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see reverse for call times  
Text phone 03457 125 563  
used by deaf or speech impaired customers  
[www.hsbc.co.uk](http://www.hsbc.co.uk)

## Your Statement

Mr G Salem Makkam Kadiri  
59 Holgate Road  
Nottingham  
NG2 2EU



### Account Summary

Opening Balance	31.06
Payments In	776.71
Payments Out	130.00
Closing Balance	677.77

22 May to 21 August 2022

**International Bank Account Number**  
GB81HBUK40271565223822

**Branch Identifier Code**  
HBUKGB4105B

**Account Name**  
G Salem Makkam Kadiri

**Sortcode**      **Account Number**      **Sheet Number**  
40-27-15      65223822      27

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
21 May 22	<b>BALANCE BROUGHT FORWARD</b>			<b>31.06</b>
04 Aug 22	CR TCS UK GBP		36.71	
	TFR 401192 75659159			
	INTERNET TRANSFER	30.00		37.77
06 Aug 22	PIM CASH IN HSBC AUG06			
	NOTTM CLUMB @ 12:22			
	465942XXXXXX5227		190.00	
	ATM CASH HSBC AUG06			
	NOTTM CLUMB @ 12:24	100.00		127.77
15 Aug 22	TFR 401192 75659159			
	INTERNET TRANSFER		550.00	677.77
21 Aug 22	<b>BALANCE CARRIED FORWARD</b>			<b>677.77</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)).

Arranged Overdraft		balance	EAR variable
Interest Rates			
	upto	25	0.00%
	over	25	39.90%

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**22 May to 21 August 2022**

**Account Name**  
G Salem Makkam Kadiri

**Your Statement**

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-27-15	65223822	28

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<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>
Credit interest		0.00%

## 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.

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For debit card charges and how foreign currency transactions are converted to sterling please refer to the Business Price List.

#### Additional Information

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## Personal Banking Customers

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#### Overdrafts

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**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.

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## Commercial and Personal Banking Customers

### Lost and Stolen Cards

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or if you are calling from outside the UK, please call us on **+44 1442 422 929**. Lines are open 24 hours.

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## Your Statement

Mr G Salem Makkam Kadiri  
59 Holgate Road  
Nottingham  
NG2 2EU



### Account Summary

Opening Balance	677.77
Payments In	5,066.00
Payments Out	396.14
Closing Balance	5,347.63

22 August to 21 September 2022

International Bank Account Number  
GB81HBUK40271565223822

Branch Identifier Code  
HBUKGB4105B

Account Name  
G Salem Makkam Kadiri

Sortcode      Account Number      Sheet Number  
40-27-15      65223822      28

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
21 Aug 22	<b>BALANCE BROUGHT FORWARD</b>			<b>677.77</b>
24 Aug 22	TFR 401192 75659159 INTERNET TRANSFER	60.00		617.77
26 Aug 22	TFR 401192 75659159 INTERNET TRANSFER		3,531.00	4,148.77
27 Aug 22	TFR 401192 75659159 INTERNET TRANSFER		955.00	5,103.77
28 Aug 22	TFR 401192 75659159 INTERNET TRANSFER	39.00		
	BP Deb Samanta TCS Gov	2.00		
	BP Deb Samanta TCS To Buffet	20.14		5,042.63
10 Sep 22	TFR 401192 75659159 INTERNET TRANSFER		580.00	5,622.63
17 Sep 22	TFR 401192 75659159 INTERNET TRANSFER	75.00		5,547.63
19 Sep 22	TFR 401192 75659159 INTERNET TRANSFER	200.00		5,347.63
21 Sep 22	<b>BALANCE CARRIED FORWARD</b>			<b>5,347.63</b>

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**22 August to 21 September 2022**

## Your Statement

**Account Name**

G Salem Makkam Kadiri

**Sortcode**

40-27-15

**Account Number**

65223822

**Sheet Number**

29

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Arranged Overdraft Interest Rates	<i>balance</i>	<i>EAR variable</i>
upto	25	0.00%
over	25	39.90%

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>
Credit interest		0.00%

## Commercial Banking Customers

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### Effective from 14 March 2020

#### Monthly cap on unarranged overdraft charges

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## Your Statement

Mr G Salem Makkam Kadiri  
59 Holgate Road  
Nottingham  
NG2 2EU



### Account Summary

Opening Balance	5,347.63
Payments In	2,850.00
Payments Out	5,550.00
Closing Balance	2,647.63

22 September to 21 October 2022

**International Bank Account Number**  
GB81HBUK40271565223822

**Branch Identifier Code**  
HBUKGB4105B

**Account Name**  
G Salem Makkam Kadiri

**Sortcode**      **Account Number**      **Sheet Number**  
40-27-15      65223822      30

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
21 Sep 22	<b>BALANCE BROUGHT FORWARD</b>			<b>5,347.63</b>
29 Sep 22	TFR 401192 75659159 INTERNET TRANSFER		2,000.00	
	OBP G Salem Makkam Kad pisp505413058	2,250.00		5,097.63
30 Sep 22	OBP G Salem Makkam Kad pisp506385559	2,200.00		2,897.63
01 Oct 22	TFR 401192 75659159 INTERNET TRANSFER		850.00	3,747.63
21 Oct 22	BP G Salem Makkam Kad pisp506385559	1,100.00		2,647.63
21 Oct 22	<b>BALANCE CARRIED FORWARD</b>			<b>2,647.63</b>

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Arranged Overdraft Interest Rates	balance	EAR variable
upto	25	0.00%
over	25	39.90%

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**22 September to 21 October 2022**

**Account Name**  
G Salem Makkam Kadiri

**Your Statement**  
**Sortcode   Account Number   Sheet Number**  
40-27-15   65223822   31

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<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>
Credit interest		0.00%



## Commercial Banking Customers

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## Your Statement

Mr G Salem Makkam Kadiri  
59 Holgate Road  
Nottingham  
NG2 2EU



### Account Summary

Opening Balance	2,647.63
Payments In	830.00
Payments Out	1,039.00
Closing Balance	2,438.63

**International Bank Account Number**  
GB81HBUK40271565223822

**Branch Identifier Code**  
HBUKGB4105B

**22 October to 21 November 2022**

**Account Name**  
G Salem Makkam Kadiri

**Sortcode**      **Account Number**      **Sheet Number**  
40-27-15      65223822      31

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
21 Oct 22	<b>BALANCE BROUGHT FORWARD</b>			<b>2,647.63</b>
29 Oct 22	TFR 401192 75659159 INTERNET TRANSFER		830.00	3,477.63
15 Nov 22	OBP G Salem Makkam Kad pisp539413476	1,000.00		2,477.63
20 Nov 22	TFR 401192 75659159 INTERNET TRANSFER	39.00		2,438.63
21 Nov 22	<b>BALANCE CARRIED FORWARD</b>			<b>2,438.63</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

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### Overdrafts:

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**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

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**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

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- (b) going over/past your arranged overdraft limit (if you have one).

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- (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.

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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.

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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

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Contact tel 03457 404 404  
see reverse for call times  
Text phone 03457 125 563  
used by deaf or speech impaired customers  
www.hsbc.co.uk

## Your Statement

Mr G Salem Makkam Kadiri  
59 Holgate Road  
Nottingham  
NG2 2EU



### Account Summary

Opening Balance	2,438.63
Payments In	4,562.00
Payments Out	300.00
Closing Balance	6,700.63

**International Bank Account Number**  
GB81HBUK40271565223822

**Branch Identifier Code**  
HBUKGB4105B

**22 November to 21 December 2022**

**Account Name**  
G Salem Makkam Kadiri

**Sortcode**      **Account Number**      **Sheet Number**  
40-27-15      65223822      32

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
21 Nov 22	<b>BALANCE BROUGHT FORWARD</b>			<b>2,438.63</b>
28 Nov 22	TFR 401192 75659159 INTERNET TRANSFER		1,500.00	
	TFR 401192 75659159 INTERNET TRANSFER		62.00	4,000.63
03 Dec 22	TFR 401192 75659159 INTERNET TRANSFER		400.00	4,400.63
15 Dec 22	OBP G Salem Makkam Kad pisp562811552	152.00		4,248.63
20 Dec 22	TFR 401192 75659159 INTERNET TRANSFER	148.00		4,100.63
21 Dec 22	TFR 401192 75659159 INTERNET TRANSFER		2,600.00	6,700.63
21 Dec 22	<b>BALANCE CARRIED FORWARD</b>			<b>6,700.63</b>

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**22 November to 21 December 2022**

**Your Statement**

<b>Account Name</b>	<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
G Salem Makkam Kadiri	40-27-15	65223822	33

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>	<b>Arranged Overdraft Interest Rates</b>	<i>balance</i>	<i>EAR variable</i>
Credit interest		0.00%			
			upto	25	0.00%
			over	25	39.90%



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### Effective from 14 March 2020

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## Your Statement

Mr G Salem Makkam Kadiri  
59 Holgate Road  
Nottingham  
NG2 2EU



### Account Summary

Opening Balance	6,70 0.63
Payments In	0.00
Payments Out	2,730.00
Closing Balance	3,970.63

### International Bank Account Number

GB81HBUK40271565223822

### Branch Identifier Code

HBUKGB4105B

**22 December 2022 to 21 January 2023**

### Account Name

G Salem Makkam Kadiri

### Sortcode

40-27-15

### Account Number Sheet Number

65223822 33

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
21 Dec 22	<b>BALANCE BROUGHT FORWARD</b>			<b>6,700.63</b>
22 Dec 22	TFR 401192 75659159			
	INTERNET TRANSFER	230.00		6,470.63
01 Jan 23	TFR 401192 75659159			
	INTERNET TRANSFER	1,000.00		5,470.63
17 Jan 23	TFR 401192 75659159			
	INTERNET TRANSFER	1,500.00		3,970.63
21 Jan 23	<b>BALANCE CARRIED FORWARD</b>			<b>3,970.63</b>

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Credit Interest Rates	balance	AER variable	Arranged Overdraft Interest Rates	balance	EAR variable
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