



Your Rewards Credit Card statement

Contact tel 03457 404 404
From Overseas tel 44 1226 261 010

Lost and Stolen Cards 03456 007 010 (24 hrs)
From Overseas tel 44 1442 422 929 (24 hrs)

Mr Zeus Test Mark Testname
1 Test Street
Test Lane
Testville
AB1 2CD

www.hsbc.co.uk

/(AB1 2CD2BM)/

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out on the reverse of this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Account Summary	
Credit Limit	£ 10,500.00
APR	21.9%
Previous Balance	2,549.97
Debits	2,562.50
Credits	2,549.97
New Balance	2,562.50
Transaction Balance	2,562.50
Minimum payment	£64.06
Payment to be credited by	06 Feb 2023
Your nominated bank account will be debited by £ 2,562.50 on 06 Feb	

Minimum payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Statement Date **11 January 2023**

Card number

3333 2222 1111 0000

Sheet number **1 of 3**

Statement Date **11 January 2023**

Card number

 Sheet number **2 of 3**

 MR Zeus Test Mark
 Testname

3333 2222 1111 0000

Your Transaction Details

Received By Us	Transaction Date	Details	Amount
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09 Dec 22	08 Dec 22))) HJPMFQRPB	RVVPB	7.00
10 Dec 22	09 Dec 22))) HJPMFQRPB	RVVPB	5.09
10 Dec 22	09 Dec 22	QHTFHmoshgdk	gcgryq.dy.em	45.02
10 Dec 22	10 Dec 22	DKJCVDB 86697532	FMDDKFLIQH RFP	50.10
12 Dec 22	10 Dec 22))) Tkoohk_*K	Qc Pyqkj Rop RVVPB	7.45
12 Dec 22	10 Dec 22))) GENPVFVRR SOJKQR JRNG	Rkkpn	7.90
12 Dec 22	10 Dec 22))) GENPVFVRR SOJKQR JRNG	Rkkpn	7.90
12 Dec 22	10 Dec 22))) GENPVFVRR SOJKQR JRNG	Rkkpn	7.90
12 Dec 22	10 Dec 22))) GENPVFVRR SOJKQR JRNG	Rkkpn	7.90
13 Dec 22	12 Dec 22))) RRMSPB QD BQKFBGNE	RVVPB HMMEDMU	6.49
13 Dec 22	12 Dec 22))) BQKFBGNES'B	B/HCD HMMEDMUF	98.80
14 Dec 22	13 Dec 22))) GQLVR FQBI	RVVPB	5.39
15 Dec 22	14 Dec 22))) HJPMFQRPB	RVVPB	7.00
16 Dec 22	15 Dec 22))) JEMBBVP BINDDR	VNPBVS	2.29
16 Dec 22	15 Dec 22))) JEMBBVP BINDDR	VNPBVS	4.58
16 Dec 22	15 Dec 22))) JEMBBVP BINDDR	VNPBVS	4.58
16 Dec 22	15 Dec 22))) Dbk Hgqyj Kqq	Wepnkt	7.20
19 Dec 22	17 Dec 22	QHTFHmoshgdk	gcgryq.dy.em	6.99
19 Dec 22	17 Dec 22	QHTFHmoshgdk	gcgryq.dy.em	22.17
19 Dec 22	17 Dec 22))) HQECB&BWVFJVE WRJ	BQJQ WNPBS	44.10
19 Dec 22	17 Dec 22	Qcgryq.dy.em*1F1SN9MM4	QHQTMF.JM.NC	47.82
19 Dec 22	18 Dec 22	GW BD JIQPB	RVVPB	4.94
19 Dec 22	18 Dec 22))) HKPUQS WIQEHQJS	WNPBVS	8.50
19 Dec 22	18 Dec 22))) GW BD JIQPB	RVVPB	8.99
19 Dec 22	18 Dec 22	NGVE *DEKW	IVRW.NGVE.JMH	12.63
19 Dec 22	18 Dec 22	QHTFHmoshgdk	gcgryq.dy.em	14.69
19 Dec 22	18 Dec 22	QHTFHCDWRQJV	QHQTMF.JM QHQTMF.JM.NC	14.99
20 Dec 22	18 Dec 22))) QGWQ BNWVEBDMEV	WNPBVS	16.03
20 Dec 22	18 Dec 22	QHTFHCDWRQJV	QHQTMF.JM QHQTMF.JM.NC	47.31
21 Dec 22	19 Dec 22))) UVRJMHV GEVQC-CAJ	GEKLIMNBV	8.99
21 Dec 22	19 Dec 22	QHTFHCDWRQJV	QHQTMF.JM QHQTMF.JM.NC	29.99
21 Dec 22	20 Dec 22	NGVE *DEKW	IVRW.NGVE.JMH	1.00
21 Dec 22	20 Dec 22	NGVE *DEKW	IVRW.NGVE.JMH	12.99
21 Dec 22	20 Dec 22	BQKFBGNES'B	B/HCD HMMEDMUF	159.07
23 Dec 22	22 Dec 22))) ZNKJC JMRMNE WEKFD	RVVPB	29.00
24 Dec 22	23 Dec 22	LMMRLV *Lyyuhk Whgt	Qs u.dy/bkhssgt#	1.89
24 Dec 22	23 Dec 22	Qcgryq.dy.em*1F10O0CD4	QHQTMF.JM.NC	8.99
24 Dec 22	24 Dec 22	QHTFHmoshgdk	gcgryq.dy.em	9.20
24 Dec 22	24 Dec 22	Gehm	JMRJIVBDVE	42.58
26 Dec 22	23 Dec 22	QHTFHCDWRQJV	QHQTMF.JM QHQTMF.JM.NC	48.93
26 Dec 22	24 Dec 22))) BQKFBGNESB	B/HCDB HMMEDMUF	7.64
26 Dec 22	24 Dec 22))) GW BD JIQPB	RVVPB	46.87
26 Dec 22	24 Dec 22	BQKFBGNES'B	B/HCD HMMEDMUF	141.05
27 Dec 22	26 Dec 22))) FMEDI DSFVBKPV JMNFJKR	FMEDI BIVKRPB	3.00



Your Rewards Credit Card statement

Statement Date **11 January 2023**

Card number
3333 2222 1111 0000

Sheet number **3 of 3**

27 Dec 22	26 Dec 22	QHTFHmoshgdk	gcgryq.dy.em	69.47
29 Dec 22	28 Dec 22))) IMHVGQBV RDP 584	RVVPB	25.90
29 Dec 22	28 Dec 22))) DIV UMECB	RVVPB	28.00
29 Dec 22	28 Dec 22))) BQKFBGNESB B/HCDB	HMMEDMUF	44.59
30 Dec 22	29 Dec 22	JVO RDP	UQRDIQHBDMU	9.95
30 Dec 22	29 Dec 22))) BQKFBGNESB B/HCDB	RVVPB, 2222	19.66
31 Dec 22	30 Dec 22))) GW BD JIQPB	RVVPB	1.25
31 Dec 22	30 Dec 22))) GW BD JIQPB	RVVPB	13.22
02 Jan 23	31 Dec 22	Wjwck Xwpky *160NJ85U4 353-12477661		3.99
02 Jan 23	31 Dec 22	QHTFHmoshgdk	gcgryq.dy.em	18.49
02 Jan 23	31 Dec 22))) QGWQ BNWVEBDMEV	WNPBVS	18.77
02 Jan 23	31 Dec 22))) DIV IVQPKFLRVS LEVVFLE	RVVPB	28.50
02 Jan 23	31 Dec 22))) QGWQ BNWVEBDMEV	WNPBVS	43.03
02 Jan 23	01 Jan 23))) BIVRR UQCVAKVRP EMQP	INPPVEBAKVRP	61.79
03 Jan 23	03 Jan 23	PKEVJD PVGKD WQSHVFD - DIQFC SMN		2,549.97CR
05 Jan 23	04 Jan 23	HJPMFQRPB	RVVPB	7.00
06 Jan 23	05 Jan 23))) HJPMFQRPB	RVVPB	3.79
06 Jan 23	05 Jan 23	Qcgryq Wjwck*1I7SI2MM4	gcrq.dy.em/sc	8.99
09 Jan 23	07 Jan 23))) UMMPKVB	RVVPB	2.20
09 Jan 23	07 Jan 23))) UMMPKVB	RVVPB	8.80
09 Jan 23	07 Jan 23))) IVQPKFLRVS WEMYVJDB RK	RVVPB	9.35
09 Jan 23	07 Jan 23))) IVQPKFLRVS AQEH GDJIB	RVVPB RB6	10.50
09 Jan 23	07 Jan 23))) UMMPKVB	RVVPB	17.65
09 Jan 23	07 Jan 23	BQKFBGNESB B/HCDB	RVVPB, 2222	21.85
09 Jan 23	08 Jan 23))) JM-MW LEMNW 108593	RVVPB	9.10
09 Jan 23	08 Jan 23	Qcgryq.dy.em*1I2YH9DF4	QHQTMF.JM.NC	43.45
09 Jan 23	08 Jan 23	Qcgryq.dy.em*1I1BH8DL4	QHQTMF.JM.NC	45.99
10 Jan 23	08 Jan 23	QHTFHCDWRQJV	QHQTMF.JM QHQTMF.JM.NC	48.70
10 Jan 23	09 Jan 23))) JM-MW LEMNW AMMP	SMEC	2.00
10 Jan 23	09 Jan 23	Wjwck Xwpky *1I9JW1L24 353-12477661		3.49
10 Jan 23	09 Jan 23))) RFVE JQE WQEC SEC	SMEC	6.75
10 Jan 23	09 Jan 23	NFKDV BDNPVFDB	EVJNEEKFL	831.60
11 Jan 23	10 Jan 23))) Ggukh Fgnb	Rkkpn	5.39
11 Jan 23	10 Jan 23))) GW BD JIQPB	RVVPB	6.35

Summary Of Interest On This Statement

NO INTEREST CHARGED ON THIS STATEMENT
Vnowcgokp wqokjkno - qkvo cyqo **57.01**

We now provide more information about the cost of using your card in currencies in the EEA for purchases or cash withdrawals. If you would like to know more about how the cost of making card transactions compares to the Foreign Exchange Rate(s) issued by the European Central Bank, please go to:
<https://www.hsbc.co.uk/international/using-your-card-abroad/>

Interest free period	Maximum 56 days for purchases if you pay your transaction balance (the amount you owe excluding any instalment plan) in full and on time. If you have an instalment plan, you'll also need to pay the monthly instalment and fee.			How interest is charged
Interest charging information	We won't charge interest on any purchases shown in your statement if you pay the full transaction balance and any monthly instalment plan payments by the payment due date. Otherwise, the period over which interest is charged will be:			On purchases
	Purchases, cash advances and balance transfers	From	Until	We won't charge interest on any purchases shown in your statement if you pay the full transaction balance by the payment due date. If you have an instalment plan, for that to apply, you'll also need to pay the monthly instalment and fee by the due date. If you don't pay the transaction balance in full, we charge interest on all transactions from the date they were added to the account (and not just on the unpaid balance).
Allocation of payments	We apply your payments in a certain order if the amount you pay in a month is less than the full amount you owe: (1) To any overdue minimum payments (2) To the minimum payment for that month (3) To any monthly instalment (or instalments) and instalment plan fees (4) To the rest of the transaction balance. You can find that amount in your statement (5) To any transactions, interest or charges that haven't yet been included in your statement (6) To any instalment plan balances that are left. In each case we apply payments first to amounts that we charge the highest interest rate on before we apply them to amounts charged at lower rates or zero interest. We always pay off interest and charges first. If some amounts are charged at the same interest rate, we'll apply your payment to the oldest amounts first. If you have more than one instalment plan, we'll apply the payment against them in the order they were added to the account, starting with the plan that has been on the account longest.			On cash transactions and balance transfers Cash transactions include cash withdrawals and cash related payments such as buying travellers' cheques, foreign currency, purchasing money orders and other similar payments. Interest will be charged from the date each transaction is added to your account until the amount you owe us has been paid in full.
Minimum repayment	If you entered into your agreement with us before 23 March 2011, the higher of:	A. 2.5% of the full amount you owe. B. £5.		Estimated interest This is an estimate of the interest you'll have to pay next month. It assumes: 1) you only pay the minimum due, 2) you pay on the due date, 3) there are no more cash transactions or balance transfers before your next statement, 4) you don't change your statement date, and 5) your interest rates don't change. Remember, if you make only the minimum payment each month it will take you longer and cost you more to clear your balance.
Fees	No annual fee			Daily interest Interest is charged on a daily basis, so the amount of interest payable will increase the longer payment is delayed, even if payment is made before the due date. Payments will take effect when they are actually received by us as cleared funds.
Charges	Cash Fee	2.99% of the cash or cash related payment (minimum £3)		Recurring transactions A recurring transaction (sometimes called a continuous payment authority) is a series of payments you agree to be collected 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 doesn't cover these transactions. If you want to cancel a recurring transaction, you can do this with the retailer or with us. If you contact the retailer, you'll also be able to deal with the agreement you have with them. This should ensure the retailer doesn't collect any further payments. If they do, we'll treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.
	Balance transfers	The charge will be set out if we send you an offer for a balance transfer.		
	Instalment plans	Before you take out an instalment plan, we'll tell you the fees that apply.		
Foreign usage	Payment Scheme Exchange rate:	Rates can be found at: visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html or mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html		
	One or more of the following may apply:			
	Non-Sterling Transaction Fee	2.99% of the transaction amount in Sterling (rather than the currency of the transaction)		
	Cash Fee	2.99% of the cash or cash related payment (minimum £3)		
Default charges	If you're late making the minimum payment	£12		
	If you're over your credit limit (even if we've allowed you to go over)	£12		
	If a payment is returned unpaid	£5		
	If we need to enforce repayment, including legal and tracing costs	Our reasonable costs		

Ways to pay **Remember, if payments are made using the wrong card details, sort code or account number, they may be delayed or not applied.**
'Working days' are any weekday other than Bank Holidays.

How to pay by:	Interest calculations and available credit																																	
Direct Debit	Contact us* and select to pay the full, fixed or minimum amount due. Your payment will be automatically deducted from your current account by your due date each month. If the minimum payment due is more than your fixed amount, we'll claim the minimum payment. If your statement balance is lower than your fixed amount we'll only claim the balance on your statement.																																	
Standing Order/bill payment/overseas payment	Pay a fixed amount to your HSBC Credit Card using the following information: <ul style="list-style-type: none"> ◆ Sort code and account number: (choose applicable numbers from the table below) ◆ Reference: your 16 digit credit card number <table border="1"> <thead> <tr> <th>Type of card</th><th>Card number begins</th><th>Quote sort code</th><th>Quote account number</th><th>If paying from overseas quote sort code, account number and IBAN Number (International Bank Account Number) for the corresponding card number</th></tr> </thead> <tbody> <tr> <td rowspan="2">Visa: HSBC and Welsh</td><td>454638</td><td>40 42 46</td><td>09003649</td><td>404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787</td></tr> <tr> <td>408267</td><td>40 11 71</td><td>79001387</td><td>401171-29009787 BIC: MIDLGB22 IBAN: GB38MIDL40117129009787</td></tr> <tr> <td>Mastercard: HSBC and Welsh</td><td>543460</td><td>40 42 46</td><td>29004734</td><td>404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787</td></tr> <tr> <td>Gold Visa</td><td>494120</td><td>40 42 46</td><td>69005161</td><td>404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787</td></tr> <tr> <td>Mastercard HSBC Rewards</td><td>538149</td><td>40 42 46</td><td>09005099</td><td>404246-09005099 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787</td></tr> </tbody> </table>					Type of card	Card number begins	Quote sort code	Quote account number	If paying from overseas quote sort code, account number and IBAN Number (International Bank Account Number) for the corresponding card number	Visa: HSBC and Welsh	454638	40 42 46	09003649	404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787	408267	40 11 71	79001387	401171-29009787 BIC: MIDLGB22 IBAN: GB38MIDL40117129009787	Mastercard: HSBC and Welsh	543460	40 42 46	29004734	404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787	Gold Visa	494120	40 42 46	69005161	404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787	Mastercard HSBC Rewards	538149	40 42 46	09005099	404246-09005099 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787
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Cash or cheque in any HSBC branch	Please make cheques payable to HSBC UK Bank plc followed by your 16-digit credit card number. A charge may apply to payments made at banks other than HSBC.																																	
Post	Please make cheques payable to HSBC UK Bank plc followed by your 16-digit credit card number and send to: HSBC UK Bank plc, Card Services, PO Box 1539, Northampton NN1 9HZ. Please don't send cash or post-dated cheques.																																	