



Royal Bank

RBC® Cash Back Mastercard†

VICTOR LUCAS MONTEIRO 5415 90** **** 7703

STATEMENT FROM OCT 04 TO NOV 04, 2024

1 OF 5

PREVIOUS ACCOUNT BALANCE \$3,072.94

VICTOR LUCAS MONTEIRO 5415 90** **** 7703 - PRIMARY

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 02	OCT 04	PIZZA PIZZA LTD TORONTO ON 75259114276920023116507	\$36.62
OCT 05	OCT 07	BILLETTERIE/S.A.C. ST MT-TREMBLANT QC 55419214280206014605497	\$66.32
OCT 05	OCT 07	TIM HORTONS #0410 MONT-TREMBLANQC 55419214280206149470957	\$13.98
OCT 05	OCT 07	TIM HORTONS #0410 MONT-TREMBLANQC 55419214280206149470999	\$10.53
OCT 05	OCT 07	CANADIAN TIRE GAS BAR VERDUN QC 55134424280800114070674	\$50.24
OCT 06	OCT 08	CHRONO-RECHARGE OPUS MONTREAL QC 55134424281800113075731	\$60.00
OCT 06	OCT 08	PROXI STE-ADELE SAINTE-ADELE QC 55134424281800102970371	\$19.60
OCT 06	OCT 08	PROXI STE-ADELE SAINTE-ADELE QC 55134424281800103967640	\$40.00
OCT 06	OCT 07	PHARMAPRIX #1912 MONTREAL QC 55181364280882681216203	\$37.24
OCT 06	OCT 07	PHARMAPRIX #1912 MONTREAL QC 55181364280882681212293	\$11.30
OCT 06	OCT 07	DOLLARAMA # 125 LASALLE QC 55134424280800177721973	\$6.61
OCT 06	OCT 07	LAURA SECORD #227 LASALLE QC 55134424280800180829680	\$8.57
OCT 06	OCT 07	PR CARREFOUR ANGRIGNON MONTREAL QC 55306584281004011870185	\$24.34
OCT 06	OCT 07	WINNERSHOMESENSES11148 MONTREAL QC 55419214281206337908999	\$62.08
OCT 07	OCT 08	AMAZON.CA*ZD6QB3PR3 AMAZON.CA ON 55490534281206539832784	\$16.03
OCT 07	OCT 08	AMAZON.CA*7Q2XR0F83 AMAZON.CA ON 55490534281206531465609	\$41.97

Earn 2% Cash Back† on grocery store purchases!

For all other purchases, earn up to 1% in cash back†. Set up pre-authorized payments and earn effortlessly!

†Restrictions apply.

Visit www.rbc.com/nofeecashback

IMPORTANT INFORMATION

CASH BACK SUMMARY

Previous Cash Back Balance	\$145.12
Cash Back on Grocery Purchases	\$8.03
Cash Back on Other Purchases	\$27.80
New Cash Back Balance	\$180.95
--Cash Back Rewarded to Date	-\$287.45

CONTACT US

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

PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	NOV 25, 2024
Credit limit	\$5,000.00
Available credit	\$2,014.45
Annual interest rates:	
Purchases	20.99%
Cash advances	22.99%

CALCULATING YOUR BALANCE

Previous Account Balance	\$3,072.94
Payments & credits	-\$3,672.94
Purchases & debits	\$3,585.55
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Total Account Balance	\$2,985.55
NEW BALANCE	\$2,985.55



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

NEW BALANCE
\$2,985.55

MINIMUM PAYMENT
\$10.00

PAYMENT DUE DATE
NOV 25, 2024

AMOUNT PAID
\$

RBC0190000_1777526_025-121959

01935

VICTOR LUCAS MONTEIRO
2203
101 MURRAY STREET
MONTREAL PQ H3C 0T4

RBC® Cash Back Mastercard† 5415 90** **** 7703

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 722722 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® Cash Back Mastercard†

VICTOR LUCAS MONTEIRO 5415 90** **** 7703

STATEMENT FROM OCT 04 TO NOV 04, 2024

2 OF 5

VICTOR LUCAS MONTEIRO 5415 90** **** 7703 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 07	OCT 08	AMAZON.CA*945647CI3 AMAZON.CA ON 55490534281206533185510	\$28.36
OCT 07	OCT 08	AMZN MKTP CA*AI4894Q93 WWW.AMAZON.CAON 55490534281206531468751	\$17.23
OCT 07	OCT 07	HM CARREFOUR ANGRIGNON LASALLE QC 12305014280000040223074	\$43.84
OCT 08	OCT 08	AMAZON.CA*R59FZ2CD3 AMAZON.CA ON 55490534282206647874800	\$22.42
OCT 08	OCT 09	SQ *ALDO CAFE SAINT-LAURENTQC 02709114282347836008238	\$5.00
OCT 08	OCT 09	SQ *ALDO CAFE SAINT-LAURENTQC 02709114282347836437775	\$8.00
OCT 09	OCT 15	MARCHE AUX FLEURS MONTREAL QC 55259564288162889136014	\$13.80
OCT 09	OCT 10	GOSSELIN CENTRE VILLE MONTREAL QC 55181364283380691204704	\$342.61
OCT 09	OCT 10	LA CREMIERE MONTREAL QC 55134424283800182238101	\$6.31
OCT 09	OCT 10	POULET ROUGE COMPLEXE MONTREAL QC 55306584284004014518069	\$31.33
OCT 09	OCT 10	ADONIS 21945 GRIFFINTO MONTREAL QC 551813642838414343513	\$50.30
OCT 10	OCT 11	PATREON* MEMBERSHIP INTERNET 02700924284046740523857	\$8.62
OCT 10	OCT 11	ADONIS 21945 GRIFFINTO MONTREAL QC 55181364284838429150936	\$63.58
OCT 10	OCT 11	COMMUNAUTO MONTREAL QC 55181364284838429649499	\$263.96
OCT 11	OCT 15	CURSOR, AI POWERED IDE NEW YORK NY 82305094286000000795599	\$28.22
		Foreign Currency-USD 20.00 Exchange rate-1.411000	
OCT 11	OCT 15	COUCHETARD #614 GATINEAU QC 55134424285800176299851	\$3.89
OCT 11	OCT 15	ESSO COUCHE-TARD 614 GATINEAU QC 55134424286800103508399	\$30.00
OCT 12	OCT 15	SKI SUTTON INC SUTTON QC 55181364286380651389815	\$49.59
OCT 12	OCT 15	PIZZA PIZZA LTD TORONTO ON 75259114286920037269407	\$40.97
OCT 14	OCT 15	AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC 55490534288208676080741	\$11.49
OCT 14	OCT 15	AMAZON.CA*VV4MR3XH3 AMAZON.CA ON 55490534288208828660226	\$30.55
OCT 15	OCT 17	PATISSERIE COCO INC. MONTREAL QC 75259114289920253854608	\$32.20
OCT 15	OCT 16	ASF*WORLD GYM GRIFFINT MONTREAL QC 75182684289211623418959	\$28.73
OCT 16	OCT 17	APPLE.COM/BILL 866-712-7753 ON 55490534290209455291844	\$14.94
OCT 16	OCT 16	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105394290619986395100	-\$300.00
OCT 16	OCT 16	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105394290619986396108	-\$300.00



Royal Bank

RBC® Cash Back Mastercard†

VICTOR LUCAS MONTEIRO 5415 90** **** 7703

STATEMENT FROM OCT 04 TO NOV 04, 2024

3 OF 5

VICTOR LUCAS MONTEIRO 5415 90** **** 7703 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 17	OCT 18	IC* COSTCO BY INSTACAR HALIFAX MID-HNS 8230009429100005785130	\$218.92
OCT 19	OCT 21	ADONIS 21945 GRIFFINTO MONTREAL QC 55181364293838449986193	\$72.76
OCT 20	OCT 21	ICHIRAKU KAWAKI MONTREAL QC 55306584295004009675681	\$74.52
OCT 20	OCT 21	BIXI MONTREAL MONTREAL QC 8265386429450533020980	\$2.54
OCT 20	OCT 21	PHARMAPRIX #1912 MONTREAL QC 55181364294882678442774	\$41.32
OCT 23	OCT 25	PATISSERIE COCO INC. MONTREAL QC 75259114297920239002405	\$22.50
OCT 23	OCT 24	CHUNGCHUN KOGO COREEN MONTREAL QC 55306584298004014590948	\$13.27
OCT 24	OCT 24	PAYMENT - THANK YOU / PAIEMENT - MERCI 75105394298619988163102	-\$3,072.94
OCT 25	OCT 28	APPLE.COM/BILL 866-712-7753 ON 55490534299202422367749	\$4.59
OCT 25	OCT 28	CRAVE TORONTO ON 55134424299800150844635	\$25.30
OCT 26	OCT 28	PIZZA PIZZA LTD TORONTO ON 75259114300920035483903	\$23.29
OCT 27	OCT 28	ADONIS 21945 GRIFFINTO MONTREAL QC 55181364301838454473350	\$51.08
OCT 28	OCT 29	FIDO MOBILE *****4805 888-481-3436 ON 55490534302203463357511	\$266.23
OCT 28	OCT 30	ALDO 1302 MONTREAL QC 55181364303656625080187	\$64.39
OCT 29	OCT 30	SQ *ALDO CAFE SAINT-LAURENTQC 02709114303347944234218	\$3.50
OCT 29	OCT 30	SQ *ALDO CAFE SAINT-LAURENTQC 02709114303347944084589	\$17.00
OCT 30	OCT 31	CAFÉ VIET & EPICIERIE MONTREAL QC 55134424304800187351557	\$23.03
OCT 30	OCT 31	CANADA COMPUTERS #46 MONTREAL QC 55134424304800183150086	\$88.52
OCT 31	NOV 01	DOLLARAMA #1081 MONTREAL QC 55134424305800172310666	\$20.71
OCT 31	NOV 01	BUREAU EN GROS #22 MONTREAL QC 55134424305800171268113	\$34.47
OCT 31	NOV 01	BUREAU EN GROS #22 MONTREAL QC 55134424305800171268865	\$2.57
OCT 31	NOV 01	ADONIS 21945 GRIFFINTO MONTREAL QC 55181364305838405674250	\$45.42
NOV 01	NOV 04	PATISSERIE COCOBUN-CON MONTREAL QC 55181364306461648273787	\$20.45
NOV 01	NOV 04	SQUARE ONE INSURANCE S VANCOUVER BC 75259114306920186027800	\$32.10
NOV 01	NOV 04	TIM HORTONS #1436 MONTREAL QC 55419214307205160049210	\$10.06
NOV 01	NOV 04	CHRONO-RECHARGE OPUS MONTREAL QC 55134424307800115747550	\$60.00



Royal Bank

RBC® Cash Back Mastercard[‡]

VICTOR LUCAS MONTEIRO 5415 90** **** 7703

STATEMENT FROM OCT 04 TO NOV 04, 2024

4 OF 5

VICTOR LUCAS MONTEIRO 5415 90** **** 7703 - PRIMARY (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
NOV 02	NOV 04	MARCHE LE RICHMOND MONTREAL QC 55181364307380600959499	\$4.60
NOV 02	NOV 04	METRO ETS 2416 MONTREAL QC 55181364307838431236650	\$28.35
NOV 03	NOV 04	MARCHE SA MONTREAL QC 55181364308380655294072	\$91.11
NOV 03	NOV 04	PATISSERIE HARMONIE MONTREAL QC 55134424308800181199636	\$13.57
SUBTOTAL OF MONTHLY ACTIVITY			-\$615.40

MARIANA LIMA DA SILVA 5415 90** **** 4105 - AUTHORIZED USER

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 03	OCT 07	CHRONO-RECHARGE OPUS MONTREAL QC 55134424278800114607172	\$60.00
OCT 04	OCT 07	SEPHORA STE CATHERINE MONTREAL QC 55419214279205687412804	\$16.39
OCT 05	OCT 07	RESTAURANT ST MONT TRE MT-TREMBLANT QC 55419214280206014622468	\$31.25
OCT 07	OCT 08	MUFFIN PLUS MONTREAL QC 55134424281800183853058	\$5.51
OCT 10	OCT 11	MUFFIN PLUS MONTREAL QC 55134424284800190936596	\$5.47
OCT 13	OCT 15	DOLLARAMA #1081 MONTREAL QC 55134424287800167591900	\$10.45
OCT 13	OCT 15	ADONIS 21945 GRIFFINTO MONTREAL QC 55181364287838473685230	\$15.90
OCT 14	OCT 15	ADONIS 21945 GRIFFINTO MONTREAL QC 55181364288838480672600	\$7.98
OCT 14	OCT 15	MUFFIN PLUS MONTREAL QC 55134424288800155151039	\$5.47
OCT 14	OCT 15	K2 SPA MONTREAL QC 55259564288172889643844	\$68.24
OCT 17	OCT 18	DOLLARAMA #1081 MONTREAL QC 55134424291800170898056	\$2.69
OCT 17	OCT 18	CAFE MYRIADE MONTREAL QC 55306584292004015097543	\$4.75
OCT 17	OCT 18	ADONIS 21945 GRIFFINTO MONTREAL QC 55181364291838420674992	\$27.66
OCT 17	OCT 18	METRO ETS 2416 MONTREAL QC 55181364291838415783980	\$18.26
OCT 17	OCT 18	JEAN COUTU 385 MONTREAL QC 55181364291838420203677	\$8.96
OCT 18	OCT 21	MUFFIN PLUS MONTREAL QC 55134424292800181774493	\$6.46
OCT 24	OCT 28	PATISSERIE COCO INC. MONTREAL QC 75259114298920258475101	\$9.20
OCT 24	OCT 25	DOLLARAMA #1081 MONTREAL QC 55134424298800170892284	\$41.39
OCT 24	OCT 25	LE PETIT DEP GRIFFINTO MONTREAL QC 55306584299004019862705	\$21.00



Royal Bank

RBC® Cash Back Mastercard[‡]

VICTOR LUCAS MONTEIRO 5415 90** **** 7703

STATEMENT FROM OCT 04 TO NOV 04, 2024

5 OF 5

MARIANA LIMA DA SILVA 5415 90** **** 4105 - AUTHORIZED USER (continued)

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
OCT 24	OCT 25	ADONIS 21945 GRIFFINTO MONTREAL QC 55181364298838413226514	\$6.85
OCT 24	OCT 25	WINNERS 451 MONTREAL QC 55419214299202354955757	\$7.23
OCT 25	OCT 28	MUFFIN PLUS MONTREAL QC 55134424299800181335801	\$5.56
OCT 25	OCT 28	JEAN COUTU 350 MONTREAL QC 55181364299838427118094	\$10.34
OCT 26	OCT 28	MUFFIN PLUS MONTREAL QC 55134424300800192430531	\$5.47
OCT 26	OCT 28	WINNERS 470 MONTREAL QC 55419214301203035223785	\$13.44
OCT 27	OCT 28	MUFFIN PLUS MONTREAL QC 55134424301800174064760	\$5.07
OCT 28	OCT 29	SOUFFLE MONTREAL QC 55306584303004003101197	\$10.33
OCT 29	OCT 30	DOLLARAMA #1081 MONTREAL QC 55134424303800179422581	\$1.43
OCT 29	OCT 30	ADONIS 21945 GRIFFINTO MONTREAL QC 55181364303838479216006	\$30.83
OCT 29	OCT 30	WINNERS 451 MONTREAL QC 55419214304204017965291	\$10.35
NOV 01	NOV 04	POULET ROUGE COMPLEXE MONTREAL QC 55306584307004018312116	\$16.09
NOV 03	NOV 04	ADONIS 21945 GRIFFINTO MONTREAL QC 55181364308838449751616	\$29.72
NOV 03	NOV 04	WINNERS 451 MONTREAL QC 55419214309205669505967	\$8.27
SUBTOTAL OF MONTHLY ACTIVITY			\$528.01
TOTAL ACCOUNT BALANCE			\$2,985.55

Time to Pay

If you make only the Minimum Payment each month, we estimate it will take 26 year(s) and 3 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.

INTEREST RATE CHART

Description	Rate (%)	Remaining Balance**	Expiry Date
Purchases & Fees	20.99	\$2,985.55	

** 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.

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 ^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, if set by Visa, or 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.

@ / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. ^a All other trademarks are the property of their respective owner(s).