



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 OCT 21 TO NOV 19, 2025

PREVIOUS ACCOUNT BALANCE \$12,775.56

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 20	OCT 21	BET 365 BET365.COM 74043635294920039001897	\$100.00
OCT 21	OCT 21	TESLA TORONTO ON 7409986529400090044066	\$16.09
OCT 21	OCT 21	CASH ADVANCE FEE 74043635294920039001897	\$5.00
OCT 21	OCT 23	PIZZA PIZZA #219 HULL QC 74703415295109221609744	\$10.93
OCT 21	OCT 22	CHELSEA SMOKEHOUSE CHELSEA QC 74064495294820179115544	\$31.71
OCT 21	OCT 22	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015294656651447577	\$8.30
OCT 22	OCT 23	IMPARK00110193U OTTAWA ON 74064495295820182523857	\$23.00
OCT 23	OCT 24	BELL MOBILITY VERDUN QC 74064495296820135297400	\$505.34
OCT 23	OCT 24	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015296656648185965	\$4.30
OCT 23	OCT 24	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015296656648193878	\$2.30
OCT 24	OCT 27	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015297656601906596	\$3.30
OCT 24	OCT 27	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015297656601910382	\$1.80
OCT 24	OCT 24	D J*WSJ 800-568-7625 NJ 24456755297100865708570	\$14.91
OCT 25	OCT 27	AMAZON CHANNELS AMAZON.CA BC 7453788529810177568534	\$12.64
OCT 26	OCT 27	TESLA TORONTO ON 74099865299000401865087	\$17.28
OCT 28	OCT 29	WWW.DAZN.COM DAZN.COM 74875305301000312668086	\$287.43
OCT 28	OCT 29	UBER CANADA/UBERTIP TORONTO ON 74064495301820150471255	\$45.34
OCT 29	OCT 29	UBER *TRIP HELP.UBER.COM TORONTO ON 7409986530200005983216	\$10.79

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	65,617
Points earned this statement	29,077
New points balance	94,694

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	\$1,002.00
Payment due date	DEC 10, 2025
Credit limit	\$25,000.00
Available credit	\$4,949.63
Annual interest rates:	
Purchases	20.99%
Cash advances	21.99%

CALCULATING YOUR BALANCE

Previous Account Balance		\$12,775.56
Payments & credits	-\$16,933.61	
Purchases & debits	\$23,826.15	
Cash advances	\$350.00	
Interest	\$7.27	
Fees	\$25.00	
Total Account Balance		\$20,050.37
NEW BALANCE		\$20,050.37



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

NEW BALANCE
\$20,050.37

MINIMUM PAYMENT
\$1,002.00

PAYMENT DUE DATE
DEC 10, 2025

AMOUNT PAID
\$

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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

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



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

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STATEMENT FROM OCT 21 TO NOV 19, 2025

Thank you for choosing RBC Royal Bank

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 30	OCT 31	BRAVE.COM BRAVE.COM CA 2406466530410002414492 Foreign Currency - USD 9.99 Exchange rate - 1.430430	\$14.29
OCT 30	OCT 31	UBER CANADA/UBERTRIP TORONTO ON 74064495303820149007655	\$8.59
OCT 31	NOV 03	NBX*CULLIGAN WATER CAN 866-2991914 ON 74769805304900011331321	\$1,233.62
NOV 01	NOV 03	BET 365 BET365.COM 74043635306920034006582	\$100.00
NOV 02	NOV 03	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105307619982446108	-\$4,000.00
NOV 03	NOV 03	CASH ADVANCE FEE 74043635306920034006582	\$5.00
NOV 03	NOV 04	GOOGLE *TUNEIN RADIO M G.CO/HELPPAY#NS 74537885307100804658341	\$14.21
NOV 03	NOV 04	UBER CANADA/UBERTRIP TORONTO ON 74064495307820152038197	\$16.55
NOV 04	NOV 05	PLAYLISTAI PLAYLISTAI.APAZ 24000775309100009197891 Foreign Currency - USD 3.99 Exchange rate - 1.446115	\$5.77
NOV 09	NOV 10	DISNEY PLUS BURBANK CA 24793385313000405639061	\$19.54
NOV 09	NOV 10	BET 365 BET365.COM 74043635314920009024131	\$50.00
NOV 09	NOV 12	ELECTRIFY CANADA AJAX ON 74500015314656648643912	\$7.00
NOV 10	NOV 10	CASH ADVANCE FEE 74043635314920009024131	\$5.00
NOV 10	NOV 13	MORGANTE MENSWEAR OTTAWA ON 74529005315920120390807	\$2,988.85
NOV 10	NOV 12	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015314656667264566	\$2.30
NOV 10	NOV 12	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015314656667264643	\$4.30
NOV 12	NOV 12	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165316100013887503 Foreign Currency - USD 229.95 Exchange rate - 1.439486	\$331.01
NOV 14	NOV 17	WWW.ARTLIST.IO WILMINGTON DE 24793385318000508923029	\$29.99
NOV 14	NOV 14	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105318619984800101	-\$10,000.00
NOV 15	NOV 17	AD FREE FOR PRIMEVIDEO PRIME VIDEO BC 74537885319108725566556	\$3.44
NOV 15	NOV 17	OPENAI *CHATGPT SUBSCR OPENAI.COM CA 24492165319100040153207 Foreign Currency - USD 23.00 Exchange rate - 1.439565	\$33.11
NOV 15	NOV 17	BET 365 BET365.COM 74043635320920037009288	\$50.00
NOV 17	NOV 17	CASH ADVANCE FEE 74043635320920037009288	\$5.00
NOV 17	NOV 18	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537885321100690382099	\$3.21
NOV 18	NOV 18	BET 365 BET365.COM 74043635322920034008968	\$50.00
NOV 18	NOV 18	CASH ADVANCE FEE 74043635322920034008968	\$5.00
NOV 19	NOV 19	TIDAL MALMO 74987505323000801786088	\$16.66
NOV 19	NOV 19	CASH ADVANCE INTEREST 21.99%	\$2.59



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STATEMENT FROM OCT 21 TO NOV 19, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 19	NOV 19	PURCHASE INTEREST 20.99%	\$4.68
SUBTOTAL OF MONTHLY ACTIVITY			-\$7,889.83

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 19	OCT 21	WWW.VELO-URBAIN.CA MONTREAL QC 74083425293100076651015	-\$441.16
OCT 20	OCT 21	GOOD RIDDINS GATINEAU QC 74872715294122941416893	\$546.13
OCT 20	OCT 22	FAMILLE CHARLES IGA CHELSEA QC 74529005293920301454402	\$97.55
OCT 21	OCT 22	KLIMAT 819-459-1544 QC 74514205294004016469781	\$28.74
OCT 23	OCT 27	PAYPAL *SAMUEL BHANS 4029357733 ON 74897265297542075209570	\$145.92
OCT 23	OCT 27	GOOGLE*GOOGLE ONE G.CO/HELPPAY#NS 7404073529892000044451	\$4.59
OCT 23	OCT 24	ISTOCK.COM TORONTO ON 24080445296142487531769	\$45.99
OCT 23	OCT 24	MARCHE CHELSEA 21315 CHELSEA QC 74500015296380613149605	\$35.53
OCT 24	OCT 27	DYMON STORAGE-WALKLEY OTTAWA ON 74500015297656696308047	\$119.62
OCT 24	OCT 27	THE WOODSOURCE INC MANOTICK ON 74514205299004044225085	\$345.50
OCT 25	OCT 27	LS BLUEBARN COFFEE ROA WAKEFIELD QC 74099865298001011323211	\$16.44
OCT 26	OCT 27	PIPOLINKA WAKEFIELD QC 74064495299820172038391	\$9.50
OCT 26	OCT 27	APPLE.COM/BILL 866-712-7753 ON 74537885299103211092278	\$12.64
OCT 26	OCT 27	AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC 74537885299103462589337	\$11.49
OCT 26	OCT 27	APPLE.COM/BILL TORONTO ON 74038715299542177245771	\$17.23
OCT 26	OCT 27	SP LA CONFISERIE WAK WAKEFIELD QC 74083425300100001857696	\$48.44
OCT 26	OCT 27	WAKEFIELD GENERAL STOR WAKEFIELD QC 74500015299380677073151	\$70.48
OCT 27	OCT 29	PRESTON HARDWARE OTTAWA ON 74514205301004041346567	\$936.37
OCT 27	OCT 29	PRESTON HARDWARE OTTAWA ON 74514205301004041346625	\$47.41
OCT 27	OCT 28	CANADIAN TIRE #174 OTTAWA ON 74064495301820104785305	\$10.71
OCT 28	OCT 29	CPC / SCP 100323 OTTAWA ON 74064495301820175475406	\$150.21
OCT 28	OCT 29	FEDEX269508460 T1800 4633339ON 74831495301542494579963	\$34.25
OCT 28	OCT 29	DYMON STORAGE-COV OTTAWA ON 74500015301656685687140	\$4.55
OCT 28	OCT 29	CANADIAN TIRE #174 OTTAWA ON 74064495302820104937640	\$136.68
OCT 29	OCT 30	CLINIQUE VETERINAIRE WAKEWAKEFIELD QC 74064495302820181097664	\$643.04



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STATEMENT FROM OCT 21 TO NOV 19, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 29	OCT 30	PITOU MINOU ET COMPAGNONS 74064495302820181817830	\$213.88
OCT 29	OCT 30	SEPHORA.CA SEPHORA.CA ON 74537885302106336894382	\$151.77
OCT 29	OCT 30	UBER CANADA/UBERTRIP TORONTO ON 74064495302820152230708	\$17.98
OCT 29	OCT 30	NBX* CHELSEA NORDIQ 819-5934083 QC 74769805302900011728718	\$200.00
OCT 29	OCT 31	FAMILLE CHARLES IGA CHELSEA QC 74529005302920329243307	\$183.39
OCT 29	OCT 29	GENEVIEVE MUNRO YOGA CHELSEA QC 74083425302100005804122	\$67.60
OCT 30	NOV 03	1:1 SALON CHELSEA QC 74529005303920412398801	\$233.96
OCT 30	OCT 31	KLIMAT WAKEFIELD QC 74514205303004021213108	\$25.30
OCT 31	NOV 03	HAPPY GOAT COFFEE OTTAWA ON 74064495304820192210635	\$10.38
OCT 31	NOV 03	KITCHENALIA OTTAWA ON 74703415304108241315117	\$311.20
OCT 31	NOV 03	JREK CARLING OTTAWA ON 74083425305100003987744	\$73.45
OCT 31	NOV 03	KLIMAT 819-459-1544 QC 74514205304004020243444	\$40.24
OCT 31	NOV 03	UNLMTD W/DR JOE DISPENZA360-446-3152 WA 24829135305001719374855 Foreign Currency - USD 67.84 Exchange rate - 1.436615	\$97.46
NOV 01	NOV 03	GOOGLE *GSUITE_SEIWIND 855-222-8603 ON 74537885305108776892832	\$38.87
NOV 01	NOV 03	PIPOLINKA WAKEFIELD QC 74064495305820186937861	\$46.40
NOV 01	NOV 03	CANADIAN TIRE STORE #176 GATINEAU QC 74064495306820106355573	\$147.00
NOV 01	NOV 03	DYMON STORAGE (BARRHAV NEPEAN ON) 74500015306656634258782	\$22.60
NOV 01	NOV 03	DYMON STORAGE (BARRHAV NEPEAN ON) 74500015306656634260465	\$946.94
NOV 01	NOV 03	DYMON STORAGE (TRAINYA OTTAWA ON) 74500015306656633452238	\$251.54
NOV 02	NOV 03	BRAINTAP PROF SUBSCRIP BRAINTAP.COM NC 24011345307100022694198 Foreign Currency - USD 49.99 Exchange rate - 1.438887	\$71.93
NOV 03	NOV 05	STARBUCKS 84663 OTTAWA ON 74872715308263081399509	\$16.78
NOV 03	NOV 05	CANADIAN TIRE STORE #176 GATINEAU QC 74064495308820105840474	\$81.60
NOV 03	NOV 04	BOYD MOVING & STORAGE LTDOTTAWA ON 74064495307820173317760	\$197.75
NOV 03	NOV 04	JREK CARLING OTTAWA ON 74083425308100001194183	\$293.80
NOV 03	NOV 04	GOLDWING AUTO CARE INC NEPEAN ON 74872715307163078128732	\$500.00
NOV 03	NOV 04	CANADIAN TIRE STORE #176 GATINEAU QC 74064495308820105839435	-\$41.35
NOV 04	NOV 05	PALMIER CHELSEA QC 74514205308004015163983	\$27.62
NOV 05	NOV 10	AIR CAN* 0142312732969AIRCANADA.COMMB 74537885311101386432075	-\$82.11



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STATEMENT FROM OCT 21 TO NOV 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 NOV 05 to NOV 14, 2025, including various merchant payments and foreign currency conversions.



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STATEMENT FROM OCT 21 TO NOV 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 NOV 14-19, 2025, such as PIPOLINKA WAKEFIELD QC, CHELSEA SMOKEHOUSE CHELSEA QC, and PAYMENT - THANK YOU / PAIEMENT - MERCI.

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 OCT 20-27 and NOV 01-12, 2025, such as VIDEOTRON LTEE #150 PPACCMONTREAL QC, NAUTILUS PLUS - SS SAINT-HUBERT QC, and UBER CANADA/UBERTRIP TORONTO ON.



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STATEMENT FROM OCT 21 TO NOV 19, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 14	NOV 17	SQ *BRIDGEHEAD COFFEE PREOTTAWA ON 74293475318000882416615	\$65.79
NOV 15	NOV 17	MARCHE CHELSEA 21315 CHELSEA QC 74500015319380678917949	\$23.96
NOV 16	NOV 18	UBER CANADA/UBERTRIP TORONTO ON 74064495321820149401559	\$16.14
NOV 18	NOV 19	NAUTILUS PLUS - SS SAINT-HUBERT QC 74064495322820136334564	\$27.31
SUBTOTAL OF MONTHLY ACTIVITY			\$423.95
TOTAL ACCOUNT BALANCE			\$20,050.37

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 13 year(s) and 10 month(s) to fully repay the outstanding balance. Our estimate is based on the Total Account Balance shown on this statement and your current credit card account terms. This estimate is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is not a recommended long term repayment plan.

Your account is currently set up on an Auto Pay plan

Based on the option you previously selected, the Minimum Payment amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at 1-888 ROYAL® 8-5.

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$20,043.10	

** 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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