



### VISA Classic

BRIAN MACNEILL 4514 07\*\* \*\*\*\* 8329

STATEMENT FROM JAN 14 TO FEB 12, 2014

1 OF 2

**PREVIOUS STATEMENT BALANCE \$1,982.79**

**BRIAN MACNEILL  
4514 07\*\* \*\*\*\* 8329 - PRIMARY**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 14	JAN 14	BDI GUNUNG AGU/WATER BOOMDENPASAR 74023354014000037825331 Foreign Currency-IDR 1,500,000.00 Exchange rate-.000092	\$139.05
JAN 16	JAN 16	CASH ABM -SERVICE CHARGE 74510204016611050999202	\$5.00
JAN 30	JAN 30	00000213/KCP UBUD DENPASAR 74293014030000143021166 Foreign Currency-IDR 3,000,000.00 Exchange rate-.000094	\$282.88
FEB 03	FEB 03	CASH ABM -SERVICE CHARGE 74510204034611063199202	\$5.00
FEB 12	FEB 12	00000213/KCP UBUD DENPASAR 74293014043000133014937 Foreign Currency-IDR 3,000,000.00 Exchange rate-.000093	\$280.38
FEB 12	FEB 12	CASH ADVANCE INTEREST 11.99%	\$2.85
FEB 12	FEB 12	PURCHASE INTEREST 11.99%	\$12.62
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>\$727.78</b>

**4510 12\*\* \*\*\*\* 2063 - PRIMARY**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JAN 13	JAN 14	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510104014097973524109	-\$139.05
JAN 14	JAN 15	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510104015097972706102	-\$17.79
JAN 29	JAN 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510104030097974194100	-\$920.00
JAN 30	JAN 31	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510104031097973930107	-\$5.00
JAN 30	JAN 31	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510104031097974255108	-\$282.88

### Introducing RBC® Wallet

The RBC Wallet powered by RBC Secure Cloud™ is an easy, fast and secure way to make Visa card purchases with your smartphone. Learn more about the RBC Wallet and how you can get started at [rbc.com/securecloud](http://rbc.com/securecloud).

#### IMPORTANT INFORMATION

#### CONTACT US

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

#### PAYMENTS & INTEREST RATES

**Minimum payment \$35.00**  
**Payment due date MAR 10, 2014**  
Credit limit \$28,000.00  
Available credit \$27,039.53  
**Annual interest rates:**  
Purchases 11.99%  
Cash advances 11.99%

#### CALCULATING YOUR BALANCE

<b>Previous Statement Balance</b>	<b>\$1,982.79</b>
Payments & credits	-\$1,750.10
Purchases & debits	\$0.00
Cash advances	\$702.31
Interest	\$15.47
Fees	\$10.00

**NEW BALANCE \$960.47**



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

**NEW BALANCE  
\$960.47**

**MINIMUM PAYMENT  
\$35.00**

**PAYMENT DUE DATE  
MAR 10, 2014**

**AMOUNT PAID  
\$**

**VISA Classic  
4514 07\*\* \*\*\*\* 8329**

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02129

**BRIAN MACNEILL  
BOX 701  
1057 OLD CARIBOO ROAD  
CACHE CREEK BC V0K 1H0**

#### Payment options

- Telephone banking 1-800-769-2511
- Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)
- RBC Royal Bank ATM
- RBC Royal Bank Branch



## VISA Classic

BRIAN MACNEILL 4514 07\*\* \*\*\*\* 8329

STATEMENT FROM JAN 14 TO FEB 12, 2014

2 OF 2

### 4510 12\*\* \*\*\*\* 2063 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 06	FEB 07	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510104038097973401102	-\$100.00
FEB 11	FEB 12	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510104043097973250106	-\$285.38
SUBTOTAL OF MONTHLY ACTIVITY			-\$1,750.10
<b>NEW BALANCE</b>			<b>\$960.47</b>

### Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 8 year(s) and 3 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.

### INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
11.99	\$703.99	
11.99	\$241.01	

\*\* 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.

### The gift for every occasion!

RBC® Visa<sup>®</sup> Gift Cards make perfect gifts for any occasion including birthdays, anniversaries, weddings and even baby showers. With no maintenance fees or expiry of funds\*, they are the best way to give everyone the choice to shop for the things they want at the stores they like best. Choose a traditional design or show your Canadian pride while supporting our athletes with the limited edition Team Canada card. \$2 from every Team Canada RBC Visa Gift Card sold before February 28, 2014 will be donated to the Canadian Olympic Foundation. Get yours before they are gone!

Purchase your RBC Visa Gift Cards at any RBC Royal Bank® branch today!

\*A \$3.95 fee applies at the time of card purchase.

## 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 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% 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, assuming that your Minimum Payment is always calculated by adding your interest, fees and \$10. 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 payment in full for those cash advances. Credit card cheques, 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.** Transactions in a foreign currency are converted to Canadian dollars no later than the date we post the transaction to your credit card account at our exchange rate which is 2.5% over a benchmark rate that is in effect and that we must pay on the date of conversion. U.S. Dollar Visa Gold 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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