



Royal Bank

## Signature® RBC Rewards® Visa†

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

STATEMENT FROM DEC 28, 2017 TO JAN 26, 2018

1 OF 4

### PREVIOUS STATEMENT BALANCE

**\$322.91**

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 27	DEC 29	NAME-CHEAP.COM WWW.NAMECHEAPAZ 24492157362637976335327 Foreign Currency-USD 5.00 Exchange rate-1.298000	\$6.49
DEC 27	DEC 28	TIM HORTONS #6275 TORONTO ON 74703417361100638650897	\$6.09
DEC 27	DEC 28	SHOPPERSDRUGMART1320 TORONTO ON 74064497362820111436548	\$13.82
DEC 28	DEC 29	APL* ITUNES.COM/BILL 800-676-2775 ON 74537887362100826502624	\$1.46
DEC 28	DEC 29	AMAZON.CA AMAZON.CA ON 74537887362100050525879	\$31.31
DEC 28	DEC 29	METROPOLIS CAFE TORONTO ON 74064497362820157217018	\$11.30
DEC 30	JAN 02	OJA RESTAURANT TORONTO ON 74514207365004005550104	\$15.53
DEC 30	JAN 02	PRESTO FOR TTC FARE ON TORONTO ON 74064497364820151631717	\$3.25
DEC 30	JAN 02	TTC BAY STATION TORONTO ON 74500018001624423142510	\$30.00
DEC 31	JAN 02	AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC 74537887365100568617827	\$89.27
DEC 31	JAN 02	LITTLE PIGGY'S TORONTO ON 74703417365100583477904	\$86.80
DEC 31	JAN 02	P.A.T. CENTRAL MARKET INC TORONTO ON 74529007365920304981608	\$50.40
JAN 02	JAN 04	M BIRYANI HOUSE TORONTO ON 74529008002920274464707	\$12.15
JAN 02	JAN 03	TIM HORTONS #6275 TORONTO ON 74703418002100427854786	\$1.77
JAN 02	JAN 03	PASSPORT/PASSEPORT,TOR TORONTO ON 74064498002820153454379	\$107.00
JAN 03	JAN 04	TIM HORTONS #6275 TORONTO ON 74703418003100948580760	\$5.63

### IMPORTANT INFORMATION

#### RBC REWARDS POINTS

Previous Points balance	97,883
Points earned this statement	5,216
<b>New points balance</b>	<b>103,099</b>

#### 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	\$0.00
Payment due date	FEB 16, 2018
Credit limit	\$2,000.00
Available credit	\$2,000.00
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	22.99%

#### CALCULATING YOUR BALANCE

Previous Statement Balance	\$322.91
Payments & credits	-\$6,040.65
Purchases & debits	\$5,455.92
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**CREDIT BALANCE - \$261.82**



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

CREDIT BALANCE  
**-\$261.82**

MINIMUM PAYMENT  
**\$0.00**

PAYMENT DUE DATE  
**FEB 16, 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](http://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 DEC 28, 2017 TO JAN 26, 2018

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 03	JAN 05	M BIRYANI HOUSE TORONTO ON 74529008003920296777903	\$12.15
JAN 03	JAN 04	PI CO. TORONTO ON 74064498003820157778137	\$15.82
JAN 04	JAN 04	AMAZON.CA AMAZON.CA ON 74537888004100059387208	\$8.45
JAN 04	JAN 04	AMAZON.CA AMAZON.CA ON 74537888004100059962638	\$7.65
JAN 04	JAN 04	AMAZON.CA AMAZON.CA ON 74537888004100060114278	\$3.37
JAN 04	JAN 04	AMAZON.CA AMAZON.CA ON 74537888004100060478228	\$13.99
JAN 04	JAN 05	OJA RESTAURANT TORONTO ON 74514208004004008530728	\$32.14
JAN 05	JAN 08	TIM HORTONS #6275 TORONTO ON 74703418005100910309139	\$6.09
JAN 05	JAN 08	MASTER OF PROJE TEACHABLE.COMNY 24492158006637269891309	\$41.05
		Foreign Currency-USD 32.00 Exchange rate-1.282812	
JAN 05	JAN 08	TTC QUEEN STATION TORONTO ON 74500018007624435435591	\$30.00
JAN 06	JAN 08	BELL CANADA (OB) MONTREAL QC 74064498006820148390411	\$86.89
JAN 06	JAN 08	LCBO/RAO #0511 TORONTO ON 74529008006920125971807	\$10.60
JAN 07	JAN 08	TIM HORTONS 3349 QPS TORONTO ON 74703418007100874341134	\$6.09
JAN 07	JAN 08	PI CO. TORONTO ON 74064498007820145328652	\$15.82
JAN 08	JAN 09	SECOND CUP #9288 TORONTO ON 74703418008100325767076	\$2.36
JAN 09	JAN 10	METROPOLIS CAFE TORONTO ON 74064498009820151379761	\$11.30
JAN 10	JAN 11	PAYPAL *GITHUB INC IGZR 4029357733 CA 24013948010801794350235	\$9.02
JAN 10	JAN 11	AMAZON.CA AMAZON.CA ON 74537888010100216142811	\$56.49
JAN 10	JAN 11	TIM HORTONS #6275 TORONTO ON 74703418010100239728210	\$1.77
JAN 10	JAN 12	ANOVA CULINARY 8554218282 CA 74492158011637001751769	-\$145.77
JAN 11	JAN 11	GOOGLE *CLOUD_019ACD-9 855-222-8603 ON 74537888011100340878453	\$20.00
JAN 11	JAN 15	LCBO/RAO #0511 TORONTO ON 74529008011920102544901	\$16.80
JAN 12	JAN 15	TIM HORTONS #6275 TORONTO ON 74703418012100178353911	\$1.77
JAN 12	JAN 15	REAL FRUIT BUBBLE T #60 TORONTO ON 74450778012004004098819	\$6.20
JAN 12	JAN 15	PRESTO FOR TTC FARE ON TORONTO ON 74064498012820157004434	\$3.25
JAN 12	JAN 15	SHOPPERSDRUGMART1320 TORONTO ON 74064498013820112206024	\$11.85

### 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 (\$)
JAN 12	JAN 15	ZARA.COM/CA MONTREAL QC 74064498013820155706096	\$160.39
JAN 13	JAN 16	TTC BAY STATION TORONTO ON 74500018015624450516366	\$30.00
JAN 13	JAN 15	AMAZON.CA AMAZON.CA ON 74537888013100655391785	\$17.37
JAN 13	JAN 15	SEOULICIOUS TORONTO ON 74514208014004004355433	\$15.59
JAN 13	JAN 15	PRESTO FOR TTC FARE ON TORONTO ON 74064498013820152231627	\$3.25
JAN 13	JAN 15	QUANTUM COFFEE TORONTO ON 74064498013820152312641	\$2.63
JAN 14	JAN 15	PUSATERIS TORONTO ON 74703418015100270621402	\$11.29
JAN 14	JAN 15	PUSATERIS TORONTO ON 74703418015100270621949	\$5.50
JAN 15	JAN 17	M BIRYANI HOUSE TORONTO ON 74529008015920275885103	\$12.42
JAN 15	JAN 16	UNIVERSITY SETTLEMENT 416-598-3444 ON 74514208015004011319371	\$38.42
JAN 15	JAN 16	SHOPPERSDRUGMART1320 TORONTO ON 74064498016820111937774	\$12.42
JAN 16	JAN 18	M BIRYANI HOUSE TORONTO ON 74529008016920274105700	\$12.42
JAN 16	JAN 18	LCBO/RAO #0511 TORONTO ON 74529008016920091427105	\$31.45
JAN 16	JAN 16	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510208016619985425202	-\$1,300.00
JAN 17	JAN 18	TIM HORTONS #6275 TORONTO ON 74703418017100543843526	\$1.77
JAN 17	JAN 18	AMAZON PRIME FR AMAZON.FR/PRM 74313308017100423419277	\$6.27
JAN 17	JAN 18	Foreign Currency-EUR 3.99 Exchange rate-1.571428 ZARA.COM/CA MONTREAL QC 74064498017820157666732	-\$74.55
JAN 18	JAN 19	AVIVA GENERAL INSURANCE CSCARBOROUGH ON 74064498018820158663174	\$300.00
JAN 18	JAN 19	SHOPPERSDRUGMART1320 TORONTO ON 74064498019820112797943	\$13.31
JAN 19	JAN 22	OJA RESTAURANT TORONTO ON 74514208020004010572759	\$12.93
JAN 20	JAN 23	TTC BAY STATION TORONTO ON 74500018022624465315219	\$30.00
JAN 20	JAN 22	PRESTO FOR TTC FARE ON TORONTO ON 74064498020820158238403	\$3.25
JAN 20	JAN 22	PI CO. TORONTO ON 74064498020820159183319	\$15.82
JAN 20	JAN 22	PAYPAL *LYNDACOMINC 4029357733 CA 24013948021802814184395	\$32.33
JAN 21	JAN 22	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510208022619987458203	-\$1,500.00
JAN 22	JAN 24	LCBO/RAO #0511 TORONTO ON 74529008022920090396600	\$14.50



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

STATEMENT FROM DEC 28, 2017 TO JAN 26, 2018

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 22	JAN 23	AMAZON *MARKETPLCE CA WWW.AMAZON.CAON 74537888022100709500893	\$24.85
JAN 22	JAN 23	TIM HORTONS #6275 TORONTO ON 74703418022100920163921	\$1.77
JAN 23	JAN 25	M BIRYANI HOUSE TORONTO ON 74529008023920260127305	\$12.42
JAN 23	JAN 24	TIM HORTONS #6275 TORONTO ON 74703418023100392449682	\$6.32
JAN 23	JAN 24	GOODLIFE FITNESS TORONTO ON 74064498023820146124175	\$935.64
JAN 24	JAN 24	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510208024619983902202	-\$1,000.00
JAN 24	JAN 25	INDIGO ONLINE BRAMPTON ON 74064498024820142463410	\$38.14
JAN 24	JAN 25	ZARA.COM/CA MONTREAL QC 74064498024820156208537	-\$20.33
JAN 25	JAN 25	APPLE ONLINE STORE 800-676-2775 ON 74537888025100962367078	\$28.25
JAN 25	JAN 26	OJA RESTAURANT TORONTO ON 74514208025004011572274	\$12.93
JAN 25	JAN 26	INDIGO 280 TORONTO ON 74064498025820140785342	\$70.30
JAN 25	JAN 26	PRESTO FOR TTC FARE ON TORONTO ON 74064498025820156533669	\$3.25
JAN 25	JAN 26	QUANTUM COFFEE TORONTO ON 74064498025820156653392	\$2.63
JAN 26	JAN 26	APPLE ONLINE STORE 800-676-2775 ON 74537888026100439018139	\$2,632.90
JAN 26	JAN 26	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510208026619981407202	-\$2,000.00
CREDIT BALANCE			-\$261.82

## 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](http://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html), if set by Visa, or [mastercard.com/global/currencyconversion/index.html](http://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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