



Royal Bank

RBC® Avion® Visa Infinite Privilege⁺ for Private Banking

BILL SYRROS 4646 92** **** 6846

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

1 OF 5

STATEMENT FROM APR 22 TO MAY 20, 2025

PREVIOUS ACCOUNT BALANCE \$18,765.83

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 23	APR 24	KINDLE SVCS WWW.AMAZON.CAON 74537885113104304697357	\$1.14
APR 23	APR 23	TIDAL MALMO 74987505113000801699087	\$14.49
APR 24	APR 24	D J*WSJ 800-568-7625 NJ 24456755114104904280956	\$14.91
APR 24	APR 25	BELL MOBILITY VERDUN QC 74064495114820137264317	\$475.89
APR 25	APR 25	AMAZON CHANNELS AMAZON.CA BC 74537885115105657458782	\$12.64
APR 30	MAY 01	BRAVE.COM BRAVE.COM CA 24064665120100018787933	\$14.20
Foreign Currency - USD 9.99 Exchange rate - 1.421421			
MAY 01	MAY 01	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105121619989417106	-\$5,000.00
MAY 02	MAY 02	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105122619980092105	-\$10,000.00
MAY 03	MAY 05	GOOGLE *TUNEIN G.CO/HELPPAY#NS 74537885123100339140767	\$14.21
MAY 03	MAY 05	SP DU/ER VANCOUVER BC 74083425124100003224188	\$545.79
MAY 04	MAY 05	PLAYLISTAI PLAYLISTAI.APAZ 2400077512510006336338	\$5.66
Foreign Currency - USD 3.99 Exchange rate - 1.418546			
MAY 08	MAY 12	UBER CANADA/UBERTRIIP TORONTO ON 74064495129820170349457	\$18.17
MAY 09	MAY 12	OMNI HOTELS TORONTO ON 74872715130171306125316	\$15.56
MAY 09	MAY 12	ELECTRIFY CANADA AJAX ON 74500015130656677413270	\$7.00
MAY 09	MAY 09	DISNEY PLUS BURBANK CA 2479338512900002371062	\$18.39
MAY 12	MAY 12	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165132100011301053	\$328.85
Foreign Currency - USD 229.95 Exchange rate - 1.430093			

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	440,728
Points earned this statement	12,464
New points balance	453,192

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	\$426.00
Payment due date	JUN 10, 2025
Credit limit	\$25,000.00
Available credit	\$15,513.63
Annual interest rates:	
Purchases	20.99%
Cash advances	21.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$18,765.83
Payments & credits	-\$19,257.84
Purchases & debits	\$9,978.38
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Total Account Balance	\$9,486.37
NEW BALANCE	\$9,486.37



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

**NEW BALANCE
\$9,486.37**

**MINIMUM PAYMENT
\$426.00**

**PAYMENT DUE DATE
JUN 10, 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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for Private Banking

BILL SYRROS 4646 92** **** 6846

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STATEMENT FROM APR 22 TO MAY 20, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for MAY 14, MAY 15, MAY 16, and MAY 17, ending with a subtotal of -\$16,697.57.

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions from APR 23 to MAY 01, ending with a total of \$359.10.



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

STATEMENT FROM APR 22 TO MAY 20, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 01	MAY 05	MAIFENG9X7U 15889749072 74284505124517780875906	\$6.99
MAY 01	MAY 02	GOOGLE*GSUITE SEIWIND. CC GOOGLE.COMCA 2480394512292006307273	\$25.91
MAY 01	MAY 02	DYMON STORAGE (BARRHAV NEPEAN ON 74500015121656692794176	\$969.54
MAY 02	MAY 05	BRAINTAP PROF SUBSCRIP BRAINTAP.COM NC 24011345123100049724236	\$71.05
		Foreign Currency - USD 49.99 Exchange rate - 1.421284	
MAY 02	MAY 02	GENEVIEVE MUNRO YOGA CHELSEA QC 74083425122100005113308	\$69.93
MAY 03	MAY 05	OTTAWA GOODTIME CENTRE 613-7319071 ON 74872715123291234959641	\$84.75
MAY 03	MAY 05	OTTAWA GOODTIME CENTRE 613-7319071 ON 74872715123291234959674	\$79.10
MAY 05	MAY 06	INNERSCIENCE RESEARCH INNERSCIENCERWA 24011345126100028189606	\$37.98
		Foreign Currency - USD 26.80 Exchange rate - 1.417164	
MAY 06	MAY 07	APPLE.COM/BILL 866-712-7753 ON 74537885126103253158705	\$14.94
MAY 07	MAY 08	CPC / SCP 270903 CHELSEA QC 74064495127820179504161	\$21.83
MAY 07	MAY 08	PITOU MINOU ET COMPAGNONSCHELSEA QC 74064495127820183896553	\$511.07
MAY 07	MAY 08	CHELSEA SMOKEHOUSE CHELSEA QC 74064495127820184004157	\$63.05
MAY 07	MAY 08	MARCHE CHELSEA 21315 CHELSEA QC 74500015127380681058154	\$45.60
MAY 07	MAY 08	SQ *BRONSON MUSIC THEATREOTTAWA ON 74293475127000659614021	\$10.62
MAY 08	MAY 12	MAIFENG9X7U 15889749072 74284505129518966571785	\$6.99
MAY 08	MAY 08	SQ *TANNIS ROOT MERCH OTTAWA ON 74293475128000659788899	\$100.00
MAY 08	MAY 09	BELL CANADA (OB) MONTREAL QC 74064495128820136537477	\$113.83
MAY 08	MAY 09	MUNICIPALITY OF CHELSEA CHELSEA QC 74064495128820179880719	\$85.00
MAY 08	MAY 09	CTR JARDIN CLOUTIER BO CHELSEA QC 74500015128380628196595	\$532.75
MAY 08	MAY 09	MARCHE CHELSEA 21315 CHELSEA QC 74500015128380629680886	\$69.76
MAY 09	MAY 12	OURARING OULU 74143615130000147320197	\$8.95
MAY 09	MAY 12	SQ *MR POKE VANIER ON 74293475129000679284449	\$61.47
MAY 12	MAY 12	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165132100008501665	\$32.89
		Foreign Currency - USD 23.00 Exchange rate - 1.430000	
MAY 12	MAY 13	BELL CANADA (OB) MONTREAL QC 74064495132820136299932	\$151.77
MAY 13	MAY 14	AGI*BESTBUY.CA/PRO 866-237-8289 ON 74537885133100015883373	\$19.54
MAY 14	MAY 16	IGA FAMILLE PLAMONDON GATINEAU QC 74529005134920410277002	\$177.44
MAY 14	MAY 16	PHARMAPRIX #1909 GATINEAU QC 74500015135882633079428	\$71.27
MAY 14	MAY 15	CANADIAN TIRE STORE #176 HULL QUEBEC QC 74064495135820106866154	\$166.60



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STATEMENT FROM APR 22 TO MAY 20, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for MAY 15, MAY 16, MAY 17, and MAY 19, ending with a subtotal of \$7,114.50.

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions from APR 22 to MAY 15, ending with a subtotal of \$303.61.



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STATEMENT FROM APR 22 TO MAY 20, 2025

TOTAL ACCOUNT BALANCE \$9,486.37

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 13 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.

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	\$9,486.37	

** 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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