



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
1 Test Street
Test Lane
Testville
AB1 2CD



Account Summary

Opening Balance	£209.06
Payments In	£4,206.68
Payments Out	£4,077.28
Closing Balance	£338.46
Arranged Overdraft Limit	£1,400.00

International Bank Account Number
GB00TEST001122012345678

Bank Identifier Code
HBUKGB4150H

9 July to 8 August 2025

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode	Account Number	Sheet Number
00-11-22	12345678	232

Your HSBC Advance details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
08 Jul 25	BALANCE BROUGHT FORWARD			209.06
09 Jul 25	SO XIIVIBFXNFRI NYVWN CPIYL SRYUXI	40.00		169.06
10 Jul 25	DD YPJPG BP Wg Bbzlf KBB Twxzizcv czf Zasv	45.00		
	ATM BXWC IRNPSXB ZVG10 Ingvdzxbsv @12:31	44.15		
11 Jul 25	TFR 001122 87654321 FINPYIPN NYXIWHPY	40.00	250.00	39.91
14 Jul 25))) WVSVK *WN BCXAW GPPAW))) WVSVK *WN BCXAW GPPAW	8.00	10.50	289.91
))) WVSVK *WN BCXAW GPPAW	4.00		
))) WVSVK *WN BCXAW GPPAW	12.00		255.41
15 Jul 25	DD IXNFRIXG NYVWN DD RTR PIPYUL	13.74	96.00	145.67
16 Jul 25	DD KXLKXG KXLSPIN ATM BXWC JIDS ZVG16 XWAX XAPG 1,@15:32	14.99	50.00	
))) URGAPI XBYP NPX YR GPPAW	10.10		70.58
17 Jul 25	CR GFIGPL & WFSKWRI L CR A HXYXXY SRJFGP KCRIP WFS		638.40	
	BALANCE CARRIED FORWARD		14.00	722.98
				722.98



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Sortcode Account Number Sheet Number
00-11-22 12345678 233

Your HSBC Advance details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			722.98
18 Jul 25	BP A J Bzdvins WN BBXAW TFBXYXUP	28.90		
	ATM BXWB IRNPSXB ZVG18 Ingvdzbwsv @22:00	50.00		644.08
20 Jul 25	ATM BXWB IRNPSXB ZVG20 Ingvdzbwsv @15:44	50.00		594.08
21 Jul 25	BP Szih Ywxbzilfns Testname Wg Bbzlf))) WVSVK *WN BBXAW GPPAW	129.50 7.00		
))) WVSVK *WN BBXAW GPPAW	20.00		437.58
24 Jul 25	BR BSYB WX BP Ffzzx Testname-Lieve Nizsfenig		299.19	
))) SPNYFB UYRVK GNA QFGNWBFYP	26.35		710.42
25 Jul 25	BP Avpnizb Qbwgzhvi Athena & Zeus	70.00		707.92
28 Jul 25))) WVSVK *BBXKNPY RH YFKRI))) WXFIWJVYL'W W/SDN YFKRI	3.25 36.10		637.92
29 Jul 25	DD XX SPSJPYWBKF HFYWN KXLSPIN SO TEWNNNAME-TEWN KRBDPN SRIPN VIS VNBI KXLSPIN NLIP & QPXY))) BRQ & BXGH FGDGPL 1	96.97 40.00 32.50 37.20		598.57
31 Jul 25	BR NBP BBVYBB BRSSFWW BP Xixbwv Qwoowf Ffzzx Yvsg		2,215.09	391.90
		826.00		1,780.99
01 Aug 25	DD KXYFWB UFTFIU WBBP HFYWN KXLSPIN DD KXYFWB UFTFIU WBBP HFYWN KXLSPIN DD KXBFHFBX QXYYXINL DD ATGX-LA64PLB DD BBVYBB SFWWFRI SOB DD NT GFBPIBP SJK DD NPWBR SRJFGP DD YRLXG GRIARI	100.00 225.00 3.49 17.06 50.00 15.00 53.08 13.66		
	BALANCE CARRIED FORWARD			1,303.70

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Sortcode	Account Number	Sheet Number
00-11-22	12345678	234

Your HSBC Advance details

Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
		BALANCE BROUGHT FORWARD			1,303.70
	TFR	001122 87654321			
		FINPYIPN NYXIWHPY		750.00	
	VIS	GPPAW NPXBCFIU CRW			
		GPPAW	3.10		2,050.60
04 Aug 25	DD	WZK	250.00		
	SO	HXYYXY ZNS*BXX	50.00		
	SO	GFPTPWGPL H F	60.00		
	CR	WN BCXAW KBB			
		RGGFP UFHN YPFSJYV		40.00	1,730.60
05 Aug 25	DD	KXLKXG KXLSPIN	19.99		
)))	APXYIWFAP WPYTFBP			
		JXYIWGPL	44.68		
)))	BGY*BXIIRI CXGG UX			
		QXDPHFPUX	23.98		1,641.95
06 Aug 25	DD	KXLKXG KXLSPIN	12.99		1,628.96
07 Aug 25	DD	CWJB BX YA KLSN	1,167.87		
	VIS	FIN'G 0023576012			
		KXLKXG *JXBDSXYDPN			
		0642644922	78.49		382.60
08 Aug 25	BP	Wg Bbzlf KBB			
		Twxzizcv czf Zaoj	44.14		338.46
08 Aug 25	BALANCE CARRIED FORWARD				338.46

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	Overdraft Interest Rates	balance	EAR variable
Credit interest		0.00%		upto over	25 25

Business Banking Customers

Interest and Charges

Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:

This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:

This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card

For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information

A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges 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 conversation with us.

Business and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're 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're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

You need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

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