

Contact tel 03457 404 404
 see reverse for call times
 Text phone 03457 125 563
 used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement

Mr Z Testname
 1 Test Street
 Test Lane
 Testville
 AB1 2CD



Account Summary

Opening Balance	2,674.26
Payments In	7,613.10
Payments Out	8,672.65
Closing Balance	1,614.71
Arranged Overdraft Limit	1,400.00

9 January to 8 February 2021

International Bank Account Number
 GB00TEST001122012345678

Branch Identifier Code
 HBUKGB4150H

Account Name
 Zeus Test Mark Testname & Athena Alice Testuser

Sortcode	Account Number	Sheet Number
00-11-22	12345678	16

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
08 Jan 21	BALANCE BROUGHT FORWARD			2,674.26
09 Jan 21	BP Cu Vmcvf KVV			2,538.17
	Pcf Dec20 941759	136.09		
11 Jan 21	DD OSPIO & PSA ZE V/O	9.90		2,528.27
	DD KIQKIO KIQZSAB	65.98		
	SO IAARAVEIBEJA BFRCB			
	NSAFQ ZJFPIA	40.00		
	VIS IZUAZeuobcpt			
	cjcxls.pl.re	52.81		
	VIS WSOEGSFJJ.VJ.RM			
	OJAWJA	52.29		
	VIS BP CB VNIWC			
	OSSWC	45.33		
))) VJ-JK PFJRK 108593			
	OSSWC	31.72		
))) VSABFIO SAP VJK			
	NW8 8LO	4.60		
))) ZVWJAIOWC			
	OSSWC	6.09		
))) BP CB VNIWC			
	OSSWC	1.99		2,227.46
12 Jan 21	VIS CIEACLRFQ'C C/ZMB			
	ZJJFBJTA	254.13		
	VIS IZUAZeuobcpt			
	cjcxls.pl.re	21.00		1,952.33
13 Jan 21	DD NEBIVNE VIKEBIO VJ	62.84		1,876.50
	DD KIQKIO KIQZSAB	12.99		
14 Jan 21	DD KIQKIO KIQZSAB	23.00		1,853.50
	BALANCE CARRIED FORWARD			1,853.50



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Account Name

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Sortcode	Account Number	Sheet Number
00-11-22	12345678	17

Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD				1,853.50
15 Jan 21	DD	HIEFZSIW / O&P	11.05		
	DD	JGJ CISFPQ	72.00		
	VIS	PJJPOS *Pllbt Kbc			
		i.pl/mtbooca#	4.09		1,766.36
16 Jan 21	BP	A J Vcjtkls			
		CB VNIWC GEVIFIPS	42.00		
18 Jan 21	VIS	RAEBS CBRWCIBC			1,724.36
		FSVRFFEAP	2,620.80		
	VIS	EAB'O 0002576922			
		Kkdjt Gdvtl*ZG3KJ3			
		353-12477661	9.99		
	VIS	EAB'O 0002576923			
		Kkdjt Gdvtl*ZG1EX7			
		353-12477661	9.99		
19 Jan 21	TFR	001122 87654321			916.42 D
		EABSFASB BFIACHSF		2,000.00	
	VIS	CIEACLRFQC C/ZMBC			
		ZJJFBJTA	74.74		
	VIS	CIEACLRFQ'C C/ZMB			
		ZJJFBJTA	149.25		859.59
21 Jan 21	TFR	002244 12341234			
		EABSFASB BFIACHSF		302.50	
	VIS	TNEBSVFJCC			
		KRWCSQ	100.00		
	VIS	ICWI KSBFJO/RKB			
		KRWCSQ	37.85		
	VIS	JSKKTSLSVJZ			
		TTT.WGOI.PJG.	52.50		
	VIS	WGOI GSNEVOS BIY			
		0300 1234321	150.00		821.74
22 Jan 21	SO	FIEALJT DRAMBEJA			
		OESGSCSQ	30.00		
25 Jan 21	CR	655622773071-VNL			791.74
	SO	IEVF		84.20	
		IK287096	5.00		
	SO	CIFPCIB			
		101146	5.00		
	VIS	IZUAZeuobcpt			
		cjcxls.pl.re	6.74		
	VIS	LB.VJZ VJACRZSF CI			
		81 ACBPIBS	25.00		
	VIS	EAB'O 0045910049			
		IKKOS.VJZ/LEOO			
		08001076285	8.99		
	BALANCE CARRIED FORWARD				825.21

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Your Statement

Account Name

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Sortcode Account Number Sheet Number
 00-11-22 12345678 18

Your HSBC Advance details

Date	Payment type and details			Paid out	Paid in	Balance
			BALANCE BROUGHT FORWARD			825.21
	VIS	EAB'O 0041767202	Ijcxls.pl.re*ZG9NI			
			IZIUJA.VJ.RM	75.00		750.21
26 Jan 21	DD	KIQKIO KIQZSAB		14.39		
	VIS	VIEAVLRFQ'V V/ZMB	ZJJFBJTA		188.61	
	VIS	EAB'O 0050877146	Ijcxls.pl.re*ZG7JZ			
			IZIUJA.VJ.RM	29.99		517.22
27 Jan 21	VIS	IZUAZMBKOIVS IZIUIJ			8.26	525.48
			IZIUJA.VJ.RM			
28 Jan 21	VR	VB VNIWV KVV	UJJZ DIA		14.39	539.87
	VR	VNRFVN VJZZEVVEJAS			1,894.69	
	VR	IOOEIAVS IRBJZJBEG			2,527.23	4,961.79
31 Jan 21	TFR	001122 87654321	EABSFASB BFIAVHSF	2,000.00		2,961.79
01 Feb 21	DD	VNRFVN ZEVVEJA SOV		50.00		
	DD	BG OEVSAVS ZLK		11.39		
	DD	BSVVJ ZJLEOS		61.00		
	DD	GEFPEA ZSWEI KQZBV		59.50		
	DD	FJQIO OJAWJA		13.66		
	SO	HIFFIF OESG			40.00	
		KJVMSB ZJASQ				
	VIS	IZUAZeuobcpt	cjcxls.pl.re	6.95		
	VIS	JRBWJJFPSIF RM OBW				
		01202727001		38.90		
	VIS	SHO	OJAWJA	10.00		2,670.39
02 Feb 21	DD	KOIAZQVSFGEVS OOK		25.38		
	VIS	VIEAVLRFQ'V V/ZMB	ZJJFBJTA		168.23	
))) OOJQWV IB VIEAVLRF			
			OSSWV ZJJFBJT	4.49		
))) VJ-JK PFJRK 108593			
			OSSWV	4.00		
	VIS	EAB'O 0087919617	WEPEBIOJVSIA.VJZ			
			WEPEBIOJVSIA.			
			RVW 8.33 @ 1.3655			
			Gdfc Fcut	6.10		
	DR	Als-Vutkbdsi				
		Bkcsfcupdls Htt		0.16		
			BALANCE CARRIED FORWARD			2,462.03

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Sortcode	Account Number	Sheet Number
00-11-22	12345678	19

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,462.03
	VIS EAB'O 0087919616			
	Ijcxls.pl.re*ZG01O			
	IZIUJA.VJ.RM	15.49		2,446.54
03 Feb 21	DD KIQKIO KIQZSAB	14.99		
	VIS SICQDSB SU5M6H			
	SICQDSB			539.84
	VIS SHO			
	OJAWJA	10.00		2,961.39
04 Feb 21	SO HIFFIF DBZ*VII	100.00		
	SO OESGSCOSQ H F	100.00		
	SO CB VNIWC VNRFVN			
	OESGSCOSQ / HIFFIF	500.00		
	VIS TNEBSVFJCC			
	KRWCSQ	146.00		
	VIS IZUAZeuobcpt			
	cjcxls.pl.re	29.69		
	VIS EAB'O 0098237716			
	Ijcxls.pl.re*ZH56A			
	IZIUJA.VJ.RM	10.00		2,075.70
05 Feb 21	DD KIQKIO KIQZSAB	8.99		2,066.71
08 Feb 21	DD ZBP 40058834132904	526.05		
	BP A J Vcjtkls			
	CB VNIWC GEVIFIPS	56.00		
	TFR 002244 12341234			24.99
	EABSFASB BFIACHSF			
	VIS LJBC.VJZ			
	AJBBEAPNIZ	66.00		
	VIS SHO			
	OJAWJA	10.00		
)))	VJ-JK PFJRK 108593			
	OSSWC	27.95		
	BP HIFFIF OESG			
	Kmlst			217.00
	VIS EAB'O 0009257481			
	Ijcxls Kkdjt*ZH1P0			
	cjxs.pl.re/oj	7.99		1,614.71
08 Feb 21	BALANCE CARRIED FORWARD			1,614.71

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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9 January to 8 February 2021**Your Statement****Account Name**

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Sortcode Account Number Sheet Number
00-11-22 12345678 20

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>	Arranged Overdraft Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest		0.00%	upto	25	0.00%
			over	25	39.90%

Commercial Banking Customers

Interest and Charges

[Your] Business Banking Terms and Conditions cover how and when we can charge our interest rates and charges.

Details of Debit interest together with details of the interest rate we pay and charge in full [for all accounts] are available in [our] Business Price List. All [our] business current accounts are non-interest bearing when in credit unless we individually agree a rate with you.

Overdrafts:

Arranged overdraft: Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit. Interest rates are individually agreed, for a period of 12 months, and are linked to the Bank of England base rate. For details of our fees and charges, please refer to our Business Price List – see Additional Information below.

Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft limit, or takes your account over your arranged overdraft limit. When you don't have an arranged overdraft limit, we will charge our Business Standard Debit Interest Rate on any balances. When you have an existing arranged overdraft limit and go over this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge Standard Debit Interest Rate on any balance over your arranged overdraft facility. In either of these circumstances, unarranged overdraft charges will be applied on each working day that your account is overdrawn (if you don't have an arranged overdraft) or you go over your arranged overdraft limit (if you have an arranged overdraft). For details of our fees and charges, please see our Business Price List and for information on our Interest Rates – see Additional Information below.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Business Price List.

Additional Information

A copy of [our] Business Price List and the Business Banking Terms and Conditions can be found on our website

www.business.hsbc.uk/en-gb/gb/generic/legal-information.

Information on our Interest Rates can be found on our website www.business.hsbc.uk/en-gb/interest-rates/interest-rates-finance-borrowing.

This information is also available in our branches, by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or by textphone **0345 12 55 63**. [Details of the interest rate we pay and charge are also separately available through these channels.]

To help us continuously improve our service and in the interests of security, we may monitor and/or record your telephone calls with us.

Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, e.g. Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts, overdraft interest is charged on the whole overdraft balance above any interest free amount. 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.

Overdrafts

Arranged overdraft: Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit.

Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft, or takes your account over your arranged overdraft limit.

Effective from 14 March 2020

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 HSBC Advance Bank Account, HSBC Bank Account, HSBC Current Account, Home Management Account and HSBC Graduate Bank Account is £20.

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.

Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the new £20 cap as they'll relate to the previous month's charging period.

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 foreign currency debit card payments (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 'Foreign Currency Transaction Fee'. Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of 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 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, and to cash machines in the UK, 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.

Commercial and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen please call **0800 032 7075** or if you are calling from outside the UK, please call us on **+44 1442 422 929**. Lines are open 24 hours.

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.

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or textphone **0345 12 55 63** to let us know how we can serve you better.