



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 8

STATEMENT FROM NOV 20 TO DEC 19, 2025

**PREVIOUS ACCOUNT BALANCE \$20,050.37**

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 20	NOV 21	PAYBYPHONE CITY OF OTT VANCOUVER BC 74500015324656661438511	\$3.30
NOV 21	NOV 24	BELL MOBILITY VERDUN QC 74064495325820137744198	\$503.74
NOV 21	NOV 21	TESLA TORONTO ON 74099865325000800226061	\$16.09
NOV 22	NOV 24	AMAZON.CA*B06HIORA1 866-216-1072 ON 74537885326105168990914	\$227.64
NOV 24	NOV 24	D J*WSJ 800-568-7625 NJ 24456755328106854301049	\$14.91
NOV 24	NOV 25	TESLA TORONTO ON 74099865328001800180032	\$132.22
NOV 24	NOV 24	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105328619985343109	-\$10,000.00
NOV 25	NOV 26	AMAZON.CA*B20TI3652 866-216-1072 ON 74537885329108594751188	\$108.70
NOV 26	NOV 27	TESLA TORONTO ON 74099865330000502023082	\$11.06
NOV 27	NOV 28	BET 365 BET365.COM 74043635332920034008917	\$50.00
NOV 28	NOV 28	CASH ADVANCE FEE 74043635332920034008917	\$5.00
NOV 29	DEC 01	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 745378853331101963274183	-\$1.92
NOV 30	DEC 01	BRAVE.COM BRAVE.COM CA 24064665335100003541189 Foreign Currency - USD 9.99 Exchange rate - 1.440440	\$14.39
DEC 01	DEC 01	ANNUAL FEE	\$279.00
DEC 01	DEC 01	ANNUAL FEE	\$49.00
DEC 01	DEC 01	ANNUAL FEE	\$99.00
DEC 03	DEC 04	GOOGLE *TUNEIN RADIO M G.CO/HELPPAY#NS 74537885337106233107481	\$14.21
DEC 03	DEC 03	UBER *TRIP HELP.UBER.COM TORONTO ON 74099865337000113030073	\$32.04

**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	94,694
Points earned this statement	54,415
<b>New points balance</b>	<b>149,109</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**

<b>Minimum payment</b>	<b>\$869.00</b>
<b>Payment due date</b>	<b>JAN 9, 2026</b>
Credit limit	\$25,000.00
Available credit	\$7,605.46
<b>Annual interest rates:</b>	
Purchases	20.99%
Cash advances	21.99%

**CALCULATING YOUR BALANCE**

<b>Previous Account Balance</b>	<b>\$20,050.37</b>
Payments & credits	-\$46,984.56
Purchases & debits	\$43,791.37
Cash advances	\$100.00
Interest	\$0.36
Fees	\$437.00
<b>Total Account Balance</b>	<b>\$17,394.54</b>
<b>NEW BALANCE</b>	<b>\$17,394.54</b>



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

**NEW BALANCE  
\$17,394.54**

**MINIMUM PAYMENT  
\$869.00**

**PAYMENT DUE DATE  
JAN 9, 2026**

**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 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



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

STATEMENT FROM NOV 20 TO DEC 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 PLAYLISTAI, TESLA TORONTO ON, HAMPTON INNS TORONTO ON, ELECTRIFY CANADA AJAX ON, DISNEY PLUS BURBANK CA, SQ \*JOEY KING ST TORONTO ON, OPENAI \*CHATGPT SUBSCR OPENAI.COM CA, ARTLIST 502-0165380 DE, AMZN MKTP CA\*Q24701EG3 866-216-1072 ON, BET 365 BET365.COM, CASH ADVANCE FEE, OPENAI \*CHATGPT SUBSCR OPENAI.COM CA, AD FREE FOR PRIMEVIDEO PRIME VIDEO BC, PADDLE.NET\* VIDEOSOLO LONDON, TIDAL MALMO, CASH ADVANCE INTEREST 21.99%, and a subtotal of -\$7,059.68.

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Rows include transactions for OTTAWA GOODTIME CENTRE NEPEAN ON, NBX\*CHELSEA NORDIQ 819-5934083 QC, RYANS GARAGE ALCOVE QC, SQ \*HOGAN PRODUCE SAINTE-CECILEQC, and RENU MASSAGE THERAPY & SPOTTAWA ON.



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

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

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

STATEMENT FROM NOV 20 TO DEC 19, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 21	NOV 24	CHELSEA CHAWARMA ET PIZZACHELSEA QC 74064495325820187347991	\$20.00
NOV 21	NOV 24	CHELSEA CHAWARMA ET PIZZACHELSEA QC 74064495325820187348007	\$26.42
NOV 21	NOV 24	1:1 SALON CHELSEA QC 74529005325920442237502	\$222.46
NOV 22	NOV 24	SHOPPERS DRUG MART #06 OTTAWA ON 74500015326882668441591	\$47.98
NOV 23	NOV 24	APPLE.COM/BILL 866-712-7753 ON 74537885327106150409755	\$57.48
NOV 23	NOV 24	ISTOCK.COM TORONTO ON 24080445327157144536830	\$45.99
NOV 23	NOV 25	FARM BOY #35 OTTAWA ON 74529005327920436535109	\$290.73
NOV 24	NOV 26	FLAIR DIREC KKWTT9 EDMONTON INTEAB 74872715329873293193204	\$373.94
NOV 24	NOV 26	WESTJET 8382102937626CALGARY AB 74479325329004024080099	\$122.56
NOV 24	NOV 25	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537885328107204712086	\$4.59
NOV 25	NOV 26	AMZN MKTP CA*B26R78AD0 866-216-1072 ON 74537885329108182910311	\$49.43
NOV 25	NOV 26	BENNY&CO. LACHUTE LACHUTE QC 74116775329144885507171	\$24.29
NOV 25	NOV 26	CANADIAN TIRE STORE #176 GATINEAU QC 74064495330820106310230	\$222.94
NOV 25	NOV 26	STM MONT ROYAL SIN101 MONTREAL QC 74064495330820113272043	\$21.00
NOV 26	NOV 27	AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC 74537885330109454683088	\$11.49
NOV 26	NOV 27	APPLE.COM/BILL 866-712-7753 ON 74537885330109080278816	\$12.64
NOV 26	NOV 27	APPLE.COM/BILL 866-712-7753 ON 74537885330109022996491	\$17.23
NOV 26	NOV 27	SP MEJURI-INC TORONTO ON 74083425331100003773902	\$537.16
NOV 26	NOV 27	SP MEJURI-INC TORONTO ON 74083425331100003815075	\$191.86
NOV 26	NOV 27	SP MEJURI-INC TORONTO ON 74083425331100004064723	\$164.18
NOV 26	NOV 27	MANDYS LAURIER MONTREAL QC 74116775330963298659015	\$18.20
NOV 26	NOV 27	SQ *ORA - WELLINGTON MONTREAL QC 74293475330000990475598	\$454.91
NOV 26	NOV 27	SQ *ORA - WELLINGTON MONTREAL QC 74293475330000990572683	\$300.00
NOV 27	NOV 28	SP BON CHARGE BONCHARGE.COMCA 24011345332100010938747	\$1,349.25
NOV 27	NOV 28	CHAPTERS 793 HALIFAX NS 74064495331820180800014	\$48.38
NOV 28	NOV 28	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105332619988049103	-\$10,000.00
NOV 28	DEC 05	SP STEVE MADDEN CA VANCOUVER BC 74083425339100003088584	\$114.92
NOV 28	DEC 03	COS STOCKHOLM 74987505336002257844044	\$388.91
		Foreign Currency - USD 270.00 Exchange rate - 1.440407	
NOV 28	DEC 01	BOYD MOVING & STORAGE LTDOTTAWA ON 74064495332820177754678	\$197.75



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STATEMENT FROM NOV 20 TO DEC 19, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Contains transaction details for various purchases and services from NOV 28 to DEC 04, 2025.



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

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

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

STATEMENT FROM NOV 20 TO DEC 19, 2025

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

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 03	DEC 04	GENEVIEVE MUNRO YOGA CHELSEA QC 74083425338100006445311	\$31.19
DEC 03	DEC 04	UBER CANADA/UBERTRIP TORONTO ON 74064495337820151211815	\$35.71
DEC 03	DEC 03	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105337619986128102	-\$1,500.00
DEC 04	DEC 04	AMZN MKTP CA *BI7KR7ZM1 866-216-1072 ON 74537885338106706019410	\$1,411.37
DEC 04	DEC 04	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105338619989578104	-\$5,000.00
DEC 05	DEC 08	WB E-STORE 800-766-0449 BC 74769575339004029013282	\$885.15
DEC 05	DEC 08	WB E-STORE 800-766-0449 BC 74769575339004029011450	\$150.15
DEC 05	DEC 05	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510105339619982841102	-\$20,050.37
DEC 06	DEC 08	INNERSCIENCE RESEARCH INNERSCIENCERWA 24011345340100087559129 Foreign Currency - USD 26.80 Exchange rate - 1.430970	\$38.35
DEC 06	DEC 08	APPLE.COM/BILL 866-712-7753 ON 74537885340109102895769	\$14.94
DEC 06	DEC 08	AMZN MKTP CA *BI4448DY1 866-216-1072 ON 74537885340109415390193	\$57.48
DEC 06	DEC 09	PAYPAL *DARIOCASTAG 4029357733 74004765342340192967103 Foreign Currency - EUR 240.00 Exchange rate - 1.667916	\$400.30
DEC 07	DEC 08	SQ *NATURAL HISTORY OTTAWA ON 74293475341000050283491	\$41.34
DEC 08	DEC 08	SQ *PATINAGE EN FORET 8774174551 QC 74293475342000129714855	\$126.87
DEC 09	DEC 11	FARM BOY #35 OTTAWA ON 74529005343920456628503	\$336.64
DEC 09	DEC 10	BELL CANADA (OB) MONTREAL QC 74064495343820134816757	\$113.83
DEC 09	DEC 11	LCBO/RAO #0041 OTTAWA ON 74529005343920175315705	\$170.85
DEC 09	DEC 10	TROVE FASHION OTTAWA ON 74064495343820179584104	\$130.46
DEC 09	DEC 10	AMZN MKTP CA 866-216-1072 ON 74537885343102310710380	-\$49.43
DEC 09	DEC 10	OURARING OULU 74143615344000127440678	\$8.95
DEC 09	DEC 10	PAYBYPHONE CITY OF OTT VANCOUVER BC 7450001534365665757513	\$3.45
DEC 10	DEC 11	CLINIQUE VETERINAIRE WAKEWAKEFIELD QC 74064495344820181600160	\$796.21
DEC 10	DEC 11	LS BLUEBARN COFFEE ROA WAKEFIELD QC 74099865344000054307218	\$14.22
DEC 11	DEC 15	1:1 SALON CHELSEA QC 74529005345920378101207	\$745.95
DEC 11	DEC 15	FARM BOY #77 OTTAWA ON 74529005345920472601904	\$106.86
DEC 11	DEC 15	BUSHTUKAH INC. OTTAWA ON 74529005345920141181809	\$711.33
DEC 11	DEC 12	BELL CANADA (OB) MONTREAL QC 74064495345820134847743	\$151.77
DEC 11	DEC 12	LS HINTONBURG KIDS OTTAWA ON 74083425345100032413581	\$66.99
DEC 11	DEC 12	MAKER HOUSE CO. OTTAWA ON 74514205345004004670787	\$101.24



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STATEMENT FROM NOV 20 TO DEC 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 DEC 11 to DEC 16, including merchant names like ORESTA ORGANIC SKIN CARE and SAGE FISH MARKET.



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STATEMENT FROM NOV 20 TO DEC 19, 2025

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Includes transactions for THE DRY CLEANER, APPLE.COM/BILL, LAVERGNE MEAT, MARSHALLS MEGA, SQ \*KOUZINA, STARBUCKS, FARM BOY, PITOU MINOU, and OURARING OULU. Subtotal: \$3,722.26

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

Table with columns: TRANSACTION DATE, POSTING DATE, ACTIVITY DESCRIPTION, AMOUNT (\$). Includes transactions for VIDEOTRON LTEE, AMZN MKTP, UBER CANADA, NAUTILUS PLUS, BUSBUD, HOLLAND CROSS DENTAL, UBERDIRECTCA, PAYMENT - THANK YOU, NAUTILUS PLUS, STM MT ROYAL DAN, and AMZN MKTP. Subtotal: \$681.59. Total Account Balance: \$17,394.54



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STATEMENT FROM NOV 20 TO DEC 19, 2025

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**Time to Pay**

If you make only the Minimum Payment each month, we estimate it will take 13 year(s) and 7 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
Cash Advance	21.99	\$50.00	
Purchases & Fees	20.99	\$17,344.18	

\*\* 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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