



Royal Bank

Signature® RBC Rewards® Visa†

MR JIN KANG 4510 15** **** 9938

STATEMENT FROM JAN 27 TO FEB 26, 2018

1 OF 4

PREVIOUS STATEMENT BALANCE

-\$261.82

MR JIN KANG
4510 15** **** 9938 - PRIMARY

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|--|-------------|
| JAN 26 | JAN 29 | PRESTO FOR TTC FARE ON TORONTO ON 74064498026820160333444 | \$3.25 |
| JAN 27 | JAN 30 | SANDWICH BOX TORONTO ON 74529008028920121653809 | \$13.23 |
| JAN 27 | JAN 30 | TTC BAY STATION TORONTO ON 74500018029624479737161 | \$30.00 |
| JAN 27 | JAN 29 | APL* ITUNES.COM/BILL 800-676-2775 ON 74537888027100029018241 | \$1.46 |
| JAN 27 | JAN 29 | ESC CORPORATE SERVICES TORONTO ON 24401458027103488851011 | \$356.50 |
| JAN 27 | JAN 29 | INDIGO 280 TORONTO ON 74064498027820143565533 | \$22.54 |
| JAN 27 | JAN 29 | PRESTO FOR TTC FARE ON TORONTO ON 74064498027820156658738 | \$3.25 |
| JAN 27 | JAN 29 | NAME-CHEAP.COM WWW.NAMECHEAPAZ 24492158028637005617848 | \$6.36 |
| | | Foreign Currency-USD 5.00 Exchange rate-1.272000 | |
| JAN 28 | JAN 29 | T&T SUPERMARKET #022 UNIONVILLE ON 74500018028463679619528 | \$59.02 |
| JAN 28 | JAN 29 | T&T SUPERMARKET #022 UNIONVILLE ON 74500018028463679624833 | \$2.14 |
| JAN 29 | JAN 30 | AMAZON.CA AMAZON.CA ON 74537888029100169570090 | \$31.31 |
| JAN 29 | JAN 30 | RYERSON U CASHIER OFFI TORONTO ON 74500018029461682191823 | \$30.00 |
| JAN 29 | JAN 30 | TORONTO PARKING AUTHORITYTORONTO ON 74064498029820163059274 | \$20.00 |
| JAN 30 | FEB 01 | BULK BARN # 700 TORONTO, TORONTO ON 74529008030920102410704 | \$8.15 |
| JAN 30 | FEB 01 | PARAGON TESTING ENTERPRISVANCOUVER QC 74500018031464617786697 | \$412.45 |
| JAN 31 | FEB 02 | M BIRYANI HOUSE TORONTO ON 74529008031920294272002 | \$11.87 |

Enhanced travel website is here!

The newly redesigned RBC Rewards travel website features enhanced mobile functionality and a simplified booking process that makes planning your next trip even easier. Explore what's new today at www.rbc Rewards.com.

IMPORTANT INFORMATION

RBC REWARDS POINTS

| | |
|------------------------------|----------------|
| Previous Points balance | 103,099 |
| Points earned this statement | 3,687 |
| New points balance | 106,786 |

CONTACT US

| | |
|----------------------------------|--|
| Customer Service / Lost & Stolen | 1-800-769-2512 |
| Collect Outside North America | (416) 974-7780 |
| RBC Rewards Travel Redemption | 1-877-636-2870 |
| Merchandise Redemption | 1-800-769-2512 |
| Web site | www.rbc Rewards.com |

PAYMENTS & INTEREST RATES

| | |
|-------------------------------|---------------------|
| Minimum payment | \$10.00 |
| Payment due date | MAR 19, 2018 |
| Credit limit | \$2,000.00 |
| Available credit | \$1,598.62 |
| Annual interest rates: | |
| Purchases | 19.99% |
| Cash advances | 22.99% |

CALCULATING YOUR BALANCE

| | |
|-----------------------------------|------------------|
| Previous Statement Balance | -\$261.82 |
| Payments & credits | -\$3,421.11 |
| Purchases & debits | \$4,084.31 |
| Cash advances | \$0.00 |
| Interest | \$0.00 |
| Fees | \$0.00 |
| NEW BALANCE | \$401.38 |



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

NEW BALANCE
\$401.38

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
MAR 19, 2018

AMOUNT PAID
\$

Signature® RBC Rewards® Visa†
4510 15** **** 9938

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MR JIN KANG
SUITE 2207
11 CHARLOTTE ST
TORONTO ON M5V 0M6

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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STATEMENT FROM JAN 27 TO FEB 26, 2018

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MR JIN KANG 4510 15** ***** 9938 - PRIMARY (continued)

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|---|--------------|--|-------------|
| JAN 31 | FEB 02 | BULK BARN #534 TORONTO ON 74529008031920028720003 | \$18.03 |
| JAN 31 | FEB 01 | AMAZON.CA AMAZON.CA ON 74537888031100178731366 | \$4.45 |
| JAN 31 | FEB 01 | AMAZON.CA AMAZON.CA ON 74537888031100178968299 | \$4.45 |
| JAN 31 | FEB 01 | AMAZON.CA AMAZON.CA ON 74537888031100179100827 | \$78.17 |
| JAN 31 | FEB 01 | AMAZON.CA AMAZON.CA ON 74537888031100179194713 | \$17.06 |
| JAN 31 | FEB 01 | AMAZON.CA AMAZON.CA ON 74537888031100179289331 | \$23.77 |
| JAN 31 | FEB 01 | AMAZON.CA AMAZON.CA ON 74537888031100179292673 | \$16.12 |
| JAN 31 | FEB 01 | AMAZON.CA AMAZON.CA ON 74537888031100179398363 | \$12.45 |
| JAN 31 | FEB 01 | AVIVA GENERAL INSURANCE CMISSISSAUGA ON 74064498031820137769327 | -\$98.19 |
| JAN 31 | FEB 01 | QUANTUM COFFEE TORONTO ON 74064498031820154405375 | \$2.63 |
| FEB 01 | FEB 02 | GOOGLE *CLOUD_019ACD-9 855-222-8603 ON 74537888032100662658405 | \$70.37 |
| FEB 01 | FEB 02 | TIM HORTONS #6275 TORONTO ON 74703418032100727101437 | \$1.77 |
| FEB 01 | FEB 05 | PARAGON TESTING ENTERPRISVANCOUVER QC 74500018033464642838487 | \$84.75 |
| FEB 02 | FEB 05 | PUBLIC MOBILE 855-4782542 BC 74872718034730345475007 | \$138.99 |
| FEB 02 | FEB 05 | METROPOLIS CAFE TORONTO ON 74064498033820159780424 | \$12.42 |
| FEB 02 | FEB 05 | SHOPPERSDRUGMART1320 TORONTO ON 74064498034820114491991 | \$11.62 |
| FEB 03 | FEB 05 | AMAZON WEB SERVICES AWS.AMAZON.COON 74537888034100434718253 | \$31.42 |
| FEB 03 | FEB 05 | PI CO. TORONTO ON 74064498034820157804308 | \$9.04 |
| FEB 03 | FEB 05 | AVIVA GENERAL INSURANCE CSCARBOROUGH ON 74064498034820159857536 | -\$300.00 |
| FEB 04 | FEB 06 | KENZO RAMEN RESTAURANT TORONTO ON 74529008035920138963705 | \$15.53 |
| FEB 04 | FEB 07 | TTC BAY STATION TORONTO ON 74500018037624496640364 | \$30.00 |
| FEB 05 | FEB 06 | MASTER OF PROJE TEACHABLE.COMNY 24492158037637332285433 | \$41.15 |
| Foreign Currency-USD 32.00 Exchange rate-1.285937 | | | |
| FEB 05 | FEB 07 | HUDSON'S BAY #1560 TORONTO ON 74529008036920007755801 | \$4.32 |
| FEB 06 | FEB 07 | SHOPPERS DRUG MART #1320 TORONTO ON 74064498037820162043113 | \$2.81 |
| FEB 07 | FEB 08 | AMAZON *MARKETPLCE CA WWW.AMAZON.CAON 74537888038100631937546 | \$13.50 |
| FEB 07 | FEB 08 | SHOPPERSDRUGMART1320 TORONTO ON 74064498039820111006706 | \$22.59 |

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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MR JIN KANG 4510 15** **** 9938 - PRIMARY (continued)

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| FEB 07 | FEB 08 | SHOPPERSDRUGMART1320 TORONTO ON 74064498039820111013066 | \$3.99 |
| FEB 09 | FEB 12 | LCBO/RAO #0511 TORONTO ON 74529008040920124829707 | \$38.45 |
| FEB 10 | FEB 12 | PAYPAL *GITHUB INC IGZR 4029357733 CA 24013948042805852611216 | \$9.13 |
| FEB 10 | FEB 12 | BELL CANADA (OB) MONTREAL QC 74064498041820152440885 | \$86.89 |
| FEB 10 | FEB 12 | MCI-ON IMMIG NOMINEE PROGTORONTO ON 74529008041920333039105 | \$1,500.00 |
| FEB 10 | FEB 12 | PAYMENT - THANK YOU / PAIEMENT - MERCI 74510208043619988229202 | -\$1,022.92 |
| FEB 14 | FEB 14 | OYSHI SUSHI TORONTO ON 74064498045820116757313 | \$64.55 |
| FEB 15 | FEB 16 | UNIVERSITY SETTLEMENT 416-598-3444 ON 74514208046004009427734 | \$38.42 |
| FEB 16 | FEB 16 | OYSHI SUSHI TORONTO ON 74064498047820119159853 | \$18.11 |
| FEB 17 | FEB 19 | AMAZON PRIME FR AMAZON.FR/PRM 74313308048100510956994 | \$6.40 |
| | | Foreign Currency-EUR 3.99 Exchange rate-1.604010 | |
| FEB 20 | FEB 22 | A&W WATER PARK PLACE TORONTO ON 74529008051920105221904 | \$8.91 |
| FEB 20 | FEB 22 | PAYPAL *LYNDACOMINC 4029357733 CA 24013948052807871254066 | \$32.63 |
| FEB 21 | FEB 23 | A&W WATER PARK PLACE TORONTO ON 74529008052920096133505 | \$8.91 |
| FEB 21 | FEB 22 | SIRIUS RADIO 888-539-7474 ON 74537888052100355461153 | \$113.54 |
| FEB 22 | FEB 26 | AROMA CAFE TORONTO ON 74529008053920252403303 | \$10.79 |
| FEB 23 | FEB 26 | AROMA CAFE TORONTO ON 74529008054920300211004 | \$10.79 |
| FEB 23 | FEB 26 | LCBO/RAO #0511 TORONTO ON 74529008054920126025109 | \$16.85 |
| FEB 23 | FEB 23 | PAYMENT - THANK YOU / PAIEMENT - MERCI 74510208054619980673205 | -\$2,000.00 |
| FEB 24 | FEB 26 | MUJI ATRIUM TORONTO ON 74064498055820169926523 | \$157.41 |
| FEB 24 | FEB 26 | STARBUCKS 04309 TORONTO ON 74703418056100340152750 | \$5.59 |
| FEB 25 | FEB 26 | RESTAURANTS CANADA 416-923-8416 ON 74703418056100276107539 | \$124.30 |
| FEB 25 | FEB 26 | TECH TORONTO INC. TORONTO ON 74083428056000000689787 | \$56.50 |
| FEB 25 | FEB 26 | PRESTO FOR TTC FARE ON TORONTO ON 74064498056820147242745 | \$3.25 |



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MR JIN KANG 4510 15** **** 9938

STATEMENT FROM JAN 27 TO FEB 26, 2018

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MR JIN KANG 4510 15** **** 9938 - PRIMARY (continued)

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|---------------------|-----------------|---|-----------------|
| FEB 25 | FEB 26 | ZAKKUSHI ON CARLTON TORONTO ON 74064498057820107142843 | \$84.86 |
| FEB 26 | FEB 26 | BALANCEPROTECTOR PREMIUM | \$4.72 |
| FEB 26 | FEB 26 | PROVINCIAL TAX | \$0.38 |
| NEW BALANCE | | | \$401.38 |

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 3 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.

INTEREST RATE CHART

| Rate (%) | Remaining Balance** | Expiry Date |
|----------|------------------------|-------------|
| 19.99 | \$396.28 | |

** 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.

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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