



Royal Bank

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

JAMES WALKER 4646 92** **** 1013
LARAMIE MORRISON 4646 92** **** 2176
STATEMENT FROM JUL 15 TO AUG 13, 2025

1 OF 9

PREVIOUS ACCOUNT BALANCE \$9,139.08

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 12	JUL 15	ESSO CIRCLE K OTTAWA ON 74064495195920103605808	\$1.92
JUL 13	JUL 15	MCDONALDS 1646 OTTAWA ON 74099865195002607999087	\$5.18
JUL 13	JUL 15	MARY BROWNS CHICKEN NEPEAN ON 74064495195820112474727	\$27.66
JUL 13	JUL 16	ESSO CIRCLE K OTTAWA ON 74064495196920103632231	\$1.92
JUL 14	JUL 17	ESSO CIRCLE K OTTAWA ON 74064495197920103724623	\$1.92
JUL 14	JUL 15	TIM HORTONS #0112 NEPEAN ON 74703415196103600935184	\$21.42
JUL 14	JUL 15	METRO 243 OTTAWA ON 74500015195838428743310	\$47.18
JUL 14	JUL 16	BAJA BURGER SHACK OTTAWA ON 74529005195920445669708	\$37.21
JUL 15	JUL 17	MCDONALD'S #29040 Q04 KEMPTVILLE ON 74064495197820114551207	\$14.09
JUL 15	JUL 18	ESSO CIRCLE K OTTAWA ON 74064495198920103811080	\$1.92
JUL 15	JUL 16	APPLE.COM/BILL 866-712-7753 ON 74537885196103876881738	\$12.42
JUL 15	JUL 16	AMAZON CHANNELS AMAZON.CA BC 74537885196104310719245	\$7.90
JUL 15	JUL 16	AMAZON CHANNELS AMAZON.CA BC 74537885196104311609494	\$16.94
JUL 15	JUL 16	LOBLAWS 1132 OTTAWA ON 74500015196882684196846	\$21.52
JUL 16	JUL 21	ESSO CIRCLE K OTTAWA ON 74064495199920103792040	\$1.92
JUL 16	JUL 17	PETRO-CANADA 35249 OTTAWA ON 74064495197820131299442	\$99.54
JUL 16	JUL 18	TIM HORTONS #121503 KEMPTVILLE ON 74703415198105663766230	\$5.66
JUL 17	JUL 21	TIM HORTONS #121503 KEMPTVILLE ON 74703415199106574350683	\$15.39

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	1,177,494
Points earned this statement	28,068
Points from supplementary accounts	16,401
New points balance	1,221,963

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	SEP 3, 2025
Credit limit	\$50,000.00
Available credit	\$27,525.11
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance		\$9,139.08
Payments & credits	-\$9,139.08	
Purchases & debits	\$22,474.89	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	
Total Account Balance		\$22,474.89
NEW BALANCE		\$22,474.89



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

NEW BALANCE
\$22,474.89

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
SEP 3, 2025

AMOUNT PAID
\$

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

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

4646 92** **** 1013 / 4646 92** **** 2176

Quick, convenient and secure ways to pay your credit card bill:

- RBC Online Banking at www.rbcroyalbank.com/online
- RBC Mobile app – text "RBC" to 727222 to download

Other payment options include:

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



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STATEMENT FROM JUL 15 TO AUG 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 17	JUL 18	APPLE.COM/BILL 866-712-7753 ON 74537885198105707541868	\$50.79
JUL 17	JUL 18	TIM HORTONS #8506 KARS ON 74703415199106388945173	\$1.92
JUL 17	JUL 18	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015198656600735780	\$3.45
JUL 18	JUL 21	AMZN MKTP CA*2Z2SA8Y53 WWW.AMAZON.CAON 74537885199106794918497	\$422.86
JUL 18	JUL 21	LONG ISLAND MARINA KARS ON 74703415200107384221707	\$215.16
JUL 18	JUL 21	TIM HORTONS #121503 KEMPTVILLE ON 74703415200107518249566	\$1.92
JUL 19	JUL 21	AMZN MKTP CA*EV4KQ4H83 WWW.AMAZON.CAON 74537885200107368149979	\$123.15
JUL 19	JUL 21	TEAMSNAP* OTTAWASHOOTI OTTAWA ON 74083425200100014544431	\$515.94
JUL 19	JUL 21	TEAMSNAP* OTTAWASHOOTI OTTAWA ON 74083425200100015680994	\$335.71
JUL 19	JUL 21	TIM HORTONS #1389 OTTAWA ON 74703415200108145322503	\$1.92
JUL 19	JUL 21	UBER CANADA/UBEREATS TORONTO ON 74064495200820147299845	\$37.19
JUL 19	JUL 21	TIM HORTONS #8506 KARS ON 74703415201108369889970	\$1.92
JUL 19	JUL 22	ESSO CIRCLE K OTTAWA ON 74064495202920103547704	\$4.10
JUL 20	JUL 21	TICKETMASTER CANADA HOST TORONTO ON 74064495201820140079110	\$203.50
JUL 20	JUL 21	AMZN MKTP CA*NB4XV7Q43 WWW.AMAZON.CAON 74537885201108816201494	\$101.69
JUL 20	JUL 21	TIM HORTONS #8506 KARS ON 74703415202109359547064	\$2.17
JUL 20	JUL 21	CERTAS HOME AUTO INS C AURORA ON 74500015201838413995489	\$127.17
JUL 20	JUL 21	OLD NAVY CANADA 5476 NEPEAN ON 74703415202109399919851	\$292.79
JUL 20	JUL 22	LANSDOWNE STADIUM LIMITEDOTTAWA ON 74529005201920005148707	\$112.99
JUL 20	JUL 22	MCDONALD'S #1646 Q04 OTTAWA ON 74064495202820113288242	\$10.72
JUL 20	JUL 22	RA-TD PLACE STDN-10751 OTTAWA ON 74522815202004034283104	\$39.90
JUL 21	JUL 21	AMZN MKTP CA*NH8310MQ3 WWW.AMAZON.CAON 74537885202109302492398	\$101.69
JUL 21	JUL 24	ESSO CIRCLE K OTTAWA ON 74064495204920102759654	\$119.27
JUL 21	JUL 24	ESSO CIRCLE K OTTAWA ON 74064495204920103597533	\$1.92
JUL 22	JUL 23	TIM HORTONS #8506 KARS ON 74703415204101257883442	\$8.13
JUL 22	JUL 25	ESSO CIRCLE K OTTAWA ON 74064495205920103679322	\$2.17
JUL 23	JUL 24	APPLE.COM/BILL 866-712-7753 ON 74537885204101459870037	\$15.24
JUL 23	JUL 24	APPLE.COM/BILL 866-712-7753 ON 74537885204101460981179	\$15.80



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STATEMENT FROM JUL 15 TO AUG 13, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains 35 rows of transaction data including purchases from Apple, Netflix, Tim Hortons, and others.



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

JAMES WALKER 4646 92** **** 1013
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STATEMENT FROM JUL 15 TO AUG 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 29	JUL 30	TAYLOREDPICKLEBALLACAD WASAGA BEACH ON 74083425211100004656614	\$1,200.00
JUL 29	JUL 30	LOBLAWS 1132 OTTAWA ON 74500015210882622832744	\$23.52
JUL 29	AUG 01	ESSO CIRCLE K OTTAWA ON 74064495212920103759786	\$1.92
JUL 30	AUG 04	ESSO CIRCLE K OTTAWA ON 74064495213920103810703	\$1.92
JUL 30	AUG 04	ESSO CIRCLE K OTTAWA ON 74064495213920103811321	\$1.92
JUL 30	JUL 31	FIREHOUSE SUBS #10284 KEMPTVILLE ON 74703415212108433583432	\$28.00
JUL 30	JUL 31	CERTAS HOME AUTO INS C AURORA ON 74500015211838450125584	\$605.18
JUL 31	AUG 04	OTTAWA MEDICAL PHARMAC OTTAWA ON 74529005212920408349206	\$180.43
JUL 31	AUG 04	ESSO CIRCLE K OTTAWA ON 74064495214920104142717	\$1.92
JUL 31	AUG 01	SHAWARMA GARLIC ONION OTTAWA ON 74872715212282120791810	\$89.99
JUL 31	AUG 01	SHOPPERS DRUG MART #12 KEMPTVILLE ON 74500015212882646560592	\$2.83
AUG 01	AUG 04	GOOGLE* CLOUD ST6FR8 CC GOOGLE.COMNS 74040735214920000057801	\$0.01
AUG 01	AUG 04	SHOPPERS DRUG MART #12 KEMPTVILLE ON 74500015213882606782151	\$35.60
AUG 01	AUG 04	LOBLAWS 1132 OTTAWA ON 74500015213882692256615	\$31.11
AUG 01	AUG 04	MTO TSD SO KEMPTVILLE KEMPTVILLE ON 74529005213920235616800	\$32.00
AUG 01	AUG 04	MTO TSD SO KEMPTVILLE KEMPTVILLE ON 74529005213920235616909	\$410.67
AUG 01	AUG 04	ESSO CIRCLE K OTTAWA ON 74064495215920102899218	\$138.02
AUG 01	AUG 04	ESSO CIRCLE K OTTAWA ON 74064495215920103819389	\$1.92
AUG 02	AUG 05	PAYPAL *MICROSOFT 4029357733 ON 74897265216530962535841	\$129.95
AUG 02	AUG 05	ESSO CIRCLE K OTTAWA ON 74064495216920103565387	\$1.92
AUG 02	AUG 05	ESSO CIRCLE K OTTAWA ON 74064495216920103565395	\$2.17
AUG 03	AUG 04	APPLE.COM/BILL TORONTO ON 74038715215530859509805	\$42.92
AUG 03	AUG 04	UBER CANADA/UBERONEMEM TORONTO ON 74064495215820154532644	\$11.29
AUG 03	AUG 04	TIM HORTONS #8506 KARS ON 74703415216102251602982	\$1.92
AUG 04	AUG 07	ESSO CIRCLE K OTTAWA ON 74064495218920103717754	\$4.10
AUG 04	AUG 05	AMAZON CHANNELS AMAZON.CA BC 74537885216102598964976	\$6.20
AUG 04	AUG 05	TIM HORTONS #1517 OTTAWA ON 74703415217100196090098	\$1.92
AUG 05	AUG 06	BREWED AWAKENINGS KEMPTVILLE ON 74729245217043060540312	\$10.26
AUG 05	AUG 08	ESSO CIRCLE K OTTAWA ON 74064495219920103776759	\$1.92
AUG 05	AUG 05	AUTOMATIC PAYMENT -THANK YOU	-\$9,118.41



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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details for James Walker from July 15 to August 13, 2025, including purchases from ESO, BAJA BURGER SHACK, APPLE.COM/BILL, AMZN MKTP, CINEPLEX, MCDONALD'S, and others. Subtotal: \$4,606.93.



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 14	JUL 15	PETRO-CANADA 35249 OTTAWA ON 74064495195820128913825	\$38.01
JUL 14	JUL 15	KAWARTHA DAIRY OTTAWA OTTAWA ON 74064495195820184494975	\$28.54
JUL 14	JUL 15	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015195656644050280	\$3.45
JUL 15	JUL 16	LOBLAWS 1132 OTTAWA ON 74500015196882684196903	\$223.97
JUL 16	JUL 17	SQ *PI CO. OTTAWA ON 74293475197000821338371	\$53.46
JUL 16	JUL 18	MCDONALD'S #1646 Q04 OTTAWA ON 74064495198820114343786	\$18.05
JUL 16	JUL 18	MCDONALD'S #18243 GATINEAU QC 74064495198820117602709	\$13.10
JUL 16	JUL 16	MONT CASCADES CANTLEY QC 74064495197820132713052	\$275.87
JUL 17	JUL 21	WAL-MART SUPERCENTER#1110OTTAWA ON 74529005199900621172806	\$124.34
JUL 17	JUL 18	THE FORGE ORLEANS ON 74083425198100019645245	\$6.78
JUL 17	JUL 18	THE FORGE ORLEANS ON 7408342519910000094964	\$6.78
JUL 17	JUL 18	PETRO-CANADA 33646 ORLEANS ON 74064495198820130929436	\$102.84
JUL 18	JUL 21	GBURGER MANOTICK OTTAWA ON 74083425199100020496181	\$50.62
JUL 18	JUL 21	ULTRAMAR # 42221 KARS ON 74500015199461624199413	\$10.72
JUL 18	JUL 21	PIZZA PIZZA # 230 MANOTICK ON 7452900519992006059303	\$27.52
JUL 19	JUL 21	TIM HORTONS #2325 613-792-1311 ON 74703415200107269893414	\$8.44
JUL 19	JUL 21	DOLLARAMA # 280 OTTAWA ON 74064495200820181847764	\$9.89
JUL 19	JUL 21	LOBLAWS 1132 OTTAWA ON 74500015200882696545992	\$50.63
JUL 19	JUL 21	CARLINGWOOD NAIL SPA OTTAWA ON 74064375201004007347597	\$79.10
JUL 20	JUL 21	REFINED IMAGE OTTAWA NORTH VANCOUVBC 74083425201100017671214	\$113.00
JUL 21	JUL 21	SQ *BLUESFEST 2024 OTTAWA ON 74293475202000905336609	\$8.05
JUL 21	JUL 22	TEAMLINKT PLUS AD FREE SASKATOON SK 74083425202100015598921	\$5.00
JUL 21	JUL 22	ADIDAS CA 855-8234327 ON 24565895202234371073199	\$56.50
JUL 21	JUL 22	HARVEYS 0002426 OTTAWA ON 74703415203100282393766	\$39.17
JUL 21	JUL 22	QUICKIE #52 OTTAWA ON 74500015202463629747670	\$7.42
JUL 21	JUL 23	REXALL PHARMACY #1487 OTTAWA ON 74529005202920477900303	\$48.56
JUL 21	JUL 23	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 74040735204920006022595	\$4.51
JUL 22	JUL 24	*RFBT-BAYSHORE SHOPPING CNEPEAN ON 74529005203920499140705	\$26.26
JUL 22	JUL 22	TIM HORTONS #2325 613-792-1311 ON 74703415203100189581869	\$2.17
JUL 22	JUL 23	NBX*CLUBPICKLEBALL 819-9999999 QC 74769805203900011446824	\$37.50



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STATEMENT FROM JUL 15 TO AUG 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 22	JUL 23	TIM HORTONS #1517 OTTAWA ON 74703415204101254774222	\$2.61
JUL 22	JUL 23	OLD NAVY CANADA 5476 NEPEAN ON 74703415204101308585509	\$111.86
JUL 22	JUL 23	WINNERSHOMESENSE 37808 OTTAWA ON 74703415204101316687107	\$185.31
JUL 22	JUL 25	WAL-MART SUPERCENTER#3066OTTAWA ON 74529005204900520343907	\$130.90
JUL 23	JUL 24	ALTITUDE GYM KANATA KANATA ON 74064495204820184580848	\$16.83
JUL 23	JUL 24	ALTITUDE GYM KANATA KANATA ON 74064495204820184580863	\$6.78
JUL 23	JUL 24	ALTITUDE GYM KANATA KANATA ON 74064495204820184581002	\$60.47
JUL 23	JUL 23	SUBWAY 25573 GLOUCESTER ON 74099865204001104375089	\$13.65
JUL 23	JUL 23	TIM HORTONS #2926 819-682-4949 QC 74703415204101255588712	\$4.21
JUL 23	JUL 25	SHELL C00662 ORLEANS ON 74064495205820110406380	\$83.15
JUL 25	JUL 25	TIM HORTONS #2325 613-792-1311 ON 74703415206103006890528	\$2.30
JUL 25	JUL 28	BBCR ORLEANS ON 74514205206004003638213	\$9.84
JUL 25	JUL 28	RED DRAGON CCG ORLEANS ON 74064495206820189721478	\$29.37
JUL 25	JUL 28	MAC'S SUSHI ORLEANS OTTAWA ON 74450775206004002368786	\$22.45
JUL 25	JUL 28	SQ *BROADHEAD BREWING COMOTTAWA ON 74293475206000126033932	\$10.85
JUL 25	JUL 28	ENTERTAINMENT INK ORLEANS ON 74529005206920178764103	\$38.41
JUL 25	JUL 28	UMI EATERY ORLEANS ON 74529005206920526836504	\$19.20
JUL 26	JUL 28	TIM HORTONS #1517 613-725-3275 ON 74703415207104003766256	\$2.82
JUL 26	JUL 28	ESSO @ 7287 ORLEANS ON 74064495208920102456141	\$3.04
JUL 27	JUL 28	WF/CA4399999705 VANCOUVER BC 74064495208820139850920	\$745.80
JUL 27	JUL 28	RCSS #1009 OTTAWA ON 74500015208882620221118	\$86.22
JUL 28	JUL 29	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015209656687442984	\$3.45
JUL 29	JUL 31	MCDONALD'S #29082 Q04 SMITHS FALLS ON 74064495211820117999017	\$16.26
JUL 29	JUL 30	NBX*CLUBPICKLEBALL 819-9999999 QC 74769805210900011108789	\$37.50
JUL 29	JUL 30	DRUMMOND'S GAS-SMITHS SMITHS FALLS ON 74500015210462612879334	\$75.33
JUL 30	JUL 30	TIM HORTONS #2325 613-792-1311 ON 74703415211107509279595	\$5.74
JUL 30	AUG 01	AY DIOS MIO TACOS OTTAWA ON 74529005211920393952601	\$95.10
JUL 30	AUG 01	FARM BOY #75 OTTAWA ON 74529005211920513080002	\$86.36
AUG 01	AUG 04	PITA BELL OTTAWA ON 74064495213820201865023	\$104.22
AUG 01	AUG 04	PAYPAL *OTTAWAPICKL 6138847522 ON 74897265213530783141467	\$221.48



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LARAMIE MORRISON 4646 92** **** 2176

STATEMENT FROM JUL 15 TO AUG 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 01	AUG 01	TIM HORTONS #2325 613-792-1311 ON 74703415213109254114926	\$5.15
AUG 02	AUG 04	TIM HORTONS #2325 613-792-1311 ON 74703415214100294462572	\$9.89
AUG 02	AUG 04	SQ *PI CO. OTTAWA ON 74293475214000538872992	\$30.67
AUG 02	AUG 04	RCSS #1009 OTTAWA ON 74500015214882643760870	\$26.90
AUG 02	AUG 04	PAYPAL *OTTAWAPICKL 6138847522 ON 74897265215530899925751	\$223.74
AUG 03	AUG 04	MOUNTAIN EQUIPMENT COMPANOTTAWA ON 74064495215820171243084	\$52.87
AUG 03	AUG 04	SQ *WESTBORO BEACH CLUB OTTAWA ON 74293475215000547862967	\$19.20
AUG 04	AUG 05	PRODUCE DEPOT OTTAWA ON 74703415217100142345547	\$46.91
AUG 04	AUG 05	LOBLAWS 1132 OTTAWA ON 74500015216882648884020	-\$20.67
AUG 04	AUG 05	LOBLAWS 1132 OTTAWA ON 74500015216882653798768	\$147.42
AUG 05	AUG 08	WAL-MART SUPERCENTER#1110OTTAWA ON 74529005218900520559209	\$666.21
AUG 07	AUG 11	WAL-MART SUPERCENTER#1110OTTAWA ON 74529005220900601945109	\$362.24
AUG 07	AUG 08	SHELL C80200 SAINTE-AGATHEQC 74064495219820171928474	\$83.60
AUG 07	AUG 08	GBURGER MANOTICK OTTAWA ON 74083425220100000140232	\$68.02
AUG 07	AUG 08	AIRBNB * HMRTA3XPSM AIRBNB.COM 74657375220000464655969	\$237.86
AUG 07	AUG 08	SHELL C80200 SAINTE-AGATHEQC 74064495219820172371989	\$4.92
AUG 07	AUG 08	DOLLAR TREE CANADA STORE#NEPEAN ON 74064495219820184618591	\$49.69
AUG 07	AUG 07	TIM HORTONS #2325 613-792-1311 ON 74703415219101950972875	\$6.17
AUG 08	AUG 11	DOLLARAMA # 280 OTTAWA ON 74064495220820184645351	\$113.28
AUG 08	AUG 11	LOBLAWS #1114 KANATA ON 74500015220882665489400	\$473.53
AUG 08	AUG 11	CANADIAN TIRE #290 OTTAWA ON 74064495221820105808871	\$245.27
AUG 08	AUG 08	TIM HORTONS #1517 613-725-3275 ON 747034152220102930650745	\$7.09
AUG 08	AUG 08	TIM HORTONS #1517 613-725-3275 ON 747034152220102930650810	\$9.13
AUG 09	AUG 11	PETRO-CANADA 30506 RENFREW ON 74064495221820136075763	\$100.18
AUG 09	AUG 11	MOUNTAINVIEW COTTAGE R GOLDEN LAKE ON 74529005221920173289404	\$1,080.85
AUG 09	AUG 11	CANADIAN TIRE #086 RENFREW ON 74064495222820105519758	\$175.57
AUG 09	AUG 11	A & W # 4933 RENFREW RENFREW ON 74064495222820109198369	\$57.44
AUG 09	AUG 12	WAL-MART SUPERCENTER#3078RENFREW ON 74529005222900481922200	\$118.58
AUG 11	AUG 12	FH* OKENNY RIVER TUBIN PEMBROKE ON 74083425223100018082571	\$184.38
AUG 11	AUG 12	ALTITUDE GYM KANATA KANATA ON 74083425223100019330110	\$264.36



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

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9 OF 9

STATEMENT FROM JUL 15 TO AUG 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 12	AUG 13	FH* OKENNY RIVER TUBIN PEMBROKE ON 74083425225100000545377	\$166.67
SUBTOTAL OF MONTHLY ACTIVITY			\$8,728.88
TOTAL ACCOUNT BALANCE			\$22,474.89

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 197 year(s) and 6 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	\$22,474.89	

** 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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