

Your Statement

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



Account Summary

Opening Balance	£313.26
Payments In	£1,506.38
Payments Out	£1,673.98
Closing Balance	£145.66

17 March to 16 April 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	11

Your Basic Bank Account details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
16 Mar 25		BALANCE BROUGHT FORWARD			313.26
18 Mar 25	VIS	INT'L 0028757261 CLOUDFLARE CLOUDFLARE.CO USD 0.54 @ 1.2857 Visa Rate	0.42		
	DR	Non-Sterling Transaction Fee	0.01		312.83
19 Mar 25	CR	KAYE A N FUEL		15.00	
	BP	VPTK Services Ltd Initial	20.00		
	BP	VPTK Services Ltd Share Capital	1.00		
	VIS	VIRTUAL LANDLINE POOLE	6.50		
	VIS	INT'L 0035851482 CLOUDFLARE CLOUDFLARE.CO USD 14.18 @ 1.2926 Visa Rate	10.97		
	DR	Non-Sterling Transaction Fee	0.30		289.06
20 Mar 25	CR	KAYE A N PAYMENT		300.00	
	BP	VPTK Services Ltd Loan	32.00		
		BALANCE CARRIED FORWARD			557.06

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 Mr Mark Peter Kaye

Sortcode **Account Number** **Sheet Number**
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Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			557.06
	BP VPTK Services Ltd			
	Loan	1.00		
	BP VPTK Services Ltd			
	Loan	9.00		
	BP VPTK Services Ltd			
	Share Capital	1.00		
	VIS ANNA.ADMIN			
	CARDIFF, WALE	142.80		
	))) LIDL GB NORTH WAL			
	NORTH WALSHAM	5.67		
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	39.33		358.26
21 Mar 25	))) KFC NORWICH SPROWS			
	NORWICH	10.78		
	))) STARBUCKS			
	CHARTWELL RD	7.75		
	VIS INT'L 0050288446			
	CLOUDFLARE			
	CLOUDFLARE.CO			
	USD 5.00 @ 1.2953			
	Visa Rate	3.86		
	DR Non-Sterling			
	Transaction Fee	0.10		335.77
24 Mar 25	))) TESCO STORES 6773			
	MUNDESLEY	9.40		
	VIS PADDLE.NET* IMAZIN			
	London	34.99		
	VIS INT'L 0073610549			
	CODEGUIDE.DEV			
	WWW.CODEGUIDE			
	USD 29.00 @ 1.2883			
	Visa Rate	22.51		
	DR Non-Sterling			
	Transaction Fee	0.61		
	CR Mark Kaye			
	Mark Peter Kaye		4.33	272.59
25 Mar 25	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	34.30		238.29
26 Mar 25	CR KAYE A N			
	FUEL		15.00	253.29
27 Mar 25	BP VPTK Services Ltd			
	Loan	50.00		203.29
	BALANCE CARRIED FORWARD			203.29

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Mr Mark Peter Kaye

Sortcode Account Number Sheet Number
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Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
28 Mar 25	VIS BALANCE BROUGHT FORWARD			203.29
	INT'L 0003249338			
	GITHUB, INC.			
	GITHUB.COM			
	USD 4.00 @ 1.2861			
	Visa Rate	3.11		
	DR Non-Sterling			
	Transaction Fee	0.08		200.10
31 Mar 25	CR KAYE A N			
	PAYMENT		500.00	
	BP Bluebird Storage			
	F22	115.00		
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	49.14		
	VIS INT'L 0028287199			
	CLOUDFLARE			
	CLOUDFLARE.CO			
	USD 14.49 @ 1.2914			
	Visa Rate	11.22		
	DR Non-Sterling			
	Transaction Fee	0.30		
	VIS INT'L 0028287198			
	APPLE.COM/BILL			
	APPLE.COM/BIL	36.95		487.49
01 Apr 25	DD BT GROUP PLC	67.75		
	DD DVLA-ND54YSB	33.68		
	SO LENNY KAYE			
	CHILD MAINTENANCE	30.42		355.64
02 Apr 25	CR KAYE A N			
	FUEL		15.00	
	VIS AMAZON* RN2VY8EB4			
	LONDON	5.99		
	VIS INT'L 0043415839			
	Google GSUITE_kaye			
	Dublin	18.00		
	VIS INT'L 0043415840			
	Google GSUITE_disk			
	Dublin	12.78		333.87
03 Apr 25	DD ADMIRAL INSURANCE	29.19		
	VIS ROYAL MAIL GROUP L			
	CHESTERFIELD	6.70		
	))) MUNDESLEY BUTCHERS			
	NORWICH	6.05		
))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	13.64		278.29
	BALANCE CARRIED FORWARD			278.29

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Mr Mark Peter Kaye

Sortcode Account Number Sheet Number
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Your Basic Bank Account details				
Date	Payment type and details		£ Paid out	£ Paid in
				£ Balance
04 Apr 25	CR	BALANCE BROUGHT FORWARD		278.29
	DD	203L69K8D DWP UC		377.05
	)))	EE LIMITED	140.55	
	)))	NORWICH CITY COUNC		
	)))	NORWICH	3.00	
	)))	SAINSBURYS PETROL		
	)))	NORTH WALSHAM	69.31	
	)))	STARBUCKS		
		CHARTWELL RD	7.90	434.58
07 Apr 25	DD	OCTOPUS ENERGY	200.00	
	DD	EBAY COMMERCE UK L	1.44	
	VIS	GEN REGISTER OFFIC		
		SOUTHPORT	12.50	
	)))	LIDL GB NORTH WAL		
		NORTH WALSHAM	6.46	
	VIS	McDonalds 8261238		
		Norfolk	13.58	
	)))	LIDL GB CROMER		
		CROMER	4.88	
	VIS	INT'L 0076537429		
		CLOUDFLARE		
		CLOUDFLARE.CO		
		USD 14.49 @ 1.2845		
		Visa Rate	11.28	
	DR	Non-Sterling		
		Transaction Fee	0.31	184.13
08 Apr 25	CR	OCTOPUS ENE 577964		
		OCTOPUSENERG-EJ6SV		250.00
	)))	MUNDESLEY BUTCHERS		
	)))	NORWICH	12.10	
	)))	MUNDESLEY BUTCHERS		
	)))	NORWICH	9.83	
	)))	SAINSBURYS S/MKTS		
	)))	NORTH WALSHAM	19.94	
	)))	WAITROSE 622		
	)))	NORTH WALSHAM	3.60	
	VIS	McDonalds 8261609		
		CROMER	4.78	
	VIS	INT'L 0091039832		
		CLOUDFLARE		
		CLOUDFLARE.CO		
		USD 9.64 @ 1.27		
		Visa Rate	7.59	
	DR	Non-Sterling		
		Transaction Fee	0.20	376.09
		BALANCE CARRIED FORWARD		376.09

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Sortcode **Account Number** **Sheet Number**
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Your Basic Bank Account details				
Date	Payment type and details		£ Paid out	£ Paid in £ Balance
09 Apr 25	CR	BALANCE BROUGHT FORWARD		376.09
		KAYE A N		
		FUEL		15.00
	BP	VPTK Services Ltd		
		Loan	40.00	
	)))	TESCO STORES 6773		
		MUNDESLEY	3.60	347.49
10 Apr 25	VIS	McDonalds 8261609		
		CROMER	6.77	
	VIS	INT'L 0005718680		
		CLOUDFLARE		
		CLOUDFLARE.CO		
		USD 10.44 @ 1.2716		
		Visa Rate	8.21	
	DR	Non-Sterling		
		Transaction Fee	0.22	332.29
11 Apr 25	VIS	APPLE.COM/BILL		
		08000480408	5.99	
	)))	TESCO STORES 6773		
		MUNDESLEY	6.50	
	VIS	INT'L 0013361996		
		APPLE.COM/BILL		
		APPLE.COM/BIL	24.99	294.81
14 Apr 25	)))	WAITROSE 622		
		NORTH WALSHAM	19.20	
	)))	TESCO STORES 6773		
		MUNDESLEY	9.70	
	)))	KFC NORWICH SPROWS		
		NORWICH	20.48	
	VIS	eBay O*06-12951-52		
		INTERNET	4.93	
	)))	WAITROSE 622		
		NORTH WALSHAM	34.30	
	VIS	INT'L 0036736707		
		APPLE.COM/BILL	19.99	186.21
16 Apr 25	CR	KAYE A N		
		FUEL		15.00
	)))	WAITROSE 622		
		NORTH WALSHAM	30.55	
	VIS	INT'L 0051090790		
		APPLE.COM/BILL		
		CORK	25.00	145.66
16 Apr 25		BALANCE CARRIED FORWARD		145.66

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Mr Mark Peter Kaye	40-11-93	32059088	16

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.