

## Royal Bank

## RBC<sup>®</sup> Visa<sup>‡</sup> Cash Back

NIELSON TRUNG 4510 29\*\* \*\*\*\* 6910 STATEMENT FROM APR 14 TO MAY 12, 2020

1 OF 3

## Managing your credit limit

It's important to check your credit limit regularly. Look for our message in this monthly statement on how to manage your limit.

## PREVIOUS STATEMENT BALANCE

\$0.00

## **NIELSON TRUNG** 4510 29\*\* \*\*\*\* 6910 - PRIMARY

TRANSACTION POSTING DATE DATE		ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 22	APR 23	FIDO MOBILE *732174172 888-481-3436 ON	\$63.46
		74537880113100707282780	
APR 30	APR 30	AMAZON PRIME*DB5IV2UL3 AMZN.COM/BILLWA	\$18.66
		24692160121100099203199	
		Foreign Currency-USD 12.99 Exchange rate-1.436489	
MAY 04	MAY 06	KENRON PHARMACY CALGARY AB	\$38.51
		74529000125920230278000	
MAY 05	MAY 06	VALEMOUNT ESSO ON THE RU VALEMOUNT BC	\$25.00
		74064490127920121547143	
MAY 07	MAY 07	HELP.JAGEX.COM CAMBRIDGE	\$11.99
		74987500127006171044940	
MAY 07	MAY 08	GOOGLE*MINECRAFT INTERNET NS	\$9.99
		74302970129090151805893	
MAY 09	MAY 12	WAL-MART STORE#3011 CALGARY AB	\$24.81
		74529000131900235984804	
MAY 09	MAY 11	MICROSOFT*PC 3 MONTHS MSBILL.INFO ON	\$18.89
		74587270131018544102147	
MAY 12	MAY 12	BALANCEPROTECTOR PREMIUM	\$2.52
		NEW BALANCE	\$213.83

## Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 1 year(s) and 11 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.

#### IMPORTANT INFORMATION

**CASH BACK SUMMARY** 

Previous Cash Back Balance	\$10.15
1% Cash Back	\$2.15
New Cash Back Balance	\$12.30

**CONTACT US** 

Customer Service / Lost & Stolen 1-800-769-2512 (416) 974-7780 Collect Outside North America Web site rbc.com/help

**PAYMENTS & INTEREST RATES** 

Minimum payment \$10.00 JUN 02, 2020 Payment due date \$4,500.00 Credit limit \$4,286.17 Available credit Annual interest rates:

**Purchases** 19.99% Cash advances 22.99%

**CALCULATING YOUR BALANCE** 

Previous Statement Balance		\$0.00
Payments & credits	\$0.00	
Purchases & debits	\$213.83	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	

**NEW BALANCE** \$213.83

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

NEW BALANCE \$213.83

MINIMUM PAYMENT \$10.00

PAYMENT DUE DATE JUN 02, 2020

AMOUNT PAID \$

RBC® Visa<sup>‡</sup> Cash Back 4510 29\*\* \*\*\*\* 6910

RBC0190000 2849420 047-234492

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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 722722 to download

Other payment options include:

- · RBC Royal Bank ATM
- · Telephone Banking 1-800-769-2511
- · Visit an RBC Royal Bank branch

**NIELSON TRUNG** 923 RANCHVIEW CRES NW CALGARY AB T3G 1A4



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## MANAGING YOUR CREDIT CARD LIMIT

We encourage you to regularly review your credit card limits.

Your current credit limit can be found on the first page of your monthly credit card statement, or you can review your limit by logging in to RBC® Online Banking and reviewing your Credit Card account information. Questions? Call 1-800 ROYAL® 1-2 (1-800-769-2512).

You may adjust your credit limits to meet your current needs, by requesting a limit decrease or increase\* at any time by contacting a branch, calling us, or logging into your online banking.

As a reminder, an increase to your credit limit requires your express consent\*.

\*Any request for a credit limit increase is subject to approval and requires your express consent, and the express consent of your co-borrower if you have one.

# IMPORTANT MESSAGE ABOUT POSSIBLE CREDIT CARD STATEMENT DISRUPTION:

The events surrounding COVID-19 are truly unprecedented and have disrupted the daily lives of all Canadians.

We understand you may have questions related to receiving your credit card statement and how to make a payment. If you receive your monthly statement by mail, it may be delayed due to COVID-19 related issues with mail delivery. To avoid any delays there are number of options available to you to ensure you receive your statement in a timely manner.

You can sign up to receive your credit card statements electronically through our online banking services to avoid any interruptions.

Making a payment to your credit card account or viewing transactions can be conveniently done from your home through online banking or the mobile banking app.

We created the RBC Client Relief Program to provide immediate and long-term financial assistance to our clients who have been impacted by COVID-19. For more information, go to <a href="mailto:recom/covid-19">rec.com/covid-19</a>.

#### Your account is currently set up on an Auto Pay plan

Based on the option you previously selected, the Minimum Payment amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.



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## **INTEREST RATE CHART**

Rate (%)

Remaining
Balance\*\*

19.99

\$211.31

<sup>\*\*</sup> 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.