

Your Statement

Mr H Jose James
4 Kingsholm Close
Binley
Coventry
CV3 2UQ



Account Summary

Opening Balance	950.47
Payments In	2,196.80
Payments Out	2,942.55
Closing Balance	204.72
Arranged Overdraft Limit	2,500.00

21 July to 20 August 2021

International Bank Account Number
GB54HBUK40185740610895

Branch Identifier Code
HBUKGB4173P

Account Name
Mr Harries Jose James

Sortcode Account Number Sheet Number
40-18-57 40610895 74

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
20 Jul 21	BALANCE BROUGHT FORWARD			950.47
21 Jul 21	VIS INT'L 0079210599 S2P*ARMANI 390516184211	95.50		854.97
22 Jul 21	))) MARKS&SPENCER PLC COVENTRY	6.00		
	))) WM MORRISONS STORE COVENTRY	28.68		820.29
26 Jul 21	))) WM MORRISONS STORE COVENTRY	3.00		
	))) HERON FOODS WALSGR COVENTRY	9.20		
	))) MUM & DADS SUPERMA COVENTRY	36.34		
	VIS WWW.DOMINOS.CO.UK 01908 580000	15.99		
	))) BOOTS 6618 BINLEY	9.50		
	))) AL JAZEERA HALAL M COVENTRY	25.85		
	))) MARKS&SPENCER PLC COVENTRY	5.00		715.41
27 Jul 21	))) MARKS&SPENCER PLC COVENTRY	6.04		709.37
29 Jul 21	VIS KERALACUISINE COVENTRY	16.98		
))) WM MORRISONS STORE COVENTRY	7.84		684.55
	BALANCE CARRIED FORWARD			684.55

21 July to 20 August 2021

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Account Name	Sortcode	Account Number	Sheet Number
Mr Harries Jose James	40-18-57	40610895	75

Your Bank Account details				
Date	Payment type and details	Paid out	Paid in	Balance
30 Jul 21	CR BALANCE BROUGHT FORWARD			684.55
	LIFELINE PRO LTD			
	JULY 21		1,596.80	
	))) INT'L 0043378079			
	PYD*Kerala Cuisine			
	Coventry	29.96		
	ATM CASH NOTEMAC JUL30			
	MORRISONS BI@19:53	250.00		2,001.39
31 Jul 21	BP HSBC BNK VSA454638			
	454638*****5676	249.00		1,752.39
02 Aug 21	DD HSBC PLC LOANS	251.04		
	DD COVENTRY CC	201.00		
	VIS NEXT DIRECTORY			
	ONLINE	36.99		
	VIS TRANSFERGO			
	LONDON	100.00		
	VIS NEXT DIRECTORY			
	ONLINE	18.00		
	VIS KERALACUISINE			
	COVENTRY	18.47		1,126.89
03 Aug 21	ATM CASH BARCLAY AUG03			
	ASDA COVTRY @18:21	300.00		
	BP GEORGE LINU			
	Fund trfr		600.00	1,426.89
04 Aug 21	ATM CASH BARCLAY AUG04			
	ASDA COVTRY @18:23	300.00		1,126.89
05 Aug 21	DD VITALITY LIFE	41.95		
	VIS KERALACUISINE			
	COVENTRY	17.97		1,066.97
07 Aug 21	ATM CASH BARCLAY AUG07			
	ASDA COVTRY @14:05	300.00		766.97
09 Aug 21	DD SHEILAS HOME DR	21.42		
	VIS TRANSFERGO			
	LONDON	200.00		
	))) GREGGS PLC			
	COVENTRY	3.50		
	))) WM MORRISONS STORE			
	COVENTRY	14.91		527.14
11 Aug 21	VIS NEXT DIRECTORY			
	ONLINE	51.99		
	ATM CASH BARCLAY AUG11			
	ASDA COVTRY @18:11	20.00		455.15
15 Aug 21	ATM CASH NOTEMAC AUG15			
	MORRISONS BI@12:01	40.00		415.15
16 Aug 21	DD ADMIRAL INSURANCE	61.43		
	BALANCE CARRIED FORWARD			353.72

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Account Name

Mr Harries Jose James

Sortcode Account Number Sheet Number

40-18-57 40610895 76

Your Bank Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			353.72
	DD V12 RETAIL FINANCE	75.00		
	VIS Lebara			
	London	10.00		
	))) SAINSBURYS S/MKTS			
	LONDON 4065	11.50		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	7.40		249.82
20 Aug 21	VIS NEXT RETAIL LTD			
	LOWER COVENTR	45.10		204.72
20 Aug 21	BALANCE CARRIED FORWARD			204.72

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			upto	25	0.00%
			over	25	39.90%

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.