



Royal Bank

RBC Rewards® Visa[‡] Gold

THAILA RIDEN 4512 23** **** 6561

STATEMENT FROM DEC 14, 2019 TO JAN 13, 2020

1 OF 3

PREVIOUS STATEMENT BALANCE \$1,620.63

THAILA RIDEN
4512 23** **** 6561 - PRIMARY

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction history from DEC 12 to DEC 29.

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

RBC REWARDS POINTS

Table with 2 columns: Description, Amount. Shows Previous Points balance (5,815), Points earned this statement (485), and New points balance (6,300).

CONTACT US

Table with 2 columns: Service, Contact Info. Lists Customer Service, Collect Outside North America, RBC Rewards Travel Redemption, Merchandise Redemption, and Web site.

PAYMENTS & INTEREST RATES

Table with 2 columns: Description, Amount. Shows Minimum payment (\$11.00), Payment due date (FEB 03, 2020), Credit limit (\$11,000.00), Available credit (\$10,694.49), and Annual interest rates for Purchases (19.99%) and Cash advances (22.99%).

CALCULATING YOUR BALANCE

Table with 2 columns: Description, Amount. Shows Previous Statement Balance (\$1,620.63), Payments & credits (-\$2,285.65), Purchases & debits (\$968.96), Cash advances (\$0.00), Interest (\$1.57), Fees (\$0.00), and NEW BALANCE (\$305.51).



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

NEW BALANCE \$305.51

MINIMUM PAYMENT \$11.00

PAYMENT DUE DATE FEB 03, 2020

AMOUNT PAID \$

RBC0190000_8271619_125-621994

01870

THAILA RIDEN
3440 COUNTY ROAD 10
VANKLEEK HILL ON K0B 1R0

RBC Rewards® Visa[‡] Gold
4512 23** **** 6561

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 727222 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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THAILA RIDEN 4512 23** **** 6561

STATEMENT FROM DEC 14, 2019 TO JAN 13, 2020

**THAILA RIDEN
4512 23** **** 6561 - PRIMARY (continued)**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 03	JAN 06	FRESHCO #3869 HAWKSBERRY ON 74703410004100705314425	\$72.33
JAN 03	JAN 06	WAL-MART SUPERCENTER#1159HAWKESBURY ON 7452900004900378546208	\$35.26
JAN 05	JAN 06	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510100006619985829107	-\$434.49
JAN 06	JAN 07	MR. GAS #62 HAWKESBURY ON 74500010006461647759734	\$43.35
JAN 07	JAN 10	WAL-MART SUPERCENTER#1159HAWKESBURY ON 74529000008900296613003	\$13.54
JAN 07	JAN 08	DINNER 19 VANKLEEK HILLON 74514200007004001436364	\$26.56
JAN 08	JAN 09	VANKLEEK HILL HM HARDWAREVANKLEEK HILLON 74064490008820186664797	\$9.24
JAN 09	JAN 10	FRESHCO #3869 HAWKESBURY ON 74703410010100496791726	\$47.60
JAN 09	JAN 13	BULK BARN #602 HAWKESBURY ON 7452900009920284780308	\$12.62
JAN 09	JAN 13	WAL-MART SUPERCENTER#1159HAWKESBURY ON 74529000010900406379400	\$9.39
JAN 09	JAN 09	VANKLEEK HILL HM HARDWAREVANKLEEK HILLON 74064490009820118597130	\$5.42
JAN 10	JAN 13	CIRCLE K ORLEANS ON 74064490012920122357003	\$28.63
JAN 13	JAN 13	PURCHASE INTEREST 19.99%	\$1.57
NEW BALANCE			\$305.51

Time to Pay

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.

2nd Notice: Increase of your Annual Interest Rates

As previously advised, due to your missed payments, your Annual Interest Rate will increase to 24.99 % for purchases and 27.99 % for cash advances. Your current interest rates will not change for your next statement period. The increased rates will take effect beginning on the first day after your next statement period. You will continue to pay the higher interest rates until you have paid the Minimum Payment on time for 6 consecutive months thereafter. For further details refer to the "Missed payments" section on your statement.



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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*.

**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	\$303.94	

** 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.