

## Your Statement

Mr M M Besta  
23 Central Court  
North Street  
Peterborough  
PE1 2RN



### Account Summary

Opening Balance	1,214.80
Payments In	16,895.80
Payments Out	577.23
Closing Balance	17,533.37

**2 December 2015 to 1 January 2016**

**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** 153

### Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
01 Dec 15	<b>BALANCE BROUGHT FORWARD</b>			<b>1,214.80</b>
02 Dec 15	VIS BOOTS,PETERBOROUGH PETERBOROUGH	3.99		1,210.81
04 Dec 15	ATM CASH CO-OP DEC04 COOP 33 WEST@12:51	50.00		1,160.81
07 Dec 15	DD QCL	12.00		
	VIS TESCO STORES 4472 PETERBOROUGH	3.34		
	VIS PRODUCT SUPPORT AG 0844 800 6080	2.00		1,143.47
08 Dec 15	TFR 402055 10107425 INTERNET TRANSFER		16,000.00	
	BP TANEVER SOLU A001 NOV15 SALARY		813.00	17,956.47
10 Dec 15	ATM CASH SANTANDRDEC10 1-4 LONG CAU@12:40	20.00		17,936.47
13 Dec 15	ATM CASH RB SCOT DEC13 TESCO PETERB@13:13	20.00		17,916.47
18 Dec 15	DD OVO ENERGY	34.00		17,882.47
21 Dec 15	CR 847351971361-CHB		82.80	17,965.27
22 Dec 15	<b>DR PRE-NOTIFIED FEES &amp; CHARGES TO 30NOV2015</b>	<b>5.00</b>		17,960.27
29 Dec 15	DD HSBC CREDIT CARD	381.20		
	VIS DEBENHAMS.COM LONDON	44.00		17,535.07
30 Dec 15	VIS TESCO STORES 3023 PETERBOROUGH	1.70		17,533.37
01 Jan 16	<b>BALANCE CARRIED FORWARD</b>			<b>17,533.37</b>



Contact tel 03457 404 404  
see reverse for call times  
Text phone 03457 125 563  
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[www.hsbc.co.uk](http://www.hsbc.co.uk)

**2 December 2015 to 1 January 2016**

**Your Statement**

<b>Account Name</b>	<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
Mr Murali Mohan Besta & Mrs Swetha Ravindra	40-20-55	30040630	154

### 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**.