



Contact tel
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Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement

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



Account Summary

Opening Balance	£145.66
Payments In	£1,437.05
Payments Out	£1,460.92
Closing Balance	£121.79

17 April to 16 May 2025

International Bank Account Number
GB24HBUK40119332059088

Bank Identifier Code
HBUKGB4195X

Account Name

Mr Mark Peter Kaye

Sortcode 40-11-93 **Account Number** 32059088 **Sheet Number** 17

Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
16 Apr 25	BALANCE BROUGHT FORWARD			145.66
18 Apr 25	CR KAYE A N			
	PAYMENT		250.00	
	BP Bluebird Storage			
	F22	115.00		280.66
22 Apr 25	VIS VIRTUAL LANDLINE			
	POOLE	6.50		
))) TESCO STORES 2955			
	NORWICH 2	29.90		
))) SAINSBURYS PETROL			
	NORTH WALSHAM	82.66		
))) WAITROSE 622			
	NORTH WALSHAM	25.65		
	VIS MIPERMIT LTD			
	CHIPPENHAM	4.20		
))) WAITROSE 622			
	NORTH WALSHAM	21.20		
	VIS WWW.AMAZON.* RA07H			
	LONDON	26.72		
	VIS INTL 0087831324			
	CLOUDFLARE			
	CLOUDFLARE.CO			
	USD 5.00 @ 1.3262			
	Visa Rate	3.77		
	DR Non-Sterling			
	Transaction Fee	0.10		79.96
23 Apr 25	CR KAYE A N			
	FUEL	15.00		
	BALANCE CARRIED FORWARD			94.96



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Sortcode **Account Number** **Sheet Number**
40-11-93 32059088 18

Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			94.96
	CR KAYE A N			
	PAYMENT		50.00	
))) TESCO STORES 3245			
	STALHAM	11.70		
))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	4.60		128.66
24 Apr 25))) Cromer Gents Barbe			
	Cromer	15.00		
	VIS AMAZON* J942V6ZE5		17.99	
	LONDON			
	VIS INT'L 0007996370			
	CODEGUIDE.DEV			
	WWW.CODEGUIDE			
	USD 29.00 @ 1.3321			
	Visa Rate	21.77		
	DR Non-Sterling			
	Transaction Fee	0.59		73.31
25 Apr 25))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	25.05		
))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	12.29		
	VIS McDonalds 8261609			
	CROMER	11.08		24.89
26 Apr 25	CR KAYE A N			
	PAYMENT		200.00	224.89
28 Apr 25))) WAITROSE 622			
	NORTH WALSHAM	27.12		
	VIS MIPERMIT LTD			
	CHIPPENHAM	4.20		
	VIS McDonalds 8261238			
	Norfolk	10.88		
	VIS MIPERMIT LTD			
	CHIPPENHAM	4.20		
	VIS INT'L 0039453863			
	GITHUB, INC.			
	GITHUB.COM			
	USD 4.00 @ 1.3289			
	Visa Rate	3.01		
	DR Non-Sterling			
	Transaction Fee	0.08		
	VIS INT'L 0032053342			
	APPLE.COM/BILL			
	APPLE.COM/BIL	70.99		104.41
	BALANCE CARRIED FORWARD			104.41



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Account Name
Mr Mark Peter Kaye

Sortcode 40-11-93 **Account Number** 32059088 **Sheet Number** 19

Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			104.41
30 Apr 25	CR KAYE A N			
	FUEL	15.00		
))) WAITROSE 622			
	NORTH WALSHAM	27.07		92.34
01 May 25	DD DVLA-ND54YSB	33.68		
	SO LENNY KAYE			
	CHILD MAINTENANCE	30.42		
	CR KAYE A N			
	PAYMENT	100.00		
	VIS INT'L 0062798069			
	APPLE.COM/BILL			
	APPLE.COM/BIL	36.95		91.29
02 May 25	DD BT GROUP PLC	74.94		
	CR KAYE A N			
	PAYMENT	100.00		
))) TESCO STORES 3245			
	STALHAM	32.43		
	VIS McDonalds 8261609			
	CROMER	9.48		
	CR DWP UC FP 8			
	207M99G0U DWP UC	377.05		
	VIS INT'L 0071433688			
	Google GSUITE_kaye			
	Dublin	18.00		
	VIS INT'L 0071433689			
	Google GSUITE_disk			
	Dublin	16.50		416.99
06 May 25	DD OCTOPUS ENERGY	200.00		
	DD ADMIRAL INSURANCE	29.19		
	DD EE LIMITED	69.66		
	CR KAYE A N			
	PAYMENT	100.00		
))) TESCO STORES 6773			
	MUNDESLEY	4.50		
))) SAINSBURY'S S/MKTS			
	NORTH WALSHAM	24.49		
))) WM MORRISON'S STORE			
	CROMER	11.69		
	VIS McDonalds 8261609			
	CROMER	11.08		
	VIS AMAZON* 2Q98R8PR5			
	LONDON	5.99		160.39
07 May 25	CR KAYE A N			
	FUEL	15.00		
	BALANCE CARRIED FORWARD			175.39



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Your Statement

Account Name

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Sortcode 40-11-93 **Account Number** 32059088 **Sheet Number** 20

Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			175.39
))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	32.19		
))) SAINSBURYS PETROL			
	NORTH WALSHAM	40.02		103.18
08 May 25	CR OCTOPUS ENE 577964			
	OCTOPUSENERG-XADVP		200.00	
	BP VPTK Services Ltd			
	Loan	25.00		278.18
09 May 25))) LIDL GB CROMER			
	CROMER	13.27		
	BP VPTK Services Ltd			
	Loan	30.00		234.91
12 May 25))) TESCO STORES 6773			
	MUNDESLEY	5.15		
	VIS McDonalds 8261609			
	CROMER	12.38		
	VIS AMAZON* 6X6E52N25			
	LONDON	7.99		
))) LIDL GB CROMER			
	CROMER	18.43		
	VIS McDonalds 8261609			
	CROMER	5.58		
	VIS INT'L 0050364207			
	APPLECARE UK			
	CORK	5.99		179.39
13 May 25))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	5.95		
))) WM MORRISONS STORE			
	CROMER	6.50		166.94
14 May 25	CR KAYE A N			
	FUEL		15.00	
))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	9.59		
))) WM MORRISONS STORE			
	CROMER	10.80		
	VIS McDonalds 8261609			
	CROMER	5.98		
	VIS AMZN Mktplace*W78MY			
	amazon.co.uk	7.99		
	VIS INT'L 0064874006			
	APPLE.COM/BILL			
	08001076285	19.99		127.59
15 May 25))) TESCO STORES 6773			
	MUNDESLEY	4.80		122.79
	BALANCE CARRIED FORWARD			122.79



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Your Statement

Account Name

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Sortcode	Account Number	Sheet Number
40-11-93	32059088	21

Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
16 May 25	VIS BALANCE BROUGHT FORWARD OVERDALES LEGAL LI LEEDS,			122.79
16 May 25	BALANCE CARRIED FORWARD	1.00		121.79
				121.79

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.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.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

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.uk/accessibility or business.hsbc.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

1. Each current account will set a monthly maximum charge for:
 - (a) going overdrawn when you have not arranged an overdraft; or
 - (b) going over/past your arranged overdraft limit (if you have one).
2. This cap covers any:
 - (a) interest and fees for going over/past your arranged overdraft limit;
 - (b) fees for each payment your bank allows despite lack of funds; and
 - (c) 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.