

Your Statement

Mr H S Patel
 Flat 120F
 Unite Chaucer House
 Isambard Brunel Road
 Hampshire
 Portsmouth
 PO1 2GP



Account Summary

Opening Balance	3,063.05
Payments In	82.36
Payments Out	1,920.46
Closing Balance	1,224.95
Arranged Overdraft Limit	0.00

International Bank Account Number
 GB73HBUK40371512274280

Branch Identifier Code
 HBUKGB4149V

17 February to 16 March 2024

Account Name

Mr Havish Sanjay Patel

Sortcode 40-37-15 **Account Number** 12274280 **Sheet Number** 67

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
16 Feb 24	BALANCE BROUGHT FORWARD			3,063.05
17 Feb 24	BP Harry Spoons Consult	55.00		3,008.05
19 Feb 24	VIS giffgaff London))) TESCO STORES 4611 PORTSMOUTH))) TESCO STORES 4611 PORTSMOUTH))) PREMIER FRESH & LO PORTSMOUTH))) PREMIER FRESH & LO PORTSMOUTH))) SumUp *Twisted Ch Portsmouth))) TESCO STORES 3048 PORTSMOUTH))) PREMIER FRESH & LO PORTSMOUTH))) Zettle_*Chatime London VIS DOMINO S PIZZA MILTON KEYNES VIS MEDISUPPLIES POOLE))) NYX*PureGym Portsmouth	10.00 3.40 1.70 1.55 2.20 5.00 24.80 1.50 5.55 13.49 27.18 2.00		2,909.68
	BALANCE CARRIED FORWARD			



Contact tel 03457 404 404

see reverse for call times

Text phone 03457 125 563

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17 February to 16 March 2024

Your Statement

Account Name

Mr Havish Sanjay Patel

Sortcode Account Number Sheet Number
40-37-15 12274280 68

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,909.68
))) Zettle_*Chatime London	5.55		
	VIS INT'L 0003620877 RENATUS LABS DELFZIJL EUR 66.25 @ 1.1676 Visa Rate		56.74	
	DR Non-Sterling Transaction Fee		1.56	
	VIS INT'L 0003620878 RENATUS LABS DELFZIJL EUR 66.25 @ 1.1713 Visa Rate			56.56
	CR Non-Sterling Transaction Fee			1.55
	VIS INT'L 0096066639 APPLE.COM/BILL APPLE.COM/BIL			
20 Feb 24	DD PURE GYM LTD	16.99		2,897.95
))) TESCO STORES 3048 PORTSMOUTH		12.83	
))) PREMIER FRESH & LO PORTSMOUTH		1.55	
))) COSTA COFFEE 43011 PORTSMOUTH		4.20	
))) HOLLAND & BARRETT PORTSMOUTH		8.99	
				2,853.39
21 Feb 24	DD PAYPAL PAYMENT	5.00		
))) PREMIER FRESH & LO PORTSMOUTH		1.55	
22 Feb 24))) TESCO STORES 4611 PORTSMOUTH		3.00	
))) TESCO STORES 3048 PORTSMOUTH		20.99	
))) PREMIER FRESH & LO PORTSMOUTH		1.35	
))) WENDYS PORTSMOUTH		10.49	
23 Feb 24	DD PAYPAL PAYMENT	5.00		
))) PREMIER FRESH & LO PORTSMOUTH		1.55	
))) THE HUB PORTSMOUTH		2.70	
	BALANCE CARRIED FORWARD			2,801.76



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Mr Havish Sanjay Patel

Sortcode **Account Number** **Sheet Number**
40-37-15 12274280 69

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,801.76
26 Feb 24))) TESCO STORES 5837 PORTSMOUTH))) PREMIER FRESH & LO PORTSMOUTH))) PREMIER FRESH & LO PORTSMOUTH))) ASDA STORES PORTSMOUTH))) PREMIER FRESH & LO PORTSMOUTH))) Zettle_*Chatime London VIS Vue Entertainment Chiswick, Lon	6.75 1.55 3.10 33.02 1.55 5.55 8.99		2,741.25
27 Feb 24))) PREMIER FRESH & LO PORTSMOUTH))) ASDA STORES PORTSMOUTH	2.55 14.80		2,723.90
28 Feb 24))) WENDYS PORTSMOUTH VIS INT'L 0073124836 APPLE.COM/BILL 08001076285	10.49 5.99		2,707.42
29 Feb 24))) TESCO STORES 4611 PORTSMOUTH))) PREMIER FRESH & LO PORTSMOUTH	3.45 2.80		2,701.17
01 Mar 24))) TESCO STORES 4611 PORTSMOUTH))) SUPERDRUG 1735 POR PORTSMOUTH))) TESCO STORES 3048 PORTSMOUTH))) PREMIER FRESH & LO PORTSMOUTH	1.70 26.00 17.45 1.55		2,654.47
04 Mar 24))) ASDA STORES PORTSMOUTH))) PREMIER FRESH & LO PORTSMOUTH))) PREMIER FRESH & LO PORTSMOUTH))) TESCO STORES 4611 PORTSMOUTH	19.00 3.74 1.55 1.35		2,628.83
	BALANCE CARRIED FORWARD			

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Sortcode	Account Number	Sheet Number
40-37-15	12274280	70

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,628.83
))) PREMIER FRESH & LO PORTSMOUTH	1.55		2,627.28
05 Mar 24))) TESCO STORES 4611 PORTSMOUTH	3.05		
))) PREMIER FRESH & LO PORTSMOUTH	2.20		
))) PREMIER FRESH & LO PORTSMOUTH	3.34		
	VIS DOMINO S PIZZA MILTON KEYNES	8.00		2,610.69
06 Mar 24	DD PAYPAL PAYMENT VIS UNITE STUDENTS BRISTOL	24.25	1,224.00	
))) TESCO STORES 4611 PORTSMOUTH	4.00		
))) PREMIER FRESH & LO PORTSMOUTH	3.34		
))) PREMIER FRESH & LO PORTSMOUTH	1.55		1,353.55
07 Mar 24	DD PAYPAL PAYMENT))) TESCO STORES 4611 PORTSMOUTH	14.20	3.15	
))) TESCO STORES 4611 PORTSMOUTH	1.70		
))) PREMIER FRESH & LO PORTSMOUTH	1.55		
))) ASDA STORES PORTSMOUTH	28.48		1,304.47
08 Mar 24	VIS DOMINO S PIZZA MILTON KEYNES	11.99		1,292.48
11 Mar 24	CR PAYPAL PPWDL5S8J222334ZGN ATM CASH RB SCOT MAR11 TESCO BRUNEL@12:26		24.25	
))) TESCO STORES 3048 PORTSMOUTH	5.00		
))) PREMIER FRESH & LO PORTSMOUTH	7.05		
))) PREMIER FRESH & LO PORTSMOUTH	2.98		
))) TESCO STORES 4611 PORTSMOUTH	2.34		
))) ASDA STORES PORTSMOUTH	3.85		
	BALANCE CARRIED FORWARD	2.35		1,293.16

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Sortcode **Account Number** **Sheet Number**
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Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,293.16
))) PREMIER FRESH & LO			
	PORTSMOUTH	3.54		1,289.62
12 Mar 24))) TESCO STORES 3048			
	PORTSMOUTH	8.40		
))) NYX*PureGym			
	Portsmouth	2.60		1,278.62
13 Mar 24))) Kokoro Portsmouth			
	Portsmouth	9.00		
))) TESCO STORES 4611			
	PORTSMOUTH	1.70		
))) PREMIER FRESH & LO			
	PORTSMOUTH	1.99		
))) PREMIER FRESH & LO			
	PORTSMOUTH	6.50		
))) PREMIER FRESH & LO			
	PORTSMOUTH	1.35		1,258.08
14 Mar 24))) TESCO STORES 4611			
	PORTSMOUTH	1.70		
))) PREMIER FRESH & LO			
	PORTSMOUTH	1.55		
))) PREMIER FRESH & LO			
	PORTSMOUTH	0.79		
))) PREMIER FRESH & LO			
	PORTSMOUTH	1.55		
))) ASDA STORES			
	PORTSMOUTH	20.40		1,232.09
15 Mar 24))) TESCO STORES 4611			
	PORTSMOUTH	1.70		
))) PREMIER FRESH & LO			
	PORTSMOUTH	2.34		
))) PORTLAND COFFEE SH			
	PORTSMOUTH	3.10		1,224.95
16 Mar 24	BALANCE CARRIED FORWARD			1,224.95

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).



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Sortcode	Account Number	Sheet Number
40-37-15	12274280	72

Credit Interest Rates	balance	AER variable	Arranged Overdraft Interest Rates	balance	EAR variable
Credit interest is not paid			Arranged Overdraft interest		0.00%

Commercial Banking Customers

Interest and Charges

[Your] Business Banking Terms and Conditions cover how and when we can charge our interest rates and charges.

Details of Debit interest together with details of the interest rate we pay and charge in full [for all accounts] are available in [our] Business Price List. All [our] business current accounts are non-interest bearing when in credit unless we individually agree a rate with you.

Overdrafts:

Arranged overdraft: Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit. Interest rates are individually agreed, for a period of 12 months, and are linked to the Bank of England base rate. For details of our fees and charges, please refer to our Business Price List – see Additional Information below.

Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft limit, or takes your account over your arranged overdraft limit. When you don't have an arranged overdraft limit, we will charge our Business Standard Debit Interest Rate on any balances. When you have an existing arranged overdraft limit and go over this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge Standard Debit Interest Rate on any balance over your arranged overdraft facility. In either of these circumstances, unarranged overdraft charges will be applied on each working day that your account is overdrawn (if you don't have an arranged overdraft) or you go over your arranged overdraft limit (if you have an arranged overdraft). For details of our fees and charges, please see our Business Price List and for information on our Interest Rates – see Additional Information below.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Business Price List.

Additional Information

A copy of [our] Business Price List and the Business Banking Terms and Conditions can be found on our website

www.business.hsbc.uk/en-gb/gb/generic/legal-information.

Information on our Interest Rates can be found on our website www.business.hsbc.uk/en-gb/interest-rates/interest-rates-finance-borrowing.

This information is also available in our branches, by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or by textphone **0345 12 55 63**. [Details of the interest rate we pay and charge are also separately available through these channels.]

To help us continuously improve our service and in the interests of security, we may monitor and/or record your telephone calls with us.

Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, e.g. Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts, overdraft interest is charged on the whole overdraft balance above any interest free amount. 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.

Overdrafts

Arranged overdraft: Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit.

Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft, or takes your account over your arranged overdraft limit.

Effective from 14 March 2020

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 HSBC Advance Bank Account, HSBC Bank Account, HSBC Current Account, Home Management Account and HSBC Graduate Bank Account is £20.

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.

Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the new £20 cap as they'll relate to the previous month's charging period.

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 foreign currency debit card payments (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 'Foreign Currency Transaction Fee'. Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of 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 currency other than sterling 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, and to cash machines in the UK, if we convert the withdrawal to Sterling for you. 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.

Commercial and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen please call **0800 032 7075** or if you are calling from outside the UK, please call us on **+44 1442 422 929**. Lines are open 24 hours.

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.

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or textphone **0345 12 55 63** to let us know how we can serve you better.