



Royal Bank

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

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

1 OF 10

PREVIOUS ACCOUNT BALANCE \$13,364.60

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 11	JUN 16	ESSO CIRCLE K OTTAWA ON 74064495164920100626549	\$82.53
JUN 11	JUN 16	ESSO CIRCLE K OTTAWA ON 74064495164920101478247	\$1.92
JUN 12	JUN 16	ESSO CIRCLE K OTTAWA ON 74064495165920101580652	\$17.50
JUN 12	JUN 16	ESSO CIRCLE K OTTAWA ON 74064495165920101580801	\$1.92
JUN 13	JUN 16	PRIMEVIDEO.C*NA2029F30 WWW.AMAZON.CABC 74537885164107854524614	\$28.24
JUN 13	JUN 16	AMZN MKTP CA*NA4W254T0 WWW.AMAZON.CAON 74537885164107907951335	\$338.98
JUN 13	JUN 16	FAT LESS ROAD CREW PRESCOTT ON 74872715164281646821505	\$17.26
JUN 13	JUN 16	AUDIBLE CA*NA6QU90X0 AMZN.COM/BILLNJ 24456755165108135515120	\$15.70
JUN 13	JUN 16	CERTAS HOME AUTO INS C AURORA ON 74500015164838498130593	-\$171.47
JUN 13	JUN 16	CERTAS HOME AUTO INS C AURORA ON 74500015164838498142416	\$22.51
JUN 13	JUN 16	CHEO FOUNDATION PARKIN OTTAWA ON 74500015165656634860116	\$8.80
JUN 13	JUN 16	ESSO CIRCLE K OTTAWA ON 74064495166920103607619	\$4.10
JUN 13	JUN 16	ESSO CIRCLE K OTTAWA ON 74064495166920103607817	\$1.92
JUN 14	JUN 16	FOODINATOR ASIAN FUS MARKHAM ON 74083425165100002188954	\$30.54
JUN 14	JUN 16	PIZZA PIZZA LIMITED 416-967-1111 ON 74537885165108798341981	\$32.51
JUN 14	JUN 16	TIM HORTONS #4482 RICHMOND ON 74703415166109043457369	\$10.49
JUN 14	JUN 17	ESSO CIRCLE K OTTAWA ON 74064495167920103496889	\$1.92

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	1,133,407
Points earned this statement	24,260
Points from supplementary accounts	19,827
New points balance	1,177,494

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	AUG 5, 2025
Credit limit	\$50,000.00
Available credit	\$40,860.92
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$13,364.60
Payments & credits	-\$24,090.80
Purchases & debits	\$19,865.28
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Total Account Balance	\$9,139.08
NEW BALANCE	\$9,139.08



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

**NEW BALANCE
\$9,139.08**

**MINIMUM PAYMENT
\$10.00**

**PAYMENT DUE DATE
AUG 5, 2025**

**AMOUNT PAID
\$**

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

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

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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 727222 to download

Other payment options include:

- RBC Royal Bank ATM
- Telephone Banking 1-800-769-2511
- Visit an RBC Royal Bank branch



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STATEMENT FROM JUN 14 TO JUL 14, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 15	JUN 16	APPLE.COM/BILL 866-712-7753 ON 74537885166109286394432	\$12.42
JUN 15	JUN 16	AMAZON CHANNELS AMAZON.CA BC 74537885166109823973748	\$7.90
JUN 15	JUN 16	AMAZON CHANNELS AMAZON.CA BC 74537885166109864544952	\$16.94
JUN 15	JUN 16	ULTRAMAR # 42221 KARS ON 74500015166461665346302	\$89.80
JUN 15	JUN 16	ULTRAMAR # 42221 KARS ON 74500015166462669816787	\$16.95
JUN 15	JUN 16	TIM HORTONS #8506 KARS ON 74703415167100114766126	\$4.74
JUN 15	JUN 17	LONG ISLAND MARINA KARS ON 74703415167100601390497	\$392.87
JUN 16	JUN 18	TIM HORTONS #3755 KEMPTVILLE ON 74703415168101472012565	\$1.92
JUN 16	JUN 17	CANADIAN TIRE #227 KEMPTVILLE ON 74064495168820106638876	\$478.78
JUN 16	JUN 17	CANADIAN TIRE #227 KEMPTVILLE ON 74064495168820106640039	\$115.00
JUN 16	JUN 18	ESSO CIRCLE K OTTAWA ON 74064495169920103599508	\$1.92
JUN 17	JUN 20	ESSO CIRCLE K OTTAWA ON 74064495170920102730333	\$102.98
JUN 17	JUN 20	ESSO CIRCLE K OTTAWA ON 74064495170920103553858	\$1.92
JUN 17	JUN 18	APPLE.COM/BILL 866-712-7753 ON 74537885168101232357801	\$50.79
JUN 18	JUN 23	ESSO CIRCLE K OTTAWA ON 74064495171920103641561	\$1.92
JUN 18	JUN 19	STAPLES #431 KEMPTVILLE ON 74064495169820178505044	\$296.03
JUN 18	JUN 19	AMZN MKTP CA*NO87H5V72 WWW.AMAZON.CAON 74537885169102050749334	\$70.66
JUN 18	JUN 19	IN *LONG ISLAND MARINA 20613-4892747 ON 74537885169102567922556	\$729.96
JUN 18	JUN 20	TIM HORTONS #121503 KEMPTVILLE ON 74703415170102919888027	\$14.42
JUN 18	JUN 18	OWALGARVE.COM ALBUFEIRA 74609055169100005036792 Foreign Currency - EUR 800.00 Exchange rate - 1.610750	\$1,288.60
JUN 19	JUN 20	TIM HORTONS #2325 OTTAWA ON 74703415171100653552261	\$1.92
JUN 20	JUN 23	UBER CANADA/UBEREATS TORONTO ON 74064495171820167280191	\$19.43
JUN 20	JUN 23	ULTRAMAR # 42221 KARS ON 74500015171462630608092	\$40.08
JUN 20	JUN 23	TIM HORTONS #8506 KARS ON 74703415172101589962623	\$5.11
JUN 20	JUN 23	ESSO CIRCLE K OTTAWA ON 74064495173920101455350	\$1.92
JUN 21	JUN 23	CLAUDE.AI SUBSCRIPTION ANTHROPIC.COMCA 24011345172100030387241	\$31.64
JUN 21	JUN 23	AMZN MKTP CA*NO2IP40R0 WWW.AMAZON.CAON 74537885172102116544542	\$80.20
JUN 21	JUN 23	CERTAS HOME AUTO INS C AURORA ON 74500015172838413432439	\$127.17



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 21	JUN 23	TIM HORTONS #8506 KARS ON 74703415173102508776655	\$4.66
JUN 21	JUN 23	MCDONALD'S #29040 Q04 KEMPTVILLE ON 74064495173820114934120	\$10.61
JUN 22	JUN 23	APPLE.COM/BILL TORONTO ON 74038715173524834626867	\$15.24
JUN 22	JUN 25	ESSO CIRCLE K OTTAWA ON 74064495175920103637896	\$4.68
JUN 23	JUN 23	AMZN MKTP CA*NO1CBOSS1 WWW.AMAZON.CAON 74537885174103453074760	\$91.51
JUN 23	JUN 23	NETFLIX.COM 866-716-0414 ON 74537885174103506180820	\$27.11
JUN 23	JUN 26	ESSO CIRCLE K OTTAWA ON 74064495176920103665284	\$1.92
JUN 23	JUN 25	MCDONALD'S #1646 Q04 OTTAWA ON 74064495175820114432883	\$12.62
JUN 23	JUN 24	APPLE.COM/BILL 866-712-7753 ON 74537885174103611552509	\$27.11
JUN 24	JUN 27	ESSO CIRCLE K OTTAWA ON 74064495177920102867799	\$141.20
JUN 24	JUN 27	ESSO CIRCLE K OTTAWA ON 74064495177920103762635	\$1.92
JUN 24	JUN 25	LOBLAWS 1132 OTTAWA ON 74500015175882653636991	\$65.04
JUN 25	JUN 26	APPLE.COM/BILL 866-712-7753 ON 74537885176105348447083	\$15.80
JUN 25	JUN 26	MICROSOFT*14 DAY TRIAL REMISSISSAUGA ON 74099865176000200384064	\$16.94
JUN 25	JUN 26	PIZZA PIZZA LIMITED 416-967-1111 ON 74537885176105745010393	\$24.83
JUN 25	JUN 27	MCDONALD'S #1646 Q04 OTTAWA ON 74064495177820115091447	\$8.62
JUN 25	JUN 27	MCDONALD'S #29040 Q04 KEMPTVILLE ON 74064495177820115158469	\$15.55
JUN 26	JUN 27	BELL CANADA (OB) MONTREAL QC 74064495177820157336031	\$526.56
JUN 26	JUN 27	IKEA OTTAWA OTTAWA ON 74064495177820184795613	\$7.90
JUN 26	JUN 27	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015177656676777034	\$3.45
JUN 26	JUN 30	REXALL PHARMACY #1487 OTTAWA ON 74529005177920543165809	\$8.80
JUN 26	JUN 30	ESSO CIRCLE K OTTAWA ON 74064495179920104138809	\$1.92
JUN 27	JUN 30	CLAUDE.AI SUBSCRIPTION ANTHROPIC.COMCA 24011345178100106981251	\$158.66
JUN 27	JUN 30	APPLE.COM/BILL 866-712-7753 ON 74537885178107140248667	\$4.51
JUN 27	JUN 30	CLAUDE.AI SUBSCRIPTION ANTHROPIC.COMCA 24011345178100093630465	\$133.46
JUN 27	JUN 30	HCM*PATIENTSERV 877-6435246 ON 74872715178281785690525	\$25.00
JUN 27	JUN 30	ANTHONY'S OTTAWA ON 74529005178920202573003	\$88.14
JUN 27	JUN 30	ESSO CIRCLE K OTTAWA ON 74064495180920101495530	\$1.92
JUN 27	JUN 27	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105178619980973109	-\$23,633.46



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JAMES WALKER
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TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 28	JUN 30	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537885179108128991210	\$30.50
JUN 28	JUN 30	PRIMEVIDEO.C*NQ38V3QA1 WWW.AMAZON.CABC 74537885179108476865453	\$5.64
JUN 28	JUN 30	PIZZA PIZZA LIMITED 416-967-1111 ON 74537885179108477821315	\$24.83
JUN 28	JUN 30	TIM HORTONS #121503 KEMPTVILLE ON 74703415180108991474634	\$20.01
JUN 28	JUL 02	ESSO CIRCLE K OTTAWA ON 74064495181920103541629	\$1.92
JUN 29	JUN 30	APPLE.COM/BILL TORONTO ON 74038715180525996547156	\$20.88
JUN 29	JUN 30	UBER CANADA/UBERONEMEM TORONTO ON 74064495180820151747352	\$11.29
JUN 29	JUN 30	CERTAS HOME AUTO INS C AURORA ON 74500015180838423183105	\$605.14
JUN 29	JUL 02	MCDONALD'S #29040 Q04 KEMPTVILLE ON 74064495181820113916292	\$32.30
JUN 29	JUL 02	ESSO CIRCLE K OTTAWA ON 74064495182920103639125	\$1.92
JUN 30	JUL 03	ESSO CIRCLE K OTTAWA ON 74064495183920103522429	\$1.92
JUN 30	JUL 03	ESSO CIRCLE K OTTAWA ON 74064495183920103523294	\$6.77
JUN 30	JUL 02	FAT LESS ROAD CREW PRESCOTT ON 74872715181261817443569	\$41.99
JUN 30	JUL 02	ULTRAMAR # 42221 KARS ON 74500015181461670149502	\$135.48
JUN 30	JUL 02	OTTAWA MEDICAL PHARMACY OTTAWA ON 74529005181920420540300	\$52.48
JUL 01	JUL 04	ESSO CIRCLE K OTTAWA ON 74064495184920103761752	\$1.92
JUL 01	JUL 03	CENTEX KEMPTVILLE KEMPTVILLE ON 74064495183820109307850	\$34.74
JUL 01	JUL 02	PIONEER STN #239 AMHERSTVIEW ON 74500015182462626790273	\$17.37
JUL 01	JUL 02	ARBY'S 2036 KINGSTON ON 74500015182463654896834	\$17.50
JUL 02	JUL 04	TIM HORTONS #1907 KEMPTVILLE ON 74703415184102927972007	\$4.66
JUL 02	JUL 04	LONE STAR BARRHAVEN 1117 NEPEAN ON 74064495184820118479368	\$87.94
JUL 03	JUL 07	ESSO CIRCLE K KEMPTVILLE ON 74064495185920104333071	\$1.98
JUL 03	JUL 07	ESSO CIRCLE K OTTAWA ON 74064495186920104004978	\$1.92
JUL 04	JUL 07	AMAZON CHANNELS AMAZON.CA BC 74537885185103825447626	\$6.20
JUL 04	JUL 07	MCDONALD'S #1646 Q04 OTTAWA ON 74064495186820115787522	\$32.50
JUL 04	JUL 07	ESSO CIRCLE K OTTAWA ON 74064495187920103646240	\$1.92
JUL 05	JUL 07	T&T SUPERMARKET #039 KANATA ON 74500015186462643112085	\$46.60
JUL 05	JUL 07	MCDONALD'S #1646 Q04 OTTAWA ON 74064495187820114534031	\$25.97
JUL 05	JUL 07	LONE STAR TEXAS GRILL 102OTTAWA ON 74064495187820118276985	\$135.19



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STATEMENT FROM JUN 14 TO JUL 14, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 05	JUL 08	ESSO CIRCLE K OTTAWA ON 74064495188920103432905	\$1.92
JUL 06	JUL 09	ESSO CIRCLE K OTTAWA ON 74064495189920102686435	\$68.16
JUL 06	JUL 09	ESSO CIRCLE K OTTAWA ON 74064495189920103509743	\$6.69
JUL 06	JUL 09	ESSO CIRCLE K OTTAWA ON 74064495189920103509941	\$1.92
JUL 06	JUL 09	ESSO CIRCLE K OTTAWA ON 74064495189920103510485	\$1.92
JUL 06	JUL 08	A & W #4631 RICHMOND ON 74529005187920382384303	\$66.72
JUL 07	JUL 07	UBER HOLDINGS CANADA INC.TORONTO ON 74099865187000090680032	\$36.86
JUL 07	JUL 10	ESSO CIRCLE K OTTAWA ON 74064495190920103607668	\$1.92
JUL 07	JUL 08	SHOPPERS DRUG MART #12 KEMPTVILLE ON 74500015188882668519146	\$31.81
JUL 08	JUL 10	TIM HORTONS #121503 KEMPTVILLE ON 74703415190108092158217	\$4.99
JUL 08	JUL 11	ESSO CIRCLE K OTTAWA ON 74064495191920103589824	\$1.92
JUL 09	JUL 14	ESSO CIRCLE K OTTAWA ON 74064495192920102877179	\$134.53
JUL 09	JUL 14	ESSO CIRCLE K OTTAWA ON 74064495192920103746654	\$1.92
JUL 09	JUL 10	APPLE.COM/BILL 866-712-7753 ON 74537885190108141214488	\$15.80
JUL 09	JUL 10	SWISS CHALET #1786 OTTAWA ON 74703415191108956347087	\$45.19
JUL 10	JUL 14	ESSO CIRCLE K OTTAWA ON 74064495193920104062340	\$1.92
JUL 10	JUL 11	AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC 74537885191109301139399	\$111.87
JUL 10	JUL 11	FAT LESS ROAD CREW PRESCOTT ON 74872715191281912659644	\$16.84
JUL 10	JUL 11	LOBLAWS 1132 OTTAWA ON 74500015191882616119937	\$33.44
JUL 11	JUL 14	HOLLAND CROSS DENTAL CENTOTTAWA ON 74064495192820189575284	\$220.00
JUL 11	JUL 14	FAMOUS PLAYER 7424QPS OTTAWA ON 74703415193100793303561	\$78.18
JUL 11	JUL 14	MCDONALD'S #1646 Q04 OTTAWA ON 74064495193820115659342	\$17.83
JUL 11	JUL 14	ESSO CIRCLE K OTTAWA ON 74064495194920103844366	\$4.68
JUL 12	JUL 14	AMZN APPS CA WWW.AMAZON.CAON 74537885193101312648169	\$10.16
JUL 12	JUL 14	UBER CANADA/UBEREATS TORONTO ON 74064495193820153096050	\$35.17
JUL 13	JUL 14	AUDIBLE CA*KH4E801N3 AMZN.COM/BILLNJ 24456755194102603166073	\$15.70
JUL 13	JUL 14	CERTAS HOME AUTO INS C AURORA ON 74500015194838415765525	\$22.39
JUL 13	JUL 14	SHOPPERS DRUG MART #13 OTTAWA ON 74500015194882684466480	\$12.47
JUL 13	JUL 14	FAMOUS PLAYER 7424QPS OTTAWA ON 74703415195102803687767	\$29.39



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STATEMENT FROM JUN 14 TO JUL 14, 2025

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

Table with 4 columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Includes entry for FAMOUS PLAYER 7424QPS OTTAWA ON and a subtotal of -\$15,278.85.

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

Table with 4 columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Lists various transactions from JUN 12 to JUN 20, including purchases from SKECHERS, MISSION THRIFT STORE, ALTEA, MANCHU WOK, BEST BUY, REXALL PHARMACY, VALUE VILLAGE, MCDONALD'S, A&W, MANOTICK HOME HARDWARE, CANADIAN TIRE, WAL-MART, TIM HORTONS, LOBLAWS, HOME HARDWARE, SHAWARMA PALACE, MARSHALLS MEGA, PRINCE ALI BAKERY, FARM BOY, and ESSO.



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 17	JUN 18	SP VALITIC LLC VALITIC.SHOP NC 24011345168100119667428	\$50.63
JUN 17	JUN 18	TIM HORTONS #2527 613-371-3157 ON 74703415168101706727350	\$2.26
JUN 17	JUN 18	FWANGO.IO TOURNAMENT SAINT-JEAN-SUQC 74083425169100001822872	\$148.84
JUN 17	JUN 18	DOYON DESPRES OTTAWA OTTAWA ON 74500015168579552056128	\$270.06
JUN 17	JUN 18	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015168656697401771	\$4.20
JUN 17	JUN 18	FAMOUS PLAYER 7428QPS GLOUCESTER ON 74703415169101946066170	\$28.23
JUN 17	JUN 18	FAMOUS PLAYER 7428QPS GLOUCESTER ON 74703415169101946067822	\$33.42
JUN 17	JUN 17	TIM HORTONS #2325 613-792-1311 ON 74703415168100990876915	\$5.96
JUN 18	JUN 19	CAPPELLI & ASSOCIATES OTTAWA ON 74083425170100001800172	\$190.00
JUN 18	JUN 19	RONA NEPEAN 55550 NEPEAN ON 74500015169380614673326	\$576.26
JUN 18	JUN 19	DOLLAR TREE #40153 NEPEAN ON 74064495169820178915649	\$9.06
JUN 18	JUN 18	TIM HORTONS #2325 613-792-1311 ON 74703415169101856379852	\$3.66
JUN 19	JUN 23	MAYFAIR THEATRE OTTAWA ON 74529005170920259916004	\$21.00
JUN 19	JUN 20	WHOLE FOODS MARKET OTTAWA ON 74064495170820183130439	\$36.70
JUN 19	JUN 20	UPLANDS PHARMACY OTTAWA ON 74064495170820187977892	\$15.81
JUN 19	JUN 20	SQ *OAT COUTURE CAFE OTTAWA ON 74293475170000718791741	\$20.08
JUN 20	JUN 23	THE KINGS BARBERSHOP OTTAWA ON 74703415171101437333705	\$38.90
JUN 20	JUN 23	TACO BELL KANATA KANATA ON 74500015171462630530775	\$32.38
JUN 20	JUN 23	SQ *BRETT'S ICE CREAM OTTAWA ON 74293475171000737285849	\$37.69
JUN 20	JUN 23	CANADIAN TIRE #290 OTTAWA ON 74064495172820105677861	\$221.63
JUN 21	JUN 23	TEAMLINKT PLUS AD FREE SASKATOON SK 74083425172100015712023	\$5.00
JUN 21	JUN 23	RONA CA BOUCHERVILLE QC 74500015172838426218882	\$463.28
JUN 21	JUN 23	SQ *COCO'S CAFE CREAMERY OTTAWA ON 74293475172000752242724	\$20.06
JUN 21	JUN 23	ACTIVATED YOU 800-7208403 CA 24812395173900016299129 Foreign Currency - USD 292.62 Exchange rate - 1.409336	\$412.40
JUN 21	JUN 23	ACTIVATED YOU 800-7208403 CA 24812395173900016215596 Foreign Currency - USD 267.81 Exchange rate - 1.409357	\$377.44
JUN 21	JUN 23	QUE PASA TACOS OTTAWA ON 74872715173121732315005	\$89.02
JUN 21	JUN 24	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 74040735174920007036160	\$4.51
JUN 22	JUN 23	SP DRIFTGOODS DRIFT.CO UT 24492165173100014769546	\$28.69
JUN 22	JUN 23	METRO 251 NEPEAN ON 74500015173838430904518	\$5.99



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 22	JUN 23	METRO 251 NEPEAN ON 74500015173838430904534	\$131.67
JUN 22	JUN 25	ESSO CIRCLE K OTTAWA ON 74064495175920102778535	\$88.50
JUN 23	JUN 25	MCDONALD'S #1646 Q04 OTTAWA ON 74064495175820114432776	\$25.84
JUN 23	JUN 24	SUBWAY 25573 GLOUCESTER ON 74099865174000040039086	\$13.65
JUN 23	JUN 24	FWANGO.IO TOURNAMENT SAINT-JEAN-SUQC 74083425175100000765967	\$132.12
JUN 23	JUN 24	BRIERLEY'S YIG GLOUCES GLOUCESTER ON 74500015174882607741948	\$51.97
JUN 24	JUN 25	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015175656667916593	\$3.45
JUN 24	JUN 24	TIM HORTONS #2325 613-792-1311 ON 74703415175104240608574	\$5.15
JUN 25	JUN 26	770 BROADVIEW - 93811 OTTAWA ON 74703415176105834383309	\$7.25
JUN 25	JUN 26	TIM HORTONS #1389 OTTAWA ON 74703415176105834650848	\$5.96
JUN 25	JUN 26	PRODUCE DEPOT OTTAWA ON 74703415177105986377173	\$89.78
JUN 25	JUN 27	LIFEMARK HEALTH CORP. TORONTO ON 74529005176920198779103	\$120.00
JUN 25	JUN 27	CANADIAN TIRE #290 OTTAWA ON 74064495177820105505497	\$67.78
JUN 26	JUN 27	JOHN THE PLUMBER OTTAWA ON 74083425177100014734809	\$372.90
JUN 27	JUN 30	ALTEA OTT-SUB. RENEWED OTTAWA ON 74083425178100012651681	\$101.69
JUN 27	JUN 30	MCDONALD'S #40891 GATINEAU QC 74064495179820120784661	\$11.80
JUN 27	JUN 30	PRESOTEYA AYLMEYER GATINEAU QC 74529005178920498690701	\$21.47
JUN 28	JUN 30	TIM HORTONS #1517 613-725-3275 ON 74703415179107833448486	\$2.09
JUN 28	JUN 30	LOBLAWS 1132 OTTAWA ON 74500015179882677351706	\$251.64
JUN 28	JUN 30	CANADIAN TIRE #290 OTTAWA ON 74064495180820105611522	\$35.54
JUN 30	JUL 03	ESSO CIRCLE K OTTAWA ON 74064495183920102682935	\$78.92
JUN 30	JUL 02	RCSS #1009 OTTAWA ON 74500015181882685733198	\$379.22
JUL 01	JUL 02	WINGS N' THINGS SHAWVILLE QC 74064495182820171186753	\$31.77
JUL 01	JUL 02	MACEWEN - AYLMEYER GATINEAU QC 74500015182462626469613	\$6.89
JUL 01	JUL 02	SQ *POTAGER EARDLEY GATINEAU QC 74293475182000625965145	\$23.84
JUL 02	JUL 02	TIM HORTONS #1517 613-725-3275 ON 74703415183101528213911	\$2.61
JUL 03	JUL 04	SQ *POTAGER EARDLEY GATINEAU QC 74293475184000648679838	\$41.92
JUL 04	JUL 07	HONI HONI THAI POKE VERDUN QC 74064495185820168674784	\$28.59
JUL 04	JUL 07	BELLE ET LA BARBE SAINT-HUBERT QC 74500015185380684286918	\$58.44
JUL 04	JUL 07	METRO/MARCHE RIENDEAU SAINT-HUBERT QC 74500015185838494046418	\$21.88



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

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 04	JUL 07	JEAN COUTU 047 SAINT HUBERT QC 74500015185838497403129	\$6.88
JUL 04	JUL 07	ESSO CIRCLE K OTTAWA ON 74064495187920102765959	\$144.58
JUL 05	JUL 07	TIM HORTONS #2574 613-527-2732 ON 74703415186104399629543	\$4.89
JUL 05	JUL 07	METRO/MARCHE RIENDEAU SAINT-HUBERT QC 74500015186838409040935	\$57.41
JUL 05	JUL 07	LE BARRAGE BRASSEURS SAINT-HUBERT QC 74116775187072355654655	\$32.38
JUL 07	JUL 09	ZUMIEZ #C33 NEPEAN ON 74450775189004045243294	\$44.66
JUL 07	JUL 08	EB GAMES 1626 OTTAWA ON 74064495188820178210378	\$28.24
JUL 07	JUL 08	EB GAMES 1626 OTTAWA ON 74064495188820178210386	\$56.49
JUL 07	JUL 08	LAURA SECORD #252 OTTAWA ON 74064495188820183282917	\$21.73
JUL 07	JUL 08	LOBLAWS 1132 OTTAWA ON 74500015188882662733651	\$172.62
JUL 07	JUL 08	OLD NAVY CANADA 5476 NEPEAN ON 74703415189107101295328	\$156.01
JUL 07	JUL 08	WINNERSHOMESENSE 37808 OTTAWA ON 74703415189107106707483	\$23.71
JUL 08	JUL 10	LIFEMARK HEALTH CORP. TORONTO ON 74529005189920183539905	\$95.00
JUL 08	JUL 09	CAMP DAVERN INC 613-7705100 ON 74872715189291892649444	\$2,491.55
JUL 08	JUL 09	LOBLAWS 1132 OTTAWA ON 74500015189882606729434	\$82.57
JUL 08	JUL 08	TIM HORTONS #2325 613-792-1311 ON 74703415189107012554557	\$2.61
JUL 09	JUL 11	MCDONALD'S #1646 Q04 OTTAWA ON 74064495191820113918288	\$38.08
JUL 09	JUL 09	TIM HORTONS #2325 613-792-1311 ON 74703415190107893812287	\$5.15
JUL 10	JUL 14	AY DIOS MIO TACOS OTTAWA ON 74529005191920409011503	\$28.27
JUL 10	JUL 14	MCDONALD'S #1646 Q04 OTTAWA ON 74064495192820114642001	\$18.96
JUL 10	JUL 11	WWW.APACIRCUIT.CA NEWMARKET ON 7408342519210000441584	\$15.00
JUL 10	JUL 11	ADIDAS CA 855-8234327 ON 24565895191233543600833	\$226.00
JUL 10	JUL 11	IMPARK00110036U OTTAWA ON 74703415192109855581312	\$4.00
JUL 11	JUL 14	CITY OF OTTAWA PARKING OTTAWA ON 74064495192820157925123	\$5.25
JUL 11	JUL 14	LE MOULIN DE PROVENCE OTTAWA ON 74514205192004004390083	\$5.59
JUL 11	JUL 14	SUSHI ZONE AND RAMEN STOPOTTAWA ON 74064495192820194102496	\$28.80
JUL 11	JUL 14	FAMOUS PLAYER 7424QPS OTTAWA ON 74703415193100793303181	\$64.68
JUL 11	JUL 14	CHEO FOUNDATION PARKIN OTTAWA ON 74500015194656649335059	\$8.80
JUL 11	JUL 11	TIM HORTONS #2325 613-792-1311 ON 74703415192109757408713	\$6.41
JUL 12	JUL 14	TIM HORTONS #2325 613-792-1311 ON 74703415193100699739892	\$2.30



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JAMES WALKER 4646 92** **** 1013

LARAMIE MORRISON 4646 92** **** 2176

10 OF 10

STATEMENT FROM JUN 14 TO JUL 14, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 12	JUL 14	STORE OTTAWA ON 74099865193000049155021	\$12.19
JUL 12	JUL 14	IKEA OTTAWA OTTAWA ON 74064495193820183970266	\$2.10
SUBTOTAL OF MONTHLY ACTIVITY			\$11,053.33
TOTAL ACCOUNT BALANCE			\$9,139.08

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 80 year(s) and 4 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	\$9,139.08	

** 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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