

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	Sortcode	Account Number	Sheet Number
Mr Mark Peter Kaye	40-11-93	32059088	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	6.50		
)))	TESCO STORES 6773			
		MUNDESLEY	4.25		
	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	INT'L 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

17 October to 16 November 2025

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Account Name
Mr Mark Peter Kaye

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

Your Basic Bank Account details				
Date	Payment type and details		£ Paid out	£ Paid in
				£ Balance
22 Oct 25	CR	BALANCE BROUGHT FORWARD		39.99
		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	AMZNMktplace*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
		BALANCE CARRIED FORWARD		54.83

17 October to 16 November 2025

Your Statement

Account Name
Mr Mark Peter Kaye

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

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

17 October to 16 November 2025

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Mark Peter Kaye	40-11-93	32059088	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		195.17
07 Nov 25	DD DVLA-ND54YSB	33.68		
	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 AMZNMktplace*ZK8KT			
	amazon.co.uk	32.99		
	VIS INT'L 0068333894			
	SUPPORT PDFPAW COM			
	3107769351	29.99		40.46
	BALANCE CARRIED FORWARD			40.46

17 October to 16 November 2025

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Mark Peter Kaye	40-11-93	32059088	50

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