



Royal Bank

RBC® Avion® Visa Infinite Privilege⁺ for Private Banking

JAMES WALKER 4646 92** **** 1013

LARAMIE MORRISON 4646 92** **** 2176

1 OF 12

STATEMENT FROM MAY 14 TO JUN 13, 2025

PREVIOUS ACCOUNT BALANCE \$28,665.07

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 11	MAY 14	ESSO CIRCLE K OTTAWA ON 74064495133920103302849	\$4.68
MAY 12	MAY 15	ESSO CIRCLE K OTTAWA ON 74064495134920103398838	\$2.17
MAY 12	MAY 15	ESSO CIRCLE K OTTAWA ON 74064495134920103399703	\$1.92
MAY 12	MAY 14	TIM HORTONS #121503 KEMPTVILLE ON 74703415133109495476693	\$6.20
MAY 13	MAY 15	QUEENSWAY CARLETON HOSPITOTTAWA ON 74064495134820124773896	\$8.00
MAY 13	MAY 14	AMZN MKTP CA*NI72A27U1 WWW.AMAZON.CAON 74537885133109929951580	\$95.96
MAY 13	MAY 14	AUDIBLE CA*NW8608U82 AMZN.COM/BILLNJ 24456755133109926708493	\$15.70
MAY 13	MAY 14	SQ *MERYENDA OTTAWA ON 74293475133000721422546	\$43.50
MAY 13	MAY 14	SQ *MERYENDA OTTAWA ON 74293475133000721447386	\$21.47
MAY 14	MAY 20	ESSO CIRCLE K OTTAWA ON 74064495136920103653875	\$3.84
MAY 14	MAY 15	MARY BROWNS CHICKEN OTTAWA ON 74064495134820147314371	\$84.74
MAY 14	MAY 15	APPLE.COM/BILL 866-712-7753 ON 74537885134100409881156	\$15.80
MAY 14	MAY 15	DNH*GODADDY#3746757560 480-5058855 AZ 24906415134229241542520	\$35.99
		Foreign Currency - USD 25.05 Exchange rate - 1.436726	
MAY 14	MAY 15	SECOND CUP 9038 OTTAWA ON 74064495134820179595384	\$3.22
MAY 14	MAY 15	CERTAS HOME AUTO INS C AURORA ON 74500015134838484583596	\$22.51
MAY 14	MAY 16	CANADIAN TIRE #290 OTTAWA ON 74064495135820105195217	\$33.90

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	1,084,613
Points earned this statement	33,375
Points from supplementary accounts	15,419
New points balance	1,133,407

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	JUL 4, 2025
Credit limit	\$50,000.00
Available credit	\$36,635.40
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$28,665.07
Payments & credits	-\$42,000.00
Purchases & debits	\$26,699.53
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Total Account Balance	\$13,364.60
NEW BALANCE	\$13,364.60



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

NEW BALANCE
\$13,364.60

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
JUL 4, 2025

AMOUNT PAID
\$

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

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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 72722 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 MAY 14 TO JUN 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 15	MAY 15	AMZN MKTP CA*NZZJ99LT2 WWW.AMAZON.CAON 74537885135101135935562	\$64.92
MAY 15	MAY 16	APPLE.COM/BILL 866-712-7753 ON 74537885135101293134537	\$56.49
MAY 15	MAY 16	APPLE.COM/BILL 866-712-7753 ON 74537885135101293713595	\$12.42
MAY 15	MAY 16	AMAZON CHANNELS AMAZON.CA BC 74537885135101730421034	\$16.94
MAY 15	MAY 16	AMAZON CHANNELS AMAZON.CA BC 74537885135101731956228	\$7.90
MAY 15	MAY 16	SQ *37S COMPANY KEMPTVILLE ON 74293475135000742067112	\$14.57
MAY 16	MAY 20	APPLE.COM/BILL 866-712-7753 ON 74537885136102185133321	\$35.01
MAY 16	MAY 20	AMZN MKTP CA*NW0BU51U1 WWW.AMAZON.CAON 74537885136102661861627	\$43.49
MAY 16	MAY 20	TIM HORTONS #2399 OTTAWA ON 74703415137103569441101	\$6.15
MAY 16	MAY 20	ESSO CIRCLE K OTTAWA ON 74064495138920102505652	\$113.89
MAY 16	MAY 20	ESSO CIRCLE K OTTAWA ON 74064495138920103321000	\$4.40
MAY 17	MAY 20	AMZN MKTP CA*NZ9AP7P72 WWW.AMAZON.CAON 74537885137102772487154	\$178.20
MAY 17	MAY 20	APPLE.COM/BILL 866-712-7753 ON 74537885137103074265884	\$50.79
MAY 17	MAY 20	TIM HORTONS #1389 OTTAWA ON 74703415137103565765982	\$2.00
MAY 17	MAY 20	A&W 4162 OTTAWA ON 74064495138820116327178	\$21.45
MAY 17	MAY 20	LONE STAR TEXAS GRILL 102OTTAWA ON 74064495138820118102942	\$144.19
MAY 18	MAY 20	TIM HORTONS #2380 OTTAWA ON 74703415139104615155081	\$6.76
MAY 19	MAY 20	SHELL C02811 KINGSTON ON 74064495139820163320984	\$131.42
MAY 19	MAY 20	ARBY'S 2036 KINGSTON ON 74500015139463662771924	\$25.51
MAY 19	MAY 22	ESSO CIRCLE K OTTAWA ON 74064495141920103382700	\$1.92
MAY 20	MAY 21	METRO 243 OTTAWA ON 74500015140838465852756	\$200.00
MAY 20	MAY 21	METRO 243 OTTAWA ON 74500015140838465852798	\$97.62
MAY 21	MAY 22	CERTAS HOME AUTO INS C AURORA ON 74500015141838479911225	\$127.17
MAY 21	MAY 22	LOBLAWS 1132 OTTAWA ON 74500015141882630774916	\$53.83
MAY 21	MAY 23	CANADIAN TIRE #290 OTTAWA ON 74064495142820104873567	\$36.14
MAY 21	MAY 21	CLAUDE.AI SUBSCRIPTION ANTHROPIC.COMCA 24011345141100034745574	\$31.64
MAY 22	MAY 26	OTTAWA MEDICAL PHARMACY OTTAWA ON 74529005142920372945802	\$81.52
MAY 22	MAY 26	LONE STAR TEXAS GRILL 102OTTAWA ON 74064495143820116504993	\$96.89



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STATEMENT FROM MAY 14 TO JUN 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 22	MAY 22	AMZN MKTP CA*NN7143ZE2 WWW.AMAZON.CAON 74537885142107263879119	\$169.39
MAY 23	MAY 26	APPLE.COM/BILL 866-712-7753 ON 74537885143108452292121	\$15.24
MAY 23	MAY 26	NETFLIX.COM 844-5052993 BC 24565895143229899590551	\$27.11
MAY 23	MAY 26	UBER CANADA/UBERONE TORONTO ON 74064495143820151971909	\$11.29
MAY 23	MAY 26	PRODUCE DEPOT OTTAWA ON 74703415144109108293169	\$61.68
MAY 23	MAY 28	LINCOLN HEIGHTS FORD OTTAWA ON 74529005146920131166704	\$252.14
MAY 24	MAY 26	LOBLAWS 1132 OTTAWA ON 74500015144882686607918	\$47.46
MAY 24	MAY 26	PIZZA PIZZA # 202 OTTAWA ON 74529005144920006185302	\$15.01
MAY 25	MAY 26	MICROSOFT* 14 DAY TRIAL HALIFAX NS 74083425145100007004045	\$16.94
MAY 25	MAY 26	CERTAS HOME AUTO INS C AURORA ON 74500015145838436247941	\$243.17
MAY 25	MAY 28	ESSO CIRCLE K OTTAWA ON 74064495147920103509082	\$1.92
MAY 25	MAY 27	MCDONALD'S #1646 Q04 OTTAWA ON 74064495146820113493197	\$31.37
MAY 26	MAY 29	ESSO CIRCLE K OTTAWA ON 74064495148920102700038	\$134.06
MAY 26	MAY 29	ESSO CIRCLE K OTTAWA ON 74064495148920103513356	\$4.10
MAY 26	MAY 29	ESSO CIRCLE K OTTAWA ON 74064495148920103513471	\$1.92
MAY 26	MAY 27	BELL CANADA (OB) MONTREAL QC 74064495146820136342363	\$433.62
MAY 27	MAY 28	APPLE.COM/BILL 866-712-7753 ON 74537885147102184223054	\$4.51
MAY 28	JUN 02	ESSO CIRCLE K OTTAWA ON 74064495150920103704927	\$3.84
MAY 28	MAY 29	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537885148103107348183	\$30.50
MAY 28	MAY 29	APPLE.COM/BILL 866-712-7753 ON 74537885148103052567423	\$15.80
MAY 28	MAY 29	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015148656616587341	\$8.45
MAY 28	MAY 30	A & W #4631 RICHMOND ON 74529005148920427227903	\$37.94
MAY 29	JUN 02	MCDONALD'S #1646 Q04 OTTAWA ON 74064495150820114505323	\$25.73
MAY 29	JUN 02	ESSO CIRCLE K OTTAWA ON 74064495151920103903254	\$1.92
MAY 29	JUN 02	ESSO CIRCLE K OTTAWA ON 74064495151920103903262	\$1.92
MAY 29	MAY 30	APPLE.COM/BILL 866-712-7753 ON 74537885149103948482505	\$20.88
MAY 29	MAY 30	UBER CANADA/UBEREATS TORONTO ON 74064495149820147306180	\$33.78
MAY 30	JUN 02	AMZN MKTP CA*NN0J85K01 WWW.AMAZON.CAON 74537885150105254609965	\$104.93
MAY 30	JUN 02	CERTAS HOME AUTO INS C AURORA ON 74500015150838402980162	\$454.84



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STATEMENT FROM MAY 14 TO JUN 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 30	JUN 02	THE KEG MANOR OTTAWA ON 74500015151461652481093	\$71.67
MAY 30	JUN 02	ESSO CIRCLE K OTTAWA ON 74064495152920103488495	\$1.92
MAY 30	MAY 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105150619988467106	-\$42,000.00
MAY 31	JUN 02	LS CRITTER JUNGLE OTTAWA ON 74083425151100017192336	\$9.02
MAY 31	JUN 02	SQ *EVOLUTION GAMES & TRAKEMPTVILLE ON 74293475151000933867006	\$9.03
JUN 01	JUN 02	AMZN MKTP CA*N623U1DW2 WWW.AMAZON.CAON 74537885152107055188007	\$12.42
JUN 01	JUN 02	AMZN MKTP CA*N62WW4S42 WWW.AMAZON.CAON 74537885152107101115871	\$45.11
JUN 01	JUN 02	AMZN MKTP CA*N67PJ3L41 WWW.AMAZON.CAON 74537885152107155610744	\$53.10
JUN 01	JUN 02	UBER CANADA/UBERTRIP TORONTO ON 74064495152820151773907	\$10.95
JUN 01	JUN 02	TIM HORTONS #2325 OTTAWA ON 74703415153107269561133	\$5.07
JUN 01	JUN 02	BEST BUY EXPRESS 177 NEPEAN ON 74500015152177420066599	\$463.29
JUN 01	JUN 02	METRO 243 OTTAWA ON 74500015152838434183882	\$58.19
JUN 01	JUN 04	ESSO CIRCLE K OTTAWA ON 74064495154920103500339	\$1.92
JUN 01	JUN 03	APPLE STORE #R490 OTTAWA ON 7453788515310746845067	\$145.77
JUN 01	JUN 03	CENTEX KEMPTVILLE KEMPTVILLE ON 74064495153820111314353	\$3.38
JUN 02	JUN 05	ESSO CIRCLE K OTTAWA ON 74064495155920103604783	\$1.92
JUN 02	JUN 04	TIM HORTONS #121503 KEMPTVILLE ON 74703415154108391734373	\$1.92
JUN 02	JUN 03	APPLE.COM/BILL TORONTO ON 74038715153521349323133	\$27.11
JUN 02	JUN 03	STARLINK INTERNET HALIFAX NS 74099865153001416558068	\$37.31
JUN 02	JUN 03	FAT LESS ROAD CREW PRESCOTT ON 74872715153271534997262	\$11.05
JUN 02	JUN 03	CERTAS CHRISTINE LUNN NEPEAN ON 74500015153838446701415	\$1,692.70
JUN 02	JUN 03	CERTAS CHRISTINE LUNN NEPEAN ON 74500015153838446701423	\$3,770.00
JUN 03	JUN 05	CANADIAN TIRE #290 OTTAWA ON 74064495155820105284792	\$79.94
JUN 03	JUN 06	ESSO CIRCLE K OTTAWA ON 74064495156920103613114	\$1.92
JUN 03	JUN 04	AMAZON.CA*N632Y1AW0 AMAZON.CA ON 74537885154108793462744	\$148.87
JUN 04	JUN 05	AMZN MKTP CA*N66060M80 WWW.AMAZON.CAON 74537885155109818115969	\$155.65
JUN 04	JUN 05	770 BROADVIEW - 93811 OTTAWA ON 74703415155109821613285	\$7.25
JUN 04	JUN 05	TIM HORTONS #2325 OTTAWA ON 74703415156109985812292	\$2.26



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STATEMENT FROM MAY 14 TO JUN 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 04	JUN 06	OTTAWA MEDICAL PHARMACY OTTAWA ON 74529005155920363092808	\$52.37
JUN 05	JUN 09	MCDONALD'S #1646 Q04 OTTAWA ON 74064495157820115030068	\$27.43
JUN 05	JUN 09	CHEO FOUNDATION PARKIN OTTAWA ON 74500015157656602680652	\$4.40
JUN 05	JUN 09	ESSO CIRCLE K OTTAWA ON 74064495158920102979001	\$140.02
JUN 05	JUN 09	ESSO CIRCLE K OTTAWA ON 74064495158920103901079	\$1.92
JUN 05	JUN 09	ESSO CIRCLE K OTTAWA ON 74064495158920103901129	\$1.92
JUN 05	JUN 05	AMZN MKTP CA*NH5H11J42 WWW.AMAZON.CAON 74537885156109922943271	\$16.94
JUN 05	JUN 05	AMZN MKTP CA*N65N67D01 WWW.AMAZON.CAON 74537885156100036592500	\$42.93
JUN 05	JUN 06	AMZN MKTP CA*N681Y7SW1 WWW.AMAZON.CAON 74537885156100267450782	\$82.48
JUN 05	JUN 06	AMZN MKTP CA*N67W21800 WWW.AMAZON.CAON 74537885156100359836807	\$93.78
JUN 06	JUN 09	BREWED AWAKENINGS KEMPTVILLE ON 74729245157040130491312	\$7.02
JUN 06	JUN 09	ESSO CIRCLE K OTTAWA ON 74064495159920103595706	\$1.92
JUN 07	JUN 09	MCDONALD'S #1646 Q04 OTTAWA ON 74064495159820115518508	\$21.44
JUN 08	JUN 11	ESSO CIRCLE K OTTAWA ON 74064495161920103369694	\$1.92
JUN 08	JUN 10	TIM HORTONS #121503 KEMPTVILLE ON 74703415160103902640013	\$25.55
JUN 09	JUN 11	MCDONALD'S #1646 Q04 OTTAWA ON 74064495161820113609156	\$15.24
JUN 09	JUN 10	STARLINK INTERNET HALIFAX NS 74099865160000211598064	\$213.57
JUN 09	JUN 10	TIM HORTONS #2325 OTTAWA ON 74703415161104584173934	\$2.00
JUN 10	JUN 13	ESSO CIRCLE K OTTAWA ON 74064495163920103612968	\$1.92
JUN 10	JUN 11	APPLE.COM/BILL 866-712-7753 ON 74537885161104836000881	\$7.90
JUN 11	JUN 12	APPLE.COM/BILL 866-712-7753 ON 74537885162105726995113	\$15.80
JUN 11	JUN 12	NAMASTE KEMPTVILLE OTTAWA ON 74514205162004006449180	\$150.10
JUN 12	JUN 13	PRIMEVIDEO.C*NH3DQ5RM1 WWW.AMAZON.CABC 74537885163106969844215	\$7.90
JUN 12	JUN 13	AMZN APPS CA WWW.AMAZON.CAON 74537885163106869835578	\$10.16
SUBTOTAL OF MONTHLY ACTIVITY			-\$29,950.34



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JAMES WALKER 4646 92** **** 1013

LARAMIE MORRISON 4646 92** **** 2176

STATEMENT FROM MAY 14 TO JUN 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 12	MAY 14	FARM BOY #30 OTTAWA ON 74529005132920491997009	\$100.31
MAY 13	MAY 16	WAL-MART SUPERCENTER#1200OTTAWA ON 74529005134900510479906	\$149.34
MAY 13	MAY 14	THE FORGE ORLEANS ON 74083425134100003050821	\$880.27
MAY 14	MAY 15	CAPPELLI & ASSOCIATES OTTAWA ON 74083425135100002373231	\$190.00
MAY 14	MAY 15	JOKULSARLON FERDATHJON SVEITARFELAGI 74985265134413062092702	\$317.81
MAY 14	MAY 15	THE LAVA TUNNEL REYKJAVIK 74346985135137975214071 Foreign Currency - ISK 25,200.00 Exchange rate -.011028	\$277.92
MAY 14	MAY 16	RFBT-CARLINGWOOD OTTAWA ON 74529005134920412184206	\$9.31
MAY 14	MAY 14	FLYWIRE*ICELAND TOURS TORONTO ON 74099865134000600054045	\$412.00
MAY 14	MAY 14	TIM HORTONS #1496 613-266-7840 ON 74703415134100174172249	\$5.30
MAY 14	MAY 15	CANADIAN TIRE #290 OTTAWA ON 74064495135820105195985	\$478.52
MAY 15	MAY 20	AIR CAN* 0142121716185AIRCANADA.COMMB 74537885137103176578192	\$217.83
MAY 15	MAY 20	AIR CAN* 0142121716186AIRCANADA.COMMB 74537885137103176578200	\$217.83
MAY 15	MAY 20	ESSO CIRCLE K OTTAWA ON 74064495137920102906711	\$87.91
MAY 15	MAY 15	SP MEDISTIK INC TORONTO ON 74083425135100005715669	\$66.76
MAY 15	MAY 16	TIM HORTONS #2371 613-736-7498 ON 74703415135101777458000	\$10.63
MAY 16	MAY 20	AIRALO SINGAPORE 74143255136100003511175	\$11.00
MAY 16	MAY 20	ALTEA OTT-SUB. RENEWED OTTAWA ON 74083425136100013812069	\$101.69
MAY 16	MAY 20	3781_YOW_RELAY OTTAWA ON 74099865136001336286057	\$41.68
MAY 16	MAY 20	SP GAME BREAKERS OTTAWA ON 74083425137100001076221	\$44.07
MAY 16	MAY 20	SP CURLSHOPPE YORK ON 74083425137100001819448	\$65.51
MAY 16	MAY 20	BEST BUY #928 NEPEAN ON 74500015136928020024102	\$59.88
MAY 16	MAY 20	PORTER AIRLI45163751369838886198622 ON 74424655136112212946440	\$214.09
MAY 16	MAY 20	PORTER AIRLI45163751369828886198622 ON 74424655136112212946739	\$214.09
MAY 16	MAY 20	SQ *FRESH FRUIT MARKET OTTAWA ON 74293475136000749938918	\$10.16
MAY 16	MAY 20	APPLE STORE #R490 OTTAWA ON 74537885137103076348860	\$162.72
MAY 16	MAY 16	TIM HORTONS #2325 613-792-1311 ON 74703415136101936816014	\$5.96
MAY 16	MAY 16	EXPEDIA 73108572861266 EXPEDIA.CA ON 74537885136101978876542	\$5.50
MAY 17	MAY 20	HM SMARALIND KOPAVOGUR 74346985137138026457907 Foreign Currency - ISK 20,555.00 Exchange rate -.010971	\$225.51



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STATEMENT FROM MAY 14 TO JUN 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 17	MAY 20	NEW YORKER ICELAND KOPAVOGUR 74507445137138026452973 Foreign Currency - ISK 5,580.00 Exchange rate - .010971	\$61.22
MAY 17	MAY 20	NEW YORKER ICELAND KOPAVOGUR 74507445137138026459648 Foreign Currency - ISK 5,980.00 Exchange rate - .010971	\$65.61
MAY 17	MAY 20	KOKULIST EHF HAFNARFJORDUR 74507445137138027487192 Foreign Currency - ISK 3,635.00 Exchange rate - .010971	\$39.88
MAY 17	MAY 20	MENAM WOK REYKJAVIK 74985265137413780595108 Foreign Currency - ISK 7,019.00 Exchange rate - .010970	\$77.00
MAY 17	MAY 20	MENAM WOK REYKJAVIK 74985265137413783330701 Foreign Currency - ISK 500.00 Exchange rate - .010960	\$5.48
MAY 17	MAY 20	RVK / BILASTADASJ.MIDA BORGARTUNI 12 74985265137413831443100 Foreign Currency - ISK 100.00 Exchange rate - .010900	\$1.09
MAY 17	MAY 20	PASTA E BASTA REYKJAVIK 74985265137413850368105 Foreign Currency - ISK 6,760.00 Exchange rate - .010970	\$74.16
MAY 17	MAY 20	HAGKAUP SMARALIND KOPAVOGUR 74069075138519726433286 Foreign Currency - ISK 3,530.00 Exchange rate - .010968	\$38.72
MAY 17	MAY 20	HAGKAUP SMARALIND KOPAVOGUR 74069075138519726439390 Foreign Currency - ISK 1,450.00 Exchange rate - .010965	\$15.90
MAY 17	MAY 20	HAGKAUP SMARALIND KOPAVOGUR 74069075138519726433278 Foreign Currency - ISK 646.00 Exchange rate - .010959	\$7.08
MAY 17	MAY 20	SOUVENIRS REYKJANESBAE 74013115137004156828273 Foreign Currency - ISK 7,600.00 Exchange rate - .010971	\$83.38
MAY 18	MAY 20	THE LAVA TUNNEL REYKJAVIK 74507445139138047158136 Foreign Currency - ISK 540.00 Exchange rate - .010962	\$5.92
MAY 18	MAY 20	KRAMBUDIN SKOLAVORDUSTIG REYKJAVIK 74069075139519730593181 Foreign Currency - ISK 679.00 Exchange rate - .010972	\$7.45
MAY 18	MAY 20	FLATEY HLEMMUR REYKJAVIK 74069075139519729675411 Foreign Currency - ISK 3,930.00 Exchange rate - .010969	\$43.11
MAY 18	MAY 20	BONUS LAUGAVEGI REYKJAVIK 74069075139519730046776 Foreign Currency - ISK 2,212.00 Exchange rate - .010971	\$24.27
MAY 18	MAY 20	HALLO XIN CHAO REYKJAVIK 74985265138413989833101 Foreign Currency - ISK 1,400.00 Exchange rate - .010964	\$15.35
MAY 18	MAY 20	10-11 LAUGAVEGI REYKJAVIK 74985265138414007988703 Foreign Currency - ISK 1,995.00 Exchange rate - .010967	\$21.88
MAY 19	MAY 20	BILASTAEDI REYKJADALUR HVERAGERDI 74985265139414241249507 Foreign Currency - ISK 950.00 Exchange rate - .010968	\$10.42
MAY 19	MAY 20	HAGKAUP SKEIFAN REYKJAVIK 74069075140519732847202 Foreign Currency - ISK 5,507.00 Exchange rate - .010969	\$60.41
MAY 19	MAY 20	SELJALANDSFOSS EHF. HVOLSVOLLUR 74069075140519733535723 Foreign Currency - ISK 1,000.00 Exchange rate - .010960	\$10.96



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JAMES WALKER 4646 92** **** 1013

LARAMIE MORRISON 4646 92** **** 2176

STATEMENT FROM MAY 14 TO JUN 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 19	MAY 20	HAGKAUP SKEIFAN REYKJAVIK 74069075140519732847152 Foreign Currency - ISK 5,539.00 Exchange rate - .010971	\$60.77
MAY 20	MAY 21	STAY IN VIK VIK 74985265140414487984103 Foreign Currency - ISK 4,800.00 Exchange rate - .011047	\$53.03
MAY 20	MAY 21	HOTEL SKAFTAFELL ORAEFI 74507445140138079011036 Foreign Currency - ISK 2,020.00 Exchange rate - .011044	\$22.31
MAY 20	MAY 21	HOTEL SKAFTAFELL ORAEFI 74507445140138079014873 Foreign Currency - ISK 5,000.00 Exchange rate - .011046	\$55.23
MAY 20	MAY 21	KRONAN VIK VIK 74069075141520737985665 Foreign Currency - ISK 987.00 Exchange rate - .011043	\$10.90
MAY 20	MAY 21	KRONAN VIK VIK 74069075141520737984098 Foreign Currency - ISK 3,114.00 Exchange rate - .011043	\$34.39
MAY 20	MAY 21	ORKAN FREYSNES HOFN I HORNAF 74346985141138085620118 Foreign Currency - ISK 12,466.00 Exchange rate - .011135	\$138.81
MAY 21	MAY 22	TEAMLINKT PLUS AD FREE SASKATOON SK 74083425141100017116395	\$5.00
MAY 21	MAY 22	HRUNALAUG FLUDIR 74346985142138097099599 Foreign Currency - ISK 10,000.00 Exchange rate - .011135	\$111.35
MAY 21	MAY 22	HERADSSKOLINN GUESTH. LAUGARVATN 74507445142138098114595 Foreign Currency - ISK 1,450.00 Exchange rate - .011131	\$16.14
MAY 21	MAY 22	N1 HVOLSVOLLUR HVOLSVOLLUR 74346985142138099414291 Foreign Currency - ISK 9,175.00 Exchange rate - .011135	\$102.17
MAY 21	MAY 23	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 7404073514392000027255	\$4.51
MAY 22	MAY 22	SP DRIFTGOODS DRIFT.CO UT 24492165142100018186919	\$28.69
MAY 22	MAY 23	STR*DROP INN REYKHOLTI 74987505142003037972026 Foreign Currency - ISK 13,550.00 Exchange rate - .011223	\$152.08
MAY 22	MAY 23	OLIS FERSTIKLA BORGARNES 74346985143138116543634 Foreign Currency - ISK 13,149.00 Exchange rate - .011111	\$146.10
MAY 22	MAY 23	BONUS STYKKISHOLMI STYKKISHOLMUR 74069075143520744093394 Foreign Currency - ISK 7,590.00 Exchange rate - .011223	\$85.19
MAY 23	MAY 26	INDO ITALIAN REYKJAVIK 74985265143415235988202 Foreign Currency - ISK 16,550.00 Exchange rate - .011132	\$184.24
MAY 23	MAY 26	SNAEFELLSBAER - SALERN HELLISSANDUR 74985265143415238207204 Foreign Currency - ISK 300.00 Exchange rate - .011100	\$3.33
MAY 23	MAY 26	SANNIR KIRKJUFELL EHF REYKJAVIK 74985265143415256607509 Foreign Currency - ISK 1,200.00 Exchange rate - .011108	\$13.33
MAY 23	MAY 26	ITHRM.BORGARNES BORGARNES 74346985143138130864610 Foreign Currency - ISK 2,965.00 Exchange rate - .011109	\$32.94
MAY 24	MAY 26	ICEWEAR SKOLAVORDUSTIG REYKJAVIK 74810625144017348637943 Foreign Currency - ISK 1,989.00 Exchange rate - .011131	\$22.14



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STATEMENT FROM MAY 14 TO JUN 13, 2025

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 May 24 to May 30, 2025, including purchases at various locations like PERLAN MUSEUM, LEYFA SER EHF, WOK TO WALK, etc.



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

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 May 30 to June 8, 2025, including purchases at stores like Altea, Tim Hortons, and Wal-Mart.



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

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details from JUN 08 to JUN 13, including a subtotal and total account balance of \$13,364.60.



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JAMES WALKER 4646 92** **** 1013

LARAMIE MORRISON 4646 92** **** 2176

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STATEMENT FROM MAY 14 TO JUN 13, 2025

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 117 year(s) and 5 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	\$13,364.60	

** 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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