

Your Statement

Mr J R Mills
Flat 48, Room 7
Roeburn Hall
Pedder Street
Preston
Lancashire
PR2 2QQ



Account Summary

Opening Balance	558.03
Payments In	130.00
Payments Out	494.43
Closing Balance	193.60
Arranged Overdraft Limit	0.00

18 November to 17 December 2019

International Bank Account Number
GB22HBUK40372504455606

Branch Identifier Code
HBUKGB4108S

Account Name
Mr Jonathan Ryan Mills

Sortcode Account Number Sheet Number
40-37-25 04455606 9

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
17 Nov 19	BALANCE BROUGHT FORWARD			558.03
18 Nov 19	VIS AMZNMktplace amazon.co.uk	31.55		
	VIS VIRGIN TRAINS LONDON	80.80		
	))) THE ATRIUM CAFE PRESTON	6.99		
	))) ALDI 10 773 PRESTON	24.91		413.78
20 Nov 19	VIS PAYPAL *CIRCUITLAU 35314369001	5.00		408.78
21 Nov 19	TFR 403725 04455622 INTERNET TRANSFER		130.00	
	))) UNION SHOP PRESTON	4.69		534.09
22 Nov 19	))) UNION SHOP PRESTON	4.98		
	VIS INT'L 0001735743 Amazon.co.uk*J75SS AMAZON.CO.UK	119.99		409.12
25 Nov 19	VIS DELIVEROO.CO.UK LONDON	12.57		
	))) TESCO STORES 6517 PRESTON	2.75		393.80
26 Nov 19	VIS ALDI 10 773 PRESTON	5.59		388.21
27 Nov 19))) BOOTS 1185 PRESTON	6.79		
	BALANCE CARRIED FORWARD			381.42

18 November to 17 December 2019

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Account Name	Sortcode	Account Number	Sheet Number
Mr Jonathan Ryan Mills	40-37-25	04455606	10

Your Bank Account details				
Date	Payment type and details	Paid out	Paid in	Balance
	))) BALANCE BROUGHT FORWARD			381.42
	POUNDSTRETCHER 383			
	PRESTON	1.38		380.04
28 Nov 19	))) UNION SHOP			
	PRESTON	1.35		378.69
29 Nov 19	VIS DELIVEROO.CO.UK			
	LONDON	15.89		
	))) TESCO STORES 6517			
	PRESTON	3.55		359.25
02 Dec 19	VIS DELIVEROO.CO.UK			
	LONDON	9.98		
	))) ALDI 10 773			
	PRESTON	12.55		
	))) THE VAPOR ROOM			
	LANCASHIRE	9.99		326.73
03 Dec 19	DD VODAFONE LTD	23.00		
	))) TESCO STORES 6517			
	PRESTON	2.55		301.18
04 Dec 19	))) HARINGTON REFECTOR			
	UCLAN	4.10		297.08
05 Dec 19	))) UNION SHOP			
	PRESTON	1.89		
	))) ALDI 10 773			
	PRESTON	4.55		290.64
09 Dec 19	VIS PAYPAL *CIRCUITLAU			
	35314369001	5.00		
	VIS UberUK_EATS UBER E			
	help.uber.com	4.50		
	BP Paige			
	Christmas dinner	2.85		
	VIS INT'L 0015021047			
	UBER *EATS			
	800-592-8996	10.38		267.91
10 Dec 19	))) STARBUCKS			
	PRESTON	9.20		
	))) ALDI 10 773			
	PRESTON	2.79		255.92
11 Dec 19	))) ALPINE VENDING CO			
	WIRRAL	1.50		
	))) ALPINE VENDING CO			
	WIRRAL	0.90		253.52
12 Dec 19	VIS DELIVEROO.CO.UK			
	LONDON	13.47		240.05
13 Dec 19))) TESCO STORES 6517			
	PRESTON	3.80		236.25
	BALANCE CARRIED FORWARD			236.25

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Your Statement

Account Name
Mr Jonathan Ryan Mills

Sortcode 40-37-25 **Account Number** 04455606 **Sheet Number** 11

Your Bank Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
16 Dec 19	))) BALANCE BROUGHT FORWARD			236.25
	Hallmark Connectio			
	Hounslow	6.00		
	))) STARBUCKS			
	PRESTON	4.45		
	VIS PARK INN LHRPQ F&B			
	LONDON	26.20		
	))) Hallmark Connectio			
	Hounslow	6.00		193.60
17 Dec 19	BALANCE CARRIED FORWARD			193.60

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).

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>	Arranged Overdraft Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			Arranged Overdraft interest		0.00%

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 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 debit card payments in a foreign currency (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 '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.

For cash machine withdrawals in a foreign currency 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. 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.

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 outside the UK, please call us on **44 1442 422 929**.