

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](http://www.hsbc.co.uk)

## Your Statement

Mr Z Testname  
 1 Test Street  
 Test Lane  
 Testville  
 AB1 2CD



### Account Summary

Opening Balance	1,733.93
Payments In	7,159.13
Payments Out	6,218.80
Closing Balance	2,674.26
Arranged Overdraft Limit	1,400.00

**International Bank Account Number**  
 GB00TEST001122012345678

**Branch Identifier Code**  
 HBUKGB4150H

**9 December 2020 to 8 January 2021**

### Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode	Account Number	Sheet Number
00-11-22	12345678	10

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
08 Dec 20	<b>BALANCE BROUGHT FORWARD</b>			1,733.93
09 Dec 20	CR FPZFWG & YPNEYIZ L		825.10	
	DD ELGEELF ELGNWZH	19.25		
	DD ELGEELF ELGNWZH	81.97		
	VIS LNDZNmvyxprw			
	pdpclc.rl.km	8.99		
	VIS WJF			
	FIZXIZ	10.00		
	VIS PZH'F 0087022099			
	Ldphlc.rl.km*NY7RD			
	LNLDIZ.BI.OU	18.89		
10 Dec 20	))) YLPZYROSgy Y/NUHY			2,419.93
	FWWXY, 2222	37.28		
11 Dec 20	DD FWVLF & VWZ NP B/F	9.90		2,382.65
	VIS HSPZPHG NPSSIS EOR			
	PZHWSZWH	89.54		
	VIS PZH'F 0001079918			
	Ldphlc.rl.km*NY682			
	LNLDIZ.BI.OU	9.50		
12 Dec 20	BP Yv Bqpbeg EBB			2,273.71
	Vpg Nov20 920435	91.87		
14 Dec 20	DD TPHLBTP BLEPHLF BI	62.84		2,181.84
	VIS ZWCYAOYH NWXPL			
	CLHJISX	78.77		
	VIS HTW BTPFXSWZY SOBP			
	FIZXIZ	20.00		
	))) BP YH BTLXY			
	FWWXY	10.54		
	<b>BALANCE CARRIED FORWARD</b>			2,009.69

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**9 December 2020 to 8 January 2021**

## Your Statement

**Account Name**

Zeus Test Mark Testname & Athena Alice Testuser

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

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>2,009.69</b>
	))) NBXIZLFXY			
	FWWXY	14.17		
	BP A J Bpdwtlc			
	YH BTLXY QPBLSLVW	50.40		
	VIS VIIVFW Vlloxw Exp			
	Flcblc	4.99		
	VIS HLUWLCLG YTLFLNLS			
	FWWXY	20.39		1,919.74
15 Dec 20	DD JLPSNWGX / F&V	11.05		
	DD IQI WZWSVG	72.00		
	DD ELGELF ELGNWZH	12.99		
	VIS YLPZYROSG'Y Y/NUH			
	NIISHICZ	400.16		
	))) FFIGXY LH YLPZYROS			
	FWWXY NIISHIC	4.49		1,419.05
16 Dec 20	DD ELGELF ELGNWZH	36.93		
	VIS LNDZNmvyxprw			
	pdpclc.rl.km	86.95		
	VIS WJF			
	FIZXIZ	10.00		1,285.17
17 Dec 20	DD ELGELF ELGNWZH	3.99		
	DD ELGELF ELGNWZH	14.70		
	DD ELGELF ELGNWZH	27.95		
	DD ELGELF ELGNWZH	31.99		
	DD ELGELF ELGNWZH	38.00		
	DD ELGELF ELGNWZH	50.00		
	DD ELGELF ELGNWZH	90.96		1,027.58
21 Dec 20	VIS YHLZJISXY			
	PZHWSZWH	32.98		
	VIS LNDZNmvyxprw			
	pdpclc.rl.km	127.40		
	VIS LNDZNmvyxprw			
	pdpclc.rl.km	107.91		
	VIS LNDZNmvyxprw			
	pdpclc.rl.km	8.99		
	))) YLPZYROSGY Y/NUHY			
	FWWXY, 2222	34.62		715.68
22 Dec 20	CR TNSB YL		104.32	
	DD ELGELF ELGNWZH	399.00		
	VIS BI-IE VSIOE 108593			
	FWWXY	104.75		316.25
23 Dec 20	CR LFFPLZBW LOHINHPQ		2,526.83	
	DD ELGELF ELGNWZH	11.09		
	CR TYRB NIjnxw Ieewt		10.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>2,841.99</b>

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**9 December 2020 to 8 January 2021**

## Your Statement

**Account Name**  
 Zeus Test Mark Testname & Athena Alice Testuser

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

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>2,841.99</b>
	VIS WYYI UZOHYJJSX YWS			
	UZOHYJJSX	59.62		
	VIS XQFL DRPQWS IZFPZW			
	YCLZYWL	34.00		
	))) NBXIZLFXY			
	NLZBTWYHWS	19.16		2,729.21
24 Dec 20	CR 655622773061-BTR		84.20	
	DD ELGELF ELGNWZH	14.39		
	SO LPBS			
	LE287096	5.00		
	SO YLSVWZH			
	101146	5.00		
	CR LFFPLZBW LOHINIHPQ			339.09
	WKEWZYWY			
	VIS RWZHFVGY ROHBTWSY			
	EOXYWG	62.90		
	))) BLHBT TWLXPZVFVG			
	FWWXY	24.60		
	))) RWZHFVGY ROHBTWSY			
	EOXYWG	18.00		
	VIS PZH'F 0093491017			
	Flgv Yqwwy Swglktr			
	Ocxwf	5.00		
	VIS PZH'F 0093491018			
	Flgv Yqwwy Swglktr			
	Ocxwf	5.00		3,012.61
26 Dec 20	ATM BLYT ZIHWNLB XWB26			
	BP TWLXPZVFV@11:22	250.00		2,762.61
29 Dec 20	SO SLPZRIC MOZUHPIZ			
	FPWQWYFWG	30.00		
	ATM BLYT YLPZYRG XWB29			
	Ypnchgjktfg R@10:53	120.00		
	VIS LNDZNUHEFLBW LNLDI			
	LNLDIZ.BI.OU	95.31		
	VIS LYXL YOEWSYHISW			
	EOXYWG	173.43		
	VIS LNDZNmvyxprw			
	pdpdhlc.rl.km	30.25		
	))) NLSUY&YEWZBWS EFB			
	EOXYWG	45.00		
	))) BP YH BTLXY			
	FWWXY	3.59		
	))) RIRBI HLBUFW			
	FWWXY	3.97		2,261.06
	<b>BALANCE CARRIED FORWARD</b>			<b>2,261.06</b>

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**9 December 2020 to 8 January 2021**

## Your Statement

**Account Name**

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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
30 Dec 20	VIS	BALANCE BROUGHT FORWARD PZH'F 0019629900 LNLDIZ.BI.OU*NM2AP LNLDIZ.BI.OU			<b>2,261.06</b>
31 Dec 20	BR	BTOSBT BINNPYYPIZW	35.00		2,226.06
	DD	ELGELF ELGNWZH	3.99		
	DD	ELGELF ELGNWZH	399.00		
	SO	JLSSLS FPWQ			
		EIBUWH NIZWG	40.00		
	)))	BP YH BTLXY		24.16	
		FWWXY			
	)))	NBXIZLFXY			
		NLZBTWYHWS	17.86		
	TFR	002244 12341234			
		PZHWSZWH HSLZYJWS		550.00	4,185.54
04 Jan 21	DD	BTOSBT NPYYPIZ SOB	50.00		
	DD	HQ FPBWZBW NRE	13.20		
	DD	EFLZNGYWSQPBW FFE	25.38		
	DD	HWYBI NIRPFW	58.75		
	DD	QPSVPZ NWXPL EGNHY	59.50		
	DD	SIGLF FIZXIZ	13.66		
	SO	JLSSLS MHN*BLL	100.00		
	SO	FPWQWYFWG H F	100.00		
	SO	YH BTLXY BTOSBT			
		FPWQWYFWG / JLSSLS	500.00		
	VIS	LND*Dnyyn Bwjgnvw ncel@hnyyn.rl	6.99		
	VIS	YLPZYROSG'Y Y/NUH NIISSHIBZ	226.19		
	)))	BI-IE VSIOE 014029			
		EWHSIF XWLSZY	5.71		
	)))	FFIGXY LH YLPZYROS			
		FWWXY NIISSHIB	4.49		
	)))	BP YH BTLXY			
		FWWXY	6.69		
	VIS	ZIBHQ.BIN/RPFFPZVT YUG	9.99		
	)))	BP YH BTLXY			
		FWWXY	7.99		
	VIS	PZH'F 0034242738 XPVPHLFIBWLZ.BIN XPVPHLFIBWLZ. OYX 8.33 @ 1.3611 Qngp Spvw	6.12		
		<b>BALANCE CARRIED FORWARD</b>			<b>2,990.88</b>

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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
		<b>BALANCE BROUGHT FORWARD</b>			<b>2,990.88</b>
	DR	Zlc-Yvwtxnco			
		Htpcgprvnlc Jww	0.16		
	VIS	PZH'F 0031159779			
		Etndw Qnbwl*NM1BI5			
		353-12477661	4.99		
	VIS	PZH'F 0039247912			
		Ldphlc.rl.km*NM82V			
		LNLDIZ.BI.OU	25.48		
05 Jan 21	VIS	PZH'F 0049325434			2,960.25
		Etndw Qnbwl*NM0KU9			
		353-12477661	7.99		
	VIS	PZH'F 0049325435			
		Ldphlc.rl.km*NM1FK			
		LNLDIZ.BI.OU	3.13		2,949.13
06 Jan 21	DD	ELGELF ELGNWZH	8.99		
	DD	ELGELF ELGNWZH	14.99		
	DD	ELGELF ELGNWZH	370.00		
	VIS	LNDZNmvxprw			
		pdpahlc.rl.km	22.95		
07 Jan 21	CR	FPZFWG & YPNEYIZ L		825.10	2,532.20
	VIS	LNDZNmvxprw			
		pdpahlc.rl.km	26.34		
	VIS	LNDZNmvxprw			
		pdpahlc.rl.km	26.97		
	VIS	PZH'F 0059135395			
		LNLDIZ ESPNW*NM2HG			
		LNDZ.BI.OU/EN	7.99		3,296.00
08 Jan 21	DD	NHV 40058834132904	526.05		
	VIS	WXWZ BI OU			
		BTWYHWS	32.28		
	VIS	BI-IE VSIOE 108593			
		FWWXY	45.42		
	VIS	PZH'F 0064032560			
		LNLDIZ.BI.OU*NM0CZ			
		LNLDIZ.BI.OU	17.99		2,674.26
08 Jan 21	<b>BALANCE CARRIED FORWARD</b>				<b>2,674.26</b>

### 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](http://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](http://www.hsbc.co.uk)).



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**Sortcode** **Account Number** **Sheet Number**  
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<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>	<b>Arranged Overdraft Interest Rates</b>	<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](http://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](http://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.