



Royal Bank

RBC® Avion® Visa Infinite Privilege[‡] for Private Banking

JAMES WALKER 4646 92** **** 1013
LARAMIE MORRISON 4646 92** **** 2176
STATEMENT FROM SEP 14 TO OCT 15, 2024

1 OF 13

PREVIOUS ACCOUNT BALANCE \$12,060.47

**JAMES WALKER
4646 92** **** 1013 - PRIMARY**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 12	SEP 16	MCDONALD'S #1646 Q04 OTTAWA ON 74064494257820115625729	\$17.80
SEP 13	SEP 16	AUDIBLE CA*WK4CP38J3 AMZN.COM/BILLNJ 24456754257100608515424	\$15.70
SEP 13	SEP 16	IN *LONG ISLAND MARINA 20613-4892747 ON 74537884257100834303366	\$203.40
SEP 13	SEP 16	TIM HORTONS #4482 RICHMOND ON 74703414258101017486518	\$1.92
SEP 14	SEP 16	AMZN MKTP CA*YW7280T83 WWW.AMAZON.CAON 74537884258100944851295	\$50.74
SEP 14	SEP 16	AMZN MKTP CA*QH4S80W3 WWW.AMAZON.CAON 74537884258100945205871	\$28.24
SEP 14	SEP 16	AMZN MKTP CA*E988G7ID3 WWW.AMAZON.CAON 74537884258100945978543	\$77.85
SEP 14	SEP 16	AMZN MKTP CA*JW3IQ6XH3 WWW.AMAZON.CAON 74537884258100947409943	\$50.74
SEP 14	SEP 16	AMZN MKTP CA*S59U529G3 WWW.AMAZON.CAON 74537884258101009821223	\$19.40
SEP 14	SEP 16	TIM HORTONS #0151 OTTAWA ON 74703414259101969894304	\$3.34
SEP 14	SEP 16	LOBLAWS 1132 OTTAWA ON 74500014258882635121503	\$31.59
SEP 14	SEP 16	PIZZA PIZZA # 202 OTTAWA ON 74529004258920006369208	\$79.08
SEP 14	SEP 16	MCDONALD'S #2818 OTTAWA ON 74064494259820117249765	\$34.65
SEP 15	SEP 16	AMAZON CHANNELS AMAZON.CA BC 74537884259102609462193	\$7.90
SEP 15	SEP 16	AMAZON CHANNELS AMAZON.CA BC 74537884259102615508252	\$4.85
SEP 15	SEP 16	AMZN MKTP CA*RR17H7XP3 WWW.AMAZON.CAON 74537884259102657736985	\$21.20

Get 30% bonus Avios today

Convert a minimum of 10,000 Avion points to Avios[‡] and get 30% bonus Avios with British Airways[‡]! Offer available October 1st, to November 12th, 2024. Conditions apply. For details, visit avionrewards.com/travel/britishairways

IMPORTANT INFORMATION

AVION POINTS

Previous Points balance	547,703
Points earned this statement	39,690
Points from supplementary accounts	39,370
New points balance	626,763

CONTACT US

Customer Service / Lost & Stolen	1-888-769-2585
Collect Outside of North America	(416) 974-5944
Rewards Website	avionrewards.com

PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	NOV 05, 2024
Credit limit	\$50,000.00
Available credit	\$34,432.61
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance		\$12,060.47
Payments & credits	-\$28,874.88	
Purchases & debits	\$32,381.80	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	
Total Account Balance		\$15,567.39
NEW BALANCE		\$15,567.39



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

NEW BALANCE
\$15,567.39

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
NOV 05, 2024

AMOUNT PAID
\$

RBC0190000_1358101_155-770973

00819

JAMES WALKER
LARAMIE MORRISON
2044 DOVERCOURT AVE
OTTAWA ON K2A 0X1

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4646 92** **** 1013 / 4646 92** **** 2176

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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STATEMENT FROM SEP 14 TO OCT 15, 2024

JAMES WALKER 4646 92** **** 1013 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 15	SEP 16	TIM HORTONS #1789 OTTAWA ON 74703414260102862153977	\$8.04
SEP 15	SEP 16	RCSS #1009 OTTAWA ON 74500014259882689125045	\$37.80
SEP 15	SEP 16	RCSS #1009 OTTAWA ON 74500014259882689125052	\$2.83
SEP 16	SEP 17	TIM HORTONS #1389 OTTAWA ON 74703414260103486134351	\$1.92
SEP 16	SEP 17	TIM HORTONS #0112 NEPEAN ON 74703414261103642273597	\$3.77
SEP 16	SEP 17	TIM HORTONS #8506 KARS ON 74703414261103689257057	\$7.90
SEP 16	SEP 17	CERTAS HOME AUTO INS C AURORA ON 74500014260838494489734	\$22.51
SEP 16	SEP 19	ESSO CIRCLE K OTTAWA ON 74064494262920105492909	\$142.64
SEP 16	SEP 18	A&W 4162 OTTAWA ON 74064494261820116800499	\$12.06
SEP 17	SEP 19	MCDONALD'S #1765 NEPEAN ON 74064494262820117871977	\$6.76
SEP 17	SEP 18	APPLE.COM/BILL 866-712-7753 ON 74537884261103833757859	\$50.79
SEP 17	SEP 18	TIM HORTONS #4482 RICHMOND ON 74703414262104452678882	\$3.59
SEP 17	SEP 18	LONG ISLAND MARINA KARS ON 74703414262104555482208	\$197.56
SEP 17	SEP 18	WWW.SPORTCHEK.CA OAKVILLE ON 74064494262820125570561	\$243.23
SEP 18	SEP 19	TIM HORTONS #8506 KARS ON 74703414263105337927518	\$1.92
SEP 18	SEP 20	OTTAWA MEDICAL PHARMACY OTTAWA ON 74529004262920353520902	\$9.60
SEP 18	SEP 20	REXALL PHARMACY #1487 OTTAWA ON 74529004262920462685406	\$21.08
SEP 19	SEP 20	APPLE.COM/BILL 866-712-7753 ON 74537884263105534601417	\$5.64
SEP 19	SEP 20	THE KINGS BARBERSHOP OTTAWA ON 74703414263106021052613	\$66.50
SEP 19	SEP 20	COLONNADE PIZZA CARLING OTTAWA ON 74116774263429583629893	\$44.70
SEP 19	SEP 20	SQ *MAVERICK'S DONUTS - SOTTAWA ON 74293474263000816176218	\$6.50
SEP 20	SEP 23	APPLE.COM/BILL 866-712-7753 ON 74537884264106372826917	\$18.07
SEP 20	SEP 23	RESTO PARC OMEGA MONTEBELLO QC 74500014264380621243573	\$14.36
SEP 20	SEP 23	TIM HORTONS #1517 OTTAWA ON 74703414265107070853909	\$7.96
SEP 20	SEP 23	CANADIAN TIRE #290 OTTAWA ON 74064494265820108612023	\$19.20
SEP 20	SEP 23	MCDONALD'S #1646 Q04 OTTAWA ON 74064494265820117570311	\$15.12



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STATEMENT FROM SEP 14 TO OCT 15, 2024

JAMES WALKER 4646 92** **** 1013 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 20	SEP 23	ESSO CIRCLE K OTTAWA ON 74064494266920106188023	\$1.66
SEP 21	SEP 23	CHEZ GERARD PATATES FRIT BROWNSBURG QC 74514204266004004809011	\$29.49
SEP 21	SEP 23	TAP AIRLINE NEWARK NJ 24717054266872660179104 Foreign Currency-USD 1,010.00 Exchange rate-1.393277	\$1,407.21
SEP 22	SEP 23	LS BRIGADE PIZZERIA NA MONTREAL QC 7409986426600002013048	\$121.64
SEP 22	SEP 23	BOUTIQUE SHARKS LAVAL QC 74064494266820120033645	\$297.07
SEP 22	SEP 23	AGENCE DE MOBILITE DURABLMONTREAL QC 74064494266820152832195	\$5.25
SEP 22	SEP 23	AGENCE DE MOBILITE DURABLMONTREAL QC 74064494266820152887637	\$2.25
SEP 22	SEP 23	AIRALO SINGAPORE 7414325426650002228066	\$24.00
SEP 22	SEP 23	CERTAS HOME AUTO INS C AURORA ON 74500014266838476050391	\$117.99
SEP 22	SEP 23	L OEUFRIER VERDUN VERDUN QC 74116774266505545061148	\$85.81
SEP 22	SEP 23	TIM HORTONS #3165# QTH DORVAL QC 74703414267108806814429	\$2.63
SEP 23	SEP 23	3735-MNTR RELAY T2537 DORVAL QC 74703414267108821513907	\$14.93
SEP 23	SEP 23	3732-MNTR MAISON/VIRGN DORVAL QC 74703414267108821518880	\$18.03
SEP 23	SEP 25	MCDONALDS VILAMOURA 74438634267887003094563 Foreign Currency-EUR 7.00 Exchange rate-1.552857	\$10.87
SEP 23	SEP 25	UBER *TRIP HELP.UBER.COM 7414361426900066404317 Foreign Currency-EUR 10.96 Exchange rate-1.553832	\$17.03
SEP 23	SEP 25	UBER *TRIP HELP.UBER.COM 7414361426900066811594 Foreign Currency-EUR 10.96 Exchange rate-1.553832	\$17.03
SEP 23	SEP 25	LIZZYS BAR QUARTEIRA 74208704267419817537808 Foreign Currency-EUR 2.50 Exchange rate-1.552000	\$3.88
SEP 23	SEP 24	NETFLIX.COM VANCOVER BC 74099864267001307957086	\$23.72
SEP 23	SEP 24	BOTELHO CORDEIRO,LDA LISBOA 74001534267885012065474 Foreign Currency-EUR 8.65 Exchange rate-1.552601	\$13.43
SEP 23	SEP 24	SUPERMARCADO SOL DA PINHAL DO CON 74115144267886006950755 Foreign Currency-EUR 10.90 Exchange rate-1.553211	\$16.93
SEP 23	SEP 24	LIS 0005 LISBOA 74013114267002569661906 Foreign Currency-EUR 2.20 Exchange rate-1.554545	\$3.42
SEP 23	SEP 24	UBER CANADA/UBERONE TORONTO ON 74064494267820158422024	\$11.29



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STATEMENT FROM SEP 14 TO OCT 15, 2024

JAMES WALKER 4646 92** **** 1013 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 23	SEP 24	UBER *TRIP HELP.UBER.COM 7414361426800222250189 Foreign Currency-EUR 251.96 Exchange rate-1.553857	\$391.51
SEP 23	SEP 24	VICTORIA SPORTS ALBUFEIRA 74208704267419580706408 Foreign Currency-EUR 8.00 Exchange rate-1.553750	\$12.43
SEP 24	SEP 25	APPLE.COM/BILL 866-712-7753 ON 74537884268109798843827	\$15.24
SEP 24	SEP 25	AMZN MKTP CA*QK4Y15DS3 WWW.AMAZON.CAON 74537884268100336155188	\$136.92
SEP 24	SEP 26	UBER *EATS HELP.UBER.COM 74143614270000076794670 Foreign Currency-EUR 23.13 Exchange rate-1.553826	\$35.94
SEP 24	SEP 26	UBER *EATS HELP.UBER.COM 74143614270000076796634 Foreign Currency-EUR 24.70 Exchange rate-1.553846	\$38.38
SEP 25	SEP 25	AMZN MKTP CA*1F2JO2G33 WWW.AMAZON.CAON 74537884269100483010250	\$9.60
SEP 25	SEP 26	AMZN MKTP CA*2P70J6IN3 WWW.AMAZON.CAON 74537884269101191317359	\$22.88
SEP 26	OCT 01	UBER *TRIP HELP.UBER.COM 74143614272000068314360 Foreign Currency-EUR 12.93 Exchange rate-1.543696	\$19.96
SEP 26	SEP 26	AMAZON.CA*YD88H39N3 AMAZON.CA ON 74537884270101436774486	\$28.22
SEP 26	SEP 27	AMZN MKTP CA*9K4SQ1NN3 WWW.AMAZON.CAON 74537884270101490136671	\$28.24
SEP 26	SEP 27	AMZN MKTP CA*7N3SQ44R3 WWW.AMAZON.CAON 74537884270101490145029	\$123.31
SEP 26	SEP 27	UBER *TRIP HELP.UBER.COM 74143614271000066893770 Foreign Currency-EUR 11.96 Exchange rate-1.544314	\$18.47
SEP 26	SEP 27	UBER *TRIP HELP.UBER.COM 74143614271001438439516 Foreign Currency-EUR 10.91 Exchange rate-1.544454	\$16.85
SEP 26	SEP 27	CERTAS HOME AUTO INS C AURORA ON 74500014270838426723018	\$201.09
SEP 27	OCT 01	APPLE.COM/BILL 866-712-7753 ON 74537884271102413612730	\$4.51
SEP 27	OCT 01	UBER *TRIP HELP.UBER.COM 74143614272000067450991 Foreign Currency-EUR 9.97 Exchange rate-1.543630	\$15.39
SEP 27	OCT 01	UBER *TRIP HELP.UBER.COM 74143614272000068379413 Foreign Currency-EUR 7.95 Exchange rate-1.543396	\$12.27
SEP 28	OCT 01	GOOGLE *ONE AI PREMIUM G.CO/HELPPAY#NS 74537884272103316494993	\$30.50
SEP 29	OCT 01	APPLE.COM/BILL 866-712-7753 ON 74537884273104641641240	\$19.20
SEP 29	OCT 01	APPLE.COM/BILL 866-712-7753 ON 74537884273104641641547	\$10.71
SEP 30	OCT 01	CERTAS HOME AUTO INS C AURORA ON 74500014274838482194704	\$360.84



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STATEMENT FROM SEP 14 TO OCT 15, 2024

JAMES WALKER 4646 92** **** 1013 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 01	OCT 02	AIRALO SINGAPORE 74143254275500001832008	\$23.50
OCT 01	OCT 02	AMZN MKTP CA*VR25N2PT3 WWW.AMAZON.CAON 74537884275106452536623	\$19.20
OCT 01	OCT 02	SP THE FLOAT LIFE HTTPSTHEFLOATCA 24492164276000001407366	\$793.85
		Foreign Currency-USD 572.00 Exchange rate-1.387849	
OCT 02	OCT 04	UBER *EATS HELP.UBER.COM 74143614278000078759079	\$38.42
		Foreign Currency-EUR 24.87 Exchange rate-1.544833	
OCT 02	OCT 04	UBER *EATS HELP.UBER.COM 74143614278000078760788	\$40.85
		Foreign Currency-EUR 26.44 Exchange rate-1.545007	
OCT 02	OCT 03	IN *LONG ISLAND MARINA 20613-4892747 ON 74537884276107346177904	\$2,215.85
OCT 02	OCT 03	VICTORIA SPORTS ALBUFEIRA 74208704276422335420803	\$12.36
		Foreign Currency-EUR 8.00 Exchange rate-1.545000	
OCT 03	OCT 04	BELL CANADA (OB) MONTREAL QC 74064494277820147471023	\$415.06
OCT 04	OCT 07	UBER *EATS HELP.UBER.COM 74143614281000712915108	\$37.13
		Foreign Currency-EUR 24.23 Exchange rate-1.532397	
OCT 04	OCT 04	AMAZON.CA*QR8L24M63 AMAZON.CA ON 74537884278108427789433	\$150.96
OCT 04	OCT 04	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510104278619986990109	-\$28,244.57
OCT 06	OCT 07	SP CRAFTANDRIDE HTTPSCRAFTANDCA 2401134428000085934875	\$850.98
		Foreign Currency-USD 610.73 Exchange rate-1.393381	
OCT 06	OCT 08	UBER *TRIP HELP.UBER.COM 7414361428200066924713	\$5.75
		Foreign Currency-EUR 3.75 Exchange rate-1.533333	
OCT 07	OCT 08	AIR TRANSAT SAINT-LAURENTQC 74064494281820175756380	\$10.99
OCT 07	OCT 08	VIA RAIL CANADA INC DORVAL QC 74064494281820182460224	\$169.01
OCT 07	OCT 08	UBER CANADA/UBERTRIP TORONTO ON 74064494281820156298261	\$23.25
OCT 08	OCT 09	LS CRITTER JUNGLE OTTAWA ON 74083424282500008076130	\$4.51
OCT 08	OCT 10	PIZZA PIZZA # 202 OTTAWA ON 74529004282920005746000	\$32.41
OCT 08	OCT 10	REXALL PHARMACY #1149 NEPEAN ON 74529004282920450386203	\$93.38
OCT 08	OCT 09	KETTLEMAN'S BAGEL TRAINYAOTTAWA ON 74064494283820116562176	\$12.74
OCT 09	OCT 10	AMZN MKTP CA*OB4296SY3 WWW.AMAZON.CAON 74537884283103415072176	\$389.84
OCT 09	OCT 10	PRODUCE DEPOT OTTAWA ON 74703414284103710513299	\$29.95
OCT 09	OCT 10	TIM HORTONS #2325 OTTAWA ON 74703414284103715099344	\$4.89



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STATEMENT FROM SEP 14 TO OCT 15, 2024

JAMES WALKER 4646 92** **** 1013 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 10	OCT 15	KETTLEMAN'S BAGEL TRAINYAOTTAWA ON 74064494285820118383959	\$17.35
OCT 10	OCT 10	SWISS CHALET #1786E 613-722-1441 ON 74703414284103809766071	\$40.66
OCT 10	OCT 11	BERNWOOD CONTRACTORS & GREELY ON 74083424284000004492066	\$4,978.43
OCT 10	OCT 11	UPS*5605620923 888-520-9090 NB 74537884284104346310056	\$200.23
OCT 11	OCT 15	TIM HORTONS #0112 NEPEAN ON 74703414286105497872473	\$1.92
OCT 11	OCT 15	MCDONALD'S #1646 Q04 OTTAWA ON 74064494286820117601251	\$22.23
OCT 11	OCT 11	FUNGINEERS ABU DHABI 74073444285500001280223	\$3,384.78
OCT 12	OCT 15	AMZN MKTP CA*AW5Y23MH3 WWW.AMAZON.CAON 74537884286105435967142	\$93.18
OCT 12	OCT 15	AMZN MKTP CA*DC6549T03 WWW.AMAZON.CAON 74537884286106038981720	\$61.90
OCT 12	OCT 15	AMZN MKTP CA*YE5Q42JM3 WWW.AMAZON.CAON 74537884286106039209618	\$45.19
OCT 12	OCT 15	AMAZON.CA*8K8HU1IB3 AMAZON.CA ON 74537884286106039448851	\$57.15
OCT 12	OCT 15	AMZN MKTP CA*6Y1T29G13 WWW.AMAZON.CAON 74537884286106040397949	\$70.05
OCT 12	OCT 15	COBS BREAD OTTAWA ON 74099864286000143073097	\$33.90
OCT 12	OCT 15	TIM HORTONS #0151 OTTAWA ON 74703414287106428741695	\$7.46
OCT 12	OCT 15	MCDONALD'S #2818 OTTAWA ON 74064494287820108025196	\$28.87
OCT 13	OCT 15	DNH*GODADDY#3350185029 480-5058855 AZ 24906414287211454516027	\$19.43
OCT 13	OCT 15	TIM HORTONS #0112 NEPEAN ON 74703414288107292774944	\$19.17
OCT 13	OCT 15	AUDIBLE CA*MM7MN8ID3 AMZN.COM/BILLNJ 24456754288107279393448	\$15.70
OCT 13	OCT 15	TIM HORTONS #1517 OTTAWA ON 74703414288107338171113	\$7.74
OCT 13	OCT 15	CERTAS HOME AUTO INS C AURORA ON 74500014287838462006816	\$22.51
OCT 13	OCT 15	CANADIAN TIRE #290 OTTAWA ON 74064494288820106408476	\$117.37
OCT 13	OCT 15	MCDONALD'S #1646 Q04 OTTAWA ON 74064494288820115941046	\$15.77
OCT 14	OCT 15	AMZN MKTP CA*QS6C48BQ3 WWW.AMAZON.CAON 74537884288107289992653	\$17.48
OCT 14	OCT 15	APPLE.COM/BILL TORONTO ON 74038714288441263031128	\$40.67



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STATEMENT FROM SEP 14 TO OCT 15, 2024

JAMES WALKER 4646 92** **** 1013 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 14	OCT 15	ARBY'S 2371 KANATA ON 74450774288004001422216	\$14.73
OCT 14	OCT 15	TIM HORTONS #0112 NEPEAN ON 74703414289108170242052	\$1.92
OCT 14	OCT 15	OWALGARVE.COM ALBUFEIRA 74609054289000001046480	\$154.59
		Foreign Currency-EUR 100.00 Exchange rate-1.545900	
SUBTOTAL OF MONTHLY ACTIVITY			-\$7,960.84

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 12	SEP 16	01279 MACS CONV. STORES OTTAWA ON 74064494258820118650996	\$4.51
SEP 13	SEP 16	WHOLE FOODS MARKET OTTAWA ON 74064494257820194088021	\$103.87
SEP 13	SEP 16	WINNERS 437 OTTAWA ON 74703414258101113511458	\$44.05
SEP 14	SEP 16	EXPEDIA 72919974633215 EXPEDIA.CA ON 74099864258000231544086	\$455.17
SEP 14	SEP 16	EXPEDIA 72919976316647 EXPEDIA.CA ON 74537884258101564086675	\$490.26
SEP 14	SEP 17	ESSO CIRCLE K OTTAWA ON 74064494260920105153230	\$70.42
SEP 14	SEP 18	SP RACQUETGUYS.COM MARKHAM ON 74083424261000002614056	\$429.22
SEP 16	SEP 17	ON SPORTSWEAR VANCOUVER BC 74099864260001318933099	\$226.00
SEP 16	SEP 17	THAI EXPRESS - 2354 OTTAWA ON 74064494260820188876105	\$28.76
SEP 16	SEP 17	PRODUCE DEPOT OTTAWA ON 74703414261103639204209	\$45.11
SEP 16	SEP 17	WINNERS 269 OTTAWA ON 74703414261103732285261	\$125.35
SEP 16	SEP 19	WAL-MART SUPERCENTER#3131OTTAWA ON 74529004261900493759207	\$93.69
SEP 16	SEP 19	PAYPAL *ADIDASCANAD 45 4029357733 ON 74897264262437618714083	\$108.48
SEP 16	SEP 18	WAL-MART SUPERCENTER#1200OTTAWA ON 74529004260900484362400	\$241.64
SEP 17	SEP 19	HOCKEY SUSHI KANATA ON 74529004261920141728800	\$53.90
SEP 17	SEP 18	EXPEDIA 72919974633215 EXPEDIA.CA ON 74099864261000027784081	-\$455.17
SEP 18	SEP 23	ESSO CIRCLE K OTTAWA ON 74064494264920105494994	\$93.98
SEP 18	SEP 19	HOLLAND CROSS DENTAL CENTOTTAWA ON 74064494262820186196694	\$359.00
SEP 18	SEP 19	NEWBALANCE.CA MISSISSAUGA ON 74099864262001506226023	-\$169.49
SEP 18	SEP 19	SUBWAY 3579 OTTAWA ON 74099864262000042801059	\$49.67



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STATEMENT FROM SEP 14 TO OCT 15, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 18	SEP 19	ASICS OUTLET OTTAWA OTTAWA ON 74099864262000034572064	\$135.60
SEP 18	SEP 19	HOLLAND CROSS PARKING GARNEPEAN ON 74064494262820188772930	\$2.50
SEP 18	SEP 20	*RFBT-TANGER OUTLET OTTAWOTTAWA ON 74529004262920476882908	\$7.90
SEP 19	SEP 20	INDIGO PARK - OT513 WINDCOTTAWA ON 74064494263820193729643	\$12.00
SEP 19	SEP 20	THE PAPERY BANK ST LTD OTTAWA ON 74703414263105965682757	\$22.94
SEP 19	SEP 20	TERRY FOX* ELEMENT HIG BURNABY BC 74083424264500001558052	\$50.00
SEP 19	SEP 20	CHUNG CHUN - OTTAWA OTTAWA ON 74514204263004015134337	\$31.13
SEP 19	SEP 20	ACT*VILLED'OTTAWACITY 6135802400 ON 74500014263656616063576	\$747.36
SEP 19	SEP 20	SQ *ICHIBAN OTTAWA ON 74293474263000816997878	\$5.65
SEP 19	SEP 20	APPLE AUTO GLASS OTTAWA ON 74064494264820116166401	\$250.00
SEP 20	SEP 23	SCONEWITCH OTTAWA ON 74064494264820197946598	\$14.56
SEP 20	SEP 23	RCSS #1009 OTTAWA ON 74500014264882637415673	\$202.01
SEP 20	SEP 23	ESSO CIRCLE K OTTAWA ON 74064494266920105369384	\$99.35
SEP 20	SEP 20	TIM HORTONS #2325 613-792-1311 ON 74703414264106170837383	\$2.30
SEP 21	SEP 23	SUBWAY 69314 BROWNSBURG QC 74099864265000448976080	\$47.15
SEP 21	SEP 23	EDDIE BAUER-ECOMM 905-428-7868 ON 74703414265107508547669	\$129.95
SEP 21	SEP 23	FOOT LOCKER CANADA MONTREAL QC 7409986426500081865038	\$120.72
SEP 21	SEP 23	*RFBT-MONTREAL EATON CENTMONTREAL QC 74529004265920569610106	\$20.58
SEP 22	SEP 23	EMPIRE - VAUDREUIL VAUDREUIL QC 74064494266820116964886	\$160.86
SEP 22	SEP 23	UBER CANADA/UBERTRIP TORONTO ON 74064494266820160957927	\$3.00
SEP 22	SEP 23	UBER CANADA/UBERTRIP TORONTO ON 74064494266820161018869	\$18.80
SEP 22	SEP 23	LE CANTLIE SUITES HOTEL F514-8443951 QC 74116774266512573382826	\$35.00
SEP 22	SEP 24	DUNNS FAMOUS STMARTIN LAVAL QC 74872714267172670826271	\$112.94
SEP 23	SEP 24	IKEA OTTAWA OTTAWA ON 74064494267820180662969	\$629.33
SEP 23	SEP 24	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537884267109109151994	\$3.15
SEP 23	SEP 24	IKEA OTTAWA OTTAWA ON 74064494267820180654560	\$5.09



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STATEMENT FROM SEP 14 TO OCT 15, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 23	SEP 26	WAL-MART SUPERCENTER#1110OTTAWA ON 74529004268900467338205	\$272.88
SEP 24	SEP 25	770 BROADVIEW - 93811 OTTAWA ON 74703414268100289610589	\$7.25
SEP 24	SEP 25	THE CHILDREN'S PLACE #310OTTAWA ON 74522814268004011027395	\$24.93
SEP 24	SEP 25	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500014268656661195765	\$2.30
SEP 24	SEP 25	LOBLAWS 1132 OTTAWA ON 74500014268882647117182	\$61.86
SEP 24	SEP 24	TIM HORTONS #2325 613-792-1311 ON 74703414268109598698433	\$2.40
SEP 24	SEP 26	REXALL PHARMACY #1487 OTTAWA ON 74529004268920448272505	\$1.00
SEP 25	SEP 27	MCDONALD'S #1646 Q04 OTTAWA ON 74064494270820115010750	\$17.71
SEP 26	SEP 27	OTTAWA FOOTY SEVENS/SO OTTAWA ON 74064494270820179816464	\$79.69
SEP 26	SEP 27	RCSS #1009 OTTAWA ON 74500014270882638295134	\$383.68
SEP 28	OCT 01	TIM HORTONS #2325 613-792-1311 ON 74703414272102996690429	\$4.83
SEP 28	OCT 01	DOMINOS PIZZA 10467 613-728-4000 ON 74703414272103103496155	\$50.18
SEP 28	OCT 01	PIONEER STN #155 OTTAWA ON 74500014272462644795597	\$84.42
SEP 28	OCT 01	WAL-MART SUPERCENTER#1200OTTAWA ON 74529004273900482709607	-\$5.65
SEP 28	OCT 01	WAL-MART SUPERCENTER#1200OTTAWA ON 74529004273900482712601	\$100.24
SEP 29	OCT 01	TIM HORTONS #2325 613-792-1311 ON 74703414273103920223641	\$8.56
SEP 29	OCT 01	LOBLAWS 95.3 OTTAWA ON 74500014273882607051234	\$60.85
SEP 29	OCT 01	HARVEYS 0002522 QPS KANATA ON 74703414274104910674719	\$28.44
SEP 30	OCT 01	QUICKIE #16 PAP OTTAWA ON 74500014274463685572364	\$144.41
SEP 30	OCT 01	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500014274656673080049	\$2.30
SEP 30	OCT 01	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500014274656673080882	\$2.05
SEP 30	OCT 01	METRO 245 OTTAWA ON 74500014274838492268423	\$9.36
OCT 01	OCT 01	TIM HORTONS #2070 613-371-3157 ON 74703414275105712185191	\$7.74
OCT 01	OCT 02	WELLINGTON VILLAGE ORTHODOTTAWA ON 74064494275820173627078	\$302.50
OCT 01	OCT 02	SKIPTHE DISHES WINNIPEG MB 74083424276000000007959	\$55.97
OCT 01	OCT 02	PET VALU #2241 KANATA ON 74064494275820187393907	\$30.70



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STATEMENT FROM SEP 14 TO OCT 15, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 01	OCT 03	FARM BOY #60 OTTAWA ON 74529004275920500967506	\$12.29
OCT 02	OCT 02	TIM HORTONS #0710 613-371-3157 ON 74703414276106628330656	\$2.61
OCT 02	OCT 04	FARM BOY #75 OTTAWA ON 74529004276920478387801	\$44.71
OCT 02	OCT 03	HARVEY'S #2264 OTTAWA ON 74703414277107609136012	\$26.64
OCT 02	OCT 03	APPLE AUTO GLASS OTTAWA ON 74064494277820115385403	\$648.35
OCT 03	OCT 07	MCDONALD'S #1646 Q04 OTTAWA ON 74064494278820115448366	\$17.82
OCT 03	OCT 04	CAPPELLI & ASSOCIATES OTTAWA ON 74083424277500006431748	\$190.00
OCT 03	OCT 04	SP VELDORO HTTPSVELDORO.FL 24011344278000014025930	\$41.95
OCT 03	OCT 04	MENU.CA-FOOD ORDERING GLOUCESTER ON 74083424278500002260694	\$44.23
OCT 03	OCT 03	TIM HORTONS #1517 613-725-3275 ON 74703414277107560479658	\$2.09
OCT 04	OCT 07	HARVEYS 0002275 QPS OTTAWA ON 74703414280100278822124	\$31.26
OCT 04	OCT 04	TIM HORTONS #2325 613-792-1311 ON 74703414278108383086273	\$4.72
OCT 05	OCT 07	TIM HORTONS #0710 613-371-3157 ON 74703414279109287199146	\$2.40
OCT 05	OCT 07	AUBERGE ET SPA LE NORDIK CHELSEA QC 74064494279820154139339	\$473.70
OCT 05	OCT 07	TIM HORTONS #1517 OTTAWA ON 74703414280100225139721	\$8.56
OCT 05	OCT 07	REXALL PHARMACY #1487 OTTAWA ON 74529004279920553456700	\$35.89
OCT 05	OCT 07	MCDONALD'S #1646 Q04 OTTAWA ON 74064494280820115794757	\$15.46
OCT 06	OCT 07	TST-BEYOND THE PALE BR OTTAWA ON 74099864280000002468046	\$43.41
OCT 06	OCT 07	TST-BEYOND THE PALE BR OTTAWA ON 74099864280000003114045	\$13.95
OCT 06	OCT 07	MONT TREMBLANT RESERVA 888-738-1777 BC 74703414280100279822008	\$248.72
OCT 06	OCT 07	LOBLAWS 1132 OTTAWA ON 74500014280882674350932	\$180.09
OCT 07	OCT 09	MCDONALD'S #40213 OTTAWA ON 74064494282820114941571	\$5.00
OCT 07	OCT 08	TIM HORTONS #2325 OTTAWA ON 74703414282101954314640	\$13.52
OCT 07	OCT 08	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500014281656628842973	\$4.05
OCT 07	OCT 08	LOBLAWS 1132 OTTAWA ON 74500014281882615089093	\$65.86
OCT 07	OCT 08	OLD NAVY CANADA 5476 NEPEAN ON 74703414282102039460374	\$214.36



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STATEMENT FROM SEP 14 TO OCT 15, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 07	OCT 08	SEPHORA BAYSHORE OTTAWA ON 74703414282102045775492	\$76.84
OCT 07	OCT 08	SQ *PARADISE POKE OTTAWA ON 74293474281000657519995	\$47.04
OCT 07	OCT 10	WAL-MART SUPERCENTER#1031OTTAWA ON 74529004282900466938403	\$66.87
OCT 07	OCT 10	ESSO CIRCLE K OTTAWA ON 74064494283920104854922	\$95.00
OCT 08	OCT 09	CREME ET CHOCOLAT MONT-TREMBLANQC 74729244282030720515415	\$6.89
OCT 08	OCT 09	CABANE A SUCRE DE LA MONTMONT-TREMBLANQC 74872714282272821425113	\$16.80
OCT 08	OCT 09	LE MOULIN DU PETIT BREIZHMONT-TREMBLANQC 74064494282820179058832	\$9.14
OCT 09	OCT 09	TIM HORTONS #1517 613-725-3275 ON 74703414283102873527444	\$8.88
OCT 09	OCT 10	PAYPAL *OTTAWAPICKL 6138847522 ON 74897264283440831609374	\$83.62
OCT 09	OCT 11	LA CIGALE CHELSEA QC 74529004283920328368002	\$12.33
OCT 09	OCT 11	TIM HORTONS #2534 MONT-TREMBLANQC 74703414284103906546962	\$4.58
OCT 09	OCT 11	HOMEWOOD SUITES BY HILTONMT-TREMBLANT QC 74450774284004035008431	\$27.23
OCT 10	OCT 15	WAL-MART STORE#3134 KANATA ON 74529004284900547941101	\$287.65
OCT 10	OCT 11	AMBERWOOD STITTSVILLE ON 74064494284820190001561	\$678.00
OCT 10	OCT 11	PETRO CANADA65003 KANATA ON 74064494284820128767796	\$3.94
OCT 10	OCT 11	PETRO CANADA65003 KANATA ON 74064494284820130480602	\$93.13
OCT 10	OCT 11	WHOLE FOODS MARKET OTTAWA ON 74064494284820186207982	\$112.04
OCT 10	OCT 11	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500014284656677146372	\$2.30
OCT 11	OCT 15	770 BROADVIEW - 93811 OTTAWA ON 74703414285105082295297	\$7.25
OCT 11	OCT 15	MENU.CA-FOOD ORDERING GLOUCESTER ON 74083424286500002660703	\$54.07
OCT 11	OCT 11	TIM HORTONS #2325 613-792-1311 ON 74703414285104605874613	\$4.72
OCT 12	OCT 15	SUBWAY 13553 OTTAWA ON 7409986428600040530066	\$8.69
OCT 12	OCT 15	METRO 243 OTTAWA ON 74500014286838447825810	\$164.02
OCT 12	OCT 15	THE RECREATION ASSOCIATIOOTTAWA ON 74064494287820118044443	\$90.00
OCT 12	OCT 15	STARBUCKS 04484 OTTAWA ON 74703414287106596412137	\$7.95
OCT 13	OCT 15	SP ENHANCED SCENTS HTTPSES.ENHANFL 2401134428700062280360	\$53.77



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STATEMENT FROM SEP 14 TO OCT 15, 2024

LARAMIE MORRISON 4646 92** **** 2176 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 13	OCT 15	COBS BREAD OTTAWA ON <small>74099864287000023573090</small>	\$39.55
OCT 14	OCT 15	TIM HORTONS #2325 OTTAWA ON <small>74703414289108169841377</small>	\$4.93
SUBTOTAL OF MONTHLY ACTIVITY			\$11,467.76
TOTAL ACCOUNT BALANCE			\$15,567.39

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 136 year(s) and 10 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

Your account is currently set up on an Auto Pay plan

Based on the option you previously selected the New Balance amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments (or credit refunds) prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at 1-888 ROYAL® 8-5.

Important Information

Beware of investment scams involving cryptocurrency:

An **investment scam** is when a fraudster offers an individual the opportunity to invest, often using cryptocurrency, and promises a high rate of return in a short amount of time. These offers can be solicited through online ads where the victim is redirected to a website, but may also be unsolicited; in either case, there is time pressure to ensure the individual commits before they have time to complete their research on the investment opportunity.

Red Flags to look out for:

- a) Be mindful of individuals or services promising high (or quick) returns and unrealistic investment opportunities. If an opportunity sounds too good to be true it's a scam.
- b) If the individual contacts you in an unsolicited manner for an investment opportunity, either by phone, online, or via social media, it is likely not legitimate.
- c) Investment scams are often tied to romance scams; if you are dating online and a romantic interest suddenly turns into an investment



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STATEMENT FROM SEP 14 TO OCT 15, 2024

opportunity, you are dealing with a fraudster.

d) Fraudsters will often showcase testimonials from "satisfied customers" to increase their credibility - do not let these hinder your decision making.

e) Watch for grammatical errors in communications with the buyer. It may indicate that they are not the professional they claim to be.

www.rbc.com/cyber-security/alerts

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$15,567.39	

** 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.