



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 MAY 21 TO JUN 19, 2025

PREVIOUS ACCOUNT BALANCE \$9,486.37

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 21	MAY 22	MCGRAW HILL 800-338-3987 ON 74064495141820141730847	\$102.33
MAY 21	MAY 23	FS *EX NIHILO VINEYARDS LAKE COUNTRY BC 24038705142510000862265	\$302.22
MAY 21	MAY 21	TESLA TORONTO ON 74099865141000600283066	\$16.09
MAY 23	MAY 26	BELL MOBILITY VERDUN QC 74064495143820138938922	\$446.58
MAY 23	MAY 23	TIDAL MALMO 7498750514300801084086	\$14.49
MAY 24	MAY 26	D J*WSJ 800-568-7625 NJ 24456755144109457409682	\$14.91
MAY 24	MAY 26	PAYPAL *BANDCAMP 4152132160 CA 24036035145520462397545	\$20.63
MAY 24	MAY 26	PAYPAL *BANDCAMP 4152132160 CA 24036035145520462397412	\$13.17
MAY 25	MAY 26	AMAZON CHANNELS AMAZON.CA BC 74537885145100002369788	\$12.64
MAY 25	MAY 27	PAYPAL *BANDCAMP 4152132160 CA 24198805146520453754760	\$16.61
MAY 25	MAY 27	PAYPAL *BANDCAMP 4152132160 CA 2419880514652045375086	\$18.01
MAY 26	MAY 27	CITY OF OTTAWA PARKING OTTAWA ON 74064495146820134964101	\$1.75
MAY 26	MAY 27	CITY OF OTTAWA PARKING OTTAWA ON 74064495146820134969878	\$3.00
MAY 27	MAY 28	TESLA TORONTO ON 74099865147000001327086	\$13.76
MAY 28	MAY 30	ELEMENT VAUGHAN SOUTHW VAUGHAN ON 74703415149103891151978	\$327.88
MAY 28	MAY 28	TESLA TORONTO ON 74099865148000400188088	\$26.28
MAY 30	JUN 02	IMPARK00090129A TORONTO ON 74703415151105562970938	\$110.00

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	453,192
Points earned this statement	29,021
Points adjusted this statement	66
New points balance	482,279

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	\$320.00
Payment due date	JUL 10, 2025
Credit limit	\$25,000.00
Available credit	\$17,886.75
Annual interest rates:	
Purchases	20.99%
Cash advances	21.99%

CALCULATING YOUR BALANCE

Previous Account Balance		\$9,486.37
Payments & credits	-\$26,018.96	
Purchases & debits	\$23,645.84	
Cash advances	\$0.00	
Interest	\$0.00	
Fees	\$0.00	
Total Account Balance		\$7,113.25
NEW BALANCE		\$7,113.25



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

NEW BALANCE
\$7,113.25

MINIMUM PAYMENT
\$320.00

PAYMENT DUE DATE
JUL 10, 2025

AMOUNT PAID
\$

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

RBC® Avion® Visa Infinite Privilege[‡] 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
- 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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SHELLEY FRASER SYRROS 4646 92** **** 2725

STATEMENT FROM MAY 21 TO JUN 19, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 30	JUN 02	BRAVE.COM BRAVE.COM CA 2406466515110004694285 Foreign Currency - USD 9.99 Exchange rate - 1.420420	\$14.19
MAY 30	JUN 02	HYATT REGENCY TORONTO ON TORONTO ON 74450775151004028065023	\$1,623.06
MAY 31	JUN 02	TESLA TORONTO ON 74099865151000500108089	\$14.90
MAY 31	JUN 02	MID-EAST FOOD CENTRE OTTAWA ON 74529005151920478431507	\$28.82
JUN 02	JUN 02	PRIMEVIDEO.C*N66C29Z31 WWW.AMAZON.CABC 74537885153107206625740	\$5.74
JUN 02	JUN 02	PRIMEVIDEO.C*NN11L2YW0 WWW.AMAZON.CABC 74537885153107209722924	\$8.04
JUN 02	JUN 04	DAIRY QUEEN GATINEAU QC 74514205154004043899439	\$31.20
JUN 03	JUN 04	GOOGLE*TUNEIN G.CO/HELPPAY#NS 74040735155920004000238	\$14.21
JUN 03	JUN 04	MAD RADISH SLATER OTTAWA ON 74064495154820181155800	\$18.46
JUN 04	JUN 05	PLAYLISTAI PLAYLISTAI.APAZ 24000775156100007343400 Foreign Currency - USD 3.99 Exchange rate - 1.406015	\$5.61
JUN 05	JUN 06	GOOGLE*STRAVA RUN BIK G.CO/HELPPAY#NS 74040735157920001021243	\$114.96
JUN 06	JUN 09	PAYPAL *PAYBYPHONET 4029357733 ON 74897265159522695509804	\$8.30
JUN 07	JUN 09	PAYPAL *RETRPELTON 07595838482 74998765159522834543836	\$114.00
JUN 07	JUN 09	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105160619984063105	-\$10,000.00
JUN 08	JUN 09	PAYPAL *SPOTIFY*P378160 35314369001 74998765159522839633640	\$24.13
JUN 09	JUN 09	DISNEY PLUS BURBANK CA 24793385160000602627061	\$18.39
JUN 09	JUN 11	ELECTRIFY CANADA AJAX ON 74500015161656698123728	\$7.00
JUN 12	JUN 12	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165163100012861859 Foreign Currency - USD 229.95 Exchange rate - 1.403522	\$322.74
JUN 12	JUN 13	TESLA TORONTO ON 74099865163000801083086	\$11.71
JUN 12	JUN 12	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105163619984354105	-\$5,000.00
JUN 13	JUN 16	PAYPAL *PAYBYPHONET 4029357733 ON 74897265166523063528286	\$4.30
JUN 14	JUN 16	PAYPAL *TIDAL 4029357733 NY 24036035166523507468044	\$10.99
JUN 14	JUN 16	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105167619980040100	-\$10,000.00
JUN 15	JUN 16	AD FREE FOR PRIMEVIDEO PRIME VIDEO BC 74537885166109384332045	\$3.44
JUN 15	JUN 16	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165166100031716834 Foreign Currency - USD 23.00 Exchange rate - 1.399565	\$32.19
JUN 16	JUN 16	PRIMEVIDEO.C*NA20L5VK1 WWW.AMAZON.CABC 74537885167109983793307	\$7.63
JUN 16	JUN 18	PAYPAL *PAYBYPHONET 4029357733 ON 74897265168523221761975	\$2.30



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STATEMENT FROM MAY 21 TO JUN 19, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 17	JUN 18	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537885168101465139793	\$31.03
JUN 18	JUN 19	AMAZON.CA *NA6IT5R21 AMAZON.CA ON 74537885169102051051797	\$18.34
SUBTOTAL OF MONTHLY ACTIVITY			-\$21,043.97

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 19	MAY 22	PAYPAL *OUTDOORSYIN 4029357733 TX 24036035141520454621278	\$1,000.00
MAY 21	MAY 22	DYMON STORAGE-WALKLEY OTTAWA ON 74500015141656646783990	\$49.17
MAY 21	MAY 23	FARM BOY #35 OTTAWA ON 74529005141920486853703	\$528.97
MAY 21	MAY 22	KETTLEMAN'S BAGEL TRAINYAOTTAWA ON 74064495142820114901572	\$35.57
MAY 22	MAY 26	MAIFENG9X7U 15889749072 74284505143520370727559	\$6.99
MAY 23	MAY 26	ISTOCK.COM INTERNET 24871155143092828977358	\$45.99
MAY 23	MAY 26	SP VORDA BYVORDA.COM CA 24492165143100028589622	\$72.95
MAY 23	MAY 26	LS LOLE BRANDS MIRABEL QC 74083425143100017902024	\$339.18
MAY 23	MAY 26	ORANGE JULEP MONTREAL QC 74064495144820118768249	\$72.09
MAY 23	MAY 26	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74040735145920002016742	\$4.59
MAY 23	MAY 26	NAYAX CANADA INC MASTER FREDERICTON NB 74729245145039458419413	\$41.73
MAY 24	MAY 26	TIM HORTONS #3957 SAINT-LAZARE QC 74703415144109901702762	\$17.15
MAY 25	MAY 26	CHELSEA CHAWARMA ET PIZZACHELSEA QC 74064495145820174710779	\$48.24
MAY 26	MAY 27	APPLE.COM/BILL 866-712-7753 ON 74537885146101304294129	\$12.64
MAY 26	MAY 27	AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC 74537885146101640835478	\$11.49
MAY 26	MAY 27	APPLE.COM/BILL TORONTO ON 74038715146520184541262	\$14.94
MAY 26	MAY 27	JEAN COUTU 286 GATINEAU QC 74500015146838451282459	\$16.07
MAY 26	MAY 26	PETRO-CANADA 13015 GATINEAU QC 74064495146820126837018	\$50.00
MAY 26	MAY 26	PETRO-CANADA 13015 GATINEAU QC 74064495146820126837026	\$25.00
MAY 26	MAY 26	PETRO-CANADA 13015 GATINEAU QC 74064495146820126837034	\$100.00
MAY 26	MAY 26	PETRO-CANADA 13015 GATINEAU QC 74064495146820126837042	\$6.08
MAY 28	MAY 29	AIRBNB * HMKAQ48ERM AIRBNB.COM 74657375149000462714428	\$1,070.41
MAY 28	MAY 30	1:1 SALON CHELSEA QC 74529005148920421469600	\$348.94
MAY 28	MAY 28	PETRO-CANADA 13015 GATINEAU QC 74064495148820130290715	\$78.36



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STATEMENT FROM MAY 21 TO JUN 19, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details from May 29 to June 9, 2025, including purchases at MAIFENG9X7U, CANADIAN TIRE STORE, SHOWPASS* MOTELCHEL, LAMPTWIST CORBAIS, CTR JARDIN CLOUTIER, IMPARK001, LS MOTEL CHELSEA, LIFE OF PIE INC, BUSHTUKAH INC, ARTIC SPAS, GENEVIEVE MUNRO, GOOGLE *GSUITE, DYMON STORAGE, BUSHTUKAH INC, BRAINTAP PROF, DYMON STORAGE-WALKLEY, HOMESENSE, SQ *MR POKE, BUSHTUKAH ORLEANS, RITCHIE FEED & SEED INC, MAIFENG9X7U, PITOU MINOU, INNERSCIENCE RESEARCH, GENEVIEVE PARENT, JOHN THOMPSON, RITCHIE FEED & SEED INC, APPLE.COM/BILL, and LS HINTONBURG KIDS.



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STATEMENT FROM MAY 21 TO JUN 19, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 06	JUN 09	LS COPPER ALLEY GIFT B OTTAWA ON 74083425157100014091154	\$255.38
JUN 06	JUN 09	SUSHI-RO OTTAWA ON 74450775157004001212059	\$83.82
JUN 06	JUN 09	TERRA 20 TRAIN YARDS OTTAWA ON 74729245157040147583713	\$242.80
JUN 06	JUN 09	CANADIAN TIRE #174 OTTAWA ON 74064495158820105987755	\$77.63
JUN 06	JUN 09	BULK BARN STORE #712 OTTAWA ON 74529005157920273015608	\$16.58
JUN 06	JUN 09	FAMILLE CHARLES IGA CHELSEA QC 74529005157920429008804	\$21.79
JUN 06	JUN 09	FARM BOY #35 OTTAWA ON 74529005157920600983502	\$381.76
JUN 06	JUN 06	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105157619981938106	-\$295.00
JUN 06	JUN 06	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105157619981939104	-\$294.62
JUN 08	JUN 11	AIR CAN* 0142302444395AIRCANADA.COMMB 74537885161104925196566	\$85.67
JUN 09	JUN 10	BELL CANADA (OB) MONTREAL QC 74064495160820137319700	\$113.83
JUN 10	JUN 11	DOLLARAMA #1261 MONTREAL QC 74064495161820179467085	\$6.90
JUN 10	JUN 11	OURARING OULU 74143615162000133181125	\$8.95
JUN 10	JUN 11	AIRBNB * HMQAQ48ERM AIRBNB.COM 74657375162000464013540	\$35.91
JUN 10	JUN 11	EPICERIE LOCO PLATEAU MONTREAL QC 74514205161004004222960	\$245.77
JUN 10	JUN 11	DYMON STORAGE (TRAINYA OTTAWA ON 74500015161656698041151	\$130.05
JUN 11	JUN 12	LS ROTISSERIE LA LUNE MONTREAL QC 74099865162000111049042	\$503.98
JUN 11	JUN 12	SQ *CONVOCATION FLOWERS IMONTREAL QC 74293475162000538000125	\$64.37
JUN 11	JUN 13	CP - HA MCGILL MONTREAL QC 74116775163605590210961	\$340.42
JUN 11	JUN 11	SP MAAP CO. PTY. LTD. NORTH MELBOUR 74201335162100003364043 Foreign Currency - AUD 515.00 Exchange rate - .917398	\$472.46
JUN 12	JUN 16	IGA EXTRA #8548 BOISBRIAND QC 74529005163920339138206	\$15.61
JUN 12	JUN 16	MAIFENG9X7U 15889749072 74423425164523015524107	\$6.99
JUN 12	JUN 12	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165163100009744464 Foreign Currency - USD 23.00 Exchange rate - 1.403043	\$32.27
JUN 12	JUN 13	BELL CANADA (OB) MONTREAL QC 74064495163820154954352	\$151.77
JUN 12	JUN 13	PATISSERIE AFRODITI 1971 MONTREAL QC 74514205163004002649600	\$157.10
JUN 12	JUN 13	CAFE MYRIADE - LE PLATEAUMONTREAL QC 74514205163004004153197	\$8.48
JUN 13	JUN 16	AGI*BESTBUY.CA/PRO 866-237-8289 ON 74537885164107996628422	\$19.54
JUN 14	JUN 16	MARCHE HINTONBURG MARK OTTAWA ON 74703415165108940827139	\$234.78
JUN 14	JUN 16	NUTTY GREEK BAKE SHOP INCOTTAWA ON 74064495165820185570506	\$128.23



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STATEMENT FROM MAY 21 TO JUN 19, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for PALMIER CHELSEA QC, HOME OF FRESH PASTA OTTAWA ON, LS BLUEBARN COFFEE ROA WAKEFIELD QC, SP MAAP CO. PTY. LTD. NORTH MELBOUR, APPLE.COM/BILL TORONTO ON, AIRBNB * HMNMHSP5KD AIRBNB.COM, MARCHE CHELSEA 21315 CHELSEA QC, CHELSEA SMOKEHOUSE CHELSEA QC, BERKLEE ONLINE 6177472141 MA, and a subtotal of \$18,020.14.

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 for NAUTILUS PLUS - SS SAINT-HUBERT QC, AMAZON.CA * NWOH71130 AMAZON.CA ON, VIDEOTRON LTEE #150 PPACCMONTREAL QC, UBER CANADA/UBERTRIP TORONTO ON, UBER* TRIP UBER.COM/CA/EON, UBER CANADA/UBERTRIP TORONTO ON, NAUTILUS PLUS - SS SAINT-HUBERT QC, STM BERRI UQAM DIN102/ MONTREAL QC, SHOWCARE EVENT SOLUTIONS MONTREAL QC, STM MT ROYAL DIN101/16 MONTREAL QC, CLUB ESPAGNOL DE QUEBEC MONTREAL QC, UBER* TRIP UBER.COM/CA/EON, UBER CANADA/UBERTRIP TORONTO ON, UBER CANADA/UBERTRIP TORONTO ON, and UBER CANADA/UBERTRIP TORONTO ON.



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STATEMENT FROM MAY 21 TO JUN 19, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 11	JUN 12	UBER CANADA/UBERONEMEM TORONTO ON 74064495162820171911741	\$11.49
JUN 12	JUN 13	ADOBE INC 800-8336687 CA 24793385163000806397021	\$22.98
JUN 12	JUN 13	UBER CANADA/UBERTRIP TORONTO ON 74064495163820166876940	\$24.54
JUN 13	JUN 16	BUSBUD MONTREAL QC 7409986516400073008059	\$169.98
JUN 14	JUN 16	UBER CANADA/UBERTRIP TORONTO ON 74064495165820154639415	\$31.81
JUN 14	JUN 16	UBER CANADA/UBERTRIP TORONTO ON 74064495165820161465838	\$11.61
JUN 17	JUN 18	NAUTILUS PLUS - SS SAINT-HUBERT QC 74064495168820156295403	\$27.31
SUBTOTAL OF MONTHLY ACTIVITY			\$650.71
TOTAL ACCOUNT BALANCE			\$7,113.25

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 12 year(s) and 11 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	\$7,113.25	

** 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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