03-089 COQUITL COQUITLAM BC 74500015354461697709339	\$13.84
DEC 20	DEC 21	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510405355710048870400	-\$75.00
DEC 20	DEC 21	MCDONALD'S #14910 Q04 NORTH VANCOUVER BC 74064495354820180336193	\$25.00
DEC 20	DEC 21	MCDONALD'S #14910 Q04 NORTH VANCOUVER BC 74064495354820180336243	\$3.00
DEC 20	DEC 21	PINE SUSHI SQUARE NORTH VANCOUVER BC 74064495354820192684143	\$9.81
DEC 21	DEC 23	TELUS MOBILITY SCARBOROUGH ON 74500015356461635184858	\$255.39
DEC 21	DEC 24	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529005356900477885807	\$1.08
DEC 21	DEC 22	BELL MOBILITY VERDUN QC 74064495355820169166883	\$172.55
DEC 21	DEC 22	PINE SUSHI SQUARE NORTH VANCOUVER BC 74064495355820231737547	\$9.81
DEC 22	DEC 24	THE CRISPY COD NORTH VANCOUVER BC 74514205357004133563999	\$8.35
DEC 22	DEC 24	MICROSOFT *XBOXLIVE MISSISSAUGA ON 74587275357550196465154	\$11.19
DEC 22	DEC 24	EGIFT CARD888 267 0447 VANCOUVER BC 74064495357820163255441	\$25.00
DEC 23	DEC 24	SAFEWAY #4917 NEW WESTMINSTBC 74703415357000759390325	\$13.88
DEC 23	DEC 24	IHOP # 316 BURNABY BC 74064495357820232475079	\$19.30



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STATEMENT FROM NOV 27 TO DEC 29, 2015

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 24	DEC 24	CHIPOTLE MEXICAN GRILL BURNABY BC 74703415358000299556269	\$9.40
DEC 24	DEC 29	EDMONDS HUSKY BURNABY BC 74500015358570240853216	\$20.00
DEC 24	DEC 29	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064495358820224496017	\$5.37
DEC 24	DEC 29	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064495358820224496025	\$1.50
DEC 24	DEC 29	PINE SUSHI SQUARE NORTH VANCOUVBC 74064495360820165418448	\$11.06
DEC 24	DEC 29	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529005360900222065006	\$2.87
DEC 24	DEC 24	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510405358710048870407	-\$50.00
DEC 26	DEC 29	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064495360820165306882	\$3.86
DEC 26	DEC 29	PINE SUSHI SQUARE NORTH VANCOUVBC 74064495360820165418836	\$9.81
DEC 26	DEC 29	WAL-MART SUPERCENTER#3057VANCOUVER BC 74529005361900232154500	\$2.87
DEC 27	DEC 29	VISIONS ELECTRONICS #51 NORTH VANCOUVBC 74064495361820159911274	\$42.56
DEC 27	DEC 29	VISIONS ELECTRONICS #51 NORTH VANCOUVBC 74064495361820159911324	-\$42.56
DEC 27	DEC 29	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064495361820167428501	\$1.50
DEC 27	DEC 29	THE CRISPY COD NORTH VANCOUVBC 74514205362004015137477	\$6.30
DEC 27	DEC 29	ESSO 3965 NORTH ROAD BURNABY BC 74064495363920121249932	\$40.00
DEC 28	DEC 29	MCDONALD'S #14910 Q04 NORTH VANCOUVBC 74064495362820185255018	\$25.00
NEW BALANCE			\$891.01

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 7 year(s) and 10 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.



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CHAITANYA MALLA 4510 15** **** 3975

STATEMENT FROM NOV 27 TO DEC 29, 2015

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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	\$891.01	

** 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.