



RBC
Royal Bank

RBC® Cash Back

NIELSON TRUNG 4510 29** **** 0890
STATEMENT FROM JAN 12 TO FEB 12, 2016

1 OF 3

PREVIOUS STATEMENT BALANCE \$0.00

NIELSON TRUNG
4510 29 **** 0890 - PRIMARY**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 20	JAN 21	GAS BAR #1775 CALGARY AB 74500016020463670840265	\$10.00
JAN 20	JAN 21	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406021619986730405	-\$10.10
JAN 21	JAN 25	WAL-MART STORE#3011 CALGARY AB 74529006022900339718800	\$10.47
JAN 21	JAN 21	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406021619986731403	-\$19.35
JAN 21	JAN 21	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406021619986732401	-\$33.32
JAN 21	JAN 21	WWW CASH ADV/AVANCE DE FONDS -0178 74510406021610247499401	\$33.32
JAN 21	JAN 22	STAPLES STORE #54 CALGARY AB 74064496021820184106767	\$8.88
JAN 22	JAN 25	CALGARY TRANSIT CALGARY AB 74064496022820188336005	\$2.10
JAN 22	JAN 25	U CALGARY OLYMPIC OVAL CALGARY AB 74537886023000298417256	\$12.75
JAN 22	JAN 25	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406025619988181405	-\$19.45
JAN 22	JAN 22	RBC - SERVICE CHARGE 74510406022610170299405	\$3.50
JAN 23	JAN 25	GOOGLE *INNOVATIVELANG GOOGLE.COM/CHNS 74537886023000479374573	\$73.99
JAN 23	JAN 25	CALGARY TRANSIT CALGARY AB 74064496023820183081449	\$2.10
JAN 24	JAN 26	7-ELEVEN 33010 (MKT 28 CALGARY AB 74500016025461641800819	\$30.00
JAN 24	JAN 25	NINTENDO DIGITAL GAMES 800-255-3700 BC 74537886024000627188254	\$20.00
JAN 24	JAN 25	NINTENDO DIGITAL GAMES 800-255-3700 BC 74537886024000627188601	\$0.96

Earn 1% Cash Back on purchases*

Start using your new card and earn 1% cash back on everyday purchases*. It's a great way to make your dollars go further!

*Restrictions apply.
Visit rbc.com/cashback

IMPORTANT INFORMATION

CASH BACK SUMMARY

Previous Cash Back Balance	\$0
1% Cash Back	\$7.40
New Cash Back Balance	\$7.40

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	\$14.00
Payment due date	MAR 04, 2016
Credit limit	\$1,000.00
Available credit	\$787.70
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$0.00
Payments & credits	-\$1,104.13
Purchases & debits	\$739.92
Cash advances	\$542.27
Interest	\$1.24
Fees	\$33.00

NEW BALANCE \$212.30



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

NEW BALANCE
\$212.30

MINIMUM PAYMENT
\$14.00

PAYMENT DUE DATE
MAR 04, 2016

AMOUNT PAID
\$

RBC® Cash Back
4510 29 **** 0890**

Payment options

- Telephone banking 1-800-769-2511
- Online banking www.rbcroyalbank.com
- RBC Royal Bank ATM
- RBC Royal Bank Branch

RBC0190000_5350332_021-104895

04875

NIELSON TRUNG
923 RANCHVIEW CRES NW
CALGARY AB T3G 1A4



RBC® Cash Back

NIELSON TRUNG 4510 29** **** 0890

STATEMENT FROM JAN 12 TO FEB 12, 2016

2 OF 3

NIELSON TRUNG
4510 29 **** 0890 - PRIMARY (continued)**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 24	JAN 25	NINTENDO DIGITAL GAMES 800-255-3700 BC 74537886024000627188643	\$5.24
JAN 24	JAN 25	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406025619988179409	-\$260.00
JAN 24	JAN 25	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406025619988180407	-\$126.65
JAN 24	JAN 25	STAPLES STORE #54 CALGARY AB 74064496024820166711730	\$9.90
JAN 24	JAN 25	SAIT MC WEB CALGARY AB 74064496024820174826157	\$50.00
JAN 25	JAN 26	GOOGLE *INNOVATIVELANG GOOGLE.COM/CHNS 74537886025000164301509	\$210.00
JAN 25	JAN 26	REAL CDN SUPERSTORE #1 CALGARY AB 74500016025463647336400	\$80.87
JAN 25	JAN 26	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406026619985106404	-\$80.87
JAN 25	JAN 26	CALGARY TRANSIT CALGARY AB 74064496025820184324804	\$2.10
JAN 27	JAN 27	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406027619986254400	-\$16.44
FEB 01	FEB 01	ANNUAL FEE	\$19.00
FEB 01	FEB 01	ANNUAL FEE REBATE	-\$19.00
FEB 02	FEB 03	LUCKY SUPERMARKET (CAL CALGARY AB 74500016033462665881503	\$82.37
FEB 02	FEB 03	REAL CDN SUPERSTORE #1 CALGARY AB 74500016033463668626416	\$56.53
FEB 03	FEB 05	ATM CASH ADV/AVANCE DE FONDS -9011 7451020603661072299208	\$102.95
FEB 04	FEB 04	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406035619987570408	-\$138.90
FEB 07	FEB 08	GASBAR #1778 CALGARY AB 74500016038463648016758	\$25.87
FEB 07	FEB 08	REAL CDN. SUPERSTORE # CALGARY AB 74500016038463648057158	\$44.73
FEB 07	FEB 09	ATM CASH ADV/AVANCE DE FONDS -7811 74510206040610719999202	\$203.00
FEB 08	FEB 10	ATM CASH ADV/AVANCE DE FONDS -7558 74510206041610665999205	\$203.00
FEB 08	FEB 08	CASH ABM -SERVICE CHARGE 74510206039611159399203	\$3.50
FEB 08	FEB 08	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406039619987087409	-\$102.95
FEB 09	FEB 09	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406040619985433404	-\$74.10
FEB 09	FEB 09	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406040710294970408	-\$74.10
FEB 10	FEB 10	CASH ABM -SERVICE CHARGE 74510206041611430399200	\$3.50
FEB 10	FEB 10	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510406041619984914403	-\$128.90

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 years¹. Sign up today at www.rbconlinebanking.com or call 1-800 ROYAL® 5-5 (1-800-769-2555).

¹ 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.



RBC® Cash Back

NIELSON TRUNG 4510 29** ***** 0890

STATEMENT FROM JAN 12 TO FEB 12, 2016

3 OF 3

NIELSON TRUNG 4510 29** ***** 0890 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 11	FEB 11	CASH ABM -SERVICE CHARGE 74510206042611060199200	\$3.50
FEB 12	FEB 12	BALANCEPROTECTOR PREMIUM	\$1.06
FEB 12	FEB 12	CASH ADVANCE INTEREST 21.99%	\$1.24
NEW BALANCE			\$212.30

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 1 year(s) and 10 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.

Foreign Currency Conversion: The exchange rate shown on your Statement, to six decimal places, is calculated by dividing the converted Canadian dollar amount, which is shown on your Statement rounded to the nearest cent, by the transaction currency amount. The exchange rate on your Statement may differ from the original benchmark rate used because of this rounding. The Canadian dollar amount charged to your credit card account is 2.5% over the benchmark rate. Some foreign currency transactions are converted directly to Canadian dollars, while others may be converted first to U.S. dollars, and then to Canadian dollars. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion and is generally set daily. To obtain the original benchmark rate set by Visa® at the time a transaction was converted to Canadian dollars, please visit the Visa website at usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html, or call us at 1-800 Royal® 1-2 (1-800-769-2512).

INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$14.54	
21.99	\$195.46	

** 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.