



Royal Bank

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

JAMES WALKER 4646 92** **** 1013

LARAMIE MORRISON 4646 92** **** 2176

1 OF 10

STATEMENT FROM MAR 14 TO APR 14, 2025

PREVIOUS ACCOUNT BALANCE \$9,405.28

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| MAR 12 | MAR 17 | ESSO CIRCLE K OTTAWA ON 74064495073920105566633 | \$1.92 |
| MAR 12 | MAR 14 | MCDONALD'S #1646 Q04 OTTAWA ON 74064495072820113615490 | \$10.84 |
| MAR 13 | MAR 14 | APPLE.COM/BILL 866-712-7753 ON 74537885072100870069889 | \$29.37 |
| MAR 13 | MAR 14 | AUDIBLE CA*N24JX8PO3 AMZN.COM/BILLNJ 24456755072101182128428 | \$15.70 |
| MAR 14 | MAR 17 | CERTAS HOME AUTO INS C AURORA ON 74500015073838456828071 | \$22.51 |
| MAR 15 | MAR 17 | APPLE.COM/BILL 866-712-7753 ON 74537885074102632975443 | \$12.42 |
| MAR 15 | MAR 17 | AMAZON CHANNELS AMAZON.CA BC 74537885074100115904757 | \$7.90 |
| MAR 15 | MAR 17 | AMAZON CHANNELS AMAZON.CA BC 74537885074100117800672 | \$16.94 |
| MAR 15 | MAR 17 | UBER* EATS UBER.COM/CA/EON 74083425075500001333411 | \$25.95 |
| MAR 15 | MAR 17 | TIM HORTONS #2325 OTTAWA ON 74703415075100324865503 | \$1.92 |
| MAR 15 | MAR 17 | MCDONALD'S #1646 Q04 OTTAWA ON 74064495075820114557607 | \$8.11 |
| MAR 16 | MAR 17 | APPLE.COM/BILL 866-712-7753 ON 74537885075100567288997 | \$24.27 |
| MAR 16 | MAR 17 | APPLE.COM/BILL TORONTO ON 74038715075510536584677 | \$50.79 |
| MAR 16 | MAR 17 | UBER* EATS TORONTO ON 74083425076500001182973 | \$24.57 |
| MAR 18 | MAR 20 | MCDONALD'S #1646 Q04 OTTAWA ON 74064495078820113209504 | \$10.61 |
| MAR 19 | MAR 20 | UBER CANADA/UBEREATS TORONTO ON 74064495078820147160350 | \$76.33 |
| MAR 20 | MAR 21 | APPLE.COM/BILL 866-712-7753 ON 74537885079104034572914 | \$58.74 |
| MAR 21 | MAR 24 | UBER CANADA/UBEREATS TORONTO ON 74064495080820145656686 | \$41.85 |

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 | 951,379 |
| Points earned this statement | 42,910 |
| Points from supplementary accounts | 19,162 |
| New points balance | 1,013,451 |

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 | MAY 5, 2025 |
| Credit limit | \$50,000.00 |
| Available credit | \$35,796.63 |
| Annual interest rates: | |
| Purchases | 20.99% |
| Cash advances | 22.99% |

CALCULATING YOUR BALANCE

| | | |
|------------------------------|--------------|--------------------|
| Previous Account Balance | | \$9,405.28 |
| Payments & credits | -\$29,612.65 | |
| Purchases & debits | \$34,410.74 | |
| Cash advances | \$0.00 | |
| Interest | \$0.00 | |
| Fees | \$0.00 | |
| Total Account Balance | | \$14,203.37 |
| NEW BALANCE | | \$14,203.37 |



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

NEW BALANCE
\$14,203.37

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
MAY 5, 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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JAMES WALKER 4646 92** **** 1013

LARAMIE MORRISON 4646 92** **** 2176

STATEMENT FROM MAR 14 TO APR 14, 2025

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|--|-------------|
| MAR 21 | MAR 24 | CERTAS HOME AUTO INS C AURORA ON 74500015080838450451723 | \$127.17 |
| MAR 21 | MAR 24 | PIZZA PIZZA # 202 OTTAWA ON 74529005080920006500902 | \$31.75 |
| MAR 21 | MAR 24 | MCDONALD'S #1646 Q04 OTTAWA ON 74064495081820113300886 | \$10.38 |
| MAR 21 | MAR 21 | CLAUDE.AI SUBSCRIPTION ANTHROPIC.COMCA 24011345080100034055738 | \$31.64 |
| MAR 22 | MAR 24 | TIM HORTONS #2325 OTTAWA ON 74703415082106430987728 | \$4.93 |
| MAR 22 | MAR 24 | METRO 243 OTTAWA ON 74500015081838465804949 | \$67.45 |
| MAR 22 | MAR 24 | MCDONALD'S #1646 Q04 OTTAWA ON 74064495082820113405775 | \$20.20 |
| MAR 22 | MAR 25 | ESSO CIRCLE K OTTAWA ON 74064495083920101353356 | \$1.92 |
| MAR 23 | MAR 24 | APPLE.COM/BILL 866-712-7753 ON 74537885082106675160409 | \$15.24 |
| MAR 23 | MAR 24 | NETFLIX.COM 866-716-0414 ON 74537885082106625279507 | \$27.11 |
| MAR 23 | MAR 24 | UBER CANADA/UBERONE TORONTO ON 74064495082820151607365 | \$11.29 |
| MAR 23 | MAR 26 | ESSO CIRCLE K OTTAWA ON 74064495084920103004337 | \$1.92 |
| MAR 23 | MAR 25 | MCDONALD'S #1646 Q04 OTTAWA ON 74064495083820111442639 | \$13.31 |
| MAR 23 | MAR 25 | AIR-SERV A PS608330 OTTAWA ON 74514205083043605135135 | \$2.50 |
| MAR 24 | MAR 26 | KETTLEMAN'S BAGEL TRAINYAOTTAWA ON 74064495084820112755053 | \$6.77 |
| MAR 24 | MAR 27 | ESSO CIRCLE K OTTAWA ON 74064495085920101276217 | \$1.92 |
| MAR 25 | MAR 25 | AMZN MKTP CA*ZU8RG1KG1 WWW.AMAZON.CAON 74537885084108121724091 | \$16.94 |
| MAR 26 | MAR 26 | AMAZON.CA*KF8LI1DE3 AMAZON.CA ON 74537885085108992482331 | \$40.88 |
| MAR 26 | MAR 27 | BELL CANADA (OB) MONTREAL QC 74064495085820136276358 | \$424.88 |
| MAR 26 | MAR 27 | SP THE FLOAT LIFE THEFLOATLIFE.CA 24492165086100003165801 Foreign Currency - USD 220.00 Exchange rate - 1.469318 | \$323.25 |
| MAR 26 | MAR 27 | CERTAS HOME AUTO INS C AURORA ON 74500015085838416005675 | \$243.13 |
| MAR 26 | MAR 28 | W8TECH*SA 7754504856 NV 24428945086086864657735 | \$147.00 |
| MAR 27 | MAR 31 | MCDONALD'S #1646 Q04 OTTAWA ON 74064495087820112587578 | \$23.13 |
| MAR 27 | MAR 31 | ESSO CIRCLE K OTTAWA ON 74064495088920103398776 | \$3.84 |
| MAR 27 | MAR 27 | AMZN MKTP CA*SH08E6L63 WWW.AMAZON.CAON 74537885086100012942708 | \$84.05 |
| MAR 27 | MAR 28 | APPLE.COM/BILL 866-712-7753 ON 74537885086100180996403 | \$4.51 |
| MAR 28 | MAR 31 | GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537885087101132851901 | \$30.50 |
| MAR 28 | MAR 31 | TIM HORTONS #1389 OTTAWA ON 74703415087101571430054 | \$1.92 |



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STATEMENT FROM MAR 14 TO APR 14, 2025

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|--|--------------|
| MAR 28 | MAR 31 | A&W 4162 OTTAWA ON 74064495088820115135986 | \$20.97 |
| MAR 29 | MAR 31 | APPLE.COM/BILL TORONTO ON 74038715088512835637292 | \$20.88 |
| MAR 29 | MAR 31 | SUBWAY 12264 OTTAWA ON 7409986508800086018064 | \$30.46 |
| MAR 29 | MAR 31 | TIM HORTONS #1389 OTTAWA ON 74703415088102466695370 | \$3.59 |
| MAR 30 | MAR 31 | AMZN MKTP CA*4R3MJ4J73 WWW.AMAZON.CAON 74537885089103312293464 | \$27.11 |
| MAR 30 | MAR 31 | TIM HORTONS #2325 OTTAWA ON 74703415090103470076595 | \$13.61 |
| MAR 31 | APR 01 | AMZN MKTP CA*976I197X3 WWW.AMAZON.CAON 74537885090104119220335 | \$16.16 |
| MAR 31 | APR 01 | CERTAS HOME AUTO INS C AURORA ON 74500015090838484959533 | \$454.84 |
| MAR 31 | APR 02 | ESSO CIRCLE K OTTAWA ON 74064495091920103078266 | \$1.92 |
| APR 01 | APR 01 | AMZN MKTP CA*K482P9JC3 WWW.AMAZON.CAON 74537885091104449425231 | \$26.43 |
| APR 01 | APR 04 | ESSO CIRCLE K OTTAWA ON 74064495093920103389992 | \$1.92 |
| APR 02 | APR 07 | ESSO CIRCLE K OTTAWA ON 74064495094920103305765 | \$1.92 |
| APR 02 | APR 04 | PIZZA PIZZA # 202 OTTAWA ON 74529005092920004888800 | \$29.41 |
| APR 02 | APR 03 | APPLE.COM/BILL 866-712-7753 ON 74537885092105528408062 | \$53.09 |
| APR 03 | APR 07 | ESSO CIRCLE K OTTAWA ON 74064495095920103400193 | \$1.92 |
| APR 03 | APR 04 | AMZN MKTP CA*098LS8553 WWW.AMAZON.CAON 74537885093106641502913 | \$62.13 |
| APR 03 | APR 03 | PAYMENT - THANK YOU / PAIEMENT - MERC 74510105093619987135100 | -\$29,529.53 |
| APR 04 | APR 07 | VAC AC/23268985 MONTREAL QC 74064495094820139287211 | \$1,170.00 |
| APR 04 | APR 07 | FLIGHT CENTRE 719700 TORONTO ON 74450775094004008025583 | \$56.50 |
| APR 04 | APR 04 | AMZN MKTP CA*YZ2LS2B93 WWW.AMAZON.CAON 74537885094106982202742 | \$94.76 |
| APR 05 | APR 07 | FAMOUS PLAYER 7424QPS OTTAWA ON 74703415096109063287931 | \$17.23 |
| APR 05 | APR 07 | FAMOUS PLAYER 7424QPS OTTAWA ON 74703415096109063289770 | \$94.88 |
| APR 05 | APR 07 | MCDONALD'S #1646 Q04 OTTAWA ON 74064495096820112734245 | \$21.08 |
| APR 06 | APR 07 | SWISS CHALET #1786 OTTAWA ON 74703415097109957675125 | \$59.94 |
| APR 06 | APR 08 | KETTLEMAN'S BAGEL TRAINYAOTTAWA ON 74064495097820113412790 | \$35.30 |
| APR 07 | APR 07 | AMZN MKTP CA*A74WQ2SR3 WWW.AMAZON.CAON 74537885097109940565421 | \$18.08 |



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JAMES WALKER 4646 92** **** 1013
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STATEMENT FROM MAR 14 TO APR 14, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for Amazon, Esso, Hydro-Ottawa, Paymentus, Holland Cross Dental, Taylored Pickleball, Tim Hortons, Uber, Pizzeria, Chesterfields, UPS, Microsoft, Apple, and McDonald's.



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STATEMENT FROM MAR 14 TO APR 14, 2025

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|-------------------------------------|--------------|---|---------------------|
| APR 13 | APR 14 | AUDIBLE CA*2U5641M73 AMZN.COM/BILLNJ 24456755103105798704871 | \$15.70 |
| APR 13 | APR 14 | TIM HORTONS #1517 OTTAWA ON 74703415104106022497239 | \$8.66 |
| APR 13 | APR 14 | CERTAS HOME AUTO INS C AURORA ON 74500015103838462704351 | \$22.51 |
| APR 14 | APR 14 | AMAZON.CA*ZS9NS7CX3 AMAZON.CA ON 74537885104106065596018 | \$33.90 |
| SUBTOTAL OF MONTHLY ACTIVITY | | | -\$22,362.64 |

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| MAR 12 | MAR 14 | MILK TEA CAFE KISSIMMEE FL 24765015072271989201515 Foreign Currency - USD 24.84 Exchange rate - 1.488727 | \$36.98 |
| MAR 13 | MAR 17 | TST*VIVOLI IL GELATO LAKE BUENA VIFL 2469216507310177647373 Foreign Currency - USD 34.00 Exchange rate - 1.481176 | \$50.36 |
| MAR 13 | MAR 17 | WDW MAMA MELROSE'S LAKE BUENA VIFL 24943005073167335220511 Foreign Currency - USD 169.81 Exchange rate - 1.485012 | \$252.17 |
| MAR 13 | MAR 17 | WDW BACKLOT EXPRESS LAKE BUENA VIFL 24943005073167335315543 Foreign Currency - USD 53.84 Exchange rate - 1.484955 | \$79.95 |
| MAR 13 | MAR 17 | WDW TOY STORYALIENS LAKE BUENA VIFL 24943005073167335742308 Foreign Currency - USD 31.50 Exchange rate - 1.485079 | \$46.78 |
| MAR 13 | MAR 17 | DISNEY ST PARKING LAKE BUENA VIFL 24943005073167336992621 Foreign Currency - USD 30.00 Exchange rate - 1.484666 | \$44.54 |
| MAR 13 | MAR 17 | BEST LOCKERS DISNEY HO LAKE BUENA VIFL 24071055073939144562112 Foreign Currency - USD 10.00 Exchange rate - 1.485000 | \$14.85 |
| MAR 13 | MAR 14 | MCDONALD'S M4267 KISSIMMEE FL 24427335072720238037791 Foreign Currency - USD 7.50 Exchange rate - 1.485333 | \$11.14 |
| MAR 14 | MAR 17 | FH* WILD WILLYS AIRBOA WILDWILLYSAIRFL 24000775073500019398609 Foreign Currency - USD 397.25 Exchange rate - 1.481510 | \$588.53 |
| MAR 14 | MAR 17 | JD 1132 ORLANDO FL 24445005074500785664998 Foreign Currency - USD 191.71 Exchange rate - 1.481508 | \$284.02 |
| MAR 14 | MAR 17 | RACETRAC2363 00023630 ORLANDO FL 24164075074974694813750 Foreign Currency - USD 57.88 Exchange rate - 1.481340 | \$85.74 |
| MAR 15 | MAR 17 | SP RECREATIONBEAUTY NORTH BONDI 74201335074500001202631 | \$318.00 |
| MAR 15 | MAR 17 | WAL-MART #0817 KISSIMMEE FL 24455015074141001377234 Foreign Currency - USD 169.05 Exchange rate - 1.481396 | \$250.43 |
| MAR 15 | MAR 17 | CRUSH YARD CRUSHYARD.COMFL 24011345075500050032684 Foreign Currency - USD 30.00 Exchange rate - 1.481333 | \$44.44 |
| MAR 16 | MAR 17 | SQ *UGREAN ORLANDO FL 24692165075101011864352 Foreign Currency - USD 15.95 Exchange rate - 1.480877 | \$23.62 |



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STATEMENT FROM MAR 14 TO APR 14, 2025

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| MAR 16 | MAR 17 | KOHL'S #0951 KISSIMMEE FL 24445005076600169317219 Foreign Currency - USD 34.40 Exchange rate - 1.481395 | \$50.96 |
| MAR 16 | MAR 17 | WM SUPERCENTER #817 KISSIMMEE FL 24445005076400182226913 Foreign Currency - USD 50.12 Exchange rate - 1.481444 | \$74.25 |
| MAR 16 | MAR 17 | DILLARDS 221 FLORIDA M ORLANDO FL 24692165076101280348326 Foreign Currency - USD 88.72 Exchange rate - 1.481402 | \$131.43 |
| MAR 17 | MAR 19 | TARGET 00019182 KISSIMMEE FL 24164075077091017341190 Foreign Currency - USD 14.19 Exchange rate - 1.474277 | \$20.92 |
| MAR 17 | MAR 18 | TRBJ 323 ORLANDO ORLANDO FL 24793385076003966659046 Foreign Currency - USD 43.98 Exchange rate - 1.481127 | \$65.14 |
| MAR 17 | MAR 18 | VOLCOM ORLANDO INTERNA ORLANDO FL 24055225077276429062111 Foreign Currency - USD 35.25 Exchange rate - 1.481418 | \$52.22 |
| MAR 17 | MAR 18 | VOLCOM ORLANDO INTERNA ORLANDO FL 24055225077276429062129 Foreign Currency - USD 31.96 Exchange rate - 1.474030 | \$47.11 |
| MAR 17 | MAR 18 | MCDONALD'S M4267 KISSIMMEE FL 24427335076720236372147 Foreign Currency - USD 6.32 Exchange rate - 1.479430 | \$9.35 |
| MAR 17 | MAR 18 | WALGREENS #2839 ORLANDO FL 24445005077000954914453 Foreign Currency - USD 34.97 Exchange rate - 1.481269 | \$51.80 |
| MAR 18 | MAR 19 | NIKEPOS_US ORLANDO FL 24204295077000976264042 Foreign Currency - USD 130.89 Exchange rate - 1.474444 | \$192.99 |
| MAR 18 | MAR 19 | LS FLORIDA ORANGE WOR 140-77391147 FL 24011345077500104548816 Foreign Currency - USD 16.25 Exchange rate - 1.474461 | \$23.96 |
| MAR 18 | MAR 19 | CRUSH YARD CRUSHYARD.COMFL 24011345077500108369318 Foreign Currency - USD 15.00 Exchange rate - 1.474000 | \$22.11 |
| MAR 18 | MAR 19 | FUN SPOT - ORLANDO ORLANDO FL 24801665077030027035548 Foreign Currency - USD 6.38 Exchange rate - 1.473354 | \$9.40 |
| MAR 18 | MAR 19 | FUN SPOT - ORLANDO ORLANDO FL 24801665077030027036231 Foreign Currency - USD 9.57 Exchange rate - 1.474399 | \$14.11 |
| MAR 18 | MAR 19 | FUN SPOT - ORLANDO ORLANDO FL 24801665077030027036140 Foreign Currency - USD 12.76 Exchange rate - 1.474137 | \$18.81 |
| MAR 18 | MAR 19 | FUN SPOT - ORLANDO ORLANDO FL 24801665077030027035670 Foreign Currency - USD 12.77 Exchange rate - 1.473766 | \$18.82 |
| MAR 18 | MAR 19 | FUN SPOT - ORLANDO ORLANDO FL 24801665077030027039854 Foreign Currency - USD 372.48 Exchange rate - 1.481394 | \$551.79 |
| MAR 18 | MAR 19 | FIRE UP THE GRILL 2 KISSIMMEE FL 24801975078277616501685 Foreign Currency - USD 25.63 Exchange rate - 1.474444 | \$37.79 |
| MAR 18 | MAR 20 | CHECKERS 1141 KISSIMMEE FL 24692165078103419289387 Foreign Currency - USD 10.08 Exchange rate - 1.474206 | \$14.86 |
| MAR 18 | MAR 20 | LOS 3098 ORLANDO FL 24842555078511461203885 | \$175.07 |



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

JAMES WALKER 4646 92** **** 1013

LARAMIE MORRISON 4646 92** **** 2176

STATEMENT FROM MAR 14 TO APR 14, 2025

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| MAR 18 | MAR 20 | FUN SPOT - KISSIMMEE 407-363-3867 FL 74801665078017015624874 Foreign Currency - USD 49.98 Exchange rate - 1.391756 | -\$69.56 |
| MAR 19 | MAR 20 | ALTITUDE KISSIMMEE TAMPA FL 24793385078001746940049 Foreign Currency - USD 132.73 Exchange rate - 1.468168 | \$194.87 |
| MAR 19 | MAR 20 | FUN SPOT - KISSIMMEE KISSIMMEE FL 24801665078030027576821 Foreign Currency - USD 375.98 Exchange rate - 1.474466 | \$554.37 |
| MAR 19 | MAR 20 | FUN SPOT - KISSIMMEE KISSIMMEE FL 24801665078030027572812 Foreign Currency - USD 20.00 Exchange rate - 1.474000 | \$29.48 |
| MAR 19 | MAR 20 | EXXON 7-ELEVEN 35499 KISSIMMEE FL 24692165078103700588398 Foreign Currency - USD 37.90 Exchange rate - 1.470712 | \$55.74 |
| MAR 19 | MAR 20 | WM SUPERCENTER #2881 KISSIMMEE FL 24445005079400164874786 Foreign Currency - USD 52.58 Exchange rate - 1.468238 | \$77.20 |
| MAR 19 | MAR 20 | WM SUPERCENTER #5875 ORLANDO FL 24445005079400164874869 Foreign Currency - USD 60.40 Exchange rate - 1.468211 | \$88.68 |
| MAR 19 | MAR 21 | BURGERFI 407-9335557 FL 24000975079397705299419 Foreign Currency - USD 73.39 Exchange rate - 1.468047 | \$107.74 |
| MAR 19 | MAR 21 | DSW LOOP WEST KISSIMMEE FL 24445005079500593773796 Foreign Currency - USD 118.22 Exchange rate - 1.468194 | \$173.57 |
| MAR 20 | MAR 24 | JERSEY MIKES 3228 WILSON NC 24733095080048938698467 Foreign Currency - USD 63.42 Exchange rate - 1.470987 | \$93.29 |
| MAR 20 | MAR 21 | EXXON 10114 LEWISTOWN ASHLAND VA 24692165079104572900223 Foreign Currency - USD 60.02 Exchange rate - 1.476341 | \$88.61 |
| MAR 20 | MAR 21 | NOURIA STORE 1403 HARDEEVILLE SC 24733095080048911319057 Foreign Currency - USD 38.46 Exchange rate - 1.476339 | \$56.78 |
| MAR 20 | MAR 21 | NOURIA STORE 1403 HARDEEVILLE SC 24733095080048911319362 Foreign Currency - USD 10.37 Exchange rate - 1.470588 | \$15.25 |
| MAR 20 | MAR 21 | SQ *SEOLSPICE WESTFIELD BETHESDA MD 24692165080104652425411 Foreign Currency - USD 12.03 Exchange rate - 1.476309 | \$17.76 |
| MAR 20 | MAR 21 | MCDONALD'S F37184 BETHESDA MD 24427335079720214666988 Foreign Currency - USD 1.58 Exchange rate - 1.474683 | \$2.33 |
| MAR 20 | MAR 21 | MCDONALD'S M4267 KISSIMMEE FL 24427335079720238803344 Foreign Currency - USD 7.29 Exchange rate - 1.470507 | \$10.72 |
| MAR 20 | MAR 21 | MCDONALD'S F7004 ST AUGUSTINE FL 24427335079720245760933 Foreign Currency - USD 28.00 Exchange rate - 1.471071 | \$41.19 |
| MAR 21 | MAR 24 | SUBWAY 1101 CORTLAND NY 24204295080000710078042 Foreign Currency - USD 69.28 Exchange rate - 1.476327 | \$102.28 |
| MAR 21 | MAR 24 | ALTEA OTT-SUB. RENEWED OTTAWA ON 74083425080100010404015 | \$101.69 |
| MAR 21 | MAR 24 | HOMEWOOD SUITES GAITHERS GAITHERSBURG MD 24015145081061724015391 Foreign Currency - USD 5.00 Exchange rate - 1.476000 | \$7.38 |



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JAMES WALKER 4646 92** **** 1013

LARAMIE MORRISON 4646 92** **** 2176

STATEMENT FROM MAR 14 TO APR 14, 2025

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| MAR 21 | MAR 24 | SHELL OIL 12618060003 DUPONT PA 24316055081281160369410 Foreign Currency - USD . 47.68 Exchange rate - 1.473364 | \$70.25 |
| MAR 21 | MAR 24 | NBX* CLUBPICKLEBALL 819-9999999 QC 74769805082900010466522 | \$75.00 |
| MAR 21 | MAR 21 | EXPEDIA 73060049510298 EXPEDIA.CA ON 74537885080104702011440 | \$253.70 |
| MAR 22 | MAR 24 | CITY MATTRESS/SOFA WORLD ORLEANS ON 74064495081820175264640 | \$1,940.00 |
| MAR 22 | MAR 24 | GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537885081105888273125 | \$4.51 |
| MAR 22 | MAR 24 | ARAMARKENTERTAINMENTSVCS KANATA ON 24521845082015686024032 | \$26.56 |
| MAR 23 | MAR 26 | WAL-MART SUPERCENTER#1200OTTAWA ON 74529005083900439559805 | \$55.13 |
| MAR 23 | MAR 25 | NBX* CLUBPICKLEBALL CHELSEA QC 74769805083900017600056 | \$75.00 |
| MAR 23 | MAR 25 | ICELANDAIR. 1081407874064REYKJAVIK 74541095084085638744699 | \$1,208.27 |
| MAR 23 | MAR 25 | ICELANDAIR. 1081407874067REYKJAVIK 74541095084085638744939 | \$1,208.27 |
| MAR 23 | MAR 25 | ICELANDAIR. 1081407874066REYKJAVIK 74541095084085638745910 | \$1,208.27 |
| MAR 23 | MAR 25 | ICELANDAIR. 1081407874065REYKJAVIK 74541095084085638746819 | \$1,208.27 |
| MAR 24 | MAR 26 | NBX* CLUBPICKLEBALL 819-9999999 QC 74769805084900010674677 | \$225.00 |
| MAR 24 | MAR 25 | PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015083656691109885 | \$1.45 |
| MAR 24 | MAR 25 | PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015083656691111485 | \$0.95 |
| MAR 25 | MAR 26 | SP ENVIROSAX ENVIROSAX.COMDE 24011345084100086419895 | \$144.84 |
| MAR 25 | MAR 26 | OTTAWA CARLETON DISTRICT 613-7211820 ON 74729245084036623109419 | \$17.00 |
| MAR 25 | MAR 27 | NBX* CLUBPICKLEBALL 819-9999999 QC 74769805085900010160536 | \$600.00 |
| MAR 26 | MAR 27 | WHOLE FOODS MARKET OTTAWA ON 74064495085820174651561 | \$31.20 |
| MAR 26 | MAR 27 | ADIDAS CA 855-8234327 ON 24565895085225319503018 | \$204.53 |
| MAR 27 | MAR 28 | PAYPAL *OTTAWAPICKL 6138847522 ON 74897265086512757200382 | -\$13.56 |
| MAR 27 | MAR 28 | TRUE LOAF BREAD COMPAN OTTAWA ON 74703415086100704336379 | \$21.31 |
| MAR 27 | MAR 28 | LOBLAWS 1132 OTTAWA ON 74500015086882609308214 | \$80.81 |
| MAR 28 | MAR 31 | SP SOLEFREEDOM OTTAWA ON 74083425088100001593323 | \$237.30 |
| MAR 29 | MAR 31 | IKEA OTTAWA OTTAWA ON 74064495088820176827604 | \$59.55 |
| MAR 29 | MAR 31 | IKEA OTTAWA OTTAWA ON 74064495088820176837942 | \$30.77 |
| MAR 29 | MAR 31 | REXALL PHARMACY #1479 OTTAWA ON 74529005088920522414507 | \$40.96 |
| MAR 29 | MAR 31 | MCDONALD'S #1646 Q04 OTTAWA ON 74064495088920111696584 | \$33.49 |
| MAR 30 | MAR 31 | TIM HORTONS #2325 613-792-1311 ON 74703415089102575656874 | \$5.18 |



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for Private Banking

JAMES WALKER 4646 92** **** 1013

LARAMIE MORRISON 4646 92** **** 2176

STATEMENT FROM MAR 14 TO APR 14, 2025

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|-------------------------------------|--------------|--|--------------------|
| MAR 30 | MAR 31 | HARVEY'S #2264 OTTAWA ON 74703415090103565537311 | \$40.08 |
| MAR 30 | APR 01 | FARM BOY #40 OTTAWA ON 74529005089920414142603 | \$150.98 |
| MAR 31 | MAR 31 | TIM HORTONS #2325 613-792-1311 ON 74703415090103470077403 | \$4.18 |
| MAR 31 | MAR 31 | TIM HORTONS #1517 613-725-3275 ON 74703415090103513107696 | \$1.92 |
| MAR 31 | APR 01 | ALTEA OTT-CANCELLED BO OTTAWA ON 74083425090100011358903 | \$11.30 |
| MAR 31 | APR 01 | HALARA SINGAPORE 74143255090100002163568 | \$194.24 |
| APR 01 | APR 02 | WELLINGTON VILLAGE ORTHODOTTAWA ON 74064495091820164394471 | \$302.50 |
| APR 01 | APR 02 | SP ENDY CANADA INC TORONTO ON 74083425092100004756145 | \$2,028.35 |
| APR 01 | APR 02 | FOOD BASICS 634 OTTAWA ON 74500015091838498032672 | \$96.64 |
| APR 01 | APR 03 | REXALL PHARMACY #2006 OTTAWA ON 74529005091920485616903 | \$106.40 |
| APR 02 | APR 07 | WAL-MART SUPERCENTER#1110OTTAWA ON 74529005093900491549403 | \$162.28 |
| APR 02 | APR 07 | HARVEY'S #2264 OTTAWA ON 74703415095108042914905 | \$15.58 |
| APR 02 | APR 03 | CAPPELLI & ASSOCIATES OTTAWA ON 74083425093100002025518 | \$190.00 |
| APR 03 | APR 07 | ESSO CIRCLE K OTTAWA ON 74064495095920102620080 | \$100.26 |
| APR 04 | APR 07 | ALTEA OTT-SUB. RENEWED OTTAWA ON 74083425094100010045572 | \$101.69 |
| APR 04 | APR 07 | PHO VAN VAN OTTAWA ON 74514205094004003071980 | \$23.39 |
| APR 04 | APR 07 | ADIDAS CA 855-8234327 ON 24565895094226119625521 | \$237.30 |
| APR 05 | APR 07 | TIM HORTONS #2070 613-371-3157 ON 74703415095108033712193 | \$5.24 |
| APR 05 | APR 07 | PIZZA HUT WESTBORO OTTAWA ON 74500015097656676921219 | \$74.85 |
| APR 06 | APR 07 | SP FUSSY LEYTON 74208475096100022945903 | \$87.00 |
| APR 06 | APR 09 | WAL-MART SUPERCENTER#1200OTTAWA ON 74529005097900469525100 | \$128.00 |
| APR 07 | APR 08 | SP E11EMENT11 TORONTO ON 74083425097100013336173 | \$41.80 |
| APR 07 | APR 08 | PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015097656695572603 | \$4.45 |
| APR 08 | APR 09 | LOBLAWS 1132 OTTAWA ON 74500015098882610415707 | \$135.87 |
| APR 13 | APR 14 | FLYWIRE*ICELAND TOURS TORONTO ON 74099865103000059966043 | \$8,263.00 |
| APR 13 | APR 14 | SHOWCASE #66 OTTAWA ON 74064495103820160280829 | \$50.82 |
| APR 13 | APR 14 | LOBLAWS 1132 OTTAWA ON 74500015103882671857576 | \$84.79 |
| SUBTOTAL OF MONTHLY ACTIVITY | | | \$27,160.73 |
| TOTAL ACCOUNT BALANCE | | | \$14,203.37 |



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JAMES WALKER 4646 92** **** 1013

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STATEMENT FROM MAR 14 TO APR 14, 2025

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 124 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.

INTEREST RATE CHART

| Description | Rate (%) | Remaining Balance** | Expiry Date |
|------------------|----------|---------------------|-------------|
| Purchases & Fees | 20.99 | \$14,203.37 | |

** 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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