



Royal Bank

## RBC Rewards+™ Visa†

PETER ROBERTS 4510 14\*\* \*\*\*\* 2646

STATEMENT FROM JUN 13 TO JUL 12, 2023

1 OF 5

### PREVIOUS ACCOUNT BALANCE

**\$1,878.08**

#### PETER ROBERTS 4510 14\*\* \*\*\*\* 2646 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 12	JUN 13	ROBIN'S STORE # 5164 NEW MINAS NS 74703413163107849835166	\$0.86
JUN 12	JUN 13	WAYFARERS' ALE SOCIETY PORT WILLIAMSNS 74703413164108064252490	\$8.05
JUN 13	JUN 15	NSLC #2595 WOLFVILLE NS 74529003164920107872006	\$29.81
JUN 13	JUN 14	SHOPPERS DRUG MART #15 WOLFVILLE NS 74500013164882662412192	\$13.75
JUN 14	JUN 15	ROBIN'S STORE # 5164 NEW MINAS NS 74703413165109368803177	\$2.03
JUN 14	JUN 15	ROBIN'S STORE # 5164 NEW MINAS NS 74703413165109368803185	\$3.11
JUN 14	JUN 15	ROBIN'S STORE # 5164 NEW MINAS NS 74703413165109368803193	\$1.45
JUN 14	JUN 15	CINEPLEX 8030 WEB QPS 416-323-6600 ON 74703413165109374004398	\$28.74
JUN 15	JUN 19	NSLC #2595 WOLFVILLE NS 74529003166920124659509	\$61.49
JUN 15	JUN 16	WAYFARERS' ALE SOCIETY PORT WILLIAMSNS 74703413167100441024327	\$12.65
JUN 15	JUN 15	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510103166619982736107	-\$500.00
JUN 16	JUN 19	WAYFARERS' ALE SOCIETY PORT WILLIAMSNS 74703413168101293551937	\$9.66
JUN 17	JUN 19	LIBRARY PUB COFFEE WOLFVILLE NS 74703413168101248716577	\$36.23
JUN 18	JUN 19	ROBIN'S STORE # 5164 NEW MINAS NS 74703413169102695388000	\$0.86
JUN 18	JUN 19	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510103170619982551104	-\$500.00
JUN 18	JUN 19	PETROCAN-8981 COMMERCIAL NEW MINAS NS 74064493170920124060086	\$2.17

### Travel by points, card or both.

Avion Rewards gives you the flexibility to redeem your Avion points, pay with a credit card, or both, to cover your travel needs. Explore all travel options and book now at [www.avionrewards.com/travel](http://www.avionrewards.com/travel).

### IMPORTANT INFORMATION

#### AVION POINTS

Previous Points balance	20,743
Points earned this statement	1,009
Bonus points earned this statement	242
Points adjusted this statement	3
<b>New points balance</b>	<b>21,997</b>

#### CONTACT US

Customer Service/Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Rewards Website	<a href="http://avionrewards.com">avionrewards.com</a>

#### PAYMENTS & INTEREST RATES

Minimum payment	<b>\$31.00</b>
Payment due date	<b>AUG 08, 2023</b>
Credit limit	\$3,500.00
Available credit	\$1,182.84
<b>Annual interest rates:</b>	
Purchases	20.99%
Cash advances	22.99%

#### CALCULATING YOUR BALANCE

Previous Account Balance		<b>\$1,878.08</b>
Payments & credits	-\$1,600.00	
Purchases & debits	\$2,017.71	
Cash advances	\$0.00	
Interest	\$21.37	
Fees	\$0.00	
<b>Total Account Balance</b>		<b>\$2,317.16</b>
<b>NEW BALANCE</b>		<b>\$2,317.16</b>



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

NEW BALANCE  
**\$2,317.16**

MINIMUM PAYMENT  
**\$31.00**

PAYMENT DUE DATE  
**AUG 08, 2023**

AMOUNT PAID  
**\$**

RBC Rewards+™ Visa†  
4510 14\*\* \*\*\*\* 2646

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PETER ROBERTS  
77 MEADOW LANE  
MURPHY LAKE NS B4N 3V8

#### 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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### PETER ROBERTS 4510 14\*\* \*\*\*\* 2646 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 19	JUN 20	ROBIN'S STORE # 5164 NEW MINAS NS 74703413170103235847866	\$1.15
JUN 19	JUN 20	ROBIN'S STORE # 5164 NEW MINAS NS 74703413170103235847874	\$1.17
JUN 19	JUN 20	DAN JI KOREAN RESTAURANT WOLFVILLE NS 74514203170004006219802	\$40.86
JUN 20	JUN 21	ROBIN'S STORE # 5164 NEW MINAS NS 74703413171104237664589	\$1.17
JUN 20	JUN 21	ROBIN'S STORE # 5164 NEW MINAS NS 74703413171104237664597	\$1.73
JUN 20	JUN 21	ROBIN'S STORE # 5164 NEW MINAS NS 74703413171104237664605	\$0.86
JUN 20	JUN 21	WOLFVILLE SAVE EASY WOLFVILLE NS 74500013171882649299762	\$34.48
JUN 20	JUN 21	SHOPPERS DRUG MART #15 WOLFVILLE NS 74500013171882649655930	\$36.51
JUN 20	JUN 21	THE WOLFVILLE CHEESE SHO WOLFVILLE NS 74450773171004001604070	\$9.00
JUN 21	JUN 22	PRONTO PIZZA WOLFVILLE NS 74064493172820167622040	\$6.50
JUN 21	JUN 22	CRUNCHYROLL *CAD 415-503-9235 CA 24456753172104610886975	\$9.99
JUN 21	JUN 22	WAYFARERS' ALE SOCIETY PORT WILLIAMSNS 74703413173105239201369	\$6.33
JUN 21	JUN 23	NSLC #2595 WOLFVILLE NS 74529003172920114520200	\$74.22
JUN 21	JUN 22	ELMER'S & JOE'S EMPORIUM WOLFVILLE NS 74064493173820119554472	\$27.12
JUN 22	JUN 23	CIRCLE K / IRVING #QPS207GREENWICH NS 74064493173820159951505	\$37.78
JUN 24	JUN 26	WAYFARERS' ALE SOCIETY PORT WILLIAMSNS 74703413175106861822777	\$4.14
JUN 24	JUN 26	KINGS ARMS COMMON WOLFVILLE NS 74500013175838444349638	\$46.90
JUN 24	JUN 26	GYMSHARK SOLIHULL 74657363177002111930083	\$41.40
JUN 25	JUN 26	WAYFARERS' ALE SOCIETY PORT WILLIAMSNS 74703413177108467153159	\$6.61
JUN 26	JUN 27	HENNIGAR'S FARM MARKET GREENWICH NS 74450773177004001532713	\$15.98
JUN 26	JUN 27	WOLFVILLE SAVE EASY WOLFVILLE NS 74500013177882699898913	\$26.45
JUN 26	JUN 27	WAYFARERS' ALE SOCIETY PORT WILLIAMSNS 74703413178109259520091	\$7.48
JUN 27	JUN 28	WOLFVILLE SAVE EASY WOLFVILLE NS 74500013178882640152138	\$5.27
JUN 27	JUN 28	SQ *TONIC SALON PORT WILLIAMSNS 74293473178000517871469	\$40.50
JUN 28	JUN 30	DOORDASH*MARY BROWNS C DOWNTOWN TOROON 74083423180000004593845	\$30.35
JUN 28	JUN 30	ALL BUSINESS ONLINE NEWS HALIFAX NS 74529003179920165685806	\$17.25

### 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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STATEMENT FROM JUN 13 TO JUL 12, 2023

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### PETER ROBERTS 4510 14\*\* \*\*\*\* 2646 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 28	JUN 29	ROBIN'S STORE # 5164 NEW MINAS NS 74703413179100647073967	\$0.86
JUN 28	JUN 29	ROBIN'S STORE # 5164 NEW MINAS NS 74703413179100647073975	\$10.79
JUN 28	JUN 29	SHOPPERS DRUG MART #15 WOLFVILLE NS 74500013179882682592042	\$11.48
JUN 28	JUN 29	STAPLES STORE #149 NEW MINAS NS 74064493179820153974853	\$96.34
JUN 29	JUL 04	SALTBOX BREWERY WOLFVILNEWOLFVILLE NS 74064493181820171335364	\$9.17
JUN 29	JUL 04	SALTBOX BREWERY WOLFVILNEWOLFVILLE NS 74064493181820171335398	\$11.10
JUN 29	JUL 04	ELMER'S & JOE'S EMPORIUM WOLFVILLE NS 74064493181820118463113	\$36.62
JUN 29	JUN 30	APPLE.COM/BILL 866-712-7753 ON 74537883180101061542423	\$22.99
JUN 29	JUN 30	GYMSHARK SOLIHULL 74657363181000183990245	\$46.00
JUN 30	JUL 04	DOORDASH DASHPASS DOWNTOWN TOROON 74083423182000000404052	\$11.49
JUN 30	JUL 04	NS VEHICLE PERMIT RENEWALHALIFAX NS 74500013182464629915415	\$176.90
JUN 30	JUL 04	NSLC #2595 WOLFVILLE NS 74529003181920189906804	\$31.51
JUL 01	JUL 04	PETRO CANADA12043 NEW MINAS NS 74064493182820134595483	\$11.41
JUL 01	JUL 04	APPLE.COM/BILL TORONTO ON 74038713182325681322392	\$1.48
JUL 01	JUL 04	WAYFARERS' ALE SOCIETY PORT WILLIAMSNS 74703413183103413979676	\$6.33
JUL 02	JUL 04	CIRCLE K / IRVING #QPS207GREENWICH NS 74064493183820145157546	\$61.38
JUL 02	JUL 04	WAYFARERS' ALE SOCIETY PORT WILLIAMSNS 74703413184104212074783	\$4.60
JUL 02	JUL 04	PETRO CANADA12043 NEW MINAS NS 74064493184820137092007	\$2.52
JUL 02	JUL 04	PETRO CANADA12043 NEW MINAS NS 74064493184820137091645	\$3.54
JUL 03	JUL 04	ROBIN'S STORE # 5164 NEW MINAS NS 74703413184104598168340	\$2.03
JUL 03	JUL 04	ROBIN'S STORE # 5164 NEW MINAS NS 74703413184104598168365	\$1.04
JUL 04	JUL 05	SHOPPERS DRUG MART #15 WOLFVILLE NS 74500013185882641160073	\$176.49
JUL 04	JUL 05	DOORDASH*A&W CANADA DOWNTOWN TOROON 74083423186000002186638	\$24.91
JUL 05	JUL 07	NSLC #2574 NEW MINAS NS 74529003186920513424701	\$55.09
JUL 05	JUL 06	APPLE.COM/BILL 866-712-7753 ON 74537883186105892406678	\$21.84
JUL 05	JUL 06	MARY BROWN'S #3056 NEW MINAS NS 74703413187106554842369	\$20.56



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STATEMENT FROM JUN 13 TO JUL 12, 2023

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### PETER ROBERTS 4510 14\*\* \*\*\*\* 2646 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 07	JUL 10	REPLIT, INC. HTTPSREPLIT.CCA 24492163188000043606040	\$9.59
JUL 07	JUL 10	Foreign Currency-USD 7.00 Exchange rate-1.370000	
JUL 07	JUL 10	DOORDASH*A&W CANADA DOWNTOWN TOROON 74083423189000005125911	\$24.91
JUL 07	JUL 10	NSLC #2595 WOLFVILLE NS 74529003188920159511306	\$62.04
JUL 08	JUL 10	ROBIN'S STORE # 5164 NEW MINAS NS 74703413189108581910233	\$0.86
JUL 08	JUL 10	APPLE.COM/BILL 866-712-7753 ON 74537883189108398093856	\$14.94
JUL 09	JUL 10	LS JUST US COFFEE ROA WOLFVILLE NS 74083423190000005420079	\$6.03
JUL 09	JUL 10	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510103191619984986105	-\$600.00
JUL 10	JUL 11	DR J L B WATERBURY FAMILYKENTVILLE NS 74064493191820166219894	\$218.00
JUL 10	JUL 11	PETRO CANADA12043 NEW MINAS NS 74064493191820139433028	\$5.26
JUL 10	JUL 12	DOORDASH*THE NAKED CRE DOWNTOWN TOROON 74083423192000003686323	\$23.81
JUL 11	JUL 12	SUPPLEMENT KING WOLFVILLEWOLFVILLE NS 74064493192820189967155	\$51.74
JUL 12	JUL 12	PURCHASE INTEREST 20.99%	\$21.37
<b>TOTAL ACCOUNT BALANCE</b>			<b>\$2,317.16</b>

#### Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 20 year(s) and 2 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

#### Please read this carefully and keep it for future reference.

Effective November 1<sup>st</sup>, 2023, RBC Insurance Company of Canada is updating your Certificate(s) of Insurance to add clarity to your coverage as well as to make the following key changes:

1. RBC Insurance Company of Canada has appointed AZGA Service Canada Inc. (operating as "Allianz Global Assistance") as the administrator for the embedded insurance benefits included with your RBC® credit card.
2. RBC Insurance Company of Canada will be replacing Aviva General Insurance Company as the Insurer in Quebec for the following embedded insurance coverages included with certain RBC credit cards: Purchase Security and Extended Warranty, Hotel/Motel Burglary, Emergency Purchases, Lost or Stolen Baggage and Mobile Device Insurance.



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3. The RBC Rewards Program is now called Avion Rewards™.

4. New exclusion: The following exclusion has been added to your embedded certificate under **Trip Cancellation** and **Trip Interruption** coverage (if applicable to your RBC credit card):

"...this insurance does not cover any loss, claim or expense of any kind caused directly or indirectly as a result of:

A travel advisory ("Avoid Non-Essential Travel" or "Avoid all Travel") issued by the Government of Canada specifically related to COVID-19 (including any mutation or variation)."

**Note:** This change is effective for any trips booked/purchased on or after November 1<sup>st</sup>, 2023.

To view all of the updates to your Certificate(s) of Insurance, please refer to the November 1, 2023 Insurance Certificate Changes document for your specific credit card located at [rbc.com/carddocs](http://rbc.com/carddocs), or you may contact us at 1-800 ROYAL® 1-2 (1-800-769-2512) to request to have a paper copy of this document mailed to you.

A copy of your updated Certificate(s) of Insurance will be available as of November 1<sup>st</sup>, 2023 for your specific credit card at [rbc.com/carddocs](http://rbc.com/carddocs).

If you have any questions or concerns about your insurance coverage, call toll-free at 1-800-533-2778, 24 hours a day, 7 days a week, to speak with a Customer Service Representative.

Should these changes no longer meet your needs, you have the option to close your RBC credit card account without cost, penalty or cancellation indemnity by notifying us no later than October 31, 2023 and by paying the total amount you owe on your RBC credit card account. If you have any questions regarding your RBC credit card account, we'd be happy to discuss them. Call us at 1-800 ROYAL® 1-2 (1-800-769-2512). Visit us at any RBC Royal Bank® branch.

### INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$2,295.79	

\*\* 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.