



Royal Bank

## RBC® Visa® Classic Low Rate Option

JOSHUA KAYE 4514 07\*\* \*\*\*\* 0137

STATEMENT FROM DEC 09, 2025 TO JAN 7, 2026

1 OF 2

**PREVIOUS ACCOUNT BALANCE \$13,750.96**

**JOSHUA KAYE  
4514 07\*\* \*\*\*\* 0137 - PRIMARY**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
DEC 09	DEC 09	PRIMEVIDEO.C*BI18D5Y90 WWW.AMAZON.CABC 74537885343101906345122	\$5.24
DEC 11	DEC 11	AMZN MKTP CA*AX4H908Z3 866-216-1072 ON 74537885345103986197165	\$53.49
DEC 11	DEC 11	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510405345619983243403	-\$4,700.00
DEC 22	DEC 23	SAVE ON FOODS ONLINE LANGLEY BC 74064495356820172803398	\$71.55
DEC 27	DEC 29	JULIA HYSLOP COUNSELLI NORTH VANCOUVBC 74083425361100029673808	\$175.00
DEC 30	DEC 31	GOOGLE *GOOGLE ONE G.CO/HELPPAY#NS 74537885364109866076623	\$3.13
DEC 30	DEC 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510405364619981369404	-\$500.00
JAN 03	JAN 05	APPLE.COM/BILL 866-712-7753 ON 74537886003103177454335	\$4.19
JAN 07	JAN 07	PURCHASE INTEREST 20.99%	\$168.06
<b>TOTAL ACCOUNT BALANCE</b>			<b>\$9,031.62</b>

### Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 77 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.

### IMPORTANT INFORMATION

#### CONTACT US

Customer Service / Lost & Stolen 1-800-769-2512  
Collect Outside North America (416) 974-7780

#### PAYMENTS & INTEREST RATES

**Minimum payment \$178.00**  
**Payment due date FEB 2, 2026**  
Credit limit \$14,000.00  
Available credit \$4,968.38  
**Annual interest rates:**  
Purchases 20.99%  
Cash advances 20.99%

#### CALCULATING YOUR BALANCE

<b>Previous Account Balance</b>	<b>\$13,750.96</b>
Payments & credits	-\$5,200.00
Purchases & debits	\$312.60
Cash advances	\$0.00
Interest	\$168.06
Fees	\$0.00
<b>Total Account Balance</b>	<b>\$9,031.62</b>
<b>NEW BALANCE</b>	<b>\$9,031.62</b>



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

**NEW BALANCE  
\$9,031.62**

**MINIMUM PAYMENT  
\$178.00**

**PAYMENT DUE DATE  
FEB 2, 2026**

**AMOUNT PAID  
\$**

JOSHUA KAYE  
21307 48 AVE NW  
EDMONTON AB T6M 0G9

**RBC® Visa® Classic  
Low Rate Option  
4514 07\*\* \*\*\*\* 0137**

**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



Royal Bank

**RBC® Visa<sup>†</sup> Classic**  
**Low Rate Option**

JOSHUA KAYE 4514 07\*\* \*\*\*\* 0137

STATEMENT FROM DEC 09, 2025 TO JAN 7, 2026

2 OF 2

**INTEREST RATE CHART**

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$8,863.56	

\*\* 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.

**Thank you for choosing RBC Royal Bank**

**Discover the convenience of eStatements  
from RBC®**

An eStatement is an environmentally friendly alternative that has the same look as a printed statement. View your eStatements any time---day or night---anywhere you have internet access. Plus enjoy the added option of being notified every month by email when your eStatement is available. An eStatement is an official bank document so you can access archived statements online for up to 7 years<sup>1</sup>. Sign up today at [rbconlinebanking.com](http://rbconlinebanking.com) or call 1-800 ROYAL® 5-5 (1-800-769-2555).

<sup>1</sup> Starting from when eStatements were first launched in Online Banking for your product, and as long as your account remains open and you continue to be enrolled in Online Banking. For Visa<sup>†</sup> accounts, they were launched on November 14, 2006.

## 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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