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Your Statement

Mr I A Quereshi
47 Westbourne Court
Orford Road
London
E18 1PY



Account Summary

Opening Balance	484.78
Payments In	858.30
Payments Out	840.45
Closing Balance	502.63
Overdraft Limit	250.00

23 October to 22 November 2015

Account Name
Mr Irfan Ahmad Quereshi

International Bank Account Number
GB28MIDL40252751655167

Branch Identifier Code
MIDLGB2104V

Sortcode	Account Number	Sheet Number
40-25-27	51655167	219

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
22 Oct 15	BALANCE BROUGHT FORWARD			484.78
24 Oct 15	ATM CASH TRM OCT24 EURO GARAGES@10:52	40.00		444.78
25 Oct 15	BP FARZANA QURESHI ATM CASH RB SCOT OCT25 TESCO WANST @18:05	140.00 40.00		264.78
26 Oct 15	DR CASH POSTOFF OCT26 113 BELGRAVE@15:07 VIS KFC LONDON E6	20.00 9.05		235.73
27 Oct 15	VIS PAYBYPHONE PARKING ISLINGTON))) FIVE LADS LONDON))) FAT JOE'S BARKING))) STREATHAM LEISURE LONDON SW16 VIS INT'L 0008229811 ITUNES.COM/BILL ITUNES.COM	2.00 9.03 5.29 5.00		
	ATM CASH BARCLAY OCT27 VALENTINES P@20:58	3.99 20.00		190.42
28 Oct 15	))) K & S FUELS LTD ILFORD	9.73		180.69
29 Oct 15	ATM CASH HSBC OCT29 STH WOODFORD@16:05 BALANCE CARRIED FORWARD	20.00		160.69

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Sortcode Account Number Sheet Number
40-25-27 51655167 220

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			160.69
30 Oct 15	VIS TENNESSEE EXPRESS ILFORD	5.99		
	))) TESCO STORES 3422 WOODFORD GREE	2.00		
	))) ARIANA 02089695837	17.70		135.00
02 Nov 15	DD DVLA-GJ03VHC	15.75		
	VIS ILFORD LANE SS ILFORD	10.97		
	VIS TASTY CHICKEN ILFORD	6.00		
	))) FIVE LADS LONDON	9.03		93.25
03 Nov 15	ATM CASH SAINSBY NOV03 GANTS HILL @14:05	20.00		
	VIS PAYBYPHONE PARKING ISLINGTON	2.00		
	VIS SHELL HOLLOWAY HOLLOWAY	10.02		
	))) KFC - LEA BRIDGE R LONDON	10.95		
	))) STREATHAM LEISURE LONDON SW16	5.00		45.28
06 Nov 15	ATM CASH OMNICS NOV06 COSTCUTTER I@12:29	10.00		
	))) TESCO STORES 3422 WOODFORD GREE	10.02		25.26
09 Nov 15	DD THE GYM LTD	5.00		
	VIS SHELL WOODFORD GREE	10.01		
	VIS AIMAL STANEKZAY (T ILFORD	22.48		12.23 D
10 Nov 15	VIS PAYBYPHONE PARKING ISLINGTON	2.00		
	VIS SHELL WOODFORD 22 WOODFORD GREE	15.40		
	))) KFC - LEA BRIDGE R LONDON	10.95		
	ATM CASH OMNICS NOV10 COSTCUTTER I@17:29	10.00		50.58 D
11 Nov 15	ATM CASH BNKM NOV11 MRH - ILFORD@21:22	20.00		70.58 D
12 Nov 15	DD QUICKSUREINSURANCE	65.32		
	BALANCE CARRIED FORWARD			135.90 D

23 October to 22 November 2015

Your Statement

Account Name
Mr Irfan Ahmad Quereshi

Sortcode 40-25-27 Account Number 51655167 Sheet Number 221

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			135.90 D
	DR OVERDRAFT INTEREST			
	TO 21OCT2015	3.77		
	DR PRE-NOTIFIED			
	FEES & CHARGES			
	TO 21OCT2015	80.00		
	VIS TENNESSEE EXPRESS			
	ILFORD	7.00		226.67 D
13 Nov 15	ATM CASH BNKM NOV13			
	BNKM CHG 1.95			
	SPECTRUM @16:13	11.95		238.62 D
16 Nov 15	DR CASH POSTOFF NOV16			
	113 BELGRAVE@12:57	20.00		
	VIS SHELL FAIRFIELD 57			
	READING	2.10		260.72 D
17 Nov 15	VIS PAYBYPHONE PARKING			
	ISLINGTON	2.00		
	VIS SHELL HOLLOWAY			
	HOLLOWAY	12.61		
	))) YMCA THAMES GATEWA			
	ROMFORD	3.50		
	))) KFC - LEA BRIDGE R			
	LONDON	9.66		
	CR CHQ IN AT HSBC BANK PLC			
	BARKINGSIDE		858.30	569.81
19 Nov 15	VIS WWW.JUST EAT.CO.UK			
	0208 7362006	17.30		552.51
20 Nov 15	VIS SPORTSDIRECT 94			
	08443325094	25.53		
	))) WESTFIELD E20			
	LONDON E20	6.50		
	))) FRANCO MANCA			
	STRATFORD	5.90		514.58
21 Nov 15	ATM CASH BNKM NOV21			
	BNKM CHG 1.95			
	SPECTRUM @19:36	11.95		502.63
22 Nov 15	BALANCE CARRIED FORWARD			502.63

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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40-25-27	51655167	222

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>
Credit interest is not paid		

Overdraft Interest Rates	<i>balance</i>	<i>EAR variable</i>
Overdraft interest		19.90 %

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, HSBC Passport, Bank Account and HSBC Advance). 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.

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 abroad, your statement will show where the transaction took place, the amount spent in local 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 non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (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.

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.

The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Financial Services Commissions in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

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 abroad, please call us on **44 1442 422 929**.