



Royal Bank

### RBC® Avion® Visa Infinite Business†

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

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

STATEMENT FROM SEP 16 TO OCT 14, 2025

1 OF 7

**PREVIOUS STATEMENT BALANCE \$4,953.58**

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 22	SEP 22	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105265619980222105	-\$5,000.00
SEP 25	SEP 25	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105268619983383109	-\$5,000.00
SEP 26	SEP 26	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105269619982312108	-\$3,000.00
SEP 30	OCT 01	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105274619981513105	-\$3,000.00
OCT 02	OCT 02	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105275619980482103	-\$3,000.00
OCT 06	OCT 06	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105279619987713100	-\$4,000.00
OCT 09	OCT 09	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105282619985396101	-\$2,000.00
OCT 14	OCT 14	OVERLIMIT FEE	\$29.00
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>-\$24,971.00</b>

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 15	SEP 16	VERCEL-SUPABASE VERCEL.COM CA 24011345258100100990996 Foreign Currency - USD 25.00 Exchange rate - 1.421200	\$35.53
SEP 15	SEP 16	REPLIT, INC. REPLIT.COM CA 24011345258100204043114 Foreign Currency - USD 45.20 Exchange rate - 1.421238	\$64.24
SEP 15	SEP 16	REPLIT, INC. REPLIT.COM CA 24011345259100001856931 Foreign Currency - USD 45.20 Exchange rate - 1.421238	\$64.24
SEP 15	SEP 16	POSTMAN BASIC(MONTHLY) POSTMAN.COM CA 24000775259100014336229 Foreign Currency - USD 28.00 Exchange rate - 1.421428	\$39.80
SEP 15	SEP 16	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425259100022023584 Foreign Currency - USD 19.99 Exchange rate - 1.419709	\$28.38

### 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	35,324
Points earned this statement	44,109
Points adjusted this statement	(35,324)
<b>New points balance</b>	<b>44,109</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	\$39.00
Payment due date	NOV 4, 2025
Credit limit	\$20,000.00
Available credit	\$0.00
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

##### CALCULATING YOUR BALANCE

Previous Statement Balance	\$4,953.58
Payments & credits	-\$27,709.74
Purchases & debits	\$46,768.91
Cash advances	\$0.00
Interest	\$0.00
Fees	\$29.00
<b>NEW BALANCE</b>	<b>\$24,041.75</b>



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

NEW BALANCE  
**\$24,041.75**

MINIMUM PAYMENT  
**\$39.00**

PAYMENT DUE DATE  
**NOV 4, 2025**

AMOUNT PAID  
**\$**

SHARED INC.  
JAMES WALKER  
2044 DOVERCOURT AVE  
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 SEP 16 TO OCT 14, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 15	SEP 16	TBOOTH WIRELESS 1174 OTTAWA ON 74500015258462672187118	\$248.59
SEP 15	SEP 16	AGENCY AURORA SOFIA 74609055259100004312948	\$4,264.10
		Foreign Currency - USD 3,000.00 Exchange rate - 1.421366	
SEP 16	SEP 17	REPLIT, INC. REPLIT.COM CA 24011345259100216357170	\$83.14
		Foreign Currency - USD 58.57 Exchange rate - 1.419498	
SEP 16	SEP 17	REPLIT, INC. REPLIT.COM CA 24011345259100228108108	\$81.11
		Foreign Currency - USD 57.14 Exchange rate - 1.419495	
SEP 16	SEP 17	REPLIT, INC. REPLIT.COM CA 24011345259100235067198	\$80.52
		Foreign Currency - USD 56.72 Exchange rate - 1.419605	
SEP 16	SEP 17	REPLIT, INC. REPLIT.COM CA 24011345260100002427804	\$86.03
		Foreign Currency - USD 60.61 Exchange rate - 1.419402	
SEP 16	SEP 17	REPLIT, INC. REPLIT.COM CA 24011345260100007037467	\$80.34
		Foreign Currency - USD 56.60 Exchange rate - 1.419434	
SEP 16	SEP 17	REPLIT, INC. REPLIT.COM CA 24011345260100011802393	\$89.31
		Foreign Currency - USD 62.92 Exchange rate - 1.419421	
SEP 16	SEP 17	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425260100013943201	\$14.19
		Foreign Currency - USD 10.00 Exchange rate - 1.419000	
SEP 16	SEP 17	CURSOR USAGE MID SEP CURSOR.COM NY 24011345260100028236809	\$285.27
		Foreign Currency - USD 201.87 Exchange rate - 1.413137	
SEP 16	SEP 17	REPLIT, INC. REPLIT.COM CA 24011345260100028435260	\$81.71
		Foreign Currency - USD 57.56 Exchange rate - 1.419562	
SEP 16	SEP 16	CURSOR USAGE MID SEP CURSOR.COM NY 24011345259100049160700	\$255.71
		Foreign Currency - USD 180.13 Exchange rate - 1.419585	
SEP 17	SEP 18	REPLIT, INC. REPLIT.COM CA 24011345260100269026448	\$80.19
		Foreign Currency - USD 56.75 Exchange rate - 1.413039	
SEP 17	SEP 18	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165260100212481997	\$431.15
		Foreign Currency - USD 305.10 Exchange rate - 1.413143	
SEP 17	SEP 18	REPLIT, INC. REPLIT.COM CA 24011345260100276670964	\$81.61
		Foreign Currency - USD 57.75 Exchange rate - 1.413160	
SEP 17	SEP 18	AGENCY AURORA SOFIA 74609055261100007960962	\$3,532.91
		Foreign Currency - USD 2,500.00 Exchange rate - 1.413164	
SEP 18	SEP 18	CURSOR USAGE MID SEP CURSOR.COM NY 24011345261100044764114	\$311.88
		Foreign Currency - USD 220.64 Exchange rate - 1.413524	
SEP 18	SEP 18	CURSOR USAGE MID SEP CURSOR.COM NY 24011345261100055056426	\$339.91
		Foreign Currency - USD 240.46 Exchange rate - 1.413582	
SEP 18	SEP 18	ANTHROPIC ANTHROPIC.COMCA 24011345261100069449104	\$21.61
		Foreign Currency - USD 15.29 Exchange rate - 1.413342	
SEP 18	SEP 19	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345261100214187633	\$395.80
		Foreign Currency - USD 280.00 Exchange rate - 1.413571	
SEP 18	SEP 19	ADOBE INC 800-8336687 CA 24793385261000710317074	\$35.02



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STATEMENT FROM SEP 16 TO OCT 14, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 19	SEP 22	LOVABLE LOVABLE.DEV DE 24000775262100165286806 Foreign Currency - USD 200.00 Exchange rate - 1.415800	\$283.16
SEP 19	SEP 22	REPLIT, INC. REPLIT.COM CA 24011345263100001737192 Foreign Currency - USD 565.97 Exchange rate - 1.415817	\$801.31
SEP 19	SEP 22	REPLIT, INC. REPLIT.COM CA 24011345263100042412755 Foreign Currency - USD 39.18 Exchange rate - 1.415773	\$55.47
SEP 19	SEP 22	AGENCY AURORA SOFIA 74609055263100063997831 Foreign Currency - USD 300.00 Exchange rate - 1.415800	\$424.74
SEP 20	SEP 22	OPENAI OPENAI.COM CA 24492165263100139969519 Foreign Currency - USD 80.59 Exchange rate - 1.417421	\$114.23
SEP 20	SEP 22	RAPIDAPI RAPIDAPI.COM NJ 24492165263100157416062 Foreign Currency - USD 7.99 Exchange rate - 1.416770	\$11.32
SEP 20	SEP 22	GITHUB, INC. GITHUB.COM CA 24000775263100153475998 Foreign Currency - USD 66.63 Exchange rate - 1.417379	\$94.44
SEP 21	SEP 22	SUPABASE SINGAPORE 74143255264100071348926 Foreign Currency - USD 220.51 Exchange rate - 1.417441	\$312.56
SEP 21	SEP 22	INTUIT *QUICKBOOKS 888-829-8589 ON 74537885264100401650692	\$497.20
SEP 21	SEP 22	RAPIDAPI RAPIDAPI.COM NJ 24492165264100170612548 Foreign Currency - USD 4.99 Exchange rate - 1.416833	\$7.07
SEP 22	SEP 23	AGENCY AURORA SOFIA 74609055266100006480009 Foreign Currency - USD 3,000.00 Exchange rate - 1.417466	\$4,252.40
SEP 23	SEP 24	ANTHROPIC: CLAUDE TEAM ANTHROPIC.COMCA 24011345266100154927670	\$237.30
SEP 23	SEP 24	APPROXIMATED, INC. APPROXIMATED.DE 24064665267100023470536 Foreign Currency - USD 20.00 Exchange rate - 1.418000	\$28.36
SEP 24	SEP 25	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345267100137460335 Foreign Currency - USD 200.00 Exchange rate - 1.419900	\$283.98
SEP 24	SEP 25	BUBBLE STARTER PLAN BUBBLE.IO NY 24492165267100150908046 Foreign Currency - USD 32.00 Exchange rate - 1.419687	\$45.43
SEP 24	SEP 25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165268100006416516 Foreign Currency - USD 20.00 Exchange rate - 1.420000	\$28.40
SEP 25	SEP 26	GITHUB, INC. GITHUB.COM CA 24000775268100068281684 Foreign Currency - USD 16.00 Exchange rate - 1.425625	\$22.81
SEP 26	SEP 29	GITHUB, INC. GITHUB.COM CA 24000775269100059400227 Foreign Currency - USD 10.00 Exchange rate - 1.429000	\$14.29
SEP 26	SEP 29	CLOUD CAMPAIGN CLOUDCAMPAIGNCO 24000775270100011784905 Foreign Currency - USD 349.00 Exchange rate - 1.430171	\$499.13
SEP 26	SEP 29	ANTHROPIC ANTHROPIC.COMCA 24011345270100045368682 Foreign Currency - USD 15.01 Exchange rate - 1.429713	\$21.46



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 27	SEP 29	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 2449216527110006614792 Foreign Currency - USD 160.00 Exchange rate - 1.431062	\$228.97
SEP 27	SEP 29	CLERK.COM CLERK.COM CA 24492165271100017251964 Foreign Currency - USD 25.00 Exchange rate - 1.430800	\$35.77
SEP 27	SEP 29	AGENCY AURORA SOFIA 74609055271100023110442 Foreign Currency - USD 3,000.00 Exchange rate - 1.431103	\$4,293.31
SEP 29	SEP 29	LOVABLE LOVABLE.DEV DE 24000775272100005035957 Foreign Currency - USD 20.00 Exchange rate - 1.430500	\$28.61
SEP 30	OCT 01	ANTHROPIC ANTHROPIC.COM CA 24011345274100033625388 Foreign Currency - USD 15.01 Exchange rate - 1.428381	\$21.44
OCT 01	OCT 03	BEST BUY MARKET PLACE BURNABY BC 74500015275686444952404	-\$2,709.74
OCT 01	OCT 02	SLACK T08LXMXFN9W SLACK.COM CA 24011345274100120780146 Foreign Currency - USD 85.45 Exchange rate - 1.428554	\$122.07
OCT 01	OCT 02	RAPIDAPI RAPIDAPI.COM NJ 24492165274100082515779 Foreign Currency - USD 250.00 Exchange rate - 1.428640	\$357.16
OCT 01	OCT 02	GOOGLE *GSUITE_WORKLOC 855-222-8603 ON 74537885274109580730132	\$431.50
OCT 01	OCT 02	GOOGLE *CLOUD 5X5Z93 G.CO/HELPPAY#NS 74537885274109764760970	\$1,374.52
OCT 01	OCT 02	GOOGLE *CLOUD VQ8THW G.CO/HELPPAY#NS 74537885274109765503213	\$61.74
OCT 01	OCT 02	GOOGLE *CLOUD 8Z8386 CC GOOGLE.COMNS 74040735275920004040056	\$35.97
OCT 01	OCT 02	GOOGLE *CLOUD X442JB CC GOOGLE.COMNS 74040735275920004049305	\$332.47
OCT 01	OCT 02	DYMON STORAGE (BARRHAV NEPEAN ON 74500015274656619068634	\$532.66
OCT 03	OCT 06	RAPIDAPI RAPIDAPI.COM NJ 24492165276100065644644 Foreign Currency - USD 20.00 Exchange rate - 1.433500	\$28.67
OCT 03	OCT 06	RENDER.COM RENDER.COM CA 24492165276100079167913 Foreign Currency - USD 40.00 Exchange rate - 1.433750	\$57.35
OCT 03	OCT 06	BUILTWITH.COM SYDNEY 74201335276100153730004	\$374.71
OCT 03	OCT 06	REPLIT, INC. REPLIT.COM CA 24011345277100029981768 Foreign Currency - USD 566.98 Exchange rate - 1.433965	\$813.03
OCT 03	OCT 06	AGENCY AURORA SOFIA 74609055277100005322456 Foreign Currency - USD 3,000.00 Exchange rate - 1.433973	\$4,301.92
OCT 04	OCT 06	GITHUB, INC. GITHUB.COM CA 24000775277100041498156 Foreign Currency - USD 8.00 Exchange rate - 1.431250	\$11.45
OCT 05	OCT 06	RAPIDAPI RAPIDAPI.COM NJ 24492165278100035941508 Foreign Currency - USD 9.99 Exchange rate - 1.431431	\$14.30
OCT 05	OCT 06	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165279100006050940 Foreign Currency - USD 200.00 Exchange rate - 1.432200	\$286.44
OCT 05	OCT 08	PAYPAL *OUTSCRAPER 4029357733 ON 74897265280539995892823	\$291.10



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STATEMENT FROM SEP 16 TO OCT 14, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 05	OCT 08	PAYPAL *OUTSCRAPER 4029357733 ON 74897265280539997153158	\$14.56
OCT 06	OCT 07	CANVA* I04661-54400853 CANVA.COM DE 24011345279100151878566	\$39.00
OCT 06	OCT 07	AGENCY AURORA SOFIA 74609055279100112510447 Foreign Currency - USD 3,000.00 Exchange rate - 1.432226	\$4,296.68
OCT 06	OCT 07	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165280100004839630 Foreign Currency - USD 223.58 Exchange rate - 1.432239	\$320.22
OCT 06	OCT 07	SMART CELL COMMUNICATIONS613-5655757 ON 74872715280122801280419	\$119.73
OCT 07	OCT 08	WWW.BREVO.COM WWW.BREVO.COMTX 24011345280100113517291	\$66.00
OCT 07	OCT 08	LOVABLE LOVABLE.DEV DE 24000775281100002972193 Foreign Currency - USD 200.00 Exchange rate - 1.432100	\$286.42
OCT 08	OCT 09	1PASSWORD TORONTO ON 74083425281100136370022 Foreign Currency - USD 28.19 Exchange rate - 1.431358	\$40.35
OCT 08	OCT 09	REPLIT, INC. REPLIT.COM CA 24011345282100005459410 Foreign Currency - USD 565.67 Exchange rate - 1.431506	\$809.76
OCT 09	OCT 09	MICROSOFT#G118354767 HALIFAX NS 74083425282100042221243	\$39.66
OCT 10	OCT 14	LINKEDIN SN P618913036 MOUNTAIN VIEWCA 24793385283001484045044	\$114.28
OCT 10	OCT 14	XAI LLC X.AI/ABOUT CA 24011345283100163675277 Foreign Currency - USD 300.00 Exchange rate - 1.438666	\$431.60
OCT 10	OCT 14	GOOGLE *DEVELOPER PRO G.CO/HELPPAY#NS 74537885283108627702053	\$33.90
OCT 10	OCT 14	ANTHROPIC ANTHROPIC.COMCA 24011345284100028084938 Foreign Currency - USD 15.02 Exchange rate - 1.438082	\$21.60
OCT 11	OCT 14	CURSOR USAGE MID OCT CURSOR.COM NY 24011345284100110272508 Foreign Currency - USD 40.01 Exchange rate - 1.438640	\$57.56
OCT 12	OCT 14	ISTOCK.COM TORONTO ON 24080445285137535004580	\$96.05
OCT 12	OCT 14	NETLIFY NETLIFY.COM CA 24492165285100018407528 Foreign Currency - USD 19.00 Exchange rate - 1.438421	\$27.33
OCT 12	OCT 14	VERCEL INC. VERCEL.COM CA 24011345285100059148411 Foreign Currency - USD 20.00 Exchange rate - 1.438500	\$28.77
OCT 12	OCT 14	VERCEL INC. VERCEL.COM CA 24011345285100126821222 Foreign Currency - USD 60.00 Exchange rate - 1.438666	\$86.32
OCT 12	OCT 14	ISTOCK.COM TORONTO ON 24080445285137801461597	\$23.15
OCT 13	OCT 14	VERCEL-SUPABASE VERCEL.COM CA 24011345286100079588645 Foreign Currency - USD 59.88 Exchange rate - 1.438710	\$86.15
OCT 13	OCT 14	AMZN MKTP CA *NM7PU3PV0 866-216-1072 ON 74537885286101379427646	\$1,174.84
OCT 13	OCT 14	AMZN MKTP CA *NM9ZI9N11 866-216-1072 ON 74537885286101379431200	\$322.92
OCT 13	OCT 14	AMZN MKTP CA *NF1YJ7DF2 866-216-1072 ON 74537885286101427662053	\$416.63



### RBC® Avion® Visa Infinite Business†

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STATEMENT FROM SEP 16 TO OCT 14, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 13	OCT 14	AMZN MKTP CA*NMOZS6GF0 866-216-1072 ON 74537885286101427846474	\$427.19
OCT 13	OCT 14	AMZN MKTP CA*NFB65DC2 866-216-1072 ON 74537885286101427907680	\$416.63
OCT 13	OCT 14	AMZN MKTP CA*NM1625XZ0 866-216-1072 ON 74537885286101578720171	\$270.86
OCT 14	OCT 14	CANVA* I04669-1453237 CANVA.COM DE 24011345287100022683070 Foreign Currency - USD 12.95 Exchange rate - 1.438610	\$18.63
OCT 14	OCT 14	AMZN MKTP CA*NM01B5V50 866-216-1072 ON 74537885287101733649017	\$3,499.61
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>\$44,059.17</b>
<b>NEW BALANCE</b>			<b>\$24,041.75</b>

#### Please Note:

During this statement period, one or more transaction(s) or other activity on this account resulted in the credit limit being exceeded. From time to time, we may temporarily waive our right to charge an overlimit fee. Your account should remain within the credit limit. Otherwise, we may not authorize future transactions. There are various ways in which RBC can help you manage your account and remain within your credit limit. Contact us or visit [rbc.com/help](http://rbc.com/help) to learn more.

#### Stay safe from fraud & scams

The first rule of cybersecurity: if something sounds too good to be true, it probably is.

#### Remember,

RBC, will NEVER ask you to:

- Provide your username, login ID, PIN, password or one-time code through phone, text, email or voicemail
- Make a transaction in order to 'secure your account'
- Share a link or reference number from an *Interac*® e-Transfer transaction
- Demand payment using gift cards, prepaid credit cards, cryptocurrency or wire transfer

Always ensure you are contacting RBC directly through our official channels to confirm the legitimacy of any communication.

If you believe you've been impacted by a scam or fraud, please call the number on the back of your RBC client card or credit card or visit [www.rbcroyalbank.com](http://www.rbcroyalbank.com) for more ways to contact us.

Learn more about staying safe from fraud & scams visit [www.rbc.com/cyber](http://www.rbc.com/cyber).

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Royal Bank

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

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

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STATEMENT FROM SEP 16 TO OCT 14, 2025

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### INTEREST RATE CHART

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Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	19.99	\$24,041.75	

\*\* 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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