

**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](http://www.hsbc.co.uk)

## Your Statement

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



### Account Summary

Opening Balance	2,435.53
Payments In	8,331.98
Payments Out	9,075.64
Closing Balance	1,691.87
Arranged Overdraft Limit	1,400.00

**International Bank Account Number**  
GB00TEST001122012345678

**Branch Identifier Code**  
HBUKGB4150H

**9 December 2019 to 8 January 2020**

**Account Name**

Zeus Test Mark Testname & Athena Alice Testuser

**Sortcode** 00-11-22    **Account Number** 12345678    **Sheet Number** 943

**Your HSBC Advance details**

Date	Payment type and details	Paid out	Paid in	Balance
<b>08 Dec 19</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>2,435.53</b>
09 Dec 19	DD FIE 40058834132904	566.59		
	BP Hd Wkjfo AWW			
	Ejo Aug19 626963	29.97		
	BP Hd Wkjfo AWW			
	Ejo Aug19 626963	1.50		
	BP Hd Wkjfo AWW			
	Ejo Sep19 643389	45.65		
	BP Hd Wkjfo AWW			
	Ejo Oct19 660830	97.72		
	BP Hd Wkjfo AWW			
	Ejo Nov19 678285	127.60		
VIS	SNLIDBHO 828			
	VOOGH	58.14		
VIS	Pgod Ojd			
	Vzefze	25.15		
VIS	NHGN AOIBV/TAI			
	ATGHOC	51.65		
VIS	SSS.HSQW.WB.TY			
	08719951867	45.00		
)))	VNMO OMG QNDF HXBA			
	JDNGQBDG	5.31		
)))	IDNQNVOOMG QLHXODLO			
	HXOQQLOVG	9.60		
VIS	SSS.TWNH.WBF			
	WXOVIOMXNF	25.00		
	<b>BALANCE CARRIED FORWARD</b>			<b>1,346.65</b>



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**9 December 2019 to 8 January 2020**

## Your Statement

### Account Name

Zeus Test Mark Testname & Athena Alice Testuser

**Sortcode Account Number Sheet Number**  
00-11-22 12345678 944

### Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>				<b>1,346.65</b>
	VIS	LFL'V 0015192691			
		NFNKBM ADLFO*H84PM			
		NFKM.WB.TY/AF			
10 Dec 19	VIS	NFKMFYIAVNWO NFNKB	7.99		1,338.66
		NFNKBM.WB.TY			
11 Dec 19	DD	VOENV & EOM FL W/V	27.99		1,310.67
	DD	ANCANV ANCFOFL	9.90		
	VIS	NHGN HTAODHIBDO	19.90		
		ATGHOC			
	)))	NHGN HTAODHIBDO	35.47		
		ATGHOC			
	)))	NHGN HTAODHIBDO	19.47		
		ATGHOC			
	VIS	LFL'V 0044922040	5.70		
		NFNKBM.WB.TY*K91G7			
		NFNKBM.WB.TY			
12 Dec 19	DD	ANCANV ANCFOFL	8.99		1,211.24
	VIS	NFKMFvdbtjh	3.99		
		jnjqze.yz.gv	20.98		
	)))	BP HI WXNGH			
		VOOGH	7.30		
	VIS	LFL'V 0052363015			
		Nnjqze.yz.gv*RA9HY			
		NFNKBM.WB.TY			
13 Dec 19	DD	XLINWXL WNALINV WB	14.99		1,163.98
	DD	ANCANV ANCFOFL	62.84		
	)))	SNLIDBHO 828	12.99		
		VOOGH	7.41		
16 Dec 19	DD	V&E I VIG GLD-FL	10.37		1,080.74
	DD	BUB OMODEC	128.00		
	)))	BP HI WXNGH			
		VOOGH	6.93		
	BP	A J Wjnhaze			
		HI WXNGH ULWNDNEO	33.60		
	TFR	001122 87654321			
		LFLODMOI IDNMHQOD			
	ATM	WNHX MBIOFNW GOW16	1,500.00		
		BP XONGLMEVO@17:58	100.00		
	VIS	NFKMFvdbtjh			
		jnjqze.yz.gv	169.80		
	VIS	BP HI WXNGH			
		VOOGH	46.23		
	)))	XONGLMEVOC AXNDFNW			
		XONGLMEVOC	5.99		
	<b>BALANCE CARRIED FORWARD</b>				<b>2,079.82</b>



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Zeus Test Mark Testname &amp; Athena Alice Testuser

Sortcode	Account Number	Sheet Number
00-11-22	12345678	945

**Your HSBC Advance details**

Date	Payment type and details		Paid out	Paid in	Balance
		<b>BALANCE BROUGHT FORWARD</b>			<b>2,079.82</b>
	)))	SLVYB DOINLV VLFLI			
		XONGLMEVOC	20.00		
	)))	HNLMHJTDCH H/FYIH			
		VOOGH, 2222	25.26		
	)))	WB-BA EDBTA 108593			
		VOOGH	13.75		
	VIS	LMI'V 0067805691			
		NFNKBM.WB.TY*6C9BS			
		NFNKBM.WB.TY	10.99		2,009.82
17 Dec 19	ATM	WNHX MBIOFNW GOW17			
		BP XONGLMEVO@10:10	60.00		
	VIS	VBUOVV HABDIH VIG			
		ANLEMIBM	54.99		
	VIS	SSS.HSQW.WB.TY			
		08719951867	65.00		
	)))	BP HI WXNGH			
		VOOGH	4.75		
	)))	WNIWX XONGLMEVOC			
		VOOGH	20.00		1,805.08
18 Dec 19	DD	ANCANV ANCFO MI			
	VIS	NFKMFYIAVNWO NFNKB	8.20		
		NFNKBM.WB.TY	33.93		
	VIS	NFKMFvdbtjh			
		jnjqze.yz.gv	99.77		
	VIS	NFKMFvdbtjh			
		jnjqze.yz.gv	32.16		
	VIS	NHGN HTAODHIBDO			
		ATGHOC	184.44		
	)))	EDOEEH AVW			
		JDNGQBDG	9.90		
	)))	FWGBMNVGH			
		ATGHOC	2.68		
	VIS	LMI'V 0098238176			
		NFNKBM.WB.TY*9U7VT			
		NFNKBM.WB.TY	16.54		
	VIS	LMI'V 0098238177			
		NFNKBM.WB.TY*Q600U			
		NFNKBM.WB.TY	16.54		1,400.92
19 Dec 19	VIS	BP HI WXNGH			
		VOOGH	37.73		
	)))	FC GOMILHI			
		VOOGH	20.00		1,343.19
20 Dec 19	)))	GBMLMEIBM ANDY M/O			
		ONHI FLGVNM GH	8.29		
		<b>BALANCE CARRIED FORWARD</b>			<b>1,334.90</b>



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**9 December 2019 to 8 January 2020**

## Your Statement

**Account Name**  
Zeus Test Mark Testname & Athena Alice Testuser

**Sortcode** **Account Number** **Sheet Number**  
00-11-22 12345678 946

### Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>				<b>1,334.90</b>
	VIS	LMI'V 0013646069			
		NFNKBM.WB.TY*XD6N5			
		NFNKBM.WB.TY	60.41		
	VIS	LMI'V 0013646070			
		Nnjqze.yz.gv*7690B			
		NFNKBM.WB.TY	9.98		
21 Dec 19	BP	Azbbrho Wthjerem			1,264.51
		60967	180.00		
	BP	Hd Wkjfo AWW			
		Ejo Nov19 UNI	6.38		
23 Dec 19	VIS	XNJLINI			1,078.13
		VOOGH FBBDIBS	88.25		
	VIS	WB-BA EDBTA 108593			
		VOOGH	63.43		
	VIS	GBTJVOIDOO XBIOVH			
		FLVIBM YOCMOH	135.00		
	)))	WB-BA EDBTA 108593			
		VOOGH	17.35		
	)))	SNLIDBHO 828			
		VOOGH	15.73		
	VIS	NFKMFvdbtjyh			
		jnjqze.yz.gv	36.94		
	VIS	NFKMFvdbtjyh			
		jnjqze.yz.gv	21.60		
	VIS	NFKMFvdbtjyh			
		jnjqze.yz.gv	47.31		
	VIS	NFKMFvdbtjyh			
		jnjqze.yz.gv	65.34		
	)))	HNLMHJTDCH HTAODFN			
		VOOGH XONGLME	17.98		
	)))	JOOD ANDNGLHO CBDY			
		VOOGH	22.95		
	)))	FWGBMNVGH			
		VOOGH	3.18		
	VIS	LMI'V 0030715046			
		Nnjqze.yz.gv*XA7V9			
		NFNKBM.WB.TY	4.29		
24 Dec 19	CR	NVVLNMWO NTIBFBILU			538.78
	SO	NLWD			
		NA287096	5.00		
	SO	HNDEOMI			
		101146	5.00		
	ATM	WNHX JMYF GOW24			
		SNLIDBHO FON@16:01	150.00		
	<b>BALANCE CARRIED FORWARD</b>				<b>4,413.37</b>



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## Your Statement

**Account Name**  
Zeus Test Mark Testname & Athena Alice Testuser

**Sortcode** **Account Number** **Sheet Number**  
00-11-22 12345678 947

### Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>				<b>4,413.37</b>
	VIS	NFKMFvdbtjh jnjqze.yz.gv	29.98		
	VIS	SNLIDBHO 828 VOOGH	47.65		
	VIS	HXOVV SNYOQLOVG DB XTGGODHQLOVG	54.74		
	VIS	SSS.INYONSNC.PO 01534876163	15.44		
	)))	SNLIDBHO 828 VOOGH	20.00		4,245.56
26 Dec 19	ATM	WNHX MBIOFNW GOW26 FBDDLHBMH JC@ 15:24	20.00		4,225.56
27 Dec 19	DD	ANCANV ANCFOMI	1.89		
	DD	ANCANV ANCFOMI	4.24		
	SO	DNLMJBS PTMYILBM VLOUOHVOC	30.00		
	VIS	NFKMFvdbtjh jnjqze.yz.gv	6.99		
	VIS	FNDYH&HAOMWOD AVW ATGHOC	79.66		
	VIS	NHGN HTAODHIBDO ATGHOC	64.72		
	)))	FNDYH&HAOMWOD AVW ATGHOC	10.00		
	)))	SNLIDBHO 828 VOOGH	12.29		
	)))	WB-BA EDBTA 108593 VOOGH	4.60		4,011.17
28 Dec 19	ATM	WNHX MBIOFNW GOW28 BP XONGLMEVO@14:56	60.00		3,951.17
30 Dec 19	CR	655622773891-WXJ		137.60	
	)))	Yrte			
		Juvha	6.50		
	)))	WB-BA EDBTA 108593 VOOGH	21.60		
	VIS	LMI'V 0065535417 Aarnh Urfhz*NW7D86 353-12477661	2.49		4,058.18
31 Dec 19	CR	WXTDWX WBFFLHHLBMO		1,806.46	
	SO	QNDDND VLOU ABWYOI FBMOC	40.00		
	VIS	MBSIU.WBF/JLVVLMEX HYC	20.00		
	<b>BALANCE CARRIED FORWARD</b>				<b>5,804.64</b>



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## Your Statement

**Account Name**

Zeus Test Mark Testname &amp; Athena Alice Testuser

Sortcode	Account Number	Sheet Number
00-11-22	12345678	948

**Your HSBC Advance details**

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>5,804.64</b>
	))) FONMSBBG ANDY WNQO			
	VOOGH	25.20		
	))) WB-BA EDBTA 108593			
	VOOGH	5.55		5,773.89
02 Jan 20	DD WXTDWX FLHHLBM SOW	50.00		
	DD IU VLWOMWO FJA	12.83		
	DD IOHWB FBJLVO	37.00		
	DD ULDELM FOGLN AWFIH	60.84		
	DD DBWNV VBMGBM	13.66		
	VIS J P Jzfhe jef Wz L			
	Vzefze	39.95		
	VIS NHGN HTAODHIBDO			
	NIGHOW	30.04		
	))) WB-BA EDBTA 108593			
	VOOGH	8.05		5,521.52
06 Jan 20	WR VLMVOW & HLFABHM L		798.34	
	DD ANWANV ANWFOMI	7.99		
	DD ANWANV ANWFOMI	14.99		
	SO QNDDND PIF*WNN	100.00		
	SO VLOUOHVOW H F	100.00		
	SO HI WXNGH WXTDWX			
	VLOUOHVOW / QNDDND	500.00		
	VIS AOIH NI XBFO VIG			
	YLDYHINVV	35.49		
	VIS VOOGH YLDYHINVV UO			
	VOOGH	41.50		
	VIS XBVVW XBTHO UOIODL			
	VOOGH	96.20		
	VIS BP HI WXNGH			
	VOOGH	52.64		
	VIS NFKMFvdbtjyh			
	jnjqze.yz.gv	8.79		
	VIS SSS.IXOSBDYH.WB.TY			
	01213136000	20.00		
	VIS NHGN HTAODHIBDO			
	NGOV	74.61		
	VIS WTDDWH HTAODHIBDO			
	VOOGH ETLHVOW	248.99		
	))) WB-BA EDBTA 108593			
	VOOGH	19.50		
	VIS LMITV 0018814386			
	Nnjqze Aarnh*8D44A			
	jnqe.yz.gv/bn	7.99		
	<b>BALANCE CARRIED FORWARD</b>			<b>4,991.17</b>



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**9 December 2019 to 8 January 2020**

## Your Statement

### Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode	Account Number	Sheet Number
00-11-22	12345678	949

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>4,991.17</b>
	TFR 002244 12341234			
	LMIODMOI IDNMHQOD		54.99	
	TFR 001122 87654321			
	LMIODMOI IDNMHQOD	2,500.00		2,546.16
07 Jan 20	DD ANCANV ANCFOMI		8.99	
	VIS NFK*ngorynjmbrhodz			
	jnqe.yzn/bndo	154.99		
	))) PNWDB WLMOFN HNVOH			
	DBHH-BM-SCO	14.00		
	))) PNWDB WLMOFN HNVOH			
	DBHH-BM-SCO	3.50		2,364.68
08 Jan 20	DD FIE 40058834132904	566.59		
	DD ANCANV ANCFOMI		6.99	
	DD ANCANV ANCFOMI	88.00		
	VIS LMI'V 0031132116			
	Nnjqze.yz.gv*ZD6EQ			
	NFNKBM.WB.TY	11.23		1,691.87
08 Jan 20	<b>BALANCE CARRIED FORWARD</b>			<b>1,691.87</b>

### 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](http://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](http://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](http://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](http://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**.