

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 A Ajah
5 Heinz Burt Close
Eastleigh
Hampshire
SO50 5GB



Account Summary

Opening Balance	2,763.29
Payments In	3,682.62
Payments Out	4,421.34
Closing Balance	2,024.57
Arranged Overdraft Limit	150.00

28 November to 27 December 2023

International Bank Account Number
GB88HBUK40031681573462
Branch Identifier Code
HBUKGB4140T

Account Name	Sortcode	Account Number	Sheet Number
Mr Charles Amaechi Ajah	40-03-16	81573462	769

Your HSBC Advance details					
Date	Payment type and details		Paid out	Paid in	Balance
27 Nov 23		BALANCE BROUGHT FORWARD			2,763.29
28 Nov 23	BP	Josh Evens			
		Charles	50.00		
	VIS	National Express L			
		Birmingham	22.20		
	)))	BOOTS 1145			
		MIDDLESEX	1.90		
	)))	STGCOACH/CTYLINK			
		BUS TICKET	5.50		
	)))	VICTORIA COACH STA			
		LONDON	3.10		
	)))	VICTORIA COACH STA			
		LONDON	6.00		
	)))	VICTORIA COACH STA			
		LONDON	6.00		
	)))	OSCARS PIZZA.PASTA			
		LIVINGSTON	8.80		
	)))	SKY STAFF RESTAURA			
		LIVINGSTON	0.55		
	VIS	WUI GBP VI			
		LONDON	104.35		2,554.89
29 Nov 23	)))	STGCOACH/CTYLINK			
		BUS TICKET	5.50		
	)))	SKY STAFF RESTAURA			
		LIVINGSTON	3.25		
)))	TFL TRAVEL CH			
		TFL.GOV.UK/CP	2.70		
		BALANCE CARRIED FORWARD			2,543.44

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28 November to 27 December 2023

Your Statement

Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 770

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,543.44
	BP ORION GLOBAL LTD			
	Charles Ajah	74.00		
	BP ORION GLOBAL LTD			
	Charles Ajah	20.50		2,448.94
30 Nov 23	DD THETECHDOCTORS	35.00		
	VIS National Express L			
	Birmingham	17.00		
	VIS GOOGLE *Google Pla			
	g.co/helppay#	8.10		
	VIS OCTOPUS ENERGY LTD			
	LONDON	150.00		
	VIS SOUTHERN WATER SER			
	WORTHING	50.00		
	))) SHELL PASSFIELD AV			
	EASTLEIGH	71.22		
	))) CAFFE NERO STANSTE			
	STANSTED	11.75		
	))) SPECSAVERS 0015200			
	EASTLEIGH	32.00		2,073.87
01 Dec 23	DD TV LICENCE MBP	13.25		
	SO BISHOP & CO			
	KD57	825.00		
	VIS HAMPSHIRE COUNTY C			
	INTERNET	22.30		
	))) SOUTHERN CO-OP 031			
	LEIGH RD EAST	9.85		
	))) ASDA SUPERSTORE			
	EASTLEIGH	26.00		
	))) ASDA SUPERSTORE			
	EASTLEIGH	42.50		
	))) ASDA SUPERSTORE			
	EASTLEIGH	0.76		
	))) MCDONALDS			
	EASTLEIGH	4.38		1,129.83
02 Dec 23	BP ORION GLOBAL LTD			
	Charles Ajah	94.00		1,035.83
04 Dec 23	VIS LLOYDS BANK CREDIT			
	LONDON EC2V	50.00		
	VIS FRASER PORTRAITS L			
	POOLE	39.00		
	VIS HAMPSHIRE COUNTY C			
	INTERNET	6.80		
	VIS National Express L			
	Birmingham	25.80		
	BALANCE CARRIED FORWARD			914.23

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Your Statement

Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 771

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			914.23
	VIS National Express L Birmingham	17.00		
	VIS National Express L Birmingham	30.90		
	VIS EASYJET K6H53F EASYJET	49.49		
	VIS SPLIT MY FARE MORPETH	16.10		
	VIS SPLIT MY FARE MORPETH	12.00		
	VIS SPLIT MY FARE MORPETH	8.70		
	VIS GOOGLE *Google Pla g.co/helppay#	2.49		
	))) Elmina Bar and Lou Southampton	20.00		
	))) SOUTHERN CO-OP 031 LEIGH RD EAST	8.80		748.75
05 Dec 23	DR OVERDRAFT INTEREST TO 13NOV2023	0.83		
	BP Josh Evens Charles	50.00		
	VIS RYANAIR DAC 000000 WWW.RYANAIR.C	14.99		
	))) STGCOACH/CTYLINK BUS TICKET	5.50		
	))) VICTORIA COACH STA LONDON	7.40		
	))) VICTORIA COACH STA LONDON	8.15		
	))) OSCARS PIZZA.PASTA LIVINGSTON	9.00		
	))) SKY STAFF RESTAURA LIVINGSTON	3.25		
	))) ALDI STORES EASTLEIGH	8.46		641.17
06 Dec 23	))) SKY STAFF RESTAURA LIVINGSTON	3.50		637.67
07 Dec 23	DD EASTLEIGH B.C	159.00		
))) Elmina Bar and Lou Southampton	20.00		
))) GLOBAL FOOD & HALA Southampton	3.16		
	BALANCE CARRIED FORWARD			455.51

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Your Statement

Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 772

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			455.51
	))) CAFFE NERO STANSTE			
	STANSTED	1.85		
	))) CAFFE NERO STANSTE			
	STANSTED	6.90		
	))) STGCOACH/CTYLINK			
	BUS TICKET	5.50		441.26
08 Dec 23	DD D&G AO CARE PLAN	7.32		
	DD H3G	10.46		
	ATM CASH BNKM DEC08			
	SOUTHERN CO @08:49	10.00		
	VIS National Express L			
	Birmingham	14.00		
	))) ASDA SUPERSTORE			
	EASTLEIGH	8.25		391.23
11 Dec 23	VIS NANDOS.CO.UK			
	LONDON	5.95		
	))) TESCO STORES 2452			
	EASTLEIGH	3.20		
	))) TESCO STORES 2452			
	EASTLEIGH	17.40		
	))) EASTLEIGH SSTN			
	EASTLEIGH	63.20		
	))) MCDONALDS			
	EASTLEIGH	6.17		
	))) SOUTHERN CO-OP 031			
	LEIGH RD EAST	15.00		
	VIS INT'L 0012319768			
	CHATGPT SUBSCRIPTI			
	HTTPSOPENAI.C			
	USD 24.00 @ 1.25			
	Visa Rate	19.20		
	DR Non-Sterling			
	Transaction Fee	0.52		260.59
12 Dec 23	))) VICTORIA COACH STA			
	LONDON	6.00		
	))) VICTORIA COACH STA			
	LONDON	8.90		
	))) OSCARS PIZZA.PASTA			
	LIVINGSTON	11.00		
	BP Josh Evens			
	Charles	50.00		184.69
13 Dec 23))) SUMUP *JHK TAXIS			
	BROXBURN	26.00		158.69
	BALANCE CARRIED FORWARD			158.69

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Your Statement

Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 773

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
14 Dec 23	BP BALANCE BROUGHT FORWARD			158.69
	ORION GLOBAL LTD			
	Charles Ajah	84.00		
	))) BOOTS,0814			
	EASTLEIGH	2.25		
	))) KFC			
	EASTLEIGH	3.57		
	))) CAFFE NERO STANSTE			
	STANSTED	11.70		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	2.70		
	))) TESCO STORES 2452			
	EASTLEIGH	12.20		42.27
15 Dec 23	DD D&G APPLIANCE CARE	9.65		
	))) SOUTHERN CO-OP 031			
	LEIGH RD EAST	8.50		24.12
18 Dec 23	DD SAMSUNGFINANCEGLOW	38.03		
	VIS HAMPSHIRE COUNTY C			
	INTERNET	20.00		
	))) ASIAN CASH CARRY			
	SOUTHAMPTON	7.78		
	))) SOUTHERN CO-OP 031			
	LEIGH RD EAST	18.95		
	))) GLOBAL FOOD & HALA			
	Southampton	16.13		
	))) GLOBAL FOOD & HALA			
	Southampton	3.67		
	CR Charles Ajah			
	top up		3.00	
	))) BOOTS,0814			
	EASTLEIGH	13.80		
	))) ASDA SUPERSTORE			
	EASTLEIGH	4.00		
	))) ASDA SUPERSTORE			
	EASTLEIGH	13.10		
	))) SOUTHERN CO-OP 031			
	LEIGH RD EAST	8.50		
	))) ALDI STORES			
	EASTLEIGH	6.04		
	))) ALDI STORES			
	EASTLEIGH	17.97		
	))) SOUTHERN CO-OP 031			
	LEIGH RD EAST	6.15		147.00 D
21 Dec 23	CR SKY		3,679.62	
	BALANCE CARRIED FORWARD			3,532.62

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28 November to 27 December 2023

Your Statement

Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 774

Your HSBC Advance details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			3,532.62
	BP Charles Ajah			
	Charles	200.00		
	BP Charles Ajah			
	Charles	50.00		3,282.62
22 Dec 23	DD D&G AO CARE PLAN	6.49		
	DD D&G AO CARE PLAN	5.49		
	BP Charles Ajah			
	Charles	400.00		
	VIS OCTOPUS ENERGY LTD			
	LONDON	224.00		2,646.64
23 Dec 23	BP Charles Ajah			
	Charles	127.00		
	BP ORION GLOBAL LTD			
	Charles Ajah	53.50		
	BP ORION GLOBAL LTD			
	Charles Ajah	74.00		2,392.14
27 Dec 23	DD AVIVA LIFE	67.82		
	DD SKY TV	8.00		
	DD H3G	31.40		
	VIS HASTINGS INSURANCE			
	0333 321 9801	61.22		
	))) TESCO STORES 2452			
	EASTLEIGH	5.70		
	))) NANDOS			
	EASTLEIGH	15.20		
	VIS LLOYDS BANK CREDIT			
	LONDON EC2V	100.00		
	VIS SPLIT MY FARE			
	MORPETH	13.62		
	))) SHELL PASSFIELD AV			
	EASTLEIGH	64.61		2,024.57
27 Dec 23	BALANCE CARRIED FORWARD			2,024.57

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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Account Name	Sortcode	Account Number	Sheet Number
Mr Charles Amaechi Ajah	40-03-16	81573462	775

Credit Interest Rates			Arranged Overdraft Interest Rates		
	<i>balance</i>	<i>AER variable</i>		<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.

Information on our Interest Rates can be found on our website 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.