

Your Statement

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



Account Summary	
Opening Balance	£1.67
Payments In	£12,631.25
Payments Out	£12,437.73
Closing Balance	£195.19

21 January to 20 February 2025

International Bank Account Number  
GB88HBUK40062103887065  
Bank Identifier Code  
HBUKGB4107T

Account Name	Sortcode	Account Number	Sheet Number
Mr GaoMan Zhu	40-06-21	03887065	20

Your Bank Account details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
20 Jan 25		BALANCE BROUGHT FORWARD			1.67
21 Jan 25	CR	PAY			
		RBC21015IW1YFZ44			
		1/ZHU GAOMAN		900.00	
	CR	K Wu		2.00	
	CR	K Wu		18.00	921.67
22 Jan 25	CR	PAY			
		RBC22015JE21QKW0			
		1/ZHU GAOMAN		6,600.00	
	VIS	000*TRINPAL			
		LONDON	27.95		
	VIS	000*TRINPAL			
		LONDON	9.65		
	VIS	000*TRINPAL			
		LONDON	12.90		
	)))	NOODLESTA			
		LEEDS	16.00		
	)))	WH Smith York			
		York	2.99		
	VIS	trainline			
		+44333202222	19.40		
	VIS	UBER *TRIP			
		HELP.UBER.COM	6.91		7,425.87
23 Jan 25	VIS	000*TRINPAL			
		LONDON		9.65	
	VIS	UNI OF YORK (EVISI			
		YORK	7,300.00		
		BALANCE CARRIED FORWARD			135.52

21 January to 20 February 2025

## Your Statement

Account Name  
Mr GaoMan Zhu

Sortcode Account Number Sheet Number  
40-06-21 03887065 21

Your Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>135.52</b>
	))) FIRST YORK			
	YORK	2.60		
	))) WH Smith York			
	York	3.69		
	))) WH Smith Heathrow			
	London	3.19		
	))) WHITTARD OF CHELSE			
	LONDON WC2E	51.00		
	VIS UBER *TRIP			
	HELP.UBER.COM	6.99		68.05
24 Jan 25	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	15.60		52.45
06 Feb 25	CR PAY			
	RBC06025KH3F4Q00			
	1/ZHU GAOMAN		580.00	632.45
10 Feb 25	CR K Wu		3.00	
	VIS 000*TRAINPAL			
	LONDON		28.60	
	VIS 000*TRAINPAL			
	LONDON	28.60		
	VIS 000*TRAINPAL			
	LONDON	32.35		
	))) SUMUP *OMAR EGAL			
	BRISTOL	9.50		
	VIS UBER *EATS			
	HELP.UBER.COM	9.48		
	VIS 000*TRAINPAL			
	LONDON	51.29		
	VIS UBER *TRIP			
	HELP.UBER.COM	4.84		527.99
11 Feb 25	))) SHELL YORK			
	YORK	9.99		
	))) GREGGS PLC			
	YORK	5.55		
	))) ZETTLE_*JORVIK HAI			
	YORK	7.00		
	VIS UBER *TRIP			
	HELP.UBER.COM	5.46		
	VIS UBER *TRIP			
	HELP.UBER.COM	5.66		494.33
12 Feb 25	CR PAY			
	RBC12025HA3ZE3NL			
	1/ZHU GAOMAN		4,490.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>4,984.33</b>

**21 January to 20 February 2025**

## Your Statement

**Account Name**  
Mr GaoMan Zhu

**Sortcode** 40-06-21 **Account Number** 03887065 **Sheet Number** 22

<b>Your Bank Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>£ Paid out</i>	<i>£ Paid in</i>	<i>£ Balance</i>
	))) <b>BALANCE BROUGHT FORWARD</b>			<b>4,984.33</b>
	FIRST YORK			
	YORK	3.00		
	VIS UBER *EATS			
	HELP.UBER.COM	14.20		
	VIS UBER *EATS			
	HELP.UBER.COM	11.38		4,955.75
13 Feb 25	OBP Student Roost			
	f6660fa0e7db4a1b	4,589.29		366.46
14 Feb 25	VIS UBER *EATS			
	HELP.UBER.COM	8.64		357.82
17 Feb 25	))) Chinatown mart ltd			
	York	47.00		
	))) SumUp *Chinatown			
	York	9.47		
	))) SHELL YORK			
	YORK	7.49		
	VIS UBER* EATS			
	LONDON	4.78		
	VIS UBER *EATS			
	HELP.UBER.COM	5.74		283.34
18 Feb 25	))) YORK COMMERCIAL LI			
	YORK	3.59		
	))) GREGGS PLC			
	YORK	3.90		
	VIS UBER* TRIP			
	LONDON	6.28		269.57
19 Feb 25	VIS UBER *TRIP HELP.UB			
	London	5.25		
	))) Upton Group Ltd			
	Selby	1.60		
	))) SHELL YORK			
	YORK	2.55		
	VIS AMAZON* R82YN24Y4			
	LONDON	14.99		245.18
20 Feb 25	VIS UBER *ONE			
	HELP.UBER.COM	49.99		195.19
<b>20 Feb 25</b>	<b>BALANCE CARRIED FORWARD</b>			<b>195.19</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)).

21 January to 20 February 2025

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr GaoMan Zhu	40-06-21	03887065	23

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.