



Royal Bank of Canada  
P.O. Box 4047 Terminal A  
Toronto ON M5W 1L5

# Your RBC personal banking account statement

From April 1, 2022 to May 3, 2022

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JULIEN BEAUDOIN  
1005 MEADOWSIDE AVE  
SUDBURY ON P3A 4J6

**Your account number:** 02662-5153283

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

## Summary of your account for this period

RBC Signature No Limit Banking™ 02662-5153283

### Royal Bank of Canada

95 LYNDEN RD, BRANTFORD, ON N3R 7J9

Your opening balance on April 1, 2022	\$654.26
Total deposits into your account	+ 8,526.91
Total withdrawals from your account	- 9,174.08
<b>Your closing balance on May 3, 2022</b>	<b>= \$7.09</b>

## Details of your account activity

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
	Opening Balance			654.26
4 Apr	Online transfer received - 1280 NATASHA LAVIGNE		100.00	
	e-Transfer - Autodeposit JERRY JUNIOR MC DOW		18.00	
	e-Transfer - Autodeposit FOSTER BOWDEN		135.00	
	e-Transfer - Autodeposit RICHARD BISAILLON		200.00	
	Interac purchase - 0901 SIFTON PROPERTI	873.10		234.16
5 Apr	e-Transfer - Autodeposit BRIGITTE EVANS		12.00	
	Interac purchase - 1896 3025 CARTER'S/	22.05		224.11
	Contactless Interac purchase - 7516 BK #29158	15.80		208.31
6 Apr	Contactless Interac purchase - 6755 HARVEYS #2547	19.75		188.56
7 Apr	Online transfer received - 5068 NATASHA LAVIGNE		300.00	
	e-Transfer - Autodeposit KYLE BOISSONNEAULT		25.00	513.56



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From April 1, 2022 to May 3, 2022

## Details of your account activity - continued

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
	Misc Payment PAYPAL	32.33		
	Online Banking payment - 1679 NEO FINANCIAL	300.00		
	Contactless Interac purchase - 8428 TIM HORTONS #00	2.37		178.86
8 Apr	e-Transfer - Autodeposit BRIAN R MCLEAN		100.00	278.86
	Misc Payment PAYPAL		32.33	
	Payroll Deposit CRM of Canada P		972.44	
	Contactless Interac purchase - 4643 TIM HORTONS #14	25.71		
	Online Banking transfer - 2871	200.00		1,057.92
11 Apr	e-Transfer - Autodeposit Davor Zaric		90.00	
	e-Transfer - Autodeposit SHAWN GLEN MICHAUD		316.00	
	Interac purchase - 3280 SMOKERS CHOICE	54.00		
	Interac purchase - 1592 SIX NATIONS BIN	151.75		
	Interac purchase - 7494 WALMART STORE #	223.60		1,034.57
	ATM withdrawal - 11274659	201.75		
	INTERAC-SC-4659	2.00		
	Misc Payment PAYPAL	33.52		
	Contactless Interac purchase - 8226 ZEHRs #40 - FAI	0.51		
	Contactless Interac purchase - 6761 TIM HORTONS #13	2.37		
	Contactless Interac purchase - 7913 TIM HORTONS #00	2.37		
	Contactless Interac purchase - 8842 TIM HORTONS #02	5.11		
	Contactless Interac purchase - 0366 TIM HORTONS #00	12.17		
	Contactless Interac purchase - 1669 HARVEYS #2547	14.00		
	Contactless Interac purchase - 6249 TIM HORTONS #14	20.62		
	Contactless Interac purchase - 7926 ZEHRs #40 - FAI	47.92		
	Contactless Interac purchase - 8794 KANATA FUELS	71.00		621.23
12 Apr	e-Transfer - Autodeposit BRANDON HURAS		240.00	
	Interac purchase - 4710 BEST BUY #620	203.37		657.86



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### Details of your account activity - continued

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
	Contactless Interac purchase - 5356 TIM HORTONS #00	2.37		
	Contactless Interac purchase - 1084 TIM HORTONS #13	4.78		
	Contactless Interac purchase - 6402 BK #29158	13.88		
	Contactless Interac purchase - 2857 TIM HORTONS #19	17.65		
	Online Banking transfer - 7275	200.00		419.18
13 Apr	e-Transfer - Autodeposit MICHEL LAVALLEE		12.00	
	e-Transfer - Autodeposit RICHARD PELLERIN		100.00	
	Interac purchase - 0663 GOOD LUCK VARIE	4.91		
	Interac purchase - 6194 WEST GARDEN	67.07		459.20
	e-Transfer sent martin	50.00		
	Contactless Interac purchase - 7572 TIM HORTONS #00	2.37		
	Contactless Interac purchase - 1795 TIM HORTONS #14	5.11		
	Contactless Interac purchase - 5687 SHOPPERS DRUG M	22.59		
	Contactless Interac purchase - 3959 WALMART STORE #	30.33		
	Contactless Interac purchase - 8870 FOOD BASICS 67	55.99		
	Contactless Interac purchase - 6313 SHOPPERS DRUG M	59.91		232.90
14 Apr	Payroll Deposit CRM of Canada P		984.73	1,217.63
18 Apr	e-Transfer received JHISLAIN BEAUDOIN		100.00	
	e-Transfer received JHISLAIN BEAUDOIN		1,200.00	
	e-Transfer - Autodeposit CHRISTOPHER M C EVANS		12.00	
	e-Transfer - Autodeposit JACOB ANDREW ELLIOTT		220.00	
	Interac purchase - 8779 YONG GREAT WALL	65.68		
	Interac purchase - 6825 ANCASTER ESSO	110.00		2,573.95
	ATM withdrawal - 11272563	103.00		
	ATM withdrawal - TG955592	900.00		
	INTERAC-SC-2563	2.00		



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## Details of your account activity - continued

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
	Contactless Interac purchase - 1381 TIM HORTONS #00	2.37		
	Contactless Interac purchase - 1817 TIM HORTONS #13	4.52		
	Contactless Interac purchase - 1577 TIM HORTONS #00	5.11		
	Contactless Interac purchase - 6513 TIM HORTONS #14	5.11		
	Contactless Interac purchase - 2915 GIANT TIGER #16	31.37		
	Contactless Interac purchase - 7947 KANATA FUELS	61.00		
	Online transfer sent - 4319 tasha	75.00		
	Online transfer sent - 8069 tasha	100.00		
	Online transfer sent - 6881 tasha	300.00		984.47
19 Apr	Insurance GORE MUTUAL INS	35.05		
	Insurance GORE MUTUAL INS	192.85		
	Contactless Interac purchase - 7305 TIM HORTONS #13	2.09		
	Contactless Interac purchase - 7710 ZEHR #40 - FAI	15.26		
	Online transfer sent - 7637 tasha	20.00		719.22
20 Apr	Online transfer received - 9912 NATASHA LAVIGNE		250.00	
	e-Transfer - Autodeposit MATTHEW R FRASER		100.00	1,069.22
	ATM withdrawal - 11277975	101.75		
	INTERAC-SC-7975	2.00		
	Online Banking payment - 3024 NEO FINANCIAL	250.00		
	Contactless Interac purchase - 4519 TIM HORTONS #02	2.37		713.10
21 Apr	Online transfer received - 4071 NATASHA LAVIGNE		150.00	
	Interac purchase - 9765 SIX NATIONS BIN	155.75		707.35
22 Apr	e-Transfer - Autodeposit CARSON GEORGE MOORE		316.00	
	Interac purchase - 7381 SIX NATIONS BIN	175.75		847.60
	Misc Payment PAYPAL		110.47	
	Misc Payment PAYPAL		921.74	
	Payroll Deposit CRM of Canada P		646.93	



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### Details of your account activity - continued

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
	Online Banking payment - 6331 NEO FINANCIAL	150.00		2,376.74
25 Apr	e-Transfer received DEREK SEARS		70.00	
	e-Transfer - Autodeposit JAMES A STEVENSON		15.00	
	e-Transfer - Autodeposit WALLACE L WETTLAUER		36.00	
	e-Transfer - Autodeposit Paul Willson		200.00	
	Interac purchase - 8050 BK #29158	31.37		2,666.37
	Online Banking payment - 2928 SIFTON PROP LTD	1,000.00		
	Contactless Interac purchase - 1030 TIM HORTONS #13	2.37		
	Contactless Interac purchase - 6316 TIM HORTONS #19	2.37		
	Contactless Interac purchase - 6460 TIM HORTONS #13	5.11		
	Contactless Interac purchase - 7723 TIM HORTONS #00	5.11		
	Contactless Interac purchase - 6032 TIM HORTONS #14	19.34		
	Contactless Interac purchase - 8147 MCDONALD'S #402	23.36		
	Contactless Interac purchase - 9127 SHOPPERS DRUG M	47.44		
	Contactless Interac purchase - 0664 BEST BUY #620	84.74		1,476.53
26 Apr	e-Transfer - Autodeposit NICOLE ALONZO		12.00	1,488.53
	Tax Refund CANADA		487.27	
	Misc Payment PAYPAL	37.52		
	Misc Payment PAYPAL	218.39		
	Contactless Interac purchase - 4961 TIM HORTONS #00	2.37		
	Contactless Interac purchase - 4532 MARIANO'S 2 FOR	27.10		1,690.42
27 Apr	e-Transfer - Autodeposit MR PAUL CARTER		12.00	
	e-Transfer - Autodeposit melissa mcconnell		12.00	1,714.42
	Online Banking payment - 2202 SIFTON PROP LTD	875.00		
	Contactless Interac purchase - 7713 TIM HORTONS #00	2.37		



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## Details of your account activity - continued

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
	Contactless Interac purchase - 2737 GIANT TIGER #16	63.74		773.31
28 Apr	Interac purchase - 0510 SMOKERS CHOICE	54.00		719.31
	Contactless Interac purchase - 2909 TIM HORTONS #00	2.37		
	Contactless Interac purchase - 3836 TIM HORTONS #14	28.50		
	Contactless Interac purchase - 2994 PIONEER #21	30.13		658.31
29 Apr	e-Transfer - Autodeposit MR JAMES JORDAN		12.00	670.31
	Contactless Interac purchase - 5247 TIM HORTONS #00	2.37		
	Contactless Interac purchase - 1694 TIM HORTONS #14	26.79		
	Contactless Interac purchase - 8439 BK #29158	27.75		
	Contactless Interac purchase - 7735 DOLLARAMA # 243	47.97		565.43
2 May	Interac purchase - 6346 SIX NATIONS BIN	180.75		384.68
	ATM withdrawal - 11275025	101.75		
	INTERAC-SC-5025	2.00		
	Contactless Interac purchase - 5950 TIM HORTONS #00	2.37		
	Contactless Interac purchase - 0015 TIM HORTONS #00	5.11		
	Contactless Interac purchase - 0850 TIM HORTONS #13	6.91		
	Contactless Interac purchase - 0698 TIM HORTONS #03	9.61		
	Contactless Interac purchase - 3320 BRANTFORD SURPL	11.94		
	Contactless Interac purchase - 5855 TIM HORTONS #13	14.78		
	Contactless Interac purchase - 7008 TIM HORTONS #14	31.91		
	Contactless Interac purchase - 9667 SQ *KANATA GAS	40.00		
	Online Banking transfer - 0338	100.00		58.30
3 May	Interac ABM fee credit		6.00	
	Contactless Interac purchase - 9176 TIM HORTONS #00	5.11		



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### Details of your account activity - continued

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
	Contactless Interac purchase - 5621 KFC # 1586	36.15		
	Monthly fee	15.95		7.09
	<b>Closing Balance</b>			<b>\$7.09</b>

### 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"<sup>9</sup>

Footnote: <sup>9</sup> 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."*<sup>9</sup>

Footnote: <sup>9</sup> 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:



# Your RBC personal banking account statement

From April 1, 2022 to May 3, 2022

## Important information about your account - continued

- 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 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."

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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.

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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