

Your Statement

Mr G Zhu  
Room 917A  
Chapter Lewisham  
46 Thurston Road  
London  
SE13 7SD



Account Summary

Opening Balance	£195.19
Payments In	£569.99
Payments Out	£666.30
Closing Balance	£98.88

21 February to 20 March 2025

International Bank Account Number  
GB88HBUK40062103887065  
Bank Identifier Code  
HBUKGB4107T

Account Name	Sortcode	Account Number	Sheet Number
Mr GaoMan Zhu	40-06-21	03887065	24

Your Bank Account details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
20 Feb 25		BALANCE BROUGHT FORWARD			195.19
21 Feb 25	VIS	UBER *ONE HELP.UBER.COM		49.99	245.18
22 Feb 25	BP	ke wu change	32.00		213.18
24 Feb 25	VIS	UBER *EATS HELP.UBER.COM	23.67		
	VIS	TrainPal London	9.65		
	VIS	UBER *TRIP HELP.UBER.COM	15.36		
	VIS	UBER *TRIP HELP.UBER.COM	4.49		
	VIS	UBER *TRIP HELP.UBER.COM	7.99		
	VIS	UBER *EATS HELP.UBER.COM	36.78		115.24
28 Feb 25	VIS	UBER *EATS HELP.UBER.COM	19.69		95.55
03 Mar 25	VIS	UBER *EATS HELP.UBER.COM	27.06		
	VIS	INT'L 0016507479 STEAM PURCHASE SEATTLE	4.00		64.49
06 Mar 25	BP	ke wu change	16.00		48.49
10 Mar 25	VIS	UBER *EATS HELP.UBER.COM	19.52		28.97
		BALANCE CARRIED FORWARD			28.97

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<b>Account Name</b>	<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
Mr GaoMan Zhu	40-06-21	03887065	25

Your Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
11 Mar 25	CR BALANCE BROUGHT FORWARD PAY RBC11035G66G591C 1/ZHU GAOMAN			28.97
13 Mar 25	VIS UBER *EATS HELP.UBER.COM	19.70	190.00	218.97
14 Mar 25	VIS BLS APPOINTMENT UK.BLSSPAINVI	14.55		199.27
17 Mar 25	VIS UBER *EATS HELP.UBER.COM	29.55		155.17
	CR PAY RBC17035HA6ZIL8H 1/ZHU GAOMAN		190.00	
	))) SUMUP *CHINATOWN YORK	68.67		
	VIS UBER *EATS HELP.UBER.COM	17.62		258.88
19 Mar 25	VIS STUDENTCASTLE.COUK LONDON	250.00		8.88
20 Mar 25	CR PAY RBC20035KH79ECSCG 1/ZHU GAOMAN		90.00	
	BP ke wu change	50.00		
	CR K Wu		50.00	98.88
20 Mar 25	BALANCE CARRIED FORWARD			98.88

### 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	Overdraft Interest Rates	balance	EAR variable
Credit interest is not paid			upto	25	0.00%
			over	25	39.90%

## Business Banking Customers

### Interest and Charges

Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

### Overdrafts

#### Arranged overdraft:

This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

#### Unarranged overdraft:

This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

### Your debit card

For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

### Additional Information

A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at [business.hsbc.co.uk/legal](https://business.hsbc.co.uk/legal).

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at [business.hsbc.co.uk/interest-rates](https://business.hsbc.co.uk/interest-rates).

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges 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 conversation with us.

## Business and Personal Banking Customers

### Lost and Stolen Cards

If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're 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're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

## Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: [hsbc.co.uk/ways-to-bank/online-banking](https://hsbc.co.uk/ways-to-bank/online-banking).

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit [hsbc.co.uk/accessibility](https://hsbc.co.uk/accessibility) to find out more. Business Banking customers can visit [business.hsbc.co.uk/accessibility](https://business.hsbc.co.uk/accessibility) or [business.hsbc.co.uk/contact-us](https://business.hsbc.co.uk/contact-us). Personal Banking customers can visit [hsbc.co.uk/accessibility](https://hsbc.co.uk/accessibility) or [hsbc.co.uk/contact](https://hsbc.co.uk/contact).

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## Personal Banking Customers

### Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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.

Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

### Overdrafts

#### Arranged overdraft:

Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that 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.

#### Monthly cap on unarranged overdraft charges

- Each current account will set a monthly maximum charge for:
  - going overdrawn when you have not arranged an overdraft; or
  - going over/past your arranged overdraft limit (if you have one).
- This cap covers any:
  - interest and fees for going over/past your arranged overdraft limit;
  - fees for each payment your bank allows despite lack of funds; and
  - fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges for the HSBC Private Banking Account is £10,000.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

### Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

For Private Banking Account clients, please refer to the Private Banking Banking Services Terms and Conditions.

### Customer service

You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

# Financial Services Compensation Scheme Information Sheet

Basic information about the protection  
of your eligible deposits

<b>Eligible deposits in HSBC UK Bank plc (UK mainland only) are protected by:</b>	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
<b>Limit of protection:</b>	£85,000 per depositor per bank/building society/credit union <sup>2</sup> The following trading names are part of your bank/building society/credit union: 1) fd, 2) fd bank, 3) first direct, 4) first direct bank, 5) HSBC, 6) HSBC UK, 7) HSBC UK Bank and 8) HSBC Private Banking
<b>If you have more eligible deposits at the same bank/building society/credit union:</b>	All your eligible deposits at the same bank/building society/credit union are "aggregated" and the total is subject to the limit of £85,000 <sup>2</sup>
<b>If you have a joint account with other person(s):</b>	The limit of £85,000 applies to each depositor separately <sup>3</sup>
<b>Reimbursement period in case of bank, building society or credit union's failure:</b>	10 working days <sup>4</sup>
<b>Currency of reimbursement:</b>	Pound sterling (GBP, £)
<b>To contact HSBC UK Bank plc for enquiries relating to your account:</b>	HSBC UK Bank plc <b>03457 404 404</b> (Textphone <b>03457 125 563</b> )  (HSBC Premier <b>03457 70 70 70</b> , Business <b>03457 606 060</b> ) or Chat to us 24/7 via Online Banking or the HSBC UK Mobile Banking App
<b>To contact the FSCS for further information on compensation:</b>	Financial Services Compensation Scheme <b>10th Floor Beaufort House</b> <b>15 St Botolph Street</b> <b>London</b> <b>EC3A 7QU</b>  Tel: <b>0800 678 1100</b> or <b>020 7741 4100</b> Email: <b>ICT@fscs.org.uk</b>
<b>More information:</b>	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>
<b>Acknowledgement of receipt by the depositor:</b>	

## **Additional information (all or some of the below)**

### **<sup>1</sup>Scheme responsible for the protection of your eligible deposit**

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### **<sup>2</sup>General limit of protection**

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. HSBC UK Bank plc trades as fd, fd bank, first direct, first direct bank, HSBC, HSBC UK, HSBC UK Bank and HSBC Private Banking. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally

transferable. These are eligible deposits connected with certain events including:

- a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under **[www.fscs.org.uk](http://www.fscs.org.uk)**

### **<sup>3</sup>Limit of protection for joint accounts**

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### **<sup>4</sup>Reimbursement**

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, **15 St Botolph Street, London EC3A 7QU**, Tel: **0800 678 1100** or **020 7741 4100**,

Email: **[ICT@fscs.org.uk](mailto:ICT@fscs.org.uk)** It will repay your eligible deposits (up to £85,000) within 10 working days until 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within seven working days, it will, until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within five working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under **[www.fscs.org.uk](http://www.fscs.org.uk)**

### **Other important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

#### **Financial Services Compensation Scheme Exclusions List**

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- ◆ credit institution
- ◆ financial institution
- ◆ investment firm
- ◆ insurance undertaking
- ◆ reinsurance undertaking
- ◆ collective investment undertaking
- ◆ pension or retirement fund<sup>1</sup>
- ◆ public authority, other than a small local authority

(4) It is a deposit of a credit union to which the credit union itself is entitled

(5) It is a deposit which can only be proven by a financial instrument<sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014

(6) It is a deposit of a collective investment scheme which qualifies as a small company<sup>3</sup>

(7) It is a deposit of an overseas financial services institution which qualifies as a small company<sup>4</sup>

(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> – refer to the FSCS for further information on this category

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at **[www.fscs.org.uk](http://www.fscs.org.uk)**.

1 Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

2 As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

3 Under the Companies Act 1985 or Companies Act 2006

4 See footnote 3

5 See footnote 3



# Accessibility

To find out more about our accessible services please visit **[hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility)** or ask at any of our branches.

**If you'd like this in another format such as large print, Braille or audio, please contact us.** A textphone service is available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on **03457 125 563 (+44 207 088 2077** from outside the UK).

BSL Video Relay Service is also available (Monday-Friday 8am-6pm, excluding Bank and Public Holidays) at **[hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility)**.



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