

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	3,020.59
Payments In	14,807.84
Payments Out	14,229.70
Closing Balance	3,598.73
Arranged Overdraft Limit	150.00

28 January to 27 February 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	781

Your HSBC Advance details					
Date	Payment type and details		Paid out	Paid in	Balance
27 Jan 24		BALANCE BROUGHT FORWARD			3,020.59
28 Jan 24	BP	ORION GLOBAL LTD			
		Charles Ajah	121.60		2,898.99
29 Jan 24	DD	HASTINGS INSURANCE	60.24		
	BP	Charles Ajah			
		Charles	100.00		
	VIS	RINGGO PARKING			
		MAIDSTONE	1.90		
	VIS	National Express L			
		Birmingham	30.70		
	VIS	National Express L			
		Birmingham	14.00		
	VIS	OCTOPUS ENERGY LTD			
		LONDON	275.00		
	)))	MCDONALDS			
		EASTLEIGH	6.76		
	VIS	INT'L 0044776855			
		WORDPRESS H0CPKVLQ			
		DUBLIN	19.20		2,391.19
30 Jan 24	DD	THETECHDOCTORS	35.00		
	VIS	LIVINGSTON LODGE H			
		LIVINGSTON	65.00		
	VIS	EASYJET 000K6S			
		LUTON, BEDS	43.49		
	)))	VICTORIA COACH STA			
		LONDON	9.10		
)))	OSCARS PIZZA.PASTA			
		LIVINGSTON	9.00		
		BALANCE CARRIED FORWARD			2,229.60

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28 January to 27 February 2024

Your Statement

Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 782

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,229.60
	ATM CASH SAINSBY JAN30			
	Sainsburys B@22:06	20.00		2,209.60
31 Jan 24	SO BISHOP & CO			
	KD57	825.00		
	VIS BRITISH A 125217			
	LONDON	47.49		
	VIS RYANAIR DAC 000000			
	WWW.RYANAIR.C	19.23		
	))) STGCOACH/CTYLINK			
	BUS TICKET	5.80		1,312.08
01 Feb 24	DD TV LICENCE MBP	13.25		
	BP Charles Ajah			
	Charles	100.00		
	VIS National Express L			
	Birmingham	8.00		
	VIS National Express L			
	Birmingham	22.50		
	VIS SW RAILWAY APP			
	03456000650	3.90		
	))) CAFFE NERO STANSTE			
	STANSTED	9.95		
	))) TESCO STORES 2452			
	EASTLEIGH	9.40		
	))) VICTORIA COACH STA			
	LONDON	9.10		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	6.20		
	VIS SPLIT MY FARE			
	MORPETH	32.52		1,097.26
02 Feb 24	VIS National Express L			
	Birmingham	20.40		
	VIS HAMPSHIRE COUNTY C			
	INTERNET	12.50		
	VIS LLOYDS BANK CREDIT			
	LONDON EC2V	50.00		
	VIS EASTLEIGH SSTN			
	EASTLEIGH	59.57		
	VIS EASYJET 000K6S			
	LUTON, BEDS	18.49		
	))) SOUTHERN CO-OP 031			
	LEIGH RD EAST	8.95		927.35
03 Feb 24	BP ESONU CHUKWU			
	HUSBAND		253.00	1,180.35
	BALANCE CARRIED FORWARD			1,180.35

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Your Statement

Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 783

Your HSBC Advance details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
04 Feb 24	DR BALANCE BROUGHT FORWARD OVERDRAFT INTEREST TO 13JAN2024			1,180.35
05 Feb 24	VIS HAMPSHIRE COUNTY C INTERNET	25.00		1,180.01
	VIS HAMPSHIRE COUNTY C INTERNET	253.00		
	VIS BRITISH A 125217 LONDON	44.49		
	))) SOUTHERN CO-OP 031 LEIGH RD EAST	2.35		
	VIS HAMPSHIRE COUNTY C INTERNET	5.00		
	VIS GOOGLE *Google Pla g.co/helppay#	2.49		
	))) ROBERT DYAS EASTLE EASTLEIGH	4.99		
	))) MCDONALDS EASTLEIGH	7.36		835.33
06 Feb 24	VIS YOUNG VOICES UK LT CARDIFF	12.99		
	VIS SPLIT MY FARE MORPETH	18.90		
	VIS SPLIT MY FARE MORPETH	16.10		
	VIS National Express L Birmingham	10.50		
	VIS National Express L Birmingham	14.00		
	))) SOUTHERN CO-OP 031 LEIGH RD EAST	7.25		755.59
07 Feb 24	DD H3G	10.46		
	))) SOUTHERN CO-OP 031 LEIGH RD EAST	5.49		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	2.70		736.94
08 Feb 24	DD D&G AO CARE PLAN	7.32		
	VIS LIVINGSTON LODGE H LIVINGSTON	75.00		
	))) OSCARS PIZZA.PASTA LIVINGSTON	11.00		
))) STGCOACH/CTYLINK BUS TICKET	5.80		
))) VICTORIA COACH STA LONDON	6.35		
	BALANCE CARRIED FORWARD			631.47

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28 January to 27 February 2024

Your Statement

Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 784

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			631.47
	))) SIR WALTER SCOTT			
	EDINBURGH	12.25		619.22
09 Feb 24	))) STGCOACH/CTYLINK			
	BUS TICKET	5.80		
	))) SSP UK LTD			
	LONDON	9.18		604.24
11 Feb 24	BP Charles Ajah			
	Charles	50.00		554.24
12 Feb 24	))) ASDA PETROL/UPT			
	EASTLEIGH	28.98		
	))) MCDONALDS			
	EASTLEIGH	9.45		
	))) IMO CAR WASH EASTL			
	EASTLEIGH	37.00		
	))) SOUTHAMPTON CITY C			
	SOUTHAMPTON	1.50		
	))) GREGGS PLC			
	EASTLEIGH	8.00		
	VIS INT'L 0045155138			
	CHATGPT SUBSCRIPTI			
	HTTPSOPENALC			
	USD 24.00 @ 1.2572			
	Visa Rate	19.09		
	DR Non-Sterling			
	Transaction Fee	0.52		449.70
13 Feb 24	VIS SPLIT MY FARE			
	MORPETH	12.00		
	))) SOUTHERN CO-OP 031			
	LEIGH RD EAST	8.94		
	VIS RINGGO PARKING			
	MYRINGGO.COUK	0.80		
	BP ORION GLOBAL LTD			
	Charles Ajah	33.50		394.46
14 Feb 24	VIS National Express L			
	Birmingham	18.90		
	VIS National Express L			
	Birmingham	12.00		363.56
15 Feb 24	DD D&G APPLIANCE CARE	10.68		
	BP Charles Ajah			
	Charles	30.00		
	VIS SPLIT MY FARE			
	MORPETH	10.60		
))) SOUTHERN CO-OP 031			
	LEIGH RD EAST	1.75		310.53
	BALANCE CARRIED FORWARD			310.53

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28 January to 27 February 2024

Your Statement

Account Name

Mr Charles Amaechi Ajah

Sortcode Account Number Sheet Number

40-03-16 81573462 785

Your HSBC Advance details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
17 Feb 24	ATM BALANCE BROUGHT FORWARD			310.53
	CASH NATWIDE FEB17			
	HIGH STREET @16:14	30.00		280.53
19 Feb 24	DD SAMSUNGFINANCEGLOW	38.03		
	))) ALDI STORES			
	EASTLEIGH	13.49		
	VIS HAMPSHIRE COUNTY C			
	INTERNET	15.00		
	))) ASDA SUPERSTORE			
	EASTLEIGH	24.05		
	))) MCDONALDS			
	EASTLEIGH	2.89		
	))) MCDONALDS 1522			
	EASTLEIGH	7.09		179.98
20 Feb 24	VIS SKY STAFF RESTAURA			
	LIVINGSTON	10.00		
	))) STGCOACH/CTYLINK			
	BUS TICKET	5.80		
	))) COSTA COFFEE 43010			
	HOUNSLOW	8.75		
	))) SIR WALTER SCOTT			
	EDINBURGH	12.25		143.18
21 Feb 24	BP Charles Ajah			
	Charles	30.00		
	VIS SPLIT MY FARE			
	MORPETH		2.00	
	VIS LIVINGSTON LODGE H			
	LIVINGSTON	74.00		
	))) OSCARS PIZZA.PASTA			
	LIVINGSTON	9.00		
	))) Harrys Taxi			
	Livingston	27.00		
	))) EDINBURGH TRAMS LI			
	EDINBURGH	7.50		2.32 D
22 Feb 24	DD D&G AO CARE PLAN	6.49		
	DD D&G AO CARE PLAN	5.49		
	))) TESCO STORES 2452			
	EASTLEIGH	10.30		
	))) SHELL CHSTFLD STH			
	CHESTERFIELD	7.00		
	))) SOUTHERN CO-OP 031			
	LEIGH RD EAST	3.00		
))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	2.70		
	BALANCE CARRIED FORWARD			37.30 D

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28 January to 27 February 2024

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Charles Amaechi Ajah	40-03-16	81573462	786

Your HSBC Advance details				
Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			37.30 D
	VIS FLIX			
	Bristol	40.99		78.29 D
23 Feb 24	DD SKY TV	8.00		
	CR WITHDRAWAL			
	RBC23024HS4YQ0E9			
	1/CHARLES AMAECHI		10,570.00	
	DR B185008311671878			
	RBC23024HS4YQ0E9	5.00		
	))) SOUTHERN CO-OP 031			
	LEIGH RD EAST	3.70		
	BP Charles Ajah			
	Savings	9,000.00		1,475.01
24 Feb 24	BP ESONU CHUKWU			
	HUSBAND		40.00	1,515.01
26 Feb 24	DD AVIVA LIFE	67.82		
	DD H3G	24.32		
	CR ADVICE CONFIRMS			
	RBS26024HS59BJK0			
	MR CHARLES AMAECHI		200.00	
	BP Charles Ajah			
	Charles	100.00		
	VIS SECUREPAY.LLOYDSBA			
	LONDON EC2V	400.00		
	VIS GLOBAL FOOD & HALA			
	Southampton	30.52		
	VIS BARCLAYCARD			
	NORTHAMPTON	967.56		
	VIS SHELL PASSFIELD AV			
	EASTLEIGH	40.41		
	VIS ALDI 7 775			
	SOUTHAMPTON	9.36		
	))) MCDONALDS			
	EASTLEIGH	9.56		
	VIS National Express L			
	Birmingham	22.50		
	VIS HAMPSHIRE COUNTY C			
	INTERNET	12.00		
	))) TESCO STORES 2452			
	EASTLEIGH	8.90		
	))) BOOTS,0814			
	EASTLEIGH	7.50		
))) ROBERT DYAS EASTLE			
	EASTLEIGH	9.99		
	BALANCE CARRIED FORWARD			4.57

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28 January to 27 February 2024

Your Statement

Account Name Mr Charles Amaechi Ajah	Sortcode 40-03-16	Account Number 81573462	Sheet Number 787
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Your HSBC Advance details				
Date	Payment type and details		Paid out	Paid in
	BALANCE BROUGHT FORWARD			4.57
	)))	MCDONALDS		
		EASTLEIGH	9.95	
	VIS	AMZNMktplace		
		amazon.co.uk	22.89	
27 Feb 24	CR	SKY		3,742.84
	DD	CONSERVATIVE PARTY	2.09	
	VIS	LIVINGSTON LODGE H		
		LIVINGSTON	74.00	
	)))	BOOTS 1145		
		MIDDLESEX	11.75	
	)))	STGCOACH/CTYLINK		
		BUS TICKET	5.80	
	)))	COSTA COFFEE 43010		
		HOUNSLOW	9.95	
	)))	SIR WALTER SCOTT		
		EDINBURGH	12.25	3,598.73
27 Feb 24		BALANCE CARRIED FORWARD		3,598.73

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			Arranged Overdraft Interest Rates		
	balance	AER variable		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.

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.