



Royal Bank

### RBC® Avion® Visa Infinite Business†

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

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

STATEMENT FROM NOV 14 TO DEC 15, 2025

1 OF 6

**PREVIOUS STATEMENT BALANCE \$15,801.78**

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 14	NOV 14	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105318619988210109	-\$2,200.00
NOV 20	NOV 20	OVERLIMIT FEE	\$29.00
NOV 24	NOV 24	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105328619984375102	-\$17,000.00
NOV 26	NOV 26	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105330619989673101	-\$10,000.00
DEC 12	DEC 12	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105346619983353108	-\$3,000.00
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>-\$32,171.00</b>

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 13	NOV 17	DNH*GODADDY#3946164130 866-938-1119 BC 74587275318545735961497	\$37.60
NOV 13	NOV 14	VERCEL MKT SUPABASE VERCEL.COM CA 24011345317100115590905 Foreign Currency - USD 65.00 Exchange rate - 1.437384	\$93.43
NOV 13	NOV 14	ANTHROPIC ANTHROPIC.COM CA 24011345318100012453198 Foreign Currency - USD 15.02 Exchange rate - 1.437416	\$21.59
NOV 14	NOV 17	CURSOR USAGE MID NOV CURSOR.COM NY 24011345318100120342564 Foreign Currency - USD 260.36 Exchange rate - 1.439161	\$374.70
NOV 14	NOV 17	LINDY WWW.LINDY.AI CA 24000775318100037156744 Foreign Currency - USD 49.99 Exchange rate - 1.439087	\$71.94
NOV 14	NOV 17	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425318100055813884 Foreign Currency - USD 29.99 Exchange rate - 1.439146	\$43.16
NOV 14	NOV 14	CANVA* I04700-1390857 CANVA.COM DE 24011345318100024439631 Foreign Currency - USD 12.95 Exchange rate - 1.438610	\$18.63

### 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	34,286
Points earned this statement	26,906
Points adjusted this statement	(34,286)
<b>New points balance</b>	<b>26,906</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>JAN 5, 2026</b>
Credit limit	\$20,000.00
Available credit	\$9,509.82
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	22.99%

##### CALCULATING YOUR BALANCE

<b>Previous Statement Balance</b>	<b>\$15,801.78</b>
Payments & credits	-\$32,227.30
Purchases & debits	\$26,886.70
Cash advances	\$0.00
Interest	\$0.00
Fees	\$29.00
<b>NEW BALANCE</b>	<b>\$10,490.18</b>



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

NEW BALANCE  
**\$10,490.18**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**JAN 5, 2026**

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 NOV 14 TO DEC 15, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 14	NOV 14	VERCEL INC. VERCEL.COM CA 24011345318100072540363 Foreign Currency - USD 30.00 Exchange rate - 1.439000	\$43.17
NOV 14	NOV 14	VERCEL INC. VERCEL.COM CA 24011345318100073256183 Foreign Currency - USD 90.00 Exchange rate - 1.439111	\$129.52
NOV 15	NOV 17	BLACKBOX SUBSCRIPTION MONTREAL QC 7408342531910006757569 Foreign Currency - USD 8.99 Exchange rate - 1.439377	\$12.94
NOV 15	NOV 17	RAPIDAPI RAPIDAPI.COM NJ 24492165319100032801102 Foreign Currency - USD 199.00 Exchange rate - 1.439949	\$286.55
NOV 15	NOV 17	VERCEL MKT SUPABASE VERCEL.COM CA 24011345319100113259964 Foreign Currency - USD 35.00 Exchange rate - 1.439714	\$50.39
NOV 15	NOV 17	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425320100004494329 Foreign Currency - USD 19.99 Exchange rate - 1.439719	\$28.78
NOV 15	NOV 17	POSTMAN BASIC(MONTHLY) POSTMAN.COM CA 24000775320100010510806 Foreign Currency - USD 28.00 Exchange rate - 1.440000	\$40.32
NOV 15	NOV 17	DNH*GODADDY#3947677844 866-938-1119 BC 74587275320545797738078	\$37.60
NOV 16	NOV 17	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425321100002850679 Foreign Currency - USD 10.00 Exchange rate - 1.440000	\$14.40
NOV 17	NOV 18	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165321100068752761 Foreign Currency - USD 305.10 Exchange rate - 1.439986	\$439.34
NOV 17	NOV 18	ANTHROPIC ANTHROPIC.COMCA 24011345322100013196311 Foreign Currency - USD 15.01 Exchange rate - 1.439706	\$21.61
NOV 17	NOV 19	DNH*GODADDY#3949046684 866-938-1119 BC 74587275322545855631619	\$99.39
NOV 18	NOV 20	DNH*GODADDY#3949971655 866-938-1119 BC 74587275323546884474962	\$37.60
NOV 18	NOV 19	CURSOR, AI POWERED IDE CURSOR.COM NY 24011345322100114472355 Foreign Currency - USD 280.00 Exchange rate - 1.441142	\$403.52
NOV 18	NOV 19	ADOBE INC 800-8336687 CA 24793385322000614275078	\$35.02
NOV 18	NOV 19	DANELFIN BARCELONA 74609055322100036379397 Foreign Currency - USD 25.00 Exchange rate - 1.440800	\$36.02
NOV 18	NOV 19	AGENCY AURORA SOFIA 74609055323100004977262 Foreign Currency - USD 2,000.00 Exchange rate - 1.441150	\$2,882.30
NOV 19	NOV 20	LOVABLE LOVABLE.DEV DE 24000775323100039611988 Foreign Currency - USD 200.00 Exchange rate - 1.441650	\$288.33
NOV 19	NOV 20	CURSOR USAGE NOV CURSOR.COM NY 24011345323100136487323 Foreign Currency - USD 269.09 Exchange rate - 1.441636	\$387.93
NOV 19	NOV 20	AGENCY AURORA SOFIA 74609055324100004221066 Foreign Currency - USD 300.00 Exchange rate - 1.441633	\$432.49
NOV 20	NOV 20	AFFILIATE WORLD KWUN TONG 74481325324100089850110 Foreign Currency - USD 1,600.00 Exchange rate - 1.441968	\$2,307.15



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TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 20	NOV 21	RAPIDAPI RAPIDAPI.COM NJ 24492165324100069158759 Foreign Currency - USD 7.99 Exchange rate - 1.441802	\$11.52
NOV 20	NOV 21	GITHUB, INC. GITHUB.COM CA 24000775324100039842574 Foreign Currency - USD 273.00 Exchange rate - 1.441978	\$393.66
NOV 20	NOV 21	CURSOR USAGE MID NOV CURSOR.COM NY 24011345324100150317017 Foreign Currency - USD 280.41 Exchange rate - 1.441959	\$404.34
NOV 21	NOV 24	SUPABASE SINGAPORE 74143255325100153650071 Foreign Currency - USD 220.51 Exchange rate - 1.446238	\$318.91
NOV 21	NOV 24	INTUIT *QUICKBOOKS 888-829-8589 ON 74537885325104218347747	\$497.20
NOV 21	NOV 21	ANTHROPIC ANTHROPIC.COMCA 24011345325100069144261 Foreign Currency - USD 15.01 Exchange rate - 1.445702	\$21.70
NOV 23	NOV 24	APPROXIMATED, INC. APPROXIMATED.DE 24064665328100002293153 Foreign Currency - USD 20.00 Exchange rate - 1.448500	\$28.97
NOV 24	NOV 25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165329100009486455 Foreign Currency - USD 20.00 Exchange rate - 1.448500	\$28.97
NOV 25	NOV 27	ANTHROPIC: CLAUDE TEAM SAN FRANCISCOCA 24011345330100094386070	-\$27.30
NOV 25	NOV 26	GITHUB, INC. GITHUB.COM CA 24000775329100039437255 Foreign Currency - USD 16.00 Exchange rate - 1.446875	\$23.15
NOV 25	NOV 26	CURSOR USAGE MID NOV CURSOR.COM NY 24011345329100110296652	\$444.94
NOV 25	NOV 25	ANTHROPIC ANTHROPIC.COMCA 24011345329100063279648 Foreign Currency - USD 15.01 Exchange rate - 1.447701	\$21.73
NOV 26	NOV 27	GITHUB, INC. GITHUB.COM CA 24000775330100037559636 Foreign Currency - USD 10.00 Exchange rate - 1.448000	\$14.48
NOV 26	NOV 27	AGENCY AURORA SOFIA 74609055330100041540371 Foreign Currency - USD 2,500.00 Exchange rate - 1.448120	\$3,620.30
NOV 26	NOV 27	ANTHROPIC ANTHROPIC.COMCA 24011345331100024582755 Foreign Currency - USD 15.06 Exchange rate - 1.448207	\$21.81
NOV 26	NOV 27	CLOUD CAMPAIGN CLOUDCAMPAIGNCO 24000775331100008019601 Foreign Currency - USD 349.00 Exchange rate - 1.448108	\$505.39
NOV 26	NOV 27	ANTHROPIC ANTHROPIC.COMCA 24011345331100042869994 Foreign Currency - USD 15.53 Exchange rate - 1.447520	\$22.48
NOV 26	NOV 27	ANTHROPIC ANTHROPIC.COMCA 24011345331100057049227 Foreign Currency - USD 15.37 Exchange rate - 1.447625	\$22.25
NOV 27	NOV 28	WWW.GETNOMAD.APP WWW.GETNOMAD.CA 24011345331100078257239 Foreign Currency - USD 33.00 Exchange rate - 1.446060	\$47.72
NOV 27	NOV 28	ANTHROPIC ANTHROPIC.COMCA 24011345331100086814633 Foreign Currency - USD 15.10 Exchange rate - 1.445695	\$21.83
NOV 27	NOV 28	WWW.PERPLEXITY.AI WWW.PERPLEXITCA 24492165332100001275430 Foreign Currency - USD 502.85 Exchange rate - 1.446057	\$727.15



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 27	NOV 28	ANTHROPIC ANTHROPIC.COM CA 24011345332100011506030 Foreign Currency - USD 15.36 Exchange rate - 1.445963	\$22.21
NOV 27	NOV 28	CLERK.COM CLERK.COM CA 24492165332100006187895 Foreign Currency - USD 25.00 Exchange rate - 1.446000	\$36.15
NOV 27	NOV 28	ANTHROPIC ANTHROPIC.COM CA 24011345332100022889110 Foreign Currency - USD 15.17 Exchange rate - 1.445616	\$21.93
NOV 28	DEC 01	LOVABLE LOVABLE.DEV DE 24000775333100004146687 Foreign Currency - USD 20.00 Exchange rate - 1.440500	\$28.81
NOV 29	DEC 01	BUBBLE STARTER PLAN BUBBLE.IO NY 24492165334100005202487 Foreign Currency - USD 32.00 Exchange rate - 1.440625	\$46.10
NOV 30	DEC 01	WWW.DROPSHIP.IO ABU DHABI 74073445335100029860002 Foreign Currency - USD 59.00 Exchange rate - 1.440508	\$84.99
DEC 01	DEC 02	CURSOR USAGE MID NOV CURSOR.COM NY 24011345335100126076504 Foreign Currency - USD 297.82 Exchange rate - 1.440635	\$429.05
DEC 01	DEC 02	SLACK T08LXMXFN9W SLACK.COM CA 24011345335100126943703 Foreign Currency - USD 87.50 Exchange rate - 1.440571	\$126.05
DEC 01	DEC 02	GOOGLE *CLOUD 4PVFDB G.CO/HELPPAY#NS 74537885335104220695321	\$1,363.84
DEC 01	DEC 02	GOOGLE *CLOUD XDWCCV G.CO/HELPPAY#NS 74537885335104221407387	\$36.10
DEC 01	DEC 02	ANTHROPIC ANTHROPIC.COM CA 24011345335100185619210 Foreign Currency - USD 15.01 Exchange rate - 1.440373	\$21.62
DEC 01	DEC 02	GOOGLE *GSUITE WORKLOCA CC GOOGLE.COM CA 24803945336910009349077	\$576.00
DEC 01	DEC 02	GOOGLE *CLOUD P8XNPC CC GOOGLE.COMNS 74040735336920006047569	\$334.58
DEC 01	DEC 02	GOOGLE *CLOUD DMSZKF CC GOOGLE.COMNS 74040735336920006047742	\$110.16
DEC 01	DEC 02	DYMON STORAGE (BARRHAV NEPEAN ON 74500015335656617781128	\$532.66
DEC 02	DEC 03	GITHUB, INC. GITHUB.COM CA 24000775336100039341292 Foreign Currency - USD 273.00 Exchange rate - 1.435494	\$391.89
DEC 02	DEC 03	NOTION LABS, INC. NOTION.SO CA 24492165337100000620581 Foreign Currency - USD 27.12 Exchange rate - 1.435103	\$38.92
DEC 03	DEC 04	RAPIDAPI RAPIDAPI.COM NJ 24492165337100068902988 Foreign Currency - USD 20.00 Exchange rate - 1.436500	\$28.73
DEC 03	DEC 04	RENDER.COM RENDER.COM CA 24492165337100084439783 Foreign Currency - USD 40.00 Exchange rate - 1.436750	\$57.47
DEC 04	DEC 04	STRIPE PAYMENT LONDON 74208475338100013149216 Foreign Currency - USD 120.00 Exchange rate - 1.432833	\$171.94
DEC 04	DEC 05	RAPIDAPI RAPIDAPI.COM NJ 24492165338100074423614 Foreign Currency - USD 75.90 Exchange rate - 1.432806	\$108.75
DEC 04	DEC 05	GITHUB, INC. GITHUB.COM CA 24000775338100042011765 Foreign Currency - USD 8.00 Exchange rate - 1.431250	\$11.45



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STATEMENT FROM NOV 14 TO DEC 15, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 05	DEC 08	RAPIDAPI RAPIDAPI.COM NJ 24492165339100065418754 Foreign Currency - USD 9.99 Exchange rate - 1.432432	\$14.31
DEC 05	DEC 08	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165340100004959816 Foreign Currency - USD 200.00 Exchange rate - 1.431300	\$286.26
DEC 05	DEC 05	ANTHROPIC ANTHROPIC.COMCA 24011345339100051813646 Foreign Currency - USD 15.00 Exchange rate - 1.432666	\$21.49
DEC 06	DEC 08	CANVA* I04722-42937177 CANVA.COM DE 24011345340100154804358	\$39.00
DEC 07	DEC 08	WWW.BREVO.COM WWW.BREVO.COMTX 24011345341100109668337	\$66.00
DEC 07	DEC 08	LOVABLE LOVABLE.DEV DE 24000775342100003793694 Foreign Currency - USD 200.00 Exchange rate - 1.431300	\$286.26
DEC 08	DEC 09	1PASSWORD TORONTO ON 74083425342100027121390 Foreign Currency - USD 28.19 Exchange rate - 1.431003	\$40.34
DEC 08	DEC 09	CURSOR USAGE MID NOV CURSOR.COM NY 24011345342100110408532 Foreign Currency - USD 261.87 Exchange rate - 1.431282	\$374.81
DEC 08	DEC 09	ANTHROPIC ANTHROPIC.COMCA 24011345343100016493322 Foreign Currency - USD 15.00 Exchange rate - 1.431333	\$21.47
DEC 08	DEC 09	AGENCY AURORA SOFIA 74609055343100002063624 Foreign Currency - USD 2,500.00 Exchange rate - 1.431308	\$3,578.27
DEC 10	DEC 11	XAI LLC X.AI/ABOUT CA 24011345344100134582708 Foreign Currency - USD 300.00 Exchange rate - 1.421033	\$426.31
DEC 10	DEC 11	LINKEDIN SN P703486136 MOUNTAIN VIEWCA 24793385344001661097229	\$114.28
DEC 10	DEC 11	GOOGLE *DEVELOPER PRO G.CO/HELPPAY#NS 74537885344103647096450	\$33.90
DEC 11	DEC 12	CURSOR USAGE MID NOV CURSOR.COM NY 24011345345100117597334 Foreign Currency - USD 281.06 Exchange rate - 1.422151	\$399.71
DEC 11	DEC 12	WEB*NETWORKSOLUTIONS 888-6429675 FL 24906415345245420157794 Foreign Currency - USD 32.99 Exchange rate - 1.421946	\$46.91
DEC 12	DEC 15	ISTOCK.COM TORONTO ON 24080445346166857929360	\$23.15
DEC 12	DEC 15	VERCEL INC. VERCEL.COM CA 24011345346100165130953 Foreign Currency - USD 60.00 Exchange rate - 1.417166	\$85.03
DEC 12	DEC 12	NETLIFY NETLIFY.COM CA 24492165346100016040302 Foreign Currency - USD 19.00 Exchange rate - 1.416842	\$26.92
DEC 12	DEC 12	VERCEL INC. VERCEL.COM CA 24011345346100075679487 Foreign Currency - USD 20.00 Exchange rate - 1.417000	\$28.34
DEC 12	DEC 12	ISTOCK.COM TORONTO ON 24080445346166549730481	\$96.05
DEC 13	DEC 15	VERCEL MKT SUPABASE VERCEL.COM CA 24011345347100089095877 Foreign Currency - USD 63.32 Exchange rate - 1.414087	\$89.54
DEC 13	DEC 15	ANTHROPIC ANTHROPIC.COMCA 24011345347100157155652 Foreign Currency - USD 15.01 Exchange rate - 1.413724	\$21.22



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

STATEMENT FROM NOV 14 TO DEC 15, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 14	DEC 15	CANVA* I04730-1056198 CANVA.COM DE 24011345348100018742887 Foreign Currency - USD 12.95 Exchange rate - 1.413899	\$18.31
DEC 14	DEC 15	VERCEL INC. VERCEL.COM CA 24011345348100077846868 Foreign Currency - USD 30.00 Exchange rate - 1.414000	\$42.42
DEC 14	DEC 15	VERCEL INC. VERCEL.COM CA 24011345348100078141038 Foreign Currency - USD 90.00 Exchange rate - 1.414111	\$127.27
DEC 14	DEC 15	LINDY WWW.LINDY.AI CA 24000775348100025172152 Foreign Currency - USD 49.99 Exchange rate - 1.414082	\$70.69
DEC 14	DEC 15	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425348100030009990 Foreign Currency - USD 29.99 Exchange rate - 1.414138	\$42.41
DEC 15	DEC 15	BLACKBOX SUBSCRIPTION MONTREAL QC 74083425349100005982519 Foreign Currency - USD 8.99 Exchange rate - 1.413793	\$12.71
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>\$26,859.40</b>
<b>NEW BALANCE</b>			<b>\$10,490.18</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.

#### INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	19.99	\$10,490.18	

\*\* 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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