



Royal Bank

RBC Rewards® Visa[‡] Gold

THAILA RIDEN 4512 23** **** 6546

STATEMENT FROM MAY 08 TO JUN 08, 2020

1 OF 3

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.

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.

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

Previous Points balance	0
Points earned this statement	0
New points balance	0

CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc Rewards.com

PAYMENTS & INTEREST RATES

Minimum payment	\$0.00
Payment due date	JUN 29, 2020
Credit limit	\$6,000.00
Available credit	\$6,000.00
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$0.00
Payments & credits	\$0.00
Purchases & debits	\$0.00
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
NEW BALANCE	\$0.00



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

NEW BALANCE
\$0.00

MINIMUM PAYMENT
\$0.00

PAYMENT DUE DATE
JUN 29, 2020

AMOUNT PAID
\$

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

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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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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.*

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:

"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.



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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.

QC2020

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[‡] All other trademarks are the property of their respective owner(s).