



Royal Bank

Signature® RBC Rewards® Visa†

FARAMARZ AMIRSHAHI 4510 15** **** 4503

HAPPIE CLARA TESTA 4510 15** **** 0190

STATEMENT FROM OCT 17 TO NOV 18, 2024

1 OF 4

PREVIOUS ACCOUNT BALANCE

\$5,036.57

FARAMARZ AMIRSHAHI 4510 15** **** 4503 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 16	OCT 17	ROGERS *****4730 888-764-3771 ON 74537884290109343898120	\$211.08
OCT 16	OCT 17	MYTELLO.COM VIENNA 74987504290000510659032	\$25.00
OCT 16	OCT 17	GRENADIER CAFE TORONTO ON 74064494290820170786993	\$3.15
OCT 19	OCT 21	TIM HORTONS #938 NORTH YORK ON 74703414293102475473888	\$7.19
OCT 19	OCT 21	CHAM SHAN TEMPLE BETHANY ON 74703414293102531713079	\$28.00
OCT 19	OCT 21	WUTAI SHAN BUDDHIST GARDEBETHANY ON 74514204294043605174272	\$20.00
OCT 20	OCT 21	SHIRINI SARA PASTRY HOUSENORTH YORK ON 74064494294820168900800	\$56.82
OCT 20	OCT 21	CANADA WIDE PARKING SCARBOROUGH ON 74064494294820173548206	\$8.00
OCT 22	OCT 23	TIM HORTONS #3160 TORONTO ON 74703414297102413106612	\$3.34
OCT 23	OCT 25	TRE MARI BAKERY TORONTO ON 74529004297920297332009	\$8.52
OCT 23	OCT 25	MESSINA BAKERY LIMITED ETOBICOKE ON 74529004297920408375103	\$3.25
OCT 24	OCT 28	MCDONALD'S #13612 TORONTO ON 74064494299820112118280	\$3.14
OCT 24	OCT 25	PARKEDIN PRECISE PARKLINKNORTH YORK ON 74064494298820188030790	\$1.35
OCT 25	OCT 28	TIM HORTONS #3160 TORONTO ON 74703414300105086535921	\$7.21
OCT 26	OCT 28	THE HOME DEPOT #7013 TORONTO ON 74522814301004038155061	\$76.24
OCT 27	OCT 28	TIM HORTONS #20813 TORONTO ON 74703414302106911430377	\$3.55

IMPORTANT INFORMATION

AVION POINTS

Previous Points balance	33,743
Points earned this statement	2,345
New points balance	36,088

CONTACT US

Customer Service/Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Rewards Website	avionrewards.com

PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	DEC 09, 2024
Credit limit	\$18,000.00
Available credit	\$15,655.11
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$5,036.57
Payments & credits	-\$5,093.88
Purchases & debits	\$2,402.20
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Total Account Balance	\$2,344.89
NEW BALANCE	\$2,344.89



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

NEW BALANCE
\$2,344.89

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
DEC 09, 2024

AMOUNT PAID
\$

Signature® RBC Rewards® Visa†

4510 15** **** 4503 / 4510 15** **** 0190

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

RBC0190000_2041582_073-361081

01009

FARAMARZ AMIRSHAHI
HAPPIE CLARA TESTA
156 ROSEMOUNT AV
TORONTO ON M6H 2M9



Royal Bank

Signature® RBC Rewards® Visa‡

FARAMARZ AMIRSHAHI 4510 15** **** 4503

HAPPIE CLARA TESTA 4510 15** **** 0190

STATEMENT FROM OCT 17 TO NOV 18, 2024

2 OF 4

FARAMARZ AMIRSHAHI 4510 15** **** 4503 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 28	OCT 29	TIM HORTONS #3160 TORONTO ON 74703414303107755808354	\$7.44
OCT 28	OCT 30	LYFT *1 RIDE 10-28 VANCOUVER BC 7408342430300006994280	\$25.19
OCT 30	NOV 04	A&W # 4439 TORONTO ON 74529004305920343877106	\$28.54
OCT 30	NOV 01	THE HOME DEPOT #7013 TORONTO ON 74522814305004043129081	\$102.75
OCT 30	OCT 31	ENERCARE HOME SERVICES MARKHAM ON 74083424304500005295950	\$90.24
OCT 30	OCT 30	CANADAHELPS *DONATION 877-755-1595 ON 74537884304108605835394	\$30.00
OCT 31	NOV 04	LCBO/RAO #0648 TORONTO ON 74529004305920285452801	\$62.30
OCT 31	NOV 01	SHELL C02279 TORONTO ON 74064494306820112253112	\$85.35
NOV 01	NOV 04	CINEPLEX ENTERTAINMENT 416-323-6600 ON 74703414306101076589881	\$26.85
NOV 01	NOV 04	NOVA PHARMACY TORONTO ON 74529004306920329560600	\$8.94
NOV 02	NOV 04	THE ROYAL CONSERVATORY OFTORONTO ON 74064494307820177558651	\$20.00
NOV 02	NOV 04	MCDONALD'S #13612 TORONTO ON 74064494308820112262533	\$28.43
NOV 03	NOV 05	THE HOME DEPOT #7013 TORONTO ON 74522814309004038137921	-\$57.31
NOV 03	NOV 05	THE HOME DEPOT #7013 TORONTO ON 74522814309004038133961	\$153.45
NOV 04	NOV 05	COURSERA.ORG SCHIPHOL 74609054309500012959965	\$54.00
NOV 04	NOV 06	TD CANADA TRUST TORONTO 74529004309900508876297	-\$5,036.57
NOV 04	NOV 06	DR. JOSEPH MENDOLIA DENTIWOODBRIDGE ON 74529004309920088923905	\$160.00
NOV 04	NOV 06	THE HOME DEPOT #7134 TORONTO ON 74522814310004041216750	\$39.53
NOV 05	NOV 06	ALLSTATE INS OF CANADA 800-255-7828 ON 74537884310104614156072	\$102.29
NOV 05	NOV 06	ALLSTATE INS OF CANADA 800-255-7828 ON 74537884310104614385697	\$274.94
NOV 05	NOV 06	GRENADIER CAFE TORONTO ON 74064494310820164675083	\$62.32
NOV 07	NOV 08	GRENADIER CAFE TORONTO ON 74064494312820180915974	\$6.75
NOV 08	NOV 12	ROGERS *****1990 888-764-3771 ON 74537884313106850119950	\$44.07
NOV 08	NOV 12	TORONTO PARKING AUTHOR TORONTO ON 74064494313820188933457	\$20.00
NOV 08	NOV 12	TRE MARI BAKERY TORONTO ON 74529004313920364870808	\$15.59
NOV 09	NOV 12	MICROSOFT-G066224238 MISSISSAUGA ON 74099864314001100218051	\$0.44

Thank you for choosing RBC Royal Bank



Royal Bank

Signature® RBC Rewards® Visa‡

FARAMARZ AMIRSHAHI 4510 15** **** 4503

HAPPIE CLARA TESTA 4510 15** **** 0190

STATEMENT FROM OCT 17 TO NOV 18, 2024

3 OF 4

FARAMARZ AMIRSHAHI 4510 15** **** 4503 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 10	NOV 12	TRE MARI BAKERY TORONTO ON 74529004315920284643804	\$2.63
NOV 10	NOV 12	TRE MARI BAKERY TORONTO ON 74529004315920284643903	\$5.51
NOV 11	NOV 12	MYTELLO.COM VIENNA 74987504316001214292039	\$25.00
NOV 11	NOV 12	7 ELEVEN STORE #33435 TORONTO ON 74500014316656674707343	\$3.38
NOV 13	NOV 15	THE BEER STORE #2318 TORONTO ON 74529004318920091758008	\$15.04
NOV 14	NOV 15	LUCID SOFTWARE INC. 844-4658243 UT 24793384319000609181057	\$16.15
NOV 14	NOV 15	Foreign Currency-USD 11.25 Exchange rate-1.43555 DNHGODADDY *#11505863 GODADDY.COM BC 74537884319102470305644	\$49.70
NOV 14	NOV 15	TIM HORTONS #3160 TORONTO ON 74703414320102571400691	\$3.34
NOV 15	NOV 18	TIM HORTONS #3160 TORONTO ON 74703414321103509992717	\$21.43
NOV 16	NOV 18	ROGERS *****4730 888-764-3771 ON 74537884321103907815649	\$211.99
SUBTOTAL OF MONTHLY ACTIVITY			-\$2,824.46

HAPPIE CLARA TESTA 4510 15** **** 0190 - CO-APPLICANT

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 22	OCT 23	407ETR-PRE AUTH 905-2654070 ON 74500014296461648964649	\$39.21
OCT 29	OCT 30	GOOGLE *YOUTUBE PREMIUM G.CO/HELPPAY#NS 74537884303108509974084	\$14.68
OCT 31	NOV 01	PAYPAL *MEDIUM.COM 4029357733 CA 24036034305443034487299	\$7.26
NOV 01	NOV 04	PAYPAL *PP 4029357733 ON 74897264306443127002661	\$7.26
NOV 04	NOV 05	PAYPAL *NY TIMES NYTIMES 4029357733 NY 24036034309444043837066	\$13.56
NOV 09	NOV 12	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537884314107922250905	\$15.81
NOV 15	NOV 18	SICKKIDS FDN DOWNTOWN TOROON 74083424320000002925220	\$20.00
NOV 16	NOV 18	MSF CAN DONATION DOWNTOWN TOROON 74083424321500006032088	\$15.00
SUBTOTAL OF MONTHLY ACTIVITY			\$132.78

TOTAL ACCOUNT BALANCE \$2,344.89

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 20 year(s) and 8 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely



Royal Bank

Signature® RBC Rewards® Visa‡

FARAMARZ AMIRSHAHI 4510 15** **** 4503

HAPPIE CLARA TESTA 4510 15** **** 0190

STATEMENT FROM OCT 17 TO NOV 18, 2024

4 OF 4

to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$2,344.89	

** 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 RBC ROYAL BANK 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 your statement. Please refer to your credit card agreement for complete terms and conditions for your account. For more tips on reading your statement, go to rbc.com/cardstatement.

New Balance. The Total Account Balance as of your Statement Date minus the total amount of Installments Not Yet Due as shown on your statement. This is the amount you must pay to avoid interest on your regular purchases and fees shown on this statement.

Statement Period. Your statement covers activity in 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 on which we do not process statements (such as weekends) we will prepare it on our next statement processing date. Your Payment Due Date will be adjusted accordingly.

Total Account Balance. The total amount of your previous account balance, plus all new purchases and debits, cash advances, interest, and fees shown on your statement, minus the amount of any payments and credits which have been posted to your account on or before your Statement Date. The Total Account Balance includes the total amount of Installments Not Yet Due as shown on your statement, and is the same as your New Balance if you do not have any installment plans.

YOUR RESPONSIBILITIES

Review your 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 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, log in to RBC Online Banking or the RBC Mobile app and select the "Report Lost or Stolen Card" option, or call 1-800-769-2512, immediately. This obligation applies to Primary cardholders, Co-applicant cardholders and Authorized Users.

Making your payment. You may pay the New Balance (or if you have installment plans, the Total Account Balance) in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date shown on the statement each month. If the Payment Due Date falls on a weekend or holiday, we will extend it to the next business day. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments made by mail or through another financial institution may take several days to reach us and are not credited to your account until we have processed them. Branch payments will be credited to your account on the same day if made before the earlier of 6:00 p.m. local time or the branch closing time.

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 Minimum 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 (subject to any further increases set out below) as of the first day of the third Statement Period following the missed payment (or the expiry date if it is earlier).
- Where you have installment plans and you miss making any Minimum Payment (including the one due in the same Statement Period in which an installment plan is created), all your installment plans will be cancelled. Any Monthly Principal amount(s) that you missed paying and your Installments Not Yet Due ("Unpaid Plan Principal") will be subject to the interest rate applicable to regular purchases set out on this statement in the "Payments & Interest Rates" section under "Annual interest rates" for "Purchases", subject to any further increase as described immediately below. This will also be the case for the Unpaid Plan Principal if you choose to cancel your installment plan(s). See your Installment Plan Terms and Conditions for further details.

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 the transaction and posting dates. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Transactions converted to installment plans are marked by a ^a symbol in the activity description. 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.

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 cash advances and purchases are also shown, as well as the expiry date if any of those rates are temporary. Any promotional or installment plan rates are shown in the Interest Rate Chart.

Interest Rate Chart. This chart sets out the interest rate(s) that apply to the Total Account Balance, any remaining balances associated with those rates, and expiry dates for any promotional and installment plan rates. Offers that we may have made to you but which you are not using are not shown as they will not have any associated balances. If you lose a promotional rate due to a missed payment, the Interest Rate Chart will continue to display that promotional rate until the loss takes effect. The expiry date for an installment plan rate reflects the due date of the final installment plan payment for that plan. If you lose an installment plan rate before its expiry date due to a missed payment, your Interest Rate Chart will be updated in your next statement to reflect this, and any Unpaid Plan Principal will be moved to your Purchases & Fees category. If an expiry date falls on a date on which we do not process statements, we will continue to provide you with the benefit of the promotional or installment plan rate until our next statement processing date.

Installment Plan Summary. If you have any installment plans, this chart sets out the details of such plans.

INTEREST AND OTHER CALCULATIONS

Determination of interest. You have a minimum 21 day interest-free grace period for new purchases. You can avoid interest on these new purchases by (i) for new purchases (except those converted to installment plans) and fees, paying your New Balance in full by your Payment Due Date, and (ii) for new purchases converted to installment plans, paying your Total Account Balance in full by your Payment Due Date. If you do not pay your New Balance in full by your Payment Due Date, you must pay interest on each new purchase retroactively from the transaction date until the date we process your payment in full for those purchases. The accrued interest will appear on your next statement. We continue to charge interest on the unpaid portion of those purchases until 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. For installment plans, interest is not included on your first statement after you install a purchase to allow you to benefit from the interest-free grace period if you pay the Total Account Balance in full by the Payment Due Date for that statement. If you do not pay this balance in full by the Payment Due Date, the accrued interest on the installment plan will appear on your next statement. 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, an ATM or our digital banking service are treated as cash advances. We do not charge interest on interest.

To calculate your interest shown in the Calculating Your Balance section of your statement, where there is only one applicable interest rate in a Statement Period, 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. Where you have an installment plan, we use the total principal amount of your installment plan still outstanding (including Installments Not Yet Due) as the amount that you owe each day to calculate your average daily balance. Where you have more than one applicable interest rate in a Statement Period, we determine your average daily balance for each rate. We then multiply the average daily balance for each rate by the applicable daily interest rate (obtained by taking the annual interest rate and dividing it 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.

Applying your payments. We apply payments to your Minimum Payment first, then 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 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 excess payment to amounts that have not yet appeared on your monthly statement in the same manner as set out above, and then to Installments Not Yet Due.

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 (USD), 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 visa.com/exchange, if set by Visa, or mastercard.ca/currency-converter, if set by Mastercard. You can also call us at 1-800-769-2512. For U.S. Dollar Visa Gold Cardholders, transactions are shown in USD and the same principles will apply if an amount is charged in a currency other than USD.

® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. ^a All other trademarks are the property of their respective owner(s).