



Mr E L Pinheiro Brito
Flat 27
Plantation Court
41 Plantation Road
Poole
BH17 9LW

What's happening?

Your latest Statement of Fees is enclosed.

What dates does it cover?

6 June 2021 to 5 June 2022

Do I need to do anything?

Please read the information in this letter.

Date: 8 June 2022

Your Statement of Fees

Dear Mr Pinheiro Brito,

Here is your annual Statement of Fees document for your account ending 6622. This shows all charges and fees that have already been applied to your account from 6 June 2021 to 5 June 2022. They're shown based on the services you've used.

If you've had any charges refunded, full details can be found in your regular account statements. The Additional Information section of the Statement of Fees may also contain information on refunds, where applicable.

We'll send you your Statement of Fees annually. Please review it as it will help you to make sure that your account is still suitable, and meets all your needs.

We've included a Frequently Asked Questions leaflet to help you get the most from your statement.

If you need further assistance come and chat with us at a time that suits you via Online Banking or the HSBC UK Mobile Banking app, available 24 hours a day, 7 days a week (subject to maintenance periods). If you're not yet registered for Online or Mobile banking, simply download the HSBC Mobile App, or go to www.hsbc.co.uk and select register. Alternatively, you can call us on 03457 404 404 (+44 1226 261 010 from outside the UK). If you require a textphone service you can download the UK Relay App and call our customer services team (UK and overseas telephone numbers are quoted above). If you have a textphone, you can dial the prefix 18001 followed by our customer services telephone number (above).

Thank you for banking with HSBC UK.

Yours sincerely,

Your HSBC Banking Team

**HSBC UK Bank plc**

1 Centenary Square Birmingham B1 1HQ
Telephone: 03457 404 404 (outside the UK +44 1226 261 010)
Textphone: 03457 125 563 (outside the UK +44 207 088 2077)

Mr E L Pinheiro Brito

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BH17 9LW**

| Account | Bank Account |
|------------------------|---|
| Account identification | Sort Code: 40-13-07 Account Number: 52696622 |
| Period | From 6 June 2021 to 5 June 2022 |
| Date | 8 June 2022 |

- This document provides you with an overview of all the fees for services linked to your payment account during the period shown above.
- It also informs you about any interest you may have paid or earned during this time.
- Information on individual transactions and account balance can be found on your account statements.

Summary of fees and interest

| | |
|---|---------------|
| Total fees paid (total package of services fees and total fees paid) | £17.61 |
|---|---------------|

| | |
|----------------------------|-----------|
| Total interest paid | £0 |
|----------------------------|-----------|

| | |
|------------------------------|-----------|
| Total interest earned | £0 |
|------------------------------|-----------|

Detailed statement of fees paid on the account

| Service | | Fee | | |
|---|--------------------------------------|----------|-------------------------------------|-----------|
| Service | Number of times the service was used | Unit Fee | Number of times the fee was charged | Total |
| General account services | | | | |
| Maintaining the account | | £0 | fee not charged | £0 |
| Payments (excluding cards) | | | | |
| Sending money within the UK: | | | | |
| via Faster Payments | | £0 | fee not charged | £0 |
| Receiving money from outside the UK: | | | | |
| In EUR from within the EEA | | £0 | fee not charged | £0 |
| In all other (non-EUR) currencies from within the EEA of less than £100 | | £0 | fee not charged | £0 |
| In all foreign currencies from outside the EEA of less than £100 | | £0 | fee not charged | £0 |
| In pounds less than £100 | | £0 | fee not charged | £0 |
| In pounds of £100 or more | | | | £0 |
| 6 June 2021 - 22 November 2021 | 1 | £6.00 | 0 | |
| Refusing a payment due to lack of funds | | £0 | fee not charged | £0 |
| Direct Debit | | £0 | fee not charged | £0 |
| Standing order | | £0 | fee not charged | £0 |
| Cards and cash | | | | |
| Debit card payment in pounds | | £0 | fee not charged | £0 |

| | | | | |
|---|----|-----------------------------|-----------------|---------------|
| Debit card payment in a foreign currency | 31 | 2.75% of transaction amount | 31 | £17.61 |
| Cash withdrawal in pounds in the UK | | £0 | fee not charged | £0 |
| Overdrafts and related services | | | | |
| Allowing a payment despite lack of funds | | £0 | fee not charged | £0 |
| Other services | | | | |
| More than one paper statement a month | | £0 | fee not charged | £0 |
| Additional copy of your statement per sheet | | £0 | fee not charged | £0 |
| Cancelling a cheque | | £0 | fee not charged | £0 |
| Total fees paid | | | | £17.61 |

Detail of interest paid on the account

| | Interest rate | Interest |
|---|---------------------|-----------|
| Arranged & Unarranged Overdraft Interest | | £0 |
| Up to £25.00 | 0% EAR variable | |
| Any amount beyond the interest free amount | 39.90% EAR variable | |
| Total interest paid | | £0 |

Detail of interest earned on the account

| | Interest rate | Interest |
|------------------------------|---------------|--------------------------------|
| Bank Account | | |
| Total interest earned | | interest not applicable |

Additional information

We have applied corrections of **£0** and **£0** of refunds to your account.

A refund is where we've refunded a charge which had been added to your account.

The figure shown in the 'Summary of Fees and Interest' section takes into account these refunds and corrections shown in the Additional Information section of the Statement of Fees.

Information on any refunds and corrections applied to your account can be found in your regular account statements.

Your arranged overdraft limit was **£1,000.00** on 5 June 2022.

This document lets you see all of the interest paid or earned over the last 12 months.

We'll let you know of any overdraft interest charges 21 days before they're added to your account. If this document is sent during this time, you'll find any interest on your next Statement of Fees. This one only shows you the interest charged in this period. In some cases, this interest could have been incurred during your previous Statement of Fees period.

If your account has changed to a different type of current account in this 21 day period, the interest charged may relate to your old account type. This is why the date ranges in this document could cover more than a 12 month period.

You'll see a £0 charge if you remained within the interest free limit of your arranged overdraft. This is in the **Total interest paid** section.

The monthly maximum charge for unarranged overdraft borrowing is £20.

Our overdraft fees and interest rates are variable. We'll normally let you know either by writing to you or updating our website if we make any changes to them (unless they are explained in your facility letter). The reasons for making changes and how we'll tell you about them are set out fully in your account Terms and Conditions. In brief:

- If the change is favourable to you, we may make it first and let you know later.
- If it's not, we'll always give you at least 30 days' notice (unless it is explained in your facility letter). This includes sending you a letter or email. We may also add a message to your bank statement, send a mobile message, or use any secure storage facility we provide through Online Banking. The way we choose to contact you will depend on the details we hold. Any changes will apply from the date given in your notice.

The other fees and charges that apply to your current account are also subject to change. Please see your account Terms and Conditions for more information.

If you've sent money using the Clearing House Automated Payment System (CHAPS), the total figure shown will include all standard and amended fees charged in this period.

EAR (Effective Annual Rate) helps you compare the annual interest rate of an overdraft. This shows the interest rate each year including 'compounding' (interest on interest) but doesn't include any other fees or charges.

Frequently Asked Questions for Statement of Fees

Q: Why am I receiving the Statement of Fees and what is it?

A: The Statement of Fees has replaced the annual summary you used to receive, the Statement of Fees will show:

- Any fees or charges that have been charged in the statement period.
- The interest rates that are linked to your current account.

The aim of this is to make it easier for you to see how much you pay for services on your account and compare providers making it easier for you to see the differences between similar products.

Q: How will I receive a Statement of Fees?

A: You'll receive it every year. It'll be sent around the anniversary of when you opened your account with us. If you've chosen to receive letters from us electronically, we'll add it to your Online Banking account. To view this visit www.hsbc.co.uk and login. We'll send you an email to let you know when it's ready. If you haven't, you'll get it in the post.

Q: I have more than one current account with you. Will I receive a Statement of Fees for each account?

A: Yes, you'll get one statement for each account you have with us. It'll be sent around the anniversary of when you opened your account. This is why you may get them at different times if you've a number of accounts with us.

Q: Do I still receive a Statement of Fees if I change my current account?

A: Yes. If you change your current account during the year, you'll get a separate Statement of Fees for each new account. This'll allow you to see the difference in the fees for each account you've had over the year. You'll receive them all together on the usual date.

Q: Can I request a Statement of Fees from previous years?

A: The Statement of Fees was introduced in September 2019. Prior to this you'd have received an Annual Summary. You can get a copy of this through Online Banking. If you'd prefer a paper copy, you can give us a call on 03457 404 404.

Q: You refunded some charges to me in the last 12 months. Are these included in the totals shown on my Statement of Fees?

A: It'll show a cumulative figure of fees, interest and charges paid during the previous 12 months, less any refunds and corrections shown in the Statement of Fees. There is also a separate figure for refunds and corrections; you'll find this under the 'Additional Information' section. Further details of any charges, refunds or corrections can be found on your monthly statement.

Q: Why do some of the services in the Statement of Fees show 'fee not charged'?

A: There are a number of services that we don't charge for. We'll still show these on your statement. For example, Direct Debits and Standing Orders will be displayed as 'fee not charged'.

Q: I've lost my Statement of Fees. Can I get another copy?

A: Yes. You can get a copy of this through Online Banking if you're registered. If you'd prefer a paper copy, you can give us a call on 03457 404 404.

Q: Can I change the date I receive the Statement of Fees?

A: No. We need to ensure that your Statement of Fees continues to show you information for a full 12 month period. Due to this, our Statement of Fees will always be produced on the anniversary of your account opening.

Q: Where can I find details about your fees and charges on Current Accounts?

A: A full list of prices can be found in the 'Personal Banking Terms and Conditions and Charges'. You can find this at [hsbc.co.uk/legal](https://www.hsbc.co.uk/legal).

Financial Services Compensation Scheme Information Sheet

Basic information about the protection
of your eligible deposits

| | |
|---|---|
| Eligible deposits in HSBC UK Bank plc (UK mainland only) are protected by: | The Financial Services Compensation Scheme ("FSCS") ¹ |
| Limit of protection: | £85,000 per depositor per bank/building society/credit union ² The following trading names are part of your bank/building society/credit union: 1) HSBC and 2) First Direct |
| If you have more eligible deposits at the same bank/building society/credit union: | All your eligible deposits at the same bank/building society/credit union are "aggregated" and the total is subject to the limit of £85,000 ² |
| If you have a joint account with other person(s): | The limit of £85,000 applies to each depositor separately ³ |
| Reimbursement period in case of bank, building society or credit union's failure: | 20 working days ⁴ |
| Currency of reimbursement: | Pound sterling (GBP, £) |
| To contact HSBC UK Bank plc for enquiries relating to your account: | HSBC UK Bank plc 03457 404 404 (Textphone 03457 125 563) (HSBC Premier 03457 70 70 70 , Business 03457 606 060) or Chat to us 24/7 via Online Banking or the HSBC UK Mobile Banking App |
| To contact the FSCS for further information on compensation: | Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk More information: fscs.org.uk |
| Acknowledgement of receipt by the depositor: | |

Additional information (all or some of the below)

¹Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. HSBC also trades under first direct. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as ‘temporary high balances’ are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

a) certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;

b) a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;

c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under **fscs.org.uk**

³Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, **15 St Botolph Street, London EC3A 7QU**, Tel: **0800 678 1100** or **020 7741 4100**, Email: **ICT@fscs.org.uk** It will repay your eligible deposits (up to £85,000) within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount within seven working days, it will, until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within five working days of a request.

If you have not been repaid within these deadlines you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under **fscs.org.uk**

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund¹
- public authority, other than a small local authority

(4) It is a deposit of a credit union to which the credit union itself is entitled

(5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014

(6) It is a deposit of a collective investment scheme which qualifies as a small company³

(7) It is a deposit of an overseas financial services institution which qualifies as a small company⁴

(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ – refer to the FSCS for further information on this category

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at **[fscs.org.uk](https://www.fscs.org.uk)**.

1 Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

2 As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

3 Under the Companies Act 1985 or Companies Act 2006

4 See footnote 3

5 See footnote 3

Accessibility

To find out more about our accessible services please visit **[hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility)** or ask at any of our branches.

If you'd like this in another format such as large print, Braille or audio, please contact us. A textphone service is available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on **03457 125 563 (+44 207 088 2077** from outside the UK).

BSL Video Relay Service is also available (Monday-Friday 8am-6pm, excluding Bank and Public Holidays) at **[hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility)**.

[hsbc.co.uk](https://www.hsbc.co.uk)

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Registered Office: 1 Centenary Square, Birmingham B1 1HQ, United Kingdom.
Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.
Our Financial Services Register number is 765112.

Customer Information: Customer Service Centre, BX8 1HB.

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