



HSBC Advance

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
50 Test Street
A Town
West Yorkshire
ZZ1 9AA



Account Summary

Opening Balance	653.13
Payments In	4,356.35
Payments Out	4,269.63
Closing Balance	739.85
Arranged Overdraft Limit	1,400.00

International Bank Account Number
GB00TEST001122012345678

Branch Identifier Code
HBUKGB4150H

9 May to 8 June 2019

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode 00-11-22 **Account Number** 12345678 **Sheet Number** 901

Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
08 May 19	BALANCE BROUGHT FORWARD				653.13
09 May 19	VIS	JQPGQeqhjbln bibkwz.lw.xe))) TS-SC WFSEC 108464 RZZHU	15.75		629.38
10 May 19	DD	CJXCJR CJXQZGB	20.45		
	VIS	JUHJ UECZFUBSFZ CEHUZX))) TS-SC WFSEC 108464 RZZHU	96.65		
13 May 19	DD	RZWJR & WZG QO T/R	11.65		500.63
	VIS	JQPGQeqhjbln bibkwz.lw.xe VIS UCSFB & JTBOAZ FZT OGBZFGZB VIS YFJHNSFH-BDZJBFZU 01274 431079))) UJOGUYEFXU LZUB XSFIUDOF VIS LLL.LXQZBFS.TSQ RZZHU VIS JUHJ UECZFUBSFZ CEHUZX))) TS-SC WFSEC 108464 RZZHU))) TS-SC WFSEC 108464 RZZHU	9.90	12.99	
			80.00	6.80	
			6.35		
			10.30		
			42.47		
			13.40		
			6.00		
	BALANCE CARRIED FORWARD				312.42
					312.42



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9 May to 8 June 2019

Your Statement

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode	Account Number	Sheet Number
00-11-22	12345678	902

Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			312.42
14 May 19	VIS	JQPGQeqhjbln bibkwz.lw.xe	6.44		
	VIS	LLL.LXQZBFS.TSQ RZZHU	10.30		
)))	RRSXHU CDJFQJTX CEHUXZ	9.00		
)))	TDJBULSFBD TJAZGHO UIOCBSG	27.30		259.38
15 May 19	CR	QJYZX DOFZ RBH		2,466.34	
	DD	R&W I RBH HOF-QO	11.98		
	DD	SAS ZGZFWX	196.00		
	DD	CJXCJR CJXQZGB	12.99		
	VIS	QNW CRSUU RJGZ YFJHNSFH	51.27		
)))	TS-SC WFSEC 108595 CEHUXZ	10.41		
	BP	Rvzjnt Uvihdwz Tjq 5 Gnc Sllxhbqvzw L	1,410.00		1,033.07
16 May 19)))	RJGZ ZGH NJFQ UDSC YFJHNSFH	9.45		1,023.62
17 May 19	VIS	LQ QSFFOUSGU UBSFZ RZZHU	34.97		
)))	TS-SC WFSEC 108595 CEHUXZ	13.78		974.87
19 May 19	ATM	TJUD YGIQ QJX19 TSSCZFJBOAZ @11:44	30.00		944.87
20 May 19	CR	655622773811-TDY		137.60	
	VIS	YSSBU 2157 RZZHU	7.78		
	VIS	LQ QSFFOUSGU UBSFZ RZZHU	68.29		
	VIS	GJGHSU DZJHOGWRZX RZZHU	44.64		
	VIS	TJF CJFIOW RZZHU	4.40		
	VIS	ZHZG TS EI TDZUBZF	12.98		
)))	TS-SC WFSEC 108464 RZZHU	11.65		
)))	NOUD & TDOCU@3 CEHUXZ	13.17		
)))	T.Z.V ROQOBZH RZZHU	8.00		
	BALANCE CARRIED FORWARD				911.56



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Your Statement

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode Account Number Sheet Number
00-11-22 12345678 903

Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD				911.56
)))	WFZWWU			
		RZZHU	4.00		
	VIS	CJFZWYCJX Z-TSQ R			
		YFOHWLJBZF	15.00		
)))	TS-SC WFSEC 108595			
		CEHUXZ	10.40		
)))	TS-SC WFSEC 108464			
		RZZHU	15.45		
	VIS	OWY'R 0060536452			
		JQJPSG.TS.EI*QG3TX			
		JQJPSG.TS.EI	20.53		
	VIS	OWY'R 0060536453			
		JQJPSG.TS.EI*QG2TZ			
		JQJPSG.TS.EI	21.62		
	VIS	OWY'R 0066034193			
		Jibkwz.lw.xe*QG0NF			
		JQJPSG.TS.EI	9.99		814.57
22 May 19)))	LQ QSFFOUSGU UBSFZ			
		RZZHU	18.59		795.98
23 May 19	VIS	JUHJ CZBFSR/ECB			
		CEHUXZ	42.43		
)))	TS-SC WFSEC 108595			
		CEHUXZ	7.89		745.66
24 May 19	SO	JOTF			
		JC287096	5.00		
	SO	UJFWZWY			
		101146	5.00		
	ATM	TJUD UJOGUYX QJX24			
		Ubvzdfxytd Y@09:54	50.00		
)))	Nvydq Lndq Xwyedgv			
		Rnnod	4.50		681.16
28 May 19	VIS	TS-SC WFSEC 014513			
		CZBFSR WSQZFU	82.30		
)))	WS SEBHSSFU			
		CEHUXZ	9.00		
)))	ROHR WY FOTDQSGH			
		FOTDQSGH	22.99		
)))	QJOGUWORR NJFQ UDS			
		FOTDQSGH XSFI	21.15		545.72
29 May 19)))	ROHR WY RZZHU			
		RZZHU	20.57		
	VIS	OWY'R 0024847269			
		Cyvin Avonw*QG3MN7			
		353-12477661	3.99		521.16
	BALANCE CARRIED FORWARD				521.16



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Sortcode Account Number Sheet Number
00-11-22 12345678 904

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			521.16
30 May 19))) TS-ST WFSET 108464 RZZHU	24.23		
))) TS-ST WFSET 108464 RZZHU	4.80		492.13
31 May 19	TR TDEFTD TSQQOUUOSGZ SO NJFFJF ROZA TSTIZB QSGZX			1,752.41
))) UJOGUYEFXU LZUB XSFIUDOF	40.00		
	VIS OGB'R 0038260254 Jibkwz.lw.xe*QG4OZ	21.09		
	JQJPSG.TS.EI	7.54		
	VIS OGB'R 0038260255 Jibkwz.lw.xe*QG016			
	JQJPSG.TS.EI	17.93		
	VIS OGB'R 0038260256 Jibkwz.lw.xe*QG5A4			
	JQJPSG.TS.EI	8.99		2,148.99
03 Jun 19	DD TDEFTD QOUUOSG SOT DD BA ROTZGTZ QYTF	50.00		
	DD BZUTS QSYORZ	12.83		
	DD AOFWOG QZHOJ TXQBU	39.50		
	DD FSXJR RSGHSG	42.36		
))) TS-ST WFSET 108464 RZZHU	13.66		
))) LQ QSFFOUSGU UBSFZ LJRUJRR	13.15	4.20	
	VIS GZVB FZBJOR RBH RZZHU		74.00	
	VIS LQ QSFFOUSGU UBSFZ RZZHU	59.48		
	VIS LLL.LXQZBFS.TSQ RZZHU	37.80		
	VIS LLL.LXQZBFS.TSQ RZZHU	37.80		
	VIS JUHJ UETZFUBSFZ TEHUZX	45.13		
	VIS TJFZGBTJX Z-TSQ R YFOHWLJBZF	30.00		
))) QTHSGJRHU YJBRZX	10.98		
	VIS OGB'R 0045291636 Jibkwz.lw.xe*QG6IT			
	JQJPSG.TS.EI	17.50		1,660.60
	BALANCE CARRIED FORWARD			1,660.60

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Sortcode **Account Number** **Sheet Number**
 00-11-22 12345678 905

Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			1,660.60
04 Jun 19	SO	NJFFJF MBQ*TJJ	100.00		
	SO	ROZAZURZX H F	100.00		
	VIS	JQPGQeqhjbln bibkwz.lw.xe	28.99		
	VIS	UBJGGOGWRZX FSJH RZZHU	60.21		
)))	Nvydq Lndq Xwyedgv Rnnod	4.50		1,366.90
05 Jun 19	DD	CJXCJR CJXQZGB	7.99		
	DD	CJXCJR CJXQZGB	7.99		
	DD	CJXCJR CJXQZGB	14.99		
	SO	CJFSTD MJUSG NJFFJF	500.00		
)))	TS-SC WFSEC 108595 CEHUXZ	13.30		822.63
06 Jun 19)))	UJOGUYEFXU LZUB XSFIUDOF	4.80		817.83
07 Jun 19	ATM	TJUD GSBZQJT MEG07 BP DZJHOGWRZ@10:15	40.00		
)))	TS-SC WFSEC 108464 RZZHU	12.74		
)))	UJOGUYEFXU LZUB XSFIUDOF	17.25		
	VIS	OGB'R 0085540508 JQPSG CFOQZ*Q62XM JQPG.TS.EI/CQ	7.99		739.85
08 Jun 19	BALANCE CARRIED FORWARD				739.85

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	balance	AER variable	Arranged Overdraft Interest Rates	balance	EAR variable
Credit interest	0.00%			upto	1,400 17.90%
				over	1,400 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 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.

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**.