

Your Statement

Mr A J Talbot
11 Warwick Road
Sketty
Swansea
SA2 8DZ



Account Summary

Opening Balance	525.59
Payments In	1,768.25
Payments Out	1,827.84
Closing Balance	466.00
Arranged Overdraft Limit	500.00

19 March to 18 April 2021

International Bank Account Number
GB81HBUK40433251168592

Branch Identifier Code
HBUKGB4158L

Account Name
Mr Andrew John Talbot

Sortcode Account Number Sheet Number
40-43-32 51168592 573

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
18 Mar 21	BALANCE BROUGHT FORWARD			525.59
22 Mar 21))) TESCO STORES 5179			
	CARDIFF	6.45		
	VIS PlaystationNetwork			
	London	13.19		505.95
23 Mar 21	VIS INT'L 0058484717			
	EXPRESSVPN			
	+13106018492			
	USD 12.95 @ 1.3820			
	Visa Rate	9.37		
	DR Non-Sterling			
	Transaction Fee	0.25		
	VIS INT'L 0058484718			
	PAYPAL *MYVIRTU			
	ALM			
	4029357733	29.90		466.43
24 Mar 21	DD PS-POWERSHOP	51.79		
))) TESCO STORES 5179			
	CARDIFF	11.70		402.94
25 Mar 21	VIS PLAYSTATIONNETWORK			
	LONDON	28.99		
	VIS PAYPAL *VODAFONELI			
	35314369001	10.00		363.95
26 Mar 21	VIS PlaystationNetwork			
	London	7.99		355.96
27 Mar 21	CR 8051-2737			
	BILLS		150.00	505.96
29 Mar 21	VIS DOMINO S PIZZA			
	DOMINOS.CO.UK	19.00		
	BALANCE CARRIED FORWARD			486.96

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40-43-32 51168592 574

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Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			486.96
	VIS TESCO STROES 2233			
	CARDIFF	84.85		
	VIS NETFLIX.COM			
	18665797172	9.99		
))) GREGGS PLC			
	CARDIFF	5.95		
	VIS PlaystationNetwork			
	London	7.99		
	VIS INT'L 0082066066			
	AMZN Digital			
	353-12477661	20.00		358.18
30 Mar 21	VIS PRODUCT SUPPORT AG			
	0844 800 6080	3.00		355.18
31 Mar 21	CR KIDS CANCER/DEGB		479.25	
))) BAY VIEW CONV STRE			
	CARDIFF	5.77		828.66
01 Apr 21	VIS PlaystationNetwork			
	London	23.99		804.67
06 Apr 21	CR JOHN TALBOT			
	mum		300.00	
))) SAINSBURYS S/MKTS			
	SWANSEA	6.25		
	VIS PlaystationNetwork			
	London	2.49		
	VIS Spotify P14394B9FD			
	London	9.99		
	VIS PAYPAL *SPORTSDIRE			
	35314369001	25.97		
	VIS PAYPAL *DOMINOSPIZ			
	35314369001	23.99		
	VIS INT'L 0041365169			
	OpenClassrooms			
	Paris	300.00		735.98
07 Apr 21	VIS PlaystationNetwork			
	London	14.99		
	VIS PlaystationNetwork			
	London	14.49		706.50
08 Apr 21	DD CARDIFF CO	134.58		
	CR SUSAN TALBOT			
	MUM		500.00	1,071.92
12 Apr 21))) ASDA SUPERSTORE			
	CARDIFF	26.61		
	VIS PAYPAL *GLOBALPRO			
	35314369001	13.98		
	BALANCE CARRIED FORWARD			1,031.33

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Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,031.33
	VIS PlaystationNetwork			
	London	17.49		1,013.84
13 Apr 21	VIS AMZNMktplace			
	amazon.co.uk	355.99		657.85
14 Apr 21	VIS AMZ*BoxedTech			
	amazon.co.uk		339.00	
	VIS ASDA SUPERSTORE			
	CARDIFF	81.69		
	VIS PAYPAL *UNUMPLUSLI			
	35314369001	404.08		511.08
15 Apr 21	VIS Amazon Music*M456S			
	353-12477661	3.99		
	VIS PlaystationNetwork			
	London	13.74		493.35
16 Apr 21	DD TALKTALK LIMITED	22.00		
))) ASDA SUPERSTORE			
	CARDIFF	5.35		466.00
18 Apr 21	BALANCE CARRIED FORWARD			466.00

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 is not paid			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.