



Royal Bank

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

BILL SYRROS 4646 92** **** 6846

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

1 OF 6

STATEMENT FROM SEP 20 TO OCT 20, 2025

PREVIOUS ACCOUNT BALANCE \$16,677.29

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 18	SEP 22	AIR CAN* 0144294805185AIRCANADA.COMMB 74537885263102507580543	\$88.99
SEP 19	SEP 22	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105265619980176103	-\$7,000.00
SEP 20	SEP 22	TIDAL MALMO 74987505263000601239215	\$14.49
SEP 21	SEP 22	TESLA TORONTO ON 74099865264000400116061	\$16.09
SEP 23	SEP 24	BELL MOBILITY VERDUN QC 74064495266820134332626	\$559.58
SEP 24	SEP 24	D J*WSJ 800-568-7625 NJ 24456755267102788761377	\$14.91
SEP 24	SEP 25	POPULAR INFORMATION POPULAR.INFO DC 24011345268100007918759 Foreign Currency - USD 50.00 Exchange rate - 1.419800	\$70.99
SEP 25	SEP 25	AMAZON CHANNELS AMAZON.CA BC 74537885268103573655909	\$12.64
SEP 25	SEP 26	ABACO SPA - AURONZO DI C AURONZO DI CA 74871635268208725400998 Foreign Currency - EUR 12.00 Exchange rate - 1.676666	\$20.12
SEP 26	SEP 29	DOLOMITI BUS BELLUNO 74463665270592708931963 Foreign Currency - EUR 20.00 Exchange rate - 1.673500	\$33.47
SEP 28	SEP 29	JULANG GMBH STILFS 74871635271262357715996 Foreign Currency - EUR 9.00 Exchange rate - 1.674444	\$15.07
SEP 30	OCT 01	GARDA BIKE SHOP RIVA DEL GARD 74297655273538938082853 Foreign Currency - EUR 101.00 Exchange rate - 1.678118	\$169.49
SEP 30	OCT 01	BRAVE.COM BRAVE.COM CA 24064665274100008615486 Foreign Currency - USD 9.99 Exchange rate - 1.429429	\$14.28
OCT 03	OCT 06	GOOGLE*TUNEIN RADIO M G.CO/HELPPAY#NS 74040735277920003033449	\$14.21
OCT 04	OCT 06	PLAYLISTAI PLAYLISTAI.APAZ 24000775278100027570340 Foreign Currency - USD 3.99 Exchange rate - 1.431077	\$5.71

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	50,973
Points earned this statement	14,644
New points balance	65,617

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	\$638.00
Payment due date	NOV 14, 2025
Credit limit	\$25,000.00
Available credit	\$12,224.44
Annual interest rates:	
Purchases	20.99%
Cash advances	21.99%

CALCULATING YOUR BALANCE

Previous Account Balance		\$16,677.29
Payments & credits	-\$16,000.00	
Purchases & debits	\$11,714.62	
Cash advances	\$0.00	
Interest	\$383.65	
Fees	\$0.00	
Total Account Balance		\$12,775.56
NEW BALANCE		\$12,775.56



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

NEW BALANCE
\$12,775.56

MINIMUM PAYMENT
\$638.00

PAYMENT DUE DATE
NOV 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 727272 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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BILL SYRROS 4646 92** **** 6846

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

STATEMENT FROM SEP 20 TO OCT 20, 2025

Thank you for choosing RBC Royal Bank

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 06	OCT 06	PRIMEVIDEO.C*NFMV04Y0 WWW.AMAZON.CABC 74537885279104043809024	\$5.74
OCT 06	OCT 07	EXPEDIA 72066921342982 EXPEDIA.CA ON 74537885279104701995602	\$223.88
OCT 07	OCT 08	AUTO BENUSSI PULA APT PULA 74920065281980000125029 Foreign Currency - EUR 354.10 Exchange rate - 1.679864	\$594.84
OCT 08	OCT 09	EXPEDIA 72066980640913 EXPEDIA.CA ON 74099865281000023527081	\$261.58
OCT 09	OCT 09	DISNEY PLUS BURBANK CA 24793385282000106004067	\$18.39
OCT 09	OCT 14	ELECTRIFY CANADA AJAX ON 74500015283656674414219	\$7.00
OCT 10	OCT 10	TESLA TORONTO ON 74099865282000103098085	\$16.90
OCT 12	OCT 14	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165285100008087066 Foreign Currency - USD 229.95 Exchange rate - 1.438747	\$330.84
OCT 12	OCT 14	PRIMEVIDEO.C*NM6DS6AV0 WWW.AMAZON.CABC 74537885285100692237147	\$5.74
OCT 14	OCT 15	HILTON T4 OXBO BAR HOUNSLOW 74875305287002211520077 Foreign Currency - GBP 79.99 Exchange rate - 1.920365	\$153.61
OCT 14	OCT 15	UKVI ETAMOB00000797730 WWW.GOV.UK/BR 74007035288920007084227 Foreign Currency - USD 22.39 Exchange rate - 1.439035	\$32.22
OCT 15	OCT 16	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165288100073960442 Foreign Currency - USD 23.00 Exchange rate - 1.443043	\$33.19
OCT 15	OCT 16	AD FREE FOR PRIMEVIDEO PRIME VIDEO BC 74537885288102945659082	\$3.44
OCT 15	OCT 16	UBER CANADA/UBERTRIP TORONTO ON 74064495288820166818884	\$61.61
OCT 15	OCT 16	HEATHROW RAIL LINK LONDON 74163615289775694389760 Foreign Currency - GBP 60.00 Exchange rate - 1.922666	\$115.36
OCT 15	OCT 16	LHR T2B WDF SATELITE TERMINAL 2 OF 74463655288552895648870 Foreign Currency - GBP 15.45 Exchange rate - 1.922330	\$29.70
OCT 15	OCT 16	FCB PADDINGTON LOUNGE LONDON 74463655288572899357237 Foreign Currency - GBP 7.20 Exchange rate - 1.922222	\$13.84
OCT 15	OCT 16	FCB PADDINGTON LOUNGE LONDON 74463655288572899357757 Foreign Currency - GBP 6.20 Exchange rate - 1.922580	\$11.92
OCT 15	OCT 17	TFL TRAVEL CH TFL.GOV.UK/CP 74163615289775733732939 Foreign Currency - GBP 5.80 Exchange rate - 1.931034	\$11.20
OCT 16	OCT 20	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 74040735291920007029155	\$3.21
OCT 20	OCT 20	TIDAL MALMO 74987505293000202028219	\$14.49
OCT 20	OCT 20	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105293619984154102	-\$9,000.00
OCT 20	OCT 20	PURCHASE INTEREST 20.99%	\$383.65
		SUBTOTAL OF MONTHLY ACTIVITY	-\$12,617.61



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STATEMENT FROM SEP 20 TO OCT 20, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 17	SEP 22	PAYPAL *SAMUELBHANS 4029357733 ON 74897265262537801773395	\$143.61
SEP 18	SEP 22	MAIFENG9X7U 15889749072 74423425262537805082564	\$6.99
SEP 22	SEP 24	1:1 SALON CHELSEA QC 74529005265920361196707	\$348.94
SEP 22	SEP 24	FAMILLE CHARLES IGA CHELSEA QC 74529005265920308112205	\$39.12
SEP 22	SEP 23	SP HYPERFORME.COM GATINEAU QC 74083425266100015920334	\$120.49
SEP 22	SEP 23	BOITE A GRAINS GATINEAU QC 74500015265380631654757	\$172.38
SEP 23	SEP 24	ISTOCK.COM TORONTO ON 24080445266129051241723	\$45.99
SEP 23	SEP 24	3975 YOW NO BOUNDARIES OTTAWA ON 74099865266000018295057	\$25.99
SEP 23	SEP 25	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 74040735268920008026639	\$4.59
SEP 24	SEP 25	ASPIT VENEZIA - BELLUNO 74609495268035547996913 Foreign Currency - EUR 8.60 Exchange rate - 1.676744	\$14.42
SEP 24	SEP 25	FARMACIA AURONZO DI CA 74344955267313914860366 Foreign Currency - EUR 30.00 Exchange rate - 1.676333	\$50.29
SEP 25	SEP 26	TOMMASINI AURONZO DI CA 74344955268314011830889 Foreign Currency - EUR 100.00 Exchange rate - 1.677100	\$167.71
SEP 26	SEP 29	APPLE.COM/BILL 866-712-7753 ON 74537885269104832462516	\$17.23
SEP 26	SEP 29	APPLE.COM/BILL 866-712-7753 ON 74537885269104842317627	\$12.64
SEP 26	SEP 29	AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC 74537885269105171425634	\$11.49
SEP 27	SEP 29	BREAKOUT SPORT BADIA 74810625270018791766318 Foreign Currency - EUR 224.90 Exchange rate - 1.675011	\$376.71
SEP 27	SEP 29	BOLZANO SUD BOLZANO 74609495271035909245789 Foreign Currency - EUR 0.70 Exchange rate - 1.657142	\$1.16
SEP 28	SEP 29	THERME MERAN AG MERANO 74871635271261134945991 Foreign Currency - EUR 30.00 Exchange rate - 1.675000	\$50.25
SEP 28	SEP 29	THERME MERAN AG MERANO 74871635271261134940992 Foreign Currency - EUR 12.00 Exchange rate - 1.675000	\$20.10
SEP 29	SEP 29	GENEVIEVE MUNRO YOGA CHELSEA QC 74083425272100043326829	\$67.60
SEP 29	OCT 01	GRIFF I SRL RIVA DEL GARD 74165905273061916209446 Foreign Currency - EUR 39.20 Exchange rate - 1.675000	\$65.66
SEP 29	OCT 01	MASO DELLO SPECK RIVA DEL GARD 74871635272275423661993 Foreign Currency - EUR 12.71 Exchange rate - 1.674272	\$21.28
SEP 29	OCT 01	LA SAPONERIA RIVA DEL GARD 74344955272314544947691 Foreign Currency - EUR 14.40 Exchange rate - 1.674305	\$24.11
SEP 30	OCT 01	HOTEL SOLE RIVA DEL GARD 74696965273033585148397 Foreign Currency - EUR 6.00 Exchange rate - 1.676666	\$10.06



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STATEMENT FROM SEP 20 TO OCT 20, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 01	OCT 06	AVIS RENT-A-CAR E134005196 74163625276771972458173 Foreign Currency - EUR 121.17 Exchange rate - 1.681356	\$203.73
OCT 01	OCT 03	DYMON -COV OTTAWA ON 74500015275624446045463	\$251.54
OCT 01	OCT 02	GOOGLE *GSUITE_SEIWIND 855-222-8603 ON 74537885274109581079968	\$38.87
OCT 01	OCT 02	SAAA4 ROVERETO SUD - TRIESTE 74609495275035102928054 Foreign Currency - EUR 24.80 Exchange rate - 1.677822	\$41.61
OCT 01	OCT 02	VINERIA DEL PONTE LJUBLJANA 74290195274033624314649 Foreign Currency - EUR 36.20 Exchange rate - 1.677900	\$60.74
OCT 01	OCT 02	DYMON STORAGE (BARRHAV NEPEAN ON 74500015274656619063213	\$946.94
OCT 01	OCT 02	DYMON STORAGE (BARRHAV NEPEAN ON 74500015274656619065127	\$22.60
OCT 02	OCT 03	BRAINTAP PROF SUBSCRIP BRAINTAP.COM NC 24011345276100021382131 Foreign Currency - USD 49.99 Exchange rate - 1.430886	\$71.53
OCT 05	OCT 06	INNERSCIENCE RESEARCH INNERSCIENCERWA 24011345279100012833305 Foreign Currency - USD 26.80 Exchange rate - 1.432089	\$38.38
OCT 06	OCT 07	APPLE.COM/BILL 866-712-7753 ON 74537885279104385557090	\$14.94
OCT 08	OCT 09	AUTOCESTA A1 OGULIN-SV OGULIN 74644495282586277600009 Foreign Currency - EUR 7.20 Exchange rate - 1.673611	\$12.05
OCT 08	OCT 09	AUTOCESTA A1 ROVANJSKA KNIN 74644495282586291970008 Foreign Currency - EUR 3.40 Exchange rate - 1.673529	\$5.69
OCT 08	OCT 09	NP UCKA LUPOGLAV 74644495282586875210003 Foreign Currency - EUR 10.40 Exchange rate - 1.674038	\$17.41
OCT 09	OCT 10	BELL CANADA (OB) MONTREAL QC 74064495282820136023843	\$113.83
OCT 09	OCT 10	OURARING OULU 74143615283000134362090	\$8.95
OCT 11	OCT 14	AUTOCESTA A1 PRGOMET-P PLOCE 74644495285635822300008 Foreign Currency - EUR 7.30 Exchange rate - 1.669863	\$12.19
OCT 11	OCT 14	HOTEL VILLA HARMONY SPLIT 74094755285980001448505 Foreign Currency - EUR 57.44 Exchange rate - 1.670961	\$95.98
OCT 12	OCT 14	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165285100005097225 Foreign Currency - USD 23.00 Exchange rate - 1.438695	\$33.09
OCT 12	OCT 14	ROBERTO STUDIO DUBROVNIK 74644495286653698700002 Foreign Currency - EUR 30.00 Exchange rate - 1.671000	\$50.13
OCT 13	OCT 14	AGI*BESTBUY.CA/PRO 866-237-8289 ON 74537885286101522817032	\$19.54
OCT 14	OCT 15	BELL CANADA (OB) MONTREAL QC 74064495287820131647328	\$151.77
OCT 14	OCT 15	DBV DFS CILIPi 74785455287127775802025 Foreign Currency - EUR 104.00 Exchange rate - 1.668461	\$173.52
OCT 14	OCT 15	UKVI ETAMOB00000797748 WWW.GOV.UK/BR 74007035288920004088221 Foreign Currency - USD 22.19 Exchange rate - 1.438936	\$31.93



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STATEMENT FROM SEP 20 TO OCT 20, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 15	OCT 17	TFL TRAVEL CH TFL.GOV.UK/CP 74163615289775733735973 Foreign Currency - GBP 5.80 Exchange rate - 1.931034	\$11.20
OCT 16	OCT 20	GOUTTIERES X TREME PLUS GATINEAU QC 74729245290047557030018	\$3,071.52
OCT 17	OCT 20	APPLE.COM/BILL TORONTO ON 74038715290541903987994	\$4.59
OCT 17	OCT 20	LS BLUEBARN COFFEE ROA WAKEFIELD QC 7409986529000053765212	\$47.65
OCT 17	OCT 20	FARM BOY #35 OTTAWA ON 74529005290920536109303	\$312.52
OCT 17	OCT 20	PETSMART INC. 0914 GLOUCESTER ON 74450775292004045164908	\$77.95
OCT 18	OCT 20	PITOU MINOU ET COMPAGNONSCHELSEA QC 74064495291820187525398	\$95.82
OCT 18	OCT 20	WWW.VELO-URBAIN.CA MONTREAL QC 74083425291100057706616	\$441.16
SUBTOTAL OF MONTHLY ACTIVITY			\$8,298.18

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 20	SEP 22	VIDEOTRON LTEE #150 PPACCMONTREAL QC 74064495264820127667279	\$86.23
SEP 23	SEP 24	NAUTILUS PLUS - SS SAINT-HUBERT QC 74064495266820136804846	\$27.31
OCT 07	OCT 08	NAUTILUS PLUS - SS SAINT-HUBERT QC 74064495280820138623105	\$27.31
OCT 10	OCT 14	J.E. MONDOU LTEE MONTREAL QC 74064495283820189182792	\$77.67
OCT 12	OCT 14	UBERDIRECTCA_PASS TORONTO ON 7409986528400086179025	\$11.49
OCT 12	OCT 14	ADOBE INC SAN JOSE CA 24793385285000709772026	\$22.98
OCT 16	OCT 20	UBER CANADA/UBERTRIP TORONTO ON 74064495290820155682818	\$9.12
OCT 16	OCT 17	LEPOINTDEVENTE.COM QUEBEC CITY QC 74083425290100003794774	\$5.29
OCT 16	OCT 17	CLUB SODA MONTREAL QC 7450001528983845494610	\$144.56
OCT 19	OCT 20	PRIMEVIDEO.C*NU8AC7AU0 WWW.AMAZON.CABC 74537885292106343845064	\$5.74
SUBTOTAL OF MONTHLY ACTIVITY			\$417.70
TOTAL ACCOUNT BALANCE			\$12,775.56



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STATEMENT FROM SEP 20 TO OCT 20, 2025

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 12 year(s) and 9 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.

Stay safe from fraud & scams

The first rule of cybersecurity: if something sounds too good to be true, it probably is.

Remember,

RBC, will NEVER ask you to:

- Provide your username, login ID, PIN, password or one-time code through phone, text, email or voicemail
- Make a transaction in order to 'secure your account'
- Share a link or reference number from an *Interac*® e-Transfer transaction
- Demand payment using gift cards, prepaid credit cards, cryptocurrency or wire transfer

Always ensure you are contacting RBC directly through our official channels to confirm the legitimacy of any communication.

If you believe you've been impacted by a scam or fraud, please call the number on the back of your RBC client card or credit card or visit www.rbcroyalbank.com for more ways to contact us.

Learn more about staying safe from fraud & scams visit www.rbc.com/cyber.

[‡] All other trademarks are the property of their respective owner(s).

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$12,391.91	

** 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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