

Your Statement

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



Account Summary

Opening Balance	9.37 D
Payments In	3,697.23
Payments Out	3,168.14
Closing Balance	519.72

15 November to 14 December 2021

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 118

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
14 Nov 21	BALANCE BROUGHT FORWARD			9.37 D
15 Nov 21	DD HSBC PLC LOANS	25.05		
	CR ADENRELE A FUNDS		38.00	
	VIS CASH 0085435207 LEKKI 1 BRANCH LAGOS STATE NGN 2,000.00 @552.4861 Visa Rat	3.62		
	DR Non-Sterling Transaction Fee	0.09		
	DR CHARGE NON-STERLING CASH FEE	1.75		
	VIS CASH 0085435208 LEKKI 1 BRANCH LAGOS STATE NGN 2,000.00 @552.4861 Visa Rat	3.62		
	DR Non-Sterling Transaction Fee	0.09		
	DR CHARGE NON-STERLING CASH FEE	1.75		
	17 Nov 21 CR ADENRELE A FUNDS		600.00	7.34 D
	TFR 400303 51709208 INTERNET TRANSFER	590.00		
	BALANCE CARRIED FORWARD			2.66

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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>
	TFR BALANCE BROUGHT FORWARD			2.66
	400303 51709208			
	INTERNET TRANSFER		340.00	
	BP			
	Ola lekun			
	Aishah	340.00		2.66
19 Nov 21	TFR			
	400303 51709208			
	INTERNET TRANSFER		50.00	
	BP			
	Ola lekun			
	Aishah	50.00		2.66
21 Nov 21	TFR			
	400303 51709208			
	INTERNET TRANSFER		100.00	
	BP			
	Ola lekun			
	Aishah	80.00		
	TFR			
	400303 51709208			
	INTERNET TRANSFER		60.00	82.66
22 Nov 21	VIS			
	INT'L 0032745418			
	WIX.COM 967034855			
	WWW.WIX.COM			
	USD 36.00 @ 1.3407			
	Visa Rate	26.85		
	DR			
	Non-Sterling			
	Transaction Fee	0.73		
	VIS			
	CASH 0032745419			
	SPAR, ADEOLA ODEKU			
	LAGOS STATE			
	NGN 10,000.00			
	@554.3237 Visa Rat	18.04		
	DR			
	Non-Sterling			
	Transaction Fee	0.49		
	DR			
	CHARGE			
	NON-STERLING			
	CASH FEE	1.75		34.80
23 Nov 21	CR			
	ADENRELE A			
	FUNDS		8.00	
	TFR			
	400303 51709208			
	INTERNET TRANSFER		20.00	
	VIS			
	CASH 0039320925			
	LEKKI 1 BRANCH			
	LAGOS STATE			
	NGN 2,000.00			
	@554.0166 Visa Rat	3.61		
	DR			
	Non-Sterling			
	Transaction Fee	0.09		
	BALANCE CARRIED FORWARD			59.10

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AMA DIVINE HOUSE LTD T/A AMA DIVINE HOUSE

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Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			59.10
	DR CHARGE			
	NON-STERLING			
	CASH FEE	1.75		
	VIS INT'L 0039320924			
	WIX.COM*966079887			
	97235454942	6.00		51.35
24 Nov 21	CR ORANGE GEN CUR		373.77	
	BP Ola lekun			
	Aishah	100.00		
	BP Ola lekun			
	Aishah	100.00		
	VIS INT'L 0045875731			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 8,500.00			
	@552.3066 Visa Rat	15.39		
	DR Non-Sterling			
	Transaction Fee	0.42		209.31
26 Nov 21	CR ORANGE GEN CUR			
	136849		549.42	
	VIS GOOGLE *Google Pla			
	g.co/helppay#	2.79		755.94
29 Nov 21	CR ADENRELE A			
	FUNDS		500.00	
	BP Von haynes			
	vvak	500.00		
	BP Von haynes			
	vvak	30.00		
	BP Ola lekun			
	Aishah	40.00		
	VIS CASH 0067541304			
	AJOSE ADEOGUNBR			
	LAGOS STATE			
	NGN 16,000.00			
	@549.0734 Visa Rat	29.14		
	DR Non-Sterling			
	Transaction Fee	0.80		
	DR CHARGE			
	NON-STERLING			
	CASH FEE	1.75		
	BALANCE CARRIED FORWARD			654.25

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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			654.25
	VIS CASH 0082622707 PLOT 7, BLK 2 LAGOS STATE NGN 20,000.00 @548.9980 Visa Rat	36.43		
	DR Non-Sterling Transaction Fee	1.00		
	DR CHARGE NON-STERLING CASH FEE	1.75		
	VIS CASH 0082622708 LEKKI 1 BRANCH LAGOS STATE NGN 10,000.00 @549.1488 Visa Rat	18.21		
	DR Non-Sterling Transaction Fee	0.50		
	DR CHARGE NON-STERLING CASH FEE	1.75		594.61
30 Nov 21	VIS INT'L 0089849433 Palms Shopping Mal NIG NGN 12,489.65 @548.9956 Visa Rat	22.75		
	DR Non-Sterling Transaction Fee	0.62		571.24
01 Dec 21	VIS INT'L 0097185036 Bolt2_PayU (Nigeri LAGOS NGN 600.00 @545.4545 Visa Rat	1.10		
	DR Non-Sterling Transaction Fee	0.03		
	VIS INT'L 0097185037 Bolt2_PayU (Nigeri LAGOS NGN 800.00 @547.9452 Visa Rat	1.46		
	DR Non-Sterling Transaction Fee	0.04		568.61
02 Dec 21	VIS GOOGLE *Google Pla g.co/helppay#	1.69		
	BALANCE CARRIED FORWARD			566.92

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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			566.92
	CR ORANGE GENIE COVER			
	136849		495.52	
	BP Ola lekun			
	Aishah	350.00		712.44
06 Dec 21	VIS GOOGLE *Google Pla			
	g.co/helpay#	8.99		
	VIS INT'L 0020003167			
	ERIC KAYSER			
	LA			
	NGN 7,200.00			
	@548.7804 Visa Rat	13.12		
	DR Non-Sterling			
	Transaction Fee	0.36		
	VIS INT'L 0020003168			
	ERIC KAYSER			
	LA			
	NGN 4,500.00			
	@548.7804 Visa Rat	8.20		
	DR Non-Sterling			
	Transaction Fee	0.22		
	VIS INT'L 0020003169			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 500.00			
	@543.4782 Visa Rat	0.92		
	DR Non-Sterling			
	Transaction Fee	0.02		
	VIS INT'L 0020003170			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 700.00			
	@546.8750 Visa Rat	1.28		
	DR Non-Sterling			
	Transaction Fee	0.03		
	VIS INT'L 0026815912			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 900.00			
	@545.4545 Visa Rat	1.65		
	DR Non-Sterling			
	Transaction Fee	0.04		
	BALANCE CARRIED FORWARD			677.61

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Your BUSINESS CURRENT ACCOUNT details				
Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			677.61
VIS	INT'L 0026815913 Bolt2_PayU (Nigeri LAGOS NGN 1,200.00 @545.4545 Visa Rat	2.20		
DR	Non-Sterling Transaction Fee	0.06		
VIS	INT'L 0026815914 Bolt2_PayU (Nigeri LAGOS NGN 900.00 @545.4545 Visa Rat	1.65		
DR	Non-Sterling Transaction Fee	0.04		
VIS	INT'L 0026815915 Bolt2_PayU (Nigeri LAGOS NGN 700.00 @546.8750 Visa Rat	1.28		
DR	Non-Sterling Transaction Fee	0.03		
VIS	INT'L 0026815916 Bolt2_PayU (Nigeri LAGOS NGN 2,500.00 @545.8515 Visa Rat	4.58		
DR	Non-Sterling Transaction Fee	0.12		
VIS	INT'L 0026815917 Bolt2_PayU (Nigeri LAGOS NGN 600.00 @545.4545 Visa Rat	1.10		
DR	Non-Sterling Transaction Fee	0.03		
VIS	INT'L 0034734518 Bolt2_PayU (Nigeri LAGOS NGN 900.00 @545.4545 Visa Rat	1.65		
DR	Non-Sterling Transaction Fee	0.04		
	BALANCE CARRIED FORWARD			664.83

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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			664.83
VIS	INT'L 0034734519 Bolt2_PayU (Nigeri LAGOS NGN 1,500.00 @545.4545 Visa Rat	2.75		
DR	Non-Sterling Transaction Fee	0.07		
VIS	INT'L 0034734520 Bolt2_PayU (Nigeri LAGOS NGN 1,300.00 @546.2184 Visa Rat	2.38		
DR	Non-Sterling Transaction Fee	0.06		
VIS	INT'L 0034734521 Bolt2_PayU (Nigeri LAGOS NGN 1,100.00 @547.2636 Visa Rat	2.01		
DR	Non-Sterling Transaction Fee	0.05		
VIS	INT'L 0034734522 Bolt2_PayU (Nigeri LAGOS NGN 1,100.00 @547.2636 Visa Rat	2.01		
DR	Non-Sterling Transaction Fee	0.05		
VIS	INT'L 0034734523 Bolt2_PayU (Nigeri LAGOS NGN 800.00 @547.9452 Visa Rat	1.46		
DR	Non-Sterling Transaction Fee	0.04		
VIS	INT'L 0034734524 Bolt2_PayU (Nigeri LAGOS NGN 1,200.00 @545.4545 Visa Rat	2.20		
DR	Non-Sterling Transaction Fee	0.06		
	BALANCE CARRIED FORWARD			651.69

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<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			651.69
	VIS INT'L 0034734525			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,100.00			
	@547.2636 Visa Rat	2.01		
	DR Non-Sterling			
	Transaction Fee	0.05		649.63
07 Dec 21	BP Ola lekun			
	Aishah	160.00		
	VIS INT'L 0041711153			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,500.00			
	@545.4545 Visa Rat	2.75		
	DR Non-Sterling			
	Transaction Fee	0.07		
	VIS INT'L 0041711154			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 3,800.00			
	@545.9770 Visa Rat	6.96		
	DR Non-Sterling			
	Transaction Fee	0.19		
	VIS INT'L 0041711155			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 900.00			
	@545.4545 Visa Rat	1.65		
	DR Non-Sterling			
	Transaction Fee	0.04		
	VIS INT'L 0041711156			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,800.00			
	@545.4545 Visa Rat	3.30		
	DR Non-Sterling			
	Transaction Fee	0.09		
	VIS CASH 0041711157			
	LEKKI 1 BRANCH			
	LAGOS STATE			
	NGN 10,000.00			
	@546.1496 Visa Rat	18.31		
	DR Non-Sterling			
	Transaction Fee	0.50		
	BALANCE CARRIED FORWARD			455.77

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Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	DR BALANCE BROUGHT FORWARD			455.77
	CHARGE			
	NON-STERLING			
	CASH FEE	1.75		454.02
08 Dec 21	VIS INT'L 0048396621			
	ART CAFE LIMITED			
	LANG			
	NGN 5,000.00			
	@546.4480 Visa Rat	9.15		
	DR Non-Sterling			
	Transaction Fee	0.25		444.62
09 Dec 21	CR ORANGE GENIE COVER			
	136849		482.52	
	VIS INT'L 0055311939			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 1,400.00			
	@544.7470 Visa Rat	2.57		
	DR Non-Sterling			
	Transaction Fee	0.07		
	VIS CASH 0055311940			
	LEKKI 1 BRANCH			
	LAGOS STATE			
	NGN 20,000.00			
	@545.5537 Visa Rat	36.66		
	DR Non-Sterling			
	Transaction Fee	1.00		
	DR CHARGE			
	NON-STERLING			
	CASH FEE	1.75		885.09
10 Dec 21	VIS INT'L 0062609250			
	ART CAFE LIMITED			
	LANG			
	NGN 6,500.00			
	@545.3020 Visa Rat	11.92		
	DR Non-Sterling			
	Transaction Fee	0.32		
	VIS INT'L 0062609249			
	Bolt2_PayU (Nigeri			
	LAGOS			
	NGN 700.00			
	@546.8750 Visa Rat	1.28		
	DR Non-Sterling			
	Transaction Fee	0.03		871.54
	BALANCE CARRIED FORWARD			871.54

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**.