



Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

From April 25, 2022 to May 25, 2022

RBPDA10020_4841140_027 E D 025 00440
DANIEL-HYUN YOO
3241 VENABLES STREET
VANCOUVER BC V5K 2S5

00859

Your account number: 00440-5121058

How to reach us: 1-800 ROYAL® 1-1
(1-800-769-2511)
www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC No Limit Banking™ 00440-5121058

Royal Bank of Canada

6570 EAST HASTINGS ST, BURNABY, BC V5B 1S2

Your opening balance on April 25, 2022	- \$10.95
Total deposits into your account	+ 2,958.05
Total withdrawals from your account	- 2,958.05
Your closing balance on May 25, 2022	= - \$10.95

Details of your account activity

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
	Opening Balance			- 10.95
27 Apr	Visa Direct Deposit DoorDash Techno		27.41	16.46
	e-Transfer sent koho	16.46		0.00
29 Apr	Visa Direct Deposit DoorDash Techno		36.26	36.26
	e-Transfer sent koho	23.69		
	Contactless Interac purchase - 9914 IKEA RICHMOND	12.57		0.00
2 May	Visa Direct Deposit DoorDash Techno		36.14	
	Visa Direct Deposit DoorDash Techno		62.68	98.82
	e-Transfer sent koho	36.14		
	e-Transfer sent koho	62.68		0.00
3 May	e-Transfer - Autodeposit Carol Yoo		700.00	700.00
	Online Transfer to Deposit Account-2239	700.00		0.00
4 May	Online Banking transfer - 0755		700.00	
	Visa Direct Deposit DoorDash Techno		16.51	716.51
	ATM withdrawal - VJ390818	700.00		
	e-Transfer sent koho	16.51		0.00



Your RBC personal banking account statement

From April 25, 2022 to May 25, 2022

Details of your account activity - continued

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
6 May	Visa Direct Deposit DoorDash Techno		20.01	20.01
	e-Transfer sent koho	20.01		0.00
9 May	Visa Direct Deposit DoorDash Techno		20.76	20.76
	e-Transfer sent koho	20.76		0.00
11 May	Visa Direct Deposit DoorDash Techno		35.01	35.01
	e-Transfer sent koho	35.01		0.00
12 May	Payroll Deposit CANLAN INVESTME		894.12	
	Online Banking payment - 8061 KODO MOBILE	200.00		
	Online Banking payment - 8056 CR COUN SOCIETY	260.00		
	e-Transfer sent koho	148.00		
	Contactless Interac purchase - 2329 MILLER'S YIG #1	6.98		
	Contactless Interac purchase - 7180 CITY OF VANCOUV	15.00		
	Contactless Interac purchase - 5277 GOLD TRAIN EXPR	32.14		
	Contactless Interac purchase - 8092 UNIQLO METROTOW	44.69		
	Contactless Interac purchase - 7190 536 - SEPHORA	50.29		
	Contactless Interac purchase - 4040 CHV43109 LOUGHE	66.05		
	Visa Debit purchase - 6340 Spotify P1B6BEB	11.19		
	Visa Debit purchase - 3887 CHEGG *ORDER	21.22		
	Online Transfer to Deposit Account-9651	38.56		0.00
13 May	Online Banking transfer - 4655		6.00	6.00
	Contactless Interac purchase - 5018 REAL CDN SUPERS	5.28		0.72
16 May	Online Banking transfer - 3256		32.56	
	Online Banking transfer - 1730		53.00	
	Visa Direct Deposit DoorDash Techno		38.31	124.59
	Contactless Interac purchase - 0386 SH VENDING80036	2.67		
	Contactless Interac purchase - 0779 SH VENDING80036	3.00		
	Contactless Interac purchase - 1222 T T SUPERMARKET	16.76		



Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

From April 25, 2022 to May 25, 2022

Details of your account activity - continued

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
	Contactless Interac purchase - 9965 PIZZA PIZZA # 5	18.26		
	Contactless Interac purchase - 5958 MCDONALD'S #819	24.23		
	Online Transfer to Deposit Account-3168	15.02		
	Online Transfer to Deposit Account-9818	38.31		6.34
17 May	Visa Direct Deposit DoorDash Techno		23.26	
	Visa Direct Deposit MAPLEBEAR CANAD		24.45	54.05
	e-Transfer sent koho	14.83		
	e-Transfer sent koho	24.45		
	Contactless Interac purchase - 3628 BCF - COQUITLAM	2.40		
	Contactless Interac purchase - 8424 CHATIME BURNABY	12.37		
	Overdraft interest	0.01		- 0.01
20 May	Visa Direct Deposit DoorDash Techno		27.01	27.00
	Contactless Interac purchase - 4248 TASTY WOK	20.16		
	Online Transfer to Deposit Account-9289	6.84		0.00
24 May	Online Banking transfer - 0385		7.17	
	Visa Direct Deposit DoorDash Techno		35.90	
	Mobile cheque deposit - 0877		161.49	
	Interac purchase - 3427 CHV43004 METRO	30.00		174.56
	e-Transfer sent koho	15.00		
	Contactless Interac purchase - 9966 DAIRY QUEEN #26	12.20		
	Contactless Interac purchase - 0470 VANCOUVER VAPER	18.90		
	Contactless Interac purchase - 9829 SAFEWAY #4931	66.93		61.53
25 May	e-Transfer sent koho	61.53		
	Monthly fee	10.95		- 10.95
	Closing Balance			- \$10.95

RBPDA10020_4841140_027 - 0130259 HRI - 00 - 2 - 1746 - 4 - - 2912



Your RBC personal banking account statement

From April 25, 2022 to May 25, 2022

Important information about your account

Important changes to the Value Program Terms & Conditions, effective July 8, 2022 **Please read this notice and keep it for your records**

If the RBC Personal Deposit Account ("Account") for which you receive this Monthly Statement is enrolled in the Value Program™ ("Program"), please note that the Value Program Terms and Conditions ("Terms") will be updated effective July 8, 2022. The following describes these updates in a general manner. If your Account is owned jointly and you receive this Statement on behalf of any co-owner, you are responsible for ensuring that each such co-owner is made aware and receives a copy of this notice.

Overview of Changes:

We have made substantive updates to the Terms to provide additional details regarding the following matters, and comparisons of the old and new versions of the relevant sections of the Terms are provided below:

- Which types of bill payment transactions are counted towards your monthly Program benefits determination; and
- The types of changes we may make to the Program and the Terms in the future, and how we may notify you of them.

We have also made several non-substantive updates throughout the Terms which add further clarity regarding, but do not change, the existing operation of the Program. All such updates may be reviewed in the updated Terms.

Until July 8, 2022, a copy of the existing Terms as well as the updated Terms that will be effective as of that date will be available online at <https://www.rbcroyalbank.com/onlinebanking/servicech.html>. Thereafter, only the updated Terms will continue to be available.

* * *

1. The third bullet of the first paragraph of the section titled "3. Program Benefits" and its corresponding footnote currently read: "Bill payment"

Footnote: "9 Bill payments to a service provider (utility bill, cable bill, etc.) from your Eligible Account."

They will be deleted and replaced with the following:

"Eligible bill payment.

Must be completed through either RBC Online Banking, the RBC Mobile app, using an RBC ATM, or using Telephone Banking Services. Excludes any bill payment made: (i) in-person at an RBC Royal Bank branch with an RBC Advisor, (ii) to an RBC credit card account, or (iii) using an RBC Virtual Visa Debit® associated with your Enrolled Account."

Footnote: "9 In order for a bill payment to be counted toward the Program's benefits determination, it must be made from your Enrolled Account to a service provider (e.g., utility bill, cable bill, etc.). It must be completed through either RBC Online Banking, the RBC Mobile app, using an RBC ATM, or using Telephone Banking Services. **For the avoidance of doubt, the following bill payments are ineligible for the Program's benefits determination and will not be counted:** any bill payment made: (i) in-person at an RBC Royal Bank branch with an RBC Advisor, (ii) to an RBC credit card account, or (iii) using an RBC Virtual Visa Debit® associated with your Enrolled Account."

2. The section titled "4. Changing the Program and These Terms" currently reads:

"We may change the Program and these Terms, in whole or in part, at any time on 30 days' prior notice. Program changes may include, but are not limited to, the following:

- Program eligibility and enrolment requirements
- Number or types of Product Categories and the products that fall in a particular Product Category
- Monthly Fee rebates and other discounts that may be awarded and their eligibility criteria
- Manner in which Points are earned or awarded and any related eligibility criteria"

It will be deleted and replaced with the following:

"The most current version of these Terms will be accessible online at

<https://www.rbcroyalbank.com/onlinebanking/servicech/pdf/br-value-program.pdf>, or you may obtain a paper copy by visiting an RBC Royal Bank branch. We may change the Program and these Terms, in whole or in part, at any time. Where we determine that any such changes are material, we will provide you with at least 30 days' prior notice by way of:

- your Enrolled Account's monthly statement;
- a separate written notification; and/or
- by posting the new Terms online at <https://www.rbcroyalbank.com/onlinebanking/servicech/pdf/br-value-program.pdf> during the notification period.

Program changes may include, but are not limited to, the following:

- The rules relating to Program eligibility, enrolment, and cost (including but not limited to eligible participants, and Eligible Accounts and



Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

From April 25, 2022 to May 25, 2022

Important information about your account - continued

the eligible ownership structures thereof);

- The rules relating to Program benefits determinations (including but not limited to the number or types of Product Categories and the products that are included in a particular Product Category);
- Program benefits (including but not limited to the rules relating to Monthly Fee rebates and other benefits that may be awarded and their respective eligibility criteria; the manner in which Points are earned or awarded and any related eligibility criteria);
- The rules relating to Points earned under the Program (where and how Points can be tracked and used, and by whom; the rules relating to Avion Accounts and Non-Avion Accounts; etc.);
- The rules relating to the suspension or termination of the Program, and the rules relating to your suspension or removal from the Program; the rules relating to the closure of your Enrolled Account, and the associated consequences; the rules relating to the circumstances in which we will not be held liable or responsible;
- The rules relating to the collection and use of your personal information and your right to access that information; and
- The rules related to the modification of any or all of these Terms."

* * *

Should these changes no longer meet your needs, you have the option to de-enrol your Account from the Program without cost, penalty or cancellation indemnity by notifying us at any time. Should your account remain enrolled in the Program once the update Terms take effect on July 8, 2022, its participation in the Program will be subject to the updated Terms.

If you have any questions, we'd be happy to discuss them. Please feel free to:

- Call us at 1-800-769-2511; or
- Visit us at any RBC Royal Bank branch.

Please check this Account Statement without delay and advise us of any error or omission within 45 days of the statement date.

If you opted to receive cheque images, only images of the front of your cheques have been sent to you with this Account Statement. An image included on this Account Statement does not indicate that a cheque has been successfully processed as of the statement date.

Please retain this statement for your records.

TM Trademarks of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

® Registered trade-mark of Royal Bank of Canada. Royal Trust Corporation of Canada and The Royal Trust Company are licensees of the trade-mark.

Royal Bank of Canada GST Registration Number: R105248165

Royal Trust Corporation of Canada GST Registration Number: R104646666

The Royal Trust Company GST Registration Number: R105248264