

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	3,003.49
Payments In	5,210.43
Payments Out	6,621.58
Closing Balance	1,592.34
Arranged Overdraft Limit	1,400.00

International Bank Account Number
 GB00TEST001122012345678

Branch Identifier Code
 HBUKGB4150H

9 January to 8 February 2022

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode	Account Number	Sheet Number
00-11-22	12345678	81

Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
08 Jan 22	BALANCE BROUGHT FORWARD				3,003.49
10 Jan 22	SO	KHHYHQUKOULH OXYQL			
	TAHXD PLXMKH		40.00		
	BP	A J Qhnfwxc			
		QL QTKBC EUQKXKMA		39.00	
	BP	Ck Qohqb WQQ			
		Mhb Dec21 1190977		122.12	
)))	HDK*Oof Xlqq Mwxla			
		01912173720		1.20	
)))	HDK*Oof Xlqq Mwxla			
		01912173720		1.20	2,799.97
11 Jan 22	DD	IAMKI & MAH PU Q/I		9.90	
	VIS	WKXAHOWKD A-QLP R			
		JXUBMVKOAX		50.00	
)))	TLC TAKBUHPUAD			
		TAKBUHPUAD		30.55	2,709.52
12 Jan 22	SO	BAJLXKT VTUOKFAX			
		TKHHKT EUQKXKMA		30.00	
)))	BP QL QTKBC			
		IAABC		45.18	2,634.34
13 Jan 22	DD	TUOKQTU QKWUOKI QL		62.84	
	DD	WKDWKI WKDPAHO		12.99	2,558.51
14 Jan 22	CR	KIIUKHQA KYOLPLOUE			
		AZWAHCAC		205.00	
	CR	KIIUKHQA KYOLPLOUE			
		AZWAHCAC		335.02	
	VIS	KPSHPgkaphef			
		hnhyxc.ex.lg		10.44	
	BALANCE CARRIED FORWARD				3,088.09

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Your Statement

Account Name

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Sortcode Account Number Sheet Number
 00-11-22 12345678 82

Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD				3,088.09
)))	BP CO QTAKBC			3,070.16
		IAABC	17.93		
15 Jan 22	KOM	QKCT HLOAPKQ NKH15			2,820.16
		BP TAKBUHMIAD @ 10:29	250.00		
17 Jan 22	DD	RKUXPAKB / I&M	12.79		
	DD	LEL AHAXMD	116.00		
	DD	WKDWKI WKDPAHO	23.78		
	VIS	KPSHPgkaphef			
		hnhyxc.ex.lg	16.50		
	VIS	Wwjnf Ejqfx*Q13206			
		353-12477661	3.49		
)))	TAKBUHMIAD RKXP JO			
		IAABC	22.68		
	BP	Phkkofs Testuser			
		Eje Exleofw	150.00		
	TFR	002244 12341234			
		UHOAXHAO OXKHCRAX		93.99	2,568.91
18 Jan 22	DD	WKDWKI WKDPAHO	10.99		
	VIS	CKUHCJYXD'C C/PFO			
		PLLXOLVH	163.07		
)))	IILDBC KO CKUHCJYX			
		IAABC PLLXOLV	11.48		
)))	QL-LW MXLYW 014029			
		WAOXLI BAKXHC	9.77		2,373.60
19 Jan 22	DD	WKDWKI WKDPAHO	10.79		
	SO	BAJLXKT VTUOKFAX			
		TKHHKT EUQKXKMA	30.00		
	VIS	AJKD QLPPAXQA YF L			
		ILHBLH	5.72		
	VIS	AJKD QLPPAXQA YF L			
		ILHBLH	3.11		2,323.98
21 Jan 22	DD	OTA MDP IOB	14.99		
	SO	XKUHJLV NYHFOULH			
		IUAEACIAD	30.00		
	VIS	Knhyxc.ex.lg*KU9TP			
		KPKSLH.QL.YF	12.00		2,266.99
22 Jan 22	KOM	QKCT HKOVACO NKH22			
		TAKBUHMIAD @ 19:38	100.00		2,166.99
24 Jan 22	CR	TPXQ QTUIB JAHARUO		84.60	
	SO	KUQX			
		KW287096	5.00		
	SO	CKXMAHO			
		101146	5.00		
	BALANCE CARRIED FORWARD				2,241.59

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Sortcode Account Number Sheet Number
 00-11-22 12345678 83

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,241.59
	VIS Knhyxc.ex.lg*37877			
	KPKSLH.QL.YF	7.99		
))) KCJF CYWAXCOLXA			
	PKHQQTACOAX	19.40		
))) JUXQT C/V JF			
	IKHQKCTUXA	17.25		
	TFR 002244 12341234			
	UHOAXHAO OXKHCRAX		30.00	
	ATM QKCT HLOAPKQ NKH24			
	BP TAKBUHMIA@21:46	100.00		2,126.95
25 Jan 22	VIS CKUHCJYXD'C C/PFO			
	PLLXOLVH	118.02		
))) JXYBAHAI SOQUKI C			
	IAABC	7.20		
))) JXYBAHAI SOQUKI C			
	IAABC	7.20		
))) IOT HTCO QKX WKXFC			
	IAABC	2.90		
))) QL-LW MXLYW 190434			
	CFAIPKHOTLXWA	7.90		
	CR TAKBUHMIAD BAEAILW			
	PKXFAO NKHYKXD		15.00	1,998.73
26 Jan 22	DD WKDWKI WKDPAHO	14.39		
	DD WKDWKI WKDPAHO	19.99		
	DD WKDWKI WKDPAHO	27.55		
	SO BAJLXKT VTUOKFAX			
	TKHHKT EUQKXKMA	30.00		
))) PQBLHKIBC 1626			
	PUIOLH FADHAC	5.39		1,901.41
27 Jan 22	VIS PUIOLH_FADHAC_WKXF			
	01908 252309	0.50		
))) WXAPUAX UHH4401065			
	PUIOLH FADHAC	9.50		
))) OXLVAII H/A JF			
	HLOOUHMTKP	8.70		
))) PQBLHKIBC 1626			
	PUIOLH FADHAC	5.39		1,877.32
28 Jan 22	VIS Knhyxc.ex.lg*4f6AI			
	KPKSLH.QL.YF	25.99		1,851.33
29 Jan 22	ATM QKCT JHFP NKH29			
	QLLWAXKOUEA @17:19	200.00		1,651.33
31 Jan 22	CR QTYXQT QLPPUCCULHA		1,679.64	
	CR KIIUKHQA KYOLPLOUE		2,667.18	
	BALANCE CARRIED FORWARD			5,998.15

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Sortcode Account Number Sheet Number
 00-11-22 12345678 84

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,998.15
	SO RKXXXK IUAE			
	WLQFAO PLHAD	40.00		
	SO RKXXXK IUAE			
	KIUQA XAHO	472.34		
))) QL-LW MXLYW 108593			
	IAABQ	16.70		
))) QL-LW MXLYW 190434			
	QFAIPKHOTLXWA	21.20		5,447.91
01 Feb 22	DD WAO TAKIOT QIYJ	16.60		
	DD WKXUQT MUEUHM QQTA	500.00		
	DD BEIK-KD18SVX	13.56		
	DD QTYXQT PUQQULH SOQ	50.00		
	DD OE IUQAHQA PJW	11.87		
	DD WIKHPDQAXEUQA IIW	25.38		
	DD OAQQL PLJUIA	52.50		
	DD EUXMUH PABUK WDPOQ	53.00		
	DD XLDKI ILHBLH	13.66		
))) Qxkkhrf Xxhq Qjcfn			
	Iffqb	14.00		
))) Qxkkhrf Xxhq Qjcfn			
	Iffqb	4.70		
	VIS UHO'I 0090414759			
	BUMUOKILQAKH.QLP			
	QYXXAD			
	YQB 8.33 @ 1.3392			
	Ejbh Xhkf	6.22		
	DR Hxc-Qkfwpjcr			
	Owhcbhekjxc Rff	0.17		
	TFR 002244 12341234			
	UHOAXHAO OXKHQRAX		100.00	4,786.25
02 Feb 22	DD QNW	250.00		
	SO BAJLXKT VTUOKFAX			
	TKHHKT EUQKXKMA	30.00		
	VIS ARI			
	ILHBLH	10.00		
))) QL-LW MXLYW 014029			
	WAOXLI BAKXHQ	6.40		
))) QL-LW MXLYW 014029			
	WAOXLI BAKXHQ	26.64		4,463.21
03 Feb 22	DD WKDWKI WKDPAHO	16.99		4,446.22
04 Feb 22	SO RKXXXK NOP*QKK	160.00		
	SO IUAEAQIAD H F	160.00		
	ATM QKQT HLOAPKQ RAJ04			
	BP TAKBUHMIA@14:20	50.00		
	BALANCE CARRIED FORWARD			4,076.22

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 00-11-22 12345678 85

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			4,076.22
))) CO QTKB'C QTQYXQT			
	IAABC	5.00		
))) SOI*RUFK HLXOT IOB			
	Iffqb	5.60		4,065.62
07 Feb 22	DD WKDWKI WKDPAHO	9.99		
	DD TCJQ QKXB WDWL	1,830.18		
	BP A J Qhnfwxc			
	CO QTKBC EUQKXXMA	48.00		
	ATM QKCT JHF UXA RAJ07		50.00	
	WL BAHJD BKI@13:42			
	VIS WKDWKI *KELQAOTKXB			
	35314369001	57.11		
	VIS KQQACC ILQFCPUOTC			
	IAABC	101.50		
	VIS Knhyxc Wwjnf*4X5XB			
	hnyc.ex.lg/an	7.99		
))) BP CO QTKBC			
	IAABC	0.70		
))) CKUHCJYXDC C/PFOC			
	IAABC, 2222	20.23		
	VIS JLLTLL.QLP			
	LHIUHA	51.39		1,888.53
08 Feb 22	DD WKDWKI WKDPAHO	2.00		
	DD WKDWKI WKDPAHO	5.00		
	DD WKDWKI WKDPAHO	9.03		
	DD WKDWKI WKDPAHO	11.83		
	VIS PKXFC&CWAHQAX WIQ			
	IAABC	95.00		
	VIS HAV ILLF			
	IAABC	70.49		
	VIS CKUHCJYXDC			
	IAABC	100.75		
))) JLLOC/0520			
	IAABC	2.09		1,592.34
08 Feb 22	BALANCE CARRIED FORWARD			1,592.34

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).

**HSBC Advance**

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9 January to 8 February 2022**Your Statement****Account Name**

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode Account Number Sheet Number
00-11-22 12345678 86

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.