

Your Statement

Mr M P Kaye
3 St. Peters Close
Knapton
North Walsham
Norfolk
NR28 0TW



Account Summary

Opening Balance	£184.89
Payments In	£968.74
Payments Out	£1,112.32
Closing Balance	£41.31

17 September to 16 October 2025

International Bank Account Number
GB24HBUK40119332059088
Bank Identifier Code
HBUKGB4195X

Account Name	Sortcode	Account Number	Sheet Number
Mr Mark Peter Kaye	40-11-93	32059088	41

Your Basic Bank Account details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
16 Sep 25		BALANCE BROUGHT FORWARD			184.89
17 Sep 25	CR	KAYE A N			
		FUEL		15.00	
	)))	MUNDESLEY BUTCHERS			
		NORWICH	9.30		
	)))	SAINSBURYS S/MKTS			
		NORTH WALSHAM	6.40		
	)))	SQ *THE CRAFT BAKE			
		Mundesley	10.20		
	VIS	INT'L 0033712658			
		CLOUDFLARE			
		CLOUDFLARE.CO			
		USD 10.46 @ 1.3584			
		Visa Rate	7.70		
	DR	Non-Sterling			
		Transaction Fee	0.21		
	BP	VPTK Services Ltd			
		Loan	20.00		146.08
18 Sep 25	DD	EBAY COMMERCE UK L	2.69		
	DD	EBAY COMMERCE UK L	2.69		
	DD	EBAY COMMERCE UK L	2.69		
	DD	EBAY COMMERCE UK L	2.69		
	VIS	HTTPS://OVERDALES.			
		07515059526	1.00		
	)))	TESCO STORES 6773			
		MUNDESLEY	5.65		128.67
19 Sep 25	VIS	VIRTUAL LANDLINE			
		POOLE	6.50		
		BALANCE CARRIED FORWARD			122.17

17 September to 16 October 2025

Your Statement

Account Name
Mr Mark Peter Kaye

Sortcode Account Number Sheet Number
40-11-93 32059088 42

Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			122.17
	VIS PADDLE.NET* ENHANC London	18.68		
	))) KFC NORWICH SPROWS NORWICH	17.98		
	))) NCC CAR PARKS NORWICH	2.30		83.21
22 Sep 25	))) TESCO STORES 6773 MUNDESLEY	10.50		
	))) LIDL GB NORTH WAL NORTH WALSHAM	7.09		
	VIS INT'L 0064680256 CLOUDFLARE CLOUDFLARE.CO USD 5.00 @ 1.3477 Visa Rate	3.71		
	DR Non-Sterling Transaction Fee	0.10		
	OBP eBay 54H03V540LKTYFNNT	7.99		
	OBP eBay P62CM3XWX9X9DWNZYD	2.65		51.17
23 Sep 25	))) Mundesley Convenie Norwich	4.53		
	))) JARROLD AND SONS L NORWICH	7.50		39.14
24 Sep 25	CR KAYE A N FUEL		15.00	
	CR KAYE A N PAYMENT		200.00	
	BP Bluebird Storage F22	115.00		
	BP VPTK Services Ltd Loan	60.00		79.14
25 Sep 25	VIS INT'L 0093306197 CLOUDFLARE CLOUDFLARE.CO USD 10.46 @ 1.3479 Visa Rate	7.76		
	DR Non-Sterling Transaction Fee	0.21		
	VIS INT'L 0093306196 APPLE.COM/BILL 08001076285	9.99		61.18
	BALANCE CARRIED FORWARD			61.18

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Account Name
Mr Mark Peter Kaye

Sortcode Account Number Sheet Number
40-11-93 32059088 43

Your Basic Bank Account details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
		BALANCE BROUGHT FORWARD			61.18
26 Sep 25	VIS	APPLE.COM/BILL			
		08000480408	11.99		49.19
27 Sep 25	CR	KAYE A N			
		PAYMENT		50.00	99.19
29 Sep 25	CR	KAYE A N			
		PAYMENT		60.00	
	)))	SAINSBURYS S/MKTS			
		NORTH WALSHAM	23.05		
	)))	LIDL GB NORTH WALS			
		LIDL GB NORTH	60.31		
	VIS	INT'L 0018626586			
		GITHUB, INC.			
		GITHUB.COM			
		USD 4.00 @ 1.3333			
		Visa Rate	3.00		
	DR	Non-Sterling			
		Transaction Fee	0.08		72.75
30 Sep 25	CR	KAYE A N			
		PAYMENT		50.00	
	)))	LIDL GB NORTH WALS			
		LIDL GB NORTH	8.39		114.36
01 Oct 25	DD	DVLA-ND54YSB	33.68		
	SO	LENNY KAYE			
		CHILD MAINTENANCE	30.42		
	CR	KAYE A N			
		FUEL		15.00	
	VIS	INT'L 0041659500			
		APPLE.COM/BILL			
		08001076285	36.95		28.31
02 Oct 25	CR	KAYE A N			
		PAYMENT		100.00	
	)))	LIDL GB NORTH WALS			
		LIDL GB NORTH	5.12		
	VIS	INT'L 0049775027			
		Google GSUITE_kaye			
		Dublin	22.00		101.19
03 Oct 25	CR	212Q16N9L DWP UC		383.74	
	DD	ADMIRAL INSURANCE	29.19		
	VIS	Lottosocial			
		LONDON	1.00		
)))	PROGRESS FUELS LTD			
		NORWICH	25.46		
)))	NCC CAR PARKS			
		NORWICH	2.30		
		BALANCE CARRIED FORWARD			426.98

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Mr Mark Peter Kaye

Sortcode Account Number Sheet Number
40-11-93 32059088 44

Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	))) BALANCE BROUGHT FORWARD			426.98
	SAINSBURYS S/MKTS			
	CROMER	38.96		
	VIS INT'L 0057708929			
	GOOGLE*GSUITE DISK			
	CC GOOGLE.COM	22.00		366.02
06 Oct 25	DD OCTOPUS ENERGY	116.13		
	DD EE LIMITED	77.93		
	VIS Lottosocial			
	LONDON	6.50		
	))) LIDL GB NORTH WALS			
	LIDL GB NORTH	13.03		
	VIS 7days Performance			
	Attleborough	19.90		
	))) LIDL GB NORTH WALS			
	LIDL GB NORTH	8.38		124.15
08 Oct 25	CR KAYE A N			
	FUEL		15.00	
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	43.30		95.85
13 Oct 25	DD EE LTD	30.99		
	VIS NATIONAL LOTTERY			
	WWW.NATIONAL-	17.00		
	VIS APPLE.COM/BILL			
	08000480408	5.99		
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	14.20		
	))) LIDL GB NORTH WALS			
	LIDL GB NORTH	10.84		
	VIS 7days Performance			
	Attleborough	2.10		
	VIS 7days Performance			
	Attleborough	2.81		11.92
15 Oct 25	CR KAYE A N			
	FUEL		15.00	
	CR KAYE A N			
	PAYMENT		50.00	
	VIS INT'L 0050559218			
	APPLE.COM/BILL			
	APPLE.COM/BIL	19.99		56.93
16 Oct 25	VIS 7days Performance			
	Attleborough	2.50		
	))) LIDL GB NORTH WALS			
	LIDL GB NORTH	10.62		
	BALANCE CARRIED FORWARD			43.81

17 September to 16 October 2025

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Mark Peter Kaye	40-11-93	32059088	45

Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			43.81
	VIS 7days Performance			
	Attleborough	2.50		41.31
16 Oct 25	BALANCE CARRIED FORWARD			41.31

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			Arranged Overdraft interest		0.00%

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.

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.

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.

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 to find out more. Business Banking customers can visit business.hsbc.co.uk/accessibility or business.hsbc.co.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or 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.