

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 C Orr  
60 Stockbridge Road  
Donaghadee  
County Down  
BT21 0PN



Account Summary	
Opening Balance	£3,546.99
Payments In	£4,924.09
Payments Out	£4,342.18
Closing Balance	£4,128.90
Arranged Overdraft Limit	£5,000.00

**4 July to 3 August 2025**

**International Bank Account Number**  
GB28HBUK40380491778005  
**Bank Identifier Code**  
HBUKGB4108T

Account Name	Sortcode	Account Number	Sheet Number
Mr Calvin Orr	40-38-04	91778005	520

Your HSBC Advance details				
Date	Payment type and details		£ Paid out	£ Balance
03 Jul 25	BALANCE BROUGHT FORWARD			3,546.99
07 Jul 25	DD	MONEYBOX	10.00	
	DD	MONEYBOX	15.00	
	DD	LAND & PROPERTY SE	295.67	
	DD	PAYPAL PAYMENT	24.98	
	SO	CALVIN ORR		
		MONZO-PERSONAL	500.00	
	SO	CALVIN ORR JOINT		
		CALVIN	700.00	
	SO	MARY ORR		
		CALVIN	100.00	
	VIS	PAYPAL *SMARTY		
		35314369001	20.00	
	)))	THE RANGE		
		BALLOO PARK	57.46	1,823.88
08 Jul 25	DD	PRACTICE PLAN	15.99	
	VIS	AMZNMktplace*RC0WY		
		amazon.co.uk	19.79	
	VIS	AMZNMktplace*RC2BQ		
		amazon.co.uk	9.49	
	VIS	INT'L 0093425992		
		APPLE.COM/BILL		
		08001076285	8.99	1,769.62
09 Jul 25	OBP	MBNA MASTERCARD		
		412985*****2478	60.00	1,709.62
11 Jul 25	VIS	INT'L 0016386971		
		PAYPAL *XSOLLA STF		
		4029357733	19.99	1,689.63
	BALANCE CARRIED FORWARD			1,689.63

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**4 July to 3 August 2025**

## Your Statement

**Account Name**

Mr Calvin Orr

**Sortcode Account Number Sheet Number**

40-38-04 91778005 521

### Your HSBC Advance details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>1,689.63</b>
14 Jul 25	DD MONEYBOX	10.00		
	DD MONEYBOX	15.00		
	DD NFU MUTUAL INS-BC	89.81		
	))) HENDERSONS MOAT			
	DONAGHDEE	43.80		
	))) HENDERSONS MOAT			
	DONAGHDEE	6.45		
	))) SAINSBURYS			
	BANGOR	27.03		
	))) CUAN CRAFTS			
	NEWTOWNARDS	14.00		
	VIS AMZNMktplace*R7174			
	amazon.co.uk	23.47		
	VIS PAYPAL *FLAVOURWAR			
	35314369001	57.14		
	VIS INT'L 0024536923			
	ANC*Ancestry.co.uk			
	8004049723	19.99		
		54.99		1,382.94
15 Jul 25	DD FIBRUS			
	))) BELFAST INTERNATIO			
	BELFAST	3.00		1,324.95
16 Jul 25	DD PLUM	2.99		
	VIS AMZNMktplace*R73J0			
	amazon.co.uk	18.52		
	VIS Amazon.co.uk*R70EP			
	AMAZON.CO.UK	12.49		1,290.95
17 Jul 25	DD SKY DIGITAL	68.00		
	VIS Amazon.co.uk*RY5JA			
	AMAZON.CO.UK	22.09		
	VIS Amazon.co.uk*RY90B			
	AMAZON.CO.UK	8.70		
	VIS Amazon.co.uk*RY2HX			
	AMAZON.CO.UK	9.03		
	VIS Amazon.co.uk*RY2R3			
	AMAZON.CO.UK	2.96		
	VIS AMZNMktplace*RY300			
	amazon.co.uk	13.59		
	VIS Amazon.co.uk*RY00W			
	AMAZON.CO.UK	6.15		
	VIS Amazon.co.uk*RY5D2			
	AMAZON.CO.UK	9.60		
	VIS Amazon.co.uk*RY1P6			
	AMAZON.CO.UK	11.47		
	<b>BALANCE CARRIED FORWARD</b>			<b>1,139.36</b>

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4 July to 3 August 2025

## Your Statement

Account Name  
Mr Calvin Orr

Sortcode Account Number Sheet Number  
40-38-04 91778005 522

### Your HSBC Advance details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>1,139.36</b>
	VIS Amazon.co.uk*RY7YX			
	AMAZON.CO.UK	24.34		
	VIS WWW.AMAZON.* RY66Q			
	LONDON	7.70		
	VIS WWW.AMAZON.* RY2UG			
	LONDON	7.00		
	VIS Amazon.co.uk*RY8ZG			
	AMAZON.CO.UK	5.84		
	VIS Amazon.co.uk*RY6UK			
	AMAZON.CO.UK	4.67		1,089.81
18 Jul 25	DD NW MASTERCARD	65.01		
	VIS Amazon.co.uk*RY7HC			
	AMAZON.CO.UK	8.98		1,015.82
19 Jul 25	ATM CASH POST JUL19			
	Post Office @17:44	50.00		965.82
21 Jul 25	DD MBNA LIMITED			
	FIRST PAYMENT	150.00		
	DD MONEYBOX	10.00		
	DD MONEYBOX	15.00		
	))) SUMUP *KAM INN			
	DONAGHADEE	12.00		
	))) MAXOL SSTN MARINO			
	HOLYWOOD	9.48		
	VIS SOLO BANGOR			
	BANGOR	39.33		
	))) BELFAST INTERNATIO			
	BELFAST	3.00		
	))) MCDONALDS			
	BANGOR	11.48		
	VIS PAYPAL *SPOTIFY*P3			
	35314369001	11.99		
	VIS INT'L 0093500773			
	APPLE.COM/BILL			
	08001076285	7.99		695.55
22 Jul 25	))) MCDONALDS			
	BANGOR	19.67		
	VIS AMZNMktplace*RS2KR			
	amazon.co.uk	14.98		660.90
23 Jul 25	))) HENDERSONS MOAT			
	DONAGHDEE	16.62		644.28
24 Jul 25	DD SKY MOBILE	140.65		503.63
25 Jul 25	))) VALUE CAR PARKS LT			
	BELFAST	17.70		485.93
28 Jul 25	DD MONEYBOX	10.00		
	<b>BALANCE CARRIED FORWARD</b>			<b>475.93</b>

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## Your Statement

Account Name  
Mr Calvin Orr

Sortcode Account Number Sheet Number  
40-38-04 91778005 523

### Your HSBC Advance details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>475.93</b>
	DD MONEYBOX	15.00		
	DD H3G	8.00		
	))) SAINSBURYS			
	BANGOR	19.85		
	))) THE RANGE			
	BALLOO PARK	41.45		391.63
30 Jul 25	VIS Audible UK			
	adbl.co/pymt	69.99		
	))) SPAR MAIN STREET			
	GROOMSPORT	14.65		306.99
31 Jul 25	CR BRACKNELL FOREST B		4,924.09	
	SO CALVIN ORR			
	JOINT	400.00		
	SO CALVIN ORR			
	MONZO - SAVINGS	100.00		4,731.08
01 Aug 25	DD RCI FINANCIAL SERV	352.45		
	DD POWER NI	112.00		
	SO CALVIN ORR			
	SAVING	100.00		
	SO CALVIN ORR			
	MONZO - CAR MAINT	25.00		
	))) MCDONALDS			
	BANGOR	11.74		
	VIS INT'L 0077140176			
	APPLE.COM/BILL			
	08001076285	0.99		4,128.90
03 Aug 25	<b>BALANCE CARRIED FORWARD</b>			<b>4,128.90</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)).

Credit Interest Rates	balance	AER variable	Overdraft Interest Rates	balance	EAR variable
Credit interest		0.00%	upto	25	0.00%
			over	25	39.90%

## 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.co.uk/legal](https://business.hsbc.co.uk/legal).

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

Do 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](https://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](https://hsbc.co.uk/accessibility) to find out more. Business Banking customers can visit [business.hsbc.co.uk/accessibility](https://business.hsbc.co.uk/accessibility) or [business.hsbc.co.uk/contact-us](https://business.hsbc.co.uk/contact-us). Personal Banking customers can visit [hsbc.co.uk/accessibility](https://hsbc.co.uk/accessibility) or [hsbc.co.uk/contact](https://hsbc.co.uk/contact).

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## Personal Banking Customers

### Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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.

Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

### Overdrafts

#### Arranged overdraft:

Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that 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.

#### Monthly cap on unarranged overdraft charges

- Each current account will set a monthly maximum charge for:
  - going overdrawn when you have not arranged an overdraft; or
  - going over/past your arranged overdraft limit (if you have one).
- This cap covers any:
  - interest and fees for going over/past your arranged overdraft limit;
  - fees for each payment your bank allows despite lack of funds; and
  - fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges for the HSBC Private Banking Account is £10,000.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

### Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

For Private Banking Account clients, please refer to the Private Banking Banking Services Terms and Conditions.

### Customer service

You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.