

Contact tel 03457 404 404
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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	2,024.57
Payments In	4,362.33
Payments Out	3,366.31
Closing Balance	3,020.59
Arranged Overdraft Limit	150.00

28 December 2023 to 27 January 2024

International Bank Account Number
GB88HBUK40031681573462
Branch Identifier Code
HBUKGB4140T

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

Your HSBC Advance details					
Date	Payment type and details		Paid out	Paid in	Balance
27 Dec 23	BALANCE BROUGHT FORWARD				2,024.57
28 Dec 23	ATM	CASH BNKM DEC28			
		SOUTHERN CO @15:06	20.00		
	)))	WINCHESTER NORTH C			
		WINCHESTER	50.80		
	)))	WINCHESTER NORTH C			
		WINCHESTER	2.65		
	)))	WINCHESTER NORTH C			
		WINCHESTER	5.50		
	)))	SOUTHERN CO-OP 031			
		LEIGH RD EAST	1.15		1,944.47
29 Dec 23	DD	CONSERVATIVE PARTY	2.09		
	)))	MCDONALDS			
		EASTLEIGH	4.38		1,938.00
02 Jan 24	DD	THETECHDOCTORS	35.00		
	DD	TV LICENCE MBP	13.25		
	SO	BISHOP & CO			
		KD57	825.00		
	)))	SHELL PASSFIELD AV			
		EASTLEIGH	56.73		
	VIS	Vue Entertainment			
		Chiswick, Lon	13.98		
	VIS	EASYJET K6LCB8			
		EASYJET	15.49		
	VIS	National Express L			
		Birmingham	21.50		
	VIS	National Express L			
		Birmingham	11.00		
	BALANCE CARRIED FORWARD				946.05

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Your Statement

Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 776

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			946.05
	VIS EASYJET 000K6L			
	LUTON, BEDS	15.49		
	VIS BRITISH A 125217			
	LONDON	39.49		
	VIS BRITISH A 125217			
	LONDON	39.49		
	))) PRIMARK			
	SOUTHAMPTON	37.00		814.58
03 Jan 24	VIS HAMPSHIRE COUNTY C			
	INTERNET	15.00		799.58
04 Jan 24	DR OVERDRAFT INTEREST			
	TO 13DEC2023	0.28		
	VIS GOOGLE *Google Pla			
	g.co/helppay#	2.49		796.81
05 Jan 24	BP Charles Ajah			
	Charles	70.00		726.81
08 Jan 24	DD D&G AO CARE PLAN	7.32		
	DD EASTLEIGH B.C	159.00		
	DD H3G	10.46		
	VIS HAMPSHIRE COUNTY C			
	INTERNET	30.00		
	VIS MVS--			
	EASTLEIGH	81.71		
	))) GO SOUTH COAST			
	POOLE	9.70		
	))) Elmina Bar and Lou			
	Southampton	15.00		
	))) GO SOUTH COAST			
	POOLE	2.00		
	))) TESCO STORES 2452			
	EASTLEIGH	8.30		
	))) BOOTS,0814			
	EASTLEIGH	6.55		
	))) MCDONALDS			
	EASTLEIGH	4.38		
	))) ASDA SUPERSTORE			
	EASTLEIGH	17.00		375.39
09 Jan 24	VIS LIVINGSTON LODGE H			
	LIVINGSTON	65.00		
	))) OSCARS PIZZA.PASTA			
	LIVINGSTON	9.00		
))) VICTORIA COACH STA			
	LONDON	3.10		
	BALANCE CARRIED FORWARD			298.29

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Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 777

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	))) BALANCE BROUGHT FORWARD			298.29
	VICTORIA COACH STA			
	LONDON	9.10		289.19
10 Jan 24	VIS RYANAIR DAC 000000			
	WWW.RYANAIR.C		14.99	
	))) STGCOACH/CTYLINK			
	BUS TICKET	5.80		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	4.40		
	))) BARBURRITO EDINBUR			
	EDINBURGH	14.40		
	VIS INT'L 0030271455			
	CHATGPT SUBSCRIPTI			
	HTTPSOPENAIC			
	USD 24.00 @ 1.2671			
	Visa Rate	18.94		
	DR Non-Sterling			
	Transaction Fee	0.52		260.12
11 Jan 24	VIS eBay O*10-11037-18			
	LONDON	11.00		
	))) CAFFE NERO STANSTE			
	STANSTED	6.90		242.22
12 Jan 24	))) TESCO STORES 2452			
	EASTLEIGH	9.75		
	))) TESCO STORES 2452			
	EASTLEIGH	2.85		229.62
14 Jan 24	BP Charles Ajah			
	Charles	20.00		209.62
15 Jan 24	DD D&G APPLIANCE CARE	10.68		
	VIS BRITISH A 125217			
	LONDON		39.49	
	VIS NANDOS.CO.UK			
	LONDON	5.95		
	VIS COMPANIESHOUSE WEB			
	CARDIFF	13.00		
	VIS HAMPSHIRE COUNTY C			
	INTERNET	15.30		
	))) TESCO STORES 2452			
	EASTLEIGH	11.50		
	))) ASDA SUPERSTORE			
	EASTLEIGH	6.50		186.18
16 Jan 24	VIS RYANAIR DAC 000000			
	WWW.RYANAIR.C	12.99		
	VIS RYANAIR DAC 000000			
	WWW.RYANAIR.C	14.86		
	BALANCE CARRIED FORWARD			158.33

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Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 778

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			158.33
	VIS RYANAIR DAC 000000			
	WWW.RYANAIR.C	12.99		
	))) OSCARS PIZZA.PASTA			
	LIVINGSTON	10.00		
	))) VICTORIA COACH STA			
	LONDON	9.10		
	))) VICTORIA COACH STA			
	LONDON	6.00		
	BP Josh Evens			
	Charles	50.00		70.24
17 Jan 24	DD SAMSUNGFINANCEGLOW	38.03		
	BP Charles Ajah			
	Charles	10.00		
	VIS SPLIT MY FARE			
	MORPETH	28.78		6.57 D
18 Jan 24	VIS National Express L			
	Birmingham	17.00		
	))) CAFFE NERO EDINBUR			
	EDINBURGH	8.14		
	))) CAFFE NERO STANSTE			
	STANSTED	8.00		
	))) STGCOACH/CTYLINK			
	BUS TICKET	5.80		45.51 D
22 Jan 24	DD D&G AO CARE PLAN	6.49		
	DD D&G AO CARE PLAN	5.49		
	BP ESONU CHUKWU			
	HUSBAND		120.00	
	))) ROBERT DYAS EASTLE			
	EASTLEIGH	18.19		
	))) ASIAN CASH CARRY			
	SOUTHAMPTON	1.79		
	))) TESCO STORES 2452			
	EASTLEIGH	5.00		
	))) CARD FACTORY			
	EASTLEIGH	11.36		
	))) NYX*BardonLeisureR			
	Aberystwyth	2.00		
	))) MCDONALDS			
	EASTLEIGH	4.97		
	))) TESCO STORES 2452			
	EASTLEIGH	6.10		
	BP Charles Ajah			
	Charles	25.00		11.90 D
	BALANCE CARRIED FORWARD			11.90 D

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Your Statement

Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 779

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
23 Jan 24	BALANCE BROUGHT FORWARD			11.90 D
	VIS National Express L Birmingham	10.50		
	VIS SPLIT MY FARE MORPETH	18.90		
	))) STGCOACH/CTYLINK BUS TICKET	5.80		
	))) VICTORIA COACH STA LONDON	6.00		
	))) VICTORIA COACH STA LONDON	12.10		
	))) OSCARS PIZZA.PASTA LIVINGSTON	12.00		
	))) Herritage of Scotl Edinburgh	14.99		
	BP ESONU CHUKWU HUSBAND		80.00	
	BP Josh Evens Charles	50.00		62.19 D
24 Jan 24	DD SKY TV	8.00		
	DD H3G	26.57		
	VIS National Express L Birmingham	17.00		
	VIS Amazon.co.uk*BV02U AMAZON.CO.UK	9.99		
	))) STGCOACH/CTYLINK BUS TICKET	5.80		129.55 D
25 Jan 24	DD CONSERVATIVE PARTY	2.09		
	VIS HAMPSHIRE COUNTY C INTERNET	10.00		
	))) CAFFE NERO STANSTE STANSTED	3.85		
	))) CAFFE NERO STANSTE STANSTED	9.95		155.44 D
26 Jan 24	CR SKY		3,742.85	
	DD AVIVA LIFE	67.82		
	BP Charles Ajah Charles	50.00		
	CR ADVICE CONFIRMS RBS26014HT2FFHVK MR CHARLES AMAECHI		365.00	
	BP ORION GLOBAL LTD Charles Ajah	364.00		
	ATM CASH NATWIDE JAN26 HIGH STREET @13:49	30.00		3,440.59
	BALANCE CARRIED FORWARD			3,440.59

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Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Charles Amaechi Ajah	40-03-16	81573462	780

Your HSBC Advance details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
27 Jan 24	BP Charles Ajah Charles	420.00		3,020.59
27 Jan 24	BALANCE BROUGHT FORWARD			3,440.59
	BALANCE CARRIED FORWARD			3,020.59

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