



Royal Bank

### RBC® Avion® Visa Infinite Privilege<sup>‡</sup> for Private Banking

JAMES WALKER 4646 92\*\* \*\*\*\* 1013  
LARAMIE MORRISON 4646 92\*\* \*\*\*\* 2176  
STATEMENT FROM OCT 15 TO NOV 13, 2025

1 OF 11

**PREVIOUS ACCOUNT BALANCE \$17,559.16**

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 12	OCT 15	ESSO CIRCLE K OTTAWA ON 74064495287920103304518	\$1.92
OCT 14	OCT 17	ESSO CIRCLE K OTTAWA ON 74064495289920103591237	\$1.92
OCT 14	OCT 15	DNH*GODADDY#3922509891 480-5058855 AZ 24906415287240886451260 Foreign Currency - USD 25.07 Exchange rate - 1.439170	\$36.08
OCT 14	OCT 15	PAYPAL *NAMECOMINC 4029357733 CO 24036035287540813128967	\$65.29
OCT 14	OCT 15	CERTAS HOME AUTO INS C AURORA ON 74500015287838414281084	\$22.51
OCT 14	OCT 15	SHOPPERS DRUG MART #12 KEMPTVILLE ON 74500015287882685677828	\$51.96
OCT 15	OCT 20	ESSO CIRCLE K OTTAWA ON 74064495290920103722789	\$1.92
OCT 15	OCT 16	RAPIDAPI RAPIDAPI.COM NJ 24492165288100064879007 Foreign Currency - USD 199.00 Exchange rate - 1.443467	\$287.25
OCT 15	OCT 16	APPLE.COM/BILL 866-712-7753 ON 74537885288102838970646	\$12.42
OCT 15	OCT 16	AMAZON CHANNELS AMAZON.CA BC 74537885288103267972012	\$16.94
OCT 15	OCT 16	AMAZON CHANNELS AMAZON.CA BC 74537885288103270223155	\$7.90
OCT 16	OCT 20	THE LONG REACH BAR & GRILKEMPTVILLE ON 74064495290820111127775	\$39.85
OCT 16	OCT 20	ESSO CIRCLE K OTTAWA ON 74064495291920101444757	\$1.92
OCT 16	OCT 17	SP ONESKIN TECH ONESKIN.CO CA 24492165289100061087926	\$313.18
OCT 16	OCT 17	TIM HORTONS #1496 OTTAWA ON 74703415290104412302220	\$9.92
OCT 17	OCT 20	AMAZON.CA*NU57P74R0 866-216-1072 ON 74537885290105128722540	\$35.41
OCT 17	OCT 20	UBER CANADA/UBEREATS TORONTO ON 74064495290820145500351	\$162.41

### Travel with confidence

Enjoy the security of premium travel protection with your RBC® Avion® Visa Infinite Privilege<sup>‡</sup> 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	843,462
Points earned this statement	23,954
Points from supplementary accounts	44,109
<b>New points balance</b>	<b>911,525</b>

#### CONTACT US

Customer Service / Lost & Stolen 1-888-769-2585  
Collect Outside North America (416) 974-5944  
Rewards Website [avionrewards.com](http://avionrewards.com)

#### PAYMENTS & INTEREST RATES

Minimum payment	<b>\$10.00</b>
Payment due date	<b>DEC 4, 2025</b>
Credit limit	\$50,000.00
Available credit	\$43,278.24
<b>Annual interest rates:</b>	
Purchases	20.99%
Cash advances	22.99%

#### CALCULATING YOUR BALANCE

Previous Account Balance		<b>\$17,559.16</b>
Payments & credits	-\$30,110.57	
Purchases & debits	\$19,273.17	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	
<b>Total Account Balance</b>		<b>\$6,721.76</b>
<b>NEW BALANCE</b>		<b>\$6,721.76</b>



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

**NEW BALANCE  
\$6,721.76**

**MINIMUM PAYMENT  
\$10.00**

**PAYMENT DUE DATE  
DEC 4, 2025**

**AMOUNT PAID  
\$**

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

### RBC® Avion® Visa Infinite Privilege<sup>‡</sup> 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](http://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 OCT 15 TO NOV 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 17	OCT 20	ESSO CIRCLE K OTTAWA ON 74064495292920103390403	\$1.92
OCT 17	OCT 17	APPLE.COM/BILL 866-712-7753 ON 74537885290104472017987	\$50.79
OCT 18	OCT 20	AMAZON.CA*NM25E1XM2 866-216-1072 ON 74537885291105410554543	\$14.78
OCT 18	OCT 20	AMZN MKTP CA*NU9I36OJ1 866-216-1072 ON 74537885291105668875673	\$50.84
OCT 18	OCT 20	PIZZA PIZZA LIMITED 416-967-1111 ON 74537885291106146231349	\$39.53
OCT 18	OCT 20	AMAZON.CA 866-216-1072 ON 74537885291106235756362	-\$14.78
OCT 18	OCT 20	AMZN MKTP CA*NM6IV9HO2 866-216-1072 ON 74537885291106240039812	\$71.46
OCT 18	OCT 21	ESSO CIRCLE K OTTAWA ON 74064495293920101280894	\$1.92
OCT 19	OCT 20	AMZN MKTP CA*NU2WQ7JT1 866-216-1072 ON 74537885292106774540887	\$42.93
OCT 19	OCT 20	APPLE.COM/BILL 866-712-7753 ON 74537885292106693059407	\$205.64
OCT 19	OCT 20	AMZN MKTP CA*NU5E050K0 866-216-1072 ON 74537885292106887834235	\$38.51
OCT 19	OCT 20	COBS BREAD OTTAWA ON 74099865292001023921099	\$10.75
OCT 19	OCT 20	LOBLAWS 1132 OTTAWA ON 74500015292882639370358	\$23.78
OCT 19	OCT 21	CANADIAN TIRE #290 OTTAWA ON 74064495293820104643397	\$21.46
OCT 19	OCT 21	CANADIAN TIRE #290 OTTAWA ON 74064495293820104646937	\$28.24
OCT 19	OCT 22	ESSO CIRCLE K OTTAWA ON 74064495294920103149880	\$1.92
OCT 20	OCT 21	AMZN MKTP CA*NU5W52VU0 866-216-1072 ON 74537885293107706272572	\$31.62
OCT 20	OCT 21	APPLE.COM/BILL 866-712-7753 ON 74537885293107537494213	\$31.60
OCT 20	OCT 23	ESSO CIRCLE K OTTAWA ON 74064495295920101247115	\$1.92
OCT 20	OCT 22	MCDONALD'S #2818 OTTAWA ON 74064495294820107892313	\$17.71
OCT 21	OCT 24	ESSO CIRCLE K OTTAWA ON 74064495296920102536374	\$130.95
OCT 21	OCT 24	ESSO CIRCLE K OTTAWA ON 74064495296920103283422	\$1.92
OCT 21	OCT 24	ESSO CIRCLE K OTTAWA ON 74064495296920103283695	\$1.67
OCT 21	OCT 22	HOLLAND CROSS DENTAL CENTOTTAWA ON 74064495294820175444401	\$458.00
OCT 21	OCT 22	AMZN MKTP CA*NU3E86QW0 866-216-1072 ON 74537885294108770164272	\$27.11
OCT 21	OCT 22	AMZN MKTP CA*NU73Q76G0 866-216-1072 ON 74537885294108870517684	\$37.27
OCT 21	OCT 22	CERTAS HOME AUTO INS C AURORA ON 74500015294838412664191	\$133.36
OCT 22	OCT 23	APPLE.COM/BILL 866-712-7753 ON 74537885295109287123354	\$67.79
OCT 22	OCT 24	ESSO CIRCLE K OTTAWA ON 74064495297920101344258	\$1.92



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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, including purchases from Tim Hortons, Amazon, Apple, Netflix, UPS, Shoppers Drug Mart, Bell Canada, Loblaws, SQ, Amazon.ca, Microsoft, Arby's, McDonald's, Esso, Canadian Tire, and Google.



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 27	OCT 28	APPLE.COM/BILL 866-712-7753 ON 74537885300104050167780	\$4.51
OCT 27	OCT 28	ENERCARE HOME SERVICES MARKHAM ON 74083425300100076595692	\$305.36
OCT 27	OCT 28	CLAUDE.AI SUBSCRIPTION ANTHROPIC.COMCA 24011345300100113615000	\$316.40
OCT 28	OCT 30	PIZZA PIZZA #202 OTTAWA ON 74703415302105803488292	\$13.55
OCT 28	OCT 30	PIZZA PIZZA #202 OTTAWA ON 74703415302105803488300	\$17.83
OCT 28	OCT 30	OTTAWA MEDICAL PHARMAC OTTAWA ON 74529005301920320122907	\$38.90
OCT 28	OCT 29	WEALTHICA MONTREAL QC 74083425301100073133520	\$20.29
OCT 28	OCT 29	770 BROADVIEW - 93811 OTTAWA ON 74703415301105408509485	\$7.25
OCT 28	OCT 29	SQ *SAUNDERS FARM INC OTTAWA ON 74293475301000554068156	\$17.55
OCT 28	OCT 31	ESSO CIRCLE K OTTAWA ON 74064495303920103379585	\$1.92
OCT 29	OCT 30	AMZN MKTP CA*NK22R34B0 866-216-1072 ON 74537885302106294792990	\$38.39
OCT 29	OCT 30	ULTRAMAR # 42221 KARS ON 74500015302461625748873	\$128.23
OCT 29	OCT 30	TIM HORTONS #8506 KARS ON 74703415303106565073404	\$1.92
OCT 29	OCT 29	SQ *SAUNDERS FARM INC MUNSTER ON 74293475302000554234484	\$11.30
OCT 29	OCT 29	SQ *SAUNDERS FARM INC MUNSTER ON 74293475302000554296616	\$11.30
OCT 29	OCT 31	TIM HORTONS #121503 KEMPTVILLE ON 74703415303106747906133	\$5.35
OCT 29	OCT 31	CERTAS HOME AUTO INS C AURORA ON 74500015303838435464750	\$661.43
OCT 30	NOV 03	ESSO CIRCLE K OTTAWA ON 74064495305920103444833	\$1.92
OCT 30	OCT 31	APPLE.COM/BILL 866-712-7753 ON 74537885303106801579129	\$20.88
OCT 30	OCT 31	HARD STONES GRILL - KE KEMPTVILLE ON 74703415304107582843828	\$35.09
OCT 30	OCT 31	METRO 243 OTTAWA ON 74500015303838435890061	\$15.14
NOV 01	NOV 04	ESSO CIRCLE K OTTAWA ON 74064495307920103232814	\$1.92
NOV 01	NOV 04	ESSO CIRCLE K OTTAWA ON 74064495307920103232871	\$4.10
NOV 02	NOV 03	APPLE.COM/BILL 866-712-7753 ON 74537885306109626004130	\$45.71
NOV 02	NOV 03	KETTLEMANS BAGEL - COL NEPEAN ON 74703415307100368046259	\$53.82
NOV 02	NOV 05	ESSO CIRCLE K OTTAWA ON 74064495308920103191076	\$4.10
NOV 03	NOV 06	ESSO CIRCLE K OTTAWA ON 74064495309920103370653	\$1.92
NOV 03	NOV 05	MCDONALD'S #40667 OTTAWA ON 74064495308820114312630	\$5.29
NOV 03	NOV 04	AMAZON.CA*NK2QK56C1 866-216-1072 ON 74537885307100583645113	\$44.60
NOV 03	NOV 04	AMZN MKTP CA*NK8PH8210 866-216-1072 ON 74537885307100583934202	\$40.66



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 03	NOV 04	AMZN MKTP CA*NK00086V1 866-216-1072 ON 74537885307100584664014	\$91.50
NOV 03	NOV 04	SHOPPERS DRUG MART #06 OTTAWA ON 74500015307882610238700	\$99.41
NOV 03	NOV 03	<b>PAYMENT - THANK YOU / PAIEMENT - MERCI</b> 74510105307619982802102	<b>-\$30,000.00</b>
NOV 04	NOV 06	TIM HORTONS #21503 KEMPTVILLE ON 74703415309102334848154	\$4.99
NOV 04	NOV 07	ESSO CIRCLE K OTTAWA ON 74064495310920102561879	\$121.53
NOV 04	NOV 07	ESSO CIRCLE K OTTAWA ON 74064495310920103308692	\$1.92
NOV 04	NOV 05	AMAZON CHANNELS AMAZON.CA BC 74537885308101605803895	\$12.42
NOV 04	NOV 05	HYDRO-OTTAWA-BILL-PMNT 613-738-5499 ON 74537885308101954007460	\$40.23
NOV 04	NOV 05	PAYMENTUS-SERVICE-FEE 800-420-1663 ON 74537885308101954081515	\$0.70
NOV 05	NOV 06	AMZN MKTP CA*BT7UQ8OW1 866-216-1072 ON 74537885309102399874299	\$29.28
NOV 05	NOV 06	APPLE.COM/BILL 866-712-7753 ON 74537885309102341787185	\$33.88
NOV 05	NOV 06	AMZN MKTP CA*BT1E21ZIO 866-216-1072 ON 74537885309102775642203	\$38.40
NOV 05	NOV 06	AMZN MKTP CA*BT2HQ4ZRO 866-216-1072 ON 74537885309102775645016	\$18.07
NOV 05	NOV 05	AMZN MKTP CA*BT77L6CK1 866-216-1072 ON 74537885309102232966161	\$38.40
NOV 05	NOV 05	AMZN MKTP CA*BT2VW8FJO 866-216-1072 ON 74537885309102285229541	\$15.81
NOV 06	NOV 07	SHOPPERS DRUG MART #12 KEMPTVILLE ON 74500015310882659234979	\$30.75
NOV 07	NOV 10	UBER CANADA/UBEREATS TORONTO ON 74064495311820145031410	\$54.15
NOV 08	NOV 10	UBER CANADA/UBEREATS TORONTO ON 74064495312820150358509	\$33.51
NOV 08	NOV 12	ESSO CIRCLE K OTTAWA ON 74064495314920103054664	\$1.92
NOV 09	NOV 10	APPLE.COM/BILL 866-712-7753 ON 74537885313103136438418	\$45.18
NOV 09	NOV 12	CANADIAN TIRE #290 OTTAWA ON 74064495314820104571205	\$164.36
NOV 09	NOV 12	CANADIAN TIRE #290 OTTAWA ON 74064495314820104571213	\$112.99
NOV 09	NOV 12	ESSO CIRCLE K OTTAWA ON 74064495315920102467551	\$123.49
NOV 09	NOV 12	ESSO CIRCLE K OTTAWA ON 74064495315920103194964	\$1.92
NOV 10	NOV 13	ESSO CIRCLE K OTTAWA ON 74064495316920103417265	\$1.92
NOV 10	NOV 13	ESSO CIRCLE K OTTAWA ON 74064495316920103417745	\$2.25
NOV 10	NOV 12	AMZN MKTP CA*BT4ST8GM2 866-216-1072 ON 74537885314104291355909	\$32.71
NOV 10	NOV 12	AMZN MKTP CA*BT4RW3WM1 866-216-1072 ON 74537885314104448194342	\$15.81
NOV 10	NOV 12	AMZN MKTP CA*BT6K57WU0 866-216-1072 ON 74537885314104530057670	\$15.81



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STATEMENT FROM OCT 15 TO NOV 13, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for NOV 11 and NOV 12, such as OTTAWA MEDICAL PHARMAC, MCDONALD'S, and AMZN APPS.

SUBTOTAL OF MONTHLY ACTIVITY -\$23,065.40

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for OCT 12, OCT 14, OCT 15, OCT 16, and OCT 17, such as ESSO CIRCLE K, TST-MANDYS, and PRODUCES DEPOT.



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STATEMENT FROM OCT 15 TO NOV 13, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details for Laramie Morrison from Oct 17 to Oct 23, 2025, including purchases from stores like Produce Depot, Indigo Park, Tim Hortons, and others.



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STATEMENT FROM OCT 15 TO NOV 13, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction records from Oct 22 to Oct 29, 2025, including purchases at Tim Hortons, Produce Depot, Loblaws, and others.



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 29	OCT 29	TIM HORTONS #20939 613-567-9998 ON 74703415302105634423229	\$2.61
OCT 30	OCT 31	TIM HORTONS #20939 613-567-9998 ON 74703415303107334337294	\$2.30
OCT 30	OCT 31	DOLLARAMA # 433 NEPEAN ON 74064495303820178467796	\$16.10
OCT 30	OCT 31	MARSHALLS 713 OTTAWA ON 74703415304107572545623	\$189.97
OCT 30	OCT 31	WINNERS 223 OTTAWA ON 7470341530410757228720	\$135.27
OCT 31	NOV 03	ALTEA OTT-SUB. RENEWED OTTAWA ON 74083425304100042322730	\$101.69
OCT 31	NOV 03	THE FORGE ORLEANS ON 7408342530510000044895	\$27.12
OCT 31	NOV 03	ALLO MON COCO - 2149 NEPEAN ON 74064495304820188231710	\$61.02
NOV 01	NOV 03	MARSHALLS 746 OTTAWA ON 74703415306109516750663	\$15.74
NOV 01	NOV 03	FARM BOY #40 OTTAWA ON 74529005305920563949202	\$91.70
NOV 01	NOV 03	PEOPLES JEWELLERS #5154 OTTAWA ON 74522815306004035141033	\$75.43
NOV 01	NOV 04	WAL-MART SUPERCENTER#1110OTTAWA ON 74529005306900453458208	\$22.57
NOV 03	NOV 06	ESSO CIRCLE K OTTAWA ON 74064495309920102628572	\$36.47
NOV 03	NOV 05	CANADIAN TIRE #290 OTTAWA ON 74064495308820104615695	\$58.49
NOV 03	NOV 04	TIM HORTONS #20939 613-567-9998 ON 74703415307101127304906	\$2.61
NOV 03	NOV 04	BBCR ORLEANS ON 74514205307004003364511	\$6.77
NOV 03	NOV 04	WILD OAT BAKERY OTTAWA ON 74064375307004006623454	\$21.81
NOV 03	NOV 04	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015307656619274100	\$3.45
NOV 03	NOV 04	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015307656619277442	\$2.45
NOV 03	NOV 04	SHOPPERS DRUG MART #12 ORLEANS ON 74500015307882608592340	\$35.60
NOV 04	NOV 05	WILD OAT BAKERY OTTAWA ON 74064375308004006561430	\$13.32
NOV 04	NOV 05	PRODUCE DEPOT OTTAWA ON 74703415309102122082214	\$136.62
NOV 04	NOV 05	TIM HORTONS #20939 OTTAWA ON 74703415309102188259151	\$10.00
NOV 04	NOV 05	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015308656666307240	\$2.45
NOV 04	NOV 05	WINNERS 437 OTTAWA ON 74703415309102239628354	-\$56.49
NOV 05	NOV 06	HOLLAND CROSS DENTAL CENTOTTAWA ON 74064495309820175722783	\$856.00
NOV 05	NOV 06	HOLLAND CROSS PARKING GARNEPEAN ON 74064495309820178307079	\$10.00
NOV 05	NOV 07	REXALL PHARMACY #1495 OTTAWA ON 74529005309920434064906	\$76.55
NOV 05	NOV 05	TIM HORTONS #20939 613-567-9998 ON 74703415309102188259912	\$2.61
NOV 06	NOV 10	ADIDAS CA 855-8234327 ON 24565895310242694300040	\$71.19



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 06	NOV 10	WAL-MART SUPERCENTER#1031 OTTAWA ON 74529005311900538177602	\$463.20
NOV 06	NOV 10	ESSO CIRCLE K OTTAWA ON 74064495312920102739879	\$83.44
NOV 06	NOV 07	PAYPAL *OTTAWAPICKL 6138847522 ON 74897265310544958900385	\$226.00
NOV 06	NOV 07	THE FORGE ORLEANS ON 74083425311100001762802	\$27.12
NOV 06	NOV 07	TIM HORTONS #20939 613-567-9998 ON 74703415310100870614896	\$2.61
NOV 06	NOV 07	DOLLARAMA # 280 OTTAWA ON 74064495310820179023565	\$15.82
NOV 06	NOV 07	NBX*LAWS OF MOTION 613-6930363 ON 74769805310900010982944	\$662.18
NOV 07	NOV 10	SP CURLSHOPPE YORK ON 74083425311100057002475	\$75.69
NOV 07	NOV 10	KIDS FOOT LOCKER CANAD NEPEAN ON 74099865311000091053071	\$152.55
NOV 07	NOV 10	VINCE NAIL SPA OTTAWA ON 74514205311004006777507	\$62.15
NOV 07	NOV 10	SALARMY RICHMOND RD THRIFOTTAWA ON 74064495311820186127382	\$69.98
NOV 07	NOV 10	THE KINGS BARBERSHOP OTTAWA ON 74703415312102003342393	\$38.90
NOV 07	NOV 10	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015311656616571015	\$3.45
NOV 07	NOV 10	WINNERSHOMESENSE 37808 OTTAWA ON 74703415312102082463169	\$56.49
NOV 07	NOV 10	CITY OF OTTAWA - LOT 4 OTTAWA ON 74064495312820127401978	\$8.00
NOV 07	NOV 10	STARBUCKS 84663 OTTAWA ON 74872715312263126756204	\$3.62
NOV 07	NOV 10	WEST PARK BOWLING OTTAWA ON 74872715312273120263990	\$68.48
NOV 07	NOV 10	OH SO GOOD! OTTAWA ON 74514205313004046891597	\$56.00
NOV 07	NOV 07	FOOSHIN OTTAWA ON 74064495311820114405975	\$45.20
NOV 08	NOV 10	ALLO MON COCO - 2149 NEPEAN ON 74064495312820185534025	\$31.60
NOV 08	NOV 10	PAYPAL *OTTAWAPICKL 6138847522 ON 74897265313544107819061	\$223.74
NOV 08	NOV 10	RILEY'S YIG #1619 OTTAWA ON 74500015312882644756266	\$99.77
NOV 08	NOV 10	MCDONALD'S #1646 Q04 OTTAWA ON 74064495313820114629481	\$24.39
NOV 08	NOV 12	ESSO CIRCLE K OTTAWA ON 74064495314920103054672	\$2.52
NOV 10	NOV 10	TIM HORTONS #1517 613-725-3275 ON 74703415314103874222126	\$2.61
NOV 10	NOV 12	ALLIANZ GLOBAL ASSISTANCECAMBRIDGE ON 74064495314820168295725	\$92.14
NOV 10	NOV 12	WEYCO CANADA ONLINE SH 514-364-5444 QC 74703415314104531925861	\$175.15
NOV 10	NOV 12	CANADIAN TIRE #290 OTTAWA ON 74064495315820104790887	\$348.84
NOV 10	NOV 12	CANADIAN TIRE #290 OTTAWA ON 74064495315820104803516	-\$28.00
NOV 10	NOV 12	ADIDAS CA 855-8234327 ON 24565895314242984298934	\$73.45



### RBC® Avion® Visa Infinite Privilege<sup>‡</sup> for Private Banking

JAMES WALKER 4646 92\*\* \*\*\*\* 1013  
LARAMIE MORRISON 4646 92\*\* \*\*\*\* 2176  
STATEMENT FROM OCT 15 TO NOV 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 11	NOV 12	TIM HORTONS #1595 613-742-7700 ON <small>74703415315105175404237</small>	\$9.80
NOV 11	NOV 12	BEST BUY #627 ORLEANS ON <small>74500015315627030062663</small>	\$130.45
NOV 12	NOV 13	YYZ ISTORE EXPRESS MISSISSAUGA ON <small>74099865316000119959056</small>	\$56.48
NOV 12	NOV 12	TIM HORTONS #20939 613-567-9998 ON <small>74703415316105649881431</small>	\$2.61
NOV 12	NOV 12	POPEYES #12402 613-422-1244 ON <small>74703415316105701152523</small>	\$53.10
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>\$12,228.00</b>
<b>TOTAL ACCOUNT BALANCE</b>			<b>\$6,721.76</b>

#### Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 59 year(s) and 1 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	\$6,721.76	

\*\* 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](http://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](http://visa.com/exchange), if set by Visa, or [mastercard.ca/currency-converter](http://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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