



Royal Bank

RBC® Avion® Visa Infinite Business[†]

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

JAMES WALKER 4516 07** **** 3203

STATEMENT FROM APR 15 TO MAY 13, 2025

1 OF 4

PREVIOUS STATEMENT BALANCE \$12,094.75

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 22	APR 22	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105112619986956107	-\$3,000.00
APR 24	APR 24	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105114619989931105	-\$3,000.00
APR 30	APR 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105120619983924108	-\$3,000.00
MAY 08	MAY 08	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105128619988724109	-\$3,000.00
MAY 13	MAY 13	PURCHASE INTEREST 19.99%	\$314.11
SUBTOTAL OF MONTHLY ACTIVITY			-\$11,685.89

JAMES WALKER 4516 07** **** 3203

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 15	APR 15	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425105100004302168 Foreign Currency - USD 8.99 Exchange rate - 1.426028	\$12.82
APR 15	APR 15	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425105100004228330 Foreign Currency - USD 20.00 Exchange rate - 1.426000	\$28.52
APR 15	APR 16	CANADA COMPUTERS #30 KANATA ON 74064495105820175391254	\$704.98
APR 15	APR 16	POSTMAN BASIC(MONTHLY) POSTMAN.COM CA 24000775105100024006685 Foreign Currency - USD 28.00 Exchange rate - 1.426071	\$39.93
APR 15	APR 16	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425106100004017484 Foreign Currency - USD 19.99 Exchange rate - 1.432716	\$28.64
APR 16	APR 21	DNH*GODADDY#3710712411 866-938-1119 BC 74587275107515268036350	\$4.43
APR 16	APR 17	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425107100002187908 Foreign Currency - USD 10.00 Exchange rate - 1.432000	\$14.32

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	35,549
Points earned this statement	15,419
Points adjusted this statement	(35,549)
New points balance	15,419

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	\$324.00
Payment due date	JUN 9, 2025
Credit limit	\$20,000.00
Available credit	\$4,548.29
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$12,094.75
Payments & credits	-\$12,131.75
Purchases & debits	\$15,174.60
Cash advances	\$0.00
Interest	\$314.11
Fees	\$0.00
NEW BALANCE	\$15,451.71



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

NEW BALANCE
\$15,451.71

MINIMUM PAYMENT
\$324.00

PAYMENT DUE DATE
JUN 9, 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:

- RBC Royal Bank ATM
- 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.

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

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STATEMENT FROM APR 15 TO MAY 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 17	APR 21	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165107100032848612 Foreign Currency - USD 169.50 Exchange rate - 1.431681	\$242.67
APR 19	APR 21	FACEBK *XLHUKQL2 650-5434800 CA 24204295109000512200023	\$1,000.00
APR 19	APR 21	LOVABLE LOVABLE.DEV DE 24000775109100027018840 Foreign Currency - USD 200.00 Exchange rate - 1.422250	\$284.45
APR 19	APR 21	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA 24492165110100027210385 Foreign Currency - USD 97.70 Exchange rate - 1.348515	-\$131.75
APR 21	APR 22	SUPABASE SINGAPORE 74143255111100001880746 Foreign Currency - USD 144.34 Exchange rate - 1.422266	\$205.29
APR 23	APR 24	APPROXIMTD* TRIAL OVER APPROXIMATED.DE 24064665114100002256422 Foreign Currency - USD 20.00 Exchange rate - 1.421000	\$28.42
APR 24	APR 25	FACEBK *JV3NXNUPL2 650-5434800 CA 24204295114001109683038	\$1,000.00
APR 24	APR 25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165115100006727297 Foreign Currency - USD 20.00 Exchange rate - 1.425500	\$28.51
APR 24	APR 25	BROADWAY BAR GRILL OTTAWA ON 74703415115105766578789	\$49.94
APR 25	APR 28	GITHUB, INC. GITHUB.COM CA 24000775115100024426212 Foreign Currency - USD 16.00 Exchange rate - 1.424375	\$22.79
APR 26	APR 28	CANADA WIDE PARKING SCARBOROUGH ON 74064495116820173925712	\$65.00
APR 26	APR 28	CLERK.COM CLERK.COM DE 24492165116100020248386 Foreign Currency - USD 25.00 Exchange rate - 1.424000	\$35.60
APR 26	APR 28	GITHUB, INC. GITHUB.COM CA 24000775116100022959650 Foreign Currency - USD 10.00 Exchange rate - 1.423000	\$14.23
APR 26	APR 28	CLOUD CAMPAIGN CLOUDCAMPAIGNCO 24000775117100006757947 Foreign Currency - USD 349.00 Exchange rate - 1.424240	\$497.06
APR 27	APR 28	GCSURPLUS OTTAWA ON 74064495117820161459293	\$1,130.00
APR 27	APR 28	CLERK.COM CLERK.COM DE 24492165118100005704344 Foreign Currency - USD 25.00 Exchange rate - 1.424000	\$35.60
APR 27	APR 28	WEB*NETWORKSOLUTIONS 888-6429675 FL 24906415117227906051721 Foreign Currency - USD 5.85 Exchange rate - 1.423931	\$8.33
APR 28	APR 29	SLACK T08LGTJ7L3A SLACK.COM CA 24011345118100068846776 Foreign Currency - USD 16.25 Exchange rate - 1.424000	\$23.14
APR 28	APR 29	ADOBE INC 800-8336687 CA 24793385118002402076039	\$133.33
APR 28	APR 29	FACEBK *PGZR5RLQL2 650-5434800 CA 24204295118002703235098	\$1,000.00
APR 28	APR 29	LOVABLE LOVABLE.DEV DE 24000775119100004571736 Foreign Currency - USD 20.00 Exchange rate - 1.424000	\$28.48
APR 29	MAY 01	AIR CAN* 0144287156143AIRCANADA.COMMB 74537885120100534183466	\$1,716.00
APR 30	MAY 01	FACEBK *NMC85Q4QL2 650-5434800 CA 24204295120000403889087	\$174.79



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STATEMENT FROM APR 15 TO MAY 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 30	MAY 01	FACEBK *MU5H5Q4QL2 650-5434800 CA 24204295120000501401066	\$247.09
APR 30	MAY 01	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345121100030555567 Foreign Currency - USD 20.00 Exchange rate - 1.420500	\$28.41
MAY 01	MAY 02	SLACK T08LXMXFN9W SLACK.COM CA 24011345121100124344167 Foreign Currency - USD 121.25 Exchange rate - 1.420536	\$172.24
MAY 01	MAY 02	GOOGLE*GSUITE PURECONC CC GOOGLE.COMCA 24803945122910008374199	\$83.23
MAY 01	MAY 02	GOOGLE*CLOUD ZFD9TG CC GOOGLE.COMNS 74040735122920006069405	\$1,072.09
MAY 02	MAY 05	RENDER.COM RENDER.COM CA 24492165122100040101062 Foreign Currency - USD 40.00 Exchange rate - 1.421000	\$56.84
MAY 03	MAY 05	FACEBK *H7YZNQYPL2 650-5434800 CA 24204295123000112382033	\$1,000.00
MAY 03	MAY 05	DYMON STORAGE (BARRHAV NEPEAN ON) 74500015124656621699733	\$532.66
MAY 04	MAY 05	GITHUB, INC. GITHUB.COM CA 24000775124100021012964 Foreign Currency - USD 8.00 Exchange rate - 1.420000	\$11.36
MAY 06	MAY 07	FACEBK *7BN8RQGQL2 650-5434800 CA 24204295126002003198046	\$1,000.00
MAY 06	MAY 07	CANVA* I04508-84153740 CANVA.COM DE 24011345126100113631124	\$39.00
MAY 06	MAY 07	CAPITAL TAXI OTTAWA OTTAWA ON 74514205126004005073812	\$54.86
MAY 07	MAY 08	LOVABLE LOVABLE.DEV DE 24000775128100003075936 Foreign Currency - USD 20.00 Exchange rate - 1.419500	\$28.39
MAY 09	MAY 12	FACEBK *PJDXDQQL2 650-5434800 CA 24204295129000614659098	\$1,000.00
MAY 10	MAY 12	MICROSOFT*MICROSOFT COPILMISSISSAUGA ON 74099865130000700177047	\$30.51
MAY 10	MAY 12	LINKEDIN SN P403295416 MOUNTAIN VIEWCA 24793385130002664701047	\$114.28
MAY 11	MAY 12	NETLIFY NETLIFY.COM CA 24492165132100003528564 Foreign Currency - USD 19.00 Exchange rate - 1.430000	\$27.17
MAY 12	MAY 13	ISTOCK.COM INTERNET 24871155132090857780100	\$96.05
MAY 12	MAY 13	ISTOCK.COM INTERNET 24871155132002510898286	\$23.15
MAY 12	MAY 13	FACEBK *GJSJPCQL2 650-5434800 CA 24204295132001806431028	\$1,000.00
SUBTOTAL OF MONTHLY ACTIVITY			\$15,042.85
NEW BALANCE			\$15,451.71



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STATEMENT FROM APR 15 TO MAY 13, 2025

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INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	19.99	\$15,137.60	

** 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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