

Contact tel 03457 404 404

see reverse for call times

Text phone 03457 125 563

used by deaf or speech impaired customers

www.hsbc.co.uk

Your Statement

Mr C Paul Muthu Ganesan
10 Maplehurst Close
Kingston Upon Thames
Surrey
KT1 2HD



Account Summary

Opening Balance	2,886.52
Payments In	5,060.65
Payments Out	5,740.38
Closing Balance	2,206.79
Arranged Overdraft Limit	0.00

27 June to 26 July 2019

International Bank Account Number

GB11HBUK40062912214865

Branch Identifier Code

HBUKGB4107P

Account Name

C Paul Muthu Ganesan

Sortcode

40-06-29

Account Number Sheet Number

12214865

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Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
26 Jun 19	BALANCE BROUGHT FORWARD			2,886.52
27 Jun 19	VIS AMERICAN EXPRESS			
	WWW.AMERICANE	2,383.09		503.43
28 Jun 19	VIS THE ENTERTAINER 15			
	KINGSTON ON T	39.00		
	VIS CLAS OHLSON			
	KINGSTON-U-T	58.97		
	VIS MICKYS FISH BAR			
	LONDON	30.70		
	))) EDGWARE ROAD POST			
	LONDON	1.00		
	))) EDGWARE ROAD POST			
	LONDON	13.97		
	))) CLAS OHLSON			
	KINGSTON-U-T	3.49		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	12.80		343.50
29 Jun 19	BP Christopher PMG			
	Temp	60.00		283.50
01 Jul 19	BP Christopher PMG			
	Temp	23.00		
	BP SINGH KK			
	Due		10.00	
	BP SINGH KK			
	Due		490.00	
	BP Remitly			
	R89507073642	411.99		
	BALANCE CARRIED FORWARD			348.51

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Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			348.51
	VIS WWW.IKEA.COM			
	PETERBOROUGH		22.75	
	VIS CLAS OHLSON			
	KINGSTON-U-T	63.26		
	))) FUN LEARNING LTD			
	KINGSTON UPON	1.50		
	))) FUN LEARNING LTD			
	KINGSTON UPON	13.49		
	))) STARBUCKS			
	KINGSTON	4.45		
	))) GRAPEBOX LTD 39074			
	KINGSTON UPON	5.51		
	))) CURRYS			
	SURREY	4.98		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	1.50		
	))) SCRIBBLER			
	KINGSTON UPON	4.50		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	1.50		
	VIS INT'L 0042676038			
	UBER *TRIP			
	800-592-8996	5.10		265.47
02 Jul 19	PIM CASH IN HSBC JUL02			
	LONDON BRDG @09:55		550.00	
	BP KrishnaKumarSingh			
	Chris2Krishna	10.00		
	BP KrishnaKumarSingh			
	Chris2Krishna	490.00		
	BP Christopher PMG			
	Temp	60.00		
	VIS AMZNMktplace			
	amazon.co.uk	16.09		
	VIS AMZNMktplace			
	amazon.co.uk	2.49		
	VIS AMZNMktplace			
	amazon.co.uk	8.51		
	VIS AMZNMktplace			
	amazon.co.uk	1.99		
	BP GREENFIELDproperty			
	10 Maplehurst	50.00		
	VIS INT'L 0049789019			
	Amazon.co.uk*M69I2			
	AMAZON.CO.UK	69.71		
	BALANCE CARRIED FORWARD			106.68

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Your HSBC Advance details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			106.68
	VIS INT'L 0049789020 Amazon.co.uk*M642N AMAZON.CO.UK	5.80		
	VIS INT'L 0049789021 Amazon.co.uk*M600F AMAZON.CO.UK	50.99		49.89
04 Jul 19	))) TFL TRAVEL CH TFL.GOV.UK/CP	3.00		46.89
05 Jul 19	VIS WILKO RETAIL LIMIT KINGSTON UPO	25.55		21.34
08 Jul 19	CR IBM		3,819.53	
	BP Christopher PMG Temp	50.00		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	3.00		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	3.00		
	))) CAFFE QUATTRO LONDON	2.20		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	1.50		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	14.20		
	BP Christopher PMG Temp	300.00		3,466.97
09 Jul 19	))) MCDONALDS KINGSTON UPON	11.50		3,455.47
10 Jul 19	CR IBM		168.37	
	VIS PRINCESS ALICE HOS KINGSTON UPON	50.00		
	))) PRIMARK KINGSTON U TH	3.00		
	))) BOOTS 6520 KINGSTON	16.13		
	))) ASDA STORES KINGSTON-UPON	6.87		
	))) PRINCESS ALICE KINGSTON UPON	15.00		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	3.00		3,529.84
11 Jul 19	ATM CASH NATWEST JUL11 KINGSTON MKT@11:02	10.00		
	))) CLAS OHLSON KINGSTON-U-T	5.48		
	BALANCE CARRIED FORWARD			3,514.36

27 June to 26 July 2019

Your Statement

Account Name
C Paul Muthu Ganesan

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Your HSBC Advance details				
Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			3,514.36
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	3.00		
	BP Nivea Allien Stane			
	Nivea	200.00		3,311.36
12 Jul 19	))) THEE OLIVE TREE LI			
	LONDON NW10	2.00		
	))) POUNDLAND LTD			
	WILLENHALL	2.00		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	3.00		
	))) INT'L 0016796762			
	KINGSTON			
	KINGSTONUPONT	11.00		3,293.36
15 Jul 19	VIS UBER TRIP HELP.UBE			
	help.uber.com	6.53		3,286.83
16 Jul 19	VIS INT'L 0042974824			
	AMAZON.CO.UK*MH85J			
	AMAZON.CO.UK	24.00		3,262.83
17 Jul 19	DD EE BROADBAND			
	FIRST PAYMENT	25.00		
	VIS UBER TRIP HELP.UBE			
	help.uber.com	6.51		3,231.32
19 Jul 19	VIS INT'L 0062748081			
	Amazon Prime*MH00H			
	amzn.co.uk/pm	7.99		3,223.33
21 Jul 19	BP Christopher PMG			
	Temp	150.00		3,073.33
22 Jul 19	VIS UBER TRIP HELP.UBE			
	help.uber.com	5.14		
	VIS UBER TRIP HELP.UBE			
	help.uber.com	5.13		3,063.06
24 Jul 19	))) SAINSBURYS S/MKTS			
	KINGSTON-PENR	21.75		
	ATM CASH HSBC JUL24			
	SURBITON 1 @ 18:01	500.00		2,541.31
25 Jul 19	VIS ROYAL BOROUGH OF K			
	SURREY	210.00		
	VIS UBER TRIP HELP.UBE			
	help.uber.com	5.33		
	VIS WWW.AMERICANEXPRES			
	BRIGHTON	47.00		
	VIS SAINSBURY'S S/MKT			
	SURBITON	31.75		
	BALANCE CARRIED FORWARD			2,247.23

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Account Number

12214865

Sheet Number

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Your HSBC Advance details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			2,247.23
	))) BOOTS 0847			
	SURBITON	13.99		2,233.24
26 Jul 19	))) MITIE CATERING			
	LONDON SE1	0.75		
	))) WAITROSE 232			
	SURBITON	12.90		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	12.80		2,206.79
26 Jul 19	BALANCE CARRIED FORWARD			2,206.79

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (www.hsbc.co.uk).

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>	Arranged Overdraft Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			Arranged Overdraft interest		0.00%

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Effective from 1 August 2017

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any debit card payments in a foreign currency (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For foreign currency transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of [hsbc.co.uk](https://www.hsbc.co.uk) or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

For cash machine withdrawals in a foreign currency we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, Channel islands and the Isle of Man and to cash machines in the UK. HSBC Advance customers are exempt from this fee.

Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

The following references apply to all customers

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Telephone Banking Service

Customer representatives are available from 8am – 10pm everyday and 24 hours a day for HSBC Advance customers. Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to [hsbc.co.uk](https://www.hsbc.co.uk).

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us to let us know how we can serve you better.

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **03456 007 010** or if you are calling from outside the UK, please call us on **44 1442 422 929**.