



Royal Bank

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

JAMES WALKER 4646 92** **** 1013
LARAMIE MORRISON 4646 92** **** 2176
STATEMENT FROM SEP 16 TO OCT 14, 2025

1 OF 11

PREVIOUS ACCOUNT BALANCE \$17,326.79

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 13	SEP 16	ESSO CIRCLE K OTTAWA ON 74064495258920101429544	\$1.92
SEP 13	SEP 16	ESSO CIRCLE K OTTAWA ON 74064495258920101429635	\$1.92
SEP 14	SEP 17	ESSO CIRCLE K OTTAWA ON 74064495259920103443740	\$1.92
SEP 14	SEP 16	CANADIAN TIRE #290 OTTAWA ON 74064495258820105042170	\$7.90
SEP 15	SEP 17	MCDONALD'S #2818 OTTAWA ON 74064495259820117535582	\$16.60
SEP 15	SEP 18	ESSO CIRCLE K OTTAWA ON 74064495260920103554550	\$1.92
SEP 15	SEP 16	APPLE.COM/BILL 866-712-7753 ON 74537885258107871499508	\$12.42
SEP 15	SEP 16	DECATHLON OTTAWA OTTAWA ON 74064495258820129702783	\$22.60
SEP 15	SEP 16	AMAZON CHANNELS AMAZON.CA BC 74537885258108286421350	\$7.90
SEP 15	SEP 16	AMAZON CHANNELS AMAZON.CA BC 74537885258108286841391	\$16.94
SEP 16	SEP 22	LONG ISLAND MARINA KARS ON 74703415262101976177026	\$210.40
SEP 16	SEP 17	SP ONESKIN TECH ONESKIN.CO CA 24492165259100103868917	\$391.27
SEP 16	SEP 17	YIG JONSSONS 806 KEMPTVILLE ON 74500015259882627199356	\$39.28
SEP 16	SEP 19	ESSO CIRCLE K OTTAWA ON 74064495261920102642223	\$142.96
SEP 16	SEP 19	ESSO CIRCLE K OTTAWA ON 74064495261920103430933	\$1.92
SEP 17	SEP 18	APPLE.COM/BILL 866-712-7753 ON 74537885260109649928145	\$50.79
SEP 17	SEP 18	APPLE.COM/BILL 866-712-7753 ON 74537885260109650548204	\$15.80
SEP 17	SEP 18	SP INSPIREDGO CALGARY AB 74083425261100013564881	\$72.70

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	786,558
Points earned this statement	21,580
Points from supplementary accounts	35,324
New points balance	843,462

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	NOV 4, 2025
Credit limit	\$50,000.00
Available credit	\$32,440.84
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$17,326.79
Payments & credits	-\$17,326.79
Purchases & debits	\$17,559.16
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Total Account Balance	\$17,559.16
NEW BALANCE	\$17,559.16



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

**NEW BALANCE
\$17,559.16**

**MINIMUM PAYMENT
\$10.00**

**PAYMENT DUE DATE
NOV 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 727222 to download

Other payment options include:

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



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 17	SEP 18	FIREHOUSE SUBS #10284 KEMPTVILLE ON 74703415261100305207612	\$32.63
SEP 17	SEP 18	TIM HORTONS #8506 KARS ON 74703415261100308395067	\$1.92
SEP 17	SEP 18	SHOPPERS DRUG MART #12 KEMPTVILLE ON 74500015260882692367018	\$55.69
SEP 18	SEP 22	ESSO CIRCLE K OTTAWA ON 74064495262920103921310	\$1.92
SEP 18	SEP 19	APPLE.COM/BILL 866-712-7753 ON 74537885261100533549872	\$45.17
SEP 18	SEP 19	ENERCARE HOME SERVICES MARKHAM ON 74083425261100121043992	\$142.50
SEP 19	SEP 22	AMZN MKTP CA 866-216-1072 ON 74537885262101620407940	-\$33.89
SEP 19	SEP 22	AMZN MKTP CA 866-216-1072 ON 74537885262101620538736	-\$24.85
SEP 19	SEP 22	AMZN MKTP CA*EJOS25D43 866-216-1072 ON 74537885262101540964749	\$53.10
SEP 19	SEP 22	TIM HORTONS #121503 KEMPTVILLE ON 74703415263102339014483	\$2.17
SEP 20	SEP 22	AVION*HOTEL 877-636-2870 BC 74537885263102095514961	\$286.86
SEP 20	SEP 22	AIRALO SINGAPORE 74143255263100119910274	\$15.00
SEP 20	SEP 22	AIRALO SINGAPORE 74143255263100119870254	\$10.00
SEP 20	SEP 23	ESSO CIRCLE K OTTAWA ON 74064495265920103483300	\$1.92
SEP 20	SEP 23	ESSO CIRCLE K OTTAWA ON 74064495265920103484043	\$1.92
SEP 21	SEP 22	AIRALO SINGAPORE 74143255264100072273586	\$28.00
SEP 21	SEP 22	UBER CANADA/UBERTRIP TORONTO ON 74064495264820147710828	\$29.57
SEP 21	SEP 22	MCDONALDS 403 TOWN 74163615265768563030837 Foreign Currency - GBP 5.39 Exchange rate - 1.918367	\$10.34
SEP 21	SEP 22	CERTAS HOME AUTO INS C AURORA ON 74500015264838499284000	\$127.17
SEP 21	SEP 23	UBER *EATS HELP.UBER.COM 74657375266000103336141 Foreign Currency - GBP 22.84 Exchange rate - 1.918126	\$43.81
SEP 22	SEP 22	AMAZON.CA*W35R921D3 866-216-1072 ON 74537885265101009713188	\$63.21
SEP 22	SEP 23	RONTEC HARLINGTON HAYES 74163615266768767900693 Foreign Currency - GBP 3.24 Exchange rate - 1.916666	\$6.21
SEP 22	SEP 23	MCDONALDS 403 TOWN 74163615266768862186594 Foreign Currency - GBP 7.39 Exchange rate - 1.917456	\$14.17
SEP 23	SEP 24	BOLT.EUO2509231045 TALLINN 24871155266128871930984 Foreign Currency - EUR 17.95 Exchange rate - 1.672423	\$30.02
SEP 23	SEP 24	AIRALO SINGAPORE 74143255266100065470056	\$14.50
SEP 23	SEP 24	APPLE.COM/BILL 866-712-7753 ON 74537885266102150005845	\$15.24
SEP 23	SEP 24	APPLE.COM/BILL 866-712-7753 ON 74537885266102156232716	\$27.11



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STATEMENT FROM SEP 16 TO OCT 14, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 23	SEP 24	NETFLIX.COM VANCOVER BC 74099865266000025266216	\$27.11
SEP 23	SEP 24	AMZN MKTP CA*YH8LU3OA3 866-216-1072 ON 74537885266102236326371	\$138.97
SEP 23	SEP 24	UBER *TRIP HELP.UBER.COM 74657375267000089252907 Foreign Currency - GBP 26.18 Exchange rate - 1.915584	\$50.15
SEP 23	SEP 24	AMZN MKTP CA*S67262D23 866-216-1072 ON 74537885266102525736777	\$58.21
SEP 23	SEP 24	ITSU 077 HEATHROW T5 LONDON TW6 74085325267062010862813 Foreign Currency - GBP 11.74 Exchange rate - 1.914821	\$22.48
SEP 24	SEP 25	AMZN MKTP CA*GI9UA9OK3 866-216-1072 ON 74537885267103342172211	\$20.32
SEP 24	SEP 25	PRIMEVIDEO.C*NJ7KR4140 WWW.AMAZON.CABC 74537885267103423589309	\$5.64
SEP 25	SEP 26	BELL CANADA (OB) MONTREAL QC 74064495268820135292512	\$346.24
SEP 25	SEP 26	MICROSOFT*14 DAY TRIAL HALIFAX NS 74083425268100080778797	\$16.94
SEP 25	SEP 26	AMZN MKTP CA*5V2BI7O33 866-216-1072 ON 74537885268104179602097	\$38.40
SEP 25	SEP 26	COLOMBUS FARO 74001535268988010870907 Foreign Currency - EUR 12.00 Exchange rate - 1.676666	\$20.12
SEP 26	SEP 29	AMZN MKTP CA*2H6HWOTM3 866-216-1072 ON 74537885269105211953892	\$31.62
SEP 26	SEP 29	AMZN MKTP CA*Z39NL6263 866-216-1072 ON 74537885269105062223361	\$41.80
SEP 26	SEP 29	AMZN MKTP CA*Y68P700Y3 866-216-1072 ON 74537885269105257588388	\$21.47
SEP 26	SEP 29	AMZN MKTP CA*NMO7U68V3 866-216-1072 ON 74537885269105358690927	\$23.61
SEP 26	SEP 26	AMZN MKTP CA*5A9Y09Q83 866-216-1072 ON 74537885269104645544617	\$63.47
SEP 27	SEP 29	AMZN MKTP CA*UH1DT5DF3 866-216-1072 ON 74537885270105600470844	\$25.98
SEP 27	SEP 29	APPLE.COM/BILL 866-712-7753 ON 74537885270105803453332	\$4.51
SEP 27	SEP 29	CLAUDE.AI SUBSCRIPTION ANTHROPIC.COMCA 24011345270100127608039	\$316.40
SEP 27	SEP 29	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 74040735272910008082215	\$30.50
SEP 28	SEP 29	APPLE.COM/BILL 866-712-7753 ON 74537885271106711827152	\$7.90
SEP 28	SEP 29	WEALTHICA MONTREAL QC 74083425271100197894185	\$20.29
SEP 28	SEP 29	AMAZON.CA*NJ0Q01AS1 866-216-1072 ON 74537885271107287458547	\$46.94
SEP 29	OCT 01	APPLE.COM/BILL 866-712-7753 ON 74537885272107678893202	\$24.26
SEP 30	OCT 01	CERTAS HOME AUTO INS C AURORA ON 74500015273838419484242	\$661.43
OCT 01	OCT 02	BOLT.EUO2510011526 TALLINN 24871155274132738120961 Foreign Currency - EUR 21.71 Exchange rate - 1.677567	\$36.42
OCT 01	OCT 02	AIRALO SINGAPORE 74143255274100109660712	\$3.73



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 01	OCT 02	APPLE.COM/BILL 866-712-7753 ON 74537885274109578788720	\$47.44
OCT 01	OCT 02	EXPEDIA 72066761040934 EXPEDIA.CO.UK 74950505274109950069097	\$574.39
OCT 01	OCT 02	UKVI ETAMOB00000764736 WWW.GOV.UK/BR 74838575275920008023351 Foreign Currency - GBP 299.01 Exchange rate - 1.920972	\$31.98
OCT 01	OCT 02	UKVI ETAMOB00000764721 WWW.GOV.UK/BR 74007035275920008053085 Foreign Currency - EUR 19.06 Exchange rate - 1.677859	\$31.92
OCT 02	OCT 03	APPLE.COM/BILL 866-712-7753 ON 74537885275100528273110	\$233.89
OCT 02	OCT 03	APPLE.COM/BILL 866-712-7753 ON 74537885275100538630994	\$34.42
OCT 02	OCT 03	BOOTS 1904 HEATHROW AIRP 74007055276920005740376 Foreign Currency - GBP 1.65 Exchange rate - 1.927272	\$3.18
OCT 02	OCT 03	CAPITAL TAXI OTTAWA OTTAWA ON 74514205275004005040505	\$50.22
OCT 02	OCT 03	LHR T2B WDF SATELITE TERMINAL 2 OF 74463655275552767964442 Foreign Currency - GBP 11.50 Exchange rate - 1.933043	\$22.23
OCT 03	OCT 06	LOBLAWS 1132 OTTAWA ON 74500015276882606932503	\$33.84
OCT 03	OCT 06	MCDONALD'S #29040 Q04 KEMPTVILLE ON 74064495277820115172808	\$14.31
OCT 04	OCT 06	AMAZON CHANNELS AMAZON.CA BC 74537885277102618954474	\$12.42
OCT 04	OCT 06	UBER CANADA/UBEREATS TORONTO ON 74064495277820145328198	\$54.26
OCT 04	OCT 06	TIM HORTONS #4482 RICHMOND ON 74703415278103183393208	\$1.92
OCT 04	OCT 07	ESSO CIRCLE K OTTAWA ON 74064495279920103531300	\$1.67
OCT 04	OCT 07	ESSO CIRCLE K OTTAWA ON 74064495279920103531748	\$4.51
OCT 05	OCT 06	LOBLAWS 1132 OTTAWA ON 74500015278882632288431	\$19.67
OCT 05	OCT 06	TIM HORTONS #8506 KARS ON 74703415279104157004812	\$29.93
OCT 05	OCT 08	ESSO CIRCLE K OTTAWA ON 74064495280920103415329	\$1.92
OCT 06	OCT 08	STARBUCKS 04768 OTTAWA ON 74703415280105221306734	\$3.10
OCT 06	OCT 08	MCDONALD'S #2818 OTTAWA ON 74064495280820113908588	\$5.85
OCT 06	OCT 08	MCDONALD'S #2818 OTTAWA ON 74064495280820113908745	\$15.12
OCT 06	OCT 07	ULTRAMAR # 42221 KARS ON 74500015279461662507462	\$124.37
OCT 06	OCT 07	TIM HORTONS #8506 KARS ON 74703415280105064489274	\$5.35
OCT 06	OCT 07	TIM HORTONS #8506 KARS ON 74703415280105064490314	\$14.68
OCT 06	OCT 07	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015279656691306741	\$2.45
OCT 06	OCT 06	AUTOMATIC PAYMENT -THANK YOU	-\$17,031.42
OCT 07	OCT 08	APPLE.COM/BILL 866-712-7753 ON 74537885280105278397681	\$22.58



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 07	OCT 08	SHOPPERS DRUG MART #12 KEMPTVILLE ON 74500015280882629868357	\$19.18
OCT 08	OCT 14	ESSO CIRCLE K OTTAWA ON 74064495283920103606007	\$1.92
OCT 09	OCT 10	CAPILANO PIZZERIA KEMPTVILLE ON 74064495282820177900008	\$32.20
OCT 09	OCT 14	ESSO CIRCLE K OTTAWA ON 74064495284920103907982	\$1.92
OCT 10	OCT 14	AMZN MKTP CA*NF4KR1ZJ2 866-216-1072 ON 74537885283108399865179	\$336.86
OCT 10	OCT 14	AMZN MKTP CA*NF17G7WS0 866-216-1072 ON 74537885283108632424487	\$59.75
OCT 10	OCT 14	FIREHOUSE SUBS #10284 KEMPTVILLE ON 74703415284108916806642	\$14.12
OCT 10	OCT 14	ESSO CIRCLE K OTTAWA ON 74064495285920103593732	\$1.92
OCT 11	OCT 14	SQ *YUMMY COOKIES OTTAWA ON 74293475284000882135389	\$11.75
OCT 11	OCT 14	ESSO CIRCLE K OTTAWA ON 74064495286920101273443	\$1.92
OCT 11	OCT 14	ESSO CIRCLE K OTTAWA ON 74064495286920101273518	\$1.92
OCT 12	OCT 14	ESSO CIRCLE K OTTAWA ON 74064495287920103304781	\$1.92
OCT 12	OCT 14	AMZN MKTP CA*NM9X18LP0 866-216-1072 ON 74537885285109806670473	\$225.99
OCT 12	OCT 14	AMZN APPS CA WWW.AMAZON.CAON 74537885285100388251212	\$10.16
OCT 12	OCT 14	APPLE.COM/BILL TORONTO ON 74038715285540771400384	\$16.94
OCT 13	OCT 14	AUDIBLE CA*NM44CS100 AMZN.COM/BILLNJ 24456755286101313935453	\$15.70
OCT 13	OCT 14	RAPIDAPI RAPIDAPI.COM NJ 24492165286100033693234 Foreign Currency - USD 199.99 Exchange rate - 1.438771	\$287.74
OCT 13	OCT 14	ULTRAMAR # 42221 KARS ON 74500015286461629791606	\$121.24
OCT 13	OCT 14	UBER CANADA/UBERONEMEM TORONTO ON 74064495286820142797956	\$11.29
OCT 13	OCT 14	TIM HORTONS #8506 KARS ON 74703415287101732964221	\$1.92
OCT 13	OCT 14	TIM HORTONS #8506 KARS ON 74703415287101732984799	\$4.99
SUBTOTAL OF MONTHLY ACTIVITY			-\$10,328.97

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 15	SEP 16	WHOLE FOODS MARKET OTTAWA ON 74064495258820179341581	\$140.49
SEP 15	SEP 16	WILD OAT BAKERY OTTAWA ON 74064375258004006540368	\$33.18
SEP 15	SEP 16	WILD OAT BAKERY OTTAWA ON 74064375258004006540426	\$7.56
SEP 15	SEP 16	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015258656697015762	\$3.45
SEP 16	SEP 17	TIM HORTONS #20939 613-567-9998 ON 74703415259109273918773	\$2.61



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 16	SEP 17	BAM*BROADVIEW SCHOOL COUN613-728-1721 ON 74514205259004041624866	\$63.00
SEP 16	SEP 17	BAM*BROADVIEW SCHOOL COUN613-728-1721 ON 74514205259004041624833	\$50.00
SEP 16	SEP 17	BAM*BROADVIEW SCHOOL COUN613-728-1721 ON 74514205259004041624841	\$40.00
SEP 16	SEP 17	BAM*BROADVIEW SCHOOL COUN613-728-1721 ON 74514205259004041624858	\$38.50
SEP 16	SEP 17	BAM*BROADVIEW SCHOOL COUN613-728-1721 ON 74514205259004041624874	\$33.00
SEP 16	SEP 17	INDIGO PARK - OT635 OTTAWA ON 74064495259820147634751	\$5.00
SEP 16	SEP 17	GREEN DOOR RESTAURANT OTTAWA ON 74450775259004014230418	\$22.97
SEP 16	SEP 16	TIM HORTONS #2325 613-792-1311 ON 74703415259108498478589	\$8.08
SEP 16	SEP 16	EDDIE BAUER-ECOMM 905-428-7868 ON 74703415259108615530965	\$250.86
SEP 17	SEP 18	MISSION ELITE CORNWALL CORNWALL ON 74083425260100074582435	\$173.70
SEP 17	SEP 18	PRODUCE DEPOT OTTAWA ON 74703415261100248978030	\$62.59
SEP 17	SEP 19	ESSO @ 7204 STITTSVILLE ON 74064495261920104281707	\$84.89
SEP 18	SEP 22	WAL-MART SUPERCENTER#1110OTTAWA ON 74529005262900587444605	\$593.27
SEP 18	SEP 18	TIM HORTONS #2325 613-792-1311 ON 74703415261100256557551	\$5.74
SEP 18	SEP 19	ADIDAS CA 855-8234327 ON 24565895261238911954642	\$162.72
SEP 18	SEP 19	WHOLE FOODS MARKET OTTAWA ON 74064495261820164665213	\$31.36
SEP 18	SEP 19	INDIGO PARK - OT513 WINDCOTTAWA ON 74064495261820170474337	\$8.00
SEP 19	SEP 22	ALTEA OTT-SUB. RENEWED OTTAWA ON 74083425262100183359368	\$101.69
SEP 19	SEP 22	AMBERWOOD VILLAGE REC. STITTSVILLE ON 74083425263100035120710	\$360.11
SEP 19	SEP 22	EDDIE BAUER CANADA #70 NEPEAN ON 74703415263102204260765	-\$125.43
SEP 19	SEP 22	SQ *PI CO. OTTAWA ON 74293475262000577624487	\$79.76
SEP 19	SEP 22	OTTAWA MEDICAL PHARMAC OTTAWA ON 74529005262920422793909	\$163.60
SEP 19	SEP 19	TIM HORTONS #2070 613-371-3157 ON 74703415262101157156716	\$2.61
SEP 20	SEP 22	TIM HORTONS #2325 613-792-1311 ON 74703415263102096336855	\$5.74
SEP 20	SEP 22	DOLLARAMA # 280 OTTAWA ON 74064495263820183722399	\$11.05
SEP 20	SEP 22	RCSS #1009 OTTAWA ON 74500015263882637226953	\$25.58
SEP 20	SEP 22	CANADIAN TIRE #290 OTTAWA ON 74064495264820105331021	\$101.93



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 21	SEP 22	TIM HORTONS #2325 613-792-1311 ON 74703415264100120381086	\$12.27
SEP 21	SEP 22	TEAMLINKT PLUS AD FREE SASKATOON SK 74083425264100145478528	\$5.00
SEP 21	SEP 22	COBS BREAD OTTAWA ON 7409986526400045851098	\$51.40
SEP 21	SEP 22	NBX* CLUBPICKLEBALL 819-9999999 QC 74769805264900011710456	\$15.00
SEP 21	SEP 23	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 74040735266920009006384	\$4.51
SEP 22	SEP 24	MISSION ELITE CORNWALL CORNWALL ON 74083425266100129217189	-\$50.00
SEP 22	SEP 23	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015265656664642607	\$4.95
SEP 22	SEP 23	LOBLAWS 1095 OTTAWA ON 74500015265882649901781	\$95.56
SEP 22	SEP 23	LOBLAWS 1095 OTTAWA ON 74500015265882649901799	\$21.59
SEP 24	SEP 29	WAL-MART SUPERCENTER#3131OTTAWA ON 74529005268900515305401	\$196.62
SEP 24	SEP 24	TIM HORTONS #2325 613-792-1311 ON 74703415267102745163821	\$7.32
SEP 24	SEP 25	BARBURRITO ORLEANS ON 74064495267820182377316	\$30.32
SEP 24	SEP 25	MARSHALLS MEGA 762/114 OTTAWA ON 74703415268103753450729	\$31.63
SEP 24	SEP 25	WINNERSHOMESENSE 31106 ORLEANS ON 74703415268103754371692	\$316.16
SEP 24	SEP 25	WINNERS 269 OTTAWA ON 74703415268103754596025	\$50.84
SEP 24	SEP 26	VALUE VILLAGE # 2119 ORLEANS ON 74529005267920417164202	\$79.36
SEP 24	SEP 26	PAYPAL *OMSMONTESSO 6135215185 ON 74897265268538184190367	\$276.96
SEP 25	SEP 29	ESSO CIRCLE K OTTAWA ON 74064495270920102881028	\$85.80
SEP 25	SEP 25	TIM HORTONS #2325 613-792-1311 ON 74703415268103638322770	\$8.33
SEP 25	SEP 26	SP SELKIRK SPORT SELKIRK.COM ID 24492165268100084746719 Foreign Currency - USD 254.15 Exchange rate - 1.425732	\$362.35
SEP 26	SEP 29	ISA*ISAGENIX CANADA, ULC 877-8778111 ON 24565895269239446711012	\$1,073.00
SEP 26	SEP 29	ALTITUDE GYM KANATA KANATA ON 74064495269820191832895	\$5.65
SEP 26	SEP 29	T&T SUPERMARKET #039 KANATA ON 74500015269462642155382	\$132.96
SEP 26	SEP 29	CANADIAN TIRE #290 OTTAWA ON 74064495270820105324804	\$314.02
SEP 26	SEP 29	GREEN FRESH SUPERMARKE STITTSVILLE ON 74529005269920494987101	\$38.61
SEP 26	SEP 29	AY DIOS MIO TACOS OTTAWA ON 74529005269920433262905	\$62.78
SEP 26	SEP 29	THE HOME DEPOT #7026 OTTAWA ON 74522815270004050212992	\$335.64
SEP 26	SEP 26	TIM HORTONS #2325 613-792-1311 ON 74703415269104539332545	\$2.61
SEP 26	SEP 26	DOMINOS PIZZA 10467 613-728-4000 ON 74703415269104651623606	\$45.08



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

JAMES WALKER 4646 92** **** 1013
LARAMIE MORRISON 4646 92** **** 2176
STATEMENT FROM SEP 16 TO OCT 14, 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 Sep 27 to Oct 06, 2025, including purchases at Tim Hortons, Starbucks, Sephora, and Subway.



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

JAMES WALKER 4646 92** **** 1013
LARAMIE MORRISON 4646 92** **** 2176
STATEMENT FROM SEP 16 TO OCT 14, 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 Sep 16 to Oct 14, 2025, including purchases at Food Basics, Marshalls, Tim Hortons, etc.



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

JAMES WALKER 4646 92** **** 1013
LARAMIE MORRISON 4646 92** **** 2176
STATEMENT FROM SEP 16 TO OCT 14, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 11	OCT 14	SQ *ALL ABOUT THE SOUP OTTAWA ON <small>74293475284000882019633</small>	\$50.50
OCT 11	OCT 14	SQ *RAON KITCHEN OTTAWA ON <small>74293475284000442793073</small>	\$15.00
OCT 11	OCT 14	SQ *THAI KITCHEN CATERINGOTTAWA ON <small>74293475284000881993770</small>	\$34.64
OCT 11	OCT 14	SQ *YUMMY COOKIES OTTAWA ON <small>74293475284000882088844</small>	\$23.50
OCT 12	OCT 14	TIM HORTONS #2325 613-792-1311 ON <small>74703415285109872774047</small>	\$2.61
OCT 12	OCT 14	COBS BREAD OTTAWA ON <small>74099865285000157638098</small>	\$8.20
OCT 13	OCT 14	SP NALA CARE VANCOUVER BC <small>74083425286100148574376</small>	\$64.40
OCT 13	OCT 14	T&T SUPERMARKET #039 KANATA ON <small>74500015286462633243386</small>	\$125.90
SUBTOTAL OF MONTHLY ACTIVITY			\$10,561.34
TOTAL ACCOUNT BALANCE			\$17,559.16

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 154 year(s) and 3 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.

Stay safe from fraud & scams

The first rule of cybersecurity: if something sounds too good to be true, it probably is.

Remember,

RBC, will NEVER ask you to:

- Provide your username, login ID, PIN, password or one-time code through phone, text, email or voicemail
- Make a transaction in order to 'secure your account'
- Share a link or reference number from an *Interac*® e-Transfer transaction
- Demand payment using gift cards, prepaid credit cards, cryptocurrency or wire transfer



RBC® Avion® Visa Infinite Privilege[‡]
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JAMES WALKER 4646 92** **** 1013

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STATEMENT FROM SEP 16 TO OCT 14, 2025

Always ensure you are contacting RBC directly through our official channels to confirm the legitimacy of any communication.

If you believe you've been impacted by a scam or fraud, please call the number on the back of your RBC client card or credit card or visit www.rbcroyalbank.com for more ways to contact us.

Learn more about staying safe from fraud & scams visit www.rbc.com/cyber.

[‡] All other trademarks are the property of their respective owner(s).

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$17,559.16	

** 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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