



Contact tel
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Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement

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



Account Summary

Opening Balance	£77.72
Payments In	£1,688.49
Payments Out	£1,648.71
Closing Balance	£117.50

International Bank Account Number
GB24HBUK40119332059088

Bank Identifier Code
HBUKGB4195X

17 July to 16 August 2025

Account Name

Mr Mark Peter Kaye

Sortcode 40-11-93 **Account Number** 32059088 **Sheet Number** 32

Your Basic Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
16 Jul 25	BALANCE BROUGHT FORWARD			77.72
18 Jul 25	VIS OVERDALES LEGAL LI LEEDS,))) NCC CAR PARKS NORWICH	1.00		74.42
21 Jul 25	VIS VIRTUAL LANDLINE POOLE	2.30		74.42
	VIS INTL 0093229727 CLOUDFLARE CLOUDFLARE.CO USD 5.00 @ 1.3404	6.50		64.09
	Visa Rate	3.73		64.09
	DR Non-Sterling			64.09
	Transaction Fee	0.10		64.09
23 Jul 25	CR KAYE A N FUEL		15.00	79.09
24 Jul 25	VIS INT'L 0015043879 CODEGUIDE.DEV WWW.CODEGUIDE USD 29.00 @ 1.3457			79.09
	Visa Rate	21.55		79.09
	DR Non-Sterling			79.09
	Transaction Fee	0.59		79.09
28 Jul 25	CR KAYE A N PAYMENT))) TESCO STORES 6773 MUNDESLEY		150.00	56.95
	BALANCE CARRIED FORWARD	7.00		56.95
				199.95



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Sortcode **Account Number** **Sheet Number**
40-11-93 32059088 33

Your Basic Bank Account details

Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
		BALANCE BROUGHT FORWARD			199.95
	VIS	INTL 0046628815			
		GITHUB, INC.			
		GITHUB.COM			
		USD 4.00 @ 1.3422			
		Visa Rate	2.98		
	DR	Non-Sterling			
		Transaction Fee	0.08		196.89
30 Jul 25	CR	KAYE A N			
		FUEL		15.00	211.89
31 Jul 25)))	EURO CAR PARTS P			
		NORFOLK	63.99		
)))	SAINSBURYS S/MKTS			
		NORTH WALSHAM	10.22		
	VIS	INTL 0068946399			
		APPLE.COM/BILL			
		08001076285	36.95		100.73
01 Aug 25	DD	BT GROUP PLC	70.93		
	CR	REVERSAL OF 01-08			
		BT GROUP PLC		70.93	
	DD	DVLA-ND54YSB	33.68		
	SO	LENNY KAYE			
		CHILD MAINTENANCE	30.42		
)))	SAINSBURYS S/MKTS			
		NORTH WALSHAM	22.65		
	CR	KAYE A N			
		PAYMENT		100.00	113.98
04 Aug 25	DD	ADMIRAL INSURANCE	29.19		
	DD	EE LIMITED	68.36		
	CR	DWP UC FASTER PAYM			
		207P6313D DWP UC		383.74	
	VIS	INTL 0085764283			
		Google GSUITE_disk			
		Dublin	22.00		
	VIS	INTL 0085764284			
		Google GSUITE_kaye			
		Dublin	20.96		357.21
05 Aug 25	DD	OCTOPUS ENERGY	200.00		
	BP	VPTK Services Ltd			
		Loan	25.00		
)))	TESCO STORES 6773			
		MUNDESLEY	7.00		125.21
06 Aug 25	CR	KAYE A N			
		FUEL	15.00		
	BALANCE CARRIED FORWARD				140.21



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Sortcode **Account Number** **Sheet Number**
40-11-93 32059088 34

Your Basic Bank Account details

Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
		BALANCE BROUGHT FORWARD			140.21
		SAINSBURYS S/MKTS			
		NORTH WALSHAM			87.59
07 Aug 25	VIS	INTL 0023333280		52.62	
		1PASSWORD			
		TORONTO			
		USD 43.06 @ 1.3257			
		Visa Rate		32.48	
	DR	Non-Sterling			
		Transaction Fee		0.89	54.22
08 Aug 25))	MORR CROMER			
		CROMER		25.43	
)))	CROMER GENTS BARBE			
		CROMER		15.00	
	CR	KAYE A N			
		PAYMENT			532.00
	BP	George J Goff Ltd			
		2375978		493.36	
	BP	VPTK Services Ltd			
		Loan		20.00	32.43
10 Aug 25	CR	KAYE A N			
		PAYMENT			20.00
11 Aug 25	DD	BT GROUP PLC		70.93	52.43
	CR	REVERSAL OF 11-08			
		BT GROUP PLC			70.93
	VIS	AMZN Mktplace*RF2IV			
		amazon.co.uk		6.99	
	VIS	APPLE.COM/BILL			
		08000480408		5.99	
	VIS	INTL 0039297095			
		SCW* C-2495			
		PARIS			
		EUR 1.00 @ 1.1494			
		Visa Rate		0.87	
	DR	Non-Sterling			
		Transaction Fee		0.02	38.56
12 Aug 25	VIS	WWW.AMAZON.* RF30D			
		LONDON		28.13	
	CR	KAYE A N			
		PAYMENT			50.00
	VIS	INTL 0061586486			
		SCW* C-2495			
		PARIS			
		EUR 1.00 @ 1.1494			
		Visa Rate		0.87	
	BALANCE CARRIED FORWARD				61.30



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Sortcode Account Number Sheet Number
40-11-93 32059088 35

Your Basic Bank Account details

Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
	CR	BALANCE BROUGHT FORWARD			61.30
	CR	Non-Sterling			
		Transaction Fee		0.02	61.32
13 Aug 25	DD	EE LTD			
		FIRST PAYMENT	30.99		
	CR	KAYE A N			
		FUEL		15.00	
)))	TESCO STORES 6773			
		MUNDESLEY		13.35	
14 Aug 25	CR	OCTOPUS ENE 577964			31.98
		OCTOPUSENERG-7FNCE		250.00	
	BP	Bluebird Storage			
		F22	115.00		
	VIS	INTL 0076339813			
		CLOUDFLARE			
		CLOUDFLARE.CO			
		USD 10.44 @ 1.3419			
		Visa Rate	7.78		
	DR	Non-Sterling			
		Transaction Fee	0.21		
	VIS	INT'L 0076339812			
		APPLE.COM/BILL			
		08001076285	19.99		
15 Aug 25	VIS	WWW.CHARCOALGRILL.N			139.00
		NORTH WALSHAM		21.50	
16 Aug 25		BALANCE CARRIED FORWARD			117.50

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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