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## Your Statement

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



### Account Summary

Opening Balance	£0.00
Payments In	£2,693.07
Payments Out	£1,464.20
Closing Balance	£1,228.87

**17 January to 16 February 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** 1

### Your Basic Bank Account details

Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
22 Jan 25	CR	Mark Kaye		1,966.54	1,966.54
23 Jan 25	BP	My Monzo			
	BP	General	50.00		
	BP	My Monzo			
	BP	General	10.00		1,906.54
25 Jan 25	BP	My Monzo			
	BP	General	5.00		
	BP	My Monzo			
	BP	General	30.00		
	BP	My Monzo			
	BP	General	20.00		1,851.54
27 Jan 25	)))	SAINSBURYS S/MKTS			
		NORTH WALSHAM		31.19	
	VIS	INTL 0052001063			
		CURSOR, AI POWERED			
		CURSOR.COM			
		USD 20.00 @ 1.2330			
		Visa Rate	16.22		
	DR	Non-Sterling			
		Transaction Fee	0.44		1,803.69
28 Jan 25	)))	MORR CROMER			
		CROMER	75.00		
	)))	WM MORRISONS STORE			
		CROMER		16.85	1,711.84
29 Jan 25	CR	Mark Kaye			
		Mark Peter Kaye		20.27	
	<b>BALANCE CARRIED FORWARD</b>				<b>1,732.11</b>



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17 January to 16 February 2025

## Your Statement

**Account Name**  
Mr Mark Peter Kaye

**Sortcode** 40-11-93 **Account Number** 32059088 **Sheet Number** 2

### Your Basic Bank Account details

Date	Payment type and details			£ Paid out	£ Paid in	£ Balance
			<b>BALANCE BROUGHT FORWARD</b>			<b>1,732.11</b>
		)))	SAINSBURYS S/MKTS			
			NORTH WALSHAM	13.10		1,719.01
31 Jan 25	VIS		INTL 0086168946			
			APPLE.COM/BILL			
			APPLE.COM/BIL	36.95		1,682.06
02 Feb 25	CR		Mark Kaye			
			Mark Peter Kaye		44.99	1,727.05
03 Feb 25	SO		LENNY KAYE			
			CHILD MAINTENANCE	30.42		
		)))	TESCO STORES 2955			
			NORWICH 2	74.35		
	VIS		Amazon.co.uk*SB7TE			
			AMAZON.CO.UK	56.72		
		)))	SAINSBURYS S/MKTS			
			NORTH WALSHAM	10.00		
	VIS		INTL 0003314025			
			Google GSUITE_veru			
			Dublin	12.00		
	VIS		INTL 0003314026			
			Google GSUITE_kaye			
			Dublin	36.00		1,507.56
04 Feb 25	CR		203J61X2C DWP UC			
	VIS		eBay O*25-12645-77		377.05	
			LONDON	2.62		
	VIS		AMZNMarketplace*JB9KR			
			amazon.co.uk	21.59		
	VIS		INTL 0017242568			
			CLOUDFLARE			
			CLOUDFLARE.CO			
			USD 24.00 @ 1.2383			
			Visa Rate	19.38		
	DR		Non-Sterling			
			Transaction Fee	0.53		
	VIS		INTL 0017242569			
			CLOUDFLARE			
			CLOUDFLARE.CO			
			USD 45.00 @ 1.2383			
			Visa Rate	36.34		
	DR		Non-Sterling			
			Transaction Fee	0.99		
			<b>BALANCE CARRIED FORWARD</b>			<b>1,803.16</b>



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17 January to 16 February 2025

## Your Statement

**Account Name**

Mr Mark Peter Kaye

**Sortcode** **Account Number** **Sheet Number**  
40-11-93 32059088 3

**Your Basic Bank Account details**

Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
	<b>BALANCE BROUGHT FORWARD</b>				<b>1,803.16</b>
	VIS	INT'L 0017242570			
		CLOUDFLARE			
		CLOUDFLARE.CO			
		USD 45.00 @ 1.2383			
		Visa Rate	36.34		
	DR	Non-Sterling			
		Transaction Fee	0.99		
	VIS	INT'L 0017242571			
		CLOUDFLARE			
		CLOUDFLARE.CO			
		USD 10.44 @ 1.2384			
		Visa Rate	8.43		
	DR	Non-Sterling			
		Transaction Fee	0.23		
	VIS	INT'L 0017242572			
		CLOUDFLARE			
		CLOUDFLARE.CO			
		USD 10.44 @ 1.2384			
		Visa Rate	8.43		
	DR	Non-Sterling			
		Transaction Fee	0.23		
	VIS	INT'L 0017242573			
		CLOUDFLARE			
		CLOUDFLARE.CO			
		USD 22.18 @ 1.2384			
		Visa Rate	17.91		
	DR	Non-Sterling			
		Transaction Fee	0.49		
05 Feb 25	CR	KAYE A N			1,730.11
		FUEL		15.00	
	BP	Bluebird Storage			
		F22	115.00		
06 Feb 25	)))	SAINSBURYS S/MKTS			1,630.11
		NORTH WALSHAM		49.21	
	VIS	Amazon.co.uk*TK0UM			
		AMAZON.CO.UK		41.98	
07 Feb 25	VIS	NETFLIX.COM			1,538.92
		18665797172		17.99	
	)))	43049495 COSTA COF			
		NORWICH		6.30	
	)))	KFC NORWICH SPROWS			
		NORWICH		11.38	
10 Feb 25	)))	SAINSBURYS S/MKTS			1,503.25
		NORTH WALSHAM		7.50	
	<b>BALANCE CARRIED FORWARD</b>				<b>1,495.75</b>



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17 January to 16 February 2025

## Your Statement

**Account Name**  
Mr Mark Peter Kaye

**Sortcode** **Account Number** **Sheet Number**  
40-11-93 32059088 4

### Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>1,495.75</b>
	VIS AMZNMarketplace*TK6HI amazon.co.uk	3.57		
	VIS MIPERMIT LTD CHIPPENHAM	2.60		
	VIS AMZNMarketplace*TK0D0 amazon.co.uk	18.99		
	VIS AMZNMarketplace*TK8SR amazon.co.uk	3.21		
	VIS AMZNMarketplace*TK5G6 amazon.co.uk	3.55		
	VIS AMAZON* TK4MK3SI4 LONDON	39.96		
	VIS INTL 0054562859 CLOUDFLARE HTTPSWWW.CLOU USD 4.82 @ 1.2358	3.90		
	Visa Rate			
	DR Non-Sterling			
	Transaction Fee	0.10		
	VIS INT'L 0061099319 APPLE.COM/BILL			
	VIS APPLE.COM/BIL	179.00		1,240.87
11 Feb 25	VIS APPLE.COM/BILL 08000480408	5.99		
	VIS AMZNMarketplace*TK3GC amazon.co.uk	20.46		
	VIS INTL 0067741770 ANTHROPIC ANTHROPIQUE.COM USD 30.00 @ 1.2350			
	Visa Rate	24.29		
	DR Non-Sterling			
	Transaction Fee	0.66		1,189.47
12 Feb 25	CR CHQ in via Mobile			253.72
	CR KAYE A N FUEL		15.00	
	VIS McDonalds 8261609 CROMER			
	VIS INT'L 0074667080 CLOUDFLARE CLOUDFLARE.CO USD 10.44 @ 1.2355	12.97		
	Visa Rate	8.45		
	<b>BALANCE CARRIED FORWARD</b>			<b>1,436.77</b>



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17 January to 16 February 2025

## Your Statement

**Account Name**  
Mr Mark Peter Kaye

**Sortcode** 40-11-93 **Account Number** 32059088 **Sheet Number** 5

### Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	<b>BALANCE BROUGHT FORWARD</b>			1,436.77
	DR Non-Sterling			
	Transaction Fee	0.23		
	VIS INT'L 0074667081			
	CLOUDFLARE			
	CLOUDFLARE.CO			
	USD 10.44 @ 1.2355			
	Visa Rate	8.45		
	DR Non-Sterling			
	Transaction Fee	0.23		1,427.86
13 Feb 25	DD EE LIMITED	81.97		
	VIS AMZN Mktplace			
	amazon.co.uk		0.50	
	))) TESCO STORES 2955			
	NORWICH 2	29.78		
	))) TESCO PFS 4113			
	NORWICH	70.34		
	VIS INT'L 0081722859			
	CLOUDFLARE			
	CLOUDFLARE.CO			
	USD 10.44 @ 1.2325			
	Visa Rate	8.47		
	DR Non-Sterling			
	Transaction Fee	0.23		
	VIS INT'L 0081722860			
	CLOUDFLARE			
	CLOUDFLARE.CO			
	USD 10.44 @ 1.2325			
	Visa Rate	8.47		
	DR Non-Sterling			
	Transaction Fee	0.23		1,228.87
16 Feb 25	<b>BALANCE CARRIED FORWARD</b>			1,228.87

### 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.