

Your Statement

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



Account Summary	
Opening Balance	£121.79
Payments In	£2,743.75
Payments Out	£2,285.39
Closing Balance	£580.15

17 May to 16 June 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	22

Your Basic Bank Account details				
Date	Payment type and details		£ Paid out	£ Balance
16 May 25	BALANCE BROUGHT FORWARD			121.79
19 May 25	DD	EBAY COMMERCE UK L	1.08	
	CR	KAYE A N		
		PAYMENT		150.00
	)))	WAITROSE 622		
		NORTH WALSHAM	40.04	
	VIS	VIRTUAL LANDLINE		
		POOLE	6.50	
	)))	TESCO STORES 6773		
		MUNDESLEY	5.25	
	)))	MORR CROMER		
		CROMER	33.11	185.81
20 May 25	)))	SAINSBURYS S/MKTS		
		NORTH WALSHAM	22.87	
	VIS	McDonalds 8261609		
		CROMER	12.48	150.46
21 May 25	CR	KAYE A N		
		FUEL		15.00
	)))	SAINSBURYS S/MKTS		
		NORTH WALSHAM	25.52	
	VIS	AMZNMktplace*VR8IH		
		amazon.co.uk	9.49	
	VIS	Amazon.co.uk*ZD3FU		
		AMAZON.CO.UK	12.56	
	BALANCE CARRIED FORWARD			117.89

17 May to 16 June 2025

Your Statement

Account Name
Mr Mark Peter Kaye

Sortcode	Account Number	Sheet Number
40-11-93	32059088	23

Your Basic Bank Account details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
		BALANCE BROUGHT FORWARD			117.89
	VIS	INT'L 0018105862			
		CLOUDFLARE			
		CLOUDFLARE.CO			
		USD 5.00 @ 1.3227			
		Visa Rate	3.78		
	DR	Non-Sterling			
		Transaction Fee	0.10		114.01
22 May 25	)))	WM MORRISONS STORE			
		CROMER	2.60		
	)))	WM MORRISONS STORE			
		CROMER	5.00		106.41
23 May 25	)))	NEW SAGE FOOD LIMI			
		NORWICH	25.50		
	)))	TESCO STORES 6773			
		MUNDESLEY	3.50		
	CR	KAYE A N			
		PAYMENT		100.00	177.41
24 May 25	CR	KAYE A N			
		PAYMENT		100.00	277.41
25 May 25	BP	VPTK Services Ltd			
		Loan	20.00		257.41
26 May 25	CR	T Davie			
		Carbon Wheels		1,800.00	
	BP	Bluebird Storage			
		F22	115.00		1,942.41
27 May 25	)))	SAINSBURYS S/MKTS			
		NORTH WALSHAM	30.77		
	)))	TESCO STORES 6773			
		MUNDESLEY	7.00		
	)))	A & F MOTORS			
		NORWICH	75.79		
	)))	MCDONALDS 1627			
		NORWICH	9.08		
	VIS	McDonalds 8261609			
		CROMER	7.77		
	VIS	INT'L 0050267815			
		HOVER			
		8667316556			
		USD 18.92 @ 1.3399			
		Visa Rate	14.12		
	DR	Non-Sterling			
		Transaction Fee	0.38		
		BALANCE CARRIED FORWARD			1,797.50

17 May to 16 June 2025

Your Statement

Account Name
 Mr Mark Peter Kaye

Sortcode **Account Number** **Sheet Number**
 40-11-93 32059088 24

Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			1,797.50
	VIS INT'L 0050267816			
	HOVER			
	8667316556			
	USD 113.32			
	@1.3399 Visa Rate	84.57		
	DR Non-Sterling			
	Transaction Fee	2.32		
	VIS INT'L 0041806982			
	CODEGUIDE.DEV			
	WWW.CODEGUIDE			
	USD 29.00 @ 1.3388			
	Visa Rate	21.66		
	DR Non-Sterling			
	Transaction Fee	0.59		1,688.36
28 May 25	CR KAYE A N			
	FUEL		15.00	
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	36.50		
	VIS eBay O*08-13129-56			
	LONDON	4.93		
	VIS INT'L 0071790150			
	GITHUB, INC.			
	GITHUB.COM			
	USD 4.00 @ 1.3377			
	Visa Rate	2.99		
	DR Non-Sterling			
	Transaction Fee	0.08		1,658.86
29 May 25	VIS ROYAL MAIL GROUP L			
	CHESTERFIELD	1.55		
	))) NEW SAGE FOOD LIM			
	NORWICH	26.10		1,631.21
30 May 25	))) AL HAQQS			
	NORTH WALSHAM	23.85		
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	11.60		
	VIS AMZNMktplace*777UG			
	amazon.co.uk	6.99		
	VIS ODEON CINEMAS			
	LONDON	28.90		1,559.87
01 Jun 25	BP VPTK Services Ltd			
	Loan	50.00		1,509.87
02 Jun 25	DD DVLA-ND54YSB	33.68		
	SO LENNY KAYE			
	CHILD MAINTENANCE	30.42		
	BALANCE CARRIED FORWARD			1,445.77

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Your Statement

Account Name
Mr Mark Peter Kaye

Sortcode Account Number Sheet Number
40-11-93 32059088 25

Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			1,445.77
	))) LIDL GB NORTH WAL			
	NORTH WALSHAM	15.10		
	))) MUNDESLEY ROAD STO			
	NORTH WALSHAM	1.99		
	VIS AMZNMktplace*Z39ZF			
	amazon.co.uk	10.39		
	))) MNK*Ali Spice			
	Norwich	30.35		
	VIS eBay O*20-13126-69			
	LONDON	10.34		
	VIS INT'L 0012974221			
	Google GSUITE_kaye			
	Dublin	18.00		
	VIS INT'L 0012974222			
	Google GSUITE_disk			
	Dublin	16.50		
	VIS INT'L 0012974223			
	APPLE.COM/BILL			
	08001076285	29.99		
	VIS INT'L 0096566084			
	APPLE.COM/BILL			
	08001076285	36.95		1,276.16
03 Jun 25	DD BT GROUP PLC	71.80		
	DD ADMIRAL INSURANCE	29.19		1,175.17
04 Jun 25	CR 207N92B5S DWP UC		383.74	
	DD EE LIMITED	68.36		
	CR KAYE A N			
	FUEL		15.00	
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	74.38		
	VIS Amazon.co.uk*AT0D5			
	AMAZON.CO.UK	8.40		
	VIS WWW.AMAZON.* 1C12F			
	LONDON	9.99		
	VIS INT'L 0027848456			
	HOVER			
	8667316556			
	USD 18.92 @ 1.3447			
	Visa Rate	14.07		
	DR Non-Sterling			
	Transaction Fee	0.38		1,398.33
05 Jun 25	DD OCTOPUS ENERGY	200.00		
	))) TESCO STORES 6773			
	MUNDESLEY	6.15		1,192.18
	BALANCE CARRIED FORWARD			1,192.18

17 May to 16 June 2025

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Mark Peter Kaye	40-11-93	32059088	26

Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			1,192.18
06 Jun 25	))) LIDL GB NORTH WAL			
	NORTH WALSHAM	5.62		
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	34.05		1,152.51
09 Jun 25	VIS NATIONAL LOTTERY			
	WWW.NATIONAL-	25.00		
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	9.65		
	VIS AMZNMktplace*CF0HJ			
	amazon.co.uk	32.99		1,084.87
10 Jun 25	VIS NATIONAL LOTTERY			
	WWW.NATIONAL-	25.00		
	))) TESCO STORES 6773			
	MUNDESLEY	9.75		1,050.12
11 Jun 25	CR KAYE A N			
	FUEL		15.00	
	VIS APPLE.COM/BILL			
	08000480408	5.99		
	))) TESCO STORES 6773			
	MUNDESLEY	15.64		1,043.49
12 Jun 25	))) HALFORDS 0363			
	NEWMARKET	19.79		
	))) SOUTH MIMMS - TACO			
	POTTERS BAR	18.25		
	))) WELCOME B/WAITROSE			
	SOUTH MIMMS	6.99		
	))) SHELL BIRCHANGER			
	BIRCHANGER	32.43		
	))) MCDONALDS 1627			
	NORWICH	8.38		
	VIS RINGGO PARKING			
	MYRINGGO.CO.UK	4.00		953.65
13 Jun 25	))) WM MORRISONS STORE			
	CROMER	4.50		
	VIS eBay O*20-13180-45			
	LONDON	7.97		
	VIS eBay O*13-13189-82			
	LONDON	7.70		
	VIS AMZNMktplace*DF0YX			
	amazon.co.uk	44.95		
	CR Mark Kaye			
	Mark Peter Kaye		150.01	1,038.54
16 Jun 25	))) BP 1000 GUINEAS CO			
	NEWMARKET SUF	72.95		
	BALANCE CARRIED FORWARD			965.59

Your Statement

Sortcode	Account Number	Sheet Number
40-11-93	32059088	27

Information about the Financial Services Compensation Scheme

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.