



Royal Bank

Signature® RBC Rewards® Visa†

DEVON ALLIE 4510 15** **** 6993

STATEMENT FROM AUG 06 TO SEP 08, 2020

1 OF 4

PREVIOUS STATEMENT BALANCE **-\$12.74**

DEVON ALLIE 4510 15** **** 6993 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 05	AUG 06	AMZN MKTP CA*MF3TM46B1 WWW.AMAZON.CAON 74537880218100458791561	\$15.99
AUG 05	AUG 06	HARBOUR FISH 'N' FRIES MUSQUODOBOIT NS 74500010218461647083618	\$28.90
AUG 05	AUG 07	NSLC #2297 MUSQUODOBOIT NS 74529000218920118226905	\$53.55
AUG 06	AUG 07	MCDONALD'S #2386 BEDFORD NS 74064490220820114572957	\$11.82
AUG 07	AUG 10	APPLE.COM/BILL 866-712-7753 ON 74537880220100498980436	\$22.99
AUG 09	AUG 10	UBER EATS HELP.UBER.COM AMSTERDAM BC 74350070221002353218731	\$44.21
AUG 10	AUG 11	ATLANTIC SUPERSTORE #3 BEDFORD NS 74500010223461635441565	\$197.18
AUG 10	AUG 11	SOBEY'S FAST FUEL # 45 BEDFORD NS 74500010223462639504689	\$35.54
AUG 10	AUG 12	FREEMAN S FAIRVIEW HALIFAX NS 74514200224004030319497	\$29.89
AUG 10	AUG 12	PETSMART INC. 2341 BEDFORD NS 74450770224004029044344	\$2.41
AUG 11	AUG 11	AMZN MKTP CA*MF1BU8QK0 WWW.AMAZON.CAON 74537880224100196267991	\$14.98
AUG 12	AUG 13	PAYPAL *STEAM GAMES 35314369001 74198810225032303897699	\$29.99
AUG 12	AUG 14	PAYPAL *STEAM GAMES 35314369001 74198810226032319205191	\$39.99
AUG 12	AUG 12	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510100225619982231104	-\$412.42
AUG 14	AUG 17	CONVENIENCE 4 U HALIFAX NS 74514200227004010719838	\$8.48
AUG 15	AUG 17	UBER *EATS HELP.UBER.COM AMSTERDAM BC 74350070228000314798729	\$34.23

IMPORTANT INFORMATION

RBC REWARDS POINTS

Previous Points balance	12,640
Points earned this statement	2,006
New points balance	14,646

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	SEP 29, 2020
Credit limit	\$2,000.00
Available credit	\$1,520.09
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	-\$12.74
Payments & credits	-\$1,512.42
Purchases & debits	\$2,005.07
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
NEW BALANCE	\$479.91



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

NEW BALANCE
\$479.91

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
SEP 29, 2020

AMOUNT PAID
\$

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4510 15** **** 6993

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DEVON ALLIE
SUITE 405
60 CHARLOTTE LANE
HALIFAX NS B3M 4N3

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 727222 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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STATEMENT FROM AUG 06 TO SEP 08, 2020

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DEVON ALLIE 4510 15** **** 6993 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 16	AUG 18	MASTERMIND-DARTMOUTH DARTMOUTH NS 74450770230004022264677	\$34.49
AUG 16	AUG 17	FRUUX PRO MUNSTER 7420847023000001115296	\$6.45
		Foreign Currency-EUR 4.00 Exchange rate-1.612500	
AUG 18	AUG 21	WAL-MART SUPERCENTER#3138HALIFAX NS 74529000232900399323607	\$3.37
AUG 18	AUG 19	DOLLARAMA #0711 BEDFORD NS 74064490231820189915971	\$2.88
AUG 18	AUG 19	MCDONALD'S #2386 BEDFORD NS 74064490231820197518361	\$7.46
AUG 19	AUG 20	AMZN MKTP CA*MM3RE9L50 WWW.AMAZON.CAON 74537880232100813451523	\$65.62
AUG 19	AUG 20	BEDFORD BASIN FARMERS MARHALIFAX NS 74514200232004006185336	\$23.01
AUG 19	AUG 20	CIRCLE K / IRVING #QPS206HALIFAX NS 74064490232820180463103	\$40.63
AUG 20	AUG 21	CONVENIENCE 4 U HALIFAX NS 74514200233004010636018	\$9.47
AUG 20	AUG 20	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510100233619982596100	-\$200.00
AUG 20	AUG 21	BELL ALIANT PAP #154 SAINT JOHN NB 74064490233820160658127	\$74.69
AUG 21	AUG 21	UBER *EATS HELP.UBER.COM AMSTERDAM BC 74350070234000211455854	\$45.12
AUG 21	AUG 24	APPLE.COM/BILL 866-712-7753 ON 74537880234100107873174	\$6.89
AUG 21	AUG 24	SOBEYS #580 BEDFORD NS 74529000234920410185908	\$4.01
AUG 23	AUG 24	HARBOUR FISH 'N' FRIES MUSQUODOBOIT NS 74500010236461679070507	\$20.77
AUG 24	AUG 26	CLEARWATER SEAFOODS LIMITBEDFORD NS 74514200238004030403311	\$23.16
AUG 24	AUG 25	BEDFORD BASIN FARMERS MARHALIFAX NS 74514200237004001465803	\$9.41
AUG 24	AUG 25	BEDFORD BASIN FARMERS MARHALIFAX NS 74514200237004002052592	\$26.71
AUG 24	AUG 25	CONVENIENCE 4 U HALIFAX NS 74514200237004010483938	\$13.57
AUG 24	AUG 25	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510100238619983304103	-\$300.00
AUG 25	AUG 27	TIM HORTONS #1548 BRIDGEWATER NS 74703410239200617592709	\$4.23
AUG 25	AUG 26	SOBEY'S FAST FUEL # 45 BEDFORD NS 74500010238462614349160	\$31.35
AUG 25	AUG 26	CAA ATLANTIC LTD 378 WESTSAINT JOHN NB 74064490239920122457230	\$146.91
AUG 26	AUG 28	REN'S PETS CHAIN LAKES HALIFAX NS 74529000239920358128006	\$13.79
AUG 26	AUG 28	PAYPAL *CINEPLEXENT 8003330061 ON 74897260240034657285268	\$25.98
AUG 26	AUG 27	CONVENIENCE 4 U HALIFAX NS 74514200239004013595850	\$17.40



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DEVON ALLIE
4510 15** **** 6993 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 26	AUG 27	BK #00074 HALIFAX NS 74703410240200488935711	\$20.09
AUG 27	AUG 28	ATLANTIC SUPERSTORE #3 BEDFORD NS 74500010240461647046989	\$230.17
AUG 27	AUG 28	COBS BREAD BEDFORD NS 74064490240820195968914	\$12.75
AUG 28	AUG 31	LAWTONS #845 BEDFORD NS 74529000241920456972806	\$6.89
AUG 29	AUG 31	STIRLING FRUIT FARMS (BEDFORD NS 74703410242100203621562	\$14.78
AUG 29	AUG 31	STIRLING FRUIT FARMS (BEDFORD NS 74703410242100203621570	\$7.99
AUG 29	AUG 31	NSLC #2193 BEDFORD NS 74529000242920136400607	\$46.48
AUG 29	AUG 31	SOBEYS #580 BEDFORD NS 74529000242920381335508	\$12.04
AUG 29	AUG 31	THE HOME DEPOT #7257 DARTMOUTH NS 74769570243004026142411	\$12.40
AUG 29	AUG 31	PAYPAL *STEAM GAMES 35314369001 74198810243034635476166	\$11.49
AUG 29	AUG 31	PAYPAL *STEAM GAMES 35314369001 74198810243034635476141	\$24.99
AUG 31	AUG 31	UBER *EATS HELP.UBER.COM AMSTERDAM BC 74350070244000353965858	\$26.79
AUG 31	AUG 31	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510100244619983755108	-\$600.00
SEP 01	SEP 01	GOOGLE *YOUTUBE VIDEOS G.CO/HELPPAY#NS 74537880245100545738218	\$4.99
SEP 01	SEP 02	SOBEY'S FAST FUEL # 45 BEDFORD NS 74500010245462643527126	\$37.31
SEP 01	SEP 02	MCDONALD'S #2386 BEDFORD NS 74064490246820113775858	\$17.20
SEP 02	SEP 03	BEDFORD AUTOMOTIVE (NA BEDFORD NS 74703410246100970645899	\$101.31
SEP 02	SEP 03	FREAK LUNCHBOX BEDFORD NS 74514200246004006312298	\$16.27
SEP 02	SEP 03	ATLANTIC SUPERSTORE HA HALIFAX NS 74500010246462663991607	\$27.22
SEP 04	SEP 08	NSLC #2193 BEDFORD NS 74529000248920154692303	\$45.98
SEP 06	SEP 08	THE BAND WAGON GOOD TRUCKWEST PETPESWINS 74872710250172502436130	\$26.04
SEP 06	SEP 08	GOOGLE*YOUTUBE VIDEOS INTERNET NS 74302970251030229716458	\$5.99
SEP 06	SEP 08	MIKES DOLLAR DISCOUNT STOPORTERS LAKE NS 74064490250820182665694	\$18.39
SEP 06	SEP 08	PAYPAL *STEAM GAMES 35314369001 74198810251035802092610	\$49.99

NEW BALANCE

\$479.91



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STATEMENT FROM AUG 06 TO SEP 08, 2020

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Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 4 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.

INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$479.91	

** 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.

IMPORTANT INFORMATION ABOUT YOUR CREDIT CARD STATEMENT

The following is a summary of certain terms and conditions of your credit card account and details about some of the information shown on the front of your statement. It is provided to help you read and understand your statement. Please refer to your RBC Royal Bank credit card agreement for complete terms and conditions for your Account.

Statement Period. Your statement covers activity on your account from the day after your previous statement was prepared to the last day of this statement period (Your Statement Date). If the date we would ordinarily prepare your statement falls on a date for which we do not process statements (for example, weekends and certain holidays) we will prepare it on our next statement processing date. Your Payment Due Date will be adjusted accordingly.

YOUR RESPONSIBILITIES

Review your statement. Review your credit card statement carefully. If you think there is an error, omission or irregularity, you must contact us no later than 30 days following your Statement Date at 1-800-769-2512. After the 30 days, our records will be considered correct except for credits improperly applied to your account.

Report lost or stolen cards. If your card is lost or stolen, or if you have your card but suspect that it or your account number is being used by someone else, call 1-800-769-2512 immediately. This reporting obligation applies whether you are a Primary cardholder, a Co-applicant cardholder or an Authorized User.

Make your payment. You may pay the New Balance in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date as shown on the statement each month. That Payment Due Date is 21 days after your Statement Date (25 days if you did not pay your previous statement's New Balance in full by its Payment Due Date). If the Payment Due Date falls on a weekend or holiday, we will extend it to the next business day.

How to make a payment. Not all payment options are available for all types of credit cards. The payment options available for your account are listed on your statement. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments sent to us by mail or made through another financial institution may take several days to reach us and are not credited to your account until we have processed them. To ensure that a payment is credited to your account on the same business day you make it, you must make the payment prior to 6:00 p.m. local time at one of our branches or ATMs in Canada or through our telephone or online banking service. Branch payments must be made before the branch closing time if it is earlier than 6:00 p.m.

You can also pay through Autopay, our pre-authorized payment service. Call us at 1-800-769-2512 to enrol. Payments do not automatically adjust your available credit. This generally occurs within one to three business days following receipt of your payment, depending on how your payment is made.

Missed payments. Missing payments (which means not making at least the Minimum Payment by the next Statement Date) will affect your interest rates as follows:

- If you miss making any payment, you will lose the benefit of any introductory or promotional interest rate offer in which you are participating and your standard cash advance and purchase interest rates will apply to any remaining balance(s) which were subject to that offer as of the first day of the third statement period following the missed payment (or the expiry date if it is earlier).
- In addition, if you miss making 2 or more payments in any 12 month period, your standard cash advance and purchase interest rates will increase by 5% (8% if you are a Visa Classic Low Rate Option Cardholder) as of the first day of the third statement period following the missed payment that caused the rate increase. You will continue to pay the higher interest rates until such time as you have paid your Minimum Payment by the next Statement Date for 6 consecutive months thereafter.

READING YOUR STATEMENT

Activity Description. Each transaction and amount credited or charged to your account during the Statement Period is described in this section, including any interest charges and the associated interest rate. The transaction and posting dates are displayed for each transaction. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Interest is always calculated from the transaction date. If there is more than one credit card on the Account, transactions will be grouped by cardholder name, card number and relationship to the Account. Primary and Co-applicant cardholders (but not Authorized Users) are responsible for all amounts charged to the Account.

Time to Pay. Each statement shows an estimate of how long it would take to repay your balance in full if you make only the Minimum Payment each month. The Time to Pay message is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is therefore not a recommended long term repayment plan.

Payments & Interest Rates. This section displays the Minimum Payment and its Payment Due Date, your current Credit Limit, and Available Credit as of the Statement Date. Your available credit does not reflect transactions or payments made but not received by us by the Statement Date. Your current interest rates

for Purchases and Cash Advances are also shown. If either of those rates is a temporary promotional rate, we will show its expiry date here as well. Any promotional rates that are applicable to interest charges on the statement are displayed in the Interest Rate Chart.

Interest Rate Chart. This chart sets out the interest rate or rates, including applicable promotional rates, that apply to the New Balance, any remaining balances associated with those rates, and expiry dates for promotional rates. Rates and expiry dates for any promotions that we may have offered to you but which you are not using are not shown in the chart as they will not have any balances associated with them. If we notify you of the loss of a promotional rate because of a missed payment, you may lose the benefit of that rate before its expiry date. However, that expiry date will continue to be displayed in the Interest Rate Chart until the loss of that promotional rate takes effect. If an expiry date falls on a date for which we do not process statements (for example, weekends and certain holidays) we will continue to provide you with the benefit of that promotional rate until our next statement processing date.

INTEREST AND OTHER CALCULATIONS

Determination of interest. You have a minimum 21 day interest-free Grace Period for new purchases. Your new purchases are those which appear in the Activity Description. You can avoid interest on those new purchases by paying your New Balance in full by your Payment Due Date. If you do not, you must then pay interest on each new purchase retroactively from the transaction date until the date we process your payment in full for those purchases. Your next monthly statement will include interest accrued on each of those new purchases from its transaction date to the date we prepare that next monthly statement.

We continue to charge interest on the unpaid portion of those purchases until the next time you pay the New Balance in full on or before its Payment Due Date. Interest related to your purchases could appear on the first statement you receive after we process that payment. This is interest that was not included in the New Balance you paid in full because it accrued between the date the monthly statement which showed that New Balance was prepared and the date you made your payment.

Fees are treated in the same manner as purchases for the purpose of charging interest.

Interest is always charged on cash advances from the day the cash advance is made until the date we process the payment in full for those cash advances. Balance transfers, cash-like transactions and bill payments made using your credit card at our branch, at an ATM or using our online banking service are treated as cash advances.

We do not charge interest on interest.

To calculate the interest shown in the "Calculating Your Balance" section of your statement, we add the amount you owe each day, and divide the total by the number of days in the statement period. This is your average daily balance. We multiply the average daily balance by the applicable daily interest rate (obtained by taking the annual interest rate or rates and dividing by the number of days in the year). We then multiply this value by the total number of days in the Statement Period to determine the interest we charge you. When there is more than one applicable interest rate, we calculate your interest based on the average daily balances for each rate.

Applying your payments. We apply payments to your Minimum Payment first. We then apply payments to the remainder of your New Balance. If the different amounts that make up your New Balance are subject to different interest rates, we will allocate any payment paid in excess of your Minimum Payment in the same proportion as each amount bears to your New Balance. If you have paid more than your New Balance, we will apply any payment in excess of the New Balance to amounts that have not yet appeared on your monthly statement in the same manner as set out above.

Foreign currency conversion. The exchange rate shown on your Statement, to six decimal places, is calculated by dividing the converted Canadian dollar (CAD) amount, rounded to the nearest cent, by the transaction currency amount. It may differ from the original benchmark rate because of this rounding. The CAD amount charged to your account is 2.5% over the benchmark rate. Some foreign currency transactions are converted directly to CAD, while others may be converted first to U.S. dollars, then to CAD. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion, and is generally set daily. The original benchmark rate at the time a transaction was converted may be obtained at usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html, if set by Visa, or mastercard.com/global/currencyconversion/index.html, if set by Mastercard. You can also call us toll-free at 1-800 ROYAL® 1-2 (1-800-769-2512). For U.S. Dollar Visa Gold Cardholders, transactions are shown in U.S. Dollars and the same principles will apply if an amount is charged in a currency other than U.S. Dollars.

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