

Your Statement

Ms Adenrele
AMA DIVINE HOUSE LTD
47b Bouverie Road
London
N16 0AH



Account Summary

Opening Balance	519.72
Payments In	2,303.27
Payments Out	2,610.08
Closing Balance	212.91

15 December 2021 to 14 January 2022

International Bank Account Number

GB91HBUK40030381709194

Branch Identifier Code

HBUKGB4140P

Account Name

AMA DIVINE HOUSE LTD T/A AMA DIVINE HOUSE

Sortcode

40-03-03

Account Number Sheet Number

81709194 131

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
14 Dec 21	BALANCE BROUGHT FORWARD			519.72
15 Dec 21	DD HSBC PLC LOANS	25.05		
	VIS INT'L 0098917805			
	ART CAFE LIMITED			
	LANG			
	NGN 9,450.00			
	@547.5086 Visa Rat	17.26		
	DR Non-Sterling			
	Transaction Fee	0.47		
	VIS INT'L 0098917806			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,800.00			
	@547.1124 Visa Rat	3.29		
	DR Non-Sterling			
	Transaction Fee	0.09		
	VIS INT'L 0098917807			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 900.00			
	@545.4545 Visa Rat	1.65		
	DR Non-Sterling			
	Transaction Fee	0.04		
	BP Ola lekun			
	Aishah	100.00		371.87
	BALANCE CARRIED FORWARD			371.87

15 December 2021 to 14 January 2022

Your Statement

Account Name
AMA DIVINE HOUSE LTD T/A AMA DIVINE HOUSE

Sortcode 40-03-03 **Account Number** 81709194 **Sheet Number** 132

Your BUSINESS CURRENT ACCOUNT details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
16 Dec 21	BALANCE BROUGHT FORWARD			371.87
	VIS INT'L 0006076324			
	ART CAFE LIMITED			
	LANG			
	NGN 5,000.00			
	@547.0459 Visa Rat	9.14		
	DR Non-Sterling			
	Transaction Fee	0.25		
	VIS INT'L 0006076322			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,800.00			
	@545.4545 Visa Rat	3.30		
	DR Non-Sterling			
	Transaction Fee	0.09		
	VIS INT'L 0006076323			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 2,200.00			
	@545.9057 Visa Rat	4.03		
	DR Non-Sterling			
	Transaction Fee	0.11		
	CR ORANGE GENIE COVER			
	136849		482.52	837.47
17 Dec 21	VIS INT'L 0013308343			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,600.00			
	@547.9452 Visa Rat	2.92		
	DR Non-Sterling			
	Transaction Fee	0.08		
	VIS INT'L 0013308344			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,800.00			
	@548.7804 Visa Rat	3.28		
	DR Non-Sterling			
	Transaction Fee	0.09		
	VIS INT'L 0013308345			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,400.00			
	@549.0196 Visa Rat	2.55		
	DR Non-Sterling			
	Transaction Fee	0.07		
	BALANCE CARRIED FORWARD			828.48

15 December 2021 to 14 January 2022

Your Statement

Account Name
AMA DIVINE HOUSE LTD T/A AMA DIVINE HOUSE

Sortcode 40-03-03 **Account Number** 81709194 **Sheet Number** 133

Your BUSINESS CURRENT 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			828.48
	VIS INT'L 0013308346			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 2,000.00			
	@547.9452 Visa Rat	3.65		
	DR Non-Sterling			
	Transaction Fee	0.10		
	VIS INT'L 0013308347			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 800.00			
	@547.9452 Visa Rat	1.46		
	DR Non-Sterling			
	Transaction Fee	0.04		
	VIS CASH 0013308348			
	Admiralty Branch			
	Lekki,Lagos			
	NGN 10,000.00			
	@545.5537 Visa Rat	18.33		
	DR Non-Sterling			
	Transaction Fee	0.50		
	DR CHARGE			
	NON-STERLING			
	CASH FEE	1.75		
	VIS CASH 0013308349			
	PLOT 300 ADEOLA OD			
	STREET V/I			
	NGN 10,000.00			
	@545.5537 Visa Rat	18.33		
	DR Non-Sterling			
	Transaction Fee	0.50		
	DR CHARGE			
	NON-STERLING			
	CASH FEE	1.75		782.07
18 Dec 21	BP Nuratsworld ltd			
	margaret oyeniyi	111.00		671.07
20 Dec 21	VIS INT'L 0021130289			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 2,200.00			
	@547.2636 Visa Rat	4.02		
	DR Non-Sterling			
	Transaction Fee	0.11		
	BALANCE CARRIED FORWARD			666.94

15 December 2021 to 14 January 2022

Your Statement

Account Name
AMA DIVINE HOUSE LTD T/A AMA DIVINE HOUSE

Sortcode 40-03-03 **Account Number** 81709194 **Sheet Number** 134

Your BUSINESS CURRENT 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			666.94
VIS	INT'L 0021130290 Bolt2_PayU (Nigeri LAGOS NGN 1,500.00 @547.4452 Visa Rat	2.74		
DR	Non-Sterling Transaction Fee	0.07		
VIS	INT'L 0021130291 Bolt2_PayU (Nigeri LAGOS NGN 1,600.00 @547.9452 Visa Rat	2.92		
DR	Non-Sterling Transaction Fee	0.08		
VIS	INT'L 0021130292 Bolt2_PayU (Nigeri LAGOS NGN 1,000.00 @546.4480 Visa Rat	1.83		
DR	Non-Sterling Transaction Fee	0.05		
VIS	INT'L 0035053987 Bolt2_PayU (Nigeri LAGOS NGN 6,800.00 @547.9452 Visa Rat	12.41		
DR	Non-Sterling Transaction Fee	0.34		
VIS	INT'L 0035053988 Bolt2_PayU (Nigeri LAGOS NGN 3,400.00 @547.5040 Visa Rat	6.21		
DR	Non-Sterling Transaction Fee	0.17		
VIS	INT'L 0028573520 WIX.COM*970836413 97235454942	6.00		634.12
21 Dec 21	BP Nuratsworld ltd margaret oyeniyi	250.00		
	CR ADENRELE A FUNDS		75.00	459.12
22 Dec 21	CR VON D HAYNES von		60.00	
	BALANCE CARRIED FORWARD			519.12

15 December 2021 to 14 January 2022

Your Statement

Account Name

AMA DIVINE HOUSE LTD T/A AMA DIVINE HOUSE

Sortcode

40-03-03

Account Number

81709194

Sheet Number

135

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			519.12
	VIS INT'L 0049875517			
	WIX.COM 971804083			
	WWW.WIX.COM			
	USD 36.00 @ 1.3196			
	Visa Rate	27.28		
	DR Non-Sterling			
	Transaction Fee	0.75		491.09
23 Dec 21	CR ORANGE GENIE COVER			
	136849		482.52	
	VIS INT'L 0057436470			
	ART CAFE LIMITED			
	LANG			
	NGN 7,500.00			
	@546.2490 Visa Rat	13.73		
	DR Non-Sterling			
	Transaction Fee	0.37		
	VIS INT'L 0057436473			
	11 PLC - HOSPITALI			
	A L			
	NGN 75,900.00			
	@548.2123 Visa Rat	138.45		
	DR Non-Sterling			
	Transaction Fee	3.80		
	VIS INT'L 0057436471			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 2,200.00			
	@548.6284 Visa Rat	4.01		
	DR Non-Sterling			
	Transaction Fee	0.11		
	VIS INT'L 0057436472			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,600.00			
	@547.9452 Visa Rat	2.92		
	DR Non-Sterling			
	Transaction Fee	0.08		810.14
24 Dec 21	BP Nuratsworld ltd			
	Aishah Adenrele	100.00		
	CR Z Asante			
	Zara		50.00	
	CR Z Asante			
	ZARA		5.00	
	BALANCE CARRIED FORWARD			765.14

15 December 2021 to 14 January 2022

Your Statement

Account Name
AMA DIVINE HOUSE LTD T/A AMA DIVINE HOUSE

Sortcode 40-03-03 **Account Number** 81709194 **Sheet Number** 136

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			765.14
	VIS INT'L 0065122625			
	PROOF LOUNGE NIGER			
	A L			
	NGN 35,000.00			
	@548.2456 Visa Rat	63.84		
	DR Non-Sterling			
	Transaction Fee	1.75		699.55
26 Dec 21	BP Nuratsworld ltd			
	margaret oyeniyi	2.00		
	BP Nuratsworld ltd			
	margaret oyeniyi	222.00		475.55
29 Dec 21	CR ADENRELE A			
	FUNDS		798.00	
	BP Nuratsworld ltd			
	Aishah Adenrele	120.00		
	VIS GOOGLE *Google Pla			
	g.co/helppay#	2.79		
	VIS INT'L 0072324865			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,100.00			
	@552.7638 Visa Rat	1.99		
	DR Non-Sterling			
	Transaction Fee	0.05		
	VIS INT'L 0077734713			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,600.00			
	@553.6332 Visa Rat	2.89		
	DR Non-Sterling			
	Transaction Fee	0.07		
	VIS INT'L 0077734714			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 2,500.00			
	@554.3237 Visa Rat	4.51		
	DR Non-Sterling			
	Transaction Fee	0.12		
	VIS INT'L 0077734715			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 2,900.00			
	@553.4351 Visa Rat	5.24		
	BALANCE CARRIED FORWARD			1,135.89

15 December 2021 to 14 January 2022

Your Statement

Account Name
AMA DIVINE HOUSE LTD T/A AMA DIVINE HOUSE

Sortcode **Account Number** **Sheet Number**
40-03-03 81709194 137

Your BUSINESS CURRENT 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			1,135.89
DR	Non-Sterling			
	Transaction Fee	0.14		
VIS	INT'L 0083028214			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 9,900.00			
	@554.3113 Visa Rat	17.86		
DR	Non-Sterling			
	Transaction Fee	0.49		
VIS	INT'L 0083028215			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 2,500.00			
	@554.3237 Visa Rat	4.51		
DR	Non-Sterling			
	Transaction Fee	0.12		
VIS	INT'L 0083028216			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 6,000.00			
	@554.5286 Visa Rat	10.82		
DR	Non-Sterling			
	Transaction Fee	0.29		
VIS	INT'L 0083028217			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 6,800.00			
	@554.1972 Visa Rat	12.27		
DR	Non-Sterling			
	Transaction Fee	0.33		
VIS	INT'L 0083028218			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,700.00			
	@553.7459 Visa Rat	3.07		
DR	Non-Sterling			
	Transaction Fee	0.08		
VIS	INT'L 0083028219			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 2,900.00			
	@554.4933 Visa Rat	5.23		
DR	Non-Sterling			
	Transaction Fee	0.14		
	BALANCE CARRIED FORWARD			1,080.54

15 December 2021 to 14 January 2022

Your Statement

Account Name
AMA DIVINE HOUSE LTD T/A AMA DIVINE HOUSE

Sortcode 40-03-03 **Account Number** 81709194 **Sheet Number** 138

Your BUSINESS CURRENT 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			1,080.54
VIS	INT'L 0083028220 Bolt2_PayU (Nigeri LAGOS NGN 4,000.00 @554.0166 Visa Rat	7.22		
DR	Non-Sterling Transaction Fee	0.19		
VIS	INT'L 0083028221 Bolt2_PayU (Nigeri LAGOS NGN 2,200.00 @554.1561 Visa Rat	3.97		
DR	Non-Sterling Transaction Fee	0.10		
VIS	INT'L 0088679561 Bolt2_PayU (Nigeri LAGOS NGN 1,800.00 @555.5555 Visa Rat	3.24		
DR	Non-Sterling Transaction Fee	0.08		
VIS	INT'L 0088679562 Bolt2_PayU (Nigeri LAGOS NGN 1,700.00 @555.5555 Visa Rat	3.06		
DR	Non-Sterling Transaction Fee	0.08		
VIS	INT'L 0088679563 Bolt2_PayU (Nigeri LAGOS NGN 2,800.00 @555.5555 Visa Rat	5.04		
DR	Non-Sterling Transaction Fee	0.13		
VIS	CASH 0074102997 Eko-Hotel AdetoAde Victoria Isla NGN 11,200.00 @553.9070 Visa Rat	20.22		
DR	Non-Sterling Transaction Fee	0.55		
	BALANCE CARRIED FORWARD			1,036.66

15 December 2021 to 14 January 2022

Your Statement

Account Name

AMA DIVINE HOUSE LTD T/A AMA DIVINE HOUSE

Sortcode

40-03-03

Account Number

81709194

Sheet Number

139

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,036.66
	DR CHARGE			
	NON-STERLING			
	CASH FEE	1.75		
	VIS CASH 0074102998			
	Eko-Hotel AdetoAde			
	Victoria Isla			
	NGN 11,200.00			
	@553.9070 Visa Rat	20.22		
	DR Non-Sterling			
	Transaction Fee	0.55		
	DR CHARGE			
	NON-STERLING			
	CASH FEE	1.75		
30 Dec 21	VIS MONEYSUPERMARKET G			1,012.39
	EWLOE	25.44		
	VIS INT'L 0094830375			
	SKY RF A. ONWARDTI			
	ONWARDTICKET.			
	EUR 36.00 @ 1.1857			
	Visa Rate	30.36		
	DR Non-Sterling			
	Transaction Fee	0.83		
	VIS INT'L 0094830376			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 2,100.00			
	@555.5555 Visa Rat	3.78		
	DR Non-Sterling			
	Transaction Fee	0.10		
	VIS INT'L 0094830377			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 2,300.00			
	@555.5555 Visa Rat	4.14		
	DR Non-Sterling			
	Transaction Fee	0.11		
31 Dec 21	BP Nuratsworld ltd			947.63
	Aishah Adenrele	70.00		
	VIS INT'L 0000994877			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,200.00			
	@558.1395 Visa Rat	2.15		
	BALANCE CARRIED FORWARD			875.48

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, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. 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.

Effective from 1 August 2017

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 Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

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.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

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 (UK customers) or ciiom.hsbc.com (Channel Islands and Isle of Man customers) 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, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man 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.

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 Channel Islands Financial Ombudsman 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 (UK customers) or ciiom.hsbc.com (Channel Islands and Isle of Man customers).

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**.