

## Your Statement

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



### Account Summary

Opening Balance	£117.50
Payments In	£1,300.89
Payments Out	£1,233.50
Closing Balance	£184.89

**17 August to 16 September 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** 36

### Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
<b>16 Aug 25</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>117.50</b>
17 Aug 25	CR EBAY Commerce UK L P*7026711395		117.05	234.55
18 Aug 25	VIS OVERDALES LEGAL LI LEEDS, VIS NATIONAL LOTTERY WWW.NATIONAL- ))) WM MORRISONS STORE CROMER ))) SAINSBURYS S/MKTS NORTH WALSHAM	1.00 20.00 16.45 93.45		103.65
19 Aug 25	VIS VIRTUAL LANDLINE POOLE	6.50		97.15
20 Aug 25	CR KAYE A N FUEL VIS PADDLE.NET* ENHANC London		15.00 18.68	93.47
21 Aug 25	DD EBAY COMMERCE UK L DD EBAY COMMERCE UK L VIS INTL 0028710615 CLOUDFLARE CLOUDFLARE.CO USD 5.00 @ 1.3477 Visa Rate DR Non-Sterling Transaction Fee	2.94 5.64 3.71 0.10		81.08
26 Aug 25	CR EBAY Commerce UK L P*7042722515		38.54	<b>119.62</b>
	<b>BALANCE CARRIED FORWARD</b>			



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17 August to 16 September 2025

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**Account Name**  
Mr Mark Peter Kaye

**Sortcode** 40-11-93 **Account Number** 32059088 **Sheet Number** 37

### Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>119.62</b>
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	21.66		
	))) SAINSBURYS PETROL			
	NORTH WALSHAM	38.01		
	VIS INTL 0066908168			
	CLOUDFLARE			
	CLOUDFLARE.CO			
	USD 10.44 @ 1.3384			
	Visa Rate	7.80		
	DR Non-Sterling			
	Transaction Fee	0.21		51.94
27 Aug 25	CR KAYE A N			
	FUEL			
	VIS INTL 0074475171			15.00
	CODEGUIDE.DEV			
	WWW.CODEGUIDE			
	USD 29.00 @ 1.3432			
	Visa Rate	21.59		
	DR Non-Sterling			
	Transaction Fee	0.59		44.76
28 Aug 25	VIS INTL 0081920109			
	GITHUB, INC.			
	GITHUB.COM			
	USD 4.00 @ 1.3422			
	Visa Rate	2.98		
	DR Non-Sterling			
	Transaction Fee	0.08		41.70
29 Aug 25	DD EBAY COMMERCE UK L			
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	7.00		
	CR KAYE A N			
	PAYOUT			
		50.00		82.01
30 Aug 25	CR KAYE A N			
	PAYOUT			
		50.00		132.01
31 Aug 25	CR KAYE A N			
	PAYOUT			
		25.00		157.01
01 Sep 25	DD DVLA-ND54YSB			
	SO LENNY KAYE			
	CHILD MAINTENANCE	33.68		
	))) JAMES PAGET HOSPIT			
	GREAT YARMOUT	30.42		
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	6.50		
		34.74		
	<b>BALANCE CARRIED FORWARD</b>			<b>51.67</b>



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17 August to 16 September 2025

## Your Statement

**Account Name**

Mr Mark Peter Kaye

**Sortcode** **Account Number** **Sheet Number**  
40-11-93 32059088 38

**Your Basic Bank Account details**

Date	Payment type and details			£ Paid out	£ Paid in	£ Balance
		BALANCE BROUGHT FORWARD				<b>51.67</b>
	VIS	INT'L 0007217687				
		APPLE.COM/BILL				
		08001076285		36.95		14.72
02 Sep 25	CR	KAYE A N				
		PAYMENT			50.00	64.72
03 Sep 25	DD	ADMIRAL INSURANCE		29.19		
	CR	KAYE A N				
		FUEL			15.00	
	CR	KAYE A N				
		PAYMENT			75.00	
	VIS	MOO PRINT				
		LONDON		42.20		
	VIS	INT'L 0029726824				
		Google GSUITE_kaye				
		Dublin		22.00		
04 Sep 25	CR	206P90S2S DWP UC				383.74
	DD	EE LIMITED		46.31		
	)))	SAINSBURYS S/MKTS				
		NORTH WALSHAM			10.95	
	VIS	INT'L 0036916414				
		Google GSUITE_disk				
		Dublin		22.00		
05 Sep 25	DD	OCTOPUS ENERGY		116.13		365.81
	)))	PROGRESS FUELS LTD				
		NORWICH			50.08	
	)))	NCC CAR PARKS				
		NORWICH			4.40	
	VIS	eBay O*08-13540-75				
		LONDON			8.58	
	CR	KAYE A N				
		PAYMENT			100.00	286.62
06 Sep 25	CR	EBAY Commerce UK L				
		P*7059326291			81.45	368.07
08 Sep 25	VIS	TRAVELODGE GB0000				
		THAME		135.98		
	VIS	NEC PARKING				
		BIRMINGHAM			13.95	
	VIS	NEC PARKING				
		BIRMINGHAM			27.90	
	)))	TESCO STORES 6773				
		MUNDESLEY			8.20	
	<b>BALANCE CARRIED FORWARD</b>					<b>182.04</b>

**17 August to 16 September 2025**

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**Sortcode** 40-11-93    **Account Number** 32059088    **Sheet Number** 39

### Your Basic Bank Account details

Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
		<b>BALANCE BROUGHT FORWARD</b>			<b>182.04</b>
	VIS	INTL 0068233664			
		CODEGUIDE.DEV			
		DOVER			
		USD 29.00 @ 1.3564			
		Visa Rate			21.38
	CR	Non-Sterling			
		Transaction Fee			0.58
10 Sep 25	CR	KAYE A N			204.00
		FUEL			15.00
	)))	PFS @MFG OSPREY			
		OLDBURY			12.86
	)))	STARBUCKS - SPALDW			
		HUNTINGDON			4.15
	)))	MCDONALDS 1518			
		NORWICH			9.18
	VIS	DELIVEROO			
		LONDON			2.38
11 Sep 25	VIS	APPLE.COM/BILL			190.43
		08000480408			5.99
	VIS	DELIVEROO			
		LONDON			2.39
	VIS	DELIVEROO			
		LONDON			33.06
12 Sep 25	DD	EE LTD			148.99
	)))	STARBUCKS NEC 2			30.99
		BIRMINGHAM			9.15
	)))	GREGGS THRAPSTON			
		KETTERING			7.60
	)))	GREGGS THRAPSTON			
		KETTERING			2.50
	)))	PFS @MFG OSPREY			
		OLDBURY			74.55
	)))	MCDONALDS 682			
		OLDBURY			8.18
	CR	KAYE A N			
		PAYMENT			100.00
15 Sep 25	CR	EBAY Commerce UK L			116.02
		P*7075137683			148.15
	VIS	NATIONAL LOTTERY			
		WWW.NATIONAL-			2.00
	VIS	NATIONAL LOTTERY			
		WWW.NATIONAL-			26.00
	VIS	AMZN Mktplace*1C4QF			
		amazon.co.uk			17.99
	<b>BALANCE CARRIED FORWARD</b>				<b>218.18</b>



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**Account Name**

Mr Mark Peter Kaye

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

**Your Basic Bank Account details**

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>218.18</b>
VIS	INT'L 0019598894			
	A *TURNINGPOINTUS			
	225-2501301			
	USD 5.00 @ 1.3513			
	Visa Rate	3.70		
DR	Non-Sterling			
	Transaction Fee	0.10		
VIS	INT'L 0012763813			
	APPLE.COM/BILL			
	08001076285	19.99		194.39
16 Sep 25	))) LIDL GB NORTH WAL			
	NORTH WALSHAM	9.50		184.89
16 Sep 25	<b>BALANCE CARRIED FORWARD</b>			<b>184.89</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)).

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](https://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](https://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](https://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](https://hsbc.co.uk/accessibility) to find out more. Business Banking customers can visit [business.hsbc.uk/accessibility](https://business.hsbc.uk/accessibility) or [business.hsbc.uk/contact-us](https://business.hsbc.uk/contact-us). Personal Banking customers can visit [hsbc.co.uk/accessibility](https://hsbc.co.uk/accessibility) or [hsbc.co.uk/contact](https://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.