



Royal Bank

RBC® Avion® Visa Infinite Privilege[‡] for Private Banking

BILL SYRROS 4646 92** **** 6846

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

1 OF 8

STATEMENT FROM AUG 20 TO SEP 19, 2025

PREVIOUS ACCOUNT BALANCE \$6,911.60

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| AUG 20 | AUG 21 | AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC 74537885232104617217931 | \$113.83 |
| AUG 21 | AUG 21 | TESLA TORONTO ON 74099865233000800137061 | \$16.09 |
| AUG 21 | AUG 21 | TIDAL MALMO 74987505233000201212213 | \$14.49 |
| AUG 21 | AUG 22 | BELL MOBILITY VERDUN QC 74064495233820139298608 | \$609.30 |
| AUG 21 | AUG 22 | HEYGEN TECHNOLOGY INC. HEYGEN.COM CA 24011345233100104373249 Foreign Currency - USD 288.00 Exchange rate - 1.423298 | \$409.91 |
| AUG 24 | AUG 25 | D J*WSJ 800-568-7625 NJ 24456755236107606907878 | \$14.91 |
| AUG 24 | AUG 28 | HARBIN DUMPLING RESTAURANTMONTREAL QC 74064495239820183851249 | \$76.05 |
| AUG 24 | AUG 26 | LA SALA ROSA MONTREAL QC 74064495237820113519884 | \$44.09 |
| AUG 25 | AUG 25 | AMAZON CHANNELS AMAZON.CA BC 74537885237108366656079 | \$12.64 |
| AUG 25 | AUG 26 | TESLA TORONTO ON 74099865237001100522081 | \$13.96 |
| AUG 25 | AUG 26 | PAYPAL *1976 6502419172 CA 240360352375336782037 | \$14.48 |
| AUG 25 | AUG 26 | PAYPAL *1976 6502419172 CA 24036035237533678804757 | \$2.88 |
| AUG 25 | AUG 26 | PAYPAL *1976 6502419172 CA 24036035237533678816942 | \$10.13 |
| AUG 25 | AUG 26 | PAYPAL *1976 6502419172 CA 24036035237533678843391 | \$7.23 |
| AUG 28 | AUG 29 | CORDONNERIE ET PLUS GATINEAU QC 74064495240820185846418 | \$29.90 |
| AUG 30 | SEP 02 | BRAVE.COM BRAVE.COM CA 24064665243100032615369 Foreign Currency - USD 9.99 Exchange rate - 1.412412 | \$14.11 |

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 | 23,088 |
| Points earned this statement | 27,851 |
| Points adjusted this statement | 34 |
| New points balance | 50,973 |

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 | \$833.00 |
| Payment due date | OCT 14, 2025 |
| Credit limit | \$25,000.00 |
| Available credit | \$8,322.71 |
| Annual interest rates: | |
| Purchases | 20.99% |
| Cash advances | 21.99% |

CALCULATING YOUR BALANCE

| | | |
|------------------------------|--------------|--------------------|
| Previous Account Balance | | \$6,911.60 |
| Payments & credits | -\$12,763.04 | |
| Purchases & debits | \$22,343.34 | |
| Cash advances | \$0.00 | |
| Interest | \$185.39 | |
| Fees | \$0.00 | |
| Total Account Balance | | \$16,677.29 |
| NEW BALANCE | | \$16,677.29 |



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

NEW BALANCE
\$16,677.29

MINIMUM PAYMENT
\$833.00

PAYMENT DUE DATE
OCT 14, 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 72722 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

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

STATEMENT FROM AUG 20 TO SEP 19, 2025

Thank you for choosing RBC Royal Bank

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for GOOGLE *UPLAND REAL ES G.CO/HELPPAY#NS, PLAYLISTAI PLAYLISTAI.APAZ, SHOPPERS DRUG MART 212 WHISTLER BC, NOSHY SQUAMISH BC, SUMMIT SPORT WHISTLER BC, ELECTRIFY CANADA AJAX ON, PORTER AIRLINES 8886198622 ON, DISNEY PLUS BURBANK CA, OPENAI *CHATGPT SUBSCR OPENAI.COM CA, AD FREE FOR PRIMEVIDEO PRIME VIDEO BC, PAYMENT - THANK YOU / PAIEMENT - MERCI, GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS, ARAXI RESTAURANT & BAR WHISTLER BC, FOOD BANKS CANADA MISSISSAUGA ON, FS *EX NIHILO VINEYARDS LAKE COUNTRY BC, PURCHASE INTEREST 20.99%, and SUBTOTAL OF MONTHLY ACTIVITY.

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for AIR CAN* 0144293421691AIRCANADA.COMMB, PETRO-CANADA 13887 GATINEAU QC, 1:1 SALON CHELSEA QC, FARM BOY #35 OTTAWA ON, and CANADIAN TIRE #174 OTTAWA ON.



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BILL SYRROS 4646 92** **** 6846

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

STATEMENT FROM AUG 20 TO SEP 19, 2025

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|--|-------------|
| AUG 21 | AUG 21 | AMZN MKTP CA*SQ58U9SU3 866-216-1072 ON 74537885233104776519605 | \$126.45 |
| AUG 21 | AUG 21 | AMZN MKTP CA*SC66C2713 866-216-1072 ON 74537885233104834732711 | \$67.84 |
| AUG 21 | AUG 25 | MAIFENG9X7U 15889749072 74423425234533989481958 | \$6.99 |
| AUG 21 | AUG 22 | AMZN MKTP CA*ER2NC99Q3 866-216-1072 ON 74537885233104952111532 | \$117.60 |
| AUG 21 | AUG 22 | AMZN MKTP CA*V12VU2313 866-216-1072 ON 74537885233105232926433 | \$117.60 |
| AUG 21 | AUG 22 | LA BOTTEGA NICASTRO CAFE GATINEAU QC 74450775233004009084433 | \$7.28 |
| AUG 21 | AUG 22 | LA BOTTEGA NICASTRO CAFE GATINEAU QC 74450775233004009084458 | \$2.65 |
| AUG 22 | AUG 25 | FONDATION CHELSEA CHELSEA QC 74500015234380683816534 | \$137.97 |
| AUG 23 | AUG 25 | ISTOCK.COM TORONTO ON 24080445235115981986899 | \$45.99 |
| AUG 23 | AUG 25 | GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 74040735237920008029771 | \$4.59 |
| AUG 24 | AUG 25 | PRIMEAU VELO GATINEAU GATINEAU QC 74064495236820180394816 | \$100.00 |
| AUG 25 | AUG 25 | HOTLINE TNT SUPPORT@ATVENNY 24011345237100017647388 | \$194.25 |
| AUG 25 | AUG 26 | CAFE MYRIADE - LE PLATEAUMONTREAL QC 74514205237004003790934 | \$14.98 |
| AUG 26 | AUG 27 | PRIMEAU VELO GATINEAU GATINEAU QC 74064495238820185831364 | \$190.24 |
| AUG 26 | AUG 27 | APPLE.COM/BILL TORONTO ON 74038715238533438928895 | \$14.94 |
| AUG 26 | AUG 27 | WF* CA4447833465 VANCOUVER BC 74083425238100013265141 | \$1,011.78 |
| AUG 26 | AUG 27 | APPLE.COM/BILL 866-712-7753 ON 74537885238109625562529 | \$12.64 |
| AUG 26 | AUG 27 | AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC 74537885238109938508375 | \$11.49 |
| AUG 27 | AUG 28 | RENU MASSAGE THERAPY & SPOTTAWA ON 74064495239820181893052 | \$155.94 |
| AUG 27 | AUG 28 | CPC / SCP 100323 OTTAWA ON 74064495239820182918957 | \$28.24 |
| AUG 27 | AUG 28 | APPLE.COM/BILL 866-712-7753 ON 74537885239100501491312 | \$41.38 |
| AUG 27 | AUG 28 | BREAD BY US ARTISAN BA OTTAWA ON 74703415239101001020779 | \$16.97 |
| AUG 27 | AUG 28 | ORESTA ORGANIC SKIN CARE OTTAWA ON 74450775239004001349150 | \$213.57 |
| AUG 27 | AUG 28 | HOME OF FRESH PASTA OTTAWA ON 74514205239004017291505 | \$41.00 |
| AUG 27 | AUG 29 | FAMILLE CHARLES IGA CHELSEA QC 74529005239920356687804 | \$87.59 |
| AUG 27 | AUG 29 | GOUTTIERES X TREME PLUS GATINEAU QC 74729245240044354574513 | \$280.00 |
| AUG 27 | AUG 27 | PETRO-CANADA 10571 GRENVILLE QC 74064495239820129754226 | \$35.93 |
| AUG 28 | AUG 29 | POLO VELO CHELSEA CHELSEA QC 74500015240838459741469 | \$105.76 |
| AUG 28 | SEP 02 | MAIFENG9X7U 15889749072 74423425241534440666170 | \$6.99 |



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STATEMENT FROM AUG 20 TO SEP 19, 2025

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|--|-------------|
| AUG 29 | SEP 02 | LS BLUEBARN COFFEE ROA WAKEFIELD QC 7409986524100047006210 | \$20.86 |
| AUG 29 | SEP 02 | RENU MASSAGE THERAPY STITTSVILLE ON 74083425241100093302207 | \$150.00 |
| AUG 29 | SEP 02 | RONA+ SECTEUR PLATEAU GATINEAU QC 74500015241380660955041 | \$68.03 |
| AUG 29 | SEP 02 | LA MAISON BISSON GATINEAU QC 74500015241380661733298 | \$73.70 |
| AUG 29 | SEP 02 | WINNERS 377 GATINEAU QC 74703415242103155005262 | \$352.60 |
| AUG 29 | SEP 02 | WINNERS 377 GATINEAU QC 74703415242103155007086 | \$57.48 |
| AUG 30 | SEP 02 | GENEVIEVE MUNRO YOGA CHELSEA QC 74083425242100029546702 | \$67.60 |
| AUG 31 | SEP 02 | AVIS.CA ETOBICOKE ON 74587275244534584341372 | \$1,650.24 |
| AUG 31 | SEP 02 | AVIS.CA ETOBICOKE ON 74587275244534584341455 | \$879.96 |
| SEP 01 | SEP 02 | GOOGLE* GSUITE SEIWIND. CC GOOGLE.COMCA 24803945245910009476367 | \$38.87 |
| SEP 01 | SEP 02 | DYMON STORAGE (BARRHAV NEPEAN ON 74500015244656651735345 | \$946.94 |
| SEP 01 | SEP 02 | DYMON STORAGE (BARRHAV NEPEAN ON 74500015244656651735352 | \$22.60 |
| SEP 01 | SEP 02 | DYMON STORAGE (TRAINYA OTTAWA ON 74500015244656651020342 | \$251.54 |
| SEP 02 | SEP 03 | PITOU MINOU ET COMPAGNONSCHELSEA QC 74064495245820187931395 | \$420.51 |
| SEP 02 | SEP 03 | BRAINTAP PROF SUBSCRIP BRAINTAP.COM NC 24011345246100022208514 Foreign Currency - USD 49.99 Exchange rate - 1.410882 | \$70.53 |
| SEP 02 | SEP 03 | MARCHE CHELSEA 21315 CHELSEA QC 74500015245380672498234 | \$8.23 |
| SEP 02 | SEP 03 | DYMON STORAGE (TRAINYA OTTAWA ON 74500015245656686342504 | \$13.14 |
| SEP 02 | SEP 03 | HOMESENSE 020 OTTAWA ON 74703415246106828482426 | \$326.97 |
| SEP 02 | SEP 03 | SPORTPY* FIELD HOCKEY BC SURREY BC 74872715246152461740785 | \$98.06 |
| SEP 02 | SEP 03 | SQ *MR POKE VANIER ON 74293475245000873593065 | \$63.48 |
| SEP 02 | SEP 03 | CANADIAN TIRE #174 OTTAWA ON 74064495246820105320654 | \$149.02 |
| SEP 02 | SEP 03 | CANADIAN TIRE #174 OTTAWA ON 74064495246820105321389 | \$14.72 |
| SEP 03 | SEP 05 | AIR CAN* 0144294223679AIRCANADA.COMMB 74537885247107998078593 | \$56.50 |
| SEP 03 | SEP 05 | PETSMART INC. 0914 GLOUCESTER ON 74450775247004041129281 | \$273.62 |
| SEP 03 | SEP 04 | NAVAN LITTLE MARKET NAVAN ON 74729245246044711710317 | \$113.95 |
| SEP 03 | SEP 04 | POLO VELO CHELSEA CHELSEA QC 74500015246838442919010 | \$487.36 |
| SEP 04 | SEP 08 | MAIFENG9X7U 15889749072 74423425248535906963319 | \$6.99 |
| SEP 04 | SEP 08 | BON MACARON PATISSERIE VANCOUVER BC 74529005247920232895704 | \$13.00 |
| SEP 04 | SEP 05 | LONGLINER SEAFOODS LTD. VANCOUVER BC 74064495247820190281851 | \$37.50 |



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STATEMENT FROM AUG 20 TO SEP 19, 2025

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

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| SEP 04 | SEP 05 | SQ *OIDE COFFEE VANCOUVER BC 74293475247000027574266 | \$8.09 |
| SEP 04 | SEP 05 | SQ *LEE'S DONUTS GRANVILLVANCOUVER BC 74293475247000033834498 | \$21.77 |
| SEP 04 | SEP 05 | SQ *LA BISE BAKERY VANCOUVER BC 74293475247000034265585 | \$11.40 |
| SEP 05 | SEP 08 | INNERSCIENCE RESEARCH INNERSCIENCERWA 24011345249100013381061 Foreign Currency - USD 26.80 Exchange rate - 1.419402 | \$38.04 |
| SEP 05 | SEP 08 | SP ENROUTE.CC VANCOUVER BC 74083425249100006902905 | \$440.79 |
| SEP 05 | SEP 08 | RUNNING ROOM VANCOUVER BC 74703415249109539432877 | \$213.07 |
| SEP 05 | SEP 08 | AIR CANADA ON BOARD CA MISSISSAUGA ON 74500015248463682537618 | \$6.78 |
| SEP 05 | SEP 08 | GOOD RIDDINS GATINEAU QC 74872715249122492441049 | \$776.08 |
| SEP 05 | SEP 08 | SQ *AL BAZAAR VANCOUVER BC 74293475248000167842944 | \$21.00 |
| SEP 05 | SEP 05 | TST-TERRA BREADS - GRA VANCOUVER BC 74099865247000087534075 | \$20.51 |
| SEP 06 | SEP 08 | FSM 075 WHISTLER BC 74064495249820203721123 | \$78.31 |
| SEP 06 | SEP 08 | COWS WHISTLER WHISTLER BC 74064495249820207098197 | \$37.73 |
| SEP 06 | SEP 08 | APPLE.COM/BILL 866-712-7753 ON 74537885249109795728303 | \$14.94 |
| SEP 06 | SEP 08 | SHOPPERS DRUG MART 212 WHISTLER BC 74500015249882637784661 | \$34.70 |
| SEP 07 | SEP 08 | AMZN MKTP CA 866-216-1072 ON 74537885250101243199340 | -\$31.52 |
| SEP 07 | SEP 08 | SHOPPERS DRUG MART 212 WHISTLER BC 74500015250882689954283 | \$47.27 |
| SEP 07 | SEP 08 | 00141 WHISTLER ISO WHISTLER BC 74703415251101454985786 | \$149.84 |
| SEP 07 | SEP 08 | TNA WHISTLER 1053 WHISTLER BC 74703415251101464176392 | \$485.52 |
| SEP 07 | SEP 08 | SQ *BESTII BEVERAGE LTD. VANCOUVER BC 74293475250000363374507 | \$35.70 |
| SEP 07 | SEP 08 | SQ *FROSTBITES SYRUP CO. WHISTLER BC 74293475250000362211742 | \$13.86 |
| SEP 07 | SEP 09 | ARAXI RESTAURANT & BAR WHISTLER BC 74500015251461698409800 | \$893.29 |
| SEP 07 | SEP 08 | PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105251619980877102 | -\$2,000.00 |
| SEP 08 | SEP 08 | AMZN MKTP CA 866-216-1072 ON 74537885251101455542707 | -\$31.52 |
| SEP 08 | SEP 10 | TROLLS WEST VANCOUVEBC 74500015252461647812087 | \$106.85 |
| SEP 08 | SEP 10 | SHOPPERS DRUG MART #02 SQUAMISH BC 74500015252882686351754 | \$15.13 |
| SEP 09 | SEP 10 | BELL CANADA (OB) MONTREAL QC 74064495252820151638950 | \$113.83 |
| SEP 09 | SEP 10 | LS TEMAKI SUSHI VANCOUVER BC 74099865252000183929031 | \$169.74 |
| SEP 09 | SEP 10 | IMPARK CANVERRUSPBP 877-909-6199 BC 74703415252102699215228 | \$4.55 |
| SEP 09 | SEP 10 | OURARING OULU 74143615253000132251705 | \$8.95 |



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for Private Banking

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

STATEMENT FROM AUG 20 TO SEP 19, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains 25 rows of transactions for Shelley Fraser Syrros, ending with a subtotal of \$15,055.08.

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains 7 rows of transactions for Jackson Syrros, ending with a total of \$663.31.



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STATEMENT FROM AUG 20 TO SEP 19, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details from AUG 20 to SEP 18, including Uber trips, gallery shop, and payments.



RBC® Avion® Visa Infinite Privilege[‡]
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BILL SYRROS 4646 92** **** 6846

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

8 OF 8

STATEMENT FROM AUG 20 TO SEP 19, 2025

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 13 year(s) and 5 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 | \$16,491.90 | |

** 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.

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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