



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 M Besta
23 Central Court
North Street
Peterborough
PE1 2RN



Account Summary

Opening Balance	2,130.11
Payments In	1,582.80
Payments Out	2,498.11
Closing Balance	1,214.80

2 November to 1 December 2015

Account Name

Mr Murali Mohan Besta & Mrs Swetha Ravindra

International Bank Account Number

GB68MIDL40205530040630

Branch Identifier Code

MIDLGB2193U

Sortcode

40-20-55

Account Number

30040630

Sheet Number

151

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
01 Nov 15	BALANCE BROUGHT FORWARD			2,130.11
02 Nov 15	DD PETERBOROUGHCC	95.00		
	DD TV LICENCE QBP1	37.62		1,997.49
05 Nov 15	DD BRGAS-ENERGY	97.00		1,900.49
06 Nov 15	ATM CASH RB SCOT NOV06 PETERBOROUGH@12:46	30.00		1,870.49
09 Nov 15	DD QCL	12.25		
	VIS TESCO STORES 4472 PETERBOROUGH	2.48		
	VIS BELVOIR LETTINGS P PETERBOROUGH	800.00		
	VIS MCDONALDS KINGS LYNN	7.18		
	VIS PRODUCT SUPPORT AG 0844 800 6080	2.00		1,046.58
16 Nov 15	VIS POUNDLAND LTD 1763 PETERBOROUGH	5.05		1,041.53
18 Nov 15	ATM CASH RB SCOT NOV18 PETERBOROUGH@14:37	20.00		
	ATM CASH RB SCOT NOV18 PETERBOROUGH@17:11	20.00		1,001.53
19 Nov 15	VIS SACAT MARKS & SPEN PETERBOROUGH	1.00		
	VIS BOOTS,PETERBOROUGH PETERBOROUGH	5.49		
	VIS WILKO RETAIL LIMIT PETERBOROUGH	4.35		
	BALANCE CARRIED FORWARD			990.69

2 November to 1 December 2015

Your Statement

Account Name
Mr Murali Mohan Besta & Mrs Swetha Ravindra

Sortcode 40-20-55 **Account Number** 30040630 **Sheet Number** 152

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			990.69
	VIS POUNDLAND LTD 1347 HEREWARD CROS	2.00		
	VIS LEGAL 4 LANDLORDS WARRINGTON	63.80		924.89
23 Nov 15	CR 847351971351-CHB		82.80	
	DD HSBC CREDIT CARD	227.73		
	VIS BELVOIR LETTINGS P PETERBOROUGH	810.00		30.04 D
24 Nov 15	TFR 402055 10107425 INTERNET TRANSFER		1,000.00	969.96
27 Nov 15	ATM CASH TRM NOV27 BHS - PETERB@20:02	20.00		949.96
28 Nov 15	CR KOMATIGANTA V VEERA		500.00	1,449.96
30 Nov 15	VIS TESCO STORES 4472 PETERBOROUGH	2.43		
	VIS ARGOS LTD PETERBOROUGH	17.84		
))) BOOTS,PETERBOROUGH PETERBOROUGH	15.00		1,414.69
01 Dec 15	DD PETERBOROUGHCC	95.00		
	VIS MCDONALDS PETERBOROUGH	3.89		
	VIS PETERBOROUGH DIREC PETERBOROUGH	101.00		1,214.80
01 Dec 15	BALANCE CARRIED FORWARD			1,214.80

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	Overdraft Interest Rates	balance	EAR variable
Credit interest is not paid			Overdraft interest		19.90 %

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

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local 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 non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (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 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of [hsbc.co.uk](https://www.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.

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.

Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

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](https://www.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 **03456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.