

Contact tel 03457 404 404  
see reverse for call times  
Text phone 03457 125 563  
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**Your Statement**

Mr C A Ajah  
5 Heinz Burt Close  
Eastleigh  
Hampshire  
SO50 5GB



**Account Summary**

Opening Balance	4,571.43
Payments In	5,328.63
Payments Out	7,136.77
Closing Balance	2,763.29
Arranged Overdraft Limit	150.00

**28 October to 27 November 2023**

**International Bank Account Number**  
GB88HBUK40031681573462  
**Branch Identifier Code**  
HBUKGB4140T

<b>Account Name</b>	<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
Mr Charles Amaechi Ajah	40-03-16	81573462	762

Your HSBC Advance details					
Date	Payment type and details		Paid out	Paid in	Balance
27 Oct 23		BALANCE BROUGHT FORWARD			4,571.43
30 Oct 23	DD	THETECHDOCTORS	35.00		
	VIS	WWW.GWR.COM			
		07889651585		40.80	
	VIS	Vue Entertainment			
		Chiswick, Lon	15.98		
	VIS	TICKETSOURCE			
		0333 666 4466	32.52		
	VIS	HAMPSHIRE COUNTY C			
		INTERNET	192.00		
	VIS	SECUREPAY.LLOYDSBA			
		LONDON EC2V	500.00		
	VIS	SPLIT MY FARE			
		MORPETH	8.70		
	VIS	SPLIT MY FARE			
		MORPETH	10.60		
	VIS	SPLIT MY FARE			
		MORPETH	8.70		
	VIS	EASYJET AIR K6B57H			
		WWW.EASYJET.C	84.98		
	VIS	BARCLAYCARD			
		NORTHAMPTON	900.00		
	VIS	BRITISH A 125216			
		LONDON	29.68		
	VIS	BRITISH A 125216			
		LONDON	29.68		
	VIS	BRITISH A 125216			
		LONDON	32.68		
		BALANCE CARRIED FORWARD			2,731.71

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**28 October to 27 November 2023**

## Your Statement

**Account Name**

Mr Charles Amaechi Ajah

**Sortcode Account Number Sheet Number**

40-03-16 81573462 763

### Your HSBC Advance details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>2,731.71</b>
	VIS H & M			
	H M EASTLEIGH	9.99		
	VIS National Express L			
	Birmingham	29.20		
	VIS OCTOPUS ENERGY LTD			
	LONDON	151.00		
	))) SOUTHERN CO-OP 031			
	LEIGH RD EAST	1.80		
	))) ALDI STORES			
	EASTLEIGH	22.80		
	))) TESCO STORES 2452			
	EASTLEIGH	5.25		
	))) SHELL PASSFIELD AV			
	EASTLEIGH	47.62		
	))) NYA*Shell			
	01942722333	1.00		
	))) ASDA SUPERSTORE			
	EASTLEIGH	23.50		
31 Oct 23	SO BISHOP & CO			2,439.55
	KD57	825.00		
	VIS LIVINGSTON LODGE H			
	LIVINGSTON	54.00		
	))) VICTORIA COACH STA			
	LONDON	6.00		
	))) VICTORIA COACH STA			
	LONDON	11.25		
	))) OSCARS PIZZA.PASTA			
	LIVINGSTON	9.00		
	))) SKY STAFF RESTAURA			
	LIVINGSTON	3.34		
01 Nov 23	DD TV LICENCE MBP	13.25		1,530.96
	VIS RYANAIR 224SHV			
	LONDON	19.91		
	VIS RYANAIR 224GWP			
	LONDON	14.99		
	VIS RYANAIR 224PI2			
	LONDON	14.99		
	))) SKY STAFF RESTAURA			
	LIVINGSTON	3.34		
	))) SUMUP *SMART CABS			
	LANARK	29.00		
02 Nov 23	))) CAFFE NERO STANSTE			1,435.48
	STANSTED	9.90		
	<b>BALANCE CARRIED FORWARD</b>			<b>1,425.58</b>

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28 October to 27 November 2023

## Your Statement

**Account Name**  
Mr Charles Amaechi Ajah

**Sortcode**   **Account Number**   **Sheet Number**  
40-03-16   81573462   764

Your HSBC Advance details				
Date	Payment type and details		Paid out	Paid in
				Balance
03 Nov 23	)))	BALANCE BROUGHT FORWARD SOUTHERN CO-OP 031 LEIGH RD EAST	5.05	1,425.58 1,420.53
04 Nov 23	DR	OVERDRAFT INTEREST TO 13OCT2023	0.52	1,420.01
05 Nov 23	ATM	CASH HALIFAX NOV05 HFX EASTLEI@14:09	30.00	
	BP	ESONU CHUKWU HUSBAND		1,580.00 2,970.01
06 Nov 23	VIS	SPLIT MY FARE MORPETH	14.73	
	VIS	NANDOS.CO.UK LONDON	5.95	
	VIS	National Express L Birmingham	29.20	
	VIS	National Express L Birmingham	20.60	
	VIS	2NAA041283791 TD E LIVERPOOL	1,580.00	
	VIS	GOOGLE *Google Sto g.co/helppay#	2.49	
	)))	GLOBAL FOOD & HALA Southampton	35.44	
	)))	SOUTHERN CO-OP 031 LEIGH RD EAST	7.05	
	)))	ALDI STORES EASTLEIGH	30.47	
	)))	ASDA SUPERSTORE EASTLEIGH	34.80	
	)))	MCDONALDS 1522 EASTLEIGH	6.37	
	)))	ROBERT DYAS EASTLE EASTLEIGH	64.99	1,137.92
07 Nov 23	DD	EASTLEIGH B.C	159.00	
	DD	H3G	10.46	
	VIS	HAMPSHIRE COUNTY C INTERNET	20.00	
	VIS	LIVINGSTON LODGE H LIVINGSTON	133.20	
	)))	VICTORIA COACH STA LONDON	15.10	
	)))	OSCAR'S PIZZA.PASTA LIVINGSTON	11.00	
	)))	SKY STAFF RESTAURA LIVINGSTON	3.85	785.31
		BALANCE CARRIED FORWARD		785.31

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**28 October to 27 November 2023**

## Your Statement

**Account Name**

Mr Charles Amaechi Ajah

**Sortcode Account Number Sheet Number**

40-03-16 81573462 765

Your HSBC Advance details				
Date	Payment type and details		Paid out	Paid in
				Balance
08 Nov 23	DD	<b>BALANCE BROUGHT FORWARD</b>		<b>785.31</b>
	BP	D&G AO CARE PLAN	7.32	
		ORION GLOBAL LTD		
		Charles Ajah	53.50	724.49
09 Nov 23	)))	TESCO STORES 2452		
		EASTLEIGH	7.70	
	)))	CAFFE NERO STANSTE		
		STANSTED	8.10	
	)))	CAFFE NERO STANSTE		
		STANSTED	3.70	
	)))	STGCOACH/CTYLINK		
		BUS TICKET	5.50	
	)))	TESCO STORES 2452		
		EASTLEIGH	4.90	694.59
10 Nov 23	)))	SOUTHERN CO-OP 031		
		LEIGH RD EAST	6.40	688.19
13 Nov 23	VIS	NANDOS.CO.UK		
		LONDON	5.95	
	)))	BOOTS,0814		
		EASTLEIGH	12.00	
	)))	TESCO STORES 2452		
		EASTLEIGH	1.95	
	)))	SKOOLKIT LTD		
		EASTLEIGH	10.99	
	)))	ALDI STORES		
		EASTLEIGH	12.94	
	)))	MCDONALDS		
		EASTLEIGH	6.17	
	)))	SQ *CATTLE.		
		Southampton	14.95	
	)))	TESCO STORES 2452		
		EASTLEIGH	7.10	
	)))	SOUTHERN CO-OP 031		
		LEIGH RD EAST	7.85	
	)))	ROBERT DYAS EASTLE		
		EASTLEIGH	39.99	
	)))	MCDONALDS		
		EASTLEIGH	8.76	
	)))	Elmina Bar and Lou		
		Southampton	20.00	
	)))	GLOBAL FOOD & HALA		
		Southampton	24.20	515.34
14 Nov 23	VIS	LIVINGSTON LODGE H		
		LIVINGSTON	64.00	
		<b>BALANCE CARRIED FORWARD</b>		<b>451.34</b>

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**28 October to 27 November 2023**

## Your Statement

**Account Name**

Mr Charles Amaechi Ajah

**Sortcode Account Number Sheet Number**

40-03-16 81573462 766

Your HSBC Advance details				
Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>451.34</b>
	))) OSCARS PIZZA.PASTA LIVINGSTON	17.00		
	))) SKY STAFF RESTAURA LIVINGSTON	3.85		430.49
15 Nov 23	DD D&G APPLIANCE CARE	9.65		
	))) UPPER CRUST LONDON	5.69		
	))) SKY STAFF RESTAURA LIVINGSTON	3.85		
	))) STGCOACH/CTYLINK BUS TICKET	5.50		
	))) BARBURRITO EDINBUR EDINBURGH	13.15		392.65
16 Nov 23	))) SOUTHERN CO-OP 031 LEIGH RD EAST	4.35		
	))) ROBERT DYAS EASTLE EASTLEIGH	10.29		
	VIS RINGGO PARKING MAIDSTONE	1.90		376.11
17 Nov 23	DD SAMSUNGFINANCEGLOW FIRST PAYMENT	38.03		
	))) SHELL PASSFIELD AV EASTLEIGH	30.50		
	))) MCDONALDS EASTLEIGH	1.99		
	))) SOUTHERN CO-OP 031 LEIGH RD EAST	10.15		
	))) ALDI STORES EASTLEIGH	15.84		279.60
20 Nov 23	))) ALDI STORES EASTLEIGH	16.68		
	VIS NANDOS.CO.UK LONDON	18.95		
	VIS GOOGLE *Google Pla g.co/helppay#	26.49		
	VIS National Express L Birmingham	22.20		
	VIS National Express L Birmingham	14.00		
	))) MCDONALDS EASTLEIGH	6.17		175.11
21 Nov 23	VIS LIVINGSTON LODGE H LIVINGSTON	75.00		
	<b>BALANCE CARRIED FORWARD</b>			<b>100.11</b>

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**28 October to 27 November 2023**

## Your Statement

**Account Name**

Mr Charles Amaechi Ajah

**Sortcode Account Number Sheet Number**

40-03-16 81573462 767

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>100.11</b>
	VIS National Express L Birmingham	2.50		
	))) STGCOACH/CTYLINK BUS TICKET	5.50		
	))) VICTORIA COACH STA LONDON	9.45		
	))) VICTORIA COACH STA LONDON	9.10		
	))) OSCARS PIZZA.PASTA LIVINGSTON	11.00		
	))) SKY STAFF RESTAURA LIVINGSTON	3.85		58.71
22 Nov 23	DD D&G AO CARE PLAN	6.49		
	DD D&G AO CARE PLAN	5.49		
	))) SKY STAFF RESTAURA LIVINGSTON	0.81		
	))) SKY STAFF RESTAURA LIVINGSTON	3.14		
	))) BARBURRITO EDINBUR EDINBURGH	12.65		
	VIS INT'L 0067097491 RYANAIR DAC 000000 WWW.RYANAIR.C	19.07		11.06
23 Nov 23	DD SKY TV	8.00		
	VIS HAMPSHIRE COUNTY C INTERNET	15.00		
	))) CAFFE NERO STANSTE STANSTED	4.90		
	))) STGCOACH/CTYLINK BUS TICKET	5.50		
	))) SOUTHERN CO-OP 031 LEIGH RD EAST	10.50		32.84 D
24 Nov 23	DD H3G	48.18		
	))) ASDA SUPERSTORE EASTLEIGH	10.00		
	))) ALDI STORES EASTLEIGH	8.97		
	))) MCDONALDS 1522 EASTLEIGH	10.36		110.35 D
25 Nov 23	ATM CASH NATWIDE NOV25 HIGH STREET @17:08	20.00		130.35 D
27 Nov 23	CR SKY		3,707.83	
	DD AVIVA LIFE	67.82		
	DD CONSERVATIVE PARTY	2.09		
	<b>BALANCE CARRIED FORWARD</b>			<b>3,507.57</b>

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28 October to 27 November 2023

## Your Statement

### Account Name

Mr Charles Amaechi Ajah

### Sortcode Account Number Sheet Number

40-03-16 81573462 768

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>3,507.57</b>
BP	Charles Ajah			
	Charles	700.00		
VIS	Vue Entertainment			
	Chiswick, Lon	6.99		
VIS	ALDI STORES			
	EASTLEIGH	6.46		
)))	SOUTHERN CO-OP 031			
	LEIGH RD EAST	11.29		
)))	TESCO STORES 2452			
	EASTLEIGH	1.90		
)))	ROBERT DYAS EASTLE			
	EASTLEIGH	9.48		
)))	MCDONALDS 1522			
	EASTLEIGH	8.16		2,763.29
27 Nov 23	<b>BALANCE CARRIED FORWARD</b>			<b>2,763.29</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	Arranged Overdraft Interest Rates	balance	EAR variable
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](http://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](http://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](http://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.