



Royal Bank

RBC® Avion® Visa Infinite Business[‡]

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

JAMES WALKER 4516 07** **** 3203

STATEMENT FROM JUL 15 TO AUG 13, 2025

1 OF 6

PREVIOUS STATEMENT BALANCE - \$7,095.68

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 15	JUL 15	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105196619988273104	-\$3,000.00
JUL 23	JUL 23	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105204619985722103	-\$3,000.00
JUL 30	JUL 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105211619985628103	-\$3,000.00
AUG 06	AUG 06	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105218619986013100	-\$10,000.00
AUG 13	AUG 13	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105225619988780103	-\$5,000.00
SUBTOTAL OF MONTHLY ACTIVITY			-\$24,000.00

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 14	JUL 15	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425195100016916535 Foreign Currency - USD 29.99 Exchange rate - 1.407469	\$42.21
JUL 14	JUL 15	AGENCY AURORA SOFIA 74609055195100028330477 Foreign Currency - USD 1,000.00 Exchange rate - 1.407630	\$1,407.63
JUL 15	JUL 15	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425196100005280678 Foreign Currency - USD 8.99 Exchange rate - 1.404894	\$12.63
JUL 15	JUL 16	KEMPTVILLE HOME HARDWARE KEMPTVILLE ON 74064495196820186061904	\$158.07
JUL 15	JUL 16	POSTMAN BASIC(MONTHLY) POSTMAN.COM CA 24000775197100003559984 Foreign Currency - USD 28.00 Exchange rate - 1.405000	\$39.34
JUL 15	JUL 16	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425197100004236126 Foreign Currency - USD 19.99 Exchange rate - 1.407203	\$28.13
JUL 16	JUL 17	CURSOR USAGE MID JUL CURSOR.COM NY 24011345197100107175629 Foreign Currency - USD 20.00 Exchange rate - 1.407500	\$28.15

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	16,401
Points earned this statement	25,821
Points adjusted this statement	(16,401)
New points balance	25,821

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	SEP 3, 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		-\$7,095.68
Payments & credits	-\$24,018.08	
Purchases & debits	\$25,790.06	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	
CREDIT BALANCE		-\$5,323.70



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

CREDIT BALANCE
-\$5,323.70

MINIMUM PAYMENT
\$0.00

PAYMENT DUE DATE
SEP 3, 2025

AMOUNT PAID
\$

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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

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



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

JAMES WALKER 4516 07** **** 3203

STATEMENT FROM JUL 15 TO AUG 13, 2025

2 OF 6

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 16	JUL 17	FACEBK *E9HU2VYMM2 650-5434800 CA 24204295197000404516059	\$155.11
JUL 16	JUL 17	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425198100002259772	\$14.07
		Foreign Currency - USD 10.00 Exchange rate - 1.407000	
JUL 17	JUL 18	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165198100042797262	\$286.83
		Foreign Currency - USD 203.40 Exchange rate - 1.410176	
JUL 18	JUL 21	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345199100103038290	\$56.47
		Foreign Currency - USD 39.99 Exchange rate - 1.412103	
JUL 18	JUL 21	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345199100103290115	\$56.48
		Foreign Currency - USD 40.00 Exchange rate - 1.412000	
JUL 18	JUL 21	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345199100102646614	\$56.48
		Foreign Currency - USD 40.00 Exchange rate - 1.412000	
JUL 18	JUL 21	ADOBE INC SAN JOSE CA 24793385199002605175093	\$35.02
JUL 18	JUL 21	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345200100005364411	\$55.91
		Foreign Currency - USD 39.63 Exchange rate - 1.410799	
JUL 18	JUL 21	CURSOR, AI POWERED IDE NEW YORK NY 24011345200100085431387	-\$18.08
		Foreign Currency - USD 13.55 Exchange rate - 1.334317	
JUL 19	JUL 21	LOVABLE LOVABLE.DEV DE 24000775200100031403028	\$282.16
		Foreign Currency - USD 200.00 Exchange rate - 1.410800	
JUL 19	JUL 21	COGECO CONNEXION MONTREAL QC 74500015200463625419136	\$136.51
JUL 19	JUL 21	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165201100011668168	\$282.16
		Foreign Currency - USD 200.00 Exchange rate - 1.410800	
JUL 19	JUL 21	AGENCY AURORA SOFIA 74609055201100004928783	\$423.24
		Foreign Currency - USD 300.00 Exchange rate - 1.410800	
JUL 20	JUL 21	SUNSET GRILL OTTAWA ON 74064495201820179987936	\$110.37
JUL 20	JUL 21	CURSOR USAGE MID JUL CURSOR.COM NY 24011345201100114597280	\$29.48
		Foreign Currency - USD 20.90 Exchange rate - 1.410526	
JUL 20	JUL 21	AGENCY AURORA SOFIA 74609055201100024460593	\$1,410.81
		Foreign Currency - USD 1,000.00 Exchange rate - 1.410810	
JUL 21	JUL 22	CPC / SCP 312266 KEMPTVILLE ON 74064495202820179438053	\$17.97
JUL 21	JUL 22	SUPABASE SINGAPORE 74143255202100011478010	\$288.26
		Foreign Currency - USD 204.32 Exchange rate - 1.410826	
JUL 21	JUL 22	INTUIT *QUICKBOOKS 888-829-8589 ON 74537885202109562721510	\$497.20
JUL 22	JUL 23	CURSOR USAGE MID JUL CURSOR.COM NY 24011345203100068622330	\$56.38
		Foreign Currency - USD 40.04 Exchange rate - 1.408091	
JUL 23	JUL 24	ANTHROPIC: CLAUDE TEAM ANTHROPIC.COMCA 24011345204100107044701	\$237.30
JUL 23	JUL 24	AGENCY AURORA SOFIA 74609055204100026988168	\$1,404.14
		Foreign Currency - USD 1,000.00 Exchange rate - 1.404140	



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STATEMENT FROM JUL 15 TO AUG 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 23	JUL 24	APPROXIMATED, INC. APPROXIMATED.DE 24064665205100002454621 Foreign Currency - USD 20.00 Exchange rate - 1.404000	\$28.08
JUL 24	JUL 25	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345205100097245093 Foreign Currency - USD 200.00 Exchange rate - 1.397250	\$279.45
JUL 24	JUL 25	BUBBLE STARTER PLAN BUBBLE.IO NY 24492165205100042644226 Foreign Currency - USD 32.00 Exchange rate - 1.397187	\$44.71
JUL 24	JUL 25	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345205100119590237 Foreign Currency - USD 20.00 Exchange rate - 1.397000	\$27.94
JUL 24	JUL 25	ANTHROPIC ANTHROPIC.COMCA 24011345206100017177912 Foreign Currency - USD 15.20 Exchange rate - 1.396710	\$21.23
JUL 24	JUL 25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165206100006695494 Foreign Currency - USD 20.00 Exchange rate - 1.397000	\$27.94
JUL 24	JUL 25	NAMASTE KEMPTVILLE OTTAWA ON 74514205205004006268084	\$100.97
JUL 25	JUL 28	GITHUB, INC. GITHUB.COM CA 24000775206100030030925 Foreign Currency - USD 16.00 Exchange rate - 1.399375	\$22.39
JUL 26	JUL 28	GITHUB, INC. GITHUB.COM CA 24000775207100026638110 Foreign Currency - USD 10.00 Exchange rate - 1.407000	\$14.07
JUL 26	JUL 28	CLOUD CAMPAIGN CLOUDCAMPAIGNCO 24000775208100007939338 Foreign Currency - USD 349.00 Exchange rate - 1.406991	\$491.04
JUL 27	JUL 28	CLERK.COM CLERK.COM CA 24492165209100005488963 Foreign Currency - USD 25.00 Exchange rate - 1.406800	\$35.17
JUL 28	JUL 29	ANTHROPIC ANTHROPIC.COMCA 24011345210100000355669 Foreign Currency - USD 15.08 Exchange rate - 1.406498	\$21.21
JUL 28	JUL 29	AGENCY AURORA SOFIA 74609055209100026043431 Foreign Currency - USD 1,000.00 Exchange rate - 1.407010	\$1,407.01
JUL 28	JUL 29	LOVABLE LOVABLE.DEV DE 24000775210100005378451 Foreign Currency - USD 20.00 Exchange rate - 1.408500	\$28.17
JUL 28	JUL 29	ANTHROPIC ANTHROPIC.COMCA 24011345210100021045026 Foreign Currency - USD 15.20 Exchange rate - 1.407236	\$21.39
JUL 29	JUL 30	ANTHROPIC ANTHROPIC.COMCA 24011345211100009076554 Foreign Currency - USD 15.22 Exchange rate - 1.408672	\$21.44
JUL 30	JUL 31	AMZN MKTP CA*GG7GO4IY3 WWW.AMAZON.CAON 74537885211108042543691	\$255.88
JUL 30	JUL 31	AMZN MKTP CA*Z29IJ9HE3 WWW.AMAZON.CAON 74537885211108094186100	\$33.89
JUL 30	JUL 31	ANTHROPIC ANTHROPIC.COMCA 24011345212100003049358 Foreign Currency - USD 15.49 Exchange rate - 1.413169	\$21.89
JUL 30	JUL 31	AGENCY AURORA SOFIA 7460905521210000605234 Foreign Currency - USD 1,000.00 Exchange rate - 1.413680	\$1,413.68



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STATEMENT FROM JUL 15 TO AUG 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 31	AUG 01	ANTHROPIC ANTHROPIC.COMCA 24011345212100101666020 Foreign Currency - USD 16.16 Exchange rate - 1.418935	\$22.93
JUL 31	AUG 01	ANTHROPIC ANTHROPIC.COMCA 24011345212100119468500 Foreign Currency - USD 15.19 Exchange rate - 1.419354	\$21.56
JUL 31	AUG 01	ANTHROPIC ANTHROPIC.COMCA 24011345213100017381168 Foreign Currency - USD 15.07 Exchange rate - 1.419376	\$21.39
JUL 31	AUG 01	SMART CELL COMMUNICATIONS613-5655757 ON 74872715213122132107945	\$124.80
AUG 01	AUG 04	RAPIDAPI RAPIDAPI.COM NJ 24492165213100047756843 Foreign Currency - USD 250.00 Exchange rate - 1.420720	\$355.18
AUG 01	AUG 04	SLACK T08LXMXFN9W SLACK.COM CA 24011345213100147024472 Foreign Currency - USD 187.50 Exchange rate - 1.420693	\$266.38
AUG 01	AUG 04	GOOGLE*GSUITE WORKLOCA CC GOOGLE.COMCA 24803945214920002382915	\$276.14
AUG 01	AUG 04	GOOGLE*CLOUD N2FP5P CC GOOGLE.COMNS 74040735214920002050499	\$1,371.16
AUG 01	AUG 04	GOOGLE*CLOUD WD6RGD CC GOOGLE.COMNS 74040735214920002055126	\$35.43
AUG 01	AUG 04	ANTHROPIC ANTHROPIC.COMCA 24011345214100038689598 Foreign Currency - USD 15.29 Exchange rate - 1.419882	\$21.71
AUG 02	AUG 04	NAMESILO 6024928198 AZ 24116415214742636263857 Foreign Currency - USD 5,000.00 Exchange rate - 1.422902	\$7,114.51
AUG 02	AUG 04	RENDER.COM RENDER.COM CA 24492165215100014981711 Foreign Currency - USD 40.00 Exchange rate - 1.422750	\$56.91
AUG 03	AUG 04	DYMON STORAGE (BARRHAV NEPEAN ON 74500015215656601758178	\$532.66
AUG 04	AUG 05	GITHUB, INC. GITHUB.COM CA 24000775216100025833299 Foreign Currency - USD 8.00 Exchange rate - 1.422500	\$11.38
AUG 04	AUG 05	CURSOR USAGE JUL CURSOR.COM NY 24011345216100121439495 Foreign Currency - USD 24.50 Exchange rate - 1.422857	\$34.86
AUG 05	AUG 06	ANTHROPIC ANTHROPIC.COMCA 24011345217100103780881 Foreign Currency - USD 16.51 Exchange rate - 1.414294	\$23.35
AUG 05	AUG 06	ANTHROPIC ANTHROPIC.COMCA 24011345217100125748155 Foreign Currency - USD 15.09 Exchange rate - 1.414844	\$21.35
AUG 05	AUG 06	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165218100006672887 Foreign Currency - USD 200.00 Exchange rate - 1.415800	\$283.16
AUG 06	AUG 07	CANVA* I04600-55797901 CANVA.COM DE 24011345218100118580283	\$39.00
AUG 06	AUG 07	ANTHROPIC ANTHROPIC.COMCA 24011345218100125037194 Foreign Currency - USD 15.07 Exchange rate - 1.416058	\$21.34
AUG 06	AUG 07	ANTHROPIC ANTHROPIC.COMCA 24011345219100007099881 Foreign Currency - USD 15.19 Exchange rate - 1.415404	\$21.50



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JAMES WALKER 4516 07** **** 3203

STATEMENT FROM JUL 15 TO AUG 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 07	AUG 08	CURSOR USAGE JUL CURSOR.COM NY 24011345219100118620872 Foreign Currency - USD 19.81 Exchange rate - 1.412417	\$27.98
AUG 07	AUG 08	WWW.BREVO.COM WWW.BREVO.COMTX 24011345219100091062589	\$37.00
AUG 07	AUG 08	ANTHROPIC ANTHROPIC.COMCA 24011345219100131430523 Foreign Currency - USD 15.40 Exchange rate - 1.412337	\$21.75
AUG 07	AUG 08	LOVABLE LOVABLE.DEV DE 2400077522010003339297 Foreign Currency - USD 160.00 Exchange rate - 1.412625	\$226.02
AUG 07	AUG 07	CURSOR USAGE JUL CURSOR.COM NY 24011345219100058809709 Foreign Currency - USD 15.48 Exchange rate - 1.412144	\$21.86
AUG 08	AUG 11	1PASSWORD TORONTO ON 74083425220100012657892 Foreign Currency - USD 28.19 Exchange rate - 1.412202	\$39.81
AUG 08	AUG 11	ANTHROPIC ANTHROPIC.COMCA 24011345221100008626217 Foreign Currency - USD 15.57 Exchange rate - 1.411689	\$21.98
AUG 08	AUG 11	ANTHROPIC ANTHROPIC.COMCA 24011345221100030429440 Foreign Currency - USD 15.99 Exchange rate - 1.412132	\$22.58
AUG 08	AUG 11	DNH*GODADDY#3846923267 866-938-1119 BC 74587275221531003942233	\$37.60
AUG 09	AUG 11	MICROSOFT-G106914469 MISSISSAUGA ON 74099865221000100646021	\$39.66
AUG 09	AUG 11	PORKBUN* PORKBUN.COM PORKBUN.COM OR 24011345222100025185162 Foreign Currency - USD 130.24 Exchange rate - 1.411087	\$183.78
AUG 09	AUG 11	ANTHROPIC ANTHROPIC.COMCA 24011345222100035110549 Foreign Currency - USD 15.14 Exchange rate - 1.410832	\$21.36
AUG 09	AUG 11	AGENCY AURORA SOFIA 7460905522100003145384 Foreign Currency - USD 1,000.00 Exchange rate - 1.411110	\$1,411.11
AUG 10	AUG 11	CURSOR USAGE JUL CURSOR.COM NY 24011345222100094786817 Foreign Currency - USD 6.99 Exchange rate - 1.410586	\$9.86
AUG 10	AUG 11	LINKEDIN SN P530019406 MOUNTAIN VIEWCA 24793385222001906478041	\$114.28
AUG 10	AUG 11	XAI LLC X.AI/ABOUT CA 24011345222100116032075 Foreign Currency - USD 300.00 Exchange rate - 1.411100	\$423.33
AUG 10	AUG 11	GOOGLE *SVCSGDP.6850-1 G.CO/HELPPAY#NS 74537885222105487026858	\$33.90
AUG 11	AUG 12	ANTHROPIC ANTHROPIC.COMCA 24011345223100126417836 Foreign Currency - USD 15.77 Exchange rate - 1.410906	\$22.25
AUG 11	AUG 12	ANTHROPIC ANTHROPIC.COMCA 24011345224100014446193 Foreign Currency - USD 16.12 Exchange rate - 1.410669	\$22.74
AUG 12	AUG 12	NETLIFY NETLIFY.COM CA 24492165224100010487753 Foreign Currency - USD 19.00 Exchange rate - 1.414210	\$26.87
AUG 12	AUG 12	ISTOCK.COM TORONTO ON 24080445224112520147631	\$96.05
AUG 12	AUG 13	OPENAI* CHATGPT CREDIT OPENAI.COM CA 24492165224100037757337 Foreign Currency - USD 113.00 Exchange rate - 1.414247	\$159.81



RBC® Avion® Visa Infinite Business[†]

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

JAMES WALKER 4516 07** **** 3203

STATEMENT FROM JUL 15 TO AUG 13, 2025

6 OF 6

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 12	AUG 13	VERCEL INC. VERCEL.COM CA 24011345224100105304137 Foreign Currency - USD 20.00 Exchange rate - 1.414500	\$28.29
AUG 12	AUG 13	VERCEL INC. VERCEL.COM CA 24011345224100110123944 Foreign Currency - USD 20.00 Exchange rate - 1.414500	\$28.29
AUG 12	AUG 13	ISTOCK.COM TORONTO ON 24080445224112683707932	\$23.15
AUG 12	AUG 13	ANTHROPIC ANTHROPIC.COMCA 24011345224100123075842 Foreign Currency - USD 15.39 Exchange rate - 1.414554	\$21.77
AUG 12	AUG 13	AMZN MKTP CA*R41BO7Q53 866-216-1072 ON 74537885224107291699829	\$42.93
AUG 12	AUG 13	ANTHROPIC ANTHROPIC.COMCA 24011345225100012528835 Foreign Currency - USD 15.06 Exchange rate - 1.413678	\$21.29
SUBTOTAL OF MONTHLY ACTIVITY			\$25,771.98
CREDIT BALANCE			-\$5,323.70

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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