



Royal Bank

### RBC® Avion® Visa Infinite Privilege<sup>+</sup> for Private Banking

BILL SYRROS 4646 92\*\* \*\*\*\* 6846

SHELLEY FRASER SYRROS 4646 92\*\* \*\*\*\* 2725

1 OF 8

STATEMENT FROM FEB 20 TO MAR 19, 2025

**PREVIOUS ACCOUNT BALANCE \$15,869.08**

**BILL SYRROS  
4646 92\*\* \*\*\*\* 6846 - PRIMARY**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 21	FEB 24	BELL MOBILITY VERDUN QC 74064495052820144784913	\$505.96
FEB 21	FEB 21	TESLA TORONTO ON 7409986505200017620063	\$16.09
FEB 22	FEB 24	AMAZON.CA*BQ6F68173 AMAZON.CA ON 74537885053103646514553	\$16.51
FEB 22	FEB 24	TIDAL MALMO 74987505053000034662086	\$14.49
FEB 24	FEB 24	D J*WSJ 800-568-7625 NJ 244567505055105342009106	\$14.91
FEB 25	FEB 26	EX NIHILO - WINE DIREC 250-766-5522 BC 74703415056106896791608	\$330.11
FEB 25	FEB 25	AMAZON CHANNELS AMAZON.CA BC 74537885056106098194276	\$12.64
FEB 26	FEB 28	LAKE PLACID LAKE PLACID NY 24049555058900011932488 Foreign Currency - USD 5.00 Exchange rate - 1.466000	\$7.33
FEB 28	MAR 03	BRAVE.COM BRAVE.COM CA 24064665059500017071376 Foreign Currency - USD 9.99 Exchange rate - 1.481481	\$14.80
MAR 01	MAR 03	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105062619989743106	-\$8,000.00
MAR 02	MAR 03	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105062619989744104	-\$6,000.00
MAR 03	MAR 04	GOOGLE *TUNEIN G.CO/HELPPAY#NS 74537885062102221764350	\$14.21
MAR 04	MAR 05	PLAYLISTAI PLAYLISTAI.APAZ 24000775064500007252546 Foreign Currency - USD 3.99 Exchange rate - 1.488721	\$5.94
MAR 05	MAR 05	COMPASS VENDING BURNAB BURNABY BC 74703415064103792993966	\$8.20
MAR 05	MAR 06	WIFIONBOARD AIR CANADA 877-350-0038 BC 74537885064104378212942	\$11.58
MAR 05	MAR 06	MARIO'S COFFEE EXP QFF VANCOUVER BC 74064495064820183346620	\$18.87

### Travel with confidence

Enjoy the security of premium travel protection with your RBC® Avion® Visa Infinite Privilege<sup>+</sup> for Private Banking card. Rest easy knowing you are covered with premium travel insurances including Trip Cancellation, Trip Interruption and Lost or Stolen Baggage coverage.

### IMPORTANT INFORMATION

#### AVION POINTS

Previous Points balance	376,436
Points earned this statement	33,707
Points adjusted this statement	31
<b>New points balance</b>	<b>410,174</b>

#### CONTACT US

Customer Service / Lost & Stolen 1-888-769-2585  
 Collect Outside North America (416) 974-5944  
 Rewards Website [avionrewards.com](http://avionrewards.com)

#### PAYMENTS & INTEREST RATES

Minimum payment	<b>\$381.00</b>
Payment due date	<b>APR 9, 2025</b>
Credit limit	\$25,000.00
Available credit	\$16,523.00
<b>Annual interest rates:</b>	
Purchases	20.99%
Cash advances	21.99%

#### CALCULATING YOUR BALANCE

Previous Account Balance		<b>\$15,869.08</b>
Payments & credits	-\$34,638.42	
Purchases & debits	\$27,246.34	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	
<b>Total Account Balance</b>		<b>\$8,477.00</b>
<b>NEW BALANCE</b>		<b>\$8,477.00</b>



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

**NEW BALANCE  
\$8,477.00**

**MINIMUM PAYMENT  
\$381.00**

**PAYMENT DUE DATE  
APR 9, 2025**

**AMOUNT PAID  
\$**

### RBC® Avion® Visa Infinite Privilege<sup>+</sup> for Private Banking

4646 92\*\* \*\*\*\* 6846 / 4646 92\*\* \*\*\*\* 2725

#### 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 727222 to download

#### Other payment options include:

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

BILL SYRROS  
SHELLEY FRASER SYRROS  
25 CHEMIN SUMAC  
CHELSEA QC J9B 1V4



RBC® Avion® Visa Infinite Privilege<sup>‡</sup>
for Private Banking

BILL SYRROS 4646 92\*\* \*\*\*\* 6846

SHELLEY FRASER SYRROS 4646 92\*\* \*\*\*\* 2725

STATEMENT FROM FEB 20 TO MAR 19, 2025

BILL SYRROS
4646 92\*\* \*\*\*\* 6846 - PRIMARY (continued)

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for COMPASS ACCOUNT, HYATT REGENCY, SQ \*FLAMINGO CANTINA, DISNEY PLUS, ELECTRIFY CANADA, OPENAI \*CHATGPT, TST\*THE METEOR CAFE, TST\*THE DEAD RABBIT, AD FREE FOR PRIMEVIDEO, OPENAI \*CHATGPT, GOOGLE ONE G.CO/HELPPAY#NS, and PAYMENT - THANK YOU / PAIEMENT - MERCI.

SHELLEY FRASER SYRROS
4646 92\*\* \*\*\*\* 2725 - CO-APPLICANT

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for CLINIQUE VETERINAIRE, PITOU MINOU ET COMPAGNONS, CAMP FORTUNE RESORT, LS TRAILHEAD PADDLE, RESTO CAMP FORTUNE, FRESH AIR EXPERIENCE, FARM BOY #35, UPGRADE EVENTS, CANADIAN TIRE #174, and CANADIAN TIRE #174.



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BILL SYRROS 4646 92\*\* \*\*\*\* 6846

SHELLEY FRASER SYRROS 4646 92\*\* \*\*\*\* 2725

STATEMENT FROM FEB 20 TO MAR 19, 2025

#### SHELLEY FRASER SYRROS 4646 92\*\* \*\*\*\* 2725 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 20	FEB 21	CANADIAN TIRE #174 OTTAWA ON 74064495052820107263574	-\$22.58
FEB 21	FEB 24	AIR CAN* 0142115842277AIRCANADA.COMMB 74537885053103904184479	\$2,337.13
FEB 22	FEB 24	AMZN MKTP CA*WE48N2893 WWW.AMAZON.CAON 74537885053104232105418	\$24.19
FEB 22	FEB 24	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105055619980946103	-\$6,500.00
FEB 23	FEB 24	ISTOCK.COM INTERNET 24871155054074918034057	\$45.99
FEB 23	FEB 25	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 7404073505692000004382	\$4.59
FEB 24	FEB 24	AMZN MKTP CA*034ZX1GE3 WWW.AMAZON.CAON 74537885055105349171902	\$25.65
FEB 24	FEB 25	TIBURONLOCKERS.COM TIBURONLOCKERNJ 2406466505650000216171 Foreign Currency - USD 43.00 Exchange rate - 1.460000	\$62.78
FEB 24	FEB 25	NORI'S VILLAGE MARK SARANAC LAKE NY 24427335055720224639189 Foreign Currency - USD 134.35 Exchange rate - 1.459992	\$196.15
FEB 24	FEB 25	LAKE PLACID WHITEFACE FOOLAKE PLACID NY 24769335056730560870335 Foreign Currency - USD 8.64 Exchange rate - 1.459490	\$12.61
FEB 26	FEB 26	AMZN MKTP CA*1P9P3EE3 WWW.AMAZON.CAON 74537885057106943496214	\$50.79
FEB 26	FEB 27	AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC 74537885057107559673518	\$11.49
FEB 26	FEB 27	APPLE.COM/BILL 866-712-7753 ON 74537885057107190172029	\$14.94
FEB 26	FEB 27	LS MAN AND BEAST 518-5230157 NY 24011345057500077860408 Foreign Currency - USD 48.59 Exchange rate - 1.467791	\$71.32
FEB 26	FEB 27	LS HIGH PEAKS CYCLERY 186-69321801 NY 24492165057500024140284 Foreign Currency - USD 43.20 Exchange rate - 1.467824	\$63.41
FEB 26	FEB 27	APPLE.COM/BILL 866-712-7753 ON 74537885057107196878520	\$12.64
FEB 26	FEB 27	SQ *ORIGIN COFFEE CO LAKELAKE PLACID NY 24692165057107631735049 Foreign Currency - USD 6.40 Exchange rate - 1.467187	\$9.39
FEB 26	FEB 27	ENUF CHOCOLATES LAKE PLACID NY 24707805057027019313249 Foreign Currency - USD 54.03 Exchange rate - 1.467888	\$79.31
FEB 26	FEB 27	THE BOOKSTORE PLUS LAKE PLACID NY 24193045058006668515489 Foreign Currency - USD 53.38 Exchange rate - 1.467965	\$78.36
FEB 26	FEB 27	NORI'S VILLAGE MARK SARANAC LAKE NY 24427335057720226536605 Foreign Currency - USD 122.85 Exchange rate - 1.467806	\$180.32
FEB 26	FEB 27	BERKLEE ONLINE 6177472141 MA 24493985057079797267590 Foreign Currency - USD 99.00 Exchange rate - 1.467878	\$145.32
FEB 27	FEB 28	SHELL C04456 OTTAWA ON 74064495059820111170248	\$41.43
FEB 27	FEB 27	PETRO-CANADA 12802 MONTREAL QC 74064495058820127528810	\$125.99



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STATEMENT FROM FEB 20 TO MAR 19, 2025

#### SHELLEY FRASER SYRROS 4646 92\*\* \*\*\*\* 2725 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
FEB 28	MAR 03	CPC / SCP 277207 WAKEFIELD QC 74064495059820175530949	\$26.88
FEB 28	MAR 03	MAGASIN LES FOUGERES CHELSEA QC 74703415059109603975487	\$52.36
FEB 28	MAR 03	FORET ALIMENTS NATUREL WAKEFIELD QC 74500015059380691587129	\$170.50
FEB 28	MAR 03	AVIS RENT A CAR ETOBICOKE ON 74522815060004024092102	\$1,030.46
FEB 28	MAR 03	FAMILLE CHARLES IGA CHELSEA QC 74529005059920395962207	\$80.92
FEB 28	MAR 03	WAKEFIELD MILL WAKEFIELD QC 74514205061004047493686	\$91.98
FEB 28	FEB 28	AMZN MKTP CA*B74PW5R73 WWW.AMAZON.CAON 74537885059108777948045	\$72.57
MAR 01	MAR 03	SP LOG FURNITURE AND OAKVILLE ON 74083425060500007126469	\$6,757.15
MAR 01	MAR 03	BOYD MOVING & STORAGE LTDOTTAWA ON 74064495060820178942650	\$186.45
MAR 01	MAR 03	DYMON STORAGE (TRAINYA OTTAWA ON 74500015060656675895589	\$359.10
MAR 01	MAR 03	DYMON -DBOX OTTAWA ON 74500015061624402563648	\$1,578.78
MAR 02	MAR 03	BRAINTAP PROF SUBSCRIP BRAINTAP.COM NC 24011345062500018391649 Foreign Currency - USD 49.99 Exchange rate - 1.483496	\$74.16
MAR 03	MAR 03	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105062619980334103	-\$6,757.15
MAR 03	MAR 03	GENEVIEVE MUNRO YOGA CHELSEA QC 74083425062500005134141	\$69.93
MAR 03	MAR 04	OTTAWA GOODTIME CENTRE 613-7319071 ON 74872715062260628435990	\$79.10
MAR 03	MAR 04	OTTAWA GOODTIME CENTRE 613-7319071 ON 74872715062260628436048	\$84.75
MAR 04	MAR 05	PITOU MINOU ET COMPAGNONSCHELSEA QC 74064495063820180438785	\$244.37
MAR 04	MAR 05	LS BLUEBARN COFFEE ROA WAKEFIELD QC 74099865063000069904065	\$7.59
MAR 04	MAR 05	MARSHALLS MEGA 762/114 OTTAWA ON 74703415064103796853372	\$237.39
MAR 05	MAR 06	MONDOU - HULL GATINEAU QC 74064495064820176810640	\$74.09
MAR 05	MAR 06	SPOTIFY AB STOCKHOLM 74987505064004538171021	\$15.51
MAR 05	MAR 06	SPOTIFY AB STOCKHOLM 74987505064003032815042	\$15.51
MAR 05	MAR 06	SPOTIFY AB STOCKHOLM 74987505064003040410042	\$21.26
MAR 05	MAR 06	SPOTIFY AB STOCKHOLM 74987505064003749737067	\$41.28
MAR 05	MAR 06	BOITE A GRAINS GATINEAU QC 74500015064380636612225	\$183.02
MAR 05	MAR 07	1:1 SALON CHELSEA QC 74529005064920359457205	\$292.95
MAR 06	MAR 10	MELLOW JOHNNY'S, LLC AUSTIN TX 24692165066105666426095 Foreign Currency - USD 56.27 Exchange rate - 1.481428	\$83.36
MAR 06	MAR 06	INNERSCIENCE RESEARCH INNERSCIENCERWA 2401134506500032584069 Foreign Currency - USD 26.80 Exchange rate - 1.480970	\$39.69



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#### SHELLEY FRASER SYRROS 4646 92\*\* \*\*\*\* 2725 - CO-APPLICANT (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 06	MAR 07	APPLE.COM/BILL 866-712-7753 ON 74537885065104740020485	\$14.94
MAR 06	MAR 07	YOW THELOCKS/MAISON_ OTTAWA ON 74099865065000014070051	\$62.13
MAR 06	MAR 07	WHOLEFDS LMR 10145 AUSTIN TX 24137465066001666960547	\$235.06
		Foreign Currency - USD 158.67 Exchange rate - 1.481439	
MAR 07	MAR 10	JW MARRIOTT AUSTIN F&B AUSTIN TX 24692165067106873900491	\$12.76
		Foreign Currency - USD 8.66 Exchange rate - 1.473441	
MAR 07	MAR 07	UBER *TRIP HELP.UBER.COMCA 24036295066744246854572	\$50.40
		Foreign Currency - USD 34.03 Exchange rate - 1.481046	
MAR 08	MAR 10	SXSW, LLC 512-467-7979 TX 24692165068107154554006	\$1,865.14
		Foreign Currency - USD 1,261.11 Exchange rate - 1.478966	
MAR 08	MAR 10	SQ *POP UP GROCER, INC. AUSTIN TX 24692165068107281594784	\$86.48
		Foreign Currency - USD 58.48 Exchange rate - 1.478796	
MAR 08	MAR 10	BOOKPEOPLE AUSTIN TX 24801975068267687720829	\$95.98
		Foreign Currency - USD 64.90 Exchange rate - 1.478890	
MAR 09	MAR 10	THE PARLOR ROOM AUSTIN TX 24798655068116434006870	\$41.90
		Foreign Currency - USD 28.33 Exchange rate - 1.478997	
MAR 09	MAR 10	SP OMY LABORATOIRES QUEBEC QC 74083425069500001151746	\$270.16
MAR 09	MAR 10	OURARING OULU 74657365069000134780739	\$8.95
MAR 10	MAR 12	BOOKPEOPLE AUSTIN TX 24801975070269688375567	\$44.81
		Foreign Currency - USD 30.30 Exchange rate - 1.478877	
MAR 10	MAR 11	SQ *MEDSENSE MASSAGERS ANAUSTIN TX 24692165069108696660714	\$241.73
		Foreign Currency - USD 163.45 Exchange rate - 1.478923	
MAR 10	MAR 11	SQ *U BAR NUTS AUSTIN TX 24692165069108706822726	\$23.07
		Foreign Currency - USD 15.60 Exchange rate - 1.478846	
MAR 10	MAR 11	7-ELEVEN 22245 AUSTIN TX 24034545069001996956025	\$7.98
		Foreign Currency - USD 5.40 Exchange rate - 1.477777	
MAR 10	MAR 11	HAL LEONARD CORPORATION OWINONA MN 24013395069002137037928	\$46.64
		Foreign Currency - USD 31.49 Exchange rate - 1.481105	
MAR 12	MAR 12	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165071500009029504	\$34.24
		Foreign Currency - USD 23.00 Exchange rate - 1.488695	
MAR 12	MAR 13	CLIPMX* AGREGADOR CIUDAD DE MEX 74512985071000689546663	\$47.34
MAR 13	MAR 14	TST* AMY'S ICE CREAMS - SAUSTIN TX 24137465072501026714973	\$9.79
		Foreign Currency - USD 6.58 Exchange rate - 1.487841	
MAR 13	MAR 14	AGI* BESTBUY.CA/BILLING 866-237-8289 ON 74537885072101258597269	\$19.54
MAR 14	MAR 17	UBER *LIME HELP.UBER.COMCA 24036295073714485031845	\$15.07
		Foreign Currency - USD 10.18 Exchange rate - 1.480353	
MAR 14	MAR 17	UBER *LIME HELP.UBER.COMCA 24036295073716443882524	\$8.53
		Foreign Currency - USD 5.76 Exchange rate - 1.480902	



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STATEMENT FROM FEB 20 TO MAR 19, 2025

SHELLEY FRASER SYRROS
4646 92\*\* \*\*\*\* 2725 - CO-APPLICANT (continued)

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details for Shelley Fraser Syrros from MAR 14 to MAR 19, 2025, including a subtotal of \$9,942.19.

JACKSON SYRROS
4646 92\*\* \*\*\*\* 0131 - AUTHORIZED USER
MONTHLY CARD LIMIT - \$2,500.00

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details for Jackson Syrros from FEB 20 to FEB 24, 2025.



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STATEMENT FROM FEB 20 TO MAR 19, 2025

JACKSON SYRROS
4646 92\*\* \*\*\*\* 0131 - AUTHORIZED USER (continued)
MONTHLY CARD LIMIT - \$2,500.00

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details from FEB 26 to MAR 19, 2025, including purchases and a payment, ending with a subtotal of \$759.78 and a total account balance of \$8,477.00.

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 13 year(s) and 6 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely



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STATEMENT FROM FEB 20 TO MAR 19, 2025

to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

### Your account is currently set up on an Auto Pay plan

Based on the option you previously selected, the Minimum Payment amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at 1-888 ROYAL® 8-5.

### INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$8,477.00	

\*\* 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 ROYAL BANK CREDIT CARD STATEMENT

The following is a summary of certain terms and conditions of your credit card account and details about some of the information shown on your statement. Please refer to your credit card agreement for complete terms and conditions for your account. For more tips on reading your statement, go to [rbc.com/cardstatement](http://rbc.com/cardstatement).

**New Balance.** The Total Account Balance as of your Statement Date minus the total amount of Installments Not Yet Due as shown on your statement. This is the amount you must pay to avoid interest on your regular purchases and fees shown on this statement.

**Statement Period.** Your statement covers activity in your account from the day after your previous statement was prepared to the last day of this statement period (your Statement Date). If the date we would ordinarily prepare your statement falls on a date on which we do not process statements (such as weekends) we will prepare it on our next statement processing date. Your Payment Due Date will be adjusted accordingly.

**Total Account Balance.** The total amount of your previous account balance, plus all new purchases and debits, cash advances, interest, and fees shown on your statement, minus the amount of any payments and credits which have been posted to your account on or before your Statement Date. The Total Account Balance includes the total amount of Installments Not Yet Due as shown on your statement, and is the same as your New Balance if you do not have any installment plans.

### YOUR RESPONSIBILITIES

**Review your statement carefully.** If you think there is an error, omission or irregularity, you must contact us no later than 30 days following your Statement Date at 1-800-769-2512. After 30 days, our records will be considered correct except for credits improperly applied to your account.

**Report lost or stolen cards.** If your card is lost or stolen, or if you have your card but suspect that it or your account number is being used by someone else, log in to RBC Online Banking or the RBC Mobile app and select the "Report Lost or Stolen Card" option, or call 1-800-769-2512, immediately. This obligation applies to Primary cardholders, Co-applicant cardholders and Authorized Users.

**Making your payment.** You may pay the New Balance (or if you have installment plans, the Total Account Balance) in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date shown on the statement each month. If the Payment Due Date falls on a weekend or holiday, we will extend it to the next business day. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments made by mail or through another financial institution may take several days to reach us and are not credited to your account until we have processed them. Branch payments will be credited to your account on the same day if made before the earlier of 6:00 p.m. local time or the branch closing time.

**Missed payments.** Missing payments (which means not making at least the Minimum Payment by the next Statement Date) will affect your interest rates as follows:

- If you miss making any Minimum Payment, you will lose the benefit of any introductory or promotional interest rate offer in which you are participating, and your standard cash advance and purchase interest rates will apply to any remaining balance(s) which were subject to that offer (subject to any further increases set out below) as of the first day of the third Statement Period following the missed payment (or the expiry date if it is earlier).
- Where you have installment plans and you miss making any Minimum Payment (including the one due in the same Statement Period in which an installment plan is created), all your installment plans will be cancelled. Any Monthly Principal amount(s) that you missed paying and your Installments Not Yet Due ("Unpaid Plan Principal") will be subject to the interest rate applicable to regular purchases set out on this statement in the "Payments & Interest Rates" section under "Annual interest rates" for "Purchases", subject to any further increase as described immediately below. This will also be the case for the Unpaid Plan Principal if you choose to cancel your installment plan(s). See your Installment Plan Terms and Conditions for further details.

### READING YOUR STATEMENT

**Activity Description.** Each transaction and amount credited or charged to your account during the Statement Period is described in this section, including the transaction and posting dates. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Transactions converted to installment plans are marked by a ^ symbol in the activity description. Interest is always calculated from the transaction date. If there is more than one credit card on the account, transactions will be grouped by cardholder name, card number and relationship to the account. Primary and Co-applicant cardholders (but not Authorized Users) are responsible for all amounts charged to the account.

**Payments & Interest Rates.** This section displays the Minimum Payment and its Payment Due Date, your current credit limit, 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 cash advances and purchases are also shown, as well as the expiry date if any of those rates are temporary. Any promotional or installment plan rates are shown in the Interest Rate Chart.

**Interest Rate Chart.** This chart sets out the interest rate(s) that apply to the Total Account Balance, any remaining balances associated with those rates, and expiry dates for any promotional and installment plan rates. Offers that we may have made to you but which you are not using are not shown as they will not have any associated balances. If you lose a promotional rate due to a missed payment, the Interest Rate Chart will continue to display that promotional rate until the loss takes effect. The expiry date for an installment plan rate reflects the due date of the final installment plan payment for that plan. If you lose an installment plan rate before its expiry date due to a missed payment, your Interest Rate Chart will be updated in your next statement to reflect this, and any Unpaid Plan Principal will be moved to your Purchases & Fees category. If an expiry date falls on a date on which we do not process statements, we will continue to provide you with the benefit of the promotional or installment plan rate until our next statement processing date.

**Installment Plan Summary.** If you have any installment plans, this chart sets out the details of such plans.

### INTEREST AND OTHER CALCULATIONS

**Determination of interest.** You have a minimum 21 day interest-free grace period for new purchases. You can avoid interest on these new purchases by (i) for new purchases (except those converted to installment plans) and fees, paying your New Balance in full by your Payment Due Date, and (ii) for new purchases converted to installment plans, paying your Total Account Balance in full by your Payment Due Date. If you do not pay your New Balance in full by your Payment Due Date, you must pay interest on each new purchase retroactively from the transaction date until the date we process your payment in full for those purchases. The accrued interest will appear on your next statement. We continue to charge interest on the unpaid portion of those purchases until you pay the New Balance in full on or before its Payment Due Date. Interest related to your purchases could appear on the first statement you receive after we process that payment. This is interest that was not included in the New Balance you paid in full because it accrued between the date the monthly statement which showed that New Balance was prepared and the date you made your payment. For installment plans, interest is not included on your first statement after you install a purchase to allow you to benefit from the interest-free grace period if you pay the Total Account Balance in full by the Payment Due Date for that statement. If you do not pay this balance in full by the Payment Due Date, the accrued interest on the installment plan will appear on your next statement. Fees are treated in the same manner as purchases for the purpose of charging interest. Interest is always charged on cash advances from the day the cash advance is made until the date we process the payment in full for those cash advances. Balance transfers, cash-like transactions and bill payments made using your credit card at our branch, an ATM or our digital banking service are treated as cash advances.

We do not charge interest on interest.

To calculate your interest shown in the Calculating Your Balance section of your statement, where there is only one applicable interest rate in a Statement Period, we add the amount you owe each day, and divide the total by the number of days in the Statement Period. This is your average daily balance. Where you have an installment plan, we use the total principal amount of your installment plan still outstanding (including Installments Not Yet Due) as the amount that you owe each day to calculate your average daily balance. Where you have more than one applicable interest rate in a Statement Period, we determine your average daily balance for each rate. We then multiply the average daily balance for each rate by the applicable daily interest rate (obtained by taking the annual interest rate and dividing it by the number of days in the year). We then multiply this value by the total number of days in the Statement Period to determine the interest we charge you.

**Applying your payments.** We apply payments to your Minimum Payment first, then 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 any payment in excess of your Minimum Payment in the same proportion as each amount bears to your New Balance. If you have paid more than your New Balance, we will apply any excess payment to amounts that have not yet appeared on your monthly statement in the same manner as set out above, and then to Installments Not Yet Due.

**Foreign currency conversion.** The exchange rate shown on your 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 (USD), 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 [mastercard.ca/currency-converter](http://mastercard.ca/currency-converter), if set by Mastercard. You can also call us at 1-800-769-2512. For U.S. Dollar Visa Gold Cardholders, transactions are shown in USD and the same principles will apply if an amount is charged in a currency other than USD.

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