



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 7

STATEMENT FROM JUL 22 TO AUG 19, 2025

**PREVIOUS ACCOUNT BALANCE \$14,127.70**

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 22	JUL 22	TIDAL MALMO 7498750520300601001089	\$14.49
JUL 23	JUL 24	BELL MOBILITY VERDUN QC 74064495204820138451609	\$471.43
JUL 23	JUL 24	PAYPAL *1976 6502419172 CA 24036035204529599319924	\$14.26
JUL 24	JUL 24	D J*WSJ 800-568-7625 NJ 24456755205102165406054	\$14.91
JUL 24	JUL 25	PAYPAL *1976 6502419172 CA 24036035205529601763381	\$7.12
JUL 25	JUL 25	AMAZON CHANNELS AMAZON.CA BC 74537885206102940228932	\$12.64
JUL 30	JUL 31	BRAVE.COM BRAVE.COM CA 24064665212100002686165 Foreign Currency - USD 9.99 Exchange rate - 1.413413	\$14.12
AUG 03	AUG 04	GOOGLE *TUNEIN G.CO/HELPPAY#NS 74537885215101803721701	\$14.21
AUG 04	AUG 05	PLAYLISTAI PLAYLISTAI.APAZ 24000775217100007990587 Foreign Currency - USD 3.99 Exchange rate - 1.413533	\$5.64
AUG 05	AUG 05	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105217619981998108	-\$2,500.00
AUG 05	AUG 06	PAYPAL *TIDAL 4029357733 NY 24036035217530633331441	\$16.99
AUG 06	AUG 06	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105218710001690103	-\$21,636.47
AUG 07	AUG 08	LS GREG CHRISTIES SKI CHELSEA QC 74083425219100019799716	\$205.81
AUG 08	AUG 11	PAYPAL *SPOTIFY*P39577B 35314369001 74998865220531202017649	\$24.13
AUG 09	AUG 11	DISNEY PLUS BURBANK CA 24793385221000402851066	\$18.39
AUG 09	AUG 11	ELECTRIFY CANADA AJAX ON 74500015222656683740830	\$7.00
AUG 11	AUG 11	TESLA TORONTO ON 74099865223000200194086	\$21.57

### 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	503,525
Points earned this statement	23,088
Points redeemed this statement	(503,536)
Points adjusted this statement	11
<b>New points balance</b>	<b>23,088</b>

#### 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	\$345.00
Payment due date	SEP 9, 2025
Credit limit	\$25,000.00
Available credit	\$18,088.40
Annual interest rates:	
Purchases	20.99%
Cash advances	21.99%

#### CALCULATING YOUR BALANCE

Previous Account Balance	\$14,127.70
Payments & credits	-\$25,940.33
Purchases & debits	\$18,723.53
Cash advances	\$0.00
Interest	\$0.70
Fees	\$0.00
<b>Total Account Balance</b>	<b>\$6,911.60</b>
<b>NEW BALANCE</b>	<b>\$6,911.60</b>



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

NEW BALANCE  
**\$6,911.60**

MINIMUM PAYMENT  
**\$345.00**

PAYMENT DUE DATE  
**SEP 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 727272 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



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

STATEMENT FROM JUL 22 TO AUG 19, 2025

Thank you for choosing RBC Royal Bank

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

Table with 4 columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for OPENAI, TESLA TORONTO ON, SQ \*DR JENNIFER SCHATZ MEOTTAWA ON, and CASH ADVANCE INTEREST 21.99%.

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

Table with 4 columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for FEVER VANCOUVER BC, DECORTOR'S CHOICE PAINT GLOUCESTER ON, LS CENTRE DU VELO LA GATINEAU QC, APPLE.COM/BILL 866-712-7753 ON, ISTOCK.COM INTERNET, DYMON STORAGE (BARRHAV NEPEAN ON), 1:1 SALON CHELSEA QC, FARM BOY #35 OTTAWA ON, GOOGLE \*GOOGLE ONE G.CO/HELPPAY#NS, FIH CONTENT SERVICES LONDON, CPC SCP/POSTE CANADA P OTTAWA ON, and LA CIGALE CHELSEA QC.



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

STATEMENT FROM JUL 22 TO AUG 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 July 24 to August 1, 2025, including purchases from MAIFENG9X7U, APPLE.COM, AMAZON.CA, and various retail stores.



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

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

STATEMENT FROM JUL 22 TO AUG 19, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 01	AUG 04	DYMON STORAGE (BARRHAV NEPEAN ON 74500015213656685624603	\$22.60
AUG 01	AUG 04	DYMON STORAGE (BARRHAV NEPEAN ON 74500015213656685626657	\$946.94
AUG 01	AUG 04	DYMON STORAGE (TRAINYA OTTAWA ON 74500015213656684662174	\$251.54
AUG 01	AUG 04	WESTJET 8382199388575CALGARY AB 74479325215004028020205	\$766.76
AUG 02	AUG 04	PITOU MINOU ET COMPAGNONSCHELSEA QC 74064495214820189215208	\$185.96
AUG 02	AUG 04	BRAINTAP PROF SUBSCRIP BRAINTAP.COM NC 24011345215100049027456	\$71.13
Foreign Currency - USD 49.99 Exchange rate - 1.422884			
AUG 05	AUG 06	AVION* AIR/VOL 877-636-2870 BC 74537885217100688170263	\$2,425.78
AUG 05	AUG 06	FLOSPORTS SUBSCRIPTION FLOSPORTS.TV TX 24011345217100077000191	\$45.98
AUG 05	AUG 06	APPLE.COM/BILL 866-712-7753 ON 74537885217100426306492	\$89.67
AUG 05	AUG 06	INNERSCIENCE RESEARCH INNERSCIENCERWA 24011345218100029190909	\$37.94
Foreign Currency - USD 26.80 Exchange rate - 1.415671			
AUG 06	AUG 07	APPLE.COM/BILL 866-712-7753 ON 74537885218101316935696	\$14.94
AUG 07	AUG 11	MAIFENG9X7U 15889749072 74284505220531887353827	\$6.99
AUG 07	AUG 08	BELL CANADA (OB) MONTREAL QC 74064495219820139820425	\$113.83
AUG 07	AUG 08	GAUVREAU TRANSPORT CHELSEA QC 74064495219820184819355	\$354.00
AUG 08	AUG 11	PITOU MINOU ET COMPAGNONSCHELSEA QC 74064495220820192894553	\$214.97
AUG 08	AUG 11	FAMILLE CHARLES IGA CHELSEA QC 74529005220920416401205	\$165.71
AUG 09	AUG 11	OURARING OULU 74143615222000131641839	\$8.95
AUG 10	AUG 11	TCKTWEB*LINEUPINFOATEL 800-965-4827 QC 74537885222104967853659	\$189.05
AUG 11	AUG 12	WWW COSTCO CA 888-426-7826 ON 74537885223106418009053	\$68.25
AUG 11	AUG 12	RAPHA RACING LONDON 74875305223001467355037	\$203.51
AUG 11	AUG 12	RAPHA RACING LONDON 74875305223001467472030	\$287.44
AUG 12	AUG 12	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165224100009291588	\$32.53
Foreign Currency - USD 23.00 Exchange rate - 1.414347			
AUG 12	AUG 13	BELL CANADA (OB) MONTREAL QC 74064495224820154526090	\$151.77
AUG 12	AUG 13	NUTTY GREEK BAKE SHOP INCOTTAWA ON 74064495224820179324158	\$86.31
AUG 12	AUG 13	TROVE FASHION OTTAWA ON 74064495224820182178906	\$347.61
AUG 12	AUG 13	LS BLUEBARN COFFEE ROA WAKEFIELD QC 74099865224001006973052	\$28.42
AUG 12	AUG 13	MAKER HOUSE CO. OTTAWA ON 74514205224004005197448	\$44.65
AUG 13	AUG 18	AIR CAN* 0142306958810AIRCANADA.COMMB 74537885227109646076031	\$116.55



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STATEMENT FROM JUL 22 TO AUG 19, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 13	AUG 14	LS GREG CHRISTIES SKI CHELSEA QC 74083425225100016225576	\$344.83
AUG 13	AUG 14	AGI*BESTBUY.CA/PRO 866-237-8289 ON 74537885225108180998768	\$19.54
AUG 13	AUG 14	PALMIER CHELSEA QC 74514205225004017158254	\$13.97
AUG 13	AUG 14	SQ *SERRURIER FARLEY CANTLEY QC 74293475225000623242116	\$236.00
AUG 14	AUG 15	GOOD RIDDINS GATINEAU QC 74872715227122272518756	\$776.08
AUG 15	AUG 18	MAIFENG9X7U 15889749072 74423425227532593936455	\$6.99
AUG 16	AUG 18	ESSO CIRCLE K OTTAWA ON 74064495230920103666443	\$53.81
AUG 17	AUG 18	APPLE.COM/BILL 866-712-7753 ON 74537885229101455323537	\$4.59
AUG 18	AUG 19	LS BLUEBARN COFFEE ROA WAKEFIELD QC 74099865230001951805053	\$37.01
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>\$14,192.95</b>

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 21	JUL 22	STM MCGILL DAO101 MONTREAL QC 74064495203820115590941	\$7.00
JUL 24	JUL 24	PRIMEVIDEO.C*368A25583 WWW.AMAZON.CABC 74537885205102097089997	\$4.01
JUL 24	JUL 25	SP LECLUB.CC MONTREAL QC 74083425206100003652264	\$342.52
JUL 29	JUL 31	AIR CAN* 0142305940908AIRCANADA.COMMB 74537885211107872260681	\$438.92
JUL 29	JUL 31	AIR CAN* 0142305940909AIRCANADA.COMMB 74537885211107872260749	\$438.92
JUL 29	JUL 30	NAUTILUS PLUS - SS SAINT-HUBERT QC 74064495210820156015395	\$27.31
JUL 29	JUL 30	RBC GRANFONDO WHISTLER VANCOUVER BC 74083425210100016903229	\$469.68
JUL 31	AUG 01	STM LOGE PLACE-ST-HENRI NMONTREAL QC 74064495213820117705271	\$7.00
AUG 02	AUG 04	AMZN MKTP CA*5650Z5RS3 WWW.AMAZON.CAON 74537885214100293091758	\$21.16
AUG 03	AUG 04	UBER CANADA/UBERTRIP TORONTO ON 74064495215820149267769	\$11.15
AUG 04	AUG 05	STM MT ROYAL DAN101/27 MONTREAL QC 74064495217820116090523	\$7.00
AUG 06	AUG 07	AIR TRANSAT SAINT-LAURENTQC 74064495218820148468266	\$10.99
AUG 06	AUG 07	LINOU SOUMPASIS ATHINA 24085105218000201805028	\$262.77
Foreign Currency - EUR 160.60 Exchange rate - 1.636176			
AUG 06	AUG 06	<b>PAYMENT - THANK YOU / PAIEMENT - MERCI</b> 74510105218619981181100	<b>-\$1,400.00</b>
AUG 08	AUG 11	UBER *TRIP HELP.UBER.COM 74143615221000157551350	\$15.26



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STATEMENT FROM JUL 22 TO AUG 19, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
AUG 08	AUG 11	UBER *TRIP HELP.UBER.COM 74143615221000843181406	\$11.38
AUG 09	AUG 11	HOMCORE MONOPROSOP I. ATHINA 24085105221000168182242 Foreign Currency - EUR 114.00 Exchange rate - 1.646315	\$187.68
AUG 10	AUG 11	UBER *TRIP HELP.UBER.COM 74143615223000191310423	\$7.47
AUG 10	AUG 11	UBER *TRIP HELP.UBER.COM 74143615223000191520708	\$8.13
AUG 10	AUG 11	UBER *TRIP HELP.UBER.COM 74143615223000995420303	\$11.38
AUG 10	AUG 13	OASA ETICKET POS ATHINA 74003125222360502783100 Foreign Currency - EUR 8.20 Exchange rate - 1.645121	\$13.49
AUG 11	AUG 12	UBER CANADA/UBERONEMEM TORONTO ON 74064495223820154014114	\$11.49
AUG 12	AUG 13	NAUTILUS PLUS - SS SAINT-HUBERT QC 74064495224820157517567	\$27.31
AUG 12	AUG 13	ADOBE INC 800-8336687 CA 24793385224002501854055	\$22.98
AUG 12	AUG 13	UBER *TRIP HELP.UBER.COM 74143615225000142921631	\$9.67
AUG 12	AUG 13	UBER *TRIP HELP.UBER.COM 74143615225000142880878	\$14.31
AUG 13	AUG 18	CINE PARIS ATHINA 74943385230201450437005 Foreign Currency - EUR 5.50 Exchange rate - 1.649090	\$9.07
AUG 13	AUG 14	UBER *TRIP HELP.UBER.COM 74143615226000139200220	\$7.32
AUG 13	AUG 14	UBER *TRIP HELP.UBER.COM 74143615226000139330761	\$9.66
AUG 13	AUG 14	UBER *TRIP HELP.UBER.COM 741436152260002626000097	\$9.82
AUG 14	AUG 15	UBER *TRIP HELP.UBER.COM 74143615227000140531620	\$6.55
AUG 14	AUG 14	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105226619987882107	-\$150.00
AUG 15	AUG 18	PRASINI TENTA ATHINA 24085105227000205639836 Foreign Currency - EUR 97.90 Exchange rate - 1.652808	\$161.81
AUG 16	AUG 18	GETYOURGUIDE VANCOUVER BC 74099865228000026983030 Foreign Currency - EUR 134.00 Exchange rate - 1.659402	\$222.36
AUG 16	AUG 18	UBER *TRIP HELP.UBER.COM 74143615229000145621580	\$15.06
AUG 16	AUG 18	UBER *TRIP HELP.UBER.COM 74143615229000145781343	\$9.98
AUG 16	AUG 18	UBER *TRIP HELP.UBER.COM 74143615229000145611136	\$12.27
AUG 17	AUG 18	UBER *TRIP HELP.UBER.COM 74143615230000186931333	\$6.55
AUG 17	AUG 18	UBER *TRIP HELP.UBER.COM 74143615230000186980991	\$39.18
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>\$1,348.61</b>
<b>TOTAL ACCOUNT BALANCE</b>			<b>\$6,911.60</b>



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

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

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STATEMENT FROM JUL 22 TO AUG 19, 2025

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**Time to Pay**

If you make only the Minimum Payment each month, we estimate it will take 11 year(s) and 2 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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**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.

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**INTEREST RATE CHART**

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$6,910.90	

\*\* 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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