



RBC
Royal Bank

RBC Visa Infinite Avion

CURTIS W STODGELL 4514 01** **** 6989

STATEMENT FROM DEC 05, 2015 TO JAN 04, 2016

1 OF 4

PREVIOUS STATEMENT BALANCE \$5.00

CURTIS W STODGELL 4514 01** **** 6989 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 04	DEC 07	LIQUIDS AND SOLIDS VANCOUVER BC 74872715338273388727595	\$8.45
DEC 05	DEC 08	PAN PACIFIC VANCOUVER VANCOUVER BC 74529005340920252643600	\$9.75
DEC 05	DEC 07	RBC GENERAL INSURANCE CO MISSISSAUGA ON 74064495339820141007990	\$338.91
DEC 05	DEC 07	VINCI PARK - CANADA PLACE VANCOUVER BC 74064495340920119878856	\$9.00
DEC 07	DEC 09	SAFEWAY #4945 VANCOUVER BC 74703415342000355442064	\$23.03
DEC 09	DEC 11	STARBUCKS 04544 VANCOUVER BC 74703415344000650611262	\$3.62
DEC 10	DEC 11	MEINHARDT FINE FOODS VANCOUVER BC 74500015344463627636775	\$8.39
DEC 10	DEC 14	STARBUCKS 04544 VANCOUVER BC 74703415345000372246800	\$3.62
DEC 10	DEC 11	COAST TO COAST #4 VANCOUVER BC 74064495344820205558147	\$1.40
DEC 11	DEC 14	PHO CENTRAL VANCOUVER BC 74514205345004110455107	\$18.11
DEC 11	DEC 14	GREEN'S MARKET VANCOUVER BC 74500015345463645006125	\$13.64
DEC 12	DEC 14	WHOLE FOODS MARKET VANCOUVER BC 74064495346820198348801	\$11.25
DEC 12	DEC 14	MILANO COFFEE - POWELL ST VANCOUVER BC 74514205347004121457082	\$3.55
DEC 12	DEC 14	CHOP N TOSS (CA100) BURNABY BC 74500015347667432911580	\$12.71
DEC 13	DEC 15	VANCOUVER AQUARIUM(CA1 VANCOUVER BC 74500015348667435789396	\$2.62
DEC 13	DEC 14	COBS BREAD # 9009 VANCOUVER BC 74064495347820178429729	\$8.84

IMPORTANT INFORMATION

RBC REWARDS POINTS

Previous Points balance	68,936
Points earned this statement	1,592
Bonus points earned this statement	17
New points balance	70,545

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 25, 2016
Credit limit	\$5,000.00
Available credit	\$4,770.96
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$5.00
Payments & credits	-\$1,367.62
Purchases & debits	\$1,591.66
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

NEW BALANCE \$229.04



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

NEW BALANCE
\$229.04

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
JAN 25, 2016

AMOUNT PAID
\$

RBC Visa Infinite Avion
4514 01 **** 6989**

Payment options

- Telephone banking 1-800-769-2511
- Online banking www.rbcroyalbank.com
- RBC Royal Bank ATM
- RBC Royal Bank Branch

RBC0190000_4318829_072-355978

00907

CURTIS W STODGELL
SUITE 112
1726W 11TH AVE W
VANCOUVER BC V6J 2C3



RBC
Royal Bank

RBC Visa Infinite Avion

CURTIS W STODGELL 4514 01** **** 6989

STATEMENT FROM DEC 05, 2015 TO JAN 04, 2016

2 OF 4

CURTIS W STODGELL
4514 01 **** 6989 - PRIMARY (continued)**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 14	DEC 15	PHO CENTRAL VANCOUVER BC 74514205348004139359113	\$28.98
DEC 14	DEC 17	THAI STYLES RESTAURANT LTABBOTSFORD BC 74529005349920289113602	\$13.39
DEC 14	DEC 16	STARBUCKS 04544 VANCOUVER BC 74703415349000888777153	\$3.62
DEC 14	DEC 15	PURE FREEDOM YYOGA - KITSVANCOUVER BC 7406449534882020277589	\$2.50
DEC 14	DEC 15	PURE FREEDOM YYOGA - KITSVANCOUVER BC 7406449534882020277787	\$115.50
DEC 14	DEC 16	SHOPPERSDRUGMART2221 VANCOUVER BC 74064495350820109948619	\$35.13
DEC 15	DEC 17	EARL'S FIR STREET VANCOUVER BC 74500015350461619633066	\$37.35
DEC 17	DEC 21	PITA PIT - 27 (CA100) VANCOUVER BC 74500015352667451655789	\$9.44
DEC 17	DEC 17	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510405351619980023403	-\$667.62
DEC 18	DEC 18	MING WO GRANVILLE VANCOUVER BC 74703415352000431661411	\$33.18
DEC 18	DEC 21	QQ SUSHI VANCOUVER BC 74500015352463670259037	\$8.60
DEC 19	DEC 21	FLYING PIG VANCOUVER BC 74064495354820128063933	\$23.31
DEC 20	DEC 22	MT.SEYMOUR RESORTS N VANCOUVER BC 74703415355000435137423	\$57.16
DEC 20	DEC 22	STARBUCKS 04544 VANCOUVER BC 74703415355000637260809	\$3.62
DEC 20	DEC 22	SHOPPERSDRUGMART2221 VANCOUVER BC 74064495356820110566685	\$22.80
DEC 21	DEC 23	WESTJET CALGARY AB 74479325356004041071440	\$26.25
DEC 21	DEC 23	TOYS R US # 3563 VANCOUVER BC 74500015356461635543715	\$55.97
DEC 21	DEC 23	VERAS BURGER SHACK - W VANCOUVER BC 74500015356667466815929	\$7.35
DEC 22	DEC 23	STARBUCKS PIER A RICHMOND BC 74703415357000591680396	\$3.62
DEC 22	DEC 22	BLACKTOP & CHECKER CABS#1VANCOUVER BC 74064495356820134801969	\$28.60
DEC 22	DEC 23	CROWDTORCH 8009220939 NB 74064495356820160903069	\$73.50
DEC 23	DEC 24	ACT*YMCA OKANAGAN 250-764-4040 BC 74537885357000992048579	\$7.65
DEC 23	DEC 24	CACTUS CLUB KELOWNA KELOWNA BC 74703415357000983321823	\$21.44
DEC 23	DEC 24	846 LB KELOWNA KELOWNA BC 74703415358000222288246	\$11.59
DEC 23	DEC 29	COOPER'S #149 KELOWNA BC 74500015358461688973064	\$66.87
DEC 23	DEC 24	SHOPPERSDRUGMART2217 KELOWNA BC 74064495358820113446685	\$23.84



RBC
Royal Bank

RBC Visa Infinite Avion

CURTIS W STODGELL 4514 01** **** 6989

STATEMENT FROM DEC 05, 2015 TO JAN 04, 2016

3 OF 4

CURTIS W STODGELL
4514 01 **** 6989 - PRIMARY (continued)**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 24	DEC 29	STARBUCKS 04659 WESTBANK BC 7470341535900068879123	\$3.62
DEC 24	DEC 29	CDN TIRE STORE #00612 WESTBANK BC 74064495362920115691538	\$92.92
DEC 26	DEC 29	ACT*YMCA OKANAGAN 250-764-4040 BC 74537885360000421289773	\$8.65
DEC 26	DEC 29	DOC WILLOUGHBY'S PUB KELOWNA BC 74500015361461614424245	\$11.64
DEC 27	DEC 29	ACT*YMCA OKANAGAN 250-764-4040 BC 74537885361000873250868	\$8.65
DEC 27	DEC 29	DOC WILLOUGHBY'S PUB KELOWNA BC 74500015361461614424252	\$18.11
DEC 27	DEC 29	COOPER'S #149 KELOWNA BC 74500015362461630660367	\$9.98
DEC 28	DEC 30	MODO VANCOUVER BC 74530005361820989960007	\$11.96
DEC 28	DEC 30	STARBUCKS 04659 WESTBANK BC 74703415363000859770006	\$6.25
DEC 29	DEC 30	FAMOUS PLAYER 1410QPS KELOWNA BC 74703415364000122164127	\$17.50
DEC 29	DEC 30	PETROCAN-715 HARVEY AVE KELOWNA BC 74064495364920121354459	\$56.84
DEC 29	DEC 30	WENDY'S #6578 KELOWNA BC 74064495364820124202533	\$7.75
DEC 30	JAN 04	WESTJET CALGARY AB 74479325365004043084168	\$26.25
DEC 30	JAN 04	COOPER'S #149 KELOWNA BC 74500015365461682762761	\$16.49
DEC 30	DEC 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510405364619981865401	-\$700.00
DEC 31	JAN 04	STARBUCKS 04544 VANCOUVER BC 74703416001000401969771	\$3.62
DEC 31	JAN 04	SHOPPERSDRUGMART2221 VANCOUVER BC 74064496002820105729260	\$18.43
JAN 01	JAN 04	THE CHARLES BAR VANCOUVER BC 74064496001820117888998	\$26.94
JAN 01	JAN 04	COBS BREAD # 9009 VANCOUVER BC 74064496001820140592906	\$10.78
JAN 01	JAN 04	MCDONALD'S #40354 VANCOUVER BC 74064496001820145871495	\$15.94
JAN 03	JAN 04	COBS BREAD # 9009 VANCOUVER BC 74064496003820160265878	\$3.89
JAN 03	JAN 04	WONDERLAND DOLLAR STORE VANCOUVER BC 74064496003820163433929	\$17.30

NEW BALANCE

\$229.04



RBC
Royal Bank

RBC Visa Infinite Avion

CURTIS W STODGELL 4514 01** **** 6989

STATEMENT FROM DEC 05, 2015 TO JAN 04, 2016

4 OF 4

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 2 year(s) and 1 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® 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	\$229.04	

** 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.