



Royal Bank

Signature® RBC Rewards® Visa†

TERESA LACROIX 4510 15** **** 3622

STATEMENT FROM OCT 24 TO NOV 25, 2019

1 OF 6

PREVIOUS STATEMENT BALANCE

\$467.36

TERESA LACROIX
4510 15** **** 3622 - PRIMARY

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| OCT 22 | OCT 24 | STARBUCKS #25574# MONTREAL QC 74703419296100557951389 | \$11.32 |
| OCT 22 | OCT 24 | LA STATION DES SPORTS MONTREAL QC 74064499296820196987529 | \$9.58 |
| OCT 23 | OCT 25 | OLLY FRESCO'S CIA MONTREAL QC 74529009296920330859208 | \$12.86 |
| OCT 23 | OCT 24 | KORYO MONTREAL TRUST MONTREAL QC 74530009295826189340109 | \$13.21 |
| OCT 23 | OCT 24 | PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109297619984566105 | -\$427.01 |
| OCT 24 | OCT 25 | SUKIYAKI SUK034 MONTREAL QC 74530009296828105090205 | \$10.91 |
| OCT 24 | OCT 25 | SECOND CUP - 9235 MONTREAL QC 74064499297820199498093 | \$6.84 |
| OCT 25 | OCT 28 | LEAVES HOUSE MCGILL MONTREAL QC 74514209298004001315906 | \$4.73 |
| OCT 25 | OCT 28 | KORYO MONTREAL TRUST MONTREAL QC 74530009298826189340106 | \$13.21 |
| OCT 25 | OCT 28 | RESTAURANT OTTO MONTREAL QC 74529009299920381274007 | \$31.60 |
| OCT 26 | OCT 28 | LA MAISON SIMONS INC (MTL) MONTREAL QC 74064499299820126872764 | \$44.84 |
| OCT 26 | OCT 28 | VUA SANDWICHES MONTREAL QC 74064499299820197167417 | \$7.18 |
| OCT 26 | OCT 28 | TIM HORTONS #3236 MONTREAL QC 74703419300100232671703 | \$3.96 |
| OCT 26 | OCT 28 | TIM HORTONS #3236 MONTREAL QC 74703419300100232672867 | \$6.89 |
| OCT 26 | OCT 28 | STARBUCKS 04058 MONTREAL QC 74703419300100097675666 | \$5.00 |
| OCT 26 | OCT 28 | STUDIO PRESSURAT MONTREAL QC 74529009299920244767809 | \$143.75 |

Managing your credit limit

It's important to check your credit limit regularly. Look for our message in this monthly statement on how to manage your limit.

IMPORTANT INFORMATION

RBC REWARDS POINTS

| | |
|------------------------------|---------------|
| Previous Points balance | 7,991 |
| Points earned this statement | 2,168 |
| New points balance | 10,159 |

CONTACT US

| | |
|----------------------------------|---------------------|
| Customer Service / Lost & Stolen | 1-800-769-2512 |
| Collect Outside North America | (416) 974-7780 |
| RBC Rewards Travel Redemption | 1-877-636-2870 |
| Merchandise Redemption | 1-800-769-2512 |
| Web site | www.rbc Rewards.com |

PAYMENTS & INTEREST RATES

| | |
|-------------------------------|---------------------|
| Minimum payment | \$10.00 |
| Payment due date | DEC 16, 2019 |
| Credit limit | \$12,000.00 |
| Available credit | \$11,708.28 |
| Annual interest rates: | |
| Purchases | 19.99% |
| Cash advances | 22.99% |

CALCULATING YOUR BALANCE

| | |
|-----------------------------------|-----------------|
| Previous Statement Balance | \$467.36 |
| Payments & credits | -\$2,547.28 |
| Purchases & debits | \$2,167.69 |
| Cash advances | \$200.00 |
| Interest | \$0.45 |
| Fees | \$3.50 |
| NEW BALANCE | \$291.72 |



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

NEW BALANCE
\$291.72

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
DEC 16, 2019

AMOUNT PAID
\$

Signature® RBC Rewards® Visa†
4510 15** **** 3622

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01105

TERESA LACROIX
SUITE 202
2300 AV DE LA SALLE
MONTREAL QC H1V 2L1

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



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TERESA LACROIX 4510 15** ***** 3622

STATEMENT FROM OCT 24 TO NOV 25, 2019

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TERESA LACROIX 4510 15** ***** 3622 - PRIMARY (continued)

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| OCT 27 | OCT 28 | PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109301619980421101 | -\$105.07 |
| OCT 27 | OCT 28 | VANHOUTTE MONTREAL QC 74064499300820177539061 | \$11.59 |
| OCT 27 | OCT 28 | RAMEN MISOYA MONTREAL QC 74064499300820178049409 | \$19.04 |
| OCT 27 | OCT 28 | CAFE BISTRO VANHOUTTE MONTREAL QC 74064499300820178054284 | \$8.03 |
| OCT 28 | OCT 29 | SUPER C PIE IX # 5975 MONTREAL QC 74530009300825779085309 | \$34.68 |
| OCT 28 | OCT 30 | OLLY FRESCO'S CIA MONTREAL QC 74529009301920306665608 | \$8.61 |
| OCT 28 | OCT 30 | KOREAN FOOD MONTREAL QC 74529009301920256705701 | \$58.69 |
| OCT 29 | OCT 30 | JEAN COUTU #250 MONTREAL QC 74530009301823700590801 | \$238.05 |
| OCT 29 | OCT 30 | TSI INTERNET CHATHAM ON 74064499302820173686757 | \$47.08 |
| OCT 29 | OCT 30 | SECOND CUP - 9235 MONTREAL QC 74064499302820193872817 | \$3.39 |
| OCT 30 | OCT 31 | RITUAL-KORYO DOWNTOWN TOROON 74083429303000001933589 | \$1.15 |
| OCT 31 | NOV 01 | PAYPAL *UBER BV 35314369001 74198819304943011729617 | \$19.46 |
| OCT 31 | NOV 01 | COCA COLA MONTREAL QC MONTREAL QC 74872719305123053293293 | \$2.50 |
| OCT 31 | NOV 01 | JEAN COUTU #250 MONTREAL QC 74530009303823700590106 | \$10.38 |
| NOV 01 | NOV 04 | RESTAURANT BASHA MONTREAL QC 74064499305820211513051 | \$14.94 |
| NOV 01 | NOV 04 | A&W #5585 MONTREAL QC 74529009306920380930907 | \$4.30 |
| NOV 01 | NOV 01 | PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109305619986381107 | -\$691.47 |
| NOV 02 | NOV 05 | NOS THES MONTREAL QC 74729249308004344450217 | \$14.31 |
| NOV 02 | NOV 04 | STM COTE VERTU DAN104 MONTREAL QC 74703419306100688991948 | \$86.50 |
| NOV 02 | NOV 04 | SECOND CUP - 9235 MONTREAL QC 74064499306820202489831 | \$4.88 |
| NOV 02 | NOV 04 | SECOND CUP - 9235 MONTREAL QC 74064499306820202489930 | \$5.87 |
| NOV 02 | NOV 04 | COCA COLA MONTREAL QC MONTREAL QC 74872719307133078324013 | \$2.50 |
| NOV 03 | NOV 04 | PAYPAL *NETFLIX.COM 4029357733 CA 24013949307943090987144 | \$15.39 |
| NOV 03 | NOV 04 | SUPER C PIE IX # 5975 MONTREAL QC 74530009306825779085006 | \$13.42 |
| NOV 03 | NOV 04 | HOCHE CAFE MONTREAL QC 74064499307820188037132 | \$8.46 |
| NOV 04 | NOV 06 | STARBUCKS 04063 MONTREAL QC 74703419309100667874153 | \$8.40 |

Thank you for choosing RBC Royal Bank



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STATEMENT FROM OCT 24 TO NOV 25, 2019

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TERESA LACROIX 4510 15** ***** 3622 - PRIMARY (continued)

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|---|-------------|
| NOV 05 | NOV 06 | KOODO MOBILE PAC EDMONTON AB 74500019309462691274468 | \$56.86 |
| NOV 05 | NOV 06 | SECOND CUP - 9235 MONTREAL QC 74064499309820190601154 | \$9.14 |
| NOV 05 | NOV 06 | SECOND CUP - 9235 MONTREAL QC 74064499309820190601410 | \$6.84 |
| NOV 06 | NOV 08 | PRET A MANGER LEE N KIM MONTREAL QC 74529009310920294473006 | \$7.76 |
| NOV 06 | NOV 08 | KINTON RAMEN MONTREAL QC 74529009310920315256109 | \$30.21 |
| NOV 06 | NOV 07 | RITUAL-DELI GRILL (LES DOWNTOWN TOROON 74083429310000002089796 | \$2.87 |
| NOV 07 | NOV 08 | THAI EXPRESS MONTREAL QC 74064499311820194147283 | \$14.12 |
| NOV 08 | NOV 12 | RITUAL-SUSHI SHOP (MCG DOWNTOWN TOROON 74083429312000002518131 | \$1.15 |
| NOV 08 | NOV 12 | FAMOUS PLAYER 9406QPS MONTREAL QC 74703419313100038387483 | \$11.81 |
| NOV 08 | NOV 12 | STUDIO PRESSURAT MONTREAL QC 74529009312920235556909 | \$109.25 |
| NOV 09 | NOV 12 | JEAN COUTU #250 MONTREAL QC 74530009313823700590203 | \$19.28 |
| NOV 09 | NOV 12 | JEAN COUTU #285 MONTREAL QC 74530009313827366850207 | \$23.66 |
| NOV 09 | NOV 12 | VANHOUTTE MONTREAL QC 74064499313820198970183 | \$8.03 |
| NOV 09 | NOV 12 | STARBUCKS 17969 MONTREAL QC 74703419314100679768818 | \$4.42 |
| NOV 09 | NOV 12 | DUNNS FAMOUS MONTREAL QC 74872719314263143949170 | \$17.86 |
| NOV 10 | NOV 12 | ALLO MON COCO MARCHE CENTMONTREAL QC 74064499314820180994059 | \$22.41 |
| NOV 11 | NOV 13 | STARBUCKS 04063 MONTREAL QC 74703419316100834620985 | \$7.82 |
| NOV 11 | NOV 13 | STUDIO PRESSURAT MONTREAL QC 74529009315920129042401 | \$109.25 |
| NOV 11 | NOV 12 | WWW CASH ADV/AVANCE DE FONDS -2393 74510109316610644299101 | \$200.00 |
| NOV 11 | NOV 12 | ECONOFITNESS BLAINVILLE QC 74064499315820170361532 | \$24.89 |
| NOV 12 | NOV 13 | PAYPAL *UBER BV 35314369001 74198819316945212009539 | \$16.10 |
| NOV 12 | NOV 13 | PAYPAL *UBER BV 35314369001 74198819316945214474202 | \$26.46 |
| NOV 12 | NOV 14 | STARBUCKS 04063 MONTREAL QC 74703419317100388153572 | \$7.94 |
| NOV 12 | NOV 12 | SUBWAY # 25931 MONTREAL QC 74703419316100794091284 | \$5.74 |
| NOV 12 | NOV 13 | PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109317619988136109 | -\$200.00 |
| NOV 13 | NOV 15 | PAYPAL *UBER BV 35314369001 74198819318945245886695 | \$20.96 |



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STATEMENT FROM OCT 24 TO NOV 25, 2019

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TERESA LACROIX 4510 15** ***** 3622 - PRIMARY (continued)

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|------------------|--------------|--|-------------|
| NOV 13 | NOV 13 | RBC - SERVICE CHARGE | \$3.50 |
| | | 74510109317610169599108 | |
| NOV 13 | NOV 14 | CARREFOUR D'INDUSTRIELLE MONTREAL QC | \$11.82 |
| | | 74064499317820190284852 | |
| NOV 14 | NOV 15 | KORYO MONTREAL TRUST MONTREAL QC | \$13.21 |
| | | 74530009317826189340103 | |
| NOV 14 | NOV 15 | SECOND CUP - 9235 MONTREAL QC | \$6.84 |
| | | 74064499318820195482203 | |
| NOV 15 | NOV 18 | STARBUCKS 04063 MONTREAL QC | \$8.17 |
| | | 74703419320100306735224 | |
| NOV 15 | NOV 18 | OLLY FRESCO'S CIA MONTREAL QC | \$13.46 |
| | | 74529009319920442291707 | |
| NOV 15 | NOV 15 | PAYMENT - THANK YOU / PAIEMENT - MERCI | -\$770.50 |
| | | 74510109319619986841104 | |
| NOV 16 | NOV 18 | PAYPAL *COSTL-CLRLY 8663336888 BC | \$139.99 |
| | | 74897269321945804645745 | |
| NOV 16 | NOV 18 | HINNAWI BROS BAGEL AND CAMONTREAL QC | \$11.53 |
| | | 74064499320820199143641 | |
| NOV 16 | NOV 18 | TIM HORTONS #3236 MONTREAL QC | \$3.73 |
| | | 74703419321100102001515 | |
| NOV 18 | NOV 20 | RESTAURANT SAM-CHA MONTREAL QC | \$18.52 |
| | | 74529009322920246628000 | |
| NOV 18 | NOV 19 | PAYPAL *UBER BV 35314369001 | \$14.13 |
| | | 74198819322945311349226 | |
| NOV 18 | NOV 19 | PAYPAL *UBER BV 35314369001 | \$1.76 |
| | | 74198819322945311807488 | |
| NOV 18 | NOV 19 | BENTO NOUVEAU MONTREAL QC | \$9.19 |
| | | 74703419323100053544784 | |
| NOV 18 | NOV 19 | CINEPLEX 9109 MONTREAL QC | \$13.75 |
| | | 74703419323100065545449 | |
| NOV 18 | NOV 19 | JEAN COUTU #285 MONTREAL QC | \$13.75 |
| | | 74530009321827366850702 | |
| NOV 18 | NOV 18 | AUDIBLE CA*JL02L9KP3 AMZN.COM/BILLNJ | \$14.95 |
| | | 24692109322100443133419 | |
| NOV 18 | NOV 18 | PAYMENT - THANK YOU / PAIEMENT - MERCI | -\$41.01 |
| | | 74510109322619982450103 | |
| NOV 19 | NOV 20 | KOA LUA MCGILL MONTREAL QC | \$21.09 |
| | | 74500019323461643018983 | |
| NOV 19 | NOV 20 | MCDONALD'S #40060 MONTREAL QC | \$5.15 |
| | | 74064499323820184799438 | |
| NOV 19 | NOV 20 | SECOND CUP - 9235 MONTREAL QC | \$3.39 |
| | | 74064499323820188403334 | |
| NOV 19 | NOV 20 | PHARMPRIX #0042 MONTREAL QC | \$19.66 |
| | | 74064499324820102346725 | |
| NOV 20 | NOV 22 | STUDIO PRESSURAT MONTREAL QC | \$109.25 |
| | | 74529009324920179417007 | |
| NOV 20 | NOV 20 | PAYMENT - THANK YOU / PAIEMENT - MERCI | -\$191.83 |
| | | 74510109324619988032101 | |
| NOV 21 | NOV 22 | PAYPAL *UBER BV 35314369001 | \$17.83 |
| | | 7419881932594636377899 | |
| NOV 21 | NOV 22 | KORYO MONTREAL TRUST MONTREAL QC | \$13.21 |
| | | 74530009324826189340104 | |



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TERESA LACROIX 4510 15** **** 3622

STATEMENT FROM OCT 24 TO NOV 25, 2019

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TERESA LACROIX 4510 15** **** 3622 - PRIMARY (continued)

| TRANSACTION DATE | POSTING DATE | ACTIVITY DESCRIPTION | AMOUNT (\$) |
|--------------------|--------------|---|-----------------|
| NOV 21 | NOV 25 | THAI EXPRESS HAI022 MONTREAL QC 74064499328820119523148 | \$11.82 |
| NOV 21 | NOV 22 | PHARMPRIX #0042 MONTREAL QC 74064499326820102733649 | \$2.91 |
| NOV 22 | NOV 25 | GESU CENTRE DE CREATIV MONTREAL QC 74500019326578538939283 | \$18.00 |
| NOV 22 | NOV 25 | UNIVERSEL DEJ GRILL MONTREAL QC 74530009326820570530207 | \$30.41 |
| NOV 22 | NOV 25 | STARBUCKS 04063 MONTREAL QC 74703419327100591808671 | \$8.40 |
| NOV 22 | NOV 25 | OLLY FRESCO'S CIA MONTREAL QC 74529009326920442613604 | \$7.46 |
| NOV 22 | NOV 25 | PAYMENT - THANK YOU / PAIEMENT - MERCI 74510109329619981928102 | -\$120.39 |
| NOV 23 | NOV 25 | GREEN TRAITEUR ET CAFE MONTREAL QC 74530009327829323190309 | \$7.71 |
| NOV 23 | NOV 25 | CAFE VAN HOUTTE #229 SAINT-LAURENTQC 74064499327820201266854 | \$4.36 |
| NOV 23 | NOV 25 | VANHOUTTE MONTREAL QC 74064499327820201735577 | \$5.16 |
| NOV 23 | NOV 25 | SECOND CUP - 9235 MONTREAL QC 74064499327820205875791 | \$11.73 |
| NOV 23 | NOV 25 | MOUNTAIN EQUIPMENT CO-OP MONTREAL QC 74064499327820206204579 | \$13.76 |
| NOV 24 | NOV 25 | SUPER C PIE IX # 5975 MONTREAL QC 74530009327825779085308 | \$29.26 |
| NOV 25 | NOV 25 | CASH ADVANCE INTEREST 22.99% | \$0.45 |
| NEW BALANCE | | | \$291.72 |

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 3 year(s) and 5 month(s) to fully repay the outstanding balance. Our estimate is based on the New Balance shown on this statement and your current credit card account terms.

MANAGING YOUR CREDIT CARD LIMIT

We encourage you to regularly review your credit card limits.

Your current credit limit can be found on the first page of your monthly credit card statement, or you can review your limit by logging in to RBC® Online Banking and reviewing your Credit Card account information. Questions? Call 1-800 ROYAL® 1-2 (1-800-769-2512).

You may adjust your credit limits to meet your current needs, by requesting a limit decrease or increase* at any time by contacting a branch, calling us, or logging into your online banking.

As a reminder, an increase to your credit limit requires your express consent*.



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TERESA LACROIX 4510 15** **** 3622

STATEMENT FROM OCT 24 TO NOV 25, 2019

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**Any request for a credit limit increase is subject to approval and requires your express consent, and the express consent of your co-borrower if you have one.*

INTEREST RATE CHART

| Rate (%) | Remaining Balance** | Expiry Date |
|----------|------------------------|-------------|
| 19.99 | \$290.00 | |
| 22.99 | \$1.27 | |

** 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 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 the front of your statement. It is provided to help you read and understand your statement. Please refer to your RBC Royal Bank credit card agreement for complete terms and conditions for your Account.

Statement Period. Your statement covers activity on 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 for which we do not process statements (for example, weekends and certain holidays) we will prepare it on our next statement processing date. Your Payment Due Date will be adjusted accordingly.

YOUR RESPONSIBILITIES

Review your statement. Review your credit card 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 the 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, call 1-800-769-2512 immediately. This reporting obligation applies whether you are a Primary cardholder, a Co-applicant cardholder or an Authorized User.

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 shown on the statement each month. That Payment Due Date is 21 days after your Statement Date (25 days if you did not pay your previous statement's New Balance in full by its Payment Due Date). If the Payment Due Date falls on a weekend or holiday, we will extend it to the next business day.

How to make a payment. Not all payment options are available for all types of credit cards. The payment options available for your account are listed on your 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 online banking service. Branch payments must be made before the branch closing time if it is earlier than 6:00 p.m.

You can also pay through Autopay, our pre-authorized payment service. Call us at 1-800-769-2512 to enrol. Payments do not automatically adjust your available credit. This generally occurs within one to three business days following receipt of your payment, depending on how your payment is made.

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 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 as of the first day of the third statement period following the missed payment (or the expiry date if it is earlier).
- In addition, if you miss making 2 or more payments in any 12 month period, your standard cash advance and purchase interest rates will increase by 5% (8% if you are a Visa Classic Low Rate Option Cardholder) as of the first day of the third statement period following the missed payment that caused the rate increase. You will continue to pay the higher interest rates until such time as you have paid your Minimum Payment by the next Statement Date for 6 consecutive months thereafter.

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 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. 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.

Time to Pay. Each statement shows an estimate of how long it would take to repay your balance in full if you make only the Minimum Payment each month. The Time to Pay message is intended solely to illustrate how making only the Minimum Payment will increase the time it takes to pay your balance and is therefore not a recommended long term repayment plan.

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 Purchases and Cash Advances are also shown. If either of those rates is a temporary promotional rate, we will show its expiry date here as well. Any promotional rates that are applicable to interest charges on the statement are displayed in the Interest Rate Chart.

Interest Rate Chart. This chart sets out the interest rate or rates, including applicable promotional rates, that apply to the New Balance, any remaining balances associated with those rates, and expiry dates for promotional rates. Rates and expiry dates for any promotions that we may have offered to you but which you are not using are not shown in the chart as they will not have any balances associated with them. If we notify you of the loss of a promotional rate because of a missed payment, you may lose the benefit of that rate before its expiry date. However, that expiry date will continue to be displayed in the Interest Rate Chart until the loss of that promotional rate takes effect. If an expiry date falls on a date for which we do not process statements (for example, weekends and certain holidays) we will continue to provide you with the benefit of that promotional rate until our next statement processing date.

INTEREST AND OTHER CALCULATIONS

Determination of interest. You have a minimum 21 day interest-free Grace Period for new purchases. Your new purchases are those which appear in the Activity Description. You can avoid interest on those new purchases by paying your New Balance in full by your Payment Due Date. If you do not, you must then pay interest on each new purchase retroactively from the transaction date until the date we process your payment in full for those purchases. Your next monthly statement will include interest accrued on each of those new purchases from its transaction date to the date we prepare that next monthly statement.

We continue to charge interest on the unpaid portion of those purchases until the next time 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.

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, at an ATM or using our online banking service are treated as cash advances.

We do not charge interest on interest.

To calculate the interest shown in the "Calculating Your Balance" section of your statement, 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. We multiply the average daily balance by the applicable daily interest rate (obtained by taking the annual interest rate or rates and dividing 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. When there is more than one applicable interest rate, we calculate your interest based on the average daily balances for each rate.

Applying your payments. We apply payments to your Minimum Payment first. We then apply payments 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 paid 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 payment in excess of the New Balance to amounts that have not yet appeared on your monthly statement in the same manner as set out above.

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, 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 usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html, if set by Visa, or mastercard.com/global/currencyconversion/index.html, if set by Mastercard. You can also call us toll-free at 1-800 ROYAL® 1-2 (1-800-769-2512). For U.S. Dollar Visa Gold Cardholders, transactions are shown in U.S. Dollars and the same principles will apply if an amount is charged in a currency other than U.S. Dollars.

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