



Royal Bank

RBC® Avion® Visa Infinite Business†

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

JAMES WALKER 4516 07** **** 3203

STATEMENT FROM JUN 14 TO JUL 14, 2025

1 OF 4

PREVIOUS STATEMENT BALANCE \$9,539.77

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 07	JUL 07	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105188619983232105	-\$3,000.00
SUBTOTAL OF MONTHLY ACTIVITY			-\$3,000.00

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 11	JUN 16	PAYPAL *GODADDY.COM 4029357733 BC 74897265164523009930689	\$95.55
JUN 15	JUN 16	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425166100005312402 Foreign Currency - USD 8.99 Exchange rate - 1.399332	\$12.58
JUN 15	JUN 16	POSTMAN BASIC(MONTHLY) POSTMAN.COM CA 24000775167100002853202 Foreign Currency - USD 28.00 Exchange rate - 1.399285	\$39.18
JUN 15	JUN 16	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425167100003744878 Foreign Currency - USD 19.99 Exchange rate - 1.399699	\$27.98
JUN 15	JUN 17	DNH*GODADDY#3784124429 866-938-1119 BC 74587275167523688904758	\$37.57
JUN 16	JUN 17	FACEBK *GFXD8T4NM2 650-5434800 CA 24204295167000405081026	\$53.77
JUN 16	JUN 17	FACEBK *4W66VTQNM2 650-5434800 CA 24204295167001700631069	\$25.92
JUN 16	JUN 17	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425168100002223741 Foreign Currency - USD 10.00 Exchange rate - 1.399000	\$13.99
JUN 16	JUN 16	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105167710048876104	-\$30,000.00
JUN 17	JUN 18	OPENAI OPENAI.COM CA 24492165168100034747008 Foreign Currency - USD 100.00 Exchange rate - 1.395000	\$139.50
JUN 17	JUN 18	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165168100038638807 Foreign Currency - USD 203.40 Exchange rate - 1.395034	\$283.75

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	19,827
Points earned this statement	16,401
Points adjusted this statement	(19,827)
New points balance	16,401

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	\$0.00
Payment due date	AUG 5, 2025
Credit limit	\$20,000.00
Available credit	\$20,000.00
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$9,539.77
Payments & credits	-\$33,005.45
Purchases & debits	\$16,370.00
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
CREDIT BALANCE	-\$7,095.68



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

CREDIT BALANCE
-\$7,095.68

MINIMUM PAYMENT
\$0.00

PAYMENT DUE DATE
AUG 5, 2025

AMOUNT PAID
\$

SHARED INC.
JAMES WALKER
2044 DOVERCOURT AVE
SHARED INC.
OTTAWA ON K2A 0X1

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4516 07 **** 3195 / 4516 07** **** 3203**

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.

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

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

JAMES WALKER 4516 07** **** 3203

STATEMENT FROM JUN 14 TO JUL 14, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 17	JUN 18	OPENROUTER, INC OPENROUTER.AINY 2449216516910002717370 Foreign Currency - USD 53.23 Exchange rate - 1.395077	\$74.26
JUN 19	JUN 20	LOVABLE LOVABLE.DEV DE 24000775170100029673158 Foreign Currency - USD 200.00 Exchange rate - 1.404750	\$280.95
JUN 19	JUN 20	AGENCY AURORA SOFIA 7460905517110001826432 Foreign Currency - USD 300.00 Exchange rate - 1.404733	\$421.42
JUN 19	JUN 20	AGENCY AURORA SOFIA 74609055171100002699762 Foreign Currency - USD 500.00 Exchange rate - 1.404760	\$702.38
JUN 20	JUN 23	LOVABLE LOVABLE.DEV DE 24000775171100033235720 Foreign Currency - USD 96.00 Exchange rate - 1.409166	\$135.28
JUN 20	JUN 23	MENU.CA-FOOD ORDERING GLOUCESTER ON 74083425172100000957690	\$65.62
JUN 21	JUN 23	SUPABASE SINGAPORE 74143255172100010810961 Foreign Currency - USD 184.04 Exchange rate - 1.409313	\$259.37
JUN 21	JUN 23	INTUIT *QUICKBOOKS 888-829-8589 AB 74537885172101922871875	\$497.20
JUN 23	JUN 24	APPROXIMATED, INC. APPROXIMATED.DE 24064665174100021660098 Foreign Currency - USD 20.00 Exchange rate - 1.409000	\$28.18
JUN 23	JUN 24	ANTHROPIC: CLAUDE TEAM ANTHROPIC.COMCA 24011345174100104400845	\$237.30
JUN 24	JUN 26	CURSOR, AI POWERED IDE NEW YORK NY 24011345176100074225675 Foreign Currency - USD 4.07 Exchange rate - 1.339066	-\$5.45
JUN 24	JUN 25	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345175100086225037 Foreign Currency - USD 200.00 Exchange rate - 1.414600	\$282.92
JUN 24	JUN 25	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345175100110958835 Foreign Currency - USD 20.00 Exchange rate - 1.414500	\$28.29
JUN 24	JUN 25	AGENCY AURORA SOFIA 74609055175100026805607 Foreign Currency - USD 1,000.00 Exchange rate - 1.414600	\$1,414.60
JUN 24	JUN 25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 2449216517610006348124 Foreign Currency - USD 20.00 Exchange rate - 1.414500	\$28.29
JUN 25	JUN 26	GITHUB, INC. GITHUB.COM CA 24000775176100023561098 Foreign Currency - USD 16.00 Exchange rate - 1.408125	\$22.53
JUN 25	JUN 27	DNH*GODADDY#3795902335 866-938-1119 BC 7458727517752592695820	\$18.07
JUN 25	JUN 27	DNH*GODADDY#3754342135 866-938-1119 BC 74587275177525926958908	\$18.07
JUN 25	JUN 25	KEMP HOME HARD #1107-7 KEMPTVILLE ON 74064495176820113807688	\$105.80
JUN 26	JUN 27	GITHUB, INC. GITHUB.COM CA 24000775177100025977093 Foreign Currency - USD 10.00 Exchange rate - 1.410000	\$14.10
JUN 26	JUN 27	CLOUD CAMPAIGN CLOUDCAMPAIGNCO 24000775178100002655414 Foreign Currency - USD 349.00 Exchange rate - 1.410085	\$492.12
JUN 27	JUN 30	CLERK.COM CLERK.COM CA 24492165178100043665264 Foreign Currency - USD 25.00 Exchange rate - 1.407600	\$35.19



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STATEMENT FROM JUN 14 TO JUL 14, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 28	JUN 30	SLACK T08LGTJ7L3A SLACK.COM CA 24011345179100071255672 Foreign Currency - USD 21.19 Exchange rate - 1.410099	\$29.88
JUN 28	JUN 30	LOVABLE LOVABLE.DEV DE 24000775180100004020845 Foreign Currency - USD 20.00 Exchange rate - 1.410000	\$28.20
JUN 28	JUN 30	AGENCY AURORA SOFIA 74609055180100003949124 Foreign Currency - USD 800.00 Exchange rate - 1.410600	\$1,128.48
JUN 29	JUN 30	KEMPTVILLE HOME HARDWARE KEMPTVILLE ON 74064495180820180340831	\$425.77
JUN 29	JUN 30	KEMPTVILLE HOME HARDWARE KEMPTVILLE ON 74064495180820180340989	\$61.19
JUN 29	JUN 30	KEMPTVILLE HOME HARDWARE KEMPTVILLE ON 74064495180820180341425	\$19.18
JUN 29	JUN 30	YIG JONSSONS 806 KEMPTVILLE ON 74500015180882629726812	\$31.96
JUN 30	JUL 02	FACEBK *HTBNDCQL2 650-5434800 CA 24204295181001003639092	\$373.72
JUN 30	JUL 02	WHISPRAI.AI WHISPRAI.AI CA 24011345182100030664373 Foreign Currency - USD 9.99 Exchange rate - 1.404404	\$14.03
JUL 01	JUL 02	SLACK T08LXMXFN9W SLACK.COM CA 24011345182100127050718 Foreign Currency - USD 188.40 Exchange rate - 1.404246	\$264.56
JUL 01	JUL 02	GOOGLE *CLOUD GX7GXJ G.CO/HELPPAY#NS 74537885182101119607957	\$1,208.30
JUL 01	JUL 02	GOOGLE*GSUITE WORKLOCA CC GOOGLE.COMCA 24803945183920001346868	\$184.02
JUL 01	JUL 02	OPENAI OPENAI.COM CA 24492165182100053841197 Foreign Currency - USD 80.02 Exchange rate - 1.404273	\$112.37
JUL 01	JUL 02	GOOGLE*CLOUD 2X2DXQ CC GOOGLE.COMNS 74040735183920006072165	\$25.44
JUL 02	JUL 03	XAI LLC X.AI/ABOUT CA 24011345183100121559754 Foreign Currency - USD 100.00 Exchange rate - 1.401100	\$140.11
JUL 02	JUL 03	AGENCY AURORA SOFIA 74609055183100022990411 Foreign Currency - USD 1,000.00 Exchange rate - 1.401170	\$1,401.17
JUL 02	JUL 03	CURSOR USAGE JUN CURSOR.COM NY 24011345184100004802395 Foreign Currency - USD 62.29 Exchange rate - 1.400224	\$87.22
JUL 02	JUL 03	RENDER.COM RENDER.COM CA 24492165184100011050970 Foreign Currency - USD 40.00 Exchange rate - 1.400250	\$56.01
JUL 02	JUL 03	DYMON STORAGE (BARRHAV NEPEAN ON 74500015183656677390706	\$532.66
JUL 04	JUL 07	GITHUB, INC. GITHUB.COM CA 24000775185100024539498 Foreign Currency - USD 8.00 Exchange rate - 1.396250	\$11.17
JUL 04	JUL 07	CLOUDFLARE CLOUDFLARE.COCA 24000775185100027121880 Foreign Currency - USD 16.02 Exchange rate - 1.396379	\$22.37
JUL 05	JUL 07	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165187100003327938 Foreign Currency - USD 200.00 Exchange rate - 1.396350	\$279.27
JUL 05	JUL 07	BEST BUY #928 NEPEAN ON 74500015186928590077109	\$666.68



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STATEMENT FROM JUN 14 TO JUL 14, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 06	JUL 07	CANVA* I04569-51194536 CANVA.COM DE 24011345187100113258759	\$39.00
JUL 07	JUL 08	WWW.BREVO.COM WWW.BREVO.COMTX 24011345188100083271484	\$37.00
JUL 07	JUL 08	AGENCY AURORA SOFIA 74609055188100015834068 Foreign Currency - USD 1,250.00 Exchange rate - 1.396352	\$1,745.44
JUL 07	JUL 08	LOVABLE LOVABLE.DEV DE 24000775189100002924825 Foreign Currency - USD 160.00 Exchange rate - 1.396312	\$223.41
JUL 08	JUL 09	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345189100098667337 Foreign Currency - USD 20.00 Exchange rate - 1.403000	\$28.06
JUL 08	JUL 09	CURSOR USAGE MID JUL CURSOR.COM NY 24011345189100103286149 Foreign Currency - USD 100.34 Exchange rate - 1.403029	\$140.78
JUL 08	JUL 09	BEST BUY #928 NEPEAN ON 74500015189928010057100	\$315.15
JUL 10	JUL 11	LINKEDIN SN P487126636 MOUNTAIN VIEWCA 24793385191001765098044	\$114.28
JUL 10	JUL 11	MICROSOFT* MICROSOFT 365 FMISSISSAUGA ON 74099865191001000169029	\$163.85
JUL 10	JUL 11	XAI LLC X.AI/ABOUT CA 24011345191100116081186 Foreign Currency - USD 300.00 Exchange rate - 1.405466	\$421.64
JUL 11	JUL 11	NETLIFY NETLIFY.COM CA 24492165192100017045206 Foreign Currency - USD 19.00 Exchange rate - 1.405263	\$26.70
JUL 12	JUL 14	ISTOCK.COM INTERNET 24871155193103837111191	\$96.05
JUL 12	JUL 14	ISTOCK.COM INTERNET 24871155193103983477552	\$23.15
SUBTOTAL OF MONTHLY ACTIVITY			-\$13,635.45
CREDIT BALANCE			-\$7,095.68

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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