



Royal Bank

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

JAMES WALKER 4646 92\*\* \*\*\*\* 1013

LARAMIE MORRISON 4646 92\*\* \*\*\*\* 2176

1 OF 8

STATEMENT FROM NOV 14 TO DEC 15, 2025

**PREVIOUS ACCOUNT BALANCE \$6,721.76**

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 13	NOV 17	RUMBO MAYA TI QROO 74771565318611847151839 Foreign Currency - USD 15.72 Exchange rate - 1.438931	\$22.62
NOV 13	NOV 14	AUDIBLE CA*BT46N9YO2 AMZN.COM/BILLNJ 24456755317106935959602	\$15.70
NOV 13	NOV 14	CERTAS HOME AUTO INS C AURORA ON 74500015317838426833579	\$22.51
NOV 15	NOV 17	APPLE.COM/BILL 866-712-7753 ON 74537885321106935959602	\$12.42
NOV 15	NOV 17	SP ONESKIN TECH ONESKIN.CO CA 24492165319100031202294	\$313.00
NOV 15	NOV 17	AMAZON CHANNELS AMAZON.CA BC 74537885319109056460096	\$7.90
NOV 15	NOV 17	AMAZON CHANNELS AMAZON.CA BC 74537885319109097559476	\$16.94
NOV 17	NOV 18	APPLE.COM/BILL 866-712-7753 ON 74537885321100420036940	\$50.79
NOV 18	NOV 19	UBERDIRECTCA_PASS TORONTO ON 74099865322001015524087	\$11.29
NOV 19	NOV 20	MERA CORPORATION CUN 74487915323000003639081 Foreign Currency - MXN 861.00 Exchange rate - .078350	\$67.46
NOV 19	NOV 21	ASUR C CONV SHOP 5 BENITO JUAREZ 74064685324915621980121 Foreign Currency - MXN 428.00 Exchange rate - .078341	\$33.53
NOV 19	NOV 21	MILL STREET PUB MISSISSAUGA ON 74064495324820107077687	\$80.55
NOV 20	NOV 24	ESSO CIRCLE K OTTAWA ON 74064495325920103583362	\$4.17
NOV 20	NOV 21	AVION*HOTEL 877-636-2870 BC 74537885324103741331492	\$884.61
NOV 20	NOV 21	CERTAS HOME AUTO INS C AURORA ON 74500015324838423712116	\$133.48
NOV 21	NOV 24	APPLE.COM/BILL 866-712-7753 ON 74537885325104071739238	\$135.59

### 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	911,525
Points earned this statement	34,528
Points from supplementary accounts	34,286
Points redeemed this statement	(560,429)
<b>New points balance</b>	<b>419,910</b>

#### 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	<b>\$10.00</b>
Payment due date	<b>JAN 5, 2026</b>
Credit limit	\$50,000.00
Available credit	\$47,407.91
<b>Annual interest rates:</b>	
Purchases	20.99%
Cash advances	22.99%

#### CALCULATING YOUR BALANCE

Previous Account Balance		<b>\$6,721.76</b>
Payments & credits	-\$32,014.92	
Purchases & debits	\$27,885.25	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	
<b>Total Account Balance</b>		<b>\$2,592.09</b>
<b>NEW BALANCE</b>		<b>\$2,592.09</b>



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

NEW BALANCE  
**\$2,592.09**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**JAN 5, 2026**

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 NOV 14 TO DEC 15, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 21	NOV 24	APPLE.COM/BILL 866-712-7753 ON 74537885325104073610734	\$31.60
NOV 21	NOV 24	AMZN MKTP CA*B02A95S12 866-216-1072 ON 74537885325104455006220	\$268.30
NOV 21	NOV 24	AMZN MKTP CA*B069Y4961 866-216-1072 ON 74537885325104562520592	\$67.56
NOV 21	NOV 24	AMZN MKTP CA*B01GS49A1 866-216-1072 ON 74537885325104616912555	\$59.31
NOV 21	NOV 24	PIZZA PIZZA #202 OTTAWA ON 74703415326105101391570	\$17.83
NOV 21	NOV 24	ESSO CIRCLE K OTTAWA ON 74064495327920101348279	\$4.17
NOV 21	NOV 21	AMAZON.CA*B010A5DR1 866-216-1072 ON 74537885325103845463992	\$56.00
NOV 22	NOV 24	AVION* AIR/VOL 877-636-2870 BC 74537885326104981947441	\$418.78
NOV 22	NOV 24	AVION*HOTEL 877-636-2870 BC 74537885326104981947540	\$351.15
NOV 22	NOV 24	AMAZON.CA*B06JC2IL1 866-216-1072 ON 74537885326104987759386	\$146.84
NOV 22	NOV 24	AMZN MKTP CA*B007Z2DK0 866-216-1072 ON 74537885326104988195499	\$59.31
NOV 22	NOV 24	DNH*GODADDY#3953313839 480-5058855 AZ 24906415326243883349514 Foreign Currency - USD 25.07 Exchange rate - 1.448344	\$36.31
NOV 22	NOV 25	ESSO CIRCLE K OTTAWA ON 74064495328920103187237	\$4.84
NOV 23	NOV 24	APPLE.COM/BILL 866-712-7753 ON 74537885327106083997256	\$15.24
NOV 23	NOV 24	APPLE.COM/BILL 866-712-7753 ON 74537885327106091333320	\$27.11
NOV 23	NOV 24	NETFLIX.COM 866-716-0414 ON 74537885327106233250986	\$27.11
NOV 23	NOV 24	CHAMPS CANADA OTTAWA ON 74099865327001034629078	\$115.28
NOV 23	NOV 25	ESSO CIRCLE K OTTAWA ON 74064495329920103294156	\$4.84
NOV 24	NOV 26	TIM HORTONS #21503 KEMPTVILLE ON 74703415329108013022512	\$2.25
NOV 25	NOV 27	MCDONALD'S #29040 Q04 KEMPTVILLE ON 74064495330820113801718	\$15.13
NOV 25	NOV 26	APPLE.COM/BILL 866-712-7753 ON 74537885329108027554084	\$7.90
NOV 25	NOV 28	ESSO CIRCLE K OTTAWA ON 74064495331920103390455	\$2.25
NOV 25	NOV 25	MICROSOFT*14 DAY TRIAL REMISSISSAUGA ON 74099865329000200541081	\$22.59
NOV 26	DEC 01	THE LONG REACH BAR & GRILKEMPTVILLE ON 74064495332820116747015	\$31.50
NOV 26	NOV 27	BELL CANADA (OB) MONTREAL QC 74064495330820134970096	\$324.31
NOV 26	NOV 27	SHOPPERS DRUG MART #12 KEMPTVILLE ON 74500015330882664989118	\$18.96
NOV 26	NOV 26	AMAZON.CA*B24N73DF1 866-216-1072 ON 74537885330108857951498	\$27.36
NOV 26	NOV 28	REXALL PHARMACY #1362 OTTAWA ON 74529005330920453934503	\$22.34
NOV 26	NOV 28	TIM HORTONS #21503 KEMPTVILLE ON 74703415331100029398651	\$2.25



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 27	DEC 01	AIR CAN* 0144297952986AIRCANADA.COMMB 74537885332100859957761	\$456.52
NOV 27	DEC 01	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 74040735333920000043229	\$30.50
NOV 27	DEC 01	ESSO CIRCLE K OTTAWA ON 74064495333920102891832	\$53.95
NOV 27	DEC 01	ESSO CIRCLE K OTTAWA ON 74064495333920103732621	\$1.92
NOV 27	DEC 01	ESSO CIRCLE K OTTAWA ON 74064495333920103733330	\$4.51
NOV 27	NOV 28	APPLE.COM/BILL 866-712-7753 ON 74537885331100094308318	\$4.51
NOV 27	NOV 28	APPLE.COM/BILL 866-712-7753 ON 74537885331100040022260	\$29.92
NOV 27	NOV 28	CLAUDE.AI SUBSCRIPTION ANTHROPIC.COMCA 24011345331100126935513	\$31.64
NOV 27	NOV 28	ANTHROPIC ANTHROPIC.COMCA 24011345331100127774952	\$5.65
NOV 27	NOV 28	ANTHROPIC ANTHROPIC.COMCA 24011345331100130381225	\$113.00
NOV 27	NOV 28	STAPLES #442 OTTAWA ON 74064495331820191618439	\$175.98
NOV 28	DEC 01	WEALTHICA MONTREAL QC 74083425332100046969524	\$20.29
NOV 28	DEC 01	UBER CANADA/UBERTRIP TORONTO ON 74064495332820153860606	\$31.99
NOV 29	DEC 01	APPLE.COM/BILL 866-712-7753 ON 74537885333101749839812	\$75.60
NOV 29	DEC 01	APPLE.COM/BILL 866-712-7753 ON 74537885333101749839929	\$7.90
NOV 29	DEC 01	CERTAS HOME AUTO INS C AURORA ON 74500015333838455886886	\$661.43
DEC 01	DEC 02	APPLE.COM/BILL 866-712-7753 ON 74537885335103751806463	\$36.14
DEC 02	DEC 04	CENTARA GRAND AT CTW BANGKOK 7425335337011907750010	\$1,162.20
DEC 04	DEC 05	AMAZON CHANNELS AMAZON.CA BC 74537885338107177388458	\$12.42
<b>DEC 04</b>	<b>DEC 04</b>	<b>AUTOMATIC PAYMENT -THANK YOU</b>	<b>-\$6,683.96</b>
DEC 05	DEC 08	AMZN MKTP CA*B12JC4V21 866-216-1072 ON 74537885339108328427426	\$155.65
DEC 05	DEC 08	AMZN MKTP CA*B13VR4TX0 866-216-1072 ON 74537885339108329697860	\$53.62
DEC 05	DEC 08	AMZN MKTP CA*B108N3V91 866-216-1072 ON 74537885339108332609563	\$22.56
DEC 05	DEC 08	ROCKSTAR* RED DEAD RED STORE.ROCKSTANY 24000775340100002596108	\$90.39
DEC 06	DEC 08	AMZN MKTP CA*B192U4H21 866-216-1072 ON 74537885340108763975712	\$289.70
DEC 06	DEC 08	DECATHLON HK POP-UP HONG KONG 74777025340000108614068 Foreign Currency - HKD 129.00 Exchange rate - .183875	\$23.72
DEC 06	DEC 08	AMAZON.CA*B14BA72G1 866-216-1072 ON 74537885340109617548010	\$16.15
DEC 06	DEC 08	AMZN MKTP CA*R41071W83 866-216-1072 ON 74537885340109618600489	\$50.84
DEC 07	DEC 08	APPLE.COM/BILL 866-712-7753 ON 74537885341100146635609	\$33.86
DEC 07	DEC 08	0835_YVR_RELAY RICHMOND BC 74099865341000077029081	\$5.84



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 07	DEC 08	0835_YVR_RELAY RICHMOND BC 7409986534100082675084	\$15.28
DEC 07	DEC 10	AIR CAN* 0144298797882AIRCANADA.COMMB 74537885343102306567737	\$52.50
DEC 07	DEC 09	TIM HORTONS #3312# QPS RICHMOND BC 74703415342101453219212	\$2.81
DEC 07	DEC 08	FAIRMONT YVR FRONT DESK RICHMOND BC 74064495342820109377117	\$88.07
DEC 07	DEC 08	FAIRMONT YVR FRONT DESK RICHMOND BC 74064495342820109378636	\$5.00
DEC 08	DEC 11	ESSO CIRCLE K OTTAWA ON 74064495344920103546515	\$1.92
DEC 08	DEC 10	MCDONALD'S #1646 Q04 OTTAWA ON 74064495343820114058156	\$11.49
DEC 08	DEC 09	CANADA COMPUTERS #20 NEPEAN ON 74064495342820175411683	\$7,123.23
DEC 09	DEC 10	APPLE.COM/BILL TORONTO ON 74038715343548482763552	\$19.20
DEC 09	DEC 10	ENERCARE HOME SERVICES MARKHAM ON 74083425343100027769858	\$152.53
DEC 09	DEC 10	APPLE.COM/BILL 866-712-7753 ON 74537885343102143979517	\$327.70
DEC 09	DEC 10	APPLE.COM/BILL 866-712-7753 ON 74537885343102144013969	\$38.41
DEC 09	DEC 10	UBER CANADA/UBEREATS TORONTO ON 74064495343820146289845	\$36.38
DEC 09	DEC 10	FIREHOUSE SUBS #10284 KEMPTVILLE ON 74703415344102963704188	\$14.12
DEC 09	DEC 12	ESSO CIRCLE K OTTAWA ON 74064495345920103390830	\$1.92
DEC 09	DEC 09	AVION* AIR/VOL 877-636-2870 BC 74537885343101905806413	\$2,836.44
DEC 09	DEC 09	AMZN MKTP CA*BW9OZ4CLO 866-216-1072 ON 74537885343102027525584	\$162.09
DEC 10	DEC 15	LINCOLN HEIGHTS FORD OTTAWA ON 74529005345920137071402	\$255.89
DEC 10	DEC 15	ESSO CIRCLE K OTTAWA ON 74064495346920102739655	\$129.83
DEC 10	DEC 15	ESSO CIRCLE K OTTAWA ON 74064495346920103524486	\$7.42
DEC 10	DEC 11	CLAUDE.AI SUBSCRIPTION ANTHROPIC.COMCA 24011345344100100397180	\$298.33
DEC 11	DEC 15	ESSO CIRCLE K OTTAWA ON 74064495347920103798444	\$1.92
DEC 11	DEC 12	AMZN MKTP CA*EM5PJ6Z53 866-216-1072 ON 74537885345104349192422	\$51.16
DEC 11	DEC 11	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105345619989520107	-\$25,067.50
DEC 12	DEC 15	ESSO CIRCLE K OTTAWA ON 74064495348920103492435	\$1.92
DEC 13	DEC 15	AMZN MKTP CA*X87MB22Q3 866-216-1072 ON 74537885347106564356051	\$83.59
DEC 13	DEC 15	AUDIBLE CA*P395S8OJ3 AMZN.COM/BILLNJ 24456755347106613620587	\$15.70
DEC 13	DEC 15	CERTAS HOME AUTO INS C AURORA ON 74500015347838454892657	\$22.51
DEC 13	DEC 15	BULK BARN # 526 OTTAWA ON 74529005347920281120805	\$21.30



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STATEMENT FROM NOV 14 TO DEC 15, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 14	DEC 15	BIGG'S DELI & BAR OTTAWA ON 74064375348004012408602	\$42.38
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>-\$12,271.04</b>

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 11	NOV 14	WAL-MART SUPERCENTER#3065ORLEANS ON 74529005316900463003406	-\$37.80
NOV 11	NOV 14	WAL-MART SUPERCENTER#3065ORLEANS ON 74529005316900463022208	\$346.45
NOV 14	NOV 17	ALTEA OTT-SUB. RENEWED OTTAWA ON 74083425318100051937885	\$101.69
NOV 19	NOV 20	MERA CORPORATION CUN 7448791532300003702087 Foreign Currency - MXN 225.50 Exchange rate - .078359	\$17.67
NOV 19	NOV 21	IBEROSTAR MAYA SOLIDARIDAD Q 74555505324963376530721 Foreign Currency - MXN 8,861.37 Exchange rate - .078351	\$694.30
NOV 20	NOV 21	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015324656661409603	\$4.20
NOV 21	NOV 24	TEAMLINKT PLUS AD FREE SASKATOON SK 74083425325100048566111	\$5.00
NOV 21	NOV 24	ADIDAS CA 855-8234327 ON 24565895325243821937558	\$124.30
NOV 21	NOV 24	LOBLAWS 1132 OTTAWA ON 74500015325882698443592	\$132.47
NOV 21	NOV 24	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74040735327920005001303	\$4.51
NOV 21	NOV 24	ESSO CIRCLE K OTTAWA ON 74064495327920100528632	\$82.44
NOV 22	NOV 24	SPORTS 4 NEPEAN ON 74064495326820120370281	\$135.58
NOV 23	NOV 24	NAC/CNA TOUCHLESS OTTAWA ON 74064495327820178403314	\$12.00
NOV 24	NOV 25	FOOD BASICS 634 OTTAWA ON 74500015328838483034431	\$117.07
NOV 25	NOV 25	TIM HORTONS #2325 613-792-1311 ON 74703415329107783042015	\$2.40
NOV 26	NOV 27	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165330100066604740 Foreign Currency - USD 22.60 Exchange rate - 1.447787	\$32.72
NOV 26	NOV 27	TIM HORTONS #6445 613-830-0955 ON 74703415330109330263281	\$2.30
NOV 26	NOV 27	PRODUCE DEPOT OTTAWA ON 74703415331109791323110	\$49.40
NOV 27	DEC 01	LINCOLN HEIGHTS FORD OTTAWA ON 74529005332920172325502	\$335.79
NOV 27	NOV 27	TIM HORTONS #2325 613-792-1311 ON 74703415331109796966491	\$5.96
NOV 27	NOV 28	SQ *DOCTOR APPLIANCE OTTAWA ON 74293475331000998450899	\$209.05
NOV 28	DEC 01	ALTEA OTT-SUB. RENEWED OTTAWA ON 74083425332100040091762	\$101.69
NOV 28	DEC 01	MCDONALD'S #1646 Q04 OTTAWA ON 74064495333820117946979	\$38.80
NOV 28	DEC 01	NBX* CLUBPICKLEBALL CHELSEA QC 74769805334900012400137	\$18.76



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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 Nov 28 to Dec 5, 2025, including purchases at Tim Hortons, SP Care & Bloom, Loblaws, Canadian Tire, Macewen, Winners, Value Village, A & W, SP Boxbollen, KFC/Taco Bell, Old Navy Canada, Urban Planet, Winners HomeSense, Wal-Mart Supercenter, IN \*TPCC, The Forge Orleans, Carlingwood Nail Spa, A&W Carlingwood Mall, HM Hennes Mauritz Inc., Legend Records, John Thompson, Paybyphone, and Marshalls Mega.



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STATEMENT FROM NOV 14 TO DEC 15, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains 40 rows of transaction data including purchases from Willys Pizzeria, Tim Hortons, Mcdonald's, Canadian Tire, and Wal-Mart.



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STATEMENT FROM NOV 14 TO DEC 15, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 14	DEC 15	SQ *STUFFED COOKIES BY KAOTTAWA ON 74293475348000662148515	\$10.00
DEC 14	DEC 15	SQ *KREATIVHIVE CUSTOM COMONTREAL QC 74293475348000662115142	\$16.95
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>\$8,141.37</b>
<b>TOTAL ACCOUNT BALANCE</b>			<b>\$2,592.09</b>

#### Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 22 year(s) and 10 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	\$2,592.09	

\*\* 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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