



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	1,691.87
Payments In	7,896.92
Payments Out	5,366.02
Closing Balance	4,222.77
Arranged Overdraft Limit	1,400.00

9 January to 8 February 2020

International Bank Account Number
GB00TEST001122012345678

Branch Identifier Code
HBUKGB4150H

Account Name
Zeus Test Mark Testname & Athena Alice Testuser

Sortcode 00-11-22 **Account Number** 12345678 **Sheet Number** 950

Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
08 Jan 20	BALANCE BROUGHT FORWARD				1,691.87
09 Jan 20	SO	EGGSGPBEBUG HWSNH			
		DAGWK JUWLEG	40.00		
	VIS	EJRGJxleypu			
		ptpkfh.uf.dx	49.77		
)))	BP NH PDECN			
		IAACN	8.13		
	VIS	BGH'I 0037339403			
		Etpkfh.uf.dx*MG59X			
		EJERUG.PU.SV	29.18		
	VIS	BGH'I 0037339404			
		Etpkfh.uf.dx*XO2CW			
		EJERUG.PU.SV	83.95		
10 Jan 20	VIS	ENCE NSMAWNHUWA			1,480.84
		MSCNAK	6.10		
	VIS	MEWAGHMEK A-PUJ R			
		ZWBCLXEHAW	50.00		
13 Jan 20	DD	IALEI & LAG JB P/I	9.90		1,424.74
	DD	DBHEPDB PEMBHEI PU	62.84		
	VIS	PU-UM LWUSM 108593			
		IAACN	38.23		
)))	BP NH PDECN			
		IAACN	5.60		
	BP	Nl Pjpa MPP			
		Lpo Dec19 695897	123.00		
	VIS	BGH'I 0055216220			
		Etpkfh.uf.dx*NP52H			
		EJERUG.PU.SV	5.09		
	BALANCE CARRIED FORWARD				1,180.08

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Sortcode **Account Number** **Sheet Number**
 00-11-22 12345678 951

Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD				1,180.08
	VIS	BGH'I 0062686002			
		Etpkfh.uf.dx*UI05O			
		EJERUG.PU.SV			
14 Jan 20	CR	EIIBEGPA ESHUJUHBQ	37.87		1,142.21
		IQ AYMAGPAN J TEWW		405.00	
	VIS	EJRGJxleypui			
		ptpkfh.uf.dx	52.99		
	VIS	BGH'I 0068825427			
		Etpkfh.uf.dx*ZQ1RZ			
		EJERUG.PU.SV	8.99		1,485.23
15 Jan 20	DD	TEBWJAEC / I&L	10.37		
	DD	UQU AGAWLK	128.00		
	DD	MEKMEI MEKJAGH	12.99		
	VIS	PU-UM LWUSM 108593			
		IAACN	36.40		
)))	BP NH PDECN			
		IAACN	19.25		
	VIS	BGH'I 0074804323			
		EJERUG.PU.SV EJERU			
		EJERUG.PU.SV		60.41	1,338.63
16 Jan 20	VIS	BP NH PDECN			
		IAACN	54.22		
)))	PEHPD DAECBGLIAK			
		IAACN	13.30		1,271.11
17 Jan 20	VIS	IHD GDNH PEW MEWVN			
		IAACN	2.90		
)))	XEBHWUNA 828			
		IAACN	26.92		1,241.29
18 Jan 20	BP	Mfeegio Pyiphghm			
		61505	240.00		
	BP	A J Pptiqfh			
		NH PDECN QBPEWELA	33.60		967.69
20 Jan 20	VIS	DUIIK DUSNA QAHAWB			
		IAACN	60.03		
	VIS	PEWN 2 DKSGCEB ZWE			
		ZWECTUWC	229.03		
	VIS	XEBHWUNA 828			
		IAACN	83.50		
	VIS	J P Zfaih pha Pf L			
		Ifhafh	72.00		
	VIS	EJRGJVHMIEPA EJERU			
		EJERUG.PU.SV	26.78		
	VIS	MEWAGHMEK A-PUJ R			
		ZWBCLXEHAW	3.25		
	BALANCE CARRIED FORWARD				493.10



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Sortcode Account Number Sheet Number
00-11-22 12345678 952

Your HSBC Advance details

Date	Payment type and details		Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			493.10
)))	BP NH PDECN			
		IAACN	12.37		
)))	FEPWU PBGAJE NEIAN			
		WUNNN-UG-XKA	17.50		
	VIS	BGHI 0094081262			
		Etpkfh.uf.dx*GT44A			
		EJERUG.PU.SV	19.98		
	VIS	BGH'I 0001388777			
		Etpkfh.uf.dx*U86DQ			
		EJERUG.PU.SV	7.00		436.25
21 Jan 20	VIS	PEWN 2 DKSGCEB ZWE			
		ZWECTUWC	49.50		
)))	PU-UM LWUSM 108593			
		IAACN	12.85		373.90
22 Jan 20	DD	MEKMEI MEKJAGH	35.40		
)))	LWALLN MIP			
		ZWECTUWC	4.25		334.25
23 Jan 20)))	XUUIIAK ACLA G/A B			
		XEVATBAIC, KU	7.49		
)))	JPCUGEICN			
		EITWAHUG	12.00		
	VIS	HWEJIBGV GUHHBGLDE			
		IUGCUG	6.30		308.46
24 Jan 20	SO	WEBGZUX FSGVHBBUG			
		IBAQANIAK	30.00		
	SO	EBPW			
		EM287096	5.00		
	SO	NEWLAGH			
		101146	5.00		
)))	BP NH PDECN			
		IAACN	7.18		
)))	IEGA AGC TEWJ NDUM			
		ZWECTUWC	15.51		
)))	LWALLN MIP			
		ZWECTUWC	4.25		241.52
25 Jan 20	TFR	001122 87654321			
		BGHAWGAH HWEGNTAW	1,000.00		
	BP	Mguxyio Wffzghm			
		50941	360.00		881.52
27 Jan 20	CR	655622773901-PDZ			
	VIS	EJRGJxleypui			
		ptpkfh.uf.dx	26.10		
	VIS	GEGCUN DAECBGLIAK			
		IAACN	57.25		
		BALANCE CARRIED FORWARD			935.77



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00-11-22 12345678 953

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			935.77
	VIS PU-UM LWUSM 108593			
	IAACN 36.49			
))) LWALLN MIP 4.25			
	ZWECTUWC			
))) BP NH PDECN 10.35			
	IAACN			
))) GEGCUN DAECBGLIAK 4.25			
	IAACN			
	VIS BGHI 0039110894 8.99			
	EMMIA.PUJ/ZBII			
	08001076285			
	VIS BGHI 0039147040 21.99			
	Etpkfh.uf.dx*B99IC			
	EJERUG.PU.SV			
	VIS BGHI 0045993625 6.90			
	Etpkfh.uf.dx*NQ7US			
	EJERUG.PU.SV			
28 Jan 20	NDAII XEVATBAIC WU 52.84			842.55
	DSCCAWNTBAIC			
	VIS MEWAGHMEK A-PUJ R 50.00			
	ZWBCLXEHAW			
))) XDBHAPWUNN 22.70			
	MSCNAK			
))) NEBGNZSWKN N/JVHN 18.50			
	JUUWHUXG			
29 Jan 20	ENCE LWUPAWBAN UGI 0.77			698.51
	BGHAWGAH			
	VIS ENCE LWUPAWBAN UGI 222.83			
	BGHAWGAH			
))) LWALLN MIP 3.40			
	ZWECTUWC			
30 Jan 20	VIS ZUUHN 0500 92.07			473.05
	IAACN			
	VIS MEWAGHMEK A-PUJ R 25.00			
	ZWBCLXEHAW			
	VIS EJRGJxleypu 2.99			
	ptpkfh.uf.dx			
	VIS IHD GDNH PEW MEWVN 2.90			
	IAACN			
))) ZUUHN 0500 12.00			
	IAACN			
))) Tgqol Xiol Kfqxojg 4.70			
	Iiiao			
	BALANCE CARRIED FORWARD			333.39

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Sortcode Account Number Sheet Number
 00-11-22 12345678 954

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			333.39
	XENEZB IAAPN ZWEGP			
	IAAPN	5.05		
))) LWALLN MIP			
	ZWEPTUWP	3.40		
VIS	BGHI 0071880153			
	Etpkfh.uf.dx*7N5PR			
	EJERUG.PU.SV	3.29		
VIS	BGH'I 0071880154			
	Etpkfh.uf.dx*ZK7Z8			
	EJERUG.PU.SV	27.47		294.18
31 Jan 20	PR PDSWPD PUJJBNBBUGA			1,819.66
	PR EIIBEGPA ESHUJUHBQ			3,315.14
	SO TEWWEW IBAQ			
	MUPVAH JUGAK	40.00		
))) BP NH PDEPN			
	IAAPN	9.23		
VIS	GUXHQ.PUJ/ZBIIBGLD			
	NVK	20.00		
))) LWALLN MIP			
	ZWEPTUWP	3.40		
PR	IAAPN PBUPANEZ ZUE			
	Iiiao PZT		360.00	5,716.35
03 Feb 20	DD HSB SV IHP			
	TBWNH MEKJAGH	856.21		
DD	MIEGJKNAWQBPA			
	TBWNH MEKJAGH	25.38		
DD	PDSWPD JBNNBUG SOP			50.00
DD	HQ IBPAGPA JZM			11.50
DD	HANPU JUZBIA			37.00
DD	QBWLBG JAPBE MKJHN			59.69
DD	WSVEI IUGPUG			13.66
VIS	NDAII DUWNTWHD 164			
	IAAPN	44.66		
VIS	EJRGJxleypu			
	ptpkfh.uf.dx	12.79		
VIS	GUWHDAWG WEBI IHP			
	ZWEPTUWP 2930	4.60		
VIS	MEKMEI *HANNHDAPUL			
	35314369001	42.99		
VIS	EJZAW PEWN			
	01132311366	6.90		
VIS	EJZAW PEWN			
	01132311366	2.00		4,548.97
04 Feb 20	SO TEWWEW FHJ*PEE	100.00		
	BALANCE CARRIED FORWARD			4,448.97

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 00-11-22 12345678 955

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Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			4,448.97
SO	IBAQANIAK H F	100.00		
SO	NH PDECN PDSWPD			
	IBAQANIAK / TEWWEW	500.00		
VIS	DUJAZENA IHC 584			
	IAACN	42.60		
VIS	EJRGJxleypu			
	ptpkfh.uf.dx	16.49		
)))	PU-UM LWUSM 108593			
	IAACN	21.98		3,767.90
05 Feb 20	CR IBGIAK & NBJMNUG L		798.34	
	DD MEKMEI MEKJAGH	7.99		
	DD MEKMEI MEKJAGH	8.99		
	DD MEKMEI MEKJAGH	14.99		
VIS	EJRGJVHMIEPA EJERU			
	EJERUG.PU.SV	9.50		
)))	PU-UM LWUSM 108593			
	IAACN	7.00		
VIS	BGH'I 0013557673			
	Etpkfh.uf.dx*B62ZT			
	EJERUG.PU.SV	7.99		4,509.78
06 Feb 20	DD MEKMEI MEKJAGH	1.00		
	DD MEKMEI MEKJAGH	6.99		
	DD MEKMEI MEKIAGH	75.01		4,426.78
07 Feb 20	VIS NDAII ZWUSLDHUG			
	JBIHUG VAKGAN	57.25		
)))	XUUCBAN			
	IAACN	12.72		
)))	XAIPUJA ZWAEV-ITA			
	IABPANHAW	7.99		
VIS	BGH'I 0026817697			
	EJERUG MWBJA*KB585			
	EJRG.PU.SV/MJ	7.99		4,340.83
08 Feb 20	BP NI Pjpao MPP			
	Lpo Jan20 715067	118.06		4,222.77
08 Feb 20	BALANCE CARRIED FORWARD			4,222.77

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
00-11-22 12345678 956

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	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 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.

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**.