



Royal Bank

RBC® Avion® Visa Infinite Business†

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

JAMES WALKER 4516 07** **** 3203

STATEMENT FROM OCT 15 TO NOV 13, 2025

1 OF 7

PREVIOUS STATEMENT BALANCE \$24,041.75

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 15	OCT 15	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105288619981198109	-\$2,000.00
OCT 15	OCT 15	OVERLIMIT FEE	\$29.00
OCT 16	OCT 16	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105289619986650103	-\$7,000.00
OCT 21	OCT 21	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105294619987811103	-\$3,000.00
OCT 24	OCT 24	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105297619982955100	-\$9,000.00
OCT 30	OCT 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105303619989625104	-\$3,000.00
NOV 03	NOV 03	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105307619989931102	-\$5,000.00
NOV 05	NOV 05	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105309619984788109	-\$5,000.00
NOV 10	NOV 10	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105314619981987103	-\$5,000.00
NOV 12	NOV 12	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105316619980085105	-\$3,500.00
SUBTOTAL OF MONTHLY ACTIVITY			-\$42,471.00

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 15	OCT 16	LINDY WWW.LINDY.AI CA 24000775289100001552675 Foreign Currency - USD 49.99 Exchange rate - 1.443488	\$72.16
OCT 15	OCT 16	POSTMAN BASIC(MONTHLY) POSTMAN.COM CA 2400077528910000446495 Foreign Currency - USD 28.00 Exchange rate - 1.443214	\$40.41
OCT 15	OCT 16	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425289100004207258 Foreign Currency - USD 19.99 Exchange rate - 1.441220	\$28.81

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	44,109
Points earned this statement	34,286
Points adjusted this statement	(44,109)
New points balance	34,286

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	\$10.00
Payment due date	DEC 4, 2025
Credit limit	\$20,000.00
Available credit	\$4,198.22
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$24,041.75
Payments & credits	-\$42,619.86
Purchases & debits	\$34,350.89
Cash advances	\$0.00
Interest	\$0.00
Fees	\$29.00
NEW BALANCE	\$15,801.78



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

NEW BALANCE
\$15,801.78

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
DEC 4, 2025

AMOUNT PAID
\$

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

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Quick, convenient and secure ways to pay your credit card bill:

- RBC Online Banking at www.rbcroyalbank.com/online
- RBC Mobile app – text "RBC" to 722722 to download

Other payment options include:

- RBC Royal Bank ATM
- Telephone Banking 1-800-769-2511
- Visit an RBC Royal Bank branch



Link your RBC credit card to your Petro-Points card and instantly save 3 cents/L on gas + always earn 20% more Petro-Points[‡] and Avion[®] points. Visit rbc.com/linkbusiness to link your card and for terms & conditions.

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

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

JAMES WALKER 4516 07** **** 3203

STATEMENT FROM OCT 15 TO NOV 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 16	OCT 17	CURSOR USAGE MID OCT CURSOR.COM NY 24011345289100106689256 Foreign Currency - USD 100.57 Exchange rate - 1.441384	\$144.96
OCT 16	OCT 17	CURSOR USAGE SEP CURSOR.COM NY 24011345289100103794851 Foreign Currency - USD 123.59 Exchange rate - 1.441378	\$178.14
OCT 16	OCT 17	CURSOR, AI POWERED IDE NEW YORK NY 24011345290100004574805 Foreign Currency - USD 87.65 Exchange rate - 1.367484	-\$119.86
OCT 16	OCT 17	VERCEL INC. VERCEL.COM CA 24011345290100004524321 Foreign Currency - USD 90.00 Exchange rate - 1.441444	\$129.73
OCT 16	OCT 17	VERCEL INC. VERCEL.COM CA 24011345290100004526250 Foreign Currency - USD 30.00 Exchange rate - 1.441333	\$43.24
OCT 16	OCT 17	BLACKBOX SUBSCRIPTION MONTREAL QC 7408342529010000322099 Foreign Currency - USD 10.00 Exchange rate - 1.441000	\$14.41
OCT 17	OCT 20	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165290100081667753 Foreign Currency - USD 305.10 Exchange rate - 1.441429	\$439.78
OCT 17	OCT 20	VERCEL-SUPABASE VERCEL.COM CA 24011345290100152403765 Foreign Currency - USD 32.23 Exchange rate - 1.441203	\$46.45
OCT 18	OCT 20	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345291100118648783 Foreign Currency - USD 280.00 Exchange rate - 1.442142	\$403.80
OCT 18	OCT 20	DANELFIN* TRIAL OVER BARCELONA 74609055292100000124577 Foreign Currency - USD 25.00 Exchange rate - 1.441600	\$36.04
OCT 19	OCT 20	ADOBE INC SAN JOSE CA 24793385292000101880055	\$35.02
OCT 19	OCT 20	LOVABLE LOVABLE.DEV DE 24000775292100027595745 Foreign Currency - USD 200.00 Exchange rate - 1.442150	\$288.43
OCT 19	OCT 20	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425293100000802502 Foreign Currency - USD 29.99 Exchange rate - 1.442147	\$43.25
OCT 19	OCT 20	OUTSCRAPER SERVICES OUTSCRAPER.CODE 24000775293100001993501 Foreign Currency - USD 27.27 Exchange rate - 1.441877	\$39.32
OCT 19	OCT 20	AGENCY AURORA SOFIA 74609055293100002238333 Foreign Currency - USD 300.00 Exchange rate - 1.442166	\$432.65
OCT 20	OCT 20	OUTSCRAPER SERVICES OUTSCRAPER.CODE 24000775293100012422433 Foreign Currency - USD 25.32 Exchange rate - 1.442338	\$36.52
OCT 20	OCT 20	OUTSCRAPER SERVICES OUTSCRAPER.CODE 24000775293100012995784 Foreign Currency - USD 60.19 Exchange rate - 1.442100	\$86.80
OCT 20	OCT 21	GITHUB, INC. GITHUB.COM CA 24000775293100028998095 Foreign Currency - USD 268.10 Exchange rate - 1.442185	\$386.65
OCT 20	OCT 21	RAPIDAPI RAPIDAPI.COM NJ 24492165293100060720919 Foreign Currency - USD 7.99 Exchange rate - 1.441802	\$11.52
OCT 21	OCT 22	OUTSCRAPER SERVICES OUTSCRAPER.CODE 24000775294100035366509 Foreign Currency - USD 15.05 Exchange rate - 1.439867	\$21.67
OCT 21	OCT 22	INTUIT *QUICKBOOKS 888-829-8589 ON 74537885294108474965461	\$497.20



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STATEMENT FROM OCT 15 TO NOV 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 21	OCT 22	OUTSCRAPER SERVICES OUTSCRAPER.CODE 2400077529510002182680 Foreign Currency - USD 15.32 Exchange rate - 1.439947	\$22.06
OCT 22	OCT 22	SUPABASE SINGAPORE 7414325295100110991325 Foreign Currency - USD 213.74 Exchange rate - 1.441938	\$308.20
OCT 23	OCT 24	ANTHROPIC: CLAUDE TEAM ANTHROPIC.COMCA 24011345296100127355243	\$237.30
OCT 23	OCT 24	ANTHROPIC ANTHROPIC.COMCA 24011345297100008194868 Foreign Currency - USD 15.01 Exchange rate - 1.438374	\$21.59
OCT 23	OCT 24	APPROXIMATED, INC. APPROXIMATED.DE 24064665297100002309840 Foreign Currency - USD 20.00 Exchange rate - 1.438500	\$28.77
OCT 24	OCT 27	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345297100118647730 Foreign Currency - USD 200.00 Exchange rate - 1.435800	\$287.16
OCT 24	OCT 27	BUBBLE STARTER PLAN BUBBLE.IO NY 24492165297100080403278 Foreign Currency - USD 32.00 Exchange rate - 1.435937	\$45.95
OCT 24	OCT 27	CURSOR USAGE MID OCT CURSOR.COM NY 24011345298100006043389 Foreign Currency - USD 260.12 Exchange rate - 1.435798	\$373.48
OCT 24	OCT 27	AGENCY AURORA SOFIA 74609055298100001660706 Foreign Currency - USD 3,000.00 Exchange rate - 1.435820	\$4,307.46
OCT 24	OCT 27	ANTHROPIC ANTHROPIC.COMCA 24011345298100031876944 Foreign Currency - USD 15.13 Exchange rate - 1.434897	\$21.71
OCT 24	OCT 27	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165298100015688141 Foreign Currency - USD 20.00 Exchange rate - 1.436000	\$28.72
OCT 25	OCT 27	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425298100004774553 Foreign Currency - USD 8.99 Exchange rate - 1.438264	\$12.93
OCT 25	OCT 27	ANTHROPIC ANTHROPIC.COMCA 24011345298100086342149 Foreign Currency - USD 15.05 Exchange rate - 1.438538	\$21.65
OCT 25	OCT 27	GITHUB, INC. GITHUB.COM CA 24000775298100028325195 Foreign Currency - USD 16.00 Exchange rate - 1.439375	\$23.03
OCT 26	OCT 27	GITHUB, INC. GITHUB.COM CA 24000775299100023768562 Foreign Currency - USD 10.00 Exchange rate - 1.439000	\$14.39
OCT 26	OCT 27	CLOUD CAMPAIGN CLOUDCAMPAINCO 24000775300100002433516 Foreign Currency - USD 349.00 Exchange rate - 1.439197	\$502.28
OCT 27	OCT 28	ANTHROPIC ANTHROPIC.COMCA 24011345300100132100968 Foreign Currency - USD 15.09 Exchange rate - 1.438701	\$21.71
OCT 27	OCT 28	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 2449216530110000244038 Foreign Currency - USD 502.85 Exchange rate - 1.439196	\$723.70
OCT 27	OCT 28	ANTHROPIC ANTHROPIC.COMCA 24011345301100007991086 Foreign Currency - USD 15.52 Exchange rate - 1.438788	\$22.33
OCT 27	OCT 28	ANTHROPIC ANTHROPIC.COMCA 24011345301100012235461 Foreign Currency - USD 15.15 Exchange rate - 1.438943	\$21.80



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 27	OCT 28	CLERK.COM CLERK.COM CA 2449216530110006738702 Foreign Currency - USD 25.00 Exchange rate - 1.438800	\$35.97
OCT 27	OCT 28	ANTHROPIC ANTHROPIC.COMCA 24011345301100027418235 Foreign Currency - USD 15.01 Exchange rate - 1.436375	\$21.56
OCT 28	OCT 29	ANTHROPIC ANTHROPIC.COMCA 2401134530210000056993 Foreign Currency - USD 15.06 Exchange rate - 1.436254	\$21.63
OCT 28	OCT 29	ANTHROPIC ANTHROPIC.COMCA 24011345302100013563811 Foreign Currency - USD 15.30 Exchange rate - 1.435947	\$21.97
OCT 28	OCT 29	LOVABLE LOVABLE.DEV DE 24000775302100004875456 Foreign Currency - USD 20.00 Exchange rate - 1.436000	\$28.72
OCT 28	OCT 29	ANTHROPIC ANTHROPIC.COMCA 24011345302100022559198 Foreign Currency - USD 15.37 Exchange rate - 1.435914	\$22.07
OCT 29	OCT 30	CURSOR USAGE OCT CURSOR.COM NY 24011345302100087565346 Foreign Currency - USD 11.66 Exchange rate - 1.434819	\$16.73
OCT 29	OCT 30	ANTHROPIC ANTHROPIC.COMCA 24011345302100102808044 Foreign Currency - USD 15.80 Exchange rate - 1.435443	\$22.68
OCT 29	OCT 30	ANTHROPIC ANTHROPIC.COMCA 24011345302100132638221 Foreign Currency - USD 15.83 Exchange rate - 1.435249	\$22.72
OCT 29	OCT 30	ANTHROPIC ANTHROPIC.COMCA 24011345303100010392452 Foreign Currency - USD 15.04 Exchange rate - 1.435505	\$21.59
OCT 29	OCT 30	AGENCY AURORA SOFIA 74609055302100038993025 Foreign Currency - USD 3,000.00 Exchange rate - 1.435820	\$4,307.46
OCT 29	OCT 30	ANTHROPIC ANTHROPIC.COMCA 24011345303100017757533 Foreign Currency - USD 16.26 Exchange rate - 1.435424	\$23.34
OCT 30	OCT 31	ANTHROPIC ANTHROPIC.COMCA 24011345303100126886041 Foreign Currency - USD 15.22 Exchange rate - 1.431011	\$21.78
OCT 30	OCT 31	ANTHROPIC ANTHROPIC.COMCA 24011345303100142867892 Foreign Currency - USD 15.21 Exchange rate - 1.430637	\$21.76
OCT 30	OCT 31	ANTHROPIC ANTHROPIC.COMCA 24011345304100003351928 Foreign Currency - USD 15.89 Exchange rate - 1.430459	\$22.73
OCT 30	OCT 31	ANTHROPIC ANTHROPIC.COMCA 24011345304100026150802 Foreign Currency - USD 15.40 Exchange rate - 1.430519	\$22.03
OCT 31	NOV 03	ANTHROPIC ANTHROPIC.COMCA 24011345305100017470523 Foreign Currency - USD 15.55 Exchange rate - 1.436655	\$22.34
OCT 31	NOV 03	ANTHROPIC ANTHROPIC.COMCA 24011345305100037657539 Foreign Currency - USD 15.38 Exchange rate - 1.436280	\$22.09
NOV 01	NOV 03	SLACK T08LXMXFN9W SLACK.COM CA 24011345305100115636355 Foreign Currency - USD 87.50 Exchange rate - 1.438857	\$125.90
NOV 01	NOV 03	GOOGLE *CLOUD FK6JD9 G.CO/HELPPAY#NS 74537885305109092863556	\$346.54
NOV 01	NOV 03	GOOGLE *CLOUD CHDXVC G.CO/HELPPAY#NS 74537885305109092888249	\$114.40



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STATEMENT FROM OCT 15 TO NOV 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 01	NOV 03	GOOGLE*GSUITE WORKLOCA CC GOOGLE.COMCA 24803945306910004642886	\$468.80
NOV 01	NOV 03	GOOGLE*CLOUD VJ5RNR CC GOOGLE.COMNS 74040735306920008029454	\$1,436.29
NOV 01	NOV 03	GOOGLE*CLOUD HCDJB3 CC GOOGLE.COMNS 74040735306920008068965	\$36.19
NOV 01	NOV 03	DYMON STORAGE (BARRHAV NEPEAN ON 74500015306656634262610	\$532.66
NOV 02	NOV 03	NOTION LABS, INC. NOTION.SO CA 24492165307100000720528 Foreign Currency - USD 27.12 Exchange rate - 1.438790	\$39.02
NOV 02	NOV 04	DNH*GODADDY#3937277947 866-938-1119 BC 74587275307543403108411	\$37.60
NOV 03	NOV 04	RAPIDAPI RAPIDAPI.COM NJ 24492165307100056082195 Foreign Currency - USD 20.00 Exchange rate - 1.439000	\$28.78
NOV 03	NOV 04	ANTHROPIC ANTHROPIC.COMCA 24011345307100142343155 Foreign Currency - USD 15.01 Exchange rate - 1.438374	\$21.59
NOV 03	NOV 04	RENDER.COM RENDER.COM CA 24492165307100070882612 Foreign Currency - USD 40.00 Exchange rate - 1.438750	\$57.55
NOV 03	NOV 04	ANTHROPIC ANTHROPIC.COMCA 24011345308100013155471 Foreign Currency - USD 15.77 Exchange rate - 1.438807	\$22.69
NOV 03	NOV 04	AGENCY AURORA SOFIA 74609055308100000553470 Foreign Currency - USD 3,500.00 Exchange rate - 1.438891	\$5,036.12
NOV 03	NOV 04	ANTHROPIC ANTHROPIC.COMCA 24011345308100023875902 Foreign Currency - USD 15.52 Exchange rate - 1.438788	\$22.33
NOV 04	NOV 05	RAPIDAPI RAPIDAPI.COM NJ 24492165308100068587628 Foreign Currency - USD 75.90 Exchange rate - 1.442951	\$109.52
NOV 04	NOV 05	GITHUB, INC. GITHUB.COM CA 24000775308100040468328 Foreign Currency - USD 8.00 Exchange rate - 1.442500	\$11.54
NOV 04	NOV 05	ANTHROPIC ANTHROPIC.COMCA 24011345309100007143011 Foreign Currency - USD 15.11 Exchange rate - 1.442753	\$21.80
NOV 04	NOV 05	ANTHROPIC ANTHROPIC.COMCA 24011345309100019073743 Foreign Currency - USD 15.09 Exchange rate - 1.442677	\$21.77
NOV 04	NOV 04	STRIPE PAYMENT LONDON 74208475308100011705692 Foreign Currency - USD 120.00 Exchange rate - 1.443000	\$173.16
NOV 05	NOV 06	RAPIDAPI RAPIDAPI.COM NJ 24492165309100062447984 Foreign Currency - USD 9.99 Exchange rate - 1.446446	\$14.45
NOV 05	NOV 06	ANTHROPIC ANTHROPIC.COMCA 24011345309100134602194 Foreign Currency - USD 15.67 Exchange rate - 1.446075	\$22.66
NOV 05	NOV 06	OUTSCRAPER SERVICES OUTSCRAPER.CODE 24000775310100002623262 Foreign Currency - USD 8.49 Exchange rate - 1.445229	\$12.27
NOV 05	NOV 06	ANTHROPIC ANTHROPIC.COMCA 24011345310100013390033 Foreign Currency - USD 15.91 Exchange rate - 1.446260	\$23.01



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JAMES WALKER 4516 07** **** 3203

STATEMENT FROM OCT 15 TO NOV 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 05	NOV 06	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165310100005728794 Foreign Currency - USD 200.00 Exchange rate - 1.449650	\$289.93
NOV 05	NOV 06	AGENCY AURORA SOFIA 74609055309100036493153 Foreign Currency - USD 2,000.00 Exchange rate - 1.446480	\$2,892.96
NOV 05	NOV 06	ANTHROPIC ANTHROPIC.COMCA 24011345310100034389964 Foreign Currency - USD 15.04 Exchange rate - 1.449468	\$21.80
NOV 06	NOV 07	CANVA* I04692-52829506 CANVA.COM DE 24011345310100135336682	\$39.00
NOV 06	NOV 07	ANTHROPIC ANTHROPIC.COMCA 24011345311100016634527 Foreign Currency - USD 15.20 Exchange rate - 1.449342	\$22.03
NOV 06	NOV 07	AGENCY AURORA SOFIA 74609055311100003761232 Foreign Currency - USD 500.00 Exchange rate - 1.449640	\$724.82
NOV 06	NOV 07	ANTHROPIC ANTHROPIC.COMCA 24011345311100028233763 Foreign Currency - USD 16.18 Exchange rate - 1.449320	\$23.45
NOV 07	NOV 10	WWW.BREVO.COM WWW.BREVO.COMTX 24011345311100115160390	\$66.00
NOV 07	NOV 10	ANTHROPIC ANTHROPIC.COMCA 24011345312100037933204 Foreign Currency - USD 15.31 Exchange rate - 1.449379	\$22.19
NOV 07	NOV 10	LOVABLE LOVABLE.DEV DE 24000775312100010379376 Foreign Currency - USD 200.00 Exchange rate - 1.449650	\$289.93
NOV 07	NOV 10	ANTHROPIC ANTHROPIC.COMCA 24011345312100059382082 Foreign Currency - USD 15.44 Exchange rate - 1.449481	\$22.38
NOV 08	NOV 10	ANTHROPIC ANTHROPIC.COMCA 24011345312100082746501 Foreign Currency - USD 15.01 Exchange rate - 1.448367	\$21.74
NOV 08	NOV 10	1PASSWORD TORONTO ON 74083425312100052940017 Foreign Currency - USD 28.19 Exchange rate - 1.448031	\$40.82
NOV 09	NOV 10	MICROSOFT#G123638136 HALIFAX NS 74083425313100006500387	\$39.66
NOV 09	NOV 10	ANTHROPIC ANTHROPIC.COMCA 24011345313100085757280 Foreign Currency - USD 15.03 Exchange rate - 1.448436	\$21.77
NOV 10	NOV 12	XAI LLC X.AI/ABOUT CA 24011345314100128295388 Foreign Currency - USD 300.00 Exchange rate - 1.448200	\$434.46
NOV 10	NOV 12	LINKEDIN SN P661573006 MOUNTAIN VIEWCA 24793385314001782301225	\$114.28
NOV 10	NOV 12	GOOGLE *DEVELOPER PRO G.CO/HELPPAY#NS 74537885314104451297867	\$33.90
NOV 10	NOV 12	ANTHROPIC ANTHROPIC.COMCA 24011345315100036368193 Foreign Currency - USD 15.10 Exchange rate - 1.447682	\$21.86
NOV 11	NOV 12	ANTHROPIC ANTHROPIC.COMCA 24011345315100100315047 Foreign Currency - USD 15.01 Exchange rate - 1.441705	\$21.64
NOV 11	NOV 12	ANTHROPIC ANTHROPIC.COMCA 24011345316100009388813 Foreign Currency - USD 16.41 Exchange rate - 1.441803	\$23.66
NOV 12	NOV 13	VERCEL INC. VERCEL.COM CA 24011345316100084243586 Foreign Currency - USD 20.00 Exchange rate - 1.439500	\$28.79



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STATEMENT FROM OCT 15 TO NOV 13, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 12	NOV 13	VERCEL INC. VERCEL.COM CA 24011345316100091957814 Foreign Currency - USD 60.00 Exchange rate - 1.439333	\$86.36
NOV 12	NOV 13	ISTOCK.COM TORONTO ON 24080445316151903988558	\$23.15
NOV 12	NOV 13	CURSOR USAGE MID NOV CURSOR.COM NY 24011345316100140673800 Foreign Currency - USD 241.67 Exchange rate - 1.439483	\$347.88
NOV 12	NOV 13	CURSOR USAGE OCT CURSOR.COM NY 24011345317100002292912 Foreign Currency - USD 161.97 Exchange rate - 1.439464	\$233.15
NOV 12	NOV 13	ANTHROPIC ANTHROPIC.COMCA 24011345317100009319429 Foreign Currency - USD 15.53 Exchange rate - 1.439150	\$22.35
NOV 12	NOV 13	WIFIONBOARD AIR CANADA 877-350-0038 BC 74537885316106304066827	\$9.04
NOV 12	NOV 13	AGENCY AURORA SOFIA 74609055316100038353216 Foreign Currency - USD 3,000.00 Exchange rate - 1.439503	\$4,318.51
NOV 12	NOV 12	NETLIFY NETLIFY.COM CA 24492165316100013519676 Foreign Currency - USD 19.00 Exchange rate - 1.438947	\$27.34
NOV 12	NOV 12	AIRALO SINGAPORE 74143255316100113750053	\$31.00
NOV 12	NOV 12	ISTOCK.COM TORONTO ON 24080445316151618474878	\$96.05
SUBTOTAL OF MONTHLY ACTIVITY			\$34,231.03
NEW BALANCE			\$15,801.78

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	19.99	\$15,801.78	

** The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.

IMPORTANT INFORMATION ABOUT YOUR RBC BUSINESS CREDIT CARD ACCOUNT STATEMENT
The following is a summary of certain terms and conditions applicable to your RBC Business Credit Card Account (“Account”) and details about some of the information shown on the front of your Account Statement. It is provided to help you read and understand your Account Statement. Please refer to your RBC Royal Bank Business Credit Card Agreement (“Agreement”) for complete terms and conditions applicable to your Account. All capitalized terms used but not defined herein have the meaning given to them in the Agreement.

Statement Period. Your Account Statement covers activity on your Account from the day after your previous Statement Date to the last day of this Account Statement period (“Statement Date”). If the date on which we would ordinarily prepare your Account Statement falls on a date for which we do not process Account Statements (for example, weekends and certain holidays) we will prepare the Account Statement on the next statement processing date. The Payment Due Date will be adjusted accordingly.

YOUR RESPONSIBILITIES

Review your Account Statement. Review your Account Statement carefully. If you think there is an error on your Account Statement, you must contact us within thirty (30) days from the Statement Date at 1-800-769-2512. If you do not contact us as required, the Account Statement and our records will be considered correct and binding on you (except for credits improperly applied to your Account), and we will be released from all claims in respect of any transaction, Interest Rate, charge and Fee appearing on such Account Statement.

Report a lost or stolen Card. If your Card is lost or stolen, or if you have your Card but suspect that someone else may be using your Card or Card Information, please call us immediately at 1-800-769-2512.

Make your payment. You may pay the New Balance in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date as indicated on the Account Statement each month.

How to make a payment. The payment options available for your Account are listed on your Account Statement. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments sent to us by mail or made through another financial institution may take several days to reach us and are not credited to your Account until we have processed them. To ensure that a payment is credited to your Account on the same business day you make it, you must make the payment prior to 6:00 p.m. local time at one of our branches or ATMs in Canada, or through our telephone or digital banking services. Branch payments must be made by the branch closing time if it is earlier than 6:00 p.m.

You can also ask us to process your payments on the Payment Due Date each month as a pre-authorized debit (“PAD”). Call us at 1-800-769-2512 for further information.

A payment is not credited to the Account and does not automatically adjust the available Account Credit Limit or Card Credit Limit (depending on your Account type) until we have processed the payment. It may take several days to adjust the available Account Credit Limit or Card Credit Limit depending on how the payment is made.

READING YOUR ACCOUNT STATEMENT

Activity Description. Each transaction and amount credited or charged to your Account during the Account Statement period is described in this section, including any interest charges and the associated Interest Rate. The transaction and posting dates are displayed for each transaction. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Interest is always calculated from the transaction date.

Payments & Interest Rates. This section displays the Minimum Payment and the associated Payment Due Date, your current Account Credit Limit or Card Credit Limit (depending on your Account type), and available credit as of the Statement Date. Your available credit does not reflect transactions or payments made but not received by us by the Statement Date. Your current Interest Rates for Purchases and for Cash Advances are also shown. If either of those rates is an Introductory Interest Rate or Promotional Interest Rate, we will show its expiry date here as well.

Interest Rate Chart. This chart sets out the Interest Rate(s), including any applicable Introductory Interest Rate(s) or Promotional Interest Rate(s), that apply to the New Balance, any remaining balances associated with those rates, and the expiry date for Introductory Interest Rate(s) and/or Promotional Interest Rate(s). Introductory Interest Rate(s) or Promotional Interest Rate(s) and the expiry date for any promotions that we may have offered to you but which you are not using are not indicated in the Interest Rate Chart as they will not have any balances associated with them. If an expiry date falls on a date for which we do not process Account Statements (for example, weekends and certain holidays) we will continue to provide you with the benefit of that Introductory Interest Rate or Promotional Interest Rate until our next statement processing date.

INTEREST AND OTHER CALCULATIONS

Determination of interest. You can avoid interest on Purchases and Fees as long as you continue to pay the New Balance in full by the Payment Due Date every month. If you do not pay the New Balance in full by the Payment Due Date, you will lose your interest-free status for Purchases and Fees. If this happens, you must pay interest on all Purchases and Fees indicated on that month’s Account Statement, as well as interest on all new Purchases and new Fees. Interest is calculated from the transaction date, until the day that we process your payment for the total amount that you owe.

Fees are treated in the same manner as Purchases for the purpose of charging interest.

Interest is always charged on a Cash Advance from the day the Cash Advance is made, until the date that we process payment in full for that Cash Advance. A cash withdrawal, a balance transfer, a bill payment (that is not a pre-authorized charge that is set up with a merchant), or a Cash-Like Transaction from an Account, made either at one of our branches, at an ATM or using our digital banking services, is treated as a Cash Advance.

We do not charge interest on interest.

To calculate the interest shown in the “Calculating Your Balance” section of your Account Statement, we add the amount you owe each day, and divide the total by the number of days in the Account Statement period (this is your average daily balance), and we multiply the average daily balance by the applicable daily Interest Rate(s) (obtained by taking the annual Interest Rate(s) and dividing by the number of days in the year). We then multiply this value by the total number of days in the Account Statement period to determine the interest that we charge you. If there is more than one applicable Interest Rate indicated in the Activity Description section, we calculate the amount of interest you owe based on the average daily balances that apply to each Interest Rate.

Applying your payments. We apply payments to your Minimum Payment first. If you pay more than your Minimum Payment, we will apply the amount over the Minimum Payment to the remainder of your New Balance. If the different amounts that make up your New Balance are subject to different Interest Rates, we will allocate your excess payment in the same proportion as each amount bears to the remainder of your New Balance. If you have paid more than your New Balance, we will apply any payment in excess of the New Balance to amounts that have not yet appeared on your Account Statement in the same manner as set out above.

Foreign currency conversion. The exchange rate indicated on your Account Statement, to six decimal places, is calculated by dividing the converted Canadian dollar (CAD) amount, rounded to the nearest cent, by the transaction currency amount. It may differ from the original benchmark rate because of this rounding. The CAD amount charged to your account is 2.5% over the benchmark rate. Some foreign currency transactions are converted directly to CAD, while others may be converted first to U.S. dollars, then to CAD. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion, and is generally set daily. The original benchmark rate at the time a transaction was converted may be obtained at visa.com/exchange, if set by Visa, or at mastercard.ca/currency-converter, if set by MasterCard. You can also call us toll-free at 1-800 ROYAL@ 1-2 (1-800-769-2512).

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