

Your Statement

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



Account Summary

Opening Balance	£41.31
Payments In	£1,010.71
Payments Out	£1,031.55
Closing Balance	£20.47

17 October to 16 November 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** 46

Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
16 Oct 25	BALANCE BROUGHT FORWARD			41.31
17 Oct 25))) MORR CROMER CROMER	20.03		21.28
19 Oct 25	CR KAYE A N PAYMENT		100.00	121.28
20 Oct 25	VIS VIRTUAL LANDLINE POOLE))) TESCO STORES 6773 MUNDESLEY	6.50 4.25		121.28
	VIS HTTPS://OVERDALES. 07515059526	1.00		
))) LIDL GB NORTH WALS LIDL GB NORTH	8.64		
	VIS 7days Performance Attleborough	22.15		
	VIS 7days Performance Attleborough	6.96		71.78
21 Oct 25	BP VPTK Services Ltd Loan	18.00		
	VIS 7days Performance Attleborough	9.96		
	VIS INTL 0096131890 CLOUDFLARE CLOUDFLARE.CO			
	USD 5.00 @ 1.3404			
	Visa Rate	3.73		
DR	Non-Sterling Transaction Fee	0.10		39.99
	BALANCE CARRIED FORWARD			39.99



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17 October to 16 November 2025

Your Statement

Account Name
Mr Mark Peter Kaye

Sortcode 40-11-93 **Account Number** 32059088 **Sheet Number** 47

Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			39.99
22 Oct 25	CR KAYE A N			
	FUEL	15.00		
))) NORFOLK NORWICH UN			
	CROMER NORFOL	2.00		
))) WM MORRISONS STORE			
	CROMER	11.25		41.74
23 Oct 25	VIS PADDLE.NET* ENHANC			
	London	18.68		23.06
24 Oct 25	VIS PADDLE.NET* ENHANC			
	London	18.68		41.74
25 Oct 25	CR KAYE A N			
	PAYMENT	250.00		
	BP Bluebird Storage			
	F22	115.00		176.74
27 Oct 25))) TESCO STORES 6773			
	MUNDESLEY	7.00		
))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	49.25		
))) SAINSBURYS PETROL			
	NORTH WALSHAM	35.00		
	VIS APPLE.COM/BILL			
	08000480408	11.99		
	VIS AMZN Mktplace*QU3HD			
	amazon.co.uk	9.39		64.11
28 Oct 25))) LIDL GB NORTH WALS			
	LIDL GB NORTH	16.57		
	VIS 7days Performance			
	Attleborough	6.54		
	VIS INT'L 0050250163			
	GITHUB, INC.			
	GITHUB.COM			
	USD 4.00 @ 1.3289			
	Visa Rate	3.01		
	DR Non-Sterling			
	Transaction Fee	0.08		
	VIS INT'L 0050250164			
	CLOUDFLARE			
	CLOUDFLARE.CO			
	USD 10.46 @ 1.3290			
	Visa Rate	7.87		
	DR Non-Sterling			
	Transaction Fee	0.21		
	CR KAYE A N			
	PAYMENT	25.00		54.83
	BALANCE CARRIED FORWARD			54.83



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Your Statement

Account Name

Sortcode	Account Number	Sheet Number
40-11-93	32059088	48

Your Basic Bank Account details				
Date	Payment type and details		£ Paid out	£ Paid in
29 Oct 25	CR	BALANCE BROUGHT FORWARD KAYE A N FUEL		54.83
	VIS	7days Performance Attleborough	15.00	
30 Oct 25	CR	KAYE A N PAYMENT	1.10	68.73
	VIS	7days Performance Attleborough	50.00	
31 Oct 25	VIS	INTL 0074170771 VMO*VIMEO.COM 848-359-5618 USD 18.00 @ 1.3109 Visa Rate	10.26	108.47
	DR	Non-Sterling Transaction Fee	13.73	
	VIS	INTL 0074170770 APPLE.COM/BILL 08001076285	0.37	
01 Nov 25	CR	KAYE A N PAYMENT	36.95	57.42
02 Nov 25	BP	Lenny Kaye CHILD MAINTENANCE	30.00	87.42
03 Nov 25	DD	ADMIRAL INSURANCE	30.42	57.00
	CR	REVERSAL OF 03-11 ADMIRAL INSURANCE	29.19	
	DD	DVLA-ND54YSB	29.19	
	CR	REVERSAL OF 03-11 DVLA-ND54YSB	33.68	
	SO	LENNY KAYE CHILD MAINTENANCE	33.68	
	CR	REVERSAL OF 03-11 LENNY KAYE CHILD MAINTENANCE	30.42	
	VIS	INT'L 0092133107 Google GSUITE_disk	30.42	
		Dublin		
	VIS	INT'L 0092133108 Google GSUITE_kaye	22.00	
		Dublin		
04 Nov 25	CR	207R73G6C DWP UC	22.00	13.00
	DD	EE LIMITED	383.74	
05 Nov 25	DD	OCTOPUS ENERGY	68.66	328.08
	CR	KAYE A N FUEL	116.13	
		BALANCE CARRIED FORWARD	15.00	
				226.95



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Sortcode 40-11-93 **Account Number** 32059088 **Sheet Number** 49

Your Basic Bank Account details

Date	Payment type and details			£ Paid out	£ Paid in	£ Balance
		BALANCE BROUGHT FORWARD				226.95
	VIS	INT'L 0014557472				
		CLOUDFLARE				
		CLOUDFLARE.CO				
		USD 16.31 @ 1.3110				
		Visa Rate		12.44		
	DR	Non-Sterling				
		Transaction Fee		0.34		214.17
06 Nov 25	VIS	STARLINK INTERNET				
		Luton		19.00		
07 Nov 25	DD	DVLA-ND54YSB		33.68		195.17
	VIS	INT'L 0029804559				
		VERCEL INC.				
		VERCEL.COM				
		USD 20.00 @ 1.3003				
		Visa Rate		15.38		
	DR	Non-Sterling				
		Transaction Fee		0.42		
	VIS	INT'L 0029804558				
		SUPPORT PDFPAW COM				
		3107769351		1.00		144.69
10 Nov 25	VIS	7days Performance				
		Attleborough		10.04		
	VIS	INT'L 0038398411				
		CLOUDFLARE				
		CLOUDFLARE.CO				
		USD 10.46 @ 1.3042				
		Visa Rate		8.02		
	DR	Non-Sterling				
		Transaction Fee		0.22		
	VIS	INT'L 0047127112				
		SUPPORT PDFPAW COM				
		3107769351		0.99		125.42
11 Nov 25	VIS	APPLE.COM/BILL				
		08000480408		5.99		119.43
12 Nov 25	DD	EE LTD		30.99		
	CR	KAYE A N				
		FUEL		15.00		
	VIS	AMZNMKplace*ZK8KT				
		amazon.co.uk		32.99		
	VIS	INT'L 0068333894				
		SUPPORT PDFPAW COM				
		3107769351		29.99		40.46
	BALANCE CARRIED FORWARD					40.46



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Your Statement

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Sortcode	Account Number	Sheet Number
40-11-93	32059088	50

Your Basic Bank Account details

Date	Payment type and details			£ Paid out	£ Paid in	£ Balance
14 Nov 25	VIS	BALANCE BROUGHT FORWARD INT'L 0082809840 APPLE.COM/BILL 08001076285				40.46
16 Nov 25		BALANCE CARRIED FORWARD		19.99		20.47

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.