



Royal Bank

### RBC® Avion® Visa Infinite Business†

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

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

STATEMENT FROM AUG 14 TO SEP 15, 2025

1 OF 6

**PREVIOUS STATEMENT BALANCE - \$5,323.70**

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 18	AUG 18	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105230619988422105	-\$5,000.00
AUG 20	AUG 20	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105232619986944108	-\$5,000.00
AUG 28	AUG 28	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105240619988413102	-\$7,000.00
SEP 02	SEP 02	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105245619986913108	-\$4,000.00
SEP 05	SEP 05	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105248619987458100	-\$4,000.00
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>-\$25,000.00</b>

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 13	AUG 14	VERCEL VERCEL.COM CA 24011345225100105301009 Foreign Currency - USD 103.20 Exchange rate - 1.415406	\$146.07
AUG 13	AUG 14	VERCEL-SUPABASE VERCEL.COM CA 24011345225100116028898 Foreign Currency - USD 25.00 Exchange rate - 1.415200	\$35.38
AUG 13	AUG 14	ANTHROPIC ANTHROPIC.COMCA 24011345225100121568706 Foreign Currency - USD 15.57 Exchange rate - 1.414900	\$22.03
AUG 13	AUG 14	AGENCY AURORA SOFIA 74609055226100000394296 Foreign Currency - USD 2,500.00 Exchange rate - 1.415420	\$3,538.55
AUG 14	AUG 15	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425226100017936584 Foreign Currency - USD 29.99 Exchange rate - 1.412804	\$42.37
AUG 14	AUG 15	VERCEL INC. VERCEL.COM CA 24011345226100121715207 Foreign Currency - USD 30.00 Exchange rate - 1.412666	\$42.38

### 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](http://rbc.com/myavib) to learn more.

#### IMPORTANT INFORMATION

##### AVION POINTS

Previous Points balance	25,821
Points earned this statement	35,324
Points adjusted this statement	(25,821)
<b>New points balance</b>	<b>35,324</b>

##### 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	<a href="http://avionrewards.com">avionrewards.com</a>

##### PAYMENTS & INTEREST RATES

Minimum payment	<b>\$10.00</b>
Payment due date	<b>OCT 6, 2025</b>
Credit limit	\$20,000.00
Available credit	\$15,046.42
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

##### CALCULATING YOUR BALANCE

Previous Statement Balance		<b>-\$5,323.70</b>
Payments & credits	-\$25,013.24	
Purchases & debits	\$35,290.52	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	
<b>NEW BALANCE</b>		<b>\$4,953.58</b>



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

**NEW BALANCE**  
**\$4,953.58**

**MINIMUM PAYMENT**  
**\$10.00**

**PAYMENT DUE DATE**  
**OCT 6, 2025**

**AMOUNT PAID**  
**\$**

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

**RBC® Avion® Visa Infinite Business†**  
**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](http://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<sup>‡</sup> and Avion<sup>®</sup> points. Visit [rbc.com/linkbusiness](http://rbc.com/linkbusiness) to link your card and for terms & conditions.

### RBC<sup>®</sup> Avion<sup>®</sup> Visa Infinite Business<sup>‡</sup>

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

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

STATEMENT FROM AUG 14 TO SEP 15, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 14	AUG 15	VERCEL INC. VERCEL.COM CA 24011345226100121498242 Foreign Currency - USD 30.00 Exchange rate - 1.412666	\$42.38
AUG 14	AUG 15	VERCEL INC. VERCEL.COM CA 24011345226100123250013 Foreign Currency - USD 30.00 Exchange rate - 1.412666	\$42.38
AUG 14	AUG 15	ANTHROPIC ANTHROPIC.COMCA 24011345226100128184290 Foreign Currency - USD 15.36 Exchange rate - 1.412109	\$21.69
AUG 14	AUG 15	LINDY WWW.LINDY.AI CA 24000775226100033883094 Foreign Currency - USD 49.99 Exchange rate - 1.412882	\$70.63
AUG 14	AUG 15	ANTHROPIC ANTHROPIC.COMCA 24011345227100003047249 Foreign Currency - USD 15.11 Exchange rate - 1.412971	\$21.35
AUG 14	AUG 15	ANTHROPIC ANTHROPIC.COMCA 24011345227100019255562 Foreign Currency - USD 15.80 Exchange rate - 1.412658	\$22.32
AUG 15	AUG 18	VERCEL-SUPABASE VERCEL.COM CA 24011345227100117768284 Foreign Currency - USD 25.00 Exchange rate - 1.416800	\$35.42
AUG 15	AUG 18	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425228100004383533 Foreign Currency - USD 19.99 Exchange rate - 1.416708	\$28.32
AUG 15	AUG 18	POSTMAN BASIC(MONTHLY) POSTMAN.COM CA 24000775228100010811082 Foreign Currency - USD 28.00 Exchange rate - 1.416428	\$39.66
AUG 15	AUG 15	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425227100005004832 Foreign Currency - USD 8.99 Exchange rate - 1.417130	\$12.74
AUG 16	AUG 18	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425229100002144449 Foreign Currency - USD 10.00 Exchange rate - 1.416000	\$14.16
AUG 16	AUG 18	AGENCY AURORA SOFIA 74609055229100004453129 Foreign Currency - USD 2,500.00 Exchange rate - 1.416752	\$3,541.88
AUG 17	AUG 18	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165229100029976098 Foreign Currency - USD 333.92 Exchange rate - 1.416716	\$473.07
AUG 17	AUG 18	SP NUCHIDO NORTHUMBERLAN 74208475229100019429002 Foreign Currency - USD 139.00 Exchange rate - 1.416762	\$196.93
AUG 18	AUG 19	FUNGINEERS ABU DHABI 74073445230100087890004 Foreign Currency - USD 30.00 Exchange rate - 1.416666	\$42.50
AUG 18	AUG 19	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345230100100358676 Foreign Currency - USD 160.00 Exchange rate - 1.416687	\$226.67
AUG 18	AUG 19	VERCEL VERCEL.COM CA 24011345230100112223397 Foreign Currency - USD 103.20 Exchange rate - 1.416666	\$146.20
AUG 18	AUG 19	VERCEL VERCEL.COM CA 24011345230100112197120 Foreign Currency - USD 103.20 Exchange rate - 1.416666	\$146.20
AUG 18	AUG 19	ADOBE INC SAN JOSE CA 24793385230001903344089	\$35.02
AUG 19	AUG 20	LOVABLE LOVABLE.DEV DE 24000775231100030836510 Foreign Currency - USD 200.00 Exchange rate - 1.417950	\$283.59



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STATEMENT FROM AUG 14 TO SEP 15, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 19	AUG 20	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165232100007120615 Foreign Currency - USD 200.00 Exchange rate - 1.417950	\$283.59
AUG 19	AUG 20	AGENCY AURORA SOFIA 74609055232100002436600 Foreign Currency - USD 300.00 Exchange rate - 1.417966	\$425.39
AUG 20	AUG 21	AGENCY AURORA SOFIA 74609055232100027560327 Foreign Currency - USD 2,500.00 Exchange rate - 1.421980	\$3,554.95
AUG 21	AUG 22	SUPABASE SINGAPORE 74143255233100013410774 Foreign Currency - USD 218.97 Exchange rate - 1.423299	\$311.66
AUG 21	AUG 22	RAPIDAPI RAPIDAPI.COM NJ 24492165233100036293358 Foreign Currency - USD 4.99 Exchange rate - 1.422845	\$7.10
AUG 21	AUG 22	INTUIT *QUICKBOOKS 888-829-8589 ON 74537885233105078493183	\$497.20
AUG 22	AUG 25	CURSOR USAGE MID AUG CURSOR.COM NY 24011345234100115097398 Foreign Currency - USD 80.59 Exchange rate - 1.426231	\$114.94
AUG 22	AUG 25	CURSOR USAGE MID AUG CURSOR.COM NY 24011345235100008403009 Foreign Currency - USD 60.02 Exchange rate - 1.427690	\$85.69
AUG 23	AUG 25	ANTHROPIC: CLAUDE TEAM ANTHROPIC.COMCA 24011345235100125667999	\$237.30
AUG 23	AUG 25	APPROXIMATED, INC. APPROXIMATED.DE 24064665236100003738116 Foreign Currency - USD 20.00 Exchange rate - 1.427500	\$28.55
AUG 24	AUG 25	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345236100099860603 Foreign Currency - USD 200.00 Exchange rate - 1.427600	\$285.52
AUG 24	AUG 25	BUBBLE STARTER PLAN BUBBLE.IO NY 24492165236100029498516 Foreign Currency - USD 32.00 Exchange rate - 1.427500	\$45.68
AUG 24	AUG 25	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345236100119680833 Foreign Currency - USD 20.00 Exchange rate - 1.427500	\$28.55
AUG 24	AUG 25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165237100005785315 Foreign Currency - USD 20.00 Exchange rate - 1.427500	\$28.55
AUG 25	AUG 26	GITHUB, INC. GITHUB.COM CA 24000775237100025180936 Foreign Currency - USD 16.00 Exchange rate - 1.426875	\$22.83
AUG 25	AUG 26	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345237100120630545 Foreign Currency - USD 30.71 Exchange rate - 1.427222	\$43.83
AUG 26	AUG 27	GITHUB, INC. GITHUB.COM CA 24000775238100025751750 Foreign Currency - USD 10.00 Exchange rate - 1.421000	\$14.21
AUG 26	AUG 27	CURSOR USAGE MID AUG CURSOR.COM NY 24011345238100108624550 Foreign Currency - USD 120.00 Exchange rate - 1.421333	\$170.56
AUG 26	AUG 27	WWW.BREVO.COM WWW.BREVO.COMTX 24011345238100085885794	\$14.00
AUG 26	AUG 27	CLOUD CAMPAIGN CLOUDCAMPAIGNCO 24000775239100002966933 Foreign Currency - USD 349.00 Exchange rate - 1.421346	\$496.05
AUG 27	AUG 28	ANTHROPIC ANTHROPIC.COMCA 24011345239100078387781 Foreign Currency - USD 100.00 Exchange rate - 1.421700	\$142.17



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STATEMENT FROM AUG 14 TO SEP 15, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 27	AUG 28	CLERK.COM CLERK.COM CA 24492165239100038439359 Foreign Currency - USD 25.00 Exchange rate - 1.421600	\$35.54
AUG 27	AUG 28	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165239100040909282 Foreign Currency - USD 40.00 Exchange rate - 1.421500	\$56.86
AUG 27	AUG 28	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165240100004119271 Foreign Currency - USD 119.35 Exchange rate - 1.421700	\$169.68
AUG 28	AUG 29	LOVABLE LOVABLE.DEV DE 24000775241100020252916 Foreign Currency - USD 20.00 Exchange rate - 1.413500	\$28.27
AUG 28	AUG 29	SMART CELL COMMUNICATIONS613-5655757 ON 74872715240282400857964	\$570.53
AUG 29	SEP 02	AGENCY AURORA SOFIA 74609055242100009459876 Foreign Currency - USD 2,500.00 Exchange rate - 1.414084	\$3,535.21
AUG 31	SEP 02	AGENCY AURORA SOFIA 74609055244100010876116 Foreign Currency - USD 1,500.00 Exchange rate - 1.412653	\$2,118.98
SEP 01	SEP 02	RAPIDAPI RAPIDAPI.COM NJ 24492165244100176469773 Foreign Currency - USD 250.00 Exchange rate - 1.412640	\$353.16
SEP 01	SEP 02	GOOGLE*GSUITE WORKLOCA CC GOOGLE.COMCA 24803945245920003318648	\$431.50
SEP 01	SEP 02	SLACK T08LXMXFN9W SLACK.COM CA 24011345245100001201663 Foreign Currency - USD 96.57 Exchange rate - 1.412550	\$136.41
SEP 01	SEP 02	GOOGLE*CLOUD JMVXXC CC GOOGLE.COMNS 74040735245920002038026	\$35.74
SEP 01	SEP 02	GOOGLE*CLOUD 7WWFDR CC GOOGLE.COMNS 74040735245920002041400	\$1,533.55
SEP 01	SEP 02	GOOGLE*CLOUD 5XTTN8 CC GOOGLE.COMNS 74040735245920008032049	\$196.31
SEP 01	SEP 02	DYMON STORAGE (BARRHAV NEPEAN ON 74500015244656652106017	\$532.66
SEP 02	SEP 03	WWW.BREVO.COM WWW.BREVO.COMTX 24011345245100175689990	\$15.00
SEP 03	SEP 03	RENDER.COM RENDER.COM CA 24492165246100040419689 Foreign Currency - USD 40.00 Exchange rate - 1.416250	\$56.65
SEP 04	SEP 05	GITHUB, INC. GITHUB.COM CA 24000775247100127867099 Foreign Currency - USD 8.00 Exchange rate - 1.415000	\$11.32
SEP 05	SEP 08	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165249100005212597 Foreign Currency - USD 200.00 Exchange rate - 1.419500	\$283.90
SEP 05	SEP 08	AGENCY AURORA SOFIA 74609055249100014210598 Foreign Currency - USD 2,000.00 Exchange rate - 1.419520	\$2,839.04
SEP 06	SEP 08	CANVA* I04631-42256771 CANVA.COM DE 24011345249100136660847	\$39.00
SEP 07	SEP 08	WWW.BREVO.COM WWW.BREVO.COMTX 24011345250100088080669	\$66.00
SEP 07	SEP 08	LOVABLE LOVABLE.DEV DE 24000775251100002568039 Foreign Currency - USD 200.00 Exchange rate - 1.419500	\$283.90



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STATEMENT FROM AUG 14 TO SEP 15, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 08	SEP 08	CURSOR USAGE AUG CURSOR.COM NY 24011345251100043709120 Foreign Currency - USD 38.92 Exchange rate - 1.420349	\$55.28
SEP 08	SEP 10	BEST BUY MARKET PLACE BURNABY BC 74500015252686428869944	\$2,709.74
SEP 08	SEP 09	CANADA COMPUTERS #20 NEPEAN ON 74064495251820175442968	\$1,464.30
SEP 08	SEP 09	1PASSWORD TORONTO ON 74083425251100076328713 Foreign Currency - USD 28.19 Exchange rate - 1.420361	\$40.04
SEP 08	SEP 09	PAYMENTUS-SERVICE-FEE 800-420-1663 ON 74537885251102066033540	\$2.00
SEP 08	SEP 09	NORTH-GRENVILLE-TAX 613-258-9569 ON 74537885251102066034688	\$114.42
SEP 09	SEP 10	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345252100091774561 Foreign Currency - USD 23.44 Exchange rate - 1.419368	\$33.27
SEP 09	SEP 11	CURSOR, AI POWERED IDE NEW YORK NY 24011345253100079105134 Foreign Currency - USD 9.84 Exchange rate - 1.345528	-\$13.24
SEP 09	SEP 09	MICROSOFT#G112710529 HALIFAX NS 74083425252100006100173	\$39.66
SEP 10	SEP 11	VERCEL INC. VERCEL.COM CA 24011345253100114098484 Foreign Currency - USD 3.87 Exchange rate - 1.418604	\$5.49
SEP 10	SEP 11	XAI LLC X.AI/ABOUT CA 24011345253100124349166 Foreign Currency - USD 300.00 Exchange rate - 1.420833	\$426.25
SEP 10	SEP 11	LINKEDIN SN P574865756 MOUNTAIN VIEWCA 24793385253001703140044	\$114.28
SEP 10	SEP 11	GOOGLE *DEVELOPER PRO G.CO/HELPPAY#NS 74537885253103712412037	\$33.90
SEP 11	SEP 11	CURSOR USAGE AUG CURSOR.COM NY 24011345254100033716769 Foreign Currency - USD 104.67 Exchange rate - 1.421992	\$148.84
SEP 12	SEP 15	ISTOCK.COM TORONTO ON 24080445255124530338565	\$23.15
SEP 12	SEP 15	VERCEL INC. VERCEL.COM CA 24011345255100223225455 Foreign Currency - USD 60.03 Exchange rate - 1.423954	\$85.48
SEP 12	SEP 12	NETLIFY NETLIFY.COM CA 24492165255100038569279 Foreign Currency - USD 19.00 Exchange rate - 1.424210	\$27.06
SEP 12	SEP 12	ISTOCK.COM TORONTO ON 24080445255124259247351	\$96.05
SEP 12	SEP 12	VERCEL INC. VERCEL.COM CA 24011345255100084797113 Foreign Currency - USD 20.00 Exchange rate - 1.424000	\$28.48
SEP 13	SEP 15	VERCEL-SUPABASE VERCEL.COM CA 24011345256100155753887 Foreign Currency - USD 52.02 Exchange rate - 1.421376	\$73.94
SEP 14	SEP 15	CANVA* I04639-0965163 CANVA.COM DE 24011345257100027033400 Foreign Currency - USD 12.95 Exchange rate - 1.420849	\$18.40
SEP 14	SEP 15	VERCEL INC. VERCEL.COM CA 24011345257100097041226 Foreign Currency - USD 90.00 Exchange rate - 1.421333	\$127.92
SEP 14	SEP 15	VERCEL INC. VERCEL.COM CA 24011345257100097051316 Foreign Currency - USD 30.00 Exchange rate - 1.421333	\$42.64



### RBC® Avion® Visa Infinite Business<sup>†</sup>

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STATEMENT FROM AUG 14 TO SEP 15, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 14	SEP 15	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425257100074159221 Foreign Currency - USD 29.99 Exchange rate - 1.421140	\$42.62
SEP 14	SEP 15	WWW.STABILITY.AI LONDON 74208475257100085661780 Foreign Currency - USD 11.30 Exchange rate - 1.421238	\$16.06
SEP 14	SEP 15	LINDY WWW.LINDY.AI CA 24000775258100003937939 Foreign Currency - USD 49.99 Exchange rate - 1.421284	\$71.05
SEP 15	SEP 15	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425258100024406416 Foreign Currency - USD 8.99 Exchange rate - 1.421579	\$12.78
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>\$35,277.28</b>
<b>NEW BALANCE</b>			<b>\$4,953.58</b>

#### INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	19.99	\$4,953.58	

\*\* 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](http://visa.com/exchange), if set by Visa, or at [mastercard.ca/currency-converter](http://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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