



Contact tel 03457 404 404  
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## Your Statement

Mr M M Besta  
18 Wye Valley Road  
Peterborough  
PE2 9SP



### Account Summary

Opening Balance	1,502.30
Payments In	3,163.00
Payments Out	2,304.45
Closing Balance	2,360.85

**2 August to 1 September 2015**

**Account Name**  
Mr Murali Mohan Besta & Mrs Swetha Ravindra

**International Bank Account Number**  
GB68MIDL40205530040630

**Branch Identifier Code**  
MIDLGB2193U

**Sortcode**   **Account Number**   **Sheet Number**  
40-20-55   30040630   144

### Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
01 Aug 15	<b>BALANCE BROUGHT FORWARD</b>			<b>1,502.30</b>
03 Aug 15	DD TV LICENCE QBP1	37.64		1,464.66
05 Aug 15	DD BRGAS-ENERGY	97.00		
	VIS PRODUCT SUPPORT AG			
	0844 800 6080	2.00		1,365.66
07 Aug 15	DD QCL	12.25		1,353.41
08 Aug 15	ATM CASH HSBC AUG08			
	M&S PETERBOR@13:58	10.00		1,343.41
14 Aug 15	ATM CASH BNKM AUG14			
	HANDY CASH -@09:50	40.00		1,303.41
18 Aug 15	BP VIKAS DHIMOLA			
	TO VIKAS	350.00		953.41
19 Aug 15	DD PAYPAL PAYMENT	6.71		
	BP DHIMO V			
	FRIEND		250.00	1,196.70
20 Aug 15	BP DHIMO V			
	FRIEND		100.00	1,296.70
21 Aug 15	VIS WILKO RETAIL LIMIT			
	PETERBOROUGH	11.65		
	VIS POUNDLAND LTD 1347			
	HEREWARD CROS	4.00		
	VIS VIRGINTRAINSEC PBO			
	PTRBROGH 6133	11.70		1,269.35
23 Aug 15	ATM CASH TRM AUG23			
	GOLDEN RAYS @12:15	30.00		1,239.35
24 Aug 15	DD HSBC CREDIT CARD	390.48		
	VIS NCP RINGO M GA			
	THETFORD	2.60		
	<b>BALANCE CARRIED FORWARD</b>			<b>846.27</b>

**2 August to 1 September 2015**

**Your Statement**

**Account Name**  
Mr Murali Mohan Besta & Mrs Swetha Ravindra

**Sortcode** 40-20-55 **Account Number** 30040630 **Sheet Number** 145

**Your Bank Account details**

<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>846.27</b>
	VIS WWW.MYRINGGO.CO.UK 01223 727913	2.50		843.77
29 Aug 15	ATM CASH HSBC AUG29 LEICESTER BE@17:42	50.00		793.77
30 Aug 15	TFR 402055 10107425 INTERNET TRANSFER		2,000.00	
	BP BELVOIR CLIENT ACC 2395 -18 VALLEY RD	725.00		2,068.77
31 Aug 15	ATM CASH TRM AUG31 BUDGENS - VA@14:31	80.00		
	BP THE CHILDCARE CORP BILL NO 0000107263	345.60		1,643.17
01 Sep 15	DD PETERBOROUGHCC CR A001 SALARY	95.32		
	TANEVER SOLU		813.00	2,360.85
<b>01 Sep 15</b>	<b>BALANCE CARRIED FORWARD</b>			<b>2,360.85</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)).

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>
Credit interest is not paid		

<b>Overdraft Interest Rates</b>	<i>balance</i>	<i>EAR variable</i>
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**.