



Royal Bank

## RBC® Visa<sup>®</sup> Classic Low Rate Option

JOSHUA KAYE 4514 07\*\* \*\*\*\* 0137

STATEMENT FROM NOV 08 TO DEC 09, 2024

1 OF 4

**PREVIOUS ACCOUNT BALANCE \$1,057.16**

**JOSHUA KAYE  
4514 07\*\* \*\*\*\* 0137 - PRIMARY**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 31	NOV 14	HERTZ, RA, 930267085 ETOBICOKE ON 74083424318500006128816	\$1,639.85
NOV 14	NOV 15	MIDNIGHT TIRE AND WHEEL IEDMONTON AB 74872714319273196663665	\$1,291.24
NOV 16	NOV 18	PODS CANADA MISSISSAUGA ON 74064494321820182346730	\$180.60
NOV 18	NOV 18	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510404323619983726406	-\$3,900.00
NOV 22	NOV 25	PARAMOUNT FLOORING GRO EDMONTON AB 74703414328109734668074	\$9,228.96
NOV 27	NOV 27	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510404332619982119404	-\$3,300.00
NOV 28	DEC 02	ROYAL AB MUSEUM EDMONTON AB 74529004333920212759209	\$70.00
NOV 28	DEC 02	PAYBYPHONE DIAMOND PAR VANCOUVER BC 74500014334656662669792	\$19.20
NOV 28	NOV 29	ACE LIQUOR GLASTONBURY EDMONTON AB 74703414333104860471867	\$22.95
NOV 28	NOV 28	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510404333619982381409	-\$5,700.00
NOV 29	DEC 02	SOUTHGATE VOLKSWAGEN EDMONTON AB 74083424335500000025256	-\$500.00
DEC 03	DEC 04	HM HENNES MAURITZ INC. TORONTO ON 74099864338000043949097	\$99.49
DEC 03	DEC 04	FLAIRAIR VAJJ3S EDMONTON AB 24401454338105592809580	\$29.40

### 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 DEC 30, 2024**  
Credit limit \$14,000.00  
Available credit \$14,000.00  
**Annual interest rates:**  
Purchases 12.99%  
Cash advances 12.99%

#### CALCULATING YOUR BALANCE

<b>Previous Account Balance</b>	<b>\$1,057.16</b>
Payments & credits	-\$13,724.21
Purchases & debits	\$12,667.05
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
<b>Total Account Balance</b>	<b>\$0.00</b>
<b>NEW BALANCE</b>	<b>\$0.00</b>



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

**NEW BALANCE  
\$0.00**

**MINIMUM PAYMENT  
\$0.00**

**PAYMENT DUE DATE  
DEC 30, 2024**

**AMOUNT PAID  
\$**

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03629

JOSHUA KAYE  
21307 48 AVE NW  
EDMONTON AB T6M 0G9

**RBC® Visa<sup>®</sup> Classic  
Low Rate Option  
4514 07\*\* \*\*\*\* 0137**

**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 722722 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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### JOSHUA KAYE 4514 07\*\* \*\*\*\* 0137 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 03	DEC 03	SHOWPASS* YEGXMASMA-6F CALGARY AB 74083424338500006102072	\$65.36
DEC 04	DEC 05	SIGNATURES SHOWS 613-2415777 ON 74872714340123407219380	\$20.00
DEC 09	DEC 09	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510404344619981630407	-\$324.21
<b>TOTAL ACCOUNT BALANCE</b>			<b>\$0.00</b>

### Notice of Upcoming Changes to Standard Annual Fees, Grace Periods and Annual Interest Rates for new products effective February 4, 2025 . Please read and keep for your records.

Effective February 4, 2025 the **Standard Annual Fees, Grace Periods and Annual Interest Rates** section of your RBC Royal Bank Credit Card Agreement is changed to include the following new credit cards in the table:

#### More Rewards<sup>‡</sup> RBC® Visa<sup>‡</sup>

- Non-Refundable Annual Fees: Primary Card: \$0, Each Additional Card: \$0
- Grace Period (days): 21
- Annual Interest Rate: Purchases: 20.99%, Cash Advances\*: 22.99%

#### More Rewards<sup>‡</sup> RBC® Visa Infinite<sup>‡</sup>

- Non-Refundable Annual Fees: Primary Card: \$0, Each Additional Card: \$0
- Grace Period (days): 21
- Annual Interest Rate: Purchases: 20.99%, Cash Advances\*: 22.99%

\* If any of you reside in Quebec and hold a Credit Card other than the RBC Visa Classic Low Rate Option, the annual interest rate on Cash Advances is 21.99%.

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‡ All other trademarks are the property of their respective owner(s).

Effective February 4, 2025 the following discontinued credit card is deleted from the **Standard Annual Fees, Grace Periods and Annual Interest Rates** table:

#### RBC® Cathay Pacific<sup>‡</sup> Visa Platinum

- Non-Refundable Annual Fees: Primary Card: \$120, Each Additional Card: \$50
- Grace Period (days): 21
- Annual Interest Rate: Purchases: 20.5%, Cash Advances\*: 22.99%

Should your card no longer meet your needs as a result of these changes, you have the option to close your account and cancel your Agreement without cost, penalty or cancellation indemnity by notifying us no later than March 4, 2025 and by paying the total amount you owe on your account.

### Thank you for choosing RBC Royal Bank

### Discover the convenience of eStatements from RBC®

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 years<sup>1</sup>. Sign up today at [www.rbconlinebanking.com](http://www.rbconlinebanking.com) or call 1-800 ROYAL® 5-5 (1-800-769-2555).

<sup>1</sup> 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<sup>‡</sup> accounts, they were launched on November 14, 2006.



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**RBC® Visa<sup>®</sup> Classic**  
**Low Rate Option**

JOSHUA KAYE 4514 07\*\* \*\*\*\* 0137

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If you have any questions, we'd be happy to discuss them. You can call us at 1-800 ROYAL<sup>®</sup> 1-2 (1-800-769-2512) or visit us at any RBC Royal Bank branch.

R561A

**Notice of Upcoming Changes to the co-brand partner paragraphs of the Collection, Use, and Disclosure of Personal Information section of your Agreement effective February 4, 2025. Please read and keep for your records.**

Effective February 4, 2025 the *Collection, Use, and Disclosure of Personal Information* section of your Credit Card Agreement is updated to include a new co-brand partner. The changes are to the italicized heading below and its three paragraphs as shown. We have not made any changes to how we collect, use or disclose your personal information.

Current text under the heading Co-branded credit cards:

***Co-branded WestJet RBC World Elite Mastercard, WestJet RBC Mastercard and moi RBC Visa credit cards***

This subsection supplements the subsection titled "Co-branded credit cards" above, and only applies to the WestJet RBC World Elite Mastercard, WestJet RBC Mastercard and moi RBC Visa credit cards (each, a "**Co-Branded Credit Card**").

For the purposes of this subsection, WestJet and METRO Inc. are each referred to herein as a "**Co-Branded Partner**"; the WestJet Rewards Program and METRO Inc.'s moi rewards program.(...)

You may choose not to have Transactional Information disclosed by us to the applicable Co-Branded Partner (...) contact METRO Inc. at 1-866-638-0020.

Effective February 4, 2025 this is changed to:

***Co-branded WestJet RBC World Elite Mastercard, WestJet RBC Mastercard, moi RBC Visa, More Rewards RBC Visa and More Rewards RBC Visa Infinite credit cards***

This subsection supplements the subsection titled "Co-Branded Credit Cards" above, and only applies to the WestJet RBC World Elite Mastercard, WestJet RBC Mastercard, moi RBC Visa, More Rewards RBC Visa and More Rewards RBC Visa Infinite credit cards (each, a "**Co-Branded Credit Card**").

For the purposes of this subsection, WestJet, METRO Inc. and Pattison Food Group Ltd. ("PFG") are each referred to herein as a "**Co-Branded Partner**"; the WestJet Rewards Program, METRO Inc.'s moi rewards program and PFG's More Rewards program (...)

You may choose not to have Transactional Information disclosed by us to the applicable Co-Branded Partner (...) contact METRO Inc. at



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**Low Rate Option**

JOSHUA KAYE 4514 07\*\* \*\*\*\* 0137

STATEMENT FROM NOV 08 TO DEC 09, 2024

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1-866-638-0020. If you are a member of the More Rewards program and have questions about PFG's sharing of your Partner Rewards Program Information with us, contact More Rewards at [Privacy@PattisonFoodGroup.com](mailto:Privacy@PattisonFoodGroup.com).

Should your card no longer meet your needs as a result of these changes, you have the option to close your account and cancel your Agreement without cost, penalty or cancellation indemnity by notifying us no later than March 4, 2025 and by paying the total amount you owe on your account.

If you have any questions, we'd be happy to discuss them. You can call us at 1-800 ROYAL® 1-2 (1-800-769-2512) or visit us at any RBC Royal Bank branch.

R561B

IMPORTANT INFORMATION ABOUT YOUR RBC ROYAL BANK 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 your statement. Please refer to your credit card agreement for complete terms and conditions for your account. For more tips on reading your statement, go to [rbc.com/cardstatement](https://rbc.com/cardstatement).

**New Balance.** The Total Account Balance as of your Statement Date minus the total amount of Installments Not Yet Due as shown on your statement. This is the amount you must pay to avoid interest on your regular purchases and fees shown on this statement.

**Statement Period.** Your statement covers activity in 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 on which we do not process statements (such as weekends) we will prepare it on our next statement processing date. Your Payment Due Date will be adjusted accordingly.

**Total Account Balance.** The total amount of your previous account balance, plus all new purchases and debits, cash advances, interest, and fees shown on your statement, minus the amount of any payments and credits which have been posted to your account on or before your Statement Date. The Total Account Balance includes the total amount of Installments Not Yet Due as shown on your statement, and is the same as your New Balance if you do not have any installment plans.

YOUR RESPONSIBILITIES

**Review your 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 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, log in to RBC Online Banking or the RBC Mobile app and select the "Report Lost or Stolen Card" option, or call 1-800-769-2512, immediately. This obligation applies to Primary cardholders, Co-applicant cardholders and Authorized Users.

**Making your payment.** You may pay the New Balance (or if you have installment plans, the Total Account Balance) in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date shown on the statement each month. If the Payment Due Date falls on a weekend or holiday, we will extend it to the next business day. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments made by mail or through another financial institution may take several days to reach us and are not credited to your account until we have processed them. Branch payments will be credited to your account on the same day if made before the earlier of 6:00 p.m. local time or the branch closing time.

**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 Minimum 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 (subject to any further increases set out below) as of the first day of the third Statement Period following the missed payment (or the expiry date if it is earlier).
- Where you have installment plans and you miss making any Minimum Payment (including the one due in the same Statement Period in which an installment plan is created), all your installment plans will be cancelled. Any Monthly Principal amount(s) that you missed paying and your Installments Not Yet Due ("Unpaid Plan Principal") will be subject to the interest rate applicable to regular purchases set out on this statement in the "Payments & Interest Rates" section under "Annual interest rates" for "Purchases", subject to any further increase as described immediately below. This will also be the case for the Unpaid Plan Principal if you choose to cancel your installment plan(s). See your Installment Plan Terms and Conditions for further details.

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 the transaction and posting dates. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Transactions converted to installment plans are marked by a <sup>a</sup> symbol in the activity description. 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.

**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 cash advances and purchases are also shown, as well as the expiry date if any of those rates are temporary. Any promotional or installment plan rates are shown in the Interest Rate Chart.

**Interest Rate Chart.** This chart sets out the interest rate(s) that apply to the Total Account Balance, any remaining balances associated with those rates, and expiry dates for any promotional and installment plan rates. Offers that we may have made to you but which you are not using are not shown as they will not have any associated balances. If you lose a promotional rate due to a missed payment, the Interest Rate Chart will continue to display that promotional rate until the loss takes effect. The expiry date for an installment plan rate reflects the due date of the final installment plan payment for that plan. If you lose an installment plan rate before its expiry date due to a missed payment, your Interest Rate Chart will be updated in your next statement to reflect this, and any Unpaid Plan Principal will be moved to your Purchases & Fees category. If an expiry date falls on a date on which we do not process statements, we will continue to provide you with the benefit of the promotional or installment plan rate until our next statement processing date.

**Installment Plan Summary.** If you have any installment plans, this chart sets out the details of such plans.

INTEREST AND OTHER CALCULATIONS

**Determination of interest.** You have a minimum 21 day interest-free grace period for new purchases. You can avoid interest on these new purchases by (i) for new purchases (except those converted to installment plans) and fees, paying your New Balance in full by your Payment Due Date, and (ii) for new purchases converted to installment plans, paying your Total Account Balance in full by your Payment Due Date. If you do not pay your New Balance in full by your Payment Due Date, you must pay interest on each new purchase retroactively from the transaction date until the date we process your payment in full for those purchases. The accrued interest will appear on your next statement. We continue to charge interest on the unpaid portion of those purchases until 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. For installment plans, interest is not included on your first statement after you install a purchase to allow you to benefit from the interest-free grace period if you pay the Total Account Balance in full by the Payment Due Date for that statement. If you do not pay this balance in full by the Payment Due Date, the accrued interest on the installment plan will appear on your next statement. 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. Balance transfers, cash-like transactions and bill payments made using your credit card at our branch, an ATM or our digital banking service are treated as cash advances. We do not charge interest on interest.

To calculate your interest shown in the Calculating Your Balance section of your statement, where there is only one applicable interest rate in a Statement Period, 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. Where you have an installment plan, we use the total principal amount of your installment plan still outstanding (including Installments Not Yet Due) as the amount that you owe each day to calculate your average daily balance. Where you have more than one applicable interest rate in a Statement Period, we determine your average daily balance for each rate. We then multiply the average daily balance for each rate by the applicable daily interest rate (obtained by taking the annual interest rate and dividing it 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.

**Applying your payments.** We apply payments to your Minimum Payment first, then 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 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 excess payment to amounts that have not yet appeared on your monthly statement in the same manner as set out above, and then to Installments Not Yet Due.

**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 (USD), 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 [visa.com/exchange](https://visa.com/exchange), if set by Visa, or [mastercard.ca/currency-converter](https://mastercard.ca/currency-converter), if set by Mastercard. You can also call us at 1-800-769-2512. For U.S. Dollar Visa Gold Cardholders, transactions are shown in USD and the same principles will apply if an amount is charged in a currency other than USD.

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