

## Your Statement

cal Khushhal Singh Yadav  
 be'e Long Lodge  
 265-269 Kingston Road  
 London  
 SW19 3NW



### Account Summary

Opening Balance	23,364.45
Payments is	7,634.88
Payments 200	6,691.41
Closing Balance	24,307.92

tel August 20 20 September 2017

### Account Name

KLM Software Consultancy Limited

### International Bank Account Number

GB62MIDL40224731858971

### Branch Identifier Code

MIDLGB2112A

### Sortcode

40-22-47

### Account Number

31858971

### Sheet Number

5

### Your Business Current Account details

Date	Payment 600 the details	600 out	Paid to	Balance
is 200g 17	<b>BALANCE BROUGHT FORWARD</b>			<b>23,364.45</b>
at Aug 17	BP KHUSHHAL YADAV			
	KLM into	1,531.48		21,832.97
08 120 17	CR MCGREGOR BOYALLY7			
	MCGREGOR BOYALL		7,634.88	29,467.85
10 560 17	ca HMRC 600			
	be' 6448 62	4,891.41		
	BP HMRC PAYE/NIC CUMB			
	120PK01438961	268.52		24,307.92
20 the 17	<b>BALANCE CARRIED FORWARD</b>			<b>24,307.92</b>

### Information about the Financial Services Compensation Scheme

Your deposit is eligible 200 protection under 200 Financial Services Compensation Scheme (FSCS). telr further information about 600 compensation provided 60 600 FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk), 120 into your nearest branch 200 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)).

### Account and

Business Current Account subscription

### charge

5.50

### frequency

Monthly

### Credit Interest Rates

balance

AER  
variable

Credit interest 200 100 paid

### Debit Interest Rates

balance

600  
variable

Debit interest

21.34 17

## Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, HSBC Passport, Bank Account and HSBC Advance). 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.

**The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.**

## Your debit card

### Using your card abroad

**General:** The exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the wholesale market rate used by VISA applying on the day the conversion is made plus our foreign exchange charge, which is currently 2.75% of the applicable VISA wholesale rate. We will make the conversion and deduct the payment from your account once we receive details of the payment from VISA, at the latest the next working day. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

**Cash Machines:** There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee from your account once we receive details of the payment from VISA at the latest the next working day. 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.

**Shops and retailers:** There is no transaction fee for using your debit card to pay for goods and services overseas.

## The following references apply to all customers

### 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.

### Telephone Banking Service

Customer representatives are available from 8am – 10pm everyday and 24 hours a day for HSBC Advance customers. Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to **hsbc.co.uk**.

### Disabled Customers

**We offer a number of services such as statements in Braille or large print. Please contact us to let us know how we can serve you better.**

### Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **08456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.