

Your Statement

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



Account Summary	
Opening Balance	£0.00
Payments In	£2,693.07
Payments Out	£1,464.20
Closing Balance	£1,228.87

17 January to 16 February 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	1

Your Basic Bank Account details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
22 Jan 25	CR	Mark Kaye		1,966.54	1,966.54
23 Jan 25	BP	My Monzo			
		General	50.00		
	BP	My Monzo			
		General	10.00		1,906.54
25 Jan 25	BP	My Monzo			
		General	5.00		
	BP	My Monzo			
		General	30.00		
	BP	My Monzo			
		General	20.00		1,851.54
27 Jan 25	)))	SAINSBURYS S/MKTS			
		NORTH WALSHAM	31.19		
	VIS	INT'L 0052001063			
		CURSOR, AI POWERED			
		CURSOR.COM			
		USD 20.00 @ 1.2330			
		Visa Rate	16.22		
	DR	Non-Sterling			
		Transaction Fee	0.44		1,803.69
28 Jan 25	)))	MORR CROMER			
		CROMER	75.00		
	)))	WM MORRISONS STORE			
		CROMER	16.85		1,711.84
29 Jan 25	CR	Mark Kaye			
		Mark Peter Kaye		20.27	
	BALANCE CARRIED FORWARD				1,732.11

17 January to 16 February 2025

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Mark Peter Kaye	40-11-93	32059088	2

Your Basic Bank Account details				
Date	Payment type and details		£ Paid out	£ Paid in
	)))	BALANCE BROUGHT FORWARD		1,732.11
		SAINSBURYS S/MKTS		
		NORTH WALSHAM	13.10	
31 Jan 25	VIS	INT'L 0086168946		
		APPLE.COM/BILL		
		APPLE.COM/BIL	36.95	
02 Feb 25	CR	Mark Kaye		
		Mark Peter Kaye		44.99
03 Feb 25	SO	LENNY KAYE		
	)))	CHILD MAINTENANCE	30.42	
		TESCO STORES 2955		
		NORWICH 2	74.35	
	VIS	Amazon.co.uk*SB7TE		
		AMAZON.CO.UK	56.72	
	)))	SAINSBURYS S/MKTS		
		NORTH WALSHAM	10.00	
	VIS	INT'L 0003314025		
		Google GSUITE_veru		
		Dublin	12.00	
	VIS	INT'L 0003314026		
		Google GSUITE_kaye		
		Dublin	36.00	
04 Feb 25	CR	203J61X2C DWP UC		377.05
	VIS	eBay O*25-12645-77		
		LONDON	2.62	
	VIS	AMZNMktplace*JB9KR		
		amazon.co.uk	21.59	
	VIS	INT'L 0017242568		
		CLOUDFLARE		
		CLOUDFLARE.CO		
		USD 24.00 @ 1.2383		
		Visa Rate	19.38	
	DR	Non-Sterling		
		Transaction Fee	0.53	
	VIS	INT'L 0017242569		
		CLOUDFLARE		
		CLOUDFLARE.CO		
		USD 45.00 @ 1.2383		
		Visa Rate	36.34	
	DR	Non-Sterling		
		Transaction Fee	0.99	
		BALANCE CARRIED FORWARD		1,803.16

17 January to 16 February 2025

Your Statement

Account Name
Mr Mark Peter Kaye

Sortcode Account Number Sheet Number
40-11-93 32059088 3

Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			1,803.16
	VIS INT'L 0017242570 CLOUDFLARE CLOUDFLARE.CO USD 45.00 @ 1.2383 Visa Rate	36.34		
	DR Non-Sterling Transaction Fee	0.99		
	VIS INT'L 0017242571 CLOUDFLARE CLOUDFLARE.CO USD 10.44 @ 1.2384 Visa Rate	8.43		
	DR Non-Sterling Transaction Fee	0.23		
	VIS INT'L 0017242572 CLOUDFLARE CLOUDFLARE.CO USD 10.44 @ 1.2384 Visa Rate	8.43		
	DR Non-Sterling Transaction Fee	0.23		
	VIS INT'L 0017242573 CLOUDFLARE CLOUDFLARE.CO USD 22.18 @ 1.2384 Visa Rate	17.91		
	DR Non-Sterling Transaction Fee	0.49		1,730.11
05 Feb 25	CR KAYE A N FUEL		15.00	
	BP Bluebird Storage F22	115.00		1,630.11
06 Feb 25	))) SAINSBURYS S/MKTS NORTH WALSHAM	49.21		
	VIS Amazon.co.uk*TK0UM AMAZON.CO.UK	41.98		1,538.92
07 Feb 25	VIS NETFLIX.COM 18665797172	17.99		
	))) 43049495 COSTA COF NORWICH	6.30		
	))) KFC NORWICH SPROWS NORWICH	11.38		1,503.25
10 Feb 25))) SAINSBURYS S/MKTS NORTH WALSHAM	7.50		
	BALANCE CARRIED FORWARD			1,495.75

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Sortcode Account Number Sheet Number
40-11-93 32059088 4

Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			1,495.75
	VIS AMZNMktplace*TK6HI amazon.co.uk	3.57		
	VIS MIPERMIT LTD CHIPPENHAM	2.60		
	VIS AMZNMktplace*TK0D0 amazon.co.uk	18.99		
	VIS AMZNMktplace*TK8SR amazon.co.uk	3.21		
	VIS AMZNMktplace*TK5G6 amazon.co.uk	3.55		
	VIS AMAZON* TK4MK3SI4 LONDON	39.96		
	VIS INT'L 0054562859 CLOUDFLARE HTTPSWWW.CLOU USD 4.82 @ 1.2358 Visa Rate	3.90		
	DR Non-Sterling Transaction Fee	0.10		
	VIS INT'L 0061099319 APPLE.COM/BILL APPLE.COM/BIL	179.00		1,240.87
11 Feb 25	VIS APPLE.COM/BILL 08000480408	5.99		
	VIS AMZNMktplace*TK3GC amazon.co.uk	20.46		
	VIS INT'L 0067741770 ANTHROPIC ANTHROPIC.COM USD 30.00 @ 1.2350 Visa Rate	24.29		
	DR Non-Sterling Transaction Fee	0.66		1,189.47
12 Feb 25	CR CHQ in via Mobile		253.72	
	CR KAYE A N FUEL		15.00	
	VIS McDonalds 8261609 CROMER	12.97		
	VIS INT'L 0074667080 CLOUDFLARE CLOUDFLARE.CO USD 10.44 @ 1.2355 Visa Rate	8.45		
	BALANCE CARRIED FORWARD			1,436.77

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Sortcode Account Number Sheet Number
40-11-93 32059088 5

Your Basic Bank Account details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			1,436.77
	DR Non-Sterling			
	Transaction Fee	0.23		
	VIS INT'L 0074667081			
	CLOUDFLARE			
	CLOUDFLARE.CO			
	USD 10.44 @ 1.2355			
	Visa Rate	8.45		
	DR Non-Sterling			
	Transaction Fee	0.23		
13 Feb 25	DD EE LIMITED	81.97		1,427.86
	VIS AMZNMktplace			
	amazon.co.uk		0.50	
	))) TESCO STORES 2955			
	NORWICH 2	29.78		
	))) TESCO PFS 4113			
	NORWICH	70.34		
	VIS INT'L 0081722859			
	CLOUDFLARE			
	CLOUDFLARE.CO			
	USD 10.44 @ 1.2325			
	Visa Rate	8.47		
	DR Non-Sterling			
	Transaction Fee	0.23		
	VIS INT'L 0081722860			
	CLOUDFLARE			
	CLOUDFLARE.CO			
	USD 10.44 @ 1.2325			
	Visa Rate	8.47		
	DR Non-Sterling			
	Transaction Fee	0.23		
16 Feb 25				1,228.87
	BALANCE CARRIED FORWARD			1,228.87

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.