

## Your Statement

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



### Account Summary

Opening Balance	10,154.31
Payments In	4,572.80
Payments Out	13,642.93
Closing Balance	1,084.18
Arranged Overdraft Limit	2,500.00

21 March to 20 April 2021

### International Bank Account Number

GB54HBUK40185740610895

### Branch Identifier Code

HBUKGB4173P

### Account Name

Mr Harries Jose James

### Sortcode

40-18-57

### Account Number Sheet Number

40610895 62

### Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
20 Mar 21	<b>BALANCE BROUGHT FORWARD</b>			<b>10,154.31</b>
21 Mar 21	BP GEORGE LINU			
	Fund trfr		500.00	
	BP Joy Thomas			
	Trfr	10,000.00		654.31
22 Mar 21	VIS ARGOS LTD			
	INTERNET	43.95		
	))) GULF BINLEY ROAD			
	COVENTRY	30.27		
	VIS Lebara			
	London	25.00		555.09
23 Mar 21	))) COVENTRY CITY COUN			
	COVENTRY	4.00		
	))) GREGGS PLC			
	COVENTRY	17.80		533.29
24 Mar 21	))) COVENTRY CITY COUN			
	COVENTRY	8.00		
	))) COVENTRY CITY COUN			
	COVENTRY	5.00		520.29
27 Mar 21	BP Gokul Dineshan			
	Paint	153.00		367.29
28 Mar 21	BP GEORGE LINU			
	Fund trfr		800.00	1,167.29
29 Mar 21	VIS SOFOLOGY LIMITED			
	ACCRINGTON	709.00		458.29
31 Mar 21	CR LIFELINE PRO LTD			
	MAR 21		2,013.80	2,472.09
01 Apr 21	DD COVENTRY CC	174.25		2,297.84
	<b>BALANCE CARRIED FORWARD</b>			<b>2,297.84</b>

**21 March to 20 April 2021**

## Your Statement

**Account Name**  
Mr Harries Jose James

**Sortcode** 40-18-57 **Account Number** 40610895 **Sheet Number** 63

Your Bank Account details				
Date	Payment type and details		Paid out	Paid in
		<b>BALANCE BROUGHT FORWARD</b>		<b>2,297.84</b>
05 Apr 21	BP	GEORGE LINU		
		Fund trfr		500.00
06 Apr 21	)))	WM MORRISONS STORE		
		COVENTRY	12.35	
	VIS	MUM & DADS SUPERMA		
		COVENTRY	55.83	
	VIS	COVENTRY CITY COUN		
		COVENTRY	3.50	
	)))	AL-JAZEERA HALAL M		
		COVENTRY	29.80	
	)))	MUM & DADS SUPERMA		
		COVENTRY	11.99	
	)))	WM MORRISONS STORE		
		COVENTRY	6.00	
	)))	WM MORRISONS STORE		
		COVENTRY	13.39	
	)))	B & Q 1258		
		COVENTRY	38.07	
	)))	B & Q 1258		
		COVENTRY	15.10	
	VIS	INT'L 0032222511		
		APPLE.COM/UK		
		0845-600-1683	1,554.00	
07 Apr 21	CR	CHQ in via Mobile		220.00
	)))	TESCO STORES 2323		
		COVENTRY	33.68	
	VIS	INT'L 0047541929		
		APPLE.COM/UK		
		0845-600-1683	199.00	
08 Apr 21	DD	SHEILAS HOME DR		
		FIRST PAYMENT	21.42	
	CR	J Mathew		
		RETURN		39.00
11 Apr 21	BP	HSBC BNK VSA454638		
		454638*****5676	100.00	
13 Apr 21	VIS	WWW.DOMINOS.CO.UK		
		01908 580000	24.24	
16 Apr 21	DD	ADMIRAL INSURANCE	61.37	
	VIS	TRANSFERGO		
		LONDON	244.00	
	)))	SumUp *Ulas s lim		
		Coventry	4.50	
19 Apr 21	VIS	Just Eat		
		London	8.88	
		<b>BALANCE CARRIED FORWARD</b>		<b>619.72</b>

21 March to 20 April 2021

## Your Statement

### Account Name

Mr Harries Jose James

### Sortcode Account Number Sheet Number

40-18-57 40610895 64

### Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>619.72</b>
)))	COVENTRY CITY COUN			
	COVENTRY	1.00		
)))	BOOTS 6618			
	BINLEY	7.74		
)))	TESCO STORES 2323			
	COVENTRY	9.79		
VIS	Lebara			
	London	10.00		
VIS	INT'L 0024349551			
	VODAFONE IDEA LIM			
	MUMBAI			
	INR 295.00			
	@101.7241 Visa Rat	2.90		
DR	Non-Sterling			
	Transaction Fee	0.07		
VIS	INT'L 0024349552			
	VODAFONE IDEA LIM			
	MUMBAI			
	INR 401.00			
	@101.7766 Visa Rat	3.94		
DR	Non-Sterling			
	Transaction Fee	0.10		584.18
20 Apr 21	BP			
	GEORGE LINU			
	Fund trfr		500.00	1,084.18
20 Apr 21	<b>BALANCE CARRIED FORWARD</b>			<b>1,084.18</b>

### 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](http://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](http://www.hsbc.co.uk)).

Credit Interest Rates	balance	AER variable	Arranged Overdraft Interest Rates	balance	EAR variable
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](http://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](http://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](http://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.