



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	23.9%
Previous Balance	1,968.51
Debits	1,682.27
Credits	1,971.19
New Balance	1,679.59
Transaction Balance	1,679.59
Minimum payment	£41.99
Payment to be credited by	06 Feb 2024
Your nominated bank account will be debited by £ 1,679.59 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 **12 January 2024**

Card number

3333 2222 1111 0000

Sheet number **1 of 3**

Statement Date **12 January 2024**

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
----------------	------------------	---------	--------

14 Dec 23	13 Dec 23	MTEJTVXUHMIB	HDJQDJ	13.40
14 Dec 23	13 Dec 23	MTEJTuneqcsv	chcrys.y.du	32.98
14 Dec 23	13 Dec 23	MTEJTuneqcsv	chcrys.y.du	48.11
15 Dec 23	14 Dec 23))) YWFIF CWIRF	HBBQC	6.50
16 Dec 23	15 Dec 23))) ID-DU ZSDWU 108593	HBBQC	11.50
16 Dec 23	15 Dec 23	GU CX IRMQC	HBBQC	102.26
18 Dec 23	16 Dec 23))) Gczvq Jcfa	Rdjjvpfbtvqj	18.68
18 Dec 23	17 Dec 23))) GWSZBS VFJZ	LMVBKFBHQ	8.69
19 Dec 23	18 Dec 23))) XBCID CXDSBC 5943	RWQQBSCKFBHQ	1.15
19 Dec 23	18 Dec 23))) Uacphcsw Uqdf Rvcqna	Hvvjf	14.63
19 Dec 23	18 Dec 23))) CMFJCGWSAC CWUBCXM	HBBQC RBMFJZ	72.62
20 Dec 23	18 Dec 23	MTEJTVXUHMIB	HDJQDJ	10.85
20 Dec 23	19 Dec 23	MTEJTuneqcsv	chcrys.y.du	12.98
21 Dec 23	20 Dec 23	chcrys.y.du*HZ4X13965 353-12477661		8.49
22 Dec 23	21 Dec 23))) KFSCX LBCX ADSVCRFSB	HBBQC	2.00
22 Dec 23	21 Dec 23))) KFSCX LBCX ADSVCRFSB	HBBQC	2.00
22 Dec 23	21 Dec 23	LLL.XMVBMMLMA.YB 01534876163 ZZA		7.00
22 Dec 23	21 Dec 23))) CMFJCGWSAC C/TVXC	TDDSXDLJ	53.20
23 Dec 23	22 Dec 23	Mhcrys.y.du*JL33D5705 MTMEDJ.ID.WV		18.54
23 Dec 23	22 Dec 23	Mhcrys.y.du*9L9RS41F5 MTMEDJ.ID.WV		35.99
23 Dec 23	22 Dec 23	MTEJTuneqcsv	chcrys.y.du	60.99
23 Dec 23	22 Dec 23	TMSUHBC	HBBQC HC18	121.45
25 Dec 23	23 Dec 23	Upthv Ntjvy *WN5BZ6W55 353-12477661		3.49
25 Dec 23	23 Dec 23))) DOKMT K0839	HBBQC HC63MM	13.46
25 Dec 23	23 Dec 23	MTEJTuneqcsv	chcrys.y.du	25.46
25 Dec 23	23 Dec 23	CMFJCGWSA'C C/TVX	TDDSXDLJ	214.38
25 Dec 23	24 Dec 23))) Cdhw *GHU15509445GFJ Hvvjf		5.00
25 Dec 23	24 Dec 23))) LT TDSSFCDJC CXDSB	HBBQC	17.85
25 Dec 23	24 Dec 23))) LMFXSDCB 828	HBBQC	25.00
27 Dec 23	26 Dec 23))) GU CX IRMQC	HBBQC	1.80
28 Dec 23	27 Dec 23))) IFXFUMSV TBSSFDJ	HBBQC	5.50
29 Dec 23	29 Dec 23))) CP *KFVM JDSXR	Rvcjtmzqvw	12.00
29 Dec 23	29 Dec 23	JDL O5678 Ceypnf	Hymjym	21.00
30 Dec 23	29 Dec 23))) RDTBGMCB HXQ 584	HBBQC	18.00
30 Dec 23	29 Dec 23))) LMXBSCXDJB	RWQQBSCKFBHQ	24.99
30 Dec 23	30 Dec 23	JDL 9B2BM Gyyfn	Hymjym	6.00
01 Jan 24	30 Dec 23))) GU CX IRMQC	HBBQC	2.00
01 Jan 24	30 Dec 23))) IMS UMSVFJZ	HBBQC	2.20
01 Jan 24	30 Dec 23))) LMXBSCXDJB	HBBQC	24.99
01 Jan 24	30 Dec 23))) CMFJCGWSA'C C/TVX	TDDSXDLJ	67.28
01 Jan 24	31 Dec 23	Upthv Ntjvy *TL7JK8G95 353-12477661		4.99
01 Jan 24	31 Dec 23	chcrys.y.du*PZ8L00FZ5 353-12477661		5.49
01 Jan 24	31 Dec 23	HtmuvjFm 9756282494 HFJVBQFJ.IDT FSH		34.99
02 Jan 24	01 Jan 24))) RMHKDCPC 0472	HBBQC	1.60CR



Your Rewards Credit Card statement

Statement Date **12 January 2024**

Card number
3333 2222 1111 0000

Sheet number **3 of 3**

03 Jan 24	02 Jan 24	UBX DRWZC DJHFJB	VBAJCRMT, GSF HJQ	68.53
05 Jan 24	04 Jan 24))) 323-mydentist Udjfvw	0113 2570921	58.00
05 Jan 24	04 Jan 24	UBX DRWZC DJHFJB	VBAJCRMT, GSF HJQ	1.08CR
06 Jan 24	05 Jan 24	Mhcrym Upthv*D81CX7N65	chrm.sy.du/eh	8.99
06 Jan 24	05 Jan 24))) lynnczv Sycj Itmvhc	Hvvjf	10.20
06 Jan 24	05 Jan 24	lynnczv Sycj Itmvhc,	L Rvpvbypifatpv	21.00
08 Jan 24	06 Jan 24))) CMFJCGWSAC CRBKKFB	CRBKKFBHQ	2.85
08 Jan 24	06 Jan 24))) MZJ Blvmnf Hnj	Gpyhqvw	11.50
08 Jan 24	06 Jan 24	GWSZBS VFJZ	CRBKKFBHQ	17.24
08 Jan 24	06 Jan 24	LLL.CLKI.ID.WV	CRBKKFBHQ	27.00
08 Jan 24	07 Jan 24	MTEJTuneqcsv	chcrym.sy.du	105.93
08 Jan 24	08 Jan 24	QFSBIX QBGFX UMATBJX - XRMJV ADW		1,968.51CR
09 Jan 24	08 Jan 24))) GU CX IRMQC	HBBQC	10.18
10 Jan 24	09 Jan 24))) KFSCX LBCX ADSVCRFSB	HBBQC	2.00
10 Jan 24	09 Jan 24))) LBXRBSCUDDJC	HBBQC	3.32
10 Jan 24	09 Jan 24	LLL.XMVBMLMA.YB	01534876163 ZZA	7.00
10 Jan 24	09 Jan 24	Icfc Mqxc	Hvvjf	128.65

Summary Of Interest On This Statement

NO INTEREST CHARGED ON THIS STATEMENT
Bfnthcnvj tmnvpvfn - mvin hymna 47.09

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			
Charges	Cash Fee	2.99% of the cash or cash related payment (minimum £3)		
	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
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																														
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.																																	