



Royal Bank

RBC® Avion® Visa Infinite Privilege⁺ for Private Banking

BILL SYRROS 4646 92** **** 6846

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

1 OF 7

STATEMENT FROM MAR 20 TO APR 21, 2025

PREVIOUS ACCOUNT BALANCE \$8,477.00

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 18	MAR 20	CB CONCESSIONS MONTREAL QC 74064495078820111220685	\$42.83
MAR 18	MAR 20	CB CONCESSIONS MONTREAL QC 74064495078820111257877	\$34.00
MAR 21	MAR 24	BELL MOBILITY VERDUN QC 74064495080820137954990	\$640.18
MAR 21	MAR 24	SQ *MR POKE VANIER ON 74293475080000568949463	\$41.70
MAR 21	MAR 21	TESLA TORONTO ON 7409986508000014822064	\$16.09
MAR 24	MAR 24	TIDAL MALMO 74987505083000073393027	\$14.49
MAR 24	MAR 24	D J*WSJ 800-568-7625 NJ 24456755083107421433542	\$14.91
MAR 25	MAR 25	AMAZON CHANNELS AMAZON.CA BC 74537885084108120623013	\$12.64
MAR 27	MAR 31	REXALL PHARMACY #8147 OTTAWA ON 74529005086920499535609	\$1.68
MAR 28	MAR 28	OVERFLOW BREWING COMPA OTTAWA ON 74099865086001314568062	\$41.38
MAR 30	MAR 31	AMAZON.CA*Z55RW90H3 AMAZON.CA ON 74537885089102786527043	\$87.39
MAR 30	MAR 31	BRAVE.COM BRAVE.COM CA 24064665089100008493814 Foreign Currency - USD 9.99 Exchange rate - 1.468468	\$14.67
MAR 31	MAR 31	AMZN MKTP CA*7K50Z5G73 WWW.AMAZON.CAON 74537885090103414230288	\$91.97
APR 03	APR 04	GOOGLE*TUNEIN G.CO/HELPPAY#NS 74040735094920001032600	\$14.21
APR 04	APR 07	PLAYLISTAI PLAYLISTAI.APAZ 24000775095100012571247 Foreign Currency - USD 3.99 Exchange rate - 1.461152	\$5.83
APR 09	APR 10	DISNEY PLUS 1 800727-1800CA 24803945100910006057883	\$18.39

Travel with confidence

Enjoy the security of premium travel protection with your RBC® Avion® Visa Infinite Privilege⁺ 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	410,174
Points earned this statement	30,537
Points adjusted this statement	17
New points balance	440,728

CONTACT US

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

PAYMENTS & INTEREST RATES

Minimum payment	\$844.00
Payment due date	MAY 16, 2025
Credit limit	\$25,000.00
Available credit	\$6,234.17
Annual interest rates:	
Purchases	20.99%
Cash advances	21.99%

CALCULATING YOUR BALANCE

Previous Account Balance		\$8,477.00
Payments & credits	-\$14,742.44	
Purchases & debits	\$24,790.77	
Cash advances	\$0.00	
Interest	\$240.50	
Fees	\$0.00	
Total Account Balance		\$18,765.83
NEW BALANCE		\$18,765.83



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

NEW BALANCE
\$18,765.83

MINIMUM PAYMENT
\$844.00

PAYMENT DUE DATE
MAY 16, 2025

AMOUNT PAID
\$

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

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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 727222 to download

Other payment options include:

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



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STATEMENT FROM MAR 20 TO APR 21, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 09	APR 11	ELECTRIFY CANADA AJAX ON 74500015100656622625123	\$7.00
APR 09	APR 10	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105100619981500102	-\$7,000.00
APR 09	APR 09	AUTOMATIC PAYMENT -THANK YOU	-\$381.00
APR 11	APR 14	ARAMARK ENTERTAINMENT KANATA ON 74500015102461699406178	\$56.45
APR 11	APR 11	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105101619980946107	-\$7,000.00
APR 12	APR 14	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165102100009979304 Foreign Currency - USD 229.95 Exchange rate - 1.434442	\$329.85
APR 14	APR 16	LUCILLES CENTRE BELL MONTREAL QC 74116775105608461123660	\$216.19
APR 15	APR 16	AD FREE FOR PRIMEVIDEO PRIME VIDEO BC 74537885105107200099693	\$3.44
APR 15	APR 16	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165105100035616315 Foreign Currency - USD 23.00 Exchange rate - 1.426086	\$32.80
APR 15	APR 16	CREW COLLECTIVE & CAFÉ MONTREAL QC 74514205105004004264193	\$24.79
APR 15	APR 16	CREW COLLECTIVE & CAFÉ MONTREAL QC 74514205105004004266180	\$9.92
APR 16	APR 21	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 74040735108920009032630	\$31.03
APR 16	APR 17	MOULINS LA FAYETTE VIE MONTREAL QC 74703415106108469688435	\$22.45
APR 16	APR 17	CHEZ LIONEL RENE-LEVES MONTREAL QC 74500015106380605571436	\$214.20
APR 17	APR 21	COOKIE STEFANIE MONTREAL QC 74064375107004007898107	\$9.87
APR 17	APR 21	CREW COLLECTIVE & CAFÉ MONTREAL QC 74514205107004004432087	\$16.19
APR 17	APR 21	LE WESTIN MONTREAL MONTREAL QC 74703415108109633488353	\$1,138.83
APR 21	APR 21	TESLA TORONTO ON 74099865111001200161039	\$16.09
APR 21	APR 21	PURCHASE INTEREST 20.99%	\$240.50
SUBTOTAL OF MONTHLY ACTIVITY			-\$10,919.04

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 19	MAR 20	CLINIQUE VETERINAIRE WAKEWAKEFIELD QC 74064495078820177356183	\$1,362.20
MAR 19	MAR 20	EMILI-LICENCE ANIMAL DOWNTOWN MONTQC 7408342507950000066257	\$100.00
MAR 20	MAR 24	DYMON -DBOX OTTAWA ON 74500015080624449655792	\$352.40
MAR 21	MAR 24	DENEIGEMENT MIRIK 819-9624265 QC 74872715080290809481024	\$776.08
MAR 21	MAR 24	SQ *JNJ BAKERYCAFE OTTAWA ON 7429347508000568679730	\$20.47
MAR 21	MAR 24	HOWLING TURTLE INC TORONTO ON 74514205082004002822957	\$70.00



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STATEMENT FROM MAR 20 TO APR 21, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAR 22	MAR 24	SP OMY LABORATOIRES QUEBEC QC 74083425081100011414038	\$4.59
MAR 22	MAR 24	SP OMY LABORATOIRES QUEBEC QC 74083425082100000164932	\$270.16
MAR 22	MAR 24	RIVIAN CA PRE-ORDER VANCOUVER BC 74083425082100002891391	\$150.00
MAR 23	MAR 24	ISTOCK.COM INTERNET 24871155082081229827885	\$45.99
MAR 23	MAR 25	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 74040735084920009014008	\$4.59
MAR 24	MAR 25	EVENTBRITE/INTERNATION SAINT JOHN NB 74064495083820135599232	\$77.59
MAR 24	MAR 26	AIR CAN* 0142118126254AIRCANADA.COMMB 74537885084108515023928	\$677.48
MAR 24	MAR 26	AIR CAN* 0142118126255AIRCANADA.COMMB 74537885084108515023985	\$677.48
MAR 25	MAR 26	NBX*CULLIGAN WATER CAN 866-2991914 ON 74769805084900010797288	\$889.33
MAR 26	MAR 27	APPLE.COM/BILL 866-712-7753 ON 74537885085109297611178	\$14.94
MAR 26	MAR 27	APPLE.COM/BILL 866-712-7753 ON 74537885085109306671551	\$12.64
MAR 26	MAR 27	AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC 74537885085109678771096	\$11.49
MAR 26	MAR 27	GOLDWING AUTO CARE INC NEPEAN ON 74872715085260856396461	\$412.45
MAR 26	MAR 27	RACK ATTACK OTTAWA OTTAWA ON 74500015085461654107721	\$79.04
MAR 26	MAR 28	FARM BOY #35 OTTAWA ON 74529005085920462106405	\$27.10
MAR 26	MAR 26	PETRO-CANADA 10613 CHELSEA QC 74064495085820127609633	\$68.81
MAR 27	MAR 31	FARM BOY #35 OTTAWA ON 74529005086920504879505	\$301.06
MAR 27	MAR 28	RACK ATTACK OTTAWA OTTAWA ON 74500015086461600649791	\$223.68
MAR 27	MAR 28	PALMIER CHELSEA QC 74514205086004017678465	\$13.55
MAR 28	MAR 31	CHELSEA SMOKEHOUSE CHELSEA QC 74064495087820187297491	\$90.53
MAR 28	MAR 31	MAGASIN LES FOUGERES CHELSEA QC 74703415087101631544795	\$21.25
MAR 28	MAR 31	MAGASIN LES FOUGERES CHELSEA QC 74703415087101631544803	\$24.00
MAR 28	MAR 28	SQ *BEDOUIN SOUNDCLASH VANCOUVER BC 74293475087000624787918	\$145.00
MAR 29	MAR 31	PITOU MINOU ET COMPAGNONS CHELSEA QC 74064495088820181101805	\$95.41
MAR 30	MAR 31	AMAZON.CA*YG2F74NR3 AMAZON.CA ON 74537885089103122426288	\$30.44
MAR 31	APR 02	OTTAWA GOODTIME CENTRE NEPEAN ON 24456725091510000519644	\$746.76
MAR 31	APR 02	OTTAWA GOODTIME CENTRE NEPEAN ON 24456725091510000519727	\$1,007.12
APR 01	APR 02	CPC / SCP 100323 OTTAWA ON 74064495091820180315179	\$19.15



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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 01	APR 02	FIGURE 8 SKATE OTTAWA ON 74514205091004017650236	\$33.90
APR 01	APR 02	DYMON STORAGE (BARRHAV NEPEAN ON 74500015091656678809796	\$1,010.27
APR 01	APR 02	DYMON STORAGE (TRAINYA OTTAWA ON 74500015091656677941251	\$359.10
APR 02	APR 02	GENEVIEVE MUNRO YOGA CHELSEA QC 74083425092100005687752	\$69.93
APR 02	APR 03	BRAINTAP PROF SUBSCRIP BRAINTAP.COM NC 24011345092100116832521 Foreign Currency - USD 49.99 Exchange rate - 1.477895	\$73.88
APR 02	APR 03	SP NADA TOOTHBRUSH DUNDAS ON 74083425093100000257493	\$42.00
APR 02	APR 04	1:1 SALON CHELSEA QC 74529005092920373563505	\$182.97
APR 03	APR 07	FARM BOY #35 OTTAWA ON 74529005093920483229608	\$132.79
APR 03	APR 04	PITOU MINOU ET COMPAGNONSCHELSEA QC 74064495093820181786293	\$179.68
APR 03	APR 04	OTTAWA GOODTIME CENTRE 613-7319071 ON 74872715093280935065762	\$84.75
APR 03	APR 04	OTTAWA GOODTIME CENTRE 613-7319071 ON 74872715093280935065796	\$79.10
APR 03	APR 04	CANADIAN TIRE #174 OTTAWA ON 74064495094820104737844	\$130.55
APR 04	APR 07	BERKLEE ONLINE 6177472141 MA 24493985094092109181479 Foreign Currency - USD 1,620.00 Exchange rate - 1.467901	\$2,378.00
APR 04	APR 07	SQ *LES POULES QUI ROULEN8774174551 QC 74293475094000427078953	\$224.20
APR 05	APR 07	JOHN THOMPSON OTTAWA ON 74064495095820180358399	\$33.90
APR 05	APR 07	CAMP FORTUNE RESORT CHELSEA QC 74064495096820111564122	\$344.93
APR 05	APR 07	INNERSCIENCE RESEARCH INNERSCIENCERWA 24011345096100058655506 Foreign Currency - USD 26.80 Exchange rate - 1.461567	\$39.17
APR 06	APR 07	CITY OF VAN-BYLAW FINE PMVANCOUVER BC 74064495096820178844474	\$154.00
APR 06	APR 07	APPLE.COM/BILL 866-712-7753 ON 74537885096109227012924	\$14.94
APR 06	APR 07	WIZEPREP.COM TUTORING VANCOUVER BC 74083425097100002150890	\$103.95
APR 06	APR 07	BERKLEE ONLINE 6177472141 MA 24493985096092746064557 Foreign Currency - USD 175.00 Exchange rate - 1.461771	\$255.81
APR 07	APR 07	SQ *BRONSON MUSIC THEATREOTTAWA ON 74293475097000725224660	\$42.00
APR 07	APR 07	SQ *BRONSON MUSIC THEATREOTTAWA ON 74293475097000725647084	\$58.80
APR 07	APR 07	SQ *SEEN MERCH OTTAWA ON 74293475097000725430036	\$240.00
APR 07	APR 08	AMAZON.CA*RG0JT7X53 AMAZON.CA ON 74537885097100482520346	\$64.75
APR 07	APR 08	BERKLEE ONLINE BOSTON MA 7449398509709305226701 Foreign Currency - USD 75.00 Exchange rate - 1.370000	-\$102.75
APR 08	APR 09	AMAZON.CA*MI0G25SM3 AMAZON.CA ON 74537885098100922827805	\$66.10



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STATEMENT FROM MAR 20 TO APR 21, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 08	APR 09	AMAZON.CA*EE2F12U23 AMAZON.CA ON 74537885098101110003639	\$51.93
APR 09	APR 10	BELL CANADA (OB) MONTREAL QC 74064495099820134842767	\$113.70
APR 09	APR 10	OURARING OULU 7414361510000126330254	\$8.95
APR 09	APR 11	PETSMART INC. 0914 GLOUCESTER ON 74450775100004040153486	\$226.74
APR 09	APR 09	RITCHIE FEED & SEED INC GLOUCESTER ON 74064495099820127471558	\$281.74
APR 10	APR 11	BELL CANADA (OB) MONTREAL QC 74064495100820136790540	\$150.66
APR 12	APR 14	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165102100007333223 Foreign Currency - USD 23.00 Exchange rate - 1.434347	\$32.99
APR 12	APR 14	CHELSEA CHAWARMA ET PIZZACHELSEA QC 74064495102820181475623	\$250.43
APR 12	APR 14	MARCHE CHELSEA 21315 CHELSEA QC 74500015102380695551078	\$155.41
APR 13	APR 14	AGI*BESTBUY.CA/PRO 866-237-8289 ON 74537885103105816738565	\$19.54
APR 14	APR 15	MUNICIPALITY OF CHELSEA CHELSEA QC 74064495104820173699394	\$390.00
APR 14	APR 15	MUNICIPALITY OF CHELSEA CHELSEA QC 74064495104820173699402	\$85.00
APR 14	APR 15	CHELSEA SMOKEHOUSE CHELSEA QC 74064495104820177687197	\$50.35
APR 14	APR 15	YOW BRIDGEHEAD - ARRIVALSOTTAWA ON 74064495105820106739357	\$8.41
APR 15	APR 16	PITOU MINOU ET COMPAGNONSCHELSEA QC 74064495105820180155322	\$338.92
APR 15	APR 16	LS BLUEBARN COFFEE ROA WAKEFIELD QC 74099865105000057227073	\$17.85
APR 15	APR 16	WAKEFIELD GENERAL STOR WAKEFIELD QC 74500015105380649246434	\$79.51
APR 17	APR 21	APPLE.COM/BILL 866-712-7753 ON 74537885107108908845047	\$4.59
APR 17	APR 21	LAVERGNE MEAT AND DELI NAVAN ON 74500015107380648497648	\$348.21
APR 17	APR 21	HOMESENSE 020 OTTAWA ON 74703415108109640372194	\$387.18
APR 17	APR 21	CANADIAN TIRE #174 OTTAWA ON 74064495108820105374047	\$186.39
APR 17	APR 21	STARBUCKS 04788 OTTAWA ON 74703415108109740762187	\$7.27
APR 17	APR 21	MID-EAST FOOD CENTRE OTTAWA ON 74529005107920557458905	\$608.78
APR 17	APR 21	FARM BOY #35 OTTAWA ON 74529005107920657654403	\$267.67
APR 17	APR 17	MORALA TRADING OTTAWA ON 74064495107820113061819	\$379.36
APR 19	APR 21	PIPOLINKA WAKEFIELD QC 74064495109820161570842	\$22.52
APR 19	APR 21	NUTTY GREEK BAKE SHOP INCOTTAWA ON 74064495109820164277031	\$390.16
APR 19	APR 21	SHOPPERS DURG MART #63 OTTAWA ON 74500015109463617287998	\$211.38
APR 19	APR 21	RCSS #1009 OTTAWA ON 74500015109882676715989	\$218.98



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STATEMENT FROM MAR 20 TO APR 21, 2025

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

Table with 4 columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for RCSS #1009 OTTAWA ON, WINNERS 377 GATINEAU QC, BUSHTUKAH INC. OTTAWA ON, and PALMIER CHELSEA QC, ending with a subtotal of \$21,167.96.

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

Table with 4 columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for SP KOTN TORONTO ON, VIDEOTRON LTEE #150 PPACCMONTREAL QC, UBER* TRIP TORONTO ON, UBER CANADA/UBERTRIP TORONTO ON, NAUTILUS PLUS - SS SAINT-HUBERT QC, UBER CANADA/UBERONE TORONTO ON, ADOBE INC SAN JOSE CA, and UBER CANADA/UBERTRIP TORONTO ON, ending with a subtotal of \$39.91 and a total account balance of \$18,765.83.

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 15 year(s) and 10 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 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.



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STATEMENT FROM MAR 20 TO APR 21, 2025

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	\$18,525.33	

** 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.

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, if set by Visa, or 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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