



Royal Bank

RBC® Avion® Visa Infinite Business†

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

JAMES WALKER 4516 07** **** 3203

STATEMENT FROM MAY 14 TO JUN 13, 2025

1 OF 4

PREVIOUS STATEMENT BALANCE \$15,451.71

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 20	MAY 20	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105140619986336108	-\$2,000.00
MAY 22	MAY 22	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105142619982383102	-\$2,000.00
JUN 01	JUN 02	ANNUAL FEE	\$175.00
JUN 12	JUN 12	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105163619988350109	-\$2,000.00
JUN 13	JUN 13	PURCHASE INTEREST 19.99%	\$114.65
SUBTOTAL OF MONTHLY ACTIVITY			-\$5,710.35

**JAMES WALKER
4516 07** **** 3203**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 15	MAY 15	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425135100005095989 Foreign Currency - USD 8.99 Exchange rate - 1.433815	\$12.89
MAY 15	MAY 16	POSTMAN BASIC(MONTHLY) POSTMAN.COM CA 24000775136100003910876 Foreign Currency - USD 28.00 Exchange rate - 1.433571	\$40.14
MAY 15	MAY 16	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425136100004393111 Foreign Currency - USD 19.99 Exchange rate - 1.435717	\$28.70
MAY 16	MAY 16	FACEBK *PS7VBR4QL2 650-5434800 CA 24204295136001001840086	\$1,000.00
MAY 16	MAY 20	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425137100002309464 Foreign Currency - USD 10.00 Exchange rate - 1.436000	\$14.36
MAY 17	MAY 20	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165137100032998981 Foreign Currency - USD 226.89 Exchange rate - 1.434792	\$325.54
MAY 19	MAY 20	FACEBK *4Y37QSLQL2 650-5434800 CA 24204295139001103749034	\$1,000.00

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	15,419
Points earned this statement	19,827
Points adjusted this statement	(15,419)
New points balance	19,827

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	\$124.00
Payment due date	JUL 4, 2025
Credit limit	\$20,000.00
Available credit	\$10,460.23
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$15,451.71
Payments & credits	-\$27,159.54
Purchases & debits	\$20,957.95
Cash advances	\$0.00
Interest	\$114.65
Fees	\$175.00
NEW BALANCE	\$9,539.77



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

NEW BALANCE
\$9,539.77

MINIMUM PAYMENT
\$124.00

PAYMENT DUE DATE
JUL 4, 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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JAMES WALKER 4516 07** **** 3203 (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 19	MAY 20	LOVABLE LOVABLE.DEV DE 24000775139100025736215 Foreign Currency - USD 200.00 Exchange rate - 1.434750	\$286.95
MAY 20	MAY 22	DNH*GODADDY#3723525204 866-938-1119 BC 74587275141520060932267	\$36.14
MAY 20	MAY 21	OPENAI OPENAI.COM CA 24492165140100035234462 Foreign Currency - USD 113.00 Exchange rate - 1.433362	\$161.97
MAY 21	MAY 22	SUPABASE SINGAPORE 74143255141100002513324 Foreign Currency - USD 165.49 Exchange rate - 1.432050	\$236.99
MAY 21	MAY 23	NUANS NAME SEARCH OTTAWA ON 74529005141920207211009	\$13.80
MAY 21	MAY 22	CORP CANADA/17804363 OTTAWA ON 74064495142820122942832	\$200.00
MAY 21	MAY 22	CORP CANADA/17804389 OTTAWA ON 74064495142820122943046	\$200.00
MAY 22	MAY 26	NUANS NAME SEARCH OTTAWA ON 74529005142920223573001	\$13.80
MAY 22	MAY 23	FACEBK *P4RJXRQL2 650-5434800 CA 2420429514200009647073	\$1,000.00
MAY 23	MAY 26	ANTHROPIC: CLAUDE TEAM ANTHROPIC.COMCA 24011345143100111423887	\$237.30
MAY 23	MAY 26	APPROXIMATED, INC. APPROXIMATED.DE 24064665144100004571277 Foreign Currency - USD 20.00 Exchange rate - 1.423500	\$28.47
MAY 24	MAY 26	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165145100012486213 Foreign Currency - USD 20.00 Exchange rate - 1.421000	\$28.42
MAY 25	MAY 26	FACEBK *B3MEWQCQL2 650-5434800 CA 24204295145000611694064	\$1,000.00
MAY 25	MAY 26	GITHUB, INC. GITHUB.COM CA 24000775145100021574380 Foreign Currency - USD 16.00 Exchange rate - 1.421250	\$22.74
MAY 26	MAY 28	NUANS NAME SEARCH OTTAWA ON 74529005146920205618705	\$13.80
MAY 26	MAY 27	CLERK.COM CLERK.COM DE 24492165146100017632091 Foreign Currency - USD 25.00 Exchange rate - 1.421200	\$35.53
MAY 26	MAY 27	GITHUB, INC. GITHUB.COM CA 24000775146100020242772 Foreign Currency - USD 10.00 Exchange rate - 1.421000	\$14.21
MAY 26	MAY 27	CLOUD CAMPAIGN CLOUDCAMPAIGNCO 24000775147100002162427 Foreign Currency - USD 349.00 Exchange rate - 1.421346	\$496.05
MAY 26	MAY 27	DNH*GODADDY#3710887354 866-9381119 BC 24565895146230130341249	\$18.07
MAY 26	MAY 27	DNH*GODADDY#3761861969 866-9381119 BC 24565895146230130011354	\$36.14
MAY 26	MAY 27	CORP CANADA/17821803 OTTAWA ON 74064495147820124060166	\$200.00
MAY 27	MAY 28	CLERK.COM CLERK.COM DE 24492165148100006114927 Foreign Currency - USD 25.00 Exchange rate - 1.421200	\$35.53
MAY 28	MAY 29	SLACK T08LGTJ7L3A SLACK.COM CA 24011345148100068507026 Foreign Currency - USD 16.25 Exchange rate - 1.418461	\$23.05
MAY 28	MAY 29	ADOBE INC 800-8336687 CA 24793385148000224409069	\$133.33



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TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 28	MAY 29	FACEBK *QS9PHSYPL2 650-5434800 CA 24204295148000012471044	\$1,000.00
MAY 28	MAY 29	LOVABLE LOVABLE.DEV DE 24000775149100004781123	\$28.38
		Foreign Currency - USD 20.00 Exchange rate - 1.419000	
MAY 29	JUN 02	CLERK.COM NEWARK DE 24492165150100030131397	-\$29.54
		Foreign Currency - USD 21.95 Exchange rate - 1.345785	
MAY 29	JUN 02	DNH*GODADDY#3765851032 866-938-1119 BC 74587275150521269228836	\$37.57
MAY 29	MAY 30	CERTAS CHRISTINE LUNN NEPEAN ON 74500015149838487916523	\$2,540.16
MAY 30	JUN 02	FACEBK *ZK458RCQL2 650-5434800 CA 2420429515000003646096	\$213.13
MAY 30	JUN 02	FACEBK *HGAG8RCQL2 650-5434800 CA 24204295150000204808032	\$310.18
MAY 30	JUN 02	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345151100008431463	\$28.36
		Foreign Currency - USD 20.00 Exchange rate - 1.418000	
MAY 30	MAY 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105150710048876103	-\$20,000.00
JUN 01	JUN 02	SLACK T08LXMXFN9W SLACK.COM CA 24011345152100108032889	\$172.26
		Foreign Currency - USD 121.49 Exchange rate - 1.417894	
JUN 01	JUN 02	GOOGLE*GSUITE PURECONC CC GOOGLE.COMCA 24803945153920005329031	\$134.63
JUN 01	JUN 02	GOOGLE*CLOUD 3FXW5V CC GOOGLE.COMNS 74040735153920007069885	\$2,841.90
JUN 02	JUN 04	DNH*GODADDY#3768883164 866-938-1119 BC 74587275154521365605602	\$97.11
JUN 02	JUN 03	FACEBK *PMX5JS4QL2 650-5434800 CA 24204295153000405866034	\$1,000.00
JUN 02	JUN 03	RENDER.COM RENDER.COM CA 24492165153100038109053	\$56.71
		Foreign Currency - USD 40.00 Exchange rate - 1.417750	
JUN 02	JUN 03	DYMON STORAGE (BARRHAV NEPEAN ON 74500015153656692127840	\$532.66
JUN 02	JUN 03	SHOPPERS DRUG MART #12 KEMPTVILLE ON 74500015153882686254438	\$46.13
JUN 03	JUN 04	LOVABLE LOVABLE.DEV DE 24000775155100000111540	\$107.14
		Foreign Currency - USD 76.00 Exchange rate - 1.409736	
JUN 04	JUN 05	GITHUB, INC. GITHUB.COM CA 24000775155100023401431	\$11.27
		Foreign Currency - USD 8.00 Exchange rate - 1.408750	
JUN 04	JUN 05	DNH*GODADDY#3762179865 866-9381119 BC 24565895155230796317697	\$49.70
JUN 05	JUN 06	FACEBK *V5WC3TYPL2 650-5434800 CA 24204295156001107895039	\$1,000.00
JUN 05	JUN 06	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165157100003637712	\$280.56
		Foreign Currency - USD 200.00 Exchange rate - 1.402800	
JUN 06	JUN 09	CANVA* I04539-78532344 CANVA.COM DE 24011345157100126032361	\$39.00
JUN 06	JUN 09	NAMASTE KEMPTVILLE OTTAWA ON 74514205157004006826020	\$58.72
JUN 07	JUN 09	LOVABLE LOVABLE.DEV DE 24000775159100007723079	\$134.89
		Foreign Currency - USD 96.00 Exchange rate - 1.405104	



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TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 08	JUN 09	FACEBK *L47SFT8QL2 650-5434800 CA 2420429515900004943055	\$1,000.00
JUN 10	JUN 12	NUANS NAME SEARCH OTTAWA ON 74529005161920206483307	\$13.80
JUN 10	JUN 12	NUANS NAME SEARCH OTTAWA ON 74529005161920206483406	\$13.80
JUN 10	JUN 11	CURSOR USAGE MID JUN CURSOR.COM NY 24011345161100075406404	\$29.70
JUN 10	JUN 11	CURSOR USAGE MID JUN CURSOR.COM NY 24011345161100083997220 Foreign Currency - USD 21.14 Exchange rate - 1.404919	\$56.26
JUN 10	JUN 11	CURSOR USAGE MID JUN CURSOR.COM NY 24011345161100097164056 Foreign Currency - USD 60.04 Exchange rate - 1.405094	\$84.36
JUN 10	JUN 11	LINKEDIN SN P444643856 MOUNTAIN VIEWCA 24793385161003061368044	\$114.28
JUN 10	JUN 11	MICROSOFT* MICROSOFT COPILMISSISSAUGA ON 74099865161000400138077	\$30.51
JUN 10	JUN 11	CURSOR USAGE MID JUN CURSOR.COM NY 24011345161100111622063 Foreign Currency - USD 80.17 Exchange rate - 1.405139	\$112.65
JUN 10	JUN 11	CORP CANADA/1 7872900 OTTAWA ON 74064495162820124590287	\$200.00
JUN 10	JUN 11	CORP CANADA/1 7873285 OTTAWA ON 74064495162820124592127	\$200.00
JUN 10	JUN 11	CORP CANADA/1 7873551 OTTAWA ON 74064495162820124593299	\$200.00
JUN 11	JUN 12	CURSOR USAGE MID JUN CURSOR.COM NY 24011345162100082361542 Foreign Currency - USD 101.08 Exchange rate - 1.407499	\$142.27
JUN 11	JUN 12	FACEBK *MW2T9TGQL2 650-5434800 CA 24204295162001108249048	\$1,000.00
JUN 11	JUN 12	NETLIFY NETLIFY.COM CA 24492165163100004056435 Foreign Currency - USD 19.00 Exchange rate - 1.407368	\$26.74
JUN 12	JUN 13	GCSURPLUS OTTAWA ON 74064495163820138164250	-\$1,130.00
JUN 12	JUN 13	IStock.COM INTERNET 24871155163096343007026	\$96.05
JUN 12	JUN 13	IStock.COM INTERNET 24871155163000500365631	\$23.15
SUBTOTAL OF MONTHLY ACTIVITY			-\$201.59
NEW BALANCE			\$9,539.77

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	19.99	\$9,425.12	

** 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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