

Your Statement

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



Account Summary

Opening Balance	£184.89
Payments In	£968.74
Payments Out	£1,112.32
Closing Balance	£41.31

17 September to 16 October 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** 41

Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
16 Sep 25	BALANCE BROUGHT FORWARD			184.89
17 Sep 25	CR KAYE A N FUEL))) MUNDESLEY BUTCHERS NORWICH))) SAINSBURYS S/MKTS NORTH WALSHAM))) SQ *THE CRAFT BAKE Mundesley VIS INTL 0033712658 CLOUDFLARE CLOUDFLARE.CO USD 10.46 @ 1.3584 Visa Rate DR Non-Sterling Transaction Fee BP VPTK Services Ltd Loan	15.00 9.30 6.40 10.20 7.70 0.21 20.00		146.08
18 Sep 25	DD EBAY COMMERCE UK L DD EBAY COMMERCE UK L DD EBAY COMMERCE UK L DD EBAY COMMERCE UK L VIS HTTPS://OVERDALES. 07515059526))) TESCO STORES 6773 MUNDESLEY	2.69 2.69 2.69 2.69 1.00 5.65		128.67
19 Sep 25	VIS VIRTUAL LANDLINE POOLE	6.50		122.17
	BALANCE CARRIED FORWARD			

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Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			122.17
	VIS PADDLE.NET* ENHANC London	18.68		
))) KFC NORWICH SPROWS NORWICH	17.98		
))) NCC CAR PARKS NORWICH	2.30		83.21
22 Sep 25))) TESCO STORES 6773 MUNDESLEY	10.50		
))) LIDL GB NORTH WAL NORTH WALSHAM	7.09		
	VIS INT'L 0064680256 CLOUDFLARE CLOUDFLARE.CO USD 5.00 @ 1.3477 Visa Rate	3.71		
	DR Non-Sterling Transaction Fee	0.10		
	OBP eBay 54H03V540LKTYFNNYT	7.99		
	OBP eBay P62CM3XWX9X9DWNZYD	2.65		51.17
23 Sep 25))) Mundesley Convenie Norwich	4.53		
))) JARROLD AND SONS L NORWICH	7.50		39.14
24 Sep 25	CR KAYE A N FUEL	15.00		
	CR KAYE A N PAYMENT	200.00		
	BP Bluebird Storage F22	115.00		
	BP VPTK Services Ltd Loan	60.00		79.14
25 Sep 25	VIS INT'L 0093306197 CLOUDFLARE CLOUDFLARE.CO USD 10.46 @ 1.3479 Visa Rate	7.76		
	DR Non-Sterling Transaction Fee	0.21		
	VIS INT'L 0093306196 APPLE.COM/BILL 08001076285	9.99		61.18
	BALANCE CARRIED FORWARD			61.18

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Your Basic Bank Account details

Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
26 Sep 25	VIS	BALANCE BROUGHT FORWARD APPLE.COM/BILL 08000480408			61.18
27 Sep 25	CR	KAYE A N PAYMENT	11.99		49.19
29 Sep 25	CR	KAYE A N PAYMENT))) SAINSBURYS S/MKTS NORTH WALSHAM		50.00	99.19
)))	LIDL GB NORTH WALS LIDL GB NORTH	23.05		
	VIS	INT'L 0018626586 GITHUB, INC. GITHUB.COM USD 4.00 @ 1.3333	60.31		
		Visa Rate	3.00		
	DR	Non-Sterling Transaction Fee	0.08		72.75
30 Sep 25	CR	KAYE A N PAYMENT))) LIDL GB NORTH WALS LIDL GB NORTH		50.00	
)))	8.39			114.36
01 Oct 25	DD	DVLA-ND54YSB	33.68		
	SO	LENNY KAYE CHILD MAINTENANCE		30.42	
	CR	KAYE A N FUEL		15.00	
	VIS	INT'L 0041659500 APPLE.COM/BILL 08001076285			
02 Oct 25	CR	KAYE A N PAYMENT))) LIDL GB NORTH WALS LIDL GB NORTH	36.95		28.31
)))	5.12			
	VIS	INT'L 0049775027 Google GSUITE_kaye Dublin		100.00	
		22.00			101.19
03 Oct 25	CR	212Q16N9L DWP UC		383.74	
	DD	ADMIRAL INSURANCE	29.19		
	VIS	Lottosocial LONDON	1.00		
)))	PROGRESS FUELS LTD NORWICH	25.46		
)))	NCC CAR PARKS NORWICH	2.30		
	BALANCE CARRIED FORWARD				426.98

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Sortcode 40-11-93 **Account Number** 32059088 **Sheet Number** 44

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Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
		BALANCE BROUGHT FORWARD			426.98
)))	SAINSBURYS S/MKTS			
		CROMER	38.96		
	VIS	INTL 0057708929			
		GOOGLE*GSUITE DISK			
		CC GOOGLE.COM	22.00		
06 Oct 25	DD	OCTOPUS ENERGY	116.13		366.02
	DD	EE LIMITED	77.93		
	VIS	Lottosocial			
		LONDON	6.50		
)))	LIDL GB NORTH WALS			
		LIDL GB NORTH	13.03		
	VIS	7days Performance			
		Attleborough	19.90		
)))	LIDL GB NORTH WALS			
		LIDL GB NORTH	8.38		
08 Oct 25	CR	KAYE A N			124.15
		FUEL	15.00		
)))	SAINSBURYS S/MKTS			
		NORTH WALSHAM	43.30		
13 Oct 25	DD	EE LTD	30.99		95.85
	VIS	NATIONAL LOTTERY			
		WWW.NATIONAL-	17.00		
	VIS	APPLE.COM/BILL			
		08000480408	5.99		
)))	SAINSBURYS S/MKTS			
		NORTH WALSHAM	14.20		
)))	LIDL GB NORTH WALS			
		LIDL GB NORTH	10.84		
	VIS	7days Performance			
		Attleborough	2.10		
	VIS	7days Performance			
		Attleborough	2.81		
15 Oct 25	CR	KAYE A N			11.92
		FUEL	15.00		
	CR	KAYE A N			
		PAYMENT	50.00		
	VIS	INTL 0050559218			
		APPLE.COM/BILL			
		APPLE.COM/BIL	19.99		
16 Oct 25	VIS	7days Performance			56.93
		Attleborough	2.50		
)))	LIDL GB NORTH WALS			
		LIDL GB NORTH	10.62		
		BALANCE CARRIED FORWARD			43.81



Contact tel

see reverse for call times

Text phone 03457 125 563

used by deaf or speech impaired customers

www.hsbc.co.uk

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Your Statement

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Mr Mark Peter Kaye

Sortcode	Account Number	Sheet Number
40-11-93	32059088	45

Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
VIS	BALANCE BROUGHT FORWARD 7days Performance Attleborough		2.50	43.81
16 Oct 25	BALANCE CARRIED FORWARD			41.31
				41.31

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.