

Your Statement

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



Account Summary	
Opening Balance	£1,228.87
Payments In	£1,582.63
Payments Out	£2,498.24
Closing Balance	£313.26

17 February to 16 March 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	6

Your Basic Bank Account details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
16 Feb 25		BALANCE BROUGHT FORWARD			1,228.87
17 Feb 25	VIS	SP MA MERCHANDISE LEICESTER	65.00		1,163.87
18 Feb 25	)))	SAINSBURYS S/MKTS NORTH WALSHAM	78.87		1,085.00
19 Feb 25	DD	ADMIRAL INSURANCE FIRST PAYMENT	29.19		
	CR	KAYE A N FUEL		15.00	
	VIS	INT'L 0025590890 CLOUDFLARE CLOUDFLARE.CO USD 45.00 @ 1.2573 Visa Rate	35.79		
	DR	Non-Sterling Transaction Fee	0.98		
	VIS	INT'L 0025590891 CLOUDFLARE CLOUDFLARE.CO USD 11.84 @ 1.2569 Visa Rate	9.42		
	DR	Non-Sterling Transaction Fee	0.25		
	VIS	INT'L 0025590892 CLOUDFLARE CLOUDFLARE.CO USD 10.44 @ 1.2578 Visa Rate	8.30		
		BALANCE CARRIED FORWARD			1,016.07

17 February to 16 March 2025

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Account Name  
Mr Mark Peter Kaye

Sortcode Account Number Sheet Number  
40-11-93 32059088 7

Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>1,016.07</b>
	DR Non-Sterling			
	Transaction Fee	0.22		
	VIS INT'L 0025590893			
	CLOUDFLARE			
	WWW.CLOUDFLAR			
	USD 45.00 @ 1.2573			
	Visa Rate	35.79		
	DR Non-Sterling			
	Transaction Fee	0.98		
	VIS INT'L 0025590889			
	APPLE.COM/BILL			
	APPLE.COM/BIL	19.99		959.09
20 Feb 25	VIS AMPSPLUS.UK.LTD			
	SUTTON-IN-ASH	6.00		
	VIS Amazon.co.uk*R83LA			
	AMAZON.CO.UK	41.60		911.49
21 Feb 25	DD OCTOPUS ENERGY			
	FIRST PAYMENT	240.54		
	))) Cromer Gents Barbe			
	Cromer	17.00		653.95
24 Feb 25	DD BT GROUP PLC	86.63		
	))) BP AYLSHAM SF CONN			
	AYSLAM	7.30		
	VIS MIPERMIT LTD			
	CHIPPENHAM	3.10		
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	32.91		
	VIS McDonalds 8261609			
	CROMER	12.27		
	VIS INT'L 0062046302			
	WWW.BETTERPIC.IO			
	TALLINN			
	USD 29.75 @ 1.2621			
	Visa Rate	23.57		
	DR Non-Sterling			
	Transaction Fee	0.64		
	VIS INT'L 0062046303			
	KYNDOM SOLUTIONS,			
	WWW.KYNDOM.CO			
	USD 29.00 @ 1.2619			
	Visa Rate	22.98		
	DR Non-Sterling			
	Transaction Fee	0.63		
	<b>BALANCE CARRIED FORWARD</b>			<b>463.92</b>

17 February to 16 March 2025

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Mark Peter Kaye	40-11-93	32059088	8

Your Basic Bank Account details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
		BALANCE BROUGHT FORWARD			463.92
	VIS	INT'L 0047824874			
		FiverrEU			
		Nicosia	41.84		422.08
25 Feb 25	)))	SAINSBURYS S/MKTS			
		NORTH WALSHAM	16.71		
	VIS	KWIK FIT			
		LETCHWORTH	53.50		
	VIS	SCREWFIX DIRECT			
		WWW.SCREWFIX.	2.10		349.77
26 Feb 25	CR	EBAY COMMERCE UK L		0.01	
	CR	KAYE A N			
		FUEL		15.00	
	)))	BACTON SUPERSTORE			
		NORWICH	4.09		
	)))	ME GROUP INTERNATI			
		EPSOM	7.00		
	)))	ME GROUP INTERNATI			
		EPSOM	11.00		
	VIS	INT'L 0075929065			
		CURSOR, AI POWERED			
		CURSOR.COM			
		USD 20.00 @ 1.2610			
		Visa Rate	15.86		
	DR	Non-Sterling			
		Transaction Fee	0.43		326.40
27 Feb 25	VIS	MOO PRINT			
		LONDON	29.90		296.50
28 Feb 25	VIS	INT'L 0090602362			
		GITHUB, INC.			
		GITHUB.COM			
		USD 4.00 @ 1.2618			
		Visa Rate	3.17		
	DR	Non-Sterling			
		Transaction Fee	0.08		293.25
01 Mar 25	CR	KAYE A N			
		Payment		655.57	
	BP	George J Goff Ltd			
		2375978	655.57		293.25
03 Mar 25	DD	ADMIRAL INSURANCE	29.19		
	SO	LENNY KAYE			
		CHILD MAINTENANCE	30.42		
	)))	SAINSBURYS S/MKTS			
		NORTH WALSHAM	21.03		
		BALANCE CARRIED FORWARD			212.61

17 February to 16 March 2025

## Your Statement

Account Name  
Mr Mark Peter Kaye

Sortcode Account Number Sheet Number  
40-11-93 32059088 9

Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>212.61</b>
	VIS McDonalds 8261609			
	CROMER	12.27		
	VIS McDonalds 8261609			
	CROMER	13.97		
	VIS INT'L 0009344816			
	Google GSUITE_kaye			
	Dublin	25.06		
	VIS INT'L 0009344817			
	GOOGLE*GSUITE VERU			
	CC GOOGLE.COM	12.00		
	VIS INT'L 0000064373			
	APPLE.COM/BILL			
	APPLE.COM/BIL	36.95		112.36
04 Mar 25	CR 210K35P2T DWP UC		377.05	
	DD EBAY COMMERCE UK L			
	FIRST PAYMENT	0.01		
	DD BT GROUP PLC	66.53		
	DD EBAY COMMERCE UK L	1.08		421.79
05 Mar 25	DD OCTOPUS ENERGY	240.54		
	CR KAYE A N			
	FUEL		15.00	
	CR KAYE A N			
	PAYMENT		250.00	446.25
06 Mar 25	DD DVLA-ND54YSB			
	FIRST PAYMENT	67.45		
	VIS Netflix			
	London	17.99		
	))) SAINSBURYS S/MKTS			
	NORTH WALSHAM	55.57		
	))) SAINSBURYS PETROL			
	NORTH WALSHAM	80.55		224.69
07 Mar 25	DD EE LIMITED	64.77		
	))) KFC NORWICH SPROWS			
	NORWICH	11.28		
	))) STARBUCKS			
	CHARTWELL RD	7.75		
	VIS INT'L 0045712219			
	CLOUDFLARE			
	CLOUDFLARE.CO			
	USD 14.49 @ 1.2766			
	Visa Rate	11.35		
	DR Non-Sterling			
	Transaction Fee	0.31		129.23
	<b>BALANCE CARRIED FORWARD</b>			<b>129.23</b>

**17 February to 16 March 2025**

## Your Statement

**Account Name**  
Mr Mark Peter Kaye

Sortcode	Account Number	Sheet Number
40-11-93	32059088	10

Your Basic Bank Account details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
10 Mar 25	VIS	BALANCE BROUGHT FORWARD			129.23
		MIPERMIT LTD			
		CHIPPENHAM	3.10		126.13
11 Mar 25	CR	OCTOPUS ENERGY		240.00	
	VIS	APPLE.COM/BILL			
		08000480408	5.99		360.14
12 Mar 25	CR	KAYE A N			
		FUEL		15.00	
	)))	TESCO STORES 6773			
		MUNDESLEY	4.95		
	VIS	McDonalds 8261609			
		CROMER	12.27		357.92
14 Mar 25	)))	SAINSBURYS S/MKTS			
		NORTH WALSHAM	44.66		313.26
16 Mar 25		BALANCE CARRIED FORWARD			313.26

## 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](http://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](http://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](https://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](https://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](https://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](https://hsbc.co.uk/accessibility) to find out more. Business Banking customers can visit [business.hsbc.co.uk/accessibility](https://business.hsbc.co.uk/accessibility) or [business.hsbc.co.uk/contact-us](https://business.hsbc.co.uk/contact-us). Personal Banking customers can visit [hsbc.co.uk/accessibility](https://hsbc.co.uk/accessibility) or [hsbc.co.uk/contact](https://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.