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www.hsbc.co.uk

Your Statement

Mr C P Pilgrim
Alver Bank Eventide Home
West Road
London
SW4 7DL



Account Summary

Opening Balance	32,468.63
Payments In	605.44
Payments Out	3,571.72
Closing Balance	29,502.35
Arranged Overdraft Limit	1,760.00

International Bank Account Number
GB75HBUK40082261286579

Branch Identifier Code
HBUKGB4116K

16 January to 15 February 2023

Account Name
Mr Charles Peter Pilgrim

Sortcode **Account Number** **Sheet Number**
40-08-22 61286579 96

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
15 Jan 23	BALANCE BROUGHT FORWARD			32,468.63
16 Jan 23	DD GLL BETTER	0.55		
	VIS EMBAS EXPRESS LONDON	2.04		
	VIS MICROSOFT*SUBSCRIP MSBILL.INFO	10.99		
	VIS Amazon Prime*1A3AV amzn.co.uk/pm	4.49		
	))) PRET A MANGER 384	0.65		
	))) EL RANCHO DE LALO LONDON	43.00		
	))) Trinity Arms London	14.40		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	5.80		
	))) ELARA STORES LONDON	3.58		
	))) SQ *BEETLEJUICE BR Farnham	21.28		
	))) BK Enterprises London	8.99		
	))) PRET A MANGER 191	3.64		
))) PRET A MANGER 384	4.99		
))) SEVEN ELEVEN FOODS LONDON	9.99		
	BALANCE CARRIED FORWARD			32,334.24

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Your Statement

Account Name

Mr Charles Peter Pilgrim

Sortcode Account Number Sheet Number

40-08-22 61286579 97

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			32,334.24
	))) THE RUM KITCHEN			
	GLOUCESTER	25.20		
	))) Zettle_*L&L BEANS			
	London	7.00		
	))) PORTOBELLO PUB COM			
	SW4 7BZ	7.00		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	5.20		
	))) VEGAN PLANET			
	LONDON NW1	26.00		
	))) EMBAS EXPRESS			
	LONDON	4.27		
	))) Devisions Ltd			
	London	2.60		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	5.20		
	))) RAILWAY			
	LONDON	24.55		
	))) Zettle_*Colin Hubb			
	London	5.00		
	))) THE COACH AND HORS			
	LONDON	5.20		
	))) THE COACH AND HORS			
	LONDON	5.75		
	))) THE COACH AND HORS			
	LONDON	6.20		
	))) THE COACH AND HORS			
	LONDON	19.35		32,185.72
17 Jan 23	VIS THE CLARKS SHOP			
	LONDON	120.00		
	))) TK MAXX			
	CHARING CROSS	30.97		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	5.80		
	))) UCL CAFE 308			
	london	1.00		
	VIS Amazon.co.uk*1A7JI			
	AMAZON.CO.UK	17.11		
	VIS Amazon.co.uk*1A0VB			
	AMAZON.CO.UK	17.11		
	VIS INT'L 0024935120			
	TooGoodToG xi6a3cc			
	toogoodtogo.c	2.90		31,990.83
	BALANCE CARRIED FORWARD			31,990.83

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16 January to 15 February 2023

Your Statement

Account Name
Mr Charles Peter Pilgrim

Sortcode 40-08-22 **Account Number** 61286579 **Sheet Number** 98

Your HSBC Advance details				
Date	Payment type and details		Paid out	Paid in
				Balance
18 Jan 23	VIS	BALANCE BROUGHT FORWARD		31,990.83
		WWW.2TALL.COM		
		0333 800 5225	68.00	
	)))	PRET A MANGER		
		384	4.64	
	)))	LIDL GB LONDON		
		LONDON	7.01	
	)))	TFL TRAVEL CH		
		TFL.GOV.UK/CP	5.80	
	)))	SAINSBURYS S/MKTS		
		CLAPHAM NORTH	3.85	
	)))	UCL CAFE 308		
		london	5.80	
	VIS	AMZNMktplace		
		amazon.co.uk	6.99	
	VIS	INT'L 0031089099		
		forbusitehats.com		
		HK		
		USD 14.99 @ 1.2167		
		Visa Rate	12.32	
	DR	Non-Sterling		
		Transaction Fee	0.33	
				31,876.09
19 Jan 23	)))	BON BON EXPRESS		
		LONDON	5.00	
	)))	TESCO STORES 6150		
		LONDON	3.90	
	)))	LIDL GB LONDON		
		LONDON	0.46	
	)))	TFL TRAVEL CH		
		TFL.GOV.UK/CP	7.70	
	)))	GOPALS		
		LONDON	14.00	
				31,845.03
20 Jan 23	VIS	AMZNMktplace		
		amazon.co.uk	7.99	
	VIS	CAMBRIDGE UNIVERSI		
		CAMBRIDGE	281.00	
	VIS	NOW TV		
		.	22.00	
	)))	LIDL GB LONDON		
		LONDON	7.79	
	)))	TFL TRAVEL CH		
		TFL.GOV.UK/CP	6.40	
)))	LEISURE INNOVATION		
		HORNCHURCH	0.30	
		BALANCE CARRIED FORWARD		31,519.55

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16 January to 15 February 2023

Your Statement

Account Name

Mr Charles Peter Pilgrim

Sortcode Account Number Sheet Number

40-08-22 61286579 99

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			31,519.55
	))) SQ *LE PETIT MOULI			
	London	10.00		
	BP RAIHANI N J			
	EHBEA		281.00	
	VIS INT'L 0043788730			
	APPLE.COM/BILL			
	APPLE.COM/BIL	95.99		31,694.56
23 Jan 23	DD PURE GYM LTD	21.99		
	VIS Pret A Manger Euro			
	London	25.00		
	VIS SPOTIFY			
	LONDON	5.99		
	))) SAINSBURYS S/MKTS			
	CLAPHAM NORTH	4.50		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	6.40		
	))) COFFEE WAKE CUP			
	LONDON SW4	12.20		
	))) TRINITY			
	LONDON SE1	16.30		
	VIS AMZNMktplace			
	amazon.co.uk	9.79		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	5.20		
	))) SAINSBURYS S/MKTS			
	CLAPHAM HIGH	10.51		
	))) LIDL GB LONDON			
	LONDON	14.60		
	VIS INT'L 0057413086			
	Dott trip auth hol			
	Amsterdam	2.84		31,559.24
24 Jan 23	CR UNIVERSITY OF WARW		44.00	
	))) LIDL GB LONDON			
	LONDON	2.18		
	))) LIDL GB LONDON			
	LONDON	4.94		
	))) Lord John Russell			
	London	5.00		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	5.20		31,585.92
25 Jan 23	VIS AMZNMktplace			
	amazon.co.uk	14.42		
))) BOOTS 0885			
	ST PANCAS	4.99		
	BALANCE CARRIED FORWARD			31,566.51

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Your Statement

Account Name
Mr Charles Peter Pilgrim

Sortcode 40-08-22 **Account Number** 61286579 **Sheet Number** 100

Your HSBC Advance details				
Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			31,566.51
	))) LIDL GB LONDON			
	LONDON	0.46		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	5.20		
	))) LEISURE INNOVATION			
	HORNCHURCH	0.30		31,560.55
26 Jan 23	VIS LIDL GB LONDON			
	LONDON	2.17		
	))) LEON Euston Road			
	London	7.29		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	6.40		31,544.69
27 Jan 23	DD H3G	31.70		
	))) COFFEE WAKE CUP			
	LONDON SW4	16.90		
	))) EMBAS EXPRESS			
	LONDON	2.37		
	))) SAINSBURY'S			
	CLAPHAM	24.48		
	VIS DELIVEROO			
	LONDON	28.86		31,440.38
30 Jan 23	))) Bookmongers			
	London	11.45		
	))) DANIAS CAFE			
	LONDON SW4	13.75		
	))) LIDL GB LONDON			
	LONDON	19.98		31,395.20
31 Jan 23	CR UCL		277.64	
	VIS KOINLY			
	GREATER LONDO	79.00		
	))) TESCO STORES 4850			
	LONDON	3.98		
	))) Devisons Ltd			
	London	2.20		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	2.60		31,585.06
01 Feb 23	SO GLOBAL 100 LTD			
	ROOM 3 ALVER BANK	600.00		
	ATM CASH LLOYTSB FEB01			
	LOYD 113-117@12:38	140.00		
	VIS Dunelm SoftFurnish			
	Leicester	35.95		
))) EN ROOT			
	LONDON SW4	4.00		
	BALANCE CARRIED FORWARD			30,805.11

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16 January to 15 February 2023

Your Statement

Account Name
Mr Charles Peter Pilgrim

Sortcode 40-08-22 **Account Number** 61286579 **Sheet Number** 101

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			30,805.11
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	5.80		
	))) UCL CAFE 308			
	london	1.30		
	))) UCL CAFE 308			
	london	4.50		
	VIS INT'L 0025984569			
	TooGoodToG 2ll6et6			
	toogoodtogo.c	4.00		
	VIS INT'L 0025984568			
	Etsy.com - Multipl			
	Dublin	140.81		30,648.70
02 Feb 23	SO HELP TO SAVE			
	1400002751486	50.00		
	VIS Lycamobile UK			
	London	5.00		
	))) THE COACH AND HORS			
	LONDON	12.20		
	))) BOOTS 1666			
	CLAPHAM	3.99		
	))) LIDL GB LONDON			
	LONDON	6.39		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	6.50		30,564.62
03 Feb 23	))) LIDL GB LONDON			
	LONDON	1.18		
	))) LIDL GB LONDON			
	LONDON	2.12		
	))) SQ *BAKE ON			
	London	9.00		
	VIS INT'L 0040097894			
	AB* ABEBOOKS.UK JP			
	MUNCHEN	18.32		30,534.00
06 Feb 23	DD PAYPAL PAYMENT	5.00		
	SO MR C P PILGRIM			
	PAY	50.00		
	VIS YOGA POINT BRIXTON			
	LONDON	65.00		
	VIS YOGA POINT BRIXTON			
	LONDON	12.00		
	VIS WWW.WEGOTTICKETS.C			
	OXFORD	9.90		
	VIS WWW.JACAMO.CO.UK			
	MANCHESTER	16.00		
	BALANCE CARRIED FORWARD			30,376.10

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Your Statement

Account Name

Mr Charles Peter Pilgrim

Sortcode Account Number Sheet Number

40-08-22 61286579 102

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			30,376.10
	VIS WWW.JACAMO.CO.UK MANCHESTER	8.00		
	VIS WWW.JACAMO.CO.UK MANCHESTER	3.99		
	VIS WWW.JACAMO.CO.UK MANCHESTER	11.25		
	VIS WWW.JACAMO.CO.UK MANCHESTER	8.00		
	VIS WWW.JACAMO.CO.UK MANCHESTER	8.00		
	VIS WWW.JACAMO.CO.UK MANCHESTER	11.20		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	5.80		
	))) EMBAS EXPRESS LONDON	5.28		
	))) BOOTS 1666 CLAPHAM	4.99		
	))) WAITROSE CLAPHAM COMMO	3.63		
	))) Three Eight Four London	19.40		
	))) Brixton Town Store London	5.10		
	))) SQ *BEETLEJUICE BR Farnham	23.10		
	))) SQ *MAMALAN BRIXTON London	19.80		
	))) COFFEE WAKE CUP LONDON SW4	15.80		
	))) MARKS & SPENCER LONDON	2.00		
	))) Mulberry Bush London	6.85		
	))) SAINSBURYS S/MKTS CLAPHAM HIGH	4.31		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	5.20		
	))) LIDL GB LONDON LONDON	10.38		
07 Feb 23	DD HLAM REGULAR SAVIN	100.00		30,194.02
))) SAINSBURYS S/MKTS CLAPHAM NORTH	13.00		
	BALANCE CARRIED FORWARD			30,081.02

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Your Statement

Account Name
Mr Charles Peter Pilgrim

Sortcode 40-08-22 **Account Number** 61286579 **Sheet Number** 103

Your HSBC Advance details					
Date	Payment type and details		Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			30,081.02
08 Feb 23	)))	TFL TRAVEL CH			
		TFL.GOV.UK/CP	3.20		30,077.82
	)))	LIDL GB LONDON			
		LONDON	3.70		
	)))	ARGOS LTD			
09 Feb 23		LONDON 4238	16.00		
	)))	SAINSBURYS S/MKTS			
		CLAPHAM NORTH	4.80		
	)))	TFL TRAVEL CH			
		TFL.GOV.UK/CP	3.20		30,050.12
	ATM	CASH NOTEMAC FEB08			
		SAIRAM TK NE@23:58	80.00		
	VIS	AMZNMktplace			
		amazon.co.uk	8.99		
	VIS	Dr Martens Oxford			
10 Feb 23		London	143.15		
	)))	EMBAS EXPRESS			
		LONDON	2.29		
	)))	EN ROOT			
		LONDON SW4	13.00		
	)))	TFL TRAVEL CH			
		TFL.GOV.UK/CP	5.20		
	VIS	INT'L 0082005029			
		HEROKU JAN-7810019			
		HEROKU.COM			
		USD 3.24 @ 1.2044			
		Visa Rate	2.69		
	DR	Non-Sterling			
		Transaction Fee	0.07		29,794.73
	VIS	TRAINLINE.COM			
	LONDON	47.79			
VIS	WWW.JACAMO.CO.UK				
	MANCHESTER	7.50			
VIS	WWW.JACAMO.CO.UK				
	MANCHESTER	7.50			
VIS	WWW.JACAMO.CO.UK				
	MANCHESTER	3.99			
)))	BOOTS 1666				
	CLAPHAM	3.99			
)))	Fruit and more				
	London	12.16			
)))	Fruit and more				
	London	0.85			
		BALANCE CARRIED FORWARD			29,710.95

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Sortcode Account Number Sheet Number

40-08-22 61286579 104

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			29,710.95
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	3.30		
	VIS AMZNMktplace			
	amazon.co.uk	5.29		29,702.36
13 Feb 23	))) The Somers Town Co			
	London	6.60		
	))) The Somers Town Co			
	London	6.65		
	))) The Somers Town Co			
	London	13.30		
	))) The Somers Town Co			
	London	6.60		
	))) Londis-Lockwood Sq			
	London	9.50		
	))) PRET A MANGER			
	191	5.99		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	2.60		
	))) EXPRESS FOOD AND W			
	LONDON	9.98		
	))) Devisions Ltd			
	London	1.25		
	))) DANIAS CAFE			
	LONDON SW4	13.75		
	))) NCS PRIVATE LTD			
	MANCHESTER	14.10		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	5.20		
	))) NEW MILANO PIZZA			
	LONDON	9.49		
	))) ALDI STORES			
	ALTRINCHAM	23.79		29,573.56
14 Feb 23	VIS TRAINLINE.COM			
	LONDON		2.80	
	VIS Microsoft*Subscrip			
	Reading	10.99		
	))) BROADHEATH PHARMAC			
	ALTRINCHAM	21.74		
	))) NCS PRIVATE LTD			
	MANCHESTER	5.80		29,537.83
15 Feb 23	VIS Amazon Prime*130TU			
	amzn.co.uk/pm	4.49		
	VIS Just Eat			
	London	27.00		
	BALANCE CARRIED FORWARD			29,506.34

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Your Statement

Account Name

Mr Charles Peter Pilgrim

Sortcode Account Number Sheet Number

40-08-22 61286579 105

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			29,506.34
	VIS INT'L 0024686544			
	APPLE.COM/BILL			
	08001076285	3.99		29,502.35
15 Feb 23	BALANCE CARRIED FORWARD			29,502.35

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	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.

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.