



Royal Bank

RBC® Avion® Visa Infinite Business†

SHARED INC. 4516 07** **** 3195

JAMES WALKER 4516 07** **** 3203

STATEMENT FROM MAR 14 TO APR 14, 2025

1 OF 4

PREVIOUS STATEMENT BALANCE \$8,677.11

SHARED INC. 4516 07** **** 3195

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 27	MAR 27	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105086619985654101	-\$3,000.00
MAR 31	MAR 31	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105090619988007103	-\$3,000.00
APR 04	APR 04	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105094619980017106	-\$3,000.00
APR 11	APR 11	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105101619985805100	-\$10,000.00
APR 14	APR 14	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105104619982562107	-\$6,000.00
SUBTOTAL OF MONTHLY ACTIVITY			-\$25,000.00

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TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 14	MAR 17	OPENROUTER, INC OPENROUTER.AINY 24492165074500018810198 Foreign Currency - USD 10.90 Exchange rate - 1.480733	\$16.14
MAR 14	MAR 17	CLINE BOT INC CLINE.BOT DE 24011345074500056340124 Foreign Currency - USD 52.85 Exchange rate - 1.481173	\$78.28
MAR 15	MAR 17	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425075500003378083 Foreign Currency - USD 19.99 Exchange rate - 1.481240	\$29.61
MAR 15	MAR 17	POSTMAN BASIC(MONTHLY) POSTMAN.COM CA 24000775075500007346550 Foreign Currency - USD 28.00 Exchange rate - 1.481428	\$41.48
MAR 16	MAR 17	FACEBK *WBMMMMQNM2 650-5434800 CA 24793385075001575416031	\$29.77

Make the most of your card benefits

Discover your card's travel benefits. Enjoy access to global airport lounges, 24/7 business concierge services, premium travel insurance, mobile device protection and more. Conditions apply. Visit rbc.com/myavib to learn more.

IMPORTANT INFORMATION

AVION POINTS

Previous Points balance	19,162
Points earned this statement	35,549
Points adjusted this statement	(19,162)
New points balance	35,549

CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Avion Rewards Travel	1-877-636-2870
Redemption	
Merchandise Redemption	1-800-769-2512
Rewards Website	avionrewards.com

PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	MAY 5, 2025
Credit limit	\$20,000.00
Available credit	\$7,905.25
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance		\$8,677.11
Payments & credits	-\$25,075.17	
Purchases & debits	\$28,492.81	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	
NEW BALANCE		\$12,094.75



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

NEW BALANCE
\$12,094.75

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
MAY 5, 2025

AMOUNT PAID
\$

SHARED INC.
JAMES WALKER
2044 DOVERCOURT AVE
SHARED INC.
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 722722 to download

Other payment options include:

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



Link your RBC credit card to your Petro-Points card and instantly save 3 cents/L on gas + always earn 20% more Petro-Points[†] and Avion[®] points. Visit rbc.com/linkbusiness to link your card and for terms & conditions.

RBC[®] Avion[®] Visa Infinite Business[‡]

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STATEMENT FROM MAR 14 TO APR 14, 2025

JAMES WALKER 4516 07** **** 3203 (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 16	MAR 17	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425076500001440132 Foreign Currency - USD 10.00 Exchange rate - 1.481000	\$14.81
MAR 17	MAR 21	PAYPAL *IONOS INC 4029357733 PA 24198805079511444897751	\$56.50
MAR 19	MAR 20	LOVABLE LOVABLE.DEV DE 24000775079500005060217 Foreign Currency - USD 100.00 Exchange rate - 1.468200	\$146.82
MAR 20	MAR 24	DNH*GODADDY#3658707714 480-5058855 AZ 24906415079224875436633 Foreign Currency - USD 17.14 Exchange rate - 1.476079	\$25.30
MAR 20	MAR 21	DNH*GODADDY#3628420841 HTTPS://WWW.GAZ 24430995080279751739404 Foreign Currency - USD 19.39 Exchange rate - 1.470861	\$28.52
MAR 21	MAR 24	FACEBK *LSQ7NK8QL2 650-5434800 CA 74793385080003136880091	-\$75.17
MAR 21	MAR 24	DNH*GODADDY#3659056024 480-5058855 AZ 24906415080224925636486 Foreign Currency - USD 321.68 Exchange rate - 1.476405	\$474.93
MAR 21	MAR 24	LOVABLE LOVABLE.DEV DE 24000775081100007115063 Foreign Currency - USD 93.90 Exchange rate - 1.476357	\$138.63
MAR 21	MAR 24	CLINE BOT INC CLINE.BOT DE 24011345081100029182249 Foreign Currency - USD 105.35 Exchange rate - 1.476411	\$155.54
MAR 21	MAR 21	OPENAI OPENAI.COM CA 24492165080100012610355 Foreign Currency - USD 110.74 Exchange rate - 1.476340	\$163.49
MAR 21	MAR 21	SUPABASE SINGAPORE 74143255080100001040645 Foreign Currency - USD 106.44 Exchange rate - 1.476418	\$157.15
MAR 24	MAR 25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165084100006072998 Foreign Currency - USD 20.00 Exchange rate - 1.473000	\$29.46
MAR 24	MAR 25	CLINE BOT INC CLINE.BOT DE 24011345084100016747183 Foreign Currency - USD 525.35 Exchange rate - 1.473531	\$774.12
MAR 25	MAR 26	GITHUB, INC. GITHUB.COM CA 24000775084100017728126 Foreign Currency - USD 4.00 Exchange rate - 1.472500	\$5.89
MAR 25	MAR 26	NAME-CHEAP.COM* Q98LQO WWW.NAMECHEAPAZ 24000775084100019235823 Foreign Currency - USD 908.58 Exchange rate - 1.473530	\$1,338.82
MAR 25	MAR 26	CLERK.COM CLERK.COM DE 24492165085100010021956 Foreign Currency - USD 25.00 Exchange rate - 1.469200	\$36.73
MAR 26	MAR 27	CLOUD CAMPAIGN CLOUDCAMPAIGNCO 24000775086100002415208 Foreign Currency - USD 349.00 Exchange rate - 1.469312	\$512.79
MAR 26	MAR 28	DNH*GODADDY#3659971690 866-938-1119 BC 74587275086512783768604	\$58.11
MAR 27	MAR 28	CLERK.COM CLERK.COM DE 24492165087100004934741 Foreign Currency - USD 25.00 Exchange rate - 1.465600	\$36.64
MAR 28	MAR 31	SLACK T08LGTJ7L3A SLACK.COM CA 24011345087100122680788 Foreign Currency - USD 16.25 Exchange rate - 1.468923	\$23.87



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STATEMENT FROM MAR 14 TO APR 14, 2025

JAMES WALKER 4516 07** **** 3203 (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 28	MAR 31	ADOBE INC 800-8336687 CA 24793385087001726216088	\$133.33
MAR 28	MAR 31	LOVABLE LOVABLE.DEV DE 24000775088100012116299	\$29.38
		Foreign Currency - USD 20.00 Exchange rate - 1.469000	
MAR 29	MAR 31	GITHUB, INC. GITHUB.COM CA 24000775088100023173636	\$13.27
		Foreign Currency - USD 9.03 Exchange rate - 1.469545	
MAR 30	MAR 31	FACEBK *XRUFBNQQL2 650-5434800 CA 24204295089000360677078	\$176.39
MAR 30	MAR 31	FACEBK *753AQMQL2 650-5434800 CA 24204295089000548563067	\$86.44
MAR 30	MAR 31	NAME-CHEAP.COM* DK8GZX WWW.NAMECHEAPAZ 24000775089100021781728	\$760.64
		Foreign Currency - USD 517.64 Exchange rate - 1.469438	
MAR 30	MAR 31	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345090100020955014	\$29.38
		Foreign Currency - USD 20.00 Exchange rate - 1.469000	
APR 01	APR 02	SLACK T08LXMXFN9W SLACK.COM CA 24011345091100105788677	\$63.65
		Foreign Currency - USD 43.13 Exchange rate - 1.475770	
APR 01	APR 02	GOOGLE*GSUITE PURECONC CC GOOGLE.COMCA 24803945092910003553439	\$13.89
APR 01	APR 04	PAYPAL *GODADDY.COM 4029357733 BC 74897265093513148232192	\$3.12
APR 01	APR 03	DNH*GODADDY#3682413392 480-5058855 AZ 24906415091225859224519	\$48.03
		Foreign Currency - USD 32.50 Exchange rate - 1.477846	
APR 01	APR 03	DYMON -CAR OTTAWA ON 74500015092624410498251	\$1,125.32
APR 02	APR 02	RENDER.COM RENDER.COM CA 24492165092100020505353	\$50.24
		Foreign Currency - USD 34.00 Exchange rate - 1.477647	
APR 02	APR 04	PAYPAL *GODADDY.COM 4029357733 BC 74897265093513156248296	\$3.12
APR 02	APR 03	DNH*GODADDY#3682922516 480-5058855 AZ 24906415092225909870559	\$74.88
		Foreign Currency - USD 50.67 Exchange rate - 1.477797	
APR 04	APR 07	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165094100026921651	\$293.58
		Foreign Currency - USD 200.00 Exchange rate - 1.467900	
APR 04	APR 07	GITHUB, INC. GITHUB.COM CA 24000775094100025020654	\$11.74
		Foreign Currency - USD 8.00 Exchange rate - 1.467500	
APR 04	APR 07	FACEBK *VFAUSNYPL2 650-5434800 CA 24204295094001457656028	\$1,000.00
APR 06	APR 07	CANVA* 104478-53563819 CANVA.COM DE 24011345096100113824238	\$39.00
APR 07	APR 08	GITHUB, INC. GITHUB.COM CA 24000775097100023258618	\$10.18
		Foreign Currency - USD 6.97 Exchange rate - 1.460545	
APR 07	APR 08	LOVABLE LOVABLE.DEV DE 24000775098100001797412	\$29.23
		Foreign Currency - USD 20.00 Exchange rate - 1.461500	
APR 09	APR 10	FACEBK *YPJ9CNQQL2 650-5434800 CA 24204295099001526094032	\$1,000.00
APR 09	APR 10	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425100100001749978	\$29.26
		Foreign Currency - USD 20.00 Exchange rate - 1.463000	



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STATEMENT FROM MAR 14 TO APR 14, 2025

JAMES WALKER 4516 07** **** 3203 (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 10	APR 10	NAMESILO 6024928198 AZ 24116415100712941574535 Foreign Currency - USD 340.45 Exchange rate - 1.463386	\$498.21
APR 10	APR 10	NAMESILO 6024928198 AZ 24116415100714931499699 Foreign Currency - USD 8.28 Exchange rate - 1.462560	\$12.11
APR 10	APR 10	NAMESILO 6024928198 AZ 24116415100714937788095 Foreign Currency - USD 2,722.23 Exchange rate - 1.463388	\$3,983.68
APR 10	APR 10	NAMESILO 6024928198 AZ 24116415100716939865383 Foreign Currency - USD 414.73 Exchange rate - 1.463385	\$606.91
APR 10	APR 11	MICROSOFT*STORE MSBILL.INFO ON 74587275100514100174286	\$50.00
APR 10	APR 11	MICROSOFT*MICROSOFT COPILMISSISSAUGA ON 7409986510000023276084	\$30.51
APR 10	APR 11	LINKEDIN SN P364861436 MOUNTAIN VIEWCA 24793385100002108111049	\$114.28
APR 10	APR 11	NAMESILO 6024928198 AZ 24116415100742021367013 Foreign Currency - USD 2,000.00 Exchange rate - 1.463390	\$2,926.78
APR 11	APR 14	OPENROUTER, INC OPENROUTER.AINY 24492165102100007099055 Foreign Currency - USD 211.79 Exchange rate - 1.446668	\$306.39
APR 11	APR 14	NETLIFY NETLIFY.COM CA 24492165102100011114825 Foreign Currency - USD 19.00 Exchange rate - 1.446842	\$27.49
APR 11	APR 11	NAMESILO 6024928198 AZ 24116415101714079256652 Foreign Currency - USD 3,000.00 Exchange rate - 1.446683	\$4,340.05
APR 11	APR 11	NAMESILO 6024928198 AZ 24116415101718111414526 Foreign Currency - USD 500.00 Exchange rate - 1.446680	\$723.34
APR 12	APR 14	ISTOCK.COM INTERNET 24871155102000304558302	\$96.05
APR 12	APR 14	ISTOCK.COM INTERNET 24871155102000341153463	\$23.15
APR 12	APR 14	NAMESILO 6024928198 AZ 24116415102744396399785 Foreign Currency - USD 3,000.00 Exchange rate - 1.434483	\$4,303.45
APR 12	APR 14	MENU.CA-FOOD ORDERING GLOUCESTER ON 74083425103100003700836	\$52.94
APR 13	APR 14	FACEBK *LP5Q3P4QL2 650-5434800 CA 24204295103002363393093	\$1,000.00
SUBTOTAL OF MONTHLY ACTIVITY			\$28,417.64
NEW BALANCE			\$12,094.75

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	19.99	\$12,094.75	

** 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 BUSINESS CREDIT CARD ACCOUNT STATEMENT
The following is a summary of certain terms and conditions applicable to your RBC Business Credit Card Account (“Account”) and details about some of the information shown on the front of your Account Statement. It is provided to help you read and understand your Account Statement. Please refer to your RBC Royal Bank Business Credit Card Agreement (“Agreement”) for complete terms and conditions applicable to your Account. All capitalized terms used but not defined herein have the meaning given to them in the Agreement.

Statement Period. Your Account Statement covers activity on your Account from the day after your previous Statement Date to the last day of this Account Statement period (“Statement Date”). If the date on which we would ordinarily prepare your Account Statement falls on a date for which we do not process Account Statements (for example, weekends and certain holidays) we will prepare the Account Statement on the next statement processing date. The Payment Due Date will be adjusted accordingly.

YOUR RESPONSIBILITIES

Review your Account Statement. Review your Account Statement carefully. If you think there is an error on your Account Statement, you must contact us within thirty (30) days from the Statement Date at 1-800-769-2512. If you do not contact us as required, the Account Statement and our records will be considered correct and binding on you (except for credits improperly applied to your Account), and we will be released from all claims in respect of any transaction, Interest Rate, charge and Fee appearing on such Account Statement.

Report a lost or stolen Card. If your Card is lost or stolen, or if you have your Card but suspect that someone else may be using your Card or Card Information, please call us immediately at 1-800-769-2512.

Make your payment. You may pay the New Balance in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date as indicated on the Account Statement each month.

How to make a payment. The payment options available for your Account are listed on your Account Statement. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments sent to us by mail or made through another financial institution may take several days to reach us and are not credited to your Account until we have processed them. To ensure that a payment is credited to your Account on the same business day you make it, you must make the payment prior to 6:00 p.m. local time at one of our branches or ATMs in Canada, or through our telephone or digital banking services. Branch payments must be made by the branch closing time if it is earlier than 6:00 p.m.

You can also ask us to process your payments on the Payment Due Date each month as a pre-authorized debit (“PAD”). Call us at 1-800-769-2512 for further information.

A payment is not credited to the Account and does not automatically adjust the available Account Credit Limit or Card Credit Limit (depending on your Account type) until we have processed the payment. It may take several days to adjust the available Account Credit Limit or Card Credit Limit depending on how the payment is made.

READING YOUR ACCOUNT STATEMENT

Activity Description. Each transaction and amount credited or charged to your Account during the Account Statement period is described in this section, including any interest charges and the associated Interest Rate. The transaction and posting dates are displayed for each transaction. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Interest is always calculated from the transaction date.

Payments & Interest Rates. This section displays the Minimum Payment and the associated Payment Due Date, your current Account Credit Limit or Card Credit Limit (depending on your Account type), 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 Purchases and for Cash Advances are also shown. If either of those rates is an Introductory Interest Rate or Promotional Interest Rate, we will show its expiry date here as well.

Interest Rate Chart. This chart sets out the Interest Rate(s), including any applicable Introductory Interest Rate(s) or Promotional Interest Rate(s), that apply to the New Balance, any remaining balances associated with those rates, and the expiry date for Introductory Interest Rate(s) and/or Promotional Interest Rate(s). Introductory Interest Rate(s) or Promotional Interest Rate(s) and the expiry date for any promotions that we may have offered to you but which you are not using are not indicated in the Interest Rate Chart as they will not have any balances associated with them. If an expiry date falls on a date for which we do not process Account Statements (for example, weekends and certain holidays) we will continue to provide you with the benefit of that Introductory Interest Rate or Promotional Interest Rate until our next statement processing date.

INTEREST AND OTHER CALCULATIONS

Determination of interest. You can avoid interest on Purchases and Fees as long as you continue to pay the New Balance in full by the Payment Due Date every month. If you do not pay the New Balance in full by the Payment Due Date, you will lose your interest-free status for Purchases and Fees. If this happens, you must pay interest on all Purchases and Fees indicated on that month’s Account Statement, as well as interest on all new Purchases and new Fees. Interest is calculated from the transaction date, until the day that we process your payment for the total amount that you owe.

Fees are treated in the same manner as Purchases for the purpose of charging interest.

Interest is always charged on a Cash Advance from the day the Cash Advance is made, until the date that we process payment in full for that Cash Advance. A cash withdrawal, a balance transfer, a bill payment (that is not a pre-authorized charge that is set up with a merchant), or a Cash-Like Transaction from an Account, made either at one of our branches, at an ATM or using our digital banking services, is treated as a Cash Advance.

We do not charge interest on interest.

To calculate the interest shown in the “Calculating Your Balance” section of your Account Statement, we add the amount you owe each day, and divide the total by the number of days in the Account Statement period (this is your average daily balance), and we multiply the average daily balance by the applicable daily Interest Rate(s) (obtained by taking the annual Interest Rate(s) and dividing by the number of days in the year). We then multiply this value by the total number of days in the Account Statement period to determine the interest that we charge you. If there is more than one applicable Interest Rate indicated in the Activity Description section, we calculate the amount of interest you owe based on the average daily balances that apply to each Interest Rate.

Applying your payments. We apply payments to your Minimum Payment first. If you pay more than your Minimum Payment, we will apply the amount over the Minimum Payment 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 your excess payment in the same proportion as each amount bears to the remainder of your New Balance. If you have paid more than your New Balance, we will apply any payment in excess of the New Balance to amounts that have not yet appeared on your Account Statement in the same manner as set out above.

Foreign currency conversion. The exchange rate indicated on your Account 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, 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 at mastercard.ca/currency-converter, if set by MasterCard. You can also call us toll-free at 1-800 ROYAL@ 1-2 (1-800-769-2512).

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