



Royal Bank

**RBC® Avion® Visa Infinite Business\***MARAKANA INDUSTRIES CORP. 4516 07\*\* \*\*\*\* 5328  
CHIRAG GORDHAN MARAKANA 4516 07\*\* \*\*\*\* 5336

STATEMENT FROM APR 29 TO MAY 27, 2025

1 OF 2

**Make the most of your card benefits**

Discover your card's travel benefits. Enjoy access to global airport lounges, 24/7 business concierge services, premium travel insurance, mobile device protection and more. Conditions apply. Visit [rbc.com/myavib](http://rbc.com/myavib) to learn more.

**PREVIOUS STATEMENT BALANCE** **\$1,579.92****MARAKANA INDUSTRIES CORP.  
4516 07\*\* \*\*\*\* 5328**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 27	MAY 27	PURCHASE INTEREST 19.99%	\$70.60
		SUBTOTAL OF MONTHLY ACTIVITY	\$70.60

**CHIRAG GORDHAN MARAKANA  
4516 07\*\* \*\*\*\* 5336**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 07	MAY 08	LK COUNTRY COOP AIR RONGEAIR RONGE SK 74064495127820199854927	\$125.93
MAY 07	MAY 08	RONA LA RONGE LA RONGE SK 7450001512738068102769	\$378.63
MAY 09	MAY 12	LK COUNTRY COOP LA RONGE LA RONGE SK 74064495129820213295345	\$118.00
MAY 10	MAY 12	STARLINK INTERNET HALIFAX NS 74099865129000288997066	\$149.32
MAY 11	MAY 12	CFIA/ACIA-HCO MONCTON NB 74064495131820162587136	\$299.86
MAY 14	MAY 15	NAME-CHEAP.COM* YJALFU WWW.NAMECHEAPAZ 24000775134100020038059	\$33.58
		Foreign Currency - USD 23.38 Exchange rate - 1.436270	
MAY 17	MAY 20	ADOBE INC SAN JOSE CA 24793385137001303168058	\$87.68
MAY 19	MAY 20	OPENAI OPENAI.COM CA 24492165140100006719707	\$23.86
		Foreign Currency - USD 16.65 Exchange rate - 1.433033	
MAY 23	MAY 26	FRAPPE CLOUD MUMBAI 7438924514410000370033	\$7.10
		Foreign Currency - USD 5.00 Exchange rate - 1.420000	
		SUBTOTAL OF MONTHLY ACTIVITY	\$1,223.96

**NEW BALANCE** **\$2,874.48****IMPORTANT INFORMATION****AVION POINTS**

Previous Points balance	51,944
Points earned this statement	1,533
New points balance	53,477

**CONTACT US**

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Avion Rewards Travel	1-877-636-2870
Redemption	
Merchandise Redemption	1-800-769-2512
Rewards Website	<a href="http://avionrewards.com">avionrewards.com</a>

**PAYMENTS & INTEREST RATES**

Minimum payment	\$90.00
Payment due date	JUN 23, 2025
Credit limit	\$3,000.00
Available credit	\$125.52
Past due amount	\$10.00
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	\$1,579.92
Payments & credits	\$0.00
Purchases & debits	\$1,223.96
Cash advances	\$0.00
Interest	\$70.60
Fees	\$0.00

**NEW BALANCE** **\$2,874.48**RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6**NEW BALANCE**  
**\$2,874.48****MINIMUM PAYMENT**  
**\$90.00****PAYMENT DUE DATE**  
**JUN 23, 2025****AMOUNT PAID**  
**\$**MARA KANA INDUSTRIES CORP.  
CHIRAG GORDHAN MARAKANA  
PO BOX 801  
LA RONGE SK S0J 1L0**RBC® Avion® Visa Infinite Business\***  
**4516 07\*\* \*\*\*\* 5328 / 4516 07\*\* \*\*\*\* 5336**

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 722722 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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## RBC® Avion® Visa Infinite Business\*

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STATEMENT FROM APR 29 TO MAY 27, 2025

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Link your RBC credit card to your Petro-Points card and instantly save 3 cents/L on gas + always earn 20% more Petro-Points‡ and Avion® points. Visit [rbc.com/linkbusiness](http://rbc.com/linkbusiness) to link your card and for terms & conditions.

### Please Note:

Your payment for last month was not received by the due date. Should you not bring your account into good standing by making the Minimum Payment shown on this statement by the Payment Due Date, your BalanceProtector® coverage (if applicable) will be cancelled. If payment has been sent, we thank you and ask you to disregard this notice.

### INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	19.99	\$2,803.88	

\*\* 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 BUSINESS CREDIT CARD ACCOUNT STATEMENT**

The following is a summary of certain terms and conditions applicable to your RBC Business Credit Card Account ("Account") and details about some of the information shown on the front of your Account Statement. It is provided to help you read and understand your Account Statement. Please refer to your RBC Royal Bank Business Credit Card Agreement ("Agreement") for complete terms and conditions applicable to your Account. All capitalized terms used but not defined herein have the meaning given to them in the Agreement.

**Statement Period.** Your Account Statement covers activity on your Account from the day after your previous Statement Date to the last day of this Account Statement period ("Statement Date"). If the date on which we would ordinarily prepare your Account Statement falls on a date for which we do not process Account Statements (for example, weekends and certain holidays) we will prepare the Account Statement on the next statement processing date. The Payment Due Date will be adjusted accordingly.

### **YOUR RESPONSIBILITIES**

**Review your Account Statement.** Review your Account Statement carefully. If you think there is an error on your Account Statement, you must contact us within thirty (30) days from the Statement Date at 1-800-769-2512. If you do not contact us as required, the Account Statement and our records will be considered correct and binding on you (except for credits improperly applied to your Account), and we will be released from all claims in respect of any transaction, Interest Rate, charge and Fee appearing on such Account Statement.

**Report a lost or stolen Card.** If your Card is lost or stolen, or if you have your Card but suspect that someone else may be using your Card or Card Information, please call us immediately at 1-800-769-2512.

**Make your payment.** You may pay the New Balance in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date as indicated on the Account Statement each month.

**How to make a payment.** The payment options available for your Account are listed on your Account Statement. Remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments sent to us by mail or made through another financial institution may take several days to reach us and are not credited to your Account until we have processed them. To ensure that a payment is credited to your Account on the same business day you make it, you must make the payment prior to 6:00 p.m. local time at one of our branches or ATMs in Canada, or through our telephone or digital banking services. Branch payments must be made by the branch closing time if it is earlier than 6:00 p.m.

You can also ask us to process your payments on the Payment Due Date each month as a pre-authorized debit ("PAD"). Call us at 1-800-769-2512 for further information.

A payment is not credited to the Account and does not automatically adjust the available Account Credit Limit or Card Credit Limit (depending on your Account type) until we have processed the payment. It may take several days to adjust the available Account Credit Limit or Card Credit Limit depending on how the payment is made.

### **READING YOUR ACCOUNT STATEMENT**

**Activity Description.** Each transaction and amount credited or charged to your Account during the Account Statement period is described in this section, including any interest charges and the associated Interest Rate. The transaction and posting dates are displayed for each transaction. If the transaction date is not available for any transaction, its posting date is used as the transaction date. Interest is always calculated from the transaction date.

**Payments & Interest Rates.** This section displays the Minimum Payment and the associated Payment Due Date, your current Account Credit Limit or Card Credit Limit (depending on your Account type), 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 Purchases and for Cash Advances are also shown. If either of those rates is an Introductory Interest Rate or Promotional Interest Rate, we will show its expiry date here as well.

**Interest Rate Chart.** This chart sets out the Interest Rate(s), including any applicable Introductory Interest Rate(s) or Promotional Interest Rate(s), that apply to the New Balance, any remaining balances associated with those rates, and the expiry date for Introductory Interest Rate(s) and/or Promotional Interest Rate(s). Introductory Interest Rate(s) or Promotional Interest Rate(s) and the expiry date for any promotions that we may have offered to you but which you are not using are not indicated in the Interest Rate Chart as they will not have any balances associated with them. If an expiry date falls on a date for which we do not process Account Statements (for example, weekends and certain holidays) we will continue to provide you with the benefit of that Introductory Interest Rate or Promotional Interest Rate until our next statement processing date.

### **INTEREST AND OTHER CALCULATIONS**

**Determination of interest.** You can avoid interest on Purchases and Fees as long as you continue to pay the New Balance in full by the Payment Due Date every month. If you do not pay the New Balance in full by the Payment Due Date, you will lose your interest-free status for Purchases and Fees. If this happens, you must pay interest on all Purchases and Fees indicated on that month's Account Statement, as well as interest on all new Purchases and new Fees. Interest is calculated from the transaction date, until the day that we process your payment for the total amount that you owe.

Fees are treated in the same manner as Purchases for the purpose of charging interest.

Interest is always charged on a Cash Advance from the day the Cash Advance is made, until the date that we process payment in full for that Cash Advance. A cash withdrawal, a balance transfer, a bill payment (that is not a pre-authorized charge that is set up with a merchant), or a Cash-Like Transaction from an Account, made either at one of our branches, at an ATM or using our digital banking services, is treated as a Cash Advance.

We do not charge interest on interest.

To calculate the interest shown in the "Calculating Your Balance" section of your Account Statement, we add the amount you owe each day, and divide the total by the number of days in the Account Statement period (this is your average daily balance), and we multiply the average daily balance by the applicable daily Interest Rate(s) (obtained by taking the annual Interest Rate(s) and dividing by the number of days in the year). We then multiply this value by the total number of days in the Account Statement period to determine the interest that we charge you. If there is more than one applicable Interest Rate indicated in the Activity Description section, we calculate the amount of interest you owe based on the average daily balances that apply to each Interest Rate.

**Applying your payments.** We apply payments to your Minimum Payment first. If you pay more than your Minimum Payment, we will apply the amount over the Minimum Payment 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 your excess payment in the same proportion as each amount bears to the remainder of your New Balance. If you have paid more than your New Balance, we will apply any payment in excess of the New Balance to amounts that have not yet appeared on your Account Statement in the same manner as set out above.

**Foreign currency conversion.** The exchange rate indicated on your Account 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, 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 at [mastercard.ca/currency-converter](http://mastercard.ca/currency-converter), if set by MasterCard. You can also call us toll-free at 1-800 ROYAL® 1-2 (1-800-769-2512).

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