

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 M Zhang  
5 Bleakridge Avenue  
Newcastle  
Staffordshire  
ST5 8SL



**Account Summary**

Opening Balance	£648.40
Payments In	£11,426.64
Payments Out	£5,940.22
Closing Balance	£6,134.82

**20 May to 19 June 2024**

**International Bank Account Number**  
GB15HBUK40050083877396  
**Bank Identifier Code**  
HBUKGB4173E

<b>Account Name</b>	<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
Mr Mingtao Zhang	40-05-00	83877396	319

Your HSBC Advance details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
19 May 24		BALANCE BROUGHT FORWARD			648.40
20 May 24	CR	HILLSIDE SHARED SE		3,213.32	
	BP	MY LLOYDS			
		SAVING	600.00		
	BP	Mingtao Barclays			
		Joint	2,800.00		
	VIS	RINGGO PARKING			
		MAIDSTONE	6.50		455.22
28 May 24	SO	MINGTAO ZHANG			
		MORTGAGE	400.00		
	CR	ZHOU L+ZHANG M			
		SAVING		200.00	
	BP	MY LLOYDS			
		SAVING	100.00		155.22
06 Jun 24	DD	VIRGIN MEDIA PYMTS	33.72		121.50
12 Jun 24	TFR	400400 44030672			
		INTERNET TRANSFER		2,800.00	2,921.50
13 Jun 24	CR	M ZHANG			
		RETURN		2,000.00	4,921.50
17 Jun 24	CR	HILLSIDE SHARED SE		3,213.32	
	SO	MY LLOYDS			
		SAVING	1,500.00		
	SO	MY LLOYDS			
		SAVING	500.00		6,134.82
19 Jun 24		BALANCE CARRIED FORWARD			6,134.82

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Mr Mingtao Zhang	40-05-00	83877396	320

**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			Overdraft Interest Rates		
	<i>balance</i>	<i>AER variable</i>		<i>balance</i>	<i>EAR variable</i>
Credit interest		0.00%			
			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](http://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](http://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](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

### 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.