



**Account type:** HSBC Advance  
**Sort code:** 40-10-00  
**Account number:** 80421324

Mr S K Garov  
64 Avonmore Road  
London  
W14 8RS



**24 November 2016**

Dear Mr Garov

## An annual summary of your account charges

We like to ensure our customers are well informed, so we will be sending you a summary of the total charges you've paid, if any, for your current account each year. If no fees or interest were payable then we will display zeros in the summary.

The table below is for information only and summarises any charges and interest you may have paid. Below you will also find details of the fees you have paid for your account.

Description	Quantity		Total
<b>Account Fees</b>			
Monthly Account Fee (including any at an introductory or promotional rate)	0	£	<b>0.00</b>
<b>Overdraft Charges</b> (reflecting any refunds)			
Total overdraft interest charged		£	<b>1.91</b>
<b>Other Fees and Charges</b>			
Non-Sterling Transaction Fee	12	£	<b>7.13</b>
Non-Sterling Cash Fee	0	£	<b>0.00</b>
Total fees and interest charged from 24 Nov 2015 to 23 Nov 2016:			<b>£ 9.04</b>

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**HSBC Bank Plc**, Customer Information Service, PO Box 757, Hemel Hempstead HP2 4SS.

Registered in England number 14259. Registered Office: 8 Canada Square, London E14 5HQ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Where can I find more information about my account?**

We have provided some further details for you on the next page, together with some Frequently Asked Questions. If you would like to discuss your account call 03457 404 404 (overseas +44 1226 261 010)\* Lines are open every day or visit any of our branches.

Yours sincerely

A handwritten signature in black ink that reads "Becky Moffat". The script is cursive and fluid, with the first letters of each name being capitalized and prominent.

Becky Moffat  
Head of Personal Banking and Advance

\*Calls may be monitored and/or recorded. Textphone: 1800 103457 125 563 (overseas: +44 1792 494 394).

## Additional Information

Between 24 November 2015 and 23 November 2016 your average debit balance<sup>1</sup> was £19.18 and your average credit balance<sup>1</sup> was £471.07. You can use these figures along with the rates stated below to see how your account compares to others. It is worth noting that you should always make sure you are comparing like-for-like rates and figures.

### Current overdraft interest rates<sup>2</sup>

(as at the last day covered by this summary)

overdraft interest	<b>17.90% EAR variable</b>
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### Current credit interest rates<sup>2</sup>

(as at the last day covered by this summary)

no credit interest is payable
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<sup>1</sup>We have calculated these average figures by totalling up the balances of each day you were in debit and each day you were in credit, dividing each of these by the total number of days covered by this summary.

<sup>2</sup>The interest rates and charges that apply to this account may have changed during the period covered by this summary. Both current and old rates can be obtained by calling the number above or by visiting any of our branches. Interest is calculated on a daily basis based on your account balance and the interest rate on that day.

## Overdraft charges

We'll charge you a daily Informal Overdraft Usage Fee on any day your account is in informal overdraft. An informal overdraft happens when we agree to lend you money to cover a payment from your account and either:

- the balance on your account exceeds your formal overdraft limit; or
- your account goes overdrawn and you don't have a formal overdraft limit in place.

Our current daily Informal Overdraft Usage Fee is £5 a day.

We won't charge a daily Informal Overdraft Usage Fee:

- if covering funds are paid in before the end of the day;
- if your account is in informal overdraft by £10 or less; or
- after your account has been in informal overdraft for more than 30 consecutive days.

We won't charge:

- more than £80 in daily Informal Overdraft Usage Fees in a charging month;
- more in daily Informal Overdraft Usage Fees than the maximum amount your account has been in informal overdraft during a charging month; or
- daily Informal Overdraft Usage Fees if your account is in informal overdraft because an overdraft charge or interest has been deducted.

A charging month normally starts on the day in the month you originally opened your account unless we've agreed otherwise with you.

We may change the interest rate and charges in accordance with the terms and conditions of your current account.

## **Important Notes**

**Formal overdraft:** Where we agree an overdraft facility before you borrow.

**Informal overdraft:** When we allow you to spend on your account without available credit funds or a sufficient formal overdraft facility.

**EAR:** Effective Annual Rate - can be used to compare overdraft interest rates. It takes into account the interest rate and how often interest is charged.

## Frequently Asked Questions

**Q. What is this Annual Summary for and why are you sending it to me?**

A. We want you to be aware of the costs of running your current account over the past year. These costs include any monthly fees for the account itself; any monthly fees for HSBC Insurance Aspects (where applicable) and any charges relating to overdraft requests; and any interest you've paid to us.

Your Annual Summary is for information only, but you may wish to use it to check that you've got the right account for your current financial needs. If you want to discuss your account with us, please come and see us in branch or call us on 03457 404 404. For further information visit [www.hsbc.co.uk/1/2/contact-us](http://www.hsbc.co.uk/1/2/contact-us).

**Q. Do I have to receive this Annual Summary?**

A. We believe you should always have access to this information. If you are registered for Online Banking you can choose the format that you receive your future Summaries in by amending your statement delivery preferences online.

**Q. Can I request an historic Annual Summary showing previous years' charges?**

A. We started to issue Annual Summaries in December 2011, so Summaries aren't available before that date. You can view your Annual Summary once produced at any time online. Alternatively you can request a duplicate Annual Summary by contacting us in the usual ways.

**Q. Are there any changes to my regular account statements?**

A. The Annual Summary doesn't replace your regular account statements. We'll continue to produce these in the format you've chosen - either on paper, or by making a copy available via Online Banking.

**Q. I have more than one current account with you. Will I receive an Annual Summary for each account?**

A. Yes, you'll receive a separate Annual Summary for each current account you hold with us. To ensure each Summary continues to show you the charges for the whole of each previous 12 month period, it'll usually be produced around the anniversary of opening the account. So you may find that the Summaries for each account aren't sent out at the same time.

**Q. I've had some charges refunded. Are these included in the totals shown on my Annual Summary?**

A. Yes, we calculate a total for each type of charge on your account for the previous year, and then adjust this by the amount of any refunds. So the total shown for each type of charge takes account of any refunds you may have had.

**Q. Can I change the annual date that the Annual Summary is sent out?**

A. The date that your Annual Summary will be produced will be automatically set to ensure that it covers a full 12 month period.

**Q. Where can I find details about your fees and charges on current accounts?**

A. You can find a copy of the price list applicable to your account at [hsbc.co.uk](http://hsbc.co.uk) > Legal > Price List and Interest Rates, by visiting any of our branches or by calling us on 03457 404 404.

**Q. How do I identify overseas charges?**

A. Overseas cash machine withdrawals made with your HSBC Advance Visa Debit Card are free of non-sterling cash fees (ATM transaction fees) from HSBC. For non-Sterling (foreign currency) transactions we'll charge a fee of 2.75% of the amount of the transaction. From 18th November 2013, this fee is shown as a separate line on your statement as a 'Non- Sterling Transaction Fee'.