

## Your Statement

The Secretary The Miners Arms  
(Hemerdon) Limited  
The Miners Arms  
Hemerdon  
Plymouth  
PL7 5BU



Account Summary	
Opening Balance	9,939.79 D
Payments In	47,482.74
Payments Out	44,663.49
Closing Balance	7,120.54 D
Arranged Overdraft Limit	10,000.00

1 April to 30 April 2023

### International Bank Account Number

GB11HBUK40362242302780

### Branch Identifier Code

HBUKGB4110B

### Account Name

The Miners Arms (Hemerdon) Limited

### Sortcode

40-36-22

### Account Number Sheet Number

42302780 459

## Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
31 Mar 23	<b>BALANCE BROUGHT FORWARD</b>			<b>9,939.79 D</b>
01 Apr 23	CR YOULEND LIMITED YL60069927OUTYL600		1,309.42	8,630.37 D
02 Apr 23	CR YOULEND LIMITED YL60069927OUTYL600		1,983.52	
	BP KEVIN STEPHENS MINERS WAGE	300.80		6,947.65 D
03 Apr 23	CR CHQ IN AT 403622 DD PAYMENTSSENSE LIMIT	580.67	1,070.00	
	BP C P NITRO MINERSARMS310873	142.04		
	CR YOULEND LIMITED YL60069927OUTYL600		1,011.92	
	BP GOOSEMOOR FOOD LTD MIN003MINERSARMS	2,645.32		8,233.76 D
04 Apr 23	DD HELTOR LIMITED CR YOULEND LIMITED YL60069927OUTYL600	415.32		
	BP C P NITRO MINERSARMS310873	133.93		
	BP WESTCOTTS MIN1859PY	710.00		9,158.21 D
05 Apr 23	CR YOULEND LIMITED YL60069927OUTYL600		302.37	8,855.84 D
06 Apr 23	DD LWC DRINKS LIMITED CR YOULEND LIMITED YL60069927OUTYL600	1,355.79		
			337.69	9,873.94 D
	<b>BALANCE CARRIED FORWARD</b>			<b>9,873.94 D</b>

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<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
07 Apr 23	CR <b>BALANCE BROUGHT FORWARD</b>			<b>9,873.94 D</b>
	YOULEND LIMITED			
	YL60069927OUTYL600		2,455.61	
	BP ARRON HATFIELD			
	MINERS WAGE	428.16		
	BP BENJAMIN KIELY			
	MINERS WAGE	35.00		
	BP CARA WARD			
	MINERS WAGE	115.00		
	BP DEBBIE GEEN			
	MINERS WAGE	39.74		
	BP E CHALLIS			
	MINERS WAGE	228.24		
	BP ELLA JOHNSON			
	MINERS WAGE	285.97		
	BP EVA WARD			
	MINERS WAGE	85.00		
	BP G CLEELAND-SMITH			
	MINERS WAGE	65.00		
	BP INGLIS MITCHELL			
	MINERS WAGE	55.00		
	BP KEVIN STEPHENS			
	MINERS WAGE	451.46		
	BP RUBY DAVIS			
	MINERS WAGE	50.00		
	BP YAN VIEGAS			
	MINERS WAGE	142.50		
	BP LOUISE HIBBITT			
	MINERS WAGE	67.73		9,467.13 D
08 Apr 23	CR YOULEND LIMITED			
	YL60069927OUTYL600		2,610.68	6,856.45 D
09 Apr 23	CR YOULEND LIMITED			
	YL60069927OUTYL600		2,665.50	4,190.95 D
10 Apr 23	CR YOULEND LIMITED			
	YL60069927OUTYL600		2,028.65	2,162.30 D
11 Apr 23	CR YOULEND LIMITED			
	YL60069927OUTYL600		470.26	
	BP BLAKE MORGAN LLP			
	RobLynch	6,300.00		
	CR CASH IN AT HSBC BANK PLC			
	PLYMOUTH CITY CENTRE		800.00	7,192.04 D
12 Apr 23	BP A TOWSEY			
	MINERS WAGE	500.00		
	CR YOULEND LIMITED			
	YL60069927OUTYL600		22.69	
	<b>BALANCE CARRIED FORWARD</b>			<b>7,669.35 D</b>

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Date	Payment type and details	Paid out	Paid in	Balance
	BP <b>BALANCE BROUGHT FORWARD</b>			<b>7,669.35 D</b>
	HATCH			
13 Apr 23	In1684MinersArms	315.00		7,984.35 D
	DD NEST	99.48		
	DD LWC DRINKS LIMITED	797.35		
	CR YOULEND LIMITED			
	YL60069927OUTYL600		461.84	8,419.34 D
14 Apr 23	DD NEST	300.62		
	CR YOULEND LIMITED			
	YL60069927OUTYL600		942.00	
	BP OLIVIA BURCHELL			
	MINERS WAGE	48.00		
	BP D HYSLOP			
	MINERS WAGE	48.00		
	BP ARRON HATFIELD			
	MINERS WAGE	428.16		
	BP CLARE JOHNSON			
	MINERS WAGE	78.64		
	BP DEBBIE GEEN			
	MINERS WAGE	103.37		
	BP E CHALLIS			
	MINERS WAGE	280.84		
	BP ELLA JOHNSON			
	MINERS WAGE	355.70		
	BP G CLEELAND-SMITH			
	MINERS WAGE	150.96		
	BP INGLIS MITCHELL			
	MINERS WAGE	79.20		
	BP YAN VIEGAS			
	MINERS WAGE	187.56		
	BP KEVIN STEPHENS			
	MINERS WAGE	451.46		
	CR MALONEY J			
	FUNDS		500.00	
	BP CARL CUNIAPEN			
	MINERS WAGE	480.76		9,970.61 D
15 Apr 23	CR MALONEY J			
	FUNDS		300.00	
	BP CARA WARD			
	MINERS WAGE	100.00		
	BP EVA WARD			
	MINERS WAGE	100.00		
	BP RUBY DAVIS			
	MINERS WAGE	100.00		
	<b>BALANCE CARRIED FORWARD</b>			<b>9,970.61 D</b>

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	<b>BALANCE BROUGHT FORWARD</b>			<b>9,970.61 D</b>
	CR YOULEND LIMITED YL60069927OUTYL600		1,096.16	
	BP CLARE JOHNSON MINERS WAGE	202.23		
	BP KEVIN STEPHENS MINERS WAGE	130.38		9,207.06 D
16 Apr 23	BP J Maloney Transfer	500.00		
	CR YOULEND LIMITED YL60069927OUTYL600		2,345.81	7,361.25 D
17 Apr 23	DD BT GROUP PLC	223.21		
	DD SAGE SOFTWARE LTD	36.00		
	DD SOUTH HAMS D C	174.29		
	CR YOULEND LIMITED YL60069927OUTYL600		1,406.21	6,388.54 D
18 Apr 23	CR YOULEND LIMITED YL60069927OUTYL600		166.33	
	BP GOOSEMOOR FOOD LTD MIN003MINERSARMS	2,163.83		
	BP JAMES DOWNING MINERSARMSLOGS	414.75		8,800.79 D
19 Apr 23	CR YOULEND LIMITED YL60069927OUTYL600		222.49	
	CR CASH IN AT HSBC BANK PLC PLYMOUTH CITY CENTRE		900.00	7,678.30 D
20 Apr 23	DD LWC DRINKS LIMITED	1,648.29		
	CR YOULEND LIMITED YL60069927OUTYL600		1,046.02	8,280.57 D
21 Apr 23	DD HSBC PLC LOANS	887.37		
	DR DEBIT INTEREST TO 30MAR2023	79.54		
	DR TOTAL CHARGES TO 30MAR2023	27.55		
	CR YOULEND LIMITED YL60069927OUTYL600		1,210.96	
	BP ARRON HATFIELD MINERS WAGE	427.96		
	BP CARA WARD MINERS WAGE	63.36		
	BP CARL CUNIAPEN MINERS WAGE	404.52		
	BP CLARE JOHNSON MINERS WAGE	161.00		
	<b>BALANCE CARRIED FORWARD</b>			<b>9,120.91 D</b>

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<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>9,120.91 D</b>
	BP DEBBIE GEEN			
	MINERS WAGE	109.40		
	BP E CHALLIS			
	MINERS WAGE	255.61		
	BP ELLA JOHNSON			
	MINERS WAGE	265.53		
	BP EVA WARD			
	MINERS WAGE	63.36		
	BP INGLIS MITCHELL			
	MINERS WAGE	55.44		
	BP RUBY DAVIS			
	MINERS WAGE	73.92		
	CR MALONEY J			
	FUNDS		600.00	
	BP KEVIN STEPHENS			
	MINERS WAGE	451.46		
	BP YAN VIEGAS			
	MINERS WAGE	156.30		9,951.93 D
22 Apr 23	CR YOULEND LIMITED			
	YL60069927OUTYL600		1,117.50	
	BP D TOWSEY			
	MINERS WAGE	286.55		9,120.98 D
23 Apr 23	CR YOULEND LIMITED			
	YL60069927OUTYL600		1,937.21	7,183.77 D
24 Apr 23	DD PREMIUM CREDIT LTD	710.08		
	DD HMRC NDDS	1,709.51		
	CR YOULEND LIMITED			
	YL60069927OUTYL600		1,326.88	8,276.48 D
25 Apr 23	BP J Maloney			
	Transfer	200.00		
	BP J MALONEY			
	MINERS ARMS	500.00		
	CR YOULEND LIMITED			
	YL60069927OUTYL600		72.55	8,903.93 D
26 Apr 23	DD COMMERCIAL CARD	3,627.57		
	CR YOULEND LIMITED			
	YL60069927OUTYL600		2,122.84	
	CR MALONEY J			
	FUNDS		500.00	9,908.66 D
27 Apr 23	DD LWC DRINKS LIMITED	1,511.16		
	DD HSBC PLC LOANS	3,025.68		
	CR YOULEND LIMITED			
	YL60069927OUTYL600		4,807.31	
	<b>BALANCE CARRIED FORWARD</b>			<b>9,638.19 D</b>

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	<b>BALANCE BROUGHT FORWARD</b>			<b>9,638.19 D</b>
	BP D TOWSEY			
	MINERS WAGE	104.20		9,742.39 D
28 Apr 23	DD HELTOR LIMITED	382.99		
	DD SOUTH HAMS D C	479.40		
	CR YOULEND LIMITED			
	YL60069927OUTYL600		3,167.24	
	BP ARRON HATFIELD			
	MINERS WAGE	428.16		
	BP CARA WARD			
	MINERS WAGE	58.08		
	BP CARL CUNIAPEN			
	MINERS WAGE	404.52		
	BP CLARE JOHNSON			
	MINERS WAGE	179.76		
	BP DEBBIE GEEN			
	MINERS WAGE	109.40		
	BP E CHALLIS			
	MINERS WAGE	211.66		
	BP ELLA JOHNSON			
	MINERS WAGE	288.97		
	BP EVA WARD			
	MINERS WAGE	58.08		
	BP G CLEELAND-SMITH			
	MINERS WAGE	95.05		
	BP INGLIS MITCHELL			
	MINERS WAGE	55.44		
	BP KEVIN STEPHENS			
	MINERS WAGE	451.46		
	BP RUBY DAVIS			
	MINERS WAGE	52.80		
	CR MALONEY J			
	FUNDS		100.00	
	BP YAN VIEGAS			
	MINERS WAGE	208.40		9,939.32 D
29 Apr 23	CR YouLend Limited			
	YL60069927OUT YL60		1,091.48	
	BP J Maloney			
	Transfer	200.00		
	BP JOHN MALONEY			
	MINERS WAGE	600.00		
	BP A TOWSEY			
	MINERS WAGE	71.50		
	BP RUBY DAVIS			
	MINERS WAGE	40.00		9,759.34 D
	<b>BALANCE CARRIED FORWARD</b>			<b>9,759.34 D</b>

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<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
30 Apr 23	CR <b>BALANCE BROUGHT FORWARD</b> YouLend Limited YL60069927OUT YL60			<b>9,759.34 D</b>
			2,638.80	7,120.54 D
30 Apr 23	<b>BALANCE CARRIED FORWARD</b>			<b>7,120.54 D</b>

### Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are 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 [fscs.org.uk](http://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 ([hsbc.co.uk/fscs/](http://hsbc.co.uk/fscs/)).

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER</i> <i>variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR</i> <i>variable</i>
Credit interest is not applied			upto	10,000	12.74%
			over	10,000	21.34%

### **Interest**

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

### **Using a Debit Card abroad**

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

**Exchange Rate:** Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from [www.visaeurope.com/en/cardholders/exchange\\_rates.aspx](http://www.visaeurope.com/en/cardholders/exchange_rates.aspx) or by calling us.

**Fee for non-GBP transactions:** We charge a fee of 2.75% of the amount of the transaction.

**Additional fee for non-GBP cash machine withdrawals:** If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

### **Lost and stolen cards**

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

### **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.

The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Financial Services Commissions in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

### **Contacting us**

You can contact us through the HSBC Kinetic App.

### **Accessibility**

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.