

Your Statement

Mr C JONES
24 Westwinn View
Leeds
West Yorkshire
LS14 2HY



Account Summary

Opening Balance	124,577.70 D
Payments In	5,487.12
Payments Out	2,825.06
Closing Balance	121,915.64 D

International Bank Account Number

GB21HBUK40028855332907

Branch Identifier Code

HBUKGB4B71Z

10 October 2021 to 9 October 2022

Account Name

Mr CARL JONES

Sortcode

40-02-88

Account Number Sheet Number

55332907 7

Your House Mortgage Loan details

Date	Payment type and details	Paid out	Paid in	Balance
09 Oct 21	BALANCE BROUGHT FORWARD			124,577.70 D
01 Nov 21	CR MORTGAGE PAYMENT		457.26	
	DR DEBIT INTEREST			
	TO 31OCT2021	242.30		124,362.74 D
01 Dec 21	CR MORTGAGE PAYMENT		457.26	
	DR DEBIT INTEREST			
	TO 30NOV2021	234.07		124,139.55 D
04 Jan 22	CR MORTGAGE PAYMENT		457.26	
	DR DEBIT INTEREST			
	TO 31DEC2021	241.44		123,923.73 D
01 Feb 22	CR MORTGAGE PAYMENT		457.26	
	DR DEBIT INTEREST			
	TO 31JAN2022	241.06		123,707.53 D
01 Mar 22	CR MORTGAGE PAYMENT		457.26	
	DR DEBIT INTEREST			
	TO 28FEB2022	217.32		123,467.59 D
01 Apr 22	CR MORTGAGE PAYMENT		457.26	
	DR DEBIT INTEREST			
	TO 31MAR2022	240.14		123,250.47 D
03 May 22	CR MORTGAGE PAYMENT		457.26	
	DR DEBIT INTEREST			
	TO 30APR2022	231.98		123,025.19 D
01 Jun 22	CR MORTGAGE PAYMENT		457.26	
	DR DEBIT INTEREST			
	TO 31MAY2022	239.30		122,807.23 D
01 Jul 22	CR MORTGAGE PAYMENT		457.26	
	DR DEBIT INTEREST			
	TO 30JUN2022	231.15		122,581.12 D
	BALANCE CARRIED FORWARD			122,581.12 D

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Account Number


55332907

Sheet Number

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Your House Mortgage Loan details

Date	Payment type and details	Paid out	Paid in	Balance
01 Aug 22	CR BALANCE BROUGHT FORWARD MORTGAGE PAYMENT		457.26	122,581.12 D
	DR DEBIT INTEREST TO 31JUL2022	238.41		122,362.27 D
01 Sep 22	CR MORTGAGE PAYMENT		457.26	
	DR DEBIT INTEREST TO 31AUG2022	237.99		122,143.00 D
03 Oct 22	CR MORTGAGE PAYMENT		457.26	
	DR DEBIT INTEREST TO 30SEP2022	229.90		121,915.64 D
09 Oct 22	BALANCE CARRIED FORWARD			121,915.64 D

 You can, if you wish, choose to make overpayments on your mortgage. However Early Repayment Charges (ERCs) may apply. For details of the ERC please refer to your Offer Document or, if you received your Offer Document prior to 27 September 2015, to the Notice of Variation of your Mortgage Loan Terms and Conditions which came into effect on 27 September 2015. You can also call us on 0800 169 6333. For illustrative purposes, as at 9 October 2022 the ERC would have been GBP 1,250.51 if you had repaid your loan in full.

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.