



Royal Bank

RBC® Visa[®] Platinum

QUINLAN JAGER 4512 12** **** 4268

STATEMENT FROM SEP 08 TO OCT 10, 2017

1 OF 3

PREVIOUS STATEMENT BALANCE \$146.01

**QUINLAN JAGER
4512 12** **** 4268 - PRIMARY**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 08	SEP 08	R PARKING VIC VICTORIA BC 74703417251100147706688	\$5.00
SEP 10	SEP 12	THRIFTY FOODS 9465QPS VICTORIA BC 74703417254100090009236	\$167.52
SEP 10	SEP 12	GREEN CUISINE VICTORIA BC 74529007253920127569106	\$15.84
SEP 10	SEP 11	SHINE CAFE VICTORIA BC 74703417253100836938335	\$44.25
SEP 10	SEP 11	R PARKING VIC VICTORIA BC 74703417254100026431363	\$6.25
SEP 10	SEP 11	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407254619981397404	-\$118.93
SEP 10	SEP 11	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407254619981398402	-\$0.48
SEP 10	SEP 11	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407254619981401404	-\$64.85
SEP 10	SEP 11	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407254619981402402	-\$11.00
SEP 11	SEP 11	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407254619981399400	-\$83.76
SEP 11	SEP 11	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407254619981400406	-\$22.09
SEP 12	SEP 13	DOLLAR SHAVE CLUB 310-975-8528 ON 74703417255100043813956	\$7.28
SEP 12	SEP 12	R PARKING VIC VICTORIA BC 74703417255100652406167	\$7.50
SEP 12	SEP 14	SHELL 1321 YATES ST VICTORIA BC 74064497257920128077760	\$67.01
SEP 14	SEP 14	R PARKING VIC VICTORIA BC 74703417257100893530328	\$4.00
SEP 14	SEP 18	THRIFTY FOODS 9450QPS VICTORIA BC 74703417258100619522947	\$11.88

IMPORTANT INFORMATION

CONTACT US

Customer Service / Lost & Stolen 1-800-769-2512
Collect Outside North America (416) 974-7780

PAYMENTS & INTEREST RATES

Minimum payment \$0.00
Payment due date OCT 31, 2017
Credit limit \$2,000.00
Available credit \$2,000.00
Annual interest rates:
Purchases 19.99%
Cash advances 22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$146.01
Payments & credits	-\$1,668.31
Purchases & debits	\$1,503.30
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

CREDIT BALANCE -\$19.00



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

**CREDIT BALANCE
-\$19.00**

**MINIMUM PAYMENT
\$0.00**

**PAYMENT DUE DATE
OCT 31, 2017**

**AMOUNT PAID
\$**

**RBC® Visa[®] Platinum
4512 12** **** 4268**

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QUINLAN JAGER
99 CHAPEL STREET
304
NANAIMO BC V9R 5H3

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
- By Mail
 - detach form and return with payment (do not send cash)
 - do not staple or damage form
- Visit an RBC Royal Bank branch



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QUINLAN JAGER 4512 12** **** 4268

STATEMENT FROM SEP 08 TO OCT 10, 2017

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QUINLAN JAGER 4512 12** **** 4268 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 15	SEP 18	PANAGO #27 VICTORIA BC 74529007259920156349200	\$25.97
SEP 15	SEP 15	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407258619984351404	-\$67.01
SEP 15	SEP 15	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407258619984352402	-\$18.78
SEP 15	SEP 15	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407258619984353400	-\$11.88
SEP 16	SEP 18	R PARKING VIC VICTORIA BC 74703417259100249537777	\$7.50
SEP 17	SEP 19	THRIFTY FOODS 9465QPS VICTORIA BC 74703417261100560109327	\$94.85
SEP 17	SEP 19	SHOPPERSDRUGMART0226 VICTORIA BC 74064497262820102346343	\$17.34
SEP 17	SEP 18	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407261619983470408	-\$33.47
SEP 17	SEP 18	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407261619983471406	-\$11.88
SEP 17	SEP 18	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407261619983472404	-\$71.88
SEP 19	SEP 21	FORGE TRAINING VICTORIA BC 74514207263043608015654	\$61.95
SEP 20	SEP 21	OAK BAY BICYCLE SHOP VICTORIA BC 74064497263820212410681	\$103.02
SEP 20	SEP 21	OAK BAY BICYCLE SHOP VICTORIA BC 74064497263820212410699	\$73.49
SEP 21	SEP 22	ETSY.COM - REDRIBBONSHOPPETS.COM 74029547265080307722532	\$34.50
SEP 21	SEP 25	BIN 4 BURGER LOUNGE VICTORIA BC 74064497265820230767961	\$47.09
SEP 22	SEP 25	THRIFTY FOODS 9465QPS VICTORIA BC 74703417265100025558957	\$17.20
SEP 22	SEP 22	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407265619983583404	-\$23.54
SEP 22	SEP 22	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407265619983584402	-\$17.20
SEP 22	SEP 22	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407265619983585409	-\$176.51
SEP 22	SEP 22	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407265619983586407	-\$34.50
SEP 22	SEP 22	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407265619983587405	-\$61.95
SEP 22	SEP 22	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407265619983588403	-\$56.09
SEP 23	SEP 25	TELUS MOBILITY PREAUTH CALGARY AB 74500017266463683983558	\$70.56
SEP 23	SEP 25	CURIOUS BOOKS AND COMICS VICTORIA BC 74064497266820220497388	\$27.99
SEP 24	SEP 26	THRIFTY FOODS 9465QPS VICTORIA BC 74703417268100694425246	\$130.46
SEP 24	SEP 26	PENNY FARTHING PUB VICTORIA BC 74064497268820218169302	\$41.58

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 SEP 08 TO OCT 10, 2017

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QUINLAN JAGER 4512 12** **** 4268 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 26	SEP 26	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407269619983473404	-\$65.23
SEP 26	SEP 26	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407269619983474402	-\$70.56
SEP 28	SEP 28	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407271619987586405	-\$214.45
OCT 01	OCT 03	GREEN CUISINE VICTORIA BC 74529007274920131884009	\$20.90
OCT 01	OCT 02	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407275619988956405	-\$30.10
OCT 01	OCT 02	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407275619988957403	-\$30.10
OCT 01	OCT 02	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407275619988958401	-\$26.00
OCT 02	OCT 04	THRIFTY FOODS 9465QPS VICTORIA BC 74703417276100364885893	\$108.18
OCT 02	OCT 02	R PARKING VIC VICTORIA BC 74703417275100714623730	\$4.00
OCT 02	OCT 03	BCF-SWARTZ BAY VICTORIA BC 74064497275820208420401	\$60.20
OCT 02	OCT 03	SHELL 1321 YATES ST VICTORIA BC 74064497276920125717068	\$71.37
OCT 03	OCT 03	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407276619987684403	-\$108.18
OCT 03	OCT 03	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407276619987685400	-\$71.37
OCT 03	OCT 03	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407276619987686408	-\$20.90
OCT 04	OCT 05	TOTEM TOWING VICTORIA BC 7487271727272770558328	\$68.51
OCT 04	OCT 04	R PARKING VIC VICTORIA BC 74703417277100745475587	\$3.00
OCT 05	OCT 05	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407278619988803406	-\$68.51
OCT 06	OCT 10	UVIC PARKING VICTORIA BC 74064497279820166231861	\$3.00
OCT 07	OCT 10	TIM HORTONS 4203 QTH VICTORIA BC 74703417281100435364715	\$10.78
OCT 08	OCT 10	MID ISLAND CO-OP CHEMAINUCHEMAINUS BC 74064497281820177718423	\$63.33
OCT 09	OCT 10	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407283619986684405	-\$13.78
OCT 09	OCT 10	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407283619986685402	-\$63.33
CREDIT BALANCE			-\$19.00

IMPORTANT INFORMATION ABOUT YOUR CREDIT CARD STATEMENT

The following is a summary of certain terms and conditions of your credit card account and details about some of the information shown on the front of your statement. It is provided to help you read and understand your statement. Please refer to your RBC Royal Bank credit card agreement for complete terms and conditions for your Account.

Statement Period. Your statement covers activity on your account from the day after your previous statement was prepared to the last day of this statement period (Your Statement Date). If the date we would ordinarily prepare your statement falls on a date for which we do not process statements (for example, weekends and certain holidays) we will prepare it on our next statement processing date. Your Payment Due Date will be adjusted accordingly.

YOUR RESPONSIBILITIES

Review your statement. Review your credit card statement carefully. If you think there is an error, omission or irregularity, you must contact us no later than 30 days following your Statement Date at 1-800-769-2512. After the 30 days, our records will be considered correct except for credits improperly applied to your account.

Report lost or stolen cards. If your card is lost or stolen, or if you have your card but suspect that it or your account number is being used by someone else, call 1-800-769-2512 immediately. This reporting obligation applies whether you are a Primary cardholder, a Co-applicant cardholder or an Authorized User.

Make your payment. You may pay the New Balance in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date as shown on the statement each month. That Payment Due Date is 21 days after your Statement Date (25 days if you did not pay your previous statement's New Balance in full by its Payment Due Date). If the Payment Due Date falls on a weekend or holiday, we will extend it to the next business day.

How to make a payment. Not all payment options are available for all types of credit cards. The payment options available for your account are listed on your statement. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments sent to us by mail or made through another financial institution may take several days to reach us and are not credited to your account until we have processed them. To ensure that a payment is credited to your account on the same business day you make it, you must make the payment prior to 6:00 p.m. local time at one of our branches or ATMs in Canada or through our telephone or online banking service. Branch payments must be made before the branch closing time if it is earlier than 6:00 p.m.

You can also pay through Autopay, our pre-authorized payment service. Call us at 1-800-769-2512 to enrol. Payments do not automatically adjust your available credit. This generally occurs within one to three business days following receipt of your payment, depending on how your payment is made.

Missed payments. Missing payments (which means not making at least the Minimum Payment by the next Statement Date) will affect your interest rates as follows:

- If you miss making any payment, you will lose the benefit of any introductory or promotional interest rate offer in which you are participating and your standard cash advance and purchase interest rates will apply to any remaining balance(s) which were subject to that offer as of the first day of the third statement period following the missed payment (or the expiry date if it is earlier).
- In addition, if you miss making 2 or more payments in any 12 month period, your standard cash advance and purchase interest rates will increase by 5% (8% if you are a Visa Classic Low Rate Option Cardholder) as of the first day of the third statement period following the missed payment that caused the rate increase. You will continue to pay the higher interest rates until such time as you have paid your Minimum Payment by the next Statement Date for 6 consecutive months thereafter.

READING YOUR STATEMENT

Activity Description. Each transaction and amount credited or charged to your account during the Statement Period is described in this section, including any interest charges and the associated interest rate. The transaction and posting dates are displayed for each transaction. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Interest is always calculated from the transaction date. If there is more than one credit card on the Account, transactions will be grouped by cardholder name, card number and relationship to the Account. Primary and Co-applicant cardholders (but not Authorized Users) are responsible for all amounts charged to the Account.

Time to Pay. Each statement shows an estimate of how long it would take to repay your balance in full if you make only the Minimum Payment each month, assuming that your Minimum Payment is always calculated by adding your interest, fees and \$10. The Time to Pay message is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is therefore not a recommended long term repayment plan.

Payments & Interest Rates. This section displays the Minimum Payment and its Payment Due Date, your current Credit Limit, and Available Credit as of the Statement Date. Your available credit does not reflect

transactions or payments made but not received by us by the Statement Date. Your current interest rates for Purchases and Cash Advances are also shown. If either of those rates is a temporary promotional rate, we will show its expiry date here as well. Any promotional rates that are applicable to interest charges on the statement are displayed in the Interest Rate Chart.

Interest Rate Chart. This chart sets out the interest rate or rates, including applicable promotional rates, that apply to the New Balance, any remaining balances associated with those rates, and expiry dates for promotional rates. Rates and expiry dates for any promotions that we may have offered to you but which you are not using are not shown in the chart as they will not have any balances associated with them. If we notify you of the loss of a promotional rate because of a missed payment, you may lose the benefit of that rate before its expiry date. However, that expiry date will continue to be displayed in the Interest Rate Chart until the loss of that promotional rate takes effect. If an expiry date falls on a date for which we do not process statements (for example, weekends and certain holidays) we will continue to provide you with the benefit of that promotional rate until our next statement processing date.

INTEREST AND OTHER CALCULATIONS

Determination of interest. You have a minimum 21 day interest-free Grace Period for new purchases. Your new purchases are those which appear in the Activity Description. You can avoid interest on those new purchases by paying your New Balance in full by your Payment Due Date. If you do not, you must then pay interest on each new purchase retroactively from the transaction date until the date we process your payment in full for those purchases. Your next monthly statement will include interest accrued on each of those new purchases from its transaction date to the date we prepare that next monthly statement.

We continue to charge interest on the unpaid portion of those purchases until the next time you pay the New Balance in full on or before its Payment Due Date. Interest related to your purchases could appear on the first statement you receive after we process that payment. This is interest that was not included in the New Balance you paid in full because it accrued between the date the monthly statement which showed that New Balance was prepared and the date you made your payment.

Fees are treated in the same manner as purchases for the purpose of charging interest.

Interest is always charged on cash advances from the day the cash advance is made until the date we process the payment in full for those cash advances. Credit card cheques, balance transfers, cash-like transactions and bill payments made using your credit card at our branch, at an ATM or using our online banking service are treated as cash advances.

We do not charge interest on interest.

To calculate the interest shown in the "Calculating Your Balance" section of your statement, we add the amount you owe each day, and divide the total by the number of days in the statement period. This is your average daily balance. We multiply the average daily balance by the applicable daily interest rate (obtained by taking the annual interest rate or rates and dividing by the number of days in the year). We then multiply this value by the total number of days in the Statement Period to determine the Interest we charge you. When there is more than one applicable interest rate, we calculate your interest based on the average daily balances for each rate.

Applying your payments. We apply payments to your Minimum Payment first. We then apply payments to the remainder of your New Balance. If the different amounts that make up your New Balance are subject to different interest rates, we will allocate any payment paid in excess of your Minimum Payment in the same proportion as each amount bears to your New Balance. If you have paid more than your New Balance, we will apply any payment in excess of the New Balance to amounts that have not yet appeared on your monthly statement in the same manner as set out above.

Foreign currency conversion. The exchange rate shown on your Statement, to six decimal places, is calculated by dividing the converted Canadian dollar (CAD) amount, rounded to the nearest cent, by the transaction currency amount. It may differ from the original benchmark rate because of this rounding. The CAD amount charged to your account is 2.5% over the benchmark rate. Some foreign currency transactions are converted directly to CAD, while others may be converted first to U.S. dollars, then to CAD. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion, and is generally set daily. The original benchmark rate at the time a transaction was converted may be obtained at usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html, if set by Visa, or mastercard.com/global/currencyconversion/index.html, if set by Mastercard. You can also call us toll-free at 1-800 ROYAL® 1-2 (1-800-769-2512). For U.S. Dollar Visa Gold Cardholders, transactions are shown in U.S. Dollars and the same principles will apply if an amount is charged in a currency other than U.S. Dollars.

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