



Royal Bank

WestJet RBC® World Elite Mastercard[‡]

RICHARD SCHUSTER 5524 90** **** 7793

STATEMENT FROM APR 28 TO MAY 25, 2020

1 OF 4

PREVIOUS STATEMENT BALANCE \$4,135.98

**RICHARD SCHUSTER
5524 90** **** 7793 - PRIMARY**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 26	APR 28	SAVE ON FOODS #983 TERRACE BC 55134420118800186265752	\$210.97
APR 27	APR 30	SAFEWAY #4946 TERRACE BC 75259110119920163518008	\$5.49
MAY 02	MAY 05	CDN TIRE STORE #00486 TERRACE BC 55134420125800114722560	\$49.38
MAY 02	MAY 05	WWW.CANADIANTIRE.CA 8667467287 ON 55134420125800113706739	\$154.55
MAY 04	MAY 05	CHECKERS PIZZA TERRACE BC 55134420125800180869279	\$74.76
MAY 05	MAY 06	GITHUB 8774484820 CA 55429500127637748488825	-\$30.28
		Foreign Currency-USD 21.47 Exchange rate-1.410340	
MAY 07	MAY 08	VIRGIN MOBILE (PP) TORONTO ON 55134420128800142247272	\$16.80
MAY 09	MAY 11	PEERJ PUBLISHING 4154134596 CA 55429500130637050485497	\$1,572.00
		Foreign Currency-USD 1.095.00 Exchange rate-1.435616	
MAY 10	MAY 11	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105390132619982217407	-\$4,135.98
MAY 17	MAY 19	THE GLOBE AND MAIL TORONTO ON 75259110138920090297806	\$6.30
MAY 24	MAY 25	GOG.COM WARSAW POL 25481040146038848528465	\$2.79
NEW BALANCE			\$2,062.76

Managing your credit limit

It's important to check your credit limit regularly. Look for our message in this monthly statement on how to manage your limit.

IMPORTANT INFORMATION

YOUR WESTJET DOLLARS SUMMARY

WestJet dollars earned this month 31

For details on your total WestJet dollars earned, please sign-in to your WestJet Rewards account at westjet.com.

CONTACT US

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

PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	JUN 15, 2020
Credit limit	\$28,500.00
Available credit	\$26,437.24
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$4,135.98
Payments & credits	-\$4,166.26
Purchases & debits	\$2,093.04
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
NEW BALANCE	\$2,062.76



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

NEW BALANCE
\$2,062.76

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
JUN 15, 2020

AMOUNT PAID
\$

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03865

RICHARD SCHUSTER
4921 LABELLE AVE
TERRACE BC V8G 4N4

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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
- Visit an RBC Royal Bank branch



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Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 18 year(s) and 1 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.

IMPORTANT MESSAGE ABOUT POSSIBLE CREDIT CARD STATEMENT DISRUPTION:

The events surrounding COVID-19 are truly unprecedented and have disrupted the daily lives of all Canadians.

We understand you may have questions related to receiving your credit card statement and how to make a payment. If you receive your monthly statement by mail, it may be delayed due to COVID-19 related issues with mail delivery. To avoid any delays there are number of options available to you to ensure you receive your statement in a timely manner.

You can sign up to receive your credit card statements electronically through our online banking services to avoid any interruptions.

Making a payment to your credit card account or viewing transactions can be conveniently done from your home through online banking or the mobile banking app.

We created the RBC Client Relief Program to provide immediate and long-term financial assistance to our clients who have been impacted by COVID-19. For more information, go to [rbc.com/covid-19](https://www.rbc.com/covid-19)

Important changes to your RBC ROYAL BANK® CREDIT CARD AGREEMENT

Please read and keep for your records

Effective as of August 1, 2020, the RBC ROYAL BANK CREDIT CARD AGREEMENT ("Agreement") is being amended. Pursuant to this amendment, if anyone responsible for the amounts owing on your RBC Royal Bank personal credit card account ("Account") resides in Quebec and your Account was opened prior to August 1, 2019, your Minimum Payment will continue to be calculated normally at 2.5% of the New Balance shown on the "Calculating Your Balance" section of your monthly statement until July 31, 2021, rather than increasing to 3.0% on August 1, 2020.

Please Note: If a change in address (to or from Quebec) by anyone responsible for the amounts owing on your Account results in the changes described above applying (or no longer applying) to your Account, the relevant updates will be made to your Account within five days of the date RBC Royal Bank is notified of the change in address.

To reflect the changes described above, **effective as of August 1, 2020, the Agreement will be amended** as set out below.

1. The fourth paragraph of the section titled "Minimum Payments" currently reads:



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"If you reside in Quebec and your Credit Card Account was opened prior to August 1, 2019, the Minimum Payment will normally be 2.5% of the New Balance shown on the "Calculating Your Balance" section of your monthly statement until July 31, 2020. Thereafter, this percentage will increase in increments of 0.5% annually, beginning August 1, 2020, until 5% is reached on August 1, 2024."

It will be deleted and replaced with the following:

"If you reside in Quebec and your Credit Card Account was opened prior to August 1, 2019, the Minimum Payment will normally be 2.5% of the New Balance shown on the "Calculating Your Balance" section of your monthly statement until July 31, 2021. Thereafter, this percentage will increase in increments of 0.5% annually, beginning August 1, 2021, until 5% is reached on August 1, 2025."

Should these changes no longer meet your needs, you have the option to close your Account and cancel your Agreement without cost, penalty or cancellation indemnity by notifying us no later than September 1, 2020 and by paying the total amount you owe on your Account.

If you have any questions, 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.

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MANAGING YOUR CREDIT CARD LIMIT

We encourage you to regularly review your credit card limits.

Your current credit limit can be found on the first page of your monthly credit card statement, or you can review your limit by logging in to RBC® Online Banking and reviewing your Credit Card account information. Questions? Call 1-800 ROYAL® 1-2 (1-800-769-2512).

You may adjust your credit limits to meet your current needs, by requesting a limit decrease or increase* at any time by contacting a branch, calling us, or logging into your online banking.

As a reminder, an increase to your credit limit requires your express consent*.



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**Any request for a credit limit increase is subject to approval and requires your express consent, and the express consent of your co-borrower if you have one.*

INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$2,062.76	

** 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. 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. 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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