RBC Bank

Account Number Ending in: 4251

NEW BALANCE	MINIMUM PAYMENT
$303.71	$15.00

PAYMENT DUE DATE	AMOUNT ENCLOSED
Feb 23, 2026	

RBC BANK CUSTOMER SERVICE/INQUIRIES
PO BOX 869
BUFFALO NY 14240-0869

RBC BANK CREDIT CARD PAYMENTS
P O BOX 981350
BOSTON MA 02298-1350

Make check payable in U.S. dollars to: Bankcard Services

Check here if your address or telephone number has changed and write your changes below.

KIRANDEEP KAUR SAINI
APT 63B
405 W 118TH ST
NEW YORK NY 10027-7219

49008032023842510000150000303711

Detach here and enclose coupon with your payment

RBC Bank

Visa Signature Credit Card Statement

Issued By: RBC Bank®
Three Alliance Centre, 3550 Lenox Road NE, Suite 1950 Atlanta, GA 30326
Primary Account Number Ending in: 4251
Statement Period: December 27, 2025 to January 26, 2026

Summary of Account Activity		Amount ($)
Previous Balance		-$407.13
Payments	-	$0.00
Credits	-	$2.00
Purchases	+	$712.84
Balance Transfers/Checks	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	**$0.00**
Interest Charged	+	**$0.00**
New Balance		$303.71
Credit Limit		**$10,000.00**
Credit Available		**$9,696.29**
Available Cash Line		$5,000.00
Past Due Amount		$0.00
Statement closing date		01/26/26
Number days in billing cycle		31

Questions?
For Customer Service and/or
Lost or Stolen Card, call: 1-888-257-6837

Please send billing inquiries and correspondence to:
RBC BANK CARDHOLDER SERVICES PO BOX 869
BUFFALO, NY 14240-0869

Payment Information	Amount ($)
New Balance	**$303.71**
Minimum Payment Due	**$15.00**
Payment Due Date	**February 23, 2026**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you could pay a late fee up to $35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 years	$359

If you would like information about credit counseling services, call 1-888-257-6837.

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at **consumerfinance.gov/learnmore**

Transactions

Trans Date	Posting Date	Transaction Description	Amount ($)
		Kirandeep Kaur Saini	
		Ending in: 4251 - Primary	
12/29	12/30	AMAZON PRIME*RR2IO1AA3 AMZN.COM/BILLWA	$8.15
01/07	01/07	SHEIN.COM 137-2105366 DE	$307.90
01/07	01/07	SHEIN.COM 137-2105366 DE	$262.65
01/07	01/07	SHEIN.COM 137-2105366 DE	$76.23
01/08	01/09	UBER CANADA/UBERTRIP TORONTO ON	$7.27
Foreign Currency	10.00	CAD 01/07	Rate 1.37552
01/11	01/12	IC* INSTACART*ALDI SAN FRANCISCOCA	- $2.00
01/20	01/20	AMAZON RETA* 977JY7J73 WWW.AMAZON.COWA	$28.86

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▲ Detach here and return above portion with your remittance. Please retain lower portion. ▲

Terms and Conditions

Making of Payments. There are several methods to pay the balance shown on this statement.

- Online Payment: Payments may be made through RBC Bank Online Banking. Sign into online banking at: https://www.rbcbank.com/ and follow the instructions for Fund Transfers or Bill Payment
- Telephone: Payment may be made over the telephone at 1-888-257-6837
- By US Mail: You may send payments addressed to RBC Bank Cardholder Services, P.O. Box 981350 Boston, MA 02298-1350 or to any other address printed on your payment coupon.

All payments must be made in U.S. Dollars. We do not accept a Welcome Check or a Convenience Check to make payments on your Account.

Variable APRs. The ANNUAL PERCENTAGE RATE (APR) and corresponding daily periodic rate on your account for purchases and balance transfers vary with the Prime Rate. The Prime Rate is the WSJ Prime Rate as published in the Wall Street Journal, on the twentieth day (or the next business day if the twentieth is not a business day), of the month immediately before the month in which your statement is produced. Any change in the Prime Rate will result in the same up or down movement in the APR.

How to Avoid Paying Interest on Purchases (Grace Period). We charge interest on purchases from the date of each transaction. Interest will continue to accrue until the payment in full of the New Balance is posted on your account. If you pay your entire New Balance as shown on this statement by the Payment Due Date, you may avoid paying interest on new purchases showing on your next statement if you pay those purchases by the Payment Due Date shown on that next statement.

Annual Fees. If your account has an annual fee and you wish to avoid being charged for any annual fee shown on the statement, you must, within 30 days from the date we mail the statement with an annual fee, send us written notice terminating your account at the Customer Service address shown on the statement. Before the account is terminated, you may continue using your card during this 30-day period without having to pay the annual fee. If you do not terminate the account, the terms previously disclosed will continue to apply.

Calculation of Balance Subject to Interest Rate. We calculate the Finance Charge on your Account by applying the Periodic Rate to the “Average Daily Balance” of your account (including current transactions). To get the “Average Daily Balance” we take the beginning balance of your account each day, add any new purchases, balance transfers, cash advances and any applicable promotional balances, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the “Average Daily Balance” for each of these balances. See your RBC Bank Cardholder Agreement for more details.

Calculation of Interest on Your Account. Interest on your account may be calculated by: multiplying each of the average daily balances for your account by the number of days in the billing cycle; multiplying each of these balances by the applicable daily periodic rate; and then adding each of these products together. In accordance with the terms of your Cardholder Agreement, we may charge you a minimum interest charge in each billing cycle. In accordance with applicable law, we may round up any amounts you owe us on your billing statement to the nearest whole dollar.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, contact us *in writing* at RBC Bank Bankcard Services, P.O. Box 869, Buffalo, NY 14240-0869, or by sending a secure message after signing into online banking at: https://www.rbcbank.com/.

In your communication, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement;
- At least 3 business days before an automated payment is scheduled if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing* . You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Written Communication

When we receive your communication, we must do two things:

1. Within 30 days of receiving your communication, we must tell you that we received it. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your communication, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent regarding that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

RBC Bank Cardholder Services, P.O. Box 869, Buffalo, NY 14240-0869, or by sending a secure message after signing into online banking at: https://www.rbcbank.com/.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

If you would like to learn more about factors to consider when shopping for or using a credit card, visit the website of the Consumer Financial Protection Bureau at consumerfinance.gov.

Credit Reporting. We may report information about your account to credit bureaus. *Late payments, missed payments or other defaults on your account may be reflected in your credit report.*

Collection. *This is an attempt to collect a debt, and all information obtained will be used for that purpose.*

RBC Bank

Transactions			Amount ($)
Trans Date	**Posting Date**	**Transaction Description**	
		Kirandeep Kaur Saini **Ending in: 4251 - Primary**	
01/23	01/23	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	$21.78

2026 Year-to-Date Totals	Amount ($)
Total fees charged in 2026	$0.00
Total interest charged in 2026	$0.00

Avion Rewards Summary as of 01/25/2026

Credit Card Points Summary

New Points balance	15,941

Expiring Points Summary

(Points expire on the last day of the month shown)

Points expiring January 2026	0
Points expiring February 2026	0
Points expiring March 2026	0

Avion Rewards News

Pool your Avion Points with family and friends who have an RBC Bank Credit card or convert and transfer your Avion Points to your Canadian card. Visit rbcbank.com to learn more.

Interest Charge Calculation

Type of Balance	Annual Percentage Rate (APR) +	Balance Subject to Interest Rate Amount ($)	Interest Charge Amount ($)
PURCHASES	16.74% (v)	$0.00	$0.00
CASH ADVANCES	26.49% (v)	$0.00	$0.00

(v) = Variable Rate

+ Your annual Percentage Rate (APR) is the annual interest rate on your account