



**RBC**  
Royal Bank

## RBC Visa Infinite Avion

CURTIS W STODGELL 4514 01\*\* \*\*\*\* 6989  
STATEMENT FROM JAN 05 TO FEB 04, 2016

1 OF 4

**PREVIOUS STATEMENT BALANCE \$229.04**

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 03	JAN 05	PHO CENTRAL VANCOUVER BC 74514206004004015121622	\$4.46
JAN 03	JAN 05	DESERRES VANCOUVER BC 74530006002822106170505	\$33.28
JAN 04	JAN 06	STARBUCKS 04544 VANCOUVER BC 74703416005000429227539	\$3.62
JAN 04	JAN 06	SHOPPERSDRUGMART2221 VANCOUVER BC 74064496006820107828322	\$3.79
JAN 04	JAN 06	SHOPPERSDRUGMART2221 VANCOUVER BC 74064496006820107831656	\$21.25
JAN 05	JAN 06	PURE FREEDOM YYOGA - KITSVANCOUVER BC 74064496005820179850767	\$2.50
JAN 06	JAN 08	DESERRES VANCOUVER BC 74530006005822106170601	\$36.34
JAN 06	JAN 08	DESERRES VANCOUVER BC 74530006005822106170601	\$1.11
JAN 06	JAN 08	SHOPPERSDRUGMART2221 VANCOUVER BC 74064496008820108557704	\$11.18
JAN 06	JAN 06	NEW APPLE FARM MARKET LTDVANCOUVER BC 74064496006820129084672	\$16.45
JAN 06	JAN 07	WONDERLAND DOLLAR STORE VANCOUVER BC 74064496006820182815806	\$14.78
JAN 06	JAN 07	WONDERLAND DOLLAR STORE VANCOUVER BC 74064496006820182815814	\$10.07
JAN 06	JAN 07	NOAHS PET ARK VANCOUVER BC 74064496006820187411882	\$48.15
JAN 07	JAN 08	BROADWAY CAMERA VANCOUVER BC 74500016007461671827635	\$22.39
JAN 07	JAN 11	DESERRES VANCOUVER BC 74530006006822106170600	\$17.90
JAN 07	JAN 11	SHOPPERSDRUGMART2221 VANCOUVER BC 74064496009820109389080	\$5.58

### IMPORTANT INFORMATION

#### RBC REWARDS POINTS

Previous Points balance	70,545
Points earned this statement	1,335
Bonus points earned this statement	29
Points redeemed this statement	(45,000)
<b>New points balance</b>	<b>26,909</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

<b>Minimum payment</b>	<b>\$8.26</b>
<b>Payment due date</b>	<b>FEB 25, 2016</b>
Credit limit	\$5,000.00
Available credit	\$4,991.74
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	21.99%

#### CALCULATING YOUR BALANCE

<b>Previous Statement Balance</b>	<b>\$229.04</b>
Payments & credits	-\$1,555.53
Purchases & debits	\$1,334.75
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$8.26**



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

**NEW BALANCE**  
**\$8.26**

**MINIMUM PAYMENT**  
**\$8.26**

**PAYMENT DUE DATE**  
**FEB 25, 2016**

**AMOUNT PAID**  
**\$**

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04003

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

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**4514 01\*\* \*\*\*\* 6989**

#### 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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STATEMENT FROM JAN 05 TO FEB 04, 2016

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 07	JAN 07	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406007619982483403	-\$400.00
JAN 09	JAN 11	GREEN'S MARKET VANCOUVER BC 74500016009462607732947	\$5.37
JAN 09	JAN 11	BC LIQUOR #117 VANCOUVER BC 74529006009920245579606	\$46.82
JAN 10	JAN 13	CAFFE AL MERCATO WEST VANCOUVEBC 74529006011920191752708	\$7.95
JAN 10	JAN 12	PHO CENTRAL VANCOUVER BC 74514206011004164252187	\$19.32
JAN 10	JAN 11	COBS BREAD # 9009 VANCOUVER BC 74064496010820162500240	\$7.44
JAN 11	JAN 13	STARBUCKS 04544 VANCOUVER BC 74703416012000962344130	\$3.62
JAN 11	JAN 12	AMAZON *MARKETPLCE CA WWW.AMAZON.CAON 74537886011000459978033	\$306.36
JAN 12	JAN 13	X FUEL NUTRITION VANCOUVER BC 74064496012820185044844	\$11.03
JAN 13	JAN 13	WINNERSHOMESENSE 40207 VANCOUVER BC 74703416013000181262542	\$55.99
JAN 14	JAN 14	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406014619985201407	-\$545.79
JAN 14	JAN 15	X FUEL NUTRITION VANCOUVER BC 74064496014820192351024	\$10.49
JAN 16	JAN 18	GREYHOUND CAN-8900INT 877-463-6446 AB 74537886016000797025369	\$49.35
JAN 16	JAN 18	GREEN'S MARKET VANCOUVER BC 74500016016463613864899	\$25.10
JAN 17	JAN 19	PHO CENTRAL VANCOUVER BC 74514206018004132268557	\$18.41
JAN 17	JAN 18	EVO CAR SHARE BURNABY BC 74064496017820139337323	\$4.59
JAN 18	JAN 19	PROVENCE MARINASIDE FO VANCOUVER BC 74500016018461635307994	\$31.85
JAN 18	JAN 19	MEINHARDT FINE FOODS VANCOUVER BC 74500016018463642714634	\$9.65
JAN 18	JAN 19	EVO CAR SHARE BURNABY BC 74064496018820153783948	\$4.59
JAN 19	JAN 19	MING WO GRANVILLE VANCOUVER BC 74703416019000186503936	\$44.79
JAN 19	JAN 20	EYE CANDY OPTICAL VANCOUVER BC 74064496019820183623287	\$95.00
JAN 20	JAN 21	L'ABATTOIR VANCOUVER BC 74064496020820181799722	\$71.81
JAN 20	JAN 21	BLACKTOP & CHECKER CABS#8VANCOUVER BC 74064496021820125904882	\$16.40
JAN 21	JAN 22	QQ SUSHI VANCOUVER BC 74500016021463686315723	\$8.66
JAN 21	JAN 25	STARBUCKS 04544 VANCOUVER BC 74703416022000973939660	\$3.62
JAN 21	JAN 22	X FUEL NUTRITION VANCOUVER BC 74064496021820195207281	\$11.25



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STATEMENT FROM JAN 05 TO FEB 04, 2016

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 22	JAN 25	WENDY'S #6578 KELOWNA BC 74064496023820126683707	\$5.76
JAN 22	JAN 25	COOPER'S #149 KELOWNA BC 74500016023461613050973	\$35.37
JAN 22	JAN 22	BLACKTOP & CHECKER CABS#1VANCOUVER BC 74064496022820131183041	\$14.76
JAN 23	JAN 25	PETER'S YIG STORE 1816 KELOWNA BC 74500016023463621444321	\$11.28
JAN 23	JAN 25	PIONEER MEATS WEST KELOWNA BC 74064496023820193967892	\$10.64
JAN 23	JAN 25	SHOPPERSDRUGMART2216 WEST KELOWNA BC 74064496024820103674272	\$24.92
JAN 23	JAN 25	STARBUCKS 04659 WESTBANK BC 74703416024000909386174	\$3.62
JAN 23	JAN 25	CAPRI VALLEY LANES KELOWNA BC 74872716025130252386831	\$20.75
JAN 23	JAN 25	CAPRI VALLEY LANES KELOWNA BC 74872716025130252386856	\$14.25
JAN 25	JAN 26	GREYHOUND CAN-8900INT 877-463-6446 AB 74537886025000162910236	\$57.23
JAN 25	JAN 26	MODO VANCOUVER BC 74530006024820989960004	\$5.60
JAN 26	JAN 27	EVO CAR SHARE BURNABY BC 74064496026820144799011	\$3.67
JAN 27	JAN 27	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406027619988292408	-\$609.74
FEB 01	FEB 02	EVO CAR SHARE BURNABY BC 74064496032820156486905	\$4.59

**NEW BALANCE**

**\$8.26**

**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](http://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html), or call us at 1-800 Royal® 1-2 (1-800-769-2512).



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### **INTEREST RATE CHART**

<b>Rate (%)</b>	<b>Remaining Balance**</b>	<b>Expiry Date</b>
19.99	\$8.26	

\*\* 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.