



Royal Bank

RBC® Visa[®] Cash Back

NIELSON TRUNG 4510 29** **** 6910

STATEMENT FROM NOV 15 TO DEC 12, 2017

1 OF 2

PREVIOUS STATEMENT BALANCE \$114.59

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 12	NOV 15	CHATIME CALGARY AB 74529007317920276731709	\$5.54
NOV 18	NOV 20	BELL MOBILITY VERDUN QC 74064497322820158811339	\$63.92
NOV 21	NOV 21	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407325619983300401	-\$184.05
DEC 02	DEC 04	BELL MOBILITY VERDUN QC 74064497336820163641667	\$79.68
DEC 12	DEC 12	BALANCEPROTECTOR PREMIUM	\$0.95

NEW BALANCE \$80.63

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 0 year(s) and 9 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.

IMPORTANT INFORMATION

CASH BACK SUMMARY

Previous Cash Back Balance	\$35.23
1% Cash Back	\$1.51
New Cash Back Balance	\$36.74

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	\$10.00
Payment due date	JAN 02, 2018
Credit limit	\$3,000.00
Available credit	\$2,919.37
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$114.59
Payments & credits	-\$184.05
Purchases & debits	\$150.09
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

NEW BALANCE \$80.63



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

NEW BALANCE
\$80.63

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
JAN 02, 2018

AMOUNT PAID
\$

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NIELSON TRUNG
923 RANCHVIEW CRES NW
CALGARY AB T3G 1A4

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4510 29 **** 6910**

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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Notice regarding changes to your Cash Back earn period

Effective January 2018, your annual Cash Back earn period will change.

The current earn period starts on the day following your January account statement date and ends on your January account statement date of each year. Going forward, the earn period will start on January 1st and end on December 31st. As a result of this change, your Cash Back Reward will now be credited to your credit card account on January 4th, 2018 and appear on your next credit card statement, provided your credit card account is in good standing at the time the Cash Back Reward is credited to you. For more information, please contact us at: 1-800-769-2512.

INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$79.68	

** 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.

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.