



**RBC**  
Royal Bank

## RBC® Visa<sup>®</sup> Cash Back

NIELSON TRUNG 4510 29\*\* \*\*\*\* 6855

STATEMENT FROM APR 13 TO MAY 12, 2017

1 OF 3

### PREVIOUS STATEMENT BALANCE

**-\$344.19**

**NIELSON TRUNG**  
**4510 29\*\* \*\*\*\* 6855 - PRIMARY**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 12	APR 17	7 ELEVEN STORE #33010 CALGARY AB 74500017103461680337296	\$20.00
APR 16	APR 17	WWW CASH ADV/AVANCE DE FONDS -2205 74510407107610636899406	\$138.39
APR 17	APR 17	RBC - SERVICE CHARGE 74510407107610100999401	\$3.50
APR 18	APR 19	AMAZON *MARKETPLCE CA WWW.AMAZON.CAON 74537887108000689505103	\$29.94
APR 18	APR 19	BELL MOBILITY VERDUN QC 74064497108820151393970	\$105.93
APR 21	APR 24	CALG CO-OP GAS BAR #4 P@PCALGARY AB 74064497111820199814107	\$35.00
APR 22	APR 24	FIDO MOBILE *732174172 888-481-3436 ON 74537887112000972499398	\$36.16
APR 26	APR 27	AX*RESUMENOW 844-351-7484 74662557116001481997221	\$24.95
APR 28	MAY 01	7 ELEVEN STORE #33010 CALGARY AB 74500017119461643702562	\$30.00
APR 30	MAY 02	MCDONALD'S #9042 CALGARY AB 74064497122820128993987	\$12.86
MAY 01	MAY 02	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407122619984369400	-\$49.68
MAY 04	MAY 08	BREWSTERS BREWING COMPANYCALGARY AB 74529007125920370138407	\$16.69
MAY 05	MAY 08	HUONG VIET RESTAURANT CALGARY AB 74529007125920218268002	\$11.95
MAY 06	MAY 08	CALG CO-OP GAS BAR #4 P@PCALGARY AB 74064497126820190931507	\$35.00
MAY 09	MAY 09	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407129619981126400	-\$106.50

### IMPORTANT INFORMATION

#### CASH BACK SUMMARY

Previous Cash Back Balance	\$15.73
1% Cash Back	\$3.95
<b>New Cash Back Balance</b>	<b>\$19.68</b>

#### CONTACT US

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

#### PAYMENTS & INTEREST RATES

Minimum payment	<b>\$10.00</b>
Payment due date	<b>JUN 02, 2017</b>
Credit limit	\$3,000.00
Available credit	\$2,964.02
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	21.99%

#### CALCULATING YOUR BALANCE

<b>Previous Statement Balance</b>	<b>-\$344.19</b>
Payments & credits	-\$156.18
Purchases & debits	\$394.46
Cash advances	\$138.39
Interest	\$0.00
Fees	\$3.50

**NEW BALANCE \$35.98**



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

NEW BALANCE  
**\$35.98**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**JUN 02, 2017**

AMOUNT PAID  
**\$**

**RBC® Visa<sup>®</sup> Cash Back**  
**4510 29\*\* \*\*\*\* 6855**

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



## RBC® Visa® Cash Back

NIELSON TRUNG 4510 29\*\* \*\*\*\* 6855

STATEMENT FROM APR 13 TO MAY 12, 2017

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### NIELSON TRUNG 4510 29\*\* \*\*\*\* 6855 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 09	MAY 10	MCDONALD'S #10820 Q04 CALGARY AB 74064497130820134820802	\$10.55
MAY 10	MAY 12	7 ELEVEN STORE #33010 CALGARY AB 74500017131461642228571	\$25.00
MAY 12	MAY 12	BALANCEPROTECTOR PREMIUM	\$0.43
<b>NEW BALANCE</b>			<b>\$35.98</b>

#### Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 0 year(s) and 4 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.

#### 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.

#### Notice regarding changes to Annual Interest Rates

**Effective June 1, 2017**, the standard Annual Interest Rate on Cash Advances applicable to your credit card will change from **21.99%** to **22.99%**.

##### Annual Interest Rates:

Purchases: **19.99%** (this rate is not changing)

Cash Advances: **21.99%** (this rate will increase to **22.99%** effective June 1, 2017)

##### Missed Payments:

In the event that you have missed payments and your Annual Interest Rate on Cash Advances is currently **26.99%**, or you receive a message on your statement indicating that it will soon be increasing to **26.99%**, please be aware that this Annual Interest Rate will change to **27.99%** effective June 1, 2017.

##### Special Offers (Introductory and Promotional Interest Rates):

If you have a special offer applied on your Cash Advance balance scheduled to expire on or after **June 1<sup>st</sup>, 2017**, please be aware that your Cash Advance Annual Interest Rate will increase from your current introductory or promotional interest rate which appears on your monthly statement to the new standard Annual Interest Rate of **22.99%** upon expiry of your special offer.

If this credit card no longer meets your needs due to this change, you have the option to close your account and cancel your contract without cost,

#### Discover the convenience of eStatements from RBC Royal Bank®

An eStatement is an environmentally friendly alternative that has the same look as a printed statement. View your eStatements any time---day or night---anywhere you have internet access. Plus enjoy the added option of being notified every month by email when your eStatement is available. An eStatement is an official bank document so you can access archived statements online for up to 7 years<sup>1</sup>. Sign up today at [www.rbconlinebanking.com](http://www.rbconlinebanking.com) or call 1-800 ROYAL® 5-5 (1-800-769-2555).

<sup>1</sup> Starting from when eStatements were first launched in Online Banking for your product, and as long as your account remains open and you continue to be enrolled in Online Banking. For Visa® accounts, they were launched on November 14, 2006.

#### Tips to protect yourself

Always be cautious when using your credit card. Check and keep track of your monthly statements. Never reveal your PIN to anyone, and avoid using obvious PIN's or passwords such as your birthday, SIN or phone number. Do not reply to emails or phone calls asking for information such as your PIN or credit card number with expiration date, unless it was initiated by yourself. And always be sure to shred documents that contain personal information before you recycle them.



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**STATEMENT FROM APR 13 TO MAY 12, 2017**

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penalty or cancellation indemnity by notifying us by **July 2, 2017**. You remain responsible for paying any balance owing on your account.

If you have any questions regarding these changes, we'd be happy to discuss them with you.

- Call us at 1-800 ROYAL® 1-2 (1-800-769-2512)

- Visit us at any RBC Royal Bank® branch

### **INTEREST RATE CHART**

<b>Rate (%)</b>	<b>Remaining Balance**</b>	<b>Expiry Date</b>
19.99	\$35.55	

\*\* 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.