

Account Number XXXX XXXX XXXX 0638

Account Holder MR VASILE ZAVIZION

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Statement Period Jan 9, 2020 - Feb 8, 2020

Account Details

Minimum payment	\$10.00
Payment due date	Mar 2, 2020
Credit limit	\$10,000.00
Available credit	\$9,670.98

Calculating your balance

Previous balance	\$813.31
Payments & credits	\$870.54
New purchases & debits	\$386.25
Cash advances	\$0.00
Promotional balances	\$0.00
Fees	\$0.00
Interest	\$0.00

New Balance \$329.02

Redeem your cash back rewards anywhere!

When you make a purchase using your Rogers Bank Mastercard, anywhere Mastercard® is accepted, you can use your cash back rewards to pay yourself back for your purchase.

Your rewards. Your way. On your terms.

Once you've earned a minimum of \$20 in cash back rewards, you can start redeeming towards any eligible purchase - whenever, and wherever you want.

To redeem, download the Pay with Rewards app from the App Store or Google Play

For complete details on the Rogers Bank Mastercard Rewards Program Terms, please visit rogersbank.com/legal

Minimum Payment Notice

If you make only the Minimum Payment each month, we estimate it will take 2 year(s) and 9 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.

Please allow 3 - 5 business days for your payment to be processed.

Transaction Details

Trans Date	Post Date	Description	Amount (\$)
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Card Number XXXX XXXX XXXX 0638

Jan 9	Jan 9	OLDNAVY.COM 2944 505-462-0076 ON	42.15
Jan 9	Jan 10	PAYMENT, THANK YOU	-813.31
Jan 11	Jan 13	WAL-MART # 3031 ETOBICOKE ON	13.53
Jan 11	Jan 14	WAL-MART #1004 TORONTO ON	8.62
Jan 12	Jan 13	OLDNAVY.COM 2944 505-462-0076 ON	-7.23
Jan 13	Jan 14	NO FRILLS MARIO & SELI ETOBICOKE ON	8.52
Jan 13	Jan 15	CDN TIRE STORE #00070 ETOBICOKE ON	23.12
Jan 14	Jan 16	THE HOME DEPOT #7011 ETOBICOKE ON	7.42

NEW BALANCE

\$329.02

MINIMUM PAYMENT

\$10.00

PAYMENT DUE DATE

Mar 2, 2020

AMOUNT PAID

\$

5579140114640638 000001000 000032902 8

Customer service questions?

Call toll-free 1 855 775-2265 (or collect at 1 705 522-7412 if you are outside Canada and the U.S.)

Fax 1 705 522-7401 or 1 855 572-7961

Write Rogers Bank
P.O. 57130
RPO Jackson Square
Hamilton, ON L8P 4W9

Lost or stolen cards / unauthorized use of account

You must inform us immediately about any actual or suspected loss, theft or unauthorized use of any Mastercard, Personal Identification Number (PIN) and/or passwords for your account. You may contact us toll free at 1 855 775-2265 (or collect at 1 705 522-7412 if you are outside Canada and the U.S.)

Disputed transactions

Review your statement carefully and notify us within 30 days of your statement date of any errors or missing information. If you do not notify us your statement will be considered accurate after the 30 days and you may not make a future claim against us regarding these items on the account.

Making your payments

You may pay the balance on your account in full or in part at any time. The Payment Due Date shown on your current statement will be a minimum of 21 days from your Statement Date. For any Payment Due Date that falls on a weekend or holiday, we will extend it to the next business day. You must make at least the Minimum Payment by the Payment Due Date each month. You are responsible for ensuring the payment is received and applied by us by this date. Payments that are sent to us by mail or made online may take several days to reach us. These payments are not credited to your credit card account until we have processed them and your payment has cleared. All payments must be made in Canadian currency.

How we apply payments

We will apply your Minimum Payment in the following order: (1) to any interest; (2) to any billed fees or premiums; (3) to any transactions which have appeared on your statement; and (4) any unbilled amounts that have not appeared on your statement yet. If within any category noted above different rates apply, we will apply your minimum payment to those amounts which bear the lowest interest rate first.

Interest rates

Your statement reflects the most current rates applicable to your account as of your statement date.

How we calculate interest

For each type of interest-bearing transactions on your statement, the applicable "daily interest rate" is the annual rate of interest that applies to the transaction divided by the number of days in the year (365 days, except in a leap year when it is 366 days). Your statement will show the annual rate of interest and the daily interest rate for each type of Transaction made during the billing period for that Statement. The "average daily balance" for each interest-bearing Transaction is the sum of all daily balances for the particular type of Transaction in the billing period divided by the number of days in the billing period. Interest is calculated at the end of each billing period for each type of interest-bearing Transaction by multiplying together the average daily balance for the rates and the number of days in the billing period. The interest for each type of Transaction is added together and added to your account balance at the end of the billing period.

Interest free grace period on purchases

The number of days between the Statement Date and the Payment Due Date shown on your monthly Statement is the Grace Period. There is a minimum 21 day interest-free Grace Period on all new Purchases and Fees appearing for the first time on the monthly Statement. If your new Balance is paid in full by the Payment Due Date shown on your monthly Statement, there will be no interest for the new Purchases and Fees. If you do not pay your new Balance in full by the Payment Due Date, you must pay interest on the new Purchases and Fees retroactively from their transaction date until we process your payment in full for those Purchases and Fees. Your next Statement will include interest accrued on those Purchases and Fees from their transaction date.

Foreign Currency Conversion

Transactions on your Account will be billed in Canadian currency. Transactions in a foreign currency are converted to Canadian dollars at the rate established by Mastercard International in effect on the date that we post the transaction to your Account (which may not be the same date as the date of the transaction). The rate that applies to amounts charged to your Account ("debits") may be different than the rate that applies to amounts credited to your Account ("credits"), as the rates established by Mastercard International are different for debits and credits and such rates are subject to change from time to time. This means that if you make a purchase in a foreign currency (a debit) and then return the purchase and the merchant credits your Account (a credit), the Canadian Dollar amount debited to your Account for the purchase may be different (and could be higher) than the Canadian Dollar amount credited to your Account for the refund.

Cash Back Rewards

Your Cash Back Rewards are earned on a per-transaction basis and are accumulated on a daily basis as long as your Account is in good standing. To see your current point balance log into your account at www.rogersbank.com.

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Payments can be made via:
Online Banking or by Mail

Please NOTE:

1. Rogers Bank Mastercard payments will not be accepted at Rogers or Fido Stores
2. Make cheques payable to Rogers Bank. Please write your account number on the front of the cheque
3. Payments must be made in Canadian currency.
4. Please do not send cash through the mail

Transaction Details - continued

Trans Date	Post Date	Description	Amount (\$)
Jan 14	Jan 16	WAL-MART # 3031 ETOBICOKE ON	6.75
Jan 19	Jan 20	NO FRILLS MARIO & SELI ETOBICOKE ON	7.32
Jan 19	Jan 20	HARRY ROSEN #F990 ECOM TORONTO ON	49.72
Jan 21	Jan 22	ZARAHOME.COM/CA MONTREAL QC	58.42
Jan 21	Jan 23	WAL-MART # 3031 ETOBICOKE ON	9.77
Jan 22	Jan 23	MIS THE BRICK #4A MISSISSAUGA ON	-50.00
Jan 23	Jan 24	ZARAHOME.COM/CA MONTREAL QC	67.46
Jan 29	Jan 31	THE HOME DEPOT #7011 ETOBICOKE ON	6.25
Jan 30	Feb 3	CDN TIRE STORE #00070 ETOBICOKE ON	16.94
Feb 1	Feb 3	NO FRILLS MARIO & SELI ETOBICOKE ON	15.74
Feb 3	Feb 5	WAL-MART #1004 TORONTO ON	34.24
Feb 6	Feb 7	NO FRILLS MARIO & SELI ETOBICOKE ON	10.28

Interest Rate Chart

Balance Description	Daily Rate	Annual Rate	Interest Charged
PURCHASE	0.054618%	19.99%	\$0.00
CASH	0.062814%	22.99%	\$0.00

Online Access

Conveniently manage your account online 24/7. Sign up for Rogers Bank Online Services to view your account balance, monitor recent transactions, add authorized users and enroll in paperless statement.

If you have any questions or concerns regarding this billing statement or your account, please call our Customer Service at 1-855-775-2265.

