



Contact tel 03457 404404
see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement

Mr S K Garov
64 Avonmore Road
London
W14 8RS



Account Summary

Opening Balance	0.00
Payments In	1,159.44
Payments Out	1,191.48
Closing Balance	32.04 D
Overdraft Limit	1,000.00

23 November to 25 December 2015

Account Name
Mr Stoyan Krasenov Garov

International Bank Account Number
GB97MIDL40100080421324

Branch Identifier Code
MIDLGB2194M

Sortcode	Account Number	Sheet Number
40-10-00	80421324	1

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
30 Nov 15	DD PURE GYM LTD FIRST PAYMENT	25.99		
	CR WMC WMC GLOBAL PAYROLL		859.44	833.45
01 Dec 15	PIM CASH IN HSBC DEC01 KENSINGTON D@13:34		200.00	1,033.45
03 Dec 15	SO TLS GROUP STOYAN GAROV	897.00		136.45
08 Dec 15	VIS TESCO STORES 5468 LONDON	4.04		132.41
09 Dec 15	VIS SAINSBURYS LONDON KENSIN	13.95		
	VIS HARE & TORTOISE KE LONDON W14	8.40		110.06
10 Dec 15	VIS WAITROSE 678 KENSINGTON	7.24		
	VIS H&M ARIEL WAY	26.98		
	))) TFL GOV.UK/CP TFL TRAVEL CH	3.80		
	))) WAITROSE 678 KENSINGTON	0.65		71.39
11 Dec 15	VIS WAITROSE 678 KENSINGTON	7.73		
	))) TESCO STORES 5589 KENSINGTON	17.55		46.11
	BALANCE CARRIED FORWARD			46.11

23 November to 25 December 2015

Your Statement

Account Name
Mr Stoyan Krasenov Garov

Sortcode 40-10-00 **Account Number** 80421324 **Sheet Number** 2

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			46.11
14 Dec 15	VIS NAGOOK LTD			
	THAXTED	34.97		
	))) TESCO STORES 5589			
	KENSINGTON	28.52		
	))) TFL GOV.UK/CP			
	TFL TRAVEL CH	1.50		
	))) WAITROSE 678			
	KENSINGTON	5.66		24.54 D
15 Dec 15	PIM CASH IN HSBC DEC15			
	KENSINGTON D@14:01		100.00	
	VIS WAITROSE 678			
	KENSINGTON	7.40		
	))) TFL GOV.UK/CP			
	TFL TRAVEL CH	1.50		66.56
16 Dec 15	))) TFL GOV.UK/CP			
	TFL TRAVEL CH	1.50		65.06
17 Dec 15	VIS RYMAN 1160			
	LONDON	7.16		
	))) WAITROSE 678			
	KENSINGTON	11.45		
	))) TESCO STORES 5468			
	LONDON	22.29		24.16
18 Dec 15	))) TFL GOV.UK/CP			
	TFL TRAVEL CH	1.50		22.66
21 Dec 15	VIS WWW.VAPECLUB.CO.UK			
	WATFORD	18.46		4.20
23 Dec 15	DD PURE GYM LTD	25.99		
	))) TFL GOV.UK/CP			
	TFL TRAVEL CH	7.50		
	))) WAITROSE 678			
	KENSINGTON	2.75		32.04 D
25 Dec 15	BALANCE CARRIED FORWARD			32.04 D

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).

Credit Interest Rates	balance	AER variable	Overdraft Interest Rates	balance	EAR variable
Credit interest is not paid			Overdraft interest		19.90 %

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 abroad, your statement will show where the transaction took place, the amount spent in local 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 non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (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 (UK customers) or ciiom.hsbc.com (Channel Islands and Isle of Man customers) 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, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man 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.

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.

The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Channel Islands Financial Ombudsman in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

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 (UK customers) or ciiom.hsbc.com (Channel Islands and Isle of Man customers).

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 abroad, please call us on **44 1442 422 929**.