



Royal Bank

RBC® Cash Back Mastercard<sup>†</sup>

VITALII MARUNIAK 5415 90\*\* \*\*\*\* 7425

STATEMENT FROM SEP 06 TO OCT 6, 2025

1 OF 8

PREVIOUS ACCOUNT BALANCE \$2,016.37

VITALII MARUNIAK 5415 90** **** 7425 - PRIMARY			
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 05	SEP 08	ORLEN STACJA NR 4059 SEDZINKO POL 05272425248565297665286 Foreign Currency - PLN 228.57 Exchange rate - .389902	\$89.12
SEP 05	SEP 08	ORLEN STACJA NR 4403 BARANOW POL 05272425248565219936369 Foreign Currency - PLN 209.04 Exchange rate - .389877	\$81.50
SEP 05	SEP 08	INTERCONTINENTAL WARSZ WARSZAWA POL 05104075248139714177940	\$72.95
SEP 05	SEP 08	PPO LADEK EAST LADEK POL 05104075248139726517174 Foreign Currency - PLN 36.00 Exchange rate - .389722	\$14.03
SEP 05	SEP 08	PPO NAGRADOWICE EAST KREREW POL 05104075248139726187192 Foreign Currency - PLN 36.00 Exchange rate - .389722	\$14.03
SEP 05	SEP 08	SPO JORDANOWO SWIEBODZIN POL 05104075248139740237205 Foreign Currency - PLN 44.00 Exchange rate - .389772	\$17.15
SEP 05	SEP 08	INTERCONTINENTAL WARSZ WARSZAWA 14 95383825249175200350260 Foreign Currency - PLN 50.63 Exchange rate - .389887	\$19.74
SEP 06	SEP 08	GEMEINDE SEEBAD HERING SEEBAD BANSINDEU 55184225249612498310968 Foreign Currency - EUR 1.50 Exchange rate - 1.666666	\$2.50
SEP 06	SEP 08	ZETTEL_*KAFFEELAUS OSTSEEBAUD HERDEU 25481045250091694880317 Foreign Currency - EUR 4.00 Exchange rate - 1.665000	\$6.66
SEP 06	SEP 08	ZABKA Z7657 K.1 SWINOJSCIE 32 95383825249175247302969 Foreign Currency - PLN 7.50 Exchange rate - .392000	\$2.94
SEP 06	SEP 08	STACJA PALIW SHELL SWINOJSCIE POL 02708455249339520650748 Foreign Currency - PLN 248.59 Exchange rate - .392775	\$97.64
SEP 06	SEP 08	ERLEBNIS AKADEMIE AG OSTSEEBAUD HERDEU 02706535249080000752130 Foreign Currency - EUR 28.00 Exchange rate - 1.666428	\$46.66

Earn 2% Cash Back<sup>†</sup> on grocery store purchases!For all other purchases, earn up to 1% in cash back<sup>†</sup>. Set up pre-authorized payments and earn effortlessly!<sup>†</sup>Restrictions apply.Visit [rbc.com/nofeeback](http://rbc.com/nofeeback)

## IMPORTANT INFORMATION

## CASH BACK SUMMARY

Previous Cash Back Balance	\$167.36
Cash Back on Grocery Purchases	\$3.81
Cash Back on Other Purchases	\$35.46
New Cash Back Balance	\$206.63

## CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
Cash Back Website	<a href="http://rbc.com/cashbackmcinfo">rbc.com/cashbackmcinfo</a>

## PAYMENTS &amp; INTEREST RATES

Minimum payment	\$52.00
Payment due date	OCT 31, 2025
Credit limit	\$8,000.00
Available credit	\$2,314.18
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

## CALCULATING YOUR BALANCE

Previous Account Balance	\$2,016.37
Payments & credits	-\$100.00
Purchases & debits	\$3,726.93
Cash advances	\$0.00
Interest	\$42.52
Fees	\$0.00
Total Account Balance	\$5,685.82

NEW BALANCE \$5,685.82



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

NEW BALANCE  
**\$5,685.82**MINIMUM PAYMENT  
**\$52.00**PAYMENT DUE DATE  
**OCT 31, 2025**AMOUNT PAID  
**\$**RBC® Cash Back Mastercard<sup>†</sup>  
5415 90\*\* \*\*\*\* 7425

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

VITALII MARUNIAK  
308  
3468 DRUMMOND  
MONTREAL QC H3G 1Y4



Royal Bank

## RBC® Cash Back Mastercard®

VITALII MARUNIAK 5415 90\*\* \*\*\*\* 7425

STATEMENT FROM SEP 06 TO OCT 6, 2025

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**VITALII MARUNIAK**  
**5415 90\*\* \*\*\*\* 7425 - PRIMARY (continued)**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 06	SEP 08	OSTSEETHERME SEEBAD AH SEE BAD AHLBEC 25482855249316180944094	\$117.49
		Foreign Currency - EUR 70.50 Exchange rate - 1.666524	
SEP 07	SEP 08	RASTSTAETTEN BUCKAUSEE SCHORFHEIDE 25482855250316197832247	\$1.67
		Foreign Currency - EUR 1.00 Exchange rate - 1.670000	
SEP 07	SEP 08	RASTSTAETTEN BUCKAUSEE SCHORFHEIDE 25482855250316197555897	\$1.67
		Foreign Currency - EUR 1.00 Exchange rate - 1.670000	
SEP 07	SEP 08	ESSO STATION USEDOM 17 USEDOM 25482855250216202011300	\$5.00
		Foreign Currency - EUR 3.00 Exchange rate - 1.666666	
SEP 07	SEP 08	TOTAL SERVICE STATION SCHORFHEIDE-BBB 15331955251001081033117	\$7.50
		Foreign Currency - EUR 4.50 Exchange rate - 1.666666	
SEP 08	SEP 10	8011 MERIN VELKE MEZIRICCZE 85444675253018412126898	\$1.02
		Foreign Currency - CZK 15.00 Exchange rate - .068000	
SEP 08	SEP 09	EDALNICE PRAHA 9 95404525252004455803689	\$19.87
		Foreign Currency - CZK 290.00 Exchange rate - .068517	
SEP 08	SEP 09	PARKING & GARAGE PRAHA 8 186 05130645251032829331597	\$60.32
		Foreign Currency - CZK 880.00 Exchange rate - .068545	
SEP 08	SEP 09	SHELL TO:LTO "A'LL. 039 TATA HUN 75417045251594017250418	\$86.15
		Foreign Currency - HUF 20,238.00 Exchange rate - .004256	
SEP 08	SEP 09	SHELL TO:LTO "A'LL. 039 TATA HUN 75417045251656017250423	\$28.17
		Foreign Currency - HUF 6,620.00 Exchange rate - .004255	
SEP 08	SEP 09	M1 TATA B TATA HUN 75417045251255019181502	\$0.85
		Foreign Currency - HUF 200.00 Exchange rate - .004250	
SEP 08	SEP 09	NYX*FESIMEXSRO PRAHADOLNICHACZE 72714145251572362239520	\$4.11
		Foreign Currency - CZK 60.00 Exchange rate - .068500	
SEP 08	SEP 09	NYX*FESIMEXSRO PRAHADOLNICHACZE 72714145251572366254822	\$4.11
		Foreign Currency - CZK 60.00 Exchange rate - .068500	
SEP 08	SEP 09	NYX*FESIMEXSRO PRAHADOLNICHACZE 72714145251572376602226	\$4.11
		Foreign Currency - CZK 60.00 Exchange rate - .068500	
SEP 08	SEP 09	NYX*FESIMEXSRO PRAHADOLNICHACZE 72714145251572373289126	\$4.11
		Foreign Currency - CZK 60.00 Exchange rate - .068500	
SEP 08	SEP 09	NYX*FESIMEXSRO PRAHADOLNICHACZE 72714145251572376602226	\$4.11
		Foreign Currency - CZK 60.00 Exchange rate - .068500	
SEP 08	SEP 09	OMV 2153 PRAHA 02302475251050507173108	\$4.04
		Foreign Currency - CZK 59.00 Exchange rate - .068474	
SEP 08	SEP 09	SHELL 8011 MER 82707015252764766281552	\$47.51
		Foreign Currency - CZK 693.20 Exchange rate - .068537	
SEP 08	SEP 09	SHELL 8011 MER 82707015252764766281610	\$7.52
		Foreign Currency - CZK 109.80 Exchange rate - .068488	
SEP 08	SEP 09	SHELL 8093 PRAHA-MALE IC 82707015252764764705446	\$166.73
		Foreign Currency - CZK 2,432.40 Exchange rate - .068545	

Thank you for choosing RBC Royal Bank



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STATEMENT FROM SEP 06 TO OCT 6, 2025

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**VITALII MARUNIAK  
5415 90\*\* \*\*\*\* 7425 - PRIMARY (continued)**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 09	SEP 10	BEEF BONE BUDAPEST HUN 75453025252441547906802 Foreign Currency - HUF 38,270.00 Exchange rate - .004245	\$162.49
SEP 09	SEP 10	HILTON BUDAPEST BP 92706455253003841531955 Foreign Currency - HUF 31,920.00 Exchange rate - .004245	\$135.53
SEP 09	SEP 10	LIGET 17 ILLEMHELY BUDAPEST HUN 75417045252131010870287 Foreign Currency - HUF 200.00 Exchange rate - .004250	\$0.85
SEP 09	SEP 10	LIGET 17 ILLEMHELY BUDAPEST HUN 75417045252512010870437 Foreign Currency - HUF 200.00 Exchange rate - .004250	\$0.85
SEP 10	SEP 11	FRESH CORNER MOSONMAGY LEVÉL HUN 01474155253140241109300 Foreign Currency - HUF 6,798.00 Exchange rate - .004254	\$28.92
SEP 10	SEP 11	FRESH CORNER MOSONMAGY LEVÉL HUN 01474155253140251153255 Foreign Currency - HUF 1,199.00 Exchange rate - .004253	\$5.10
SEP 10	SEP 11	NYX*MOLNYRT BUDAPEST HUN 72715985253573516372627 Foreign Currency - HUF 200.00 Exchange rate - .004250	\$0.85
SEP 10	SEP 11	NYX*SHELLNICKELSDORFNO GEMEINDEBRUCKAUT 75347095253573558827329 Foreign Currency - EUR 0.70 Exchange rate - 1.657142	\$1.16
SEP 11	SEP 15	NEWREST TRAVEL RETAIL BARCELONA ESP 05431515255140424328921 Foreign Currency - EUR 6.50 Exchange rate - 1.667692	\$10.84
SEP 11	SEP 12	HESPERIA TOWER PK HOSPITALES DEESP 75413115254018263750246 Foreign Currency - EUR 2.05 Exchange rate - 1.663414	\$3.41
SEP 12	SEP 15	E.S. AREA DE GARRAF CUBELLES ESP 71234105255008116200453 Foreign Currency - EUR 11.25 Exchange rate - 1.667555	\$18.76
SEP 12	SEP 15	AUCAT BAR CUBELLES BARCELONA ESP 75468015255210090312929 Foreign Currency - EUR 4.89 Exchange rate - 1.664621	\$8.14
SEP 12	SEP 15	AUCAT BAR CUBELLES BARCELONA ESP 75468015255210090312911 Foreign Currency - EUR 4.89 Exchange rate - 1.664621	\$8.14
SEP 12	SEP 15	AUCAT BAR VALLCARC BARCELONA ESP 75468015255210090312895 Foreign Currency - EUR 8.19 Exchange rate - 1.665445	\$13.64
SEP 12	SEP 15	AUCAT BAR VALLCARC BARCELONA ESP 75468015255210090312903 Foreign Currency - EUR 8.19 Exchange rate - 1.665445	\$13.64
SEP 13	SEP 15	PK NOVEDAD ONLINE BARCELONA ESP 75468015256210070075701 Foreign Currency - EUR 7.75 Exchange rate - 1.665806	\$12.91
SEP 14	SEP 15	PARK.MUNTANYA MONTSERR MONTSERRAT (MESP) 75468015257210027724608 Foreign Currency - EUR 7.00 Exchange rate - 1.665714	\$11.66
SEP 15	SEP 16	AP. PASSEIG DE GRACIA BARCELONA ESP 75468015258210004184205 Foreign Currency - EUR 4.00 Exchange rate - 1.665000	\$6.66
SEP 16	SEP 17	WUNDERMART AUSTRIA G WIEN AUT 15265675259003442839055 Foreign Currency - EUR 7.88 Exchange rate - 1.671319	\$13.17
SEP 16	SEP 17	MOLINO MOLARD GE GENÈVE CHE 05404435259097413774442 Foreign Currency - CHF 118.30 Exchange rate - 1.789180	\$211.66



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STATEMENT FROM SEP 06 TO OCT 6, 2025

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**VITALII MARUNIAK  
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TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 16	SEP 17	ABDESSATTAR TURKI TAXI GENEVE CHE 15373365260005395950619 Foreign Currency - CHF 36.10 Exchange rate - 1.788919	\$64.58
SEP 16	SEP 17	TAXI GE 552 GENEVE CHE 15373365260005396893461 Foreign Currency - CHF 34.00 Exchange rate - 1.789117	\$60.83
SEP 16	SEP 16	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105395259619982270105	-\$100.00
SEP 17	SEP 18	VERY GOODIES SHELL PRAHA CZE 55184225260622602832504 Foreign Currency - CZK .69.00 Exchange rate - .068985	\$4.76
SEP 17	SEP 18	ORLEN STACJA NR 4504 SNOWIDZA POL 05272425260569934261122 Foreign Currency - PLN 40.96 Exchange rate - .394531	\$16.16
SEP 17	SEP 18	ORLEN STACJA NR 4504 SNOWIDZA POL 05272425260569943459667 Foreign Currency - PLN 37.81 Exchange rate - .394604	\$14.92
SEP 17	SEP 18	ORLEN LUGOWO POL 05272425260569978282158 Foreign Currency - PLN 25.98 Exchange rate - .394534	\$10.25
SEP 17	SEP 18	SHELL SULECHOW POL 05272425260569987182175 Foreign Currency - PLN 236.96 Exchange rate - .394623	\$93.51
SEP 17	SEP 18	SHELL 8015 POPUVKY 82707015261767331252932 Foreign Currency - CZK 811.60 Exchange rate - .069036	\$56.03
SEP 17	SEP 18	AUSTRIAN RETAIL INMOT KOELN DEU 02706535260090002663205 Foreign Currency - EUR 6.30 Exchange rate - 1.669841	\$10.52
SEP 17	SEP 19	8015 POPVKY BRNO POPUVKY CZE 8544467526018485360407 Foreign Currency - CZK 15.00 Exchange rate - .068666	\$1.03
SEP 18	SEP 19	REWE MARKT GMBH-ZWNL O SEEBAD AHLBEC 25482855261316490913774 Foreign Currency - EUR 6.28 Exchange rate - 1.671974	\$10.50
SEP 19	SEP 22	SHELL 01 DMOSIN POL 05272425262570788105595 Foreign Currency - PLN 15.24 Exchange rate - .396325	\$6.04
SEP 19	SEP 22	SHELL 01 DMOSIN POL 05272425262570788938169 Foreign Currency - PLN 13.24 Exchange rate - .396525	\$5.25
SEP 19	SEP 22	MCDONALDS 352 MOP LOZI LOZIENICA POL 05272425262570581132820 Foreign Currency - PLN 32.20 Exchange rate - .397204	\$12.79
SEP 19	SEP 22	PPO GOLUSKI DOPIEWO POL 05104075262141187968954 Foreign Currency - PLN 45.00 Exchange rate - .397111	\$17.87
SEP 19	SEP 22	PPO LADEK WEST LADEK POL 05104075262141214369325 Foreign Currency - PLN 37.00 Exchange rate - .397027	\$14.69
SEP 19	SEP 22	PPO NAGRADOWICE WEST KREREW POL 05104075262141214249865 Foreign Currency - PLN 37.00 Exchange rate - .397027	\$14.69
SEP 20	SEP 22	CARREFOUR HIPERMARKET WARSZAWA POL 55306605263652638682436 Foreign Currency - PLN 11.54 Exchange rate - .392547	\$4.53
SEP 20	SEP 22	INTERCONTINENTAL WARSZ WARSZAWA 14 95383825264176191287834 Foreign Currency - PLN 90.00 Exchange rate - .392666	\$35.34



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STATEMENT FROM SEP 06 TO OCT 6, 2025

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**VITALII MARUNIAK  
5415 90\*\* \*\*\*\* 7425 - PRIMARY (continued)**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 21	SEP 22	INTERCONTINENTAL WARSZ WARSZAWA 14 95383825265176243627929	\$11.04
		Foreign Currency - PLN 28.13 Exchange rate - .392463	
SEP 22	SEP 23	ORLEN STACJA NR 4059 SEDZINKO POL 05272425265571749382833	\$7.15
		Foreign Currency - PLN 18.22 Exchange rate - .392425	
SEP 22	SEP 23	SHELL SWINOUSCIE POL 05272425265571845019941	\$22.57
		Foreign Currency - PLN 57.48 Exchange rate - .392658	
SEP 22	SEP 23	SHELL GOLENIOW POL 05272425265571810294917	\$157.35
		Foreign Currency - PLN 400.68 Exchange rate - .392707	
SEP 22	SEP 23	PPO LADEK EAST LADEK POL 05104075265141484764459	\$14.53
		Foreign Currency - PLN 37.00 Exchange rate - .392702	
SEP 22	SEP 23	PPO NAGRADOWICE EAST KREREWÓ POL 05104075265141484404239	\$14.53
		Foreign Currency - PLN 37.00 Exchange rate - .392702	
SEP 22	SEP 23	SPO JORDANOWO SWIEBODZIN POL 05104075265141495543033	\$17.67
		Foreign Currency - PLN 45.00 Exchange rate - .392666	
SEP 22	SEP 23	INTERCONTINENTAL WARSZ WARSZAWA POL 05104075265141463480499	\$212.07
		Foreign Currency - PLN 540.00 Exchange rate - .392722	
SEP 23	SEP 24	EDALNICE PRAHA 9 95404525267004540802954	\$31.69
		Foreign Currency - CZK 460.00 Exchange rate - .068891	
SEP 23	SEP 24	NEU*JOYCE RENNERT ARAL LUCKAU DEU 75453025266444318480407	\$1.67
		Foreign Currency - EUR 1.00 Exchange rate - 1.670000	
SEP 23	SEP 24	TANK & RASTANL. RUEBLI LUCKAU 2548285526631663382270	\$7.01
		Foreign Currency - EUR 4.20 Exchange rate - 1.669047	
SEP 24	SEP 25	ALBERT VAM DEKUJE PRAHA 8 95404525267223449819972	\$36.40
		Foreign Currency - CZK 525.60 Exchange rate - .069254	
SEP 24	SEP 25	PENNY MALESICKA 2799 PRAHA - ZIZKOCZE 85444675268018528080982	\$28.06
		Foreign Currency - CZK 405.20 Exchange rate - .069249	
SEP 24	SEP 25	PARKING & GARAGE PRAHA 8 186 05130645267033390416629	\$60.95
		Foreign Currency - CZK 880.00 Exchange rate - .069261	
SEP 24	SEP 25	HILTON PRAGUE POS PRAGUE CZ 12709255267018755688040	\$42.94
		Foreign Currency - CZK 620.00 Exchange rate - .069258	
SEP 24	SEP 25	SHELL 8093 PRAHA-MALE IC 82707015268769394211519	\$167.06
		Foreign Currency - CZK 2,412.00 Exchange rate - .069262	
SEP 25	SEP 26	OASIS FLORENC 62217 PRAHA 8 CZE 02703585268572872663936	\$7.58
		Foreign Currency - CZK 109.00 Exchange rate - .069541	
SEP 25	SEP 26	MARCHE MARKET T2D 8103 PRAHA CZE 02703585268572991649147	\$42.30
		Foreign Currency - CZK 608.00 Exchange rate - .069572	
SEP 25	SEP 26	HILTON PRAGUE POS PRAGUE CZ 12709255268018766487043	\$43.13
		Foreign Currency - CZK 620.00 Exchange rate - .069564	
SEP 25	SEP 26	LOKA,NA FLORENCI 1025 PRAHA 1-STAR CZ 78224835268060646711867	\$5.91
		Foreign Currency - CZK 85.00 Exchange rate - .069529	



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STATEMENT FROM SEP 06 TO OCT 6, 2025

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**VITALII MARUNIAK  
5415 90\*\* \*\*\*\* 7425 - PRIMARY (continued)**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
SEP 26	SEP 29	SKLAVENITIS OMONOIA ATHINA GRC 02231905270000092556174 Foreign Currency - EUR 0.79 Exchange rate - 1.670886	\$1.32
SEP 26	SEP 29	MADEL FOOD ATHINA GRC 02231905270000101033520 Foreign Currency - EUR 3.10 Exchange rate - 1.670967	\$5.18
SEP 27	SEP 29	GRAND HYATT ATHENS ATHINA GRC 02231905271000110248712 Foreign Currency - EUR 47.00 Exchange rate - 1.672340	\$78.60
SEP 27	SEP 29	EVANGELIA MYLONA MON I GLYFADA GRC 72232475272202243578008 Foreign Currency - EUR 7.35 Exchange rate - 1.670748	\$12.28
SEP 28	OCT 01	KOSTOULAS GLYFADA GRC 77673705271397340069608 Foreign Currency - EUR 6.89 Exchange rate - 1.671988	\$11.52
SEP 28	OCT 01	DAEM SA ATHINA GRC 77673705271398418573406 Foreign Currency - EUR 2.00 Exchange rate - 1.670000	\$3.34
SEP 29	OCT 01	ALBERT VAM DEKUJE PRAHA 1 9540452527225423534348 Foreign Currency - CZK 364.40 Exchange rate - .068962	\$25.13
SEP 29	OCT 01	ALBERT VAM DEKUJE PRAHA 8 9540452527225423534355 Foreign Currency - CZK 760.80 Exchange rate - .068980	\$52.48
SEP 29	OCT 01	SKY EXPRE ATHENS GRC 55184225272592729147282 Foreign Currency - EUR 12.00 Exchange rate - 1.671666	\$20.06
SEP 29	OCT 01	WHSMITH N1804 SPATA GRC 02231905273000139482571 Foreign Currency - EUR 6.98 Exchange rate - 1.671919	\$11.67
SEP 30	OCT 01	ALBERT VAM DEKUJE PRAHA 8 95404525273225761879270 Foreign Currency - CZK 271.30 Exchange rate - .069148	\$18.76
SEP 30	OCT 01	NYX*FESIMEXSRO PRAHADOLNICHACZE 72714145273586146625022 Foreign Currency - CZK 30.00 Exchange rate - .069333	\$2.08
SEP 30	OCT 01	NYX*FESIMEXSRO PRAHADOLNICHACZE 72714145273586149395326 Foreign Currency - CZK 90.00 Exchange rate - .069222	\$6.23
SEP 30	OCT 01	NYX*FESIMEXSRO PRAHADOLNICHACZE 72714145273586153960023 Foreign Currency - CZK 60.00 Exchange rate - .069166	\$4.15
SEP 30	OCT 01	NYX*FESIMEXSRO PRAHADOLNICHACZE 72714145273586156864123 Foreign Currency - CZK 60.00 Exchange rate - .069166	\$4.15
SEP 30	OCT 01	LOKA,NA FLORENCI 1025 PRAHA 1-STAR CZ 78224835273060753624526 Foreign Currency - CZK 85.00 Exchange rate - .069176	\$5.88
OCT 02	OCT 03	SHELL O2 SUWALKI POL 05272425275575478809864 Foreign Currency - PLN 186.07 Exchange rate - .395711	\$73.63
OCT 02	OCT 03	SHELL TRZCIANKA POL 05272425275575421021567 Foreign Currency - PLN 305.30 Exchange rate - .395709	\$120.81
OCT 02	OCT 03	SHELL TRZCIANKA POL 05272425275575421658046 Foreign Currency - PLN 12.24 Exchange rate - .395424	\$4.84
OCT 02	OCT 03	INTERCONTINENTAL WARSZ WARSZAWA 14 9538382527617694833021 Foreign Currency - PLN 78.75 Exchange rate - .395682	\$31.16



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STATEMENT FROM SEP 06 TO OCT 6, 2025

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**VITALII MARUNIAK  
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TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 02	OCT 03	INTERCONTINENTAL WARSZ WARSZAWA POL 05104075275142489368385	\$71.22
		Foreign Currency - PLN 180.00 Exchange rate - .395666	
OCT 03	OCT 06	MAXIMA LT, X-555 VILNIUS 75412235277005734187769	\$14.57
		Foreign Currency - EUR 8.67 Exchange rate - 1.680507	
OCT 03	OCT 06	CAFFEINE VILNIUS VILNIUS LTU 07410245277727755490400	\$5.54
		Foreign Currency - EUR 3.30 Exchange rate - 1.678787	
OCT 04	OCT 06	PARKAVIMAS VLN VILNIUS LTU 55184225277602779509177	\$5.88
		Foreign Currency - EUR 3.50 Exchange rate - 1.680000	
OCT 05	OCT 06	CAFFEINE VILNIUS VILNIUS LTU 07410245279727918023161	\$11.43
		Foreign Currency - EUR 6.80 Exchange rate - 1.680882	
OCT 05	OCT 06	CAFFEINE VILNIUS VILNIUS LTU 07410245279727918828346	\$12.52
		Foreign Currency - EUR 7.45 Exchange rate - 1.680536	
OCT 05	OCT 06	MAXIMA LT, X-555 VILNIUS 75412235279004933673164	\$17.24
		Foreign Currency - EUR 10.25 Exchange rate - 1.681951	
OCT 06	OCT 06	PURCHASE INTEREST 20.99%	\$42.52
<b>TOTAL ACCOUNT BALANCE</b>			<b>\$5,685.82</b>

**Time to Pay**

If you make only the Minimum Payment each month, we estimate it will take 49 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.

**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 RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.

**Recent Change in Address**

We have recently been notified that you and/or another person responsible for the amounts owing on this Account (if applicable) no longer reside in Quebec. Because no one responsible for the amounts owing on this Account resides in Quebec, this Account is now charged an overlimit fee if the credit limit is exceeded, and is subject to a different minimum payment calculation. Visit us online to see your RBC ROYAL BANK CREDIT CARD AGREEMENT for additional information.



Royal Bank

## RBC® Cash Back Mastercard<sup>‡</sup>

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STATEMENT FROM SEP 06 TO OCT 6, 2025

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### Stay safe from fraud & scams

The first rule of cybersecurity: if something sounds too good to be true, it probably is.

Remember,

RBC will NEVER ask you to:

- Provide your username, login ID, PIN, password or one-time code through phone, text, email or voicemail
- Make a transaction in order to 'secure your account'
- Share a link or reference number from an *Interac*<sup>®</sup> e-Transfer transaction
- Demand payment using gift cards, prepaid credit cards, cryptocurrency or wire transfer

Always ensure you are contacting RBC directly through our official channels to confirm the legitimacy of any communication.

If you believe you've been impacted by a scam or fraud, please call the number on the back of your RBC client card or credit card or visit [www.rbcroyalbank.com](http://www.rbcroyalbank.com) for more ways to contact us.

Learn more about staying safe from fraud & scams visit [www.rbc.com/cyber](http://www.rbc.com/cyber).

<sup>\*</sup> All other trademarks are the property of their respective owner(s).

### INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$5,643.30	

\*\* 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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