



Mr A Sorius
30 Alexandra Road
Stafford
ST17 4DE

What's happening?

Your latest Statement of Fees is enclosed.

What dates does it cover?

15 January 2019 to 14 January 2020

Do I need to do anything?

Please read the information in this letter.

Date: 17 January 2020

Your Statement of Fees

Dear Mr Sorius,

Please find enclosed your Statement of Fees document for your account ending 3330. This shows all charges and fees that have been added to your account for the period 15 January 2019 to 14 January 2020. They're displayed based on the types of services you've used.

If you've received a refund from us during the time covered by the statement, you'll find the details in the Additional Information summary box. This is at the bottom of the document.

We'll send you your Statement of Fees every year. Please do review it as it'll allow you to make sure that your account is still suitable, and meets all your needs.

We've enclosed a Frequently Asked Questions leaflet to help you get the most from your statement. If you do have any additional questions, please get in touch by calling us on 03457 404 404 or if calling from outside the UK, +44 1226 261 010. As you would expect, our calls are recorded for training and monitoring purposes.

Thank you for choosing banking with HSBC UK.

Yours sincerely,

Your HSBC UK Banking Team

**HSBC UK Bank plc**

1 Centenary Square Birmingham B1 1HQ
Telephone: 03457 404 404 (outside the UK +44 1226 261 010)
Textphone: 03457 125 563 (outside the UK +44 207 088 2077)

Mr A Sorius

**30 Alexandra Road
Stafford
ST17 4DE**

Account	Basic Bank Account
Account identification	Sort Code: 40-43-03 Account Number: 62163330
Period	From 15 January 2019 to 14 January 2020
Date	17 January 2020

- This document provides you with an overview of all the fees for services linked to your payment account during the period shown above.
- It also informs you about any interest you may have paid or earned during this time.
- Information on individual transactions and account balance can be found on your account statements.

Summary of fees and interest

Total fees paid (total package of services fees and total fees paid)	£0
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Total interest paid	£0
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Total interest earned	£0
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Detailed statement of fees paid on the account

Service		Fee		
Service	Number of times the service was used	Unit Fee	Number of times the fee was charged	Total
General account services				
Maintaining the account		£0	fee not charged	£0
Payments (excluding cards)				
Sending money within the UK:				
via Faster Payments		£0	fee not charged	£0
Receiving money from outside the UK:				
In a foreign currency less than £100		£0	fee not charged	£0
In pounds less than £100		£0	fee not charged	£0
Refusing a payment due to lack of funds		£0	fee not charged	£0
Direct Debit		£0	fee not charged	£0
Standing order		£0	fee not charged	£0
Cards and cash				
Debit card payment in pounds		£0	fee not charged	£0
Cash withdrawal in pounds in the UK		£0	fee not charged	£0
Overdrafts and related services				
Allowing a payment despite lack of funds		£0	fee not charged	£0
Other services				

Cancelling a cheque		£0	fee not charged	£0
Total fees paid				£0

Detail of interest paid on the account

	Interest rate	Interest
Total interest paid		interest not applicable

Detail of interest earned on the account

	Interest rate	Interest
Basic Bank Account		
Total interest earned		interest not applicable

Additional information

The total corrections applied to your account were **£0**

The total refunds applied to your account were **£0**

A refund is where a charge has been taken from your account but has since been refunded.

The total fees paid in the 'Summary of Fees and Interest' section is the final amount including any refunds or corrections.

If you've sent money using the Clearing House Automated Payment System (CHAPS) service, the total figure shown will include all standard and amended fees charged in this period.

We'll also never charge you more in overdraft usage fees than the amount of unarranged overdraft you've used in a charging period, e.g. if you've used an unarranged overdraft of £50 for 12 days in any charging period we'll charge £50 rather than £60 (£5 daily fee x 12). A charging period is a calendar month which starts from the day you open your account, unless you've arranged something different with us.

Our overdraft fees and interest rates are variable - we'll contact you if we make any changes to them. The reasons for making changes, and how we'll tell you about them, are set out fully in the terms that apply to your current account but, in brief, if the change is favourable to you, we may make the change immediately and tell you later. Otherwise, we'll always give you at least 30 days' personal notice (which includes statement messages and, if you've agreed, email, mobile message and any secure storage facility we provide through Online Banking). Changes will apply from the date given in your notice.

The other fees and charges that apply to your current account are also subject to change. The reasons for making changes and how we'll tell you about them are set out fully in your account Terms and Conditions.

EAR (Effective Annual Rate) helps you compare the annual interest rate of an overdraft by showing the interest rate each year including 'compounding' (interest on interest) but doesn't

include any other fees or charges.

Frequently Asked Questions for Statement of Fees

Q: What is a Statement of Fees and why is it being sent to me?

A: From 31 October 2018, our current account customers will receive a Statement of Fees. Usually this'll be sent to you every year. It's instead of the Annual Summary which you may have had before.

The Statement of Fees shows:

- Any fees or charges that have been charged in the statement period (usually a year).
- The interest rates for all services that are linked to your current account.

The aim of this is to make it easier for you to see how much you pay for services on your account and compare providers making it easier for you to see the differences between similar products.

Q: How will I receive a Statement of Fees?

A: You'll receive it every year. It'll be sent around the anniversary of the date that you opened your account with us. If you've opted to receive letters from us electronically, we'll add it to your Online Banking account. To view this visit [hsbc.co.uk](https://www.hsbc.co.uk) and login using your secure key. We'll send you an email to let you know when it's ready. If you haven't, you'll get it in the post.

Q: I have more than one current account with you. Will I receive a Statement of Fees for each account?

A: You'll get one statement for each account you have with us. It'll be sent around the anniversary of the date that you opened your account. This is why you may get them at different times if you've a number of accounts with us.

Q: Do I still receive a Statement of Fees if I change my current account?

A: Yes. If you change your current account during the year, you'll get a separate Statement of Fees for each new account. This'll allow you to see the difference in the fees for each account you've had over the year. You'll receive them all together on the usual date.

Q: Can I request a Statement of Fees from previous years?

A: The Statement of Fees was introduced by us in September 2019. Prior to this you'd have received an Annual Summary. You can get a copy of this through Online Banking or by giving us a call on 03457 404 404 if you'd prefer a paper.

Q: You refunded some charges to me in the last 12 months. Are these included in the totals shown on my Statement of Fees?

A: Yes. It'll show the combined total of all fees, interest and charges paid during the previous 12 months. You'll also be able to see the total amount charged for each service. There is a separate total for all refunds and corrections; you'll find this under the 'Additional Information' section.

Q: Why do some of the services in the Statement of Fees show 'fee not charged'?

A: There are a number of services that we don't charge for. We'll still show these on your statement. For example Direct Debits and Standing Orders will be displayed as 'fee not charged'.

Q: I've lost my Statement of Fees. Can I get another copy?

A: Yes. You can get a copy through your Online Banking if you are registered, or by giving us a call on 03457 404 404 if you'd prefer a paper copy.

Q: Can I change the date I receive the Statement of Fees?

A: No. As we need to ensure that your Statement of Fees continues to show you information for a full 12 month period, your Statement of Fees will always be produced on the anniversary of your account opening.

Q: Where can I find details about your fees and charges on Current Accounts?

A: A full list of prices can be found in the 'Personal Banking Terms and Conditions and Charges'.