



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	1,281.84
Payments In	4,859.93
Payments Out	5,620.22
Closing Balance	521.55
Arranged Overdraft Limit	1,400.00

International Bank Account Number
GB00TEST001122012345678

Branch Identifier Code
HBUKGB4150H

9 December 2023 to 8 January 2024

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode 00-11-22 **Account Number** 12345678 **Sheet Number** 169

Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
08 Dec 23	BALANCE BROUGHT FORWARD				1,281.84
10 Dec 23	BP	Mndsa lzoyzds cbdm hyzxlm	60.00		1,221.84
11 Dec 23	VIS	Sshdraruc Z0341304 iapskk.sxur	0.28		
	BP	A J Ezimdrx VG EPLHV UMELXLZJ	25.60		1,195.96
12 Dec 23	VIS	PRSJCXRGJEG WJA SLOHJW	113.44		1,082.52
13 Dec 23	BP	Mazzh Testname-Lieve Gmmcy	300.00		
))	VLMWVNFXDV V/SIGV OJJHV, 2222	65.13		
	BP	Mazzh Testname-Lieve Nrxn	150.00		567.39
14 Dec 23	VIS	GLK SLWLZJSJWG TRX ZXLWGPLS	296.40		270.99
15 Dec 23	DD	RUR JWJXZD	80.00		
	DD	CLDCLO CLDSJWG	12.99		
	ATM	ELVP NWIS HJE15 ERRCJXLMUJ @18:11	20.00		158.00
18 Dec 23	DD	CLDCLO CLDSJWG	12.99		
	CR	A TLXXLX SRNMOJ CPRWJ VMS	14.00		
	VIS	OJJHV GJLEPMWZ PRV OJJHV	3.00		
))	GJVER VGRXJV 6584 AJVG DRXIVPMX	6.00		150.01
	BALANCE CARRIED FORWARD				150.01

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Date	Payment type and details		Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD				150.01
22 Dec 23	ER	OGP WPV GXFVG		2,453.28	
	SO	XLMWNRA QFWIGMRW			2,573.29
		OMJUJVQJD	30.00		
24 Dec 23	BP	Hmprdzy Aysczwmd			2,503.29
		Athena & Zeus	70.00		
25 Dec 23	ATM	ELVP WRGSLE HJE25			2,363.29
		BP PJLHMWZOJ@11:11	140.00		
27 Dec 23	SO	LMEX		5.00	
		LE287096	5.00		
	SO	VLXZJWG			2,319.42
		101146	5.00		
)))	Eydzihb Ekta Pmzk		15.64	
		Ommna			
)))	NRRGV 2157		13.98	
		OJJHV			
)))	ELGV EXRGJEGMRW			2,167.45
		PJLHMWZOJD	4.25		
28 Dec 23	VIS	VLMWVNFXD'V V/SIG			
		SRRXGRAW	131.97		
)))	ZAH OGH			
		VPJTTMJOH	20.00		
29 Dec 23	ER	GPJ EPFXEP ERSSMV			1,892.65
	SO	TESTNAME-TEST			
		EREIJG SRWJD	40.00		
	ATM	ELVP VLMWVND HJE29			
		Vzsxaptdba N@14:13	50.00		
	BP	Mazzh Testname-Lieve			
		Vzsxaptdba	35.29		3,934.81
02 Jan 24	DD	VQE	250.00		
	DD	EJG PJLOGP EOFN	19.99		
	DD	ELXMVP ZMUMWZ VEPJ	500.00		
	DD	HUOL-DH64JDP	15.75		
	DD	EPFXEP SMVVMRW SOE	50.00		
	DD	GU OMEJWEJ SNE	13.25		
	DD	GJVER SRNMOJ	47.77		
	DD	UMXZMW SJHML EDSGV	60.37		
	DD	XRDLO ORWHRW	13.66		
	SO	TLXXLX OMJU			
		EREIJG SRWJD	40.00		
)))	GXMWMGD OJJHV ELX			
		OJJHV OV1	8.80		
)))	PJLHMWZOJD TLXS NG			
		OJJHV OV6	26.39		2,888.83
	BALANCE CARRIED FORWARD				



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Sortcode **Account Number** **Sheet Number**
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Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			2,888.83
)))	GPJ PJLHMWZOJD ZXJ			
		OJJHV	5.81		
	VIS	MWG'O 0073463850			
		HMZMGLOREJLW.ERS			
		VFXXJD			
		FVH 10.00 @ 1.2690			
		Usaz Xzcm	7.88		
	DR	Wrx-Vcmdksxl			
		Gdzxazchsrx Tmm	0.21		2,874.93
04 Jan 24	DD	CLDCLO CLDSJWG	15.38		
	DD	CLDCLO CLDSJWG	17.99		
	SO	TLXXLX QGS*ELL	160.00		
	SO	OMJUJVQJD H F	160.00		
	VIS	OJJHV GJLEPMWZ PRV			
		OJJHV	3.00		
)))	NRRGV 2157			
		OJJHV	9.35		
)))	GJVER VGRXJV 6584			
		AJVG DRXIVPMX	10.00		
)))	VLMWVNFXDV V/SIGV			
		OJJHV, 2222	80.78		2,418.43
05 Jan 24	DD	CLDCLO CLDSJWG	10.99		
	BP	Jgtskspdsti ymzkcy			
		Athena Testuser	77.00		
	TFR	001122 87654321			
		MWGJXWJG GXLWVTJX	500.00		
	BP	Vc Eyzna CEE			
		Zza Dec23 3010001	314.78		2,515.66
08 Jan 24	DD	PVNE ELXH CDSG	1,968.51		
	BP	A J Ezimdrx			
		VG EPLHV UMELXLZJ	25.60		521.55
08 Jan 24		BALANCE CARRIED FORWARD			521.55

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).

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Sortcode Account Number Sheet Number
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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.