



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 APR 15 TO MAY 13, 2025

PREVIOUS ACCOUNT BALANCE \$14,203.37

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 13	APR 16	ESSO CIRCLE K OTTAWA ON 74064495105920103046580	\$1.92
APR 14	APR 15	AMAZON.CA*E70XS3K33 AMAZON.CA ON 74537885104106462028557	\$39.38
APR 14	APR 15	TIM HORTONS #4482 RICHMOND ON 74703415105106866352556	\$5.19
APR 14	APR 17	ESSO CIRCLE K OTTAWA ON 74064495106920103157030	\$1.92
APR 15	APR 21	ESSO CIRCLE K OTTAWA ON 74064495107920103231115	\$1.92
APR 15	APR 16	APPLE.COM/BILL 866-712-7753 ON 74537885105107110019930	\$12.42
APR 15	APR 16	AMAZON CHANNELS AMAZON.CA BC 74537885105107539398865	\$16.94
APR 15	APR 16	AMAZON CHANNELS AMAZON.CA BC 74537885105107579602176	\$7.90
APR 16	APR 17	TIM HORTONS #2325 OTTAWA ON 74703415107108664239363	\$3.05
APR 17	APR 21	APPLE.COM/BILL 866-712-7753 ON 74537885107108906288596	\$50.79
APR 17	APR 21	APPLE.COM/BILL 866-712-7753 ON 74537885107108912577859	\$22.59
APR 17	APR 21	MCDONALD'S #1646 Q04 OTTAWA ON 74064495108820113980819	\$13.42
APR 18	APR 21	TIM HORTONS #0112 NEPEAN ON 74703415109100439540355	\$3.05
APR 20	APR 21	APPLE.COM/BILL 866-712-7753 ON 74537885110101647821739	\$20.89
APR 20	APR 21	TIM HORTONS #4482 RICHMOND ON 74703415111102289073863	\$2.00
APR 20	APR 21	CERTAS HOME AUTO INS C AURORA ON 74500015110838463057859	\$127.17
APR 20	APR 22	MCDONALD'S #1646 Q04 OTTAWA ON 74064495111820106707935	\$30.45
APR 21	APR 21	CLAUDE.AI SUBSCRIPTION ANTHROPIC.COMCA 24011345111100028650059	\$31.64

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	1,013,451
Points earned this statement	35,613
Points from supplementary accounts	35,549
New points balance	1,084,613

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	JUN 3, 2025
Credit limit	\$50,000.00
Available credit	\$21,334.93
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance		\$14,203.37
Payments & credits	-\$14,203.37	
Purchases & debits	\$28,665.07	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	
Total Account Balance		\$28,665.07
NEW BALANCE		\$28,665.07



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

NEW BALANCE
\$28,665.07

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
JUN 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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LARAMIE MORRISON 4646 92** **** 2176

STATEMENT FROM APR 15 TO MAY 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 21	APR 22	TIM HORTONS #0112 NEPEAN ON 74703415112103096259918	\$2.00
APR 22	APR 25	ESSO CIRCLE K OTTAWA ON 74064495114920103275212	\$1.92
APR 22	APR 23	IN *LONG ISLAND MARINA 20613-4892747 ON 74537885112103801230085	\$672.35
APR 22	APR 23	SQ *LITTLE VICTORIES COFFOTTAWA ON 74293475112000099840886	\$6.40
APR 22	APR 23	JUST GO AND BUNK BEDFORDSHIRE 24395585112010567119455 Foreign Currency - GBP 690.00 Exchange rate - 1.902072	\$1,312.43
APR 23	APR 28	ESSO CIRCLE K OTTAWA ON 74064495115920102607208	\$113.76
APR 23	APR 28	ESSO CIRCLE K OTTAWA ON 74064495115920103399987	\$1.92
APR 23	APR 24	APPLE.COM/BILL 866-712-7753 ON 74537885113104212024546	\$15.24
APR 23	APR 24	UBER CANADA/UBERONE TORONTO ON 74064495113820148943793	\$11.29
APR 23	APR 24	NETFLIX.COM 844-5052993 BC 24565895113227582496165	\$27.11
APR 23	APR 24	TIM HORTONS #0112 NEPEAN ON 74703415114104837370822	\$3.05
APR 23	APR 25	REXALL PHARMACY #1487 OTTAWA ON 74529005113920477157001	\$37.70
APR 24	APR 28	PRESTO FARE/5GNJGKP7KJ TORONTO ON 74064495115820145114016	\$6.60
APR 24	APR 28	TBJ CONCESSIONS TORONTO ON 74450775115004045533032	\$30.26
APR 24	APR 28	TBJ CONCESSIONS TORONTO ON 74450775115004045531333	\$9.03
APR 24	APR 28	ESSO CIRCLE K OTTAWA ON 74064495116920103547360	\$1.92
APR 24	APR 24	STEAMGAMES.COM 4259522985912-1844160 WA 24793385114000633534093	\$61.01
APR 24	APR 25	BELL CANADA (OB) MONTREAL QC 74064495114820136540071	\$668.70
APR 24	APR 25	STUBHUB CANADA LTD TORONTO ON 74064495114820141231336	\$390.50
APR 24	APR 25	ARBY'S 2020 PORT HOPE ON 74500015114463646675158	\$9.03
APR 25	APR 28	TORPRKAUT TORONTO ON 74064495115820163842126	\$16.00
APR 25	APR 28	MICROSOFT* 14 DAY TRIAL HALIFAX NS 74083425115100008871562	\$16.94
APR 25	APR 28	JAYSSHOPROGERS CTR TORONTO ON 74703415115105971315514	\$209.05
APR 25	APR 28	UBER CANADA/UBERTRIP TORONTO ON 74064495115820157347546	\$14.87
APR 25	APR 28	UBER CANADA/UBERTRIP TORONTO ON 74064495115820158014194	\$15.99
APR 25	APR 28	BURGER KING ONROUTE MALLORYTOWN ON 74703415116106669838766	\$11.06
APR 25	APR 28	MARKET MALLORYTOWN ON 74703415116106670500579	\$8.79
APR 25	APR 28	TIM HORTONS #104102 PORT HOPE ON 74703415116106670557132	\$5.85
APR 25	APR 28	ONROUTE PORT HOPE E #1168PORT HOPE ON 74064495116820112737582	\$130.30



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STATEMENT FROM APR 15 TO MAY 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 25	APR 28	MCDONALD'S #15128 PICTON ON 74064495116820112243672	\$13.64
APR 25	APR 28	HELPW8TECH.COM SA 775-4504856 NV 2442894511700000011908	\$147.00
APR 25	APR 25	EXPEDIA 73089397043691 EXPEDIA.CA ON 74099865114000166059085	\$341.37
APR 26	APR 28	AMAZON.CA *X29HU7A73 AMAZON.CA ON 74537885116106562940426	\$88.35
APR 26	APR 28	AMZN MKTP CA *4N70U6JC3 WWW.AMAZON.CAON 74537885116106665535800	\$33.89
APR 26	APR 28	STUBHUB CANADA LTD TORONTO ON 74064495116820142831462	\$500.85
APR 26	APR 28	SHELL C81173 NAPANEE ON 74064495116820171299920	\$126.64
APR 26	APR 28	SHELL C81173 NAPANEE ON 74064495116820171299938	\$2.47
APR 26	APR 28	AMZN MKTP CA *610YM8BZ3 WWW.AMAZON.CAON 74537885116107316871008	\$90.28
APR 26	APR 28	UBER CANADA/UBERTRIP TORONTO ON 74064495116820155695937	\$13.45
APR 26	APR 28	TIM HORTONS #1098 PRESCOTT ON 74703415117107568361115	\$9.97
APR 26	APR 28	TIM HORTONS #0151 OTTAWA ON 74703415117107569048968	\$2.11
APR 26	APR 28	CERTAS HOME AUTO INS C AURORA ON 74500015116838434424729	\$243.17
APR 26	APR 28	TBJ CONCESSIONS TORONTO ON 74450775117004032477001	\$33.65
APR 26	APR 28	TBJ CONCESSIONS TORONTO ON 74450775117004032690124	\$27.43
APR 26	APR 28	TBJ CONCESSIONS TORONTO ON 74450775117004032565433	\$21.23
APR 26	APR 28	UBER CANADA/UBERTRIP TORONTO ON 74064495117820147024229	\$24.41
APR 27	APR 28	APPLE.COM/BILL 866-712-7753 ON 7453788511710777305354	\$4.51
APR 27	APR 28	AMZN MKTP CA *KI8139VJ3 WWW.AMAZON.CAON 74537885117108008947808	\$180.79
APR 27	APR 28	MARKET BRIGHTON ON 74703415118108469631241	\$12.49
APR 27	APR 29	COMFORT INN PORT HOPE PORT HOPE ON 74703415118108667944578	\$134.67
APR 27	APR 29	MCDONALD'S #29704 PORT HOPE ON 74064495118820108210378	\$11.71
APR 27	APR 29	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74040735119920008000957	\$30.50
APR 28	MAY 01	ESSO CIRCLE K OTTAWA ON 74064495120920103244269	\$1.92
APR 28	MAY 01	AIR CAN* 0142120502230AIRCANADA.COMMB 74537885120100534288067	\$1,990.37
APR 29	APR 30	LS CRITTER JUNGLE OTTAWA ON 74083425119100013726443	\$4.51
APR 29	APR 30	MACEWEN - VARS VARS ON 74500015119463607062672	\$125.25
APR 29	APR 30	TIM HORTONS #1098 PRESCOTT ON 74703415120100239199324	\$16.50



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STATEMENT FROM APR 15 TO MAY 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 29	APR 30	HARVEYS 0002426 OTTAWA ON 74703415120100288402165	\$33.74
APR 30	MAY 01	APPLE.COM/BILL 866-712-7753 ON 74537885120100436879104	\$20.88
APR 30	MAY 01	APPLE.COM/BILL TORONTO ON 74038715120517573846450	\$15.80
APR 30	MAY 01	LAVENDER PASTRY OTTAWA ON 74064375120004008109853	\$11.67
APR 30	MAY 01	CERTAS HOME AUTO INS C AURORA ON 74500015120838486701861	\$454.84
MAY 01	MAY 05	UBER * EATS PENDING LONDON 74657375123000096341523 Foreign Currency - GBP 31.22 Exchange rate - 1.902946	\$59.41
MAY 01	MAY 02	EXPEDIA 73095427913074 EXPEDIA.CA ON 74537885121101642302732	\$165.36
MAY 01	MAY 02	UBR* PENDING.UBER.COM LONDON 74657375122000096935267 Foreign Currency - GBP 77.99 Exchange rate - 1.903320	\$148.44
MAY 01	MAY 02	UBER *TRIP LONDON 74657375122000097852255 Foreign Currency - GBP 5.00 Exchange rate - 1.902000	\$9.51
MAY 01	MAY 02	JUST GO AND BUNK BEDFORDSHIRE 24395585121010573580111 Foreign Currency - GBP 55.00 Exchange rate - 1.903272	\$104.68
MAY 02	MAY 05	APPLE.COM/BILL 866-712-7753 ON 74537885122102286619760	\$27.11
MAY 02	MAY 05	SUMUP *SHRED CORP LTD ROYSTON 74007065123920002437764 Foreign Currency - GBP 1.50 Exchange rate - 1.880000	\$2.82
MAY 02	MAY 05	ZETTLE_*HITWRAP CAMBRI CAMBRIDGE 74541095123086970749505 Foreign Currency - GBP 7.50 Exchange rate - 1.888000	\$14.16
MAY 03	MAY 05	AMZN MKTP CA*NI9GC7ZZ2 WWW.AMAZON.CAON 74537885123100099708225	\$50.06
MAY 03	MAY 05	AMZN MKTP CA*NB0389361 WWW.AMAZON.CAON 74537885123100449288571	\$81.34
MAY 03	MAY 05	SUMUP *SHRED CORP LTD ROYSTON 74007065124920001331330 Foreign Currency - GBP 4.00 Exchange rate - 1.890000	\$7.56
MAY 03	MAY 05	SUMUP *SHRED CORP LTD ROYSTON 74007065124920001733576 Foreign Currency - GBP 6.50 Exchange rate - 1.889230	\$12.28
MAY 03	MAY 05	SUMUP *SHRED CORP LTD ROYSTON 74007065124920001746461 Foreign Currency - GBP 1.50 Exchange rate - 1.886666	\$2.83
MAY 03	MAY 05	SUMUP *SHRED CORP LTD ROYSTON 74007065124920001819854 Foreign Currency - GBP 4.00 Exchange rate - 1.890000	\$7.56
MAY 03	MAY 05	SUMUP *SHRED CORP LTD ROYSTON 74007065124920005471785 Foreign Currency - GBP 3.00 Exchange rate - 1.886666	\$5.66
MAY 03	MAY 05	SUMUP *SHRED CORP LTD ROYSTON 74007065124920005507083 Foreign Currency - GBP 1.50 Exchange rate - 1.886666	\$2.83
MAY 03	MAY 05	SUMUP *SHRED CORP LTD ROYSTON 74007065124920005761979 Foreign Currency - GBP 3.00 Exchange rate - 1.886666	\$5.66



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STATEMENT FROM APR 15 TO MAY 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 03	MAY 05	SUMUP *SHRED CORP LTD ROYSTON 74007065124920011063931 Foreign Currency - GBP 3.50 Exchange rate - 1.891428	\$6.62
MAY 03	MAY 05	SQ *GRAYSTONES DUXFORD DUXFORD 74633755123000608537172 Foreign Currency - GBP 12.25 Exchange rate - 1.890612	\$23.16
MAY 04	MAY 05	AMZN MKTP CA*NB2PL3300 WWW.AMAZON.CAON 74537885124100973790413	\$133.16
MAY 04	MAY 05	AMZN MKTP CA*NB5IQ1AQ0 WWW.AMAZON.CAON 74537885124101563418894	\$338.99
MAY 04	MAY 05	AMZN MKTP CA*NB05T2EGO WWW.AMAZON.CAON 74537885124101605919222	\$71.16
MAY 04	MAY 05	SUMUP *SHRED CORP LTD ROYSTON 74007065125920000221317 Foreign Currency - GBP 4.00 Exchange rate - 1.890000	\$7.56
MAY 04	MAY 05	SUMUP *SHRED CORP LTD ROYSTON 74007065125920000763466 Foreign Currency - GBP 8.00 Exchange rate - 1.890000	\$15.12
MAY 04	MAY 05	SUMUP *SHRED CORP LTD ROYSTON 74007065125920020037313 Foreign Currency - GBP 5.00 Exchange rate - 1.890000	\$9.45
MAY 04	MAY 05	SUMUP *SANJEEV_S KITCHENROYSTON 74119755124517942031325 Foreign Currency - GBP 10.99 Exchange rate - 1.890809	\$20.78
MAY 05	MAY 07	BP NORBURY HILL S/STN TODDINGTON BE 74463655126591261730009 Foreign Currency - GBP 37.15 Exchange rate - 1.890982	\$70.25
MAY 05	MAY 07	UBER *EATS HELP.UBER.COM 74657375127000105886050 Foreign Currency - GBP 19.82 Exchange rate - 1.891019	\$37.48
MAY 05	MAY 07	AIR CANADA 0144287191800FELTHAM 74463665126501274203190 Foreign Currency - GBP 753.60 Exchange rate - 1.891003	\$1,425.06
MAY 05	MAY 06	EXPEDIA 73098906979250 EXPEDIA.CA ON 74099865125000032048087	\$214.46
MAY 05	MAY 06	UBER *TRIP HELP.UBER.COM 74657375126000098822295 Foreign Currency - GBP 73.95 Exchange rate - 1.891007	\$139.84
MAY 05	MAY 06	AMZN MKTP CA*NB1L705J1 WWW.AMAZON.CAON 74537885125102759428712	\$15.24
MAY 05	MAY 05	AUTOMATIC PAYMENT -THANK YOU	-\$14,028.22
MAY 06	MAY 07	APPLE.COM/BILL 866-712-7753 ON 74537885126103248594857	\$31.60
MAY 06	MAY 07	AMZN MKTP CA*NB1NS4SG0 WWW.AMAZON.CAON 74537885126103662206756	\$11.24
MAY 06	MAY 06	AMAZON.CA*NB1B778M0 AMAZON.CA ON 74537885126103044769679	\$11.27
MAY 07	MAY 12	ESSO CIRCLE K OTTAWA ON 74064495129920103389982	\$4.68
MAY 07	MAY 12	ESSO CIRCLE K OTTAWA ON 74064495129920103390022	\$1.67
MAY 07	MAY 09	MCDONALD'S #1646 Q04 OTTAWA ON 74064495128820113567844	\$3.56
MAY 08	MAY 12	OTTAWA MEDICAL PHARMACY OTTAWA ON 74529005128920383763200	\$91.48



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for Private Banking

JAMES WALKER 4646 92** **** 1013
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STATEMENT FROM APR 15 TO MAY 13, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details for James Walker from May 8 to May 13, 2025, including purchases from McDonald's, Esso, Steam, Pizzeria, Dollarama, Produce Depot, Tim Hortons, Lone Star Texas Grill, and Esso Circle K. Subtotal: \$1,983.56

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details for Laramie Morrison from April 13 to April 17, 2025, including purchases from RFBT, Food Basics, Wal-Mart, Altea, Macewen, Tim Hortons, and Myer's. Subtotal: \$2,000.00



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STATEMENT FROM APR 15 TO MAY 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 17	APR 21	WAL-MART SUPERCENTER#1110OTTAWA ON 74529005108900443298003	\$112.48
APR 18	APR 21	ALTEA OTT-SUB. RENEWED OTTAWA ON 74083425108100015696647	\$101.69
APR 19	APR 21	FEDEX35948203 T1800 46333390N 74831495109515276983078	\$18.79
APR 19	APR 21	SARANGICUISINE.CA VANCOUVER BC 74083425109100014362992	\$55.07
APR 19	APR 21	METRO 243 OTTAWA ON 74500015109838446267206	\$181.63
APR 19	APR 21	REXALL PHARMACY #1487 OTTAWA ON 74529005109920606796006	\$105.98
APR 21	APR 21	SP OPA PRO SHOP TORONTO ON 74083425111100004651764	\$406.80
APR 21	APR 22	BELL WARRIORS FOOTBALL RICHMOND ON 74083425111100009091362	\$230.74
APR 21	APR 22	SUBWAY 17747 OTTAWA ON 74099865111000174656032	\$15.55
APR 21	APR 22	OTTAWA NEP* ADULT NEPEAN ON 74083425112100001396727	\$321.58
APR 21	APR 22	OTTAWA NEP* ADULT NEPEAN ON 74083425112100001664751	\$161.54
APR 21	APR 22	NEW YORK FRIES #3219 OTTAWA ON 74703415112103093752378	\$15.81
APR 21	APR 22	EDDIE BAUER CANADA #13 OTTAWA ON 74703415112103181360597	\$250.86
APR 21	APR 23	JPARK 41 GEORGE OTTAWA OTTAWA ON 74500015112656631175413	\$14.85
APR 22	APR 22	ATHLETA CA 8016 800-427-7895 ON 74703415112103197006630	-\$175.15
APR 22	APR 22	SP DRIFTGOODS DRIFT.CO UT 24492165112100016279993	\$28.69
APR 22	APR 23	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537885112103476612740	\$4.51
APR 23	APR 28	ESSO CIRCLE K OTTAWA ON 74064495115920102607133	\$74.69
APR 23	APR 28	ESSO CIRCLE K OTTAWA ON 74064495115920103399953	\$2.17
APR 23	APR 24	ENERCARE HOME SERVICES MARKHAM ON 74083425113100013655242	\$360.00
APR 23	APR 24	CORNWALL PARKING CORNWALL ON 74064495113820179380394	\$3.60
APR 23	APR 24	PRODUCE DEPOT OTTAWA ON 74703415114104832717084	\$89.20
APR 23	APR 23	ALTITUDE GYM KANATA KANATA ON 74083425113100005444209	\$234.98
APR 24	APR 28	VALUE VILLAGE # 2048 OTTAWA ON 74529005114920464375300	\$6.31
APR 24	APR 25	T&T SUPERMARKET #018 OTTAWA ON 74500015114463647433094	\$18.50
APR 25	APR 28	PPP WINNIPEG WINNIPEG MB 74083425116100003158410	\$65.00
APR 25	APR 28	ANDREW NOLAN RMT OTTAWA ON 74514205115004002667684	\$195.00
APR 25	APR 28	ESSO CIRCLE K OTTAWA ON 74064495116920102728623	\$53.69
APR 25	APR 25	PPP WINNIPEG WINNIPEG MB 74083425115100005813609	\$322.65
APR 26	APR 28	TIM HORTONS #0710 613-371-3157 ON 7470341511610668033906	\$2.61



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STATEMENT FROM APR 15 TO MAY 13, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details from APR 27 to MAY 02, including purchases at SportChek, Tim Hortons, Farm Boy, Shoppers Drug Mart, and others.



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STATEMENT FROM APR 15 TO MAY 13, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains 30 rows of transaction data including purchases from MARY BROWNS CHICKEN, WF* CA4283739175 VANCOUVER BC, PETRO-CANADA, LOBLAWS, MCDONALD'S, TIM HORTONS, WWW.APACIRCUIT.CA, SP DRIFTGOODS, WAL-MART SUPERCENTER, LINCOLN HEIGHTS FORD, UBER CANADA, OLD NAVY CANADA, WINNERSHOMESENSE, SP SOLEFREEDOM, ANDREW NOLAN RMT, NBX* CLUBPICKLEBALL, FARM BOY, PRODUCE DEPOT, ESSO CIRCLE K, SP GET PIERCED LLC, ALTEA OTT-CANCELLED BO, and SOBEYS.



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

JAMES WALKER 4646 92** **** 1013

LARAMIE MORRISON 4646 92** **** 2176

10 OF 10

STATEMENT FROM APR 15 TO MAY 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 12	MAY 13	PITA BELL OTTAWA ON <small>74064495132820183074105</small>	\$31.17
MAY 13	MAY 13	TIM HORTONS #1632 613-228-2151 ON <small>74703415133109303830362</small>	\$8.15
SUBTOTAL OF MONTHLY ACTIVITY			\$12,478.14
TOTAL ACCOUNT BALANCE			\$28,665.07

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 251 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	\$28,665.07	

** 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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