



Royal Bank

RBC® Avion® Visa Infinite Privilege⁺ for Private Banking

JAMES WALKER 4646 92** **** 1013
LARAMIE MORRISON 4646 92** **** 2176
STATEMENT FROM FEB 14 TO MAR 13, 2025

1 OF 9

PREVIOUS ACCOUNT BALANCE \$22,072.32

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 11	FEB 14	ESSO CIRCLE K OTTAWA ON 74064495044920105843699	\$3.66
FEB 13	FEB 14	AUDIBLE CA*W51LH5WG3 AMZN.COM/BILLNJ 24456755044106641267860	\$15.70
FEB 13	FEB 14	UBER* EATS TORONTO ON 74083425045500001260942	\$64.54
FEB 14	FEB 17	CERTAS HOME AUTO INS C AURORA ON 74500015045838495605774	\$22.51
FEB 14	FEB 17	MCDONALD'S #1646 Q04 OTTAWA ON 74064495046820116104800	\$19.71
FEB 14	FEB 14	AMZN MKTP CA*MJ33Y8KB3 WWW.AMAZON.CAON 74537885045107032265481	\$31.34
FEB 15	FEB 17	AMZN MKTP CA*SZ71H0PP3 WWW.AMAZON.CAON 74537885046107814139101	\$32.76
FEB 15	FEB 17	APPLE.COM/BILL 866-712-7753 ON 74537885046107877878470	\$12.42
FEB 15	FEB 17	OTTAWA PHYSIO & SPORTS CLOTTAWA ON 74064495046820117619707	\$110.00
FEB 15	FEB 17	APPLE.COM/BILL TORONTO ON 74038715046506857926303	\$6.77
FEB 15	FEB 17	AMAZON CHANNELS AMAZON.CA BC 74537885046108384823769	\$14.68
FEB 15	FEB 17	AMAZON CHANNELS AMAZON.CA BC 74537885046108426078000	\$7.90
FEB 15	FEB 17	TIM HORTONS #2325 OTTAWA ON 74703415047108641805925	\$1.83
FEB 15	FEB 17	FAMOUS PLAYER 7424QPS OTTAWA ON 74703415047108731344009	\$62.33
FEB 15	FEB 17	FAMOUS PLAYER 7424QPS OTTAWA ON 74703415047108731344033	\$1.50
FEB 15	FEB 17	MCDONALD'S #1646 Q04 OTTAWA ON 74064495047820114066299	\$22.96
FEB 15	FEB 18	ESSO CIRCLE K OTTAWA ON 74064495048920103959907	\$1.83

Travel with confidence

Enjoy the security of premium travel protection with your RBC® Avion® Visa Infinite Privilege⁺ for Private Banking card. Rest easy knowing you are covered with premium travel insurances including Trip Cancellation, Trip Interruption and Lost or Stolen Baggage coverage.

IMPORTANT INFORMATION

AVION POINTS

Previous Points balance	893,352
Points earned this statement	20,699
Points from supplementary accounts	37,328
New points balance	951,379

CONTACT US

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

PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	APR 3, 2025
Credit limit	\$50,000.00
Available credit	\$40,594.72
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance		\$22,072.32
Payments & credits	-\$30,012.30	
Purchases & debits	\$17,345.26	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	
Total Account Balance		\$9,405.28
NEW BALANCE		\$9,405.28



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

**NEW BALANCE
\$9,405.28**

**MINIMUM PAYMENT
\$10.00**

**PAYMENT DUE DATE
APR 3, 2025**

**AMOUNT PAID
\$**

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

RBC® Avion® Visa Infinite Privilege⁺ for Private Banking

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 727222 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 FEB 14 TO MAR 13, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains 30 rows of transaction data including purchases from TIM HORTONS, APPLE.COM, AMZN MKTP, ESSO CIRCLE K, and others.



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

JAMES WALKER 4646 92** **** 1013

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STATEMENT FROM FEB 14 TO MAR 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 25	FEB 27	THE HOME DEPOT #7108 KANATA ON 74522815057004043602878	\$6.77
FEB 25	FEB 28	ESSO CIRCLE K OTTAWA ON 74064495058920105509012	\$1.92
FEB 26	FEB 27	BELL CANADA (OB) MONTREAL QC 74064495057820141360555	\$520.91
FEB 26	FEB 27	TIM HORTONS #2325 OTTAWA ON 74703415058107846630381	\$1.92
FEB 26	FEB 27	CERTAS HOME AUTO INS C AURORA ON 74500015057838447671549	\$201.09
FEB 27	MAR 03	PIZZA PIZZA LTD TORONTO ON 74529005058920020812000	\$33.72
FEB 27	MAR 03	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 74040735060920002025462	\$30.50
FEB 27	MAR 03	ESSO CIRCLE K OTTAWA ON 74064495060920106168707	\$1.92
FEB 27	FEB 28	APPLE.COM/BILL TORONTO ON 74038715058508119686936	\$4.51
FEB 28	MAR 03	SHOPPERS DRUG MART #06 OTTAWA ON 74500015059882619204489	\$62.06
MAR 01	MAR 03	MYTHS LEGENDS & HEROES OTTAWA ON 74064495060820191053790	\$48.32
MAR 01	MAR 03	CERTAS HOME AUTO INS C AURORA ON 74500015060838489505881	\$454.84
MAR 01	MAR 03	MCDONALD'S #1646 Q04 OTTAWA ON 74064495061820114676825	\$33.69
MAR 01	MAR 04	ESSO CIRCLE K OTTAWA ON 74064495062920105038685	\$4.68
MAR 02	MAR 03	AMZN MKTP CA*X69PZ5XQ3 WWW.AMAZON.CAON 74537885061100699532383	\$82.43
MAR 02	MAR 03	AMZN MKTP CA*GT1DK5NO3 WWW.AMAZON.CAON 74537885061100745932488	\$51.97
MAR 02	MAR 03	APPLE.COM/BILL 866-712-7753 ON 74537885061100852567036	\$20.88
MAR 03	MAR 03	AIRALO SINGAPORE 74143255062500000141710	\$18.50
MAR 03	MAR 05	CARLINGWOOD COLONNADE PIZOTTAWA ON 74529005062920191630102	\$55.82
MAR 03	MAR 06	ESSO CIRCLE K OTTAWA ON 74064495064920105228987	\$1.92
MAR 04	MAR 04	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105063619987872104	-\$29,225.82
MAR 05	MAR 10	ESSO CIRCLE K OTTAWA ON 74064495066920105348924	\$1.92
MAR 06	MAR 10	PIZZA PIZZA LTD TORONTO ON 74529005065920020235005	\$33.72
MAR 06	MAR 10	ESSO CIRCLE K OTTAWA ON 74064495067920105942956	\$1.92
MAR 06	MAR 07	UBER CANADA/UBEREATS TORONTO ON 74064495065820149217526	\$73.54
MAR 07	MAR 10	SHELL C81498 GATINEAU QC 74064495066820185944313	\$10.41
MAR 07	MAR 10	ESSO CIRCLE K OTTAWA ON 74064495068920105065344	\$1.92
MAR 08	MAR 10	AMZN MKTP CA*LE0BH8D33 WWW.AMAZON.CAON 74537885067106266165428	\$19.20



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 09	MAR 10	AMZN MKTP CA*AN9VR8PK3 WWW.AMAZON.CAON 74537885068107291120445	\$109.28
MAR 09	MAR 10	APPLE.COM/BILL 866-712-7753 ON 74537885068107403682142	\$58.73
MAR 09	MAR 10	AMZN MKTP CA*GU6ZG3T03 WWW.AMAZON.CAON 74537885068107879660143	\$18.06
MAR 09	MAR 10	UBER CANADA/UBEREATS TORONTO ON 74064495068820144734589	\$25.07
MAR 09	MAR 11	MCDONALD'S #1646 Q04 OTTAWA ON 74064495069820115590035	\$24.01
MAR 10	MAR 11	APPLE.COM/BILL 866-712-7753 ON 74537885069108320145261	\$30.50
MAR 10	MAR 11	UBER CANADA/UBEREATS TORONTO ON 74064495069820145006093	\$24.52
MAR 12	MAR 13	METRO 243 OTTAWA ON 74500015071838431059786	\$132.76
SUBTOTAL OF MONTHLY ACTIVITY			-\$25,371.53

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 12	FEB 17	WAL-MART SUPERCENTER#1110OTTAWA ON 74529005044900415868707	\$139.93
FEB 13	FEB 14	VIVA THE BROSSARD QC 74514205044004011533246	\$10.10
FEB 13	FEB 14	BOUTIQUES ST MONT TREM MT-TREMBLANT QC 74703415045107131667383	\$58.61
FEB 13	FEB 14	RESTAURANT ST MONT TRE MT-TREMBLANT QC 74703415045107131673605	\$44.35
FEB 13	FEB 14	RESTAURANT ST MONT TRE MT-TREMBLANT QC 74703415045107131674769	\$16.78
FEB 14	FEB 17	RESTAURANT ST MONT TRE MT-TREMBLANT QC 74703415046107828969166	\$19.81
FEB 14	FEB 17	HEBERGEMENT ST MONT TR MONT TREMBLANQC 74703415046107829030463	\$274.17
FEB 14	FEB 17	HEBERGEMENT ST MONT TR MONT TREMBLANQC 74703415046107829031255	-\$222.07
FEB 15	FEB 17	SP RECREATIONBEAUTY NORTH BONDI 7420133504650005608929	\$81.50
FEB 17	FEB 18	PRODUCE DEPOT OTTAWA ON 74703415049100280724093	\$44.37
FEB 18	FEB 19	TIM HORTONS #1818 OTTAWA ON 74703415050101092044486	\$7.33
FEB 18	FEB 19	TIM HORTONS #1818 OTTAWA ON 74703415050101092044494	\$2.09
FEB 19	FEB 24	WAL-MART SUPERCENTER#1200OTTAWA ON 74529005051900482417909	\$209.42
FEB 19	FEB 20	TIM HORTONS #2325 OTTAWA ON 74703415051101865954100	\$6.31
FEB 19	FEB 20	TIM HORTONS #0710 OTTAWA ON 74703415051101868992156	\$5.96



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 19	FEB 21	ESSO CIRCLE K OTTAWA ON 74064495051920104845471	\$96.34
FEB 19	FEB 21	ESSO CIRCLE K OTTAWA ON 74064495051920105603960	\$8.92
FEB 20	FEB 24	CHEO FOUNDATION PARKIN OTTAWA ON 74500015052656684934528	\$10.50
FEB 20	FEB 21	ORTHO CLINIC - CHEO OTTAWA ON 74064495051820173490532	\$45.00
FEB 20	FEB 21	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537885051102292560276	\$4.51
FEB 21	FEB 24	ALTEA OTT-SUB. RENEWED OTTAWA ON 74083425052500008379117	\$101.69
FEB 21	FEB 24	TRUE LOAF BREAD COMPAN OTTAWA ON 74703415052103452798063	\$22.70
FEB 21	FEB 24	SQ *OAT COUTURE CAFE OTTAWA ON 74293475052000830933463	\$22.93
FEB 21	FEB 21	TIM HORTONS #2325 613-792-1311 ON 74703415052102682764960	\$5.74
FEB 22	FEB 24	SAIL OUTDOORS INC OTTAWA ON 74064495053820116322733	-\$10.16
FEB 22	FEB 24	SAIL OUTDOORS INC OTTAWA ON 74064495053820116323434	\$410.13
FEB 22	FEB 24	SUBWAY 13553 OTTAWA ON 74099865053001305557065	\$41.36
FEB 22	FEB 24	ADIDAS CA 855-8234327 ON 24565895053222625792474	\$254.25
FEB 22	FEB 24	LOBLAWS 1132 OTTAWA ON 74500015053882627904225	\$255.73
FEB 22	FEB 24	SHOPPERS DRUG MART #06 OTTAWA ON 74500015053882632951062	\$135.60
FEB 22	FEB 24	SHOPPERS DRUG MART #06 OTTAWA ON 74500015053882632956517	\$135.55
FEB 22	FEB 24	WINNERS 214 NEPEAN ON 74703415054104541008827	\$78.13
FEB 22	FEB 24	VALUE VILLAGE # 2081 OTTAWA ON 74529005053920463724600	\$25.29
FEB 22	FEB 24	MCDONALD'S #1646 Q04 OTTAWA ON 74064495054820121319657	\$15.22
FEB 22	FEB 25	PAYPAL *OTTAWAPICKL 6138847522 ON 7489726505507992002657	\$94.92
FEB 23	FEB 24	TIM HORTONS #2325 613-792-1311 ON 74703415054104436296693	\$4.18
FEB 23	FEB 25	PRESOTEA AYLMEYER GATINEAU QC 74529005054920334373404	\$22.45
FEB 24	FEB 25	LOBLAWS 1132 OTTAWA ON 74500015055882617000321	\$55.46
FEB 25	FEB 26	DOLLARAMA # 280 OTTAWA ON 74064495056820174831804	\$69.50
FEB 25	FEB 26	DOLLARAMA # 280 OTTAWA ON 74064495056820174833321	\$108.12
FEB 25	FEB 26	LOBLAWS 1132 OTTAWA ON 74500015056882660875263	\$84.05
FEB 25	FEB 25	TIM HORTONS #2325 613-792-1311 ON 74703415056106139175064	\$5.96
FEB 25	FEB 27	REXALL PHARMACY #1487 OTTAWA ON 74529005056920414712503	\$22.26
FEB 25	FEB 27	PAYPAL *OMSMONTESSO 6135215185 ON 74897265057508117188478	\$129.02
FEB 26	FEB 26	TIM HORTONS #2325 613-792-1311 ON 74703415057106996244622	\$2.61



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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details for Laramie Morrison from Feb 26 to Mar 7, 2025, including purchases at Whole Foods, Tim Hortons, and others.



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STATEMENT FROM FEB 14 TO MAR 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 07	MAR 10	SHOPPERS DRUG MART #06 OTTAWA ON 74500015066882654868041	\$73.40
MAR 07	MAR 10	EUROP ASSISTANCE S.A./ TORONTO ON 74064495067820177495711	\$63.72
MAR 07	MAR 10	NBX*CPO CHELSEA QC 74769805068900016000083	\$171.31
MAR 07	MAR 10	NBX*CPO CHELSEA QC 74769805068900016000091	\$256.39
MAR 07	MAR 07	TIM HORTONS #2325 613-792-1311 ON 74703415066105397846273	\$3.87
MAR 08	MAR 10	VRBO FEE 512-759-0902 TX 24692165067106523043734 Foreign Currency - USD 184.00 Exchange rate - 1.478913	\$272.12
MAR 08	MAR 10	SP JAVY COFFEE SECURE.JAVVYCSC 24011345067500066148961	\$151.12
MAR 08	MAR 10	HARVEYS 0002426 OTTAWA ON 74703415068107240734704	\$26.87
MAR 08	MAR 10	SHOPPERS DRUG MART #06 OTTAWA ON 74500015067882608590112	\$117.54
MAR 08	MAR 10	MAGIC WORLD REALTY WWW.MAGICWORLFL 24064665068500004716487 Foreign Currency - USD 1,579.64 Exchange rate - 1.478969	\$2,336.24
MAR 08	MAR 10	CANADIAN TIRE #290 OTTAWA ON 74064495068820106368939	\$73.19
MAR 08	MAR 10	MCDONALD'S #1646 Q04 OTTAWA ON 74064495068820113993265	\$42.08
MAR 09	MAR 10	TIM HORTONS #2325 613-792-1311 ON 74703415068107166374360	\$5.18
MAR 09	MAR 10	IL MAKIAGE MAKEUP 551-751-7495 NY 74692165068107523493741 Foreign Currency - USD 61.02 Exchange rate - 1.392166	-\$84.95
MAR 09	MAR 10	BYRNE DAIRY 22 LA FAYETTE NY 24137465068200178200917 Foreign Currency - USD 39.52 Exchange rate - 1.478744	\$58.44
MAR 09	MAR 10	BYRNE DAIRY 22 LA FAYETTE NY 24137465068200178201097 Foreign Currency - USD 15.11 Exchange rate - 1.478491	\$22.34
MAR 09	MAR 10	1000 ISLANDS BRIDGE AUTHOLANS DOWNE ON 74064495068820172200347	\$5.00
MAR 09	MAR 12	ESSO CIRCLE K OTTAWA ON 74064495070920104381763	\$95.79
MAR 09	MAR 12	ESSO CIRCLE K OTTAWA ON 74064495070920105076735	\$1.92
MAR 09	MAR 11	APPLEBEES 9406 SCRANTON PA 24943005069164624106267 Foreign Currency - USD 64.97 Exchange rate - 1.478990	\$96.09
MAR 09	MAR 11	PAYPAL *OTTAWAPICKL 6138847522 ON 74897265069509807597511	-\$114.13
MAR 10	MAR 10	EXPEDIA 73050566855618 EXPEDIA.CA ON 74537885069107984139909	\$107.68
MAR 10	MAR 11	SCIENCE MUSEUM OF VA 180-48641400 VA 24000775070500002791441 Foreign Currency - USD 78.50 Exchange rate - 1.478980	\$116.10
MAR 10	MAR 11	EXXON UPPY'S #66 (#277 FREDERICKSBURVA 2469216506910883596134 Foreign Currency - USD 51.56 Exchange rate - 1.483514	\$76.49
MAR 10	MAR 11	BP#8720914MANNING TRAVEL MANNING SC 24122545070269016094008 Foreign Currency - USD 47.32 Exchange rate - 1.483516	\$70.20



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STATEMENT FROM FEB 14 TO MAR 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 10	MAR 11	ALDI 80007 RICHMOND VA 24231685070269073936028 Foreign Currency - USD 38.94 Exchange rate - 1.478941	\$57.59
MAR 11	MAR 12	MURPHY6515ATWALMART POOLER GA 24431055071117441661054 Foreign Currency - USD 24.45 Exchange rate - 1.488343	\$36.39
MAR 11	MAR 12	MCDONALD'S F6081 SANTEE SC 24427335070720242918988 Foreign Currency - USD 51.00 Exchange rate - 1.483529	\$75.66
MAR 11	MAR 12	WM SUPERCENTER #817 KISSIMMEE FL 24445005071400168961579 Foreign Currency - USD 306.86 Exchange rate - 1.488691	\$456.82
MAR 11	MAR 11	EXPEDIA 73051387476204 EXPEDIA.CA ON 7409986507000001690039	\$196.10
MAR 11	MAR 11	EXPEDIA 73051387476204 EXPEDIA.CA ON 74099865070000015184037	-\$196.10
MAR 11	MAR 11	EXPEDIA 73051479896678 EXPEDIA.CA ON 74099865070000015579038	\$232.38
MAR 11	MAR 11	SP DRIFTGOODS DRIFT.CO UT 24492165070500017481011	\$35.94
MAR 11	MAR 13	WDW TICKETS 4078285630 FL 24943005071166011329556 Foreign Currency - USD 926.55 Exchange rate - 1.488705	\$1,379.36
MAR 11	MAR 13	WDW LIGHTNING LANE 4078285630 FL 24943005071166011219682 Foreign Currency - USD 170.40 Exchange rate - 1.488673	\$253.67
MAR 12	MAR 13	NIKE KISSIMMEE 291 KISSIMMEE FL 24204295071001974051031 Foreign Currency - USD 123.60 Exchange rate - 1.488673	\$184.00
MAR 12	MAR 13	ALTEA OTT-SUB. STARTED OTTAWA ON 74083425071500007276824	\$497.20
MAR 12	MAR 13	TARGET 00019182 KISSIMMEE FL 24164075071091017669950 Foreign Currency - USD 204.24 Exchange rate - 1.488689	\$304.05
MAR 12	MAR 13	PIENEZZA PIZZA KISSIMMEE FL 24755425071640714758110 Foreign Currency - USD 28.87 Exchange rate - 1.488396	\$42.97
MAR 12	MAR 13	WAL-MART #0817 KISSIMMEE FL 24455015071141001304215 Foreign Currency - USD 52.00 Exchange rate - 1.485000	\$77.22
MAR 12	MAR 13	TARGET 00019182 KISSIMMEE FL 24164075071091017776078 Foreign Currency - USD 50.75 Exchange rate - 1.484926	\$75.36
MAR 12	MAR 13	TARGET 00019182 KISSIMMEE FL 74164075071091012500734 Foreign Currency - USD 48.38 Exchange rate - 1.399338	-\$67.70
MAR 12	MAR 13	COLISEUM OF COMICS II KISSIMMEE FL 2449398507108449048846 Foreign Currency - USD 19.35 Exchange rate - 1.484754	\$28.73
MAR 13	MAR 13	MAGIC WORLD REALTY WWW.MAGICWORLFL 24064665072500004173089 Foreign Currency - USD 320.00 Exchange rate - 1.485031	\$475.21
SUBTOTAL OF MONTHLY ACTIVITY			\$12,704.49
TOTAL ACCOUNT BALANCE			\$9,405.28

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 82 year(s) and 8 month(s) to fully repay the outstanding balance. Our



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JAMES WALKER 4646 92** **** 1013

LARAMIE MORRISON 4646 92** **** 2176

9 OF 9

STATEMENT FROM FEB 14 TO MAR 13, 2025

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.

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$9,405.28	

** 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.

IMPORTANT INFORMATION ABOUT YOUR RBC ROYAL BANK 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 your statement. Please refer to your credit card agreement for complete terms and conditions for your account. For more tips on reading your statement, go to rbc.com/cardstatement.

New Balance. The Total Account Balance as of your Statement Date minus the total amount of Installments Not Yet Due as shown on your statement. This is the amount you must pay to avoid interest on your regular purchases and fees shown on this statement.

Statement Period. Your statement covers activity in 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 on which we do not process statements (such as weekends) we will prepare it on our next statement processing date. Your Payment Due Date will be adjusted accordingly.

Total Account Balance. The total amount of your previous account balance, plus all new purchases and debits, cash advances, interest, and fees shown on your statement, minus the amount of any payments and credits which have been posted to your account on or before your Statement Date. The Total Account Balance includes the total amount of Installments Not Yet Due as shown on your statement, and is the same as your New Balance if you do not have any installment plans.

YOUR RESPONSIBILITIES

Review your 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 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, log in to RBC Online Banking or the RBC Mobile app and select the "Report Lost or Stolen Card" option, or call 1-800-769-2512, immediately. This obligation applies to Primary cardholders, Co-applicant cardholders and Authorized Users.

Making your payment. You may pay the New Balance (or if you have installment plans, the Total Account Balance) in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date shown on the statement each month. If the Payment Due Date falls on a weekend or holiday, we will extend it to the next business day. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments made by mail or through another financial institution may take several days to reach us and are not credited to your account until we have processed them. Branch payments will be credited to your account on the same day if made before the earlier of 6:00 p.m. local time or the branch closing time.

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 Minimum 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 (subject to any further increases set out below) as of the first day of the third Statement Period following the missed payment (or the expiry date if it is earlier).
- Where you have installment plans and you miss making any Minimum Payment (including the one due in the same Statement Period in which an installment plan is created), all your installment plans will be cancelled. Any Monthly Principal amount(s) that you missed paying and your Installments Not Yet Due ("Unpaid Plan Principal") will be subject to the interest rate applicable to regular purchases set out on this statement in the "Payments & Interest Rates" section under "Annual interest rates" for "Purchases", subject to any further increase as described immediately below. This will also be the case for the Unpaid Plan Principal if you choose to cancel your installment plan(s). See your Installment Plan Terms and Conditions for further details.

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 the transaction and posting dates. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Transactions converted to installment plans are marked by a ^ symbol in the activity description. 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.

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 cash advances and purchases are also shown, as well as the expiry date if any of those rates are temporary. Any promotional or installment plan rates are shown in the Interest Rate Chart.

Interest Rate Chart. This chart sets out the interest rate(s) that apply to the Total Account Balance, any remaining balances associated with those rates, and expiry dates for any promotional and installment plan rates. Offers that we may have made to you but which you are not using are not shown as they will not have any associated balances. If you lose a promotional rate due to a missed payment, the Interest Rate Chart will continue to display that promotional rate until the loss takes effect. The expiry date for an installment plan rate reflects the due date of the final installment plan payment for that plan. If you lose an installment plan rate before its expiry date due to a missed payment, your Interest Rate Chart will be updated in your next statement to reflect this, and any Unpaid Plan Principal will be moved to your Purchases & Fees category. If an expiry date falls on a date on which we do not process statements, we will continue to provide you with the benefit of the promotional or installment plan rate until our next statement processing date.

Installment Plan Summary. If you have any installment plans, this chart sets out the details of such plans.

INTEREST AND OTHER CALCULATIONS

Determination of interest. You have a minimum 21 day interest-free grace period for new purchases. You can avoid interest on these new purchases by (i) for new purchases (except those converted to installment plans) and fees, paying your New Balance in full by your Payment Due Date, and (ii) for new purchases converted to installment plans, paying your Total Account Balance in full by your Payment Due Date. If you do not pay your New Balance in full by your Payment Due Date, you must pay interest on each new purchase retroactively from the transaction date until the date we process your payment in full for those purchases. The accrued interest will appear on your next statement. We continue to charge interest on the unpaid portion of those purchases until 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. For installment plans, interest is not included on your first statement after you install a purchase to allow you to benefit from the interest-free grace period if you pay the Total Account Balance in full by the Payment Due Date for that statement. If you do not pay this balance in full by the Payment Due Date, the accrued interest on the installment plan will appear on your next statement. 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 the payment in full for those cash advances. Balance transfers, cash-like transactions and bill payments made using your credit card at our branch, an ATM or our digital banking service are treated as cash advances.

We do not charge interest on interest.

To calculate your interest shown in the Calculating Your Balance section of your statement, where there is only one applicable interest rate in a Statement Period, 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. Where you have an installment plan, we use the total principal amount of your installment plan still outstanding (including Installments Not Yet Due) as the amount that you owe each day to calculate your average daily balance. Where you have more than one applicable interest rate in a Statement Period, we determine your average daily balance for each rate. We then multiply the average daily balance for each rate by the applicable daily interest rate (obtained by taking the annual interest rate and dividing it 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.

Applying your payments. We apply payments to your Minimum Payment first, then 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 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 excess payment to amounts that have not yet appeared on your monthly statement in the same manner as set out above, and then to Installments Not Yet Due.

Foreign currency conversion. The exchange rate shown on your statement, to six decimal places, is calculated by dividing the converted Canadian dollar (CAD) amount, rounded to the nearest cent, by the transaction currency amount. It may differ from the original benchmark rate because of this rounding. The CAD amount charged to your account is 2.5% over the benchmark rate. Some foreign currency transactions are converted directly to CAD, while others may be converted first to U.S. dollars (USD), then to CAD. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion, and is generally set daily. The original benchmark rate at the time a transaction was converted may be obtained at visa.com/exchange, if set by Visa, or mastercard.ca/currency-converter, if set by Mastercard. You can also call us at 1-800-769-2512. For U.S. Dollar Visa Gold Cardholders, transactions are shown in USD and the same principles will apply if an amount is charged in a currency other than USD.

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