



## Signature® RBC Rewards® Visa†

CHAITANYA MALLA 4510 15\*\* \*\*\*\* 5028

STATEMENT FROM MAR 28 TO APR 26, 2017

1 OF 4

**PREVIOUS STATEMENT BALANCE \$1,138.20**

CHAITANYA MALLA  
4510 15\*\* \*\*\*\* 5028 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 25	MAR 28	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529007085900272468506	\$1.26
MAR 25	MAR 29	A&W #0396 NEW WESTMINSTBC 74529007086920225243805	\$13.28
MAR 26	MAR 28	PIZZA HUT #31105 NEW WESTMINSTBC 74500017086461602586310	\$4.75
MAR 26	MAR 29	A&W #0396 NEW WESTMINSTBC 74529007086920225243508	\$14.69
MAR 28	MAR 31	WAL-MART SUPERCENTER#3008BURNABY BC 74529007088900293412803	\$17.28
MAR 28	MAR 28	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407087710328070409	-\$1,138.20
MAR 29	MAR 29	TIM HORTONS 3356 QPS BURNABY BC 74703417088000916485887	\$3.56
MAR 29	MAR 29	SUSHI CALIFORNIA COQUITLAM BC 74703417088000917280923	\$8.30
MAR 30	MAR 31	BOOSTER JUICE STORE #3 NEW WESTMINISBC 7470341709000083848194	\$6.04
MAR 30	APR 03	COCA COLA COQUITLAM BC COQUITLAM BC 74872717091160911202266	\$2.25
MAR 30	MAR 31	CHEVRON 12214 HARRIS ROA PITT MEADOWS BC 74064497090920121113993	\$89.30
MAR 31	APR 03	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529007091900413202402	\$4.67
APR 01	APR 04	COCA COLA COQUITLAM BC COQUITLAM BC 74872717093730934337808	\$2.25
APR 01	APR 04	A&W #0396 NEW WESTMINSTBC 74529007092920242539104	\$7.30
APR 02	APR 05	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529007093900294538906	\$10.35
APR 02	APR 05	A&W #0396 NEW WESTMINSTBC 74529007093920243156501	\$5.24

### IMPORTANT INFORMATION

#### RBC REWARDS POINTS

Previous Points balance	3,004
Points earned this statement	913
<b>New points balance</b>	<b>3,917</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

Minimum payment	\$10.00
Payment due date	MAY 17, 2017
Credit limit	\$6,500.00
Available credit	\$6,136.86
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

#### CALCULATING YOUR BALANCE

Previous Statement Balance	\$1,138.20
Payments & credits	-\$1,688.05
Purchases & debits	\$912.99
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$363.14**



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

NEW BALANCE  
**\$363.14**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**MAY 17, 2017**

AMOUNT PAID  
**\$**

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CHAITANYA MALLA  
SUITE 18  
365 GINGER DR  
NEW WESTMINSTER BC V3L 5L5

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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 4510 15\*\* \*\*\*\*\* 5028 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 02	APR 03	CHANS GARDEN RESTAURANT NEW WESTMINSTBC 74064497092820189817717	\$8.95
APR 04	APR 06	NIZZYS CAFE & CATERING BURNABY BC 74514207095004013402485	\$11.24
APR 04	APR 06	7 ELEVEN STORE #37122 N WESTMINSTERBC 74500017095461649062449	\$11.81
APR 04	APR 04	BOOSTER JUICE STORE #3 NEW WESTMINISBC 74703417094000701317057	\$6.04
APR 04	APR 05	CHETTINADU DOSA PALACE BURNABY BC 74064497095920125387838	\$17.75
APR 04	APR 06	MCDONALD'S #21433 NEW WESTMINSTBC 74064497095820212009610	\$1.88
APR 05	APR 05	IMPARK00011501U NEW WESTMINSTBC 74703417095000344261570	\$12.75
APR 05	APR 06	PETROCAN-5111 GRT MCCHONARICHMOND BC 74064497096920126496413	\$15.30
APR 07	APR 10	INDO FIJI SUPERMARKET SURREY BC 74872717097280978566728	\$65.57
APR 07	APR 10	CHANS GARDEN RESTAURANT NEW WESTMINSTBC 74064497097820215231987	\$18.65
APR 09	APR 10	INDO FIJI SUPERMARKET SURREY BC 74872717099270990674699	\$7.81
APR 09	APR 10	SUN FARM BURNABY BC 74064497099820192466364	\$12.98
APR 10	APR 11	SAFEWAY #4917 NEW WESTMINSTBC 74703417100000496652504	\$5.77
APR 10	APR 11	PETROCAN-132 - 12TH STREENEW WESTMNSTRBC 74064497101920127060104	\$99.98
APR 11	APR 12	SAFEWAY #4917 NEW WESTMINSTBC 74703417101000140334490	\$10.49
APR 13	APR 17	DOLLARAMA # 516 NEW WESTMINSTBC 74064497103820206094610	\$2.81
APR 13	APR 17	WAL-MART SUPERCENTER#1192NEW WESTMINSTBC 74529007104900238455305	\$20.87
APR 14	APR 18	WAL-MART SUPERCENTER#1181TSAWWASSEN BC 74529007106900142473004	\$2.66
APR 14	APR 18	WAL-MART SUPERCENTER#1181TSAWWASSEN BC 74529007106900142518501	\$65.92
APR 14	APR 17	TIM HORTONS #7323 TSAWWASSEN BC 74703417105000899193531	\$6.29
APR 15	APR 18	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529007106900147901207	\$10.00
APR 16	APR 19	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529007107900294890301	\$3.55
APR 16	APR 19	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529007107900294934109	\$26.16
APR 17	APR 19	SAFEWAY #4917 NEW WESTMINSTBC 74703417108000370447809	\$18.39
APR 17	APR 17	AMAZON.CA AMAZON.CA ON 74537887107000703261544	\$22.39
APR 17	APR 18	SUN FARM BURNABY BC 74064497107820212180672	\$12.97

### Tips to protect yourself

Always be cautious when using your credit card. Check and keep track of your monthly statements. Never reveal your PIN to anyone, and avoid using obvious PIN's or passwords such as your birthday, SIN or phone number. Do not reply to emails or phone calls asking for information such as your PIN or credit card number with expiration date, unless it was initiated by yourself. And always be sure to shred documents that contain personal information before you recycle them.



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### CHAITANYA MALLA 4510 15\*\* \*\*\*\* 5028 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 17	APR 18	CHEVRON 3 EAST EIGHTH AV NEW WESTMINSTBC 74064497108920118216676	\$30.00
APR 18	APR 21	WAL-MART SUPERCENTER#1192NEW WESTMINSTBC 74529007109900293725209	\$15.95
APR 18	APR 19	SUBWAY 43349 BURNABY BC 74703417109000919959701	\$7.34
APR 18	APR 18	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407108619983297402	-\$549.85
APR 19	APR 24	WAL-MART SUPERCENTER#3008BURNABY BC 74529007110900333136703	\$10.23
APR 20	APR 24	7 ELEVEN STORE #27052 RICHMOND BC 74500017111461604781637	\$3.66
APR 20	APR 21	CHEVRON 3 EAST EIGHTH AV NEW WESTMINSTBC 74064497111920120976056	\$90.62
APR 21	APR 24	TIM HORTONS 2978 QTH BURNABY BC 74703417112000702734928	\$5.02
APR 22	APR 25	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529007113900297474006	\$1.26
APR 22	APR 25	WAL-MART SUPERCENTER#5777NEW WESTMINSTBC 74529007113900297492800	\$26.92
APR 22	APR 24	CHATIME VANCOUVER BC 74514207113004048485479	\$9.98
APR 23	APR 26	WAL-MART SUPERCENTER#1192NEW WESTMINSTBC 74529007114900290030804	\$5.35
APR 23	APR 24	MCDONALD'S #40094 NEW WESTMINSTBC 74064497114820145951869	\$7.32
APR 25	APR 26	TIM HORTONS 2978 QTH BURNABY BC 74703417116000173476948	\$5.65
APR 25	APR 26	SUBWAY 43349 BURNABY BC 74703417116000210722882	\$4.19
<b>NEW BALANCE</b>			<b>\$363.14</b>

#### Time to Pay

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

#### Notice regarding changes to Annual Interest Rates

Effective June 1, 2017, the standard Annual Interest Rate on Cash Advances applicable to your credit card will change from **21.99%** to **22.99%**.

#### Annual Interest Rates:

Purchases: **19.99%** (this rate is not changing)

Cash Advances: **21.99%** (this rate will increase to **22.99%** effective June 1, 2017)

#### Missed Payments:

In the event that you have missed payments and your Annual Interest Rate on Cash Advances is currently **26.99%**, or you receive a message on your



RBC  
Royal Bank

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statement indicating that it will soon be increasing to **26.99%**, please be aware that this Annual Interest Rate will change to **27.99%** effective **June 1, 2017**.

### Special Offers (Introductory and Promotional Interest Rates):

If you have a special offer applied on your Cash Advance balance scheduled to expire on or after **June 1<sup>st</sup>, 2017**, please be aware that your Cash Advance Annual Interest Rate will increase from your current introductory or promotional interest rate which appears on your monthly statement to the new standard Annual Interest Rate of **22.99%** upon expiry of your special offer.

If this credit card no longer meets your needs due to this change, you have the option to close your account and cancel your contract without cost, penalty or cancellation indemnity by notifying us by **July 2, 2017**. You remain responsible for paying any balance owing on your account.

If you have any questions regarding these changes, we'd be happy to discuss them with you.

- Call us at 1-800 ROYAL® 1-2 (1-800-769-2512)

- Visit us at any RBC Royal Bank® branch

### INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$363.14	

\*\* 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.