



Royal Bank

RBC® Visa[®] Cash Back

NIELSON TRUNG 4510 29** **** 6910

STATEMENT FROM OCT 13 TO NOV 13, 2018

1 OF 3

PREVIOUS STATEMENT BALANCE

\$157.77

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 13	OCT 15	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510408288619980559408	-\$157.77
OCT 20	OCT 22	REAL CDN SUPERSTORE #1 CALGARY AB 74500018293462640532677	\$123.22
OCT 20	OCT 22	7 ELEVEN STORE #33010 CALGARY AB 74500018294461656441772	\$30.00
OCT 22	OCT 23	FIDO MOBILE *732174172 888-481-3436 ON 74537888295100962404916	\$37.21
OCT 24	OCT 26	PURE CONTEMPORARY VIETNAMCALGARY AB 74514208298004034437919	\$7.37
OCT 24	OCT 24	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510408297619984801409	-\$200.43
OCT 27	OCT 29	7 ELEVEN STORE #33010 CALGARY AB 74500018301461683235826	\$20.00
NOV 10	NOV 13	REAL CDN SUPERSTORE #1 CALGARY AB 74500018314463619699617	\$42.64
NOV 13	NOV 13	BALANCEPROTECTOR PREMIUM	\$0.72

NEW BALANCE

\$60.73

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 0 year(s) and 7 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	\$80.65
1% Cash Back	\$2.61
New Cash Back Balance	\$83.26

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	DEC 04, 2018
Credit limit	\$3,000.00
Available credit	\$2,939.27
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$157.77
Payments & credits	-\$358.20
Purchases & debits	\$261.16
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

NEW BALANCE

\$60.73



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

NEW BALANCE
\$60.73

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
DEC 04, 2018

AMOUNT PAID
\$

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4510 29** **** 6910

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NIELSON TRUNG
923 RANCHVIEW CRES NW
CALGARY AB T3G 1A4

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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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 MESSAGE ABOUT POSSIBLE CANADA POST DISRUPTION:

If you receive your monthly statement by mail, it may be delayed. Sign up to receive your statements electronically through our online banking services to avoid any interruptions. You are still responsible for making a payment by your payment due date and keeping your account in good standing. You can conveniently make your payments at an ATM, through our telephone banking (1-800-ROYAL® 1-2), online banking services, through the RBC Mobile app, one of our branches, or at certain other financial institutions by registering your Account as a "Bill Payment" for this purpose.

New Service

Effective November 13, 2018, RBC is launching a service called Visa Account Updater (VAU) for personal and business RBC Visa cardholders (commercial RBC Visa cardholders are excluded). A similar service already exists for personal and business RBC Mastercard cardholders called Automatic Billing Updater (ABU).

These Credit Card Account Updater services automatically update a participating merchant with a cardholder's credit card number and expiry date for recurring payments the cardholder has set up with that merchant.

The Credit Card Account Updater services only apply when

- a cardholder has authorized a merchant(s) to charge automatic recurring payments to their credit card account,
- the merchant has enrolled in a Credit Card Account Updater service (VAU or ABU), and
- the cardholder's credit card number or expiry date changes.

This means that if you have set up a recurring payment with a participating merchant using your RBC credit card, we will automatically provide that merchant with your new credit card number and expiry date when we reissue your credit card so that your recurring payments are not disrupted.

You can opt out of these Credit Card Account Updater services if you don't want your new credit card number and expiry date to be automatically shared with participating merchants. Whether you opt out or make no changes to your account set up, you remain responsible for any recurring payments you have authorized merchants to charge to your credit card account.

For more details including how to opt-out of the Credit Card Account

You're eligible for a higher credit limit. Call us today!

In recognition of your excellent credit history with us, **you're now eligible for a credit limit increase¹**. To accept this credit limit increase offer², sign in to RBC® Online Banking and click on Offers, or call 1-800 ROYAL® 1-2 (1-800-769-2512) today.

¹ You were selected for this credit limit increase opportunity based on credit and financially related information Royal Bank of Canada had about you at the time we made this offer to you. We reserve the right to withdraw this offer, even after acceptance by you, should there be a change in your credit or financial information that makes you ineligible for a credit limit increase. To receive your credit limit increase, your credit card account must be in good standing when your acceptance is processed.

² The consent of both the primary applicant and the co-applicant are required before the credit limit increase can be applied to your credit card account.

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Updater services, visit rbc.com/cardsfaq or call us at 1-800-769-2512.

INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$60.01	

** 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.