

Contact tel 03457 404 404

see reverse for call times

Text phone 03457 125 563

used by deaf or speech impaired customers

www.hsbc.co.uk

Your Statement

Mr N Shanmugam
53 Green Howards Road
Saighon
Chester
CH3 6FB



Account Summary

Opening Balance	791.25
Payments In	11,145.21
Payments Out	9,657.57
Closing Balance	2,278.89

9 August to 8 September 2021

International Bank Account Number

GB54HBUK40330192870924

Branch Identifier Code

HBUKGB4108G

Account Name

Mr Nagarajan Shanmugam

Sortcode

40-33-01

Account Number Sheet Number

92870924

395

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
08 Aug 21	BALANCE BROUGHT FORWARD			791.25
09 Aug 21	VIS THE RANGE			
	PLYMOUTH		17.94	
	VIS WWW.THERANGE.CO.UK			
	PLYMOUTH		279.99	
	VIS ALDI 44 778			
	CHESTER		7.99	
	VIS BROOK STREET CAR P			
	CHESTER	1.00		
	VIS SAINSBURYS S/MKTS			
	CHESTER	60.86		
	VIS AMZNMktplace			
	amazon.co.uk	14.99		
	))) VILLAGE FOOD AND M			
	CHESHIRE	8.01		
	))) LIDL GB CHESTER			
	CHESTER	9.80		
	))) ALDI 44 778			
	CHESTER	1.65		
	))) ALDI 76 778			
	BROUGHTON	10.98		
	VIS DUNELM			
	LEICESTER		3.50	993.38
11 Aug 21	))) TESCO STORES 5520			
	CHESTER	8.54		
))) LIDL GB CHESTER			
	CHESTER	12.46		
	BALANCE CARRIED FORWARD			972.38

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Sortcode

40-33-01

Account Number

92870924

Sheet Number

396

Your HSBC Advance details				
Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			972.38
	))) ASDA STORES 4850			
	CHESTER	3.98		
	))) KFC			
	CHESTER	6.48		
	))) B & Q 1250			
	CHESTER	1.12		
	CR NAGARAJAN SHANMUGA			
	Balance		2,500.00	
	BP Nagarajan SBI			
	SBI	2,500.00		960.80
13 Aug 21	CR CHO YO PA DA LTD F			
	Week 19 pay		1,642.70	
	VIS AMZNMktplace			
	amazon.co.uk	8.00		2,595.50
14 Aug 21	CR Babu Jayaraman			
	Sent from Monzo		1,000.00	
	CR Srinivasan Nataraj			
	Friend		500.00	
	BP Nagarajan Sant			
	Nagarajan Sant	3,000.00		1,095.50
16 Aug 21	VIS AMZNMktplace			
	amazon.co.uk	16.80		
	))) SAINSBURYS S/MKTS			
	CHESTER 721	3.39		
	))) SAINSBURYS S/MKTS			
	CHESTER 721	7.76		
	))) POST OFFICE COUNT			
	CHESTER	4.20		
	))) TESCO STORES 2272			
	CHESTER	8.68		
	))) ASDA STORES 4372			
	BROUGHTON	27.20		
	))) SAINSBURYS S/MKTS			
	CHESTER 721	19.65		
	))) MCDONALDS			
	CHESTER	12.49		
	))) PRIMARK 481			
	BROUGHTON	31.55		
	))) CO OP GROUP FOOD			
	SAIGHTON	0.62		963.16
17 Aug 21	))) TESCO STORE 2261			
	CHESTER	18.13		
))) SPICE OF ASIA			
	CHESTER	18.19		926.84
	BALANCE CARRIED FORWARD			926.84

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Your Statement

Account Name

Mr Nagarajan Shanmugam

Sortcode Account Number Sheet Number

40-33-01 92870924 397

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
18 Aug 21	VIS BALANCE BROUGHT FORWARD			926.84
	AMZNMktplace			
	amazon.co.uk	1.99		924.85
19 Aug 21	))) SAINSBURYS S/MKTS			
	CHESTER 721	18.68		906.17
20 Aug 21	DD OCTOPUS - IRESA	63.80		
	CR CHO YO PA DA LTD F			
	Week 20 pay		1,642.70	2,485.07
23 Aug 21	DD PNET4739753-1	29.27		
	DD TV LICENCE MBP	13.37		
	DD PAYPAL PAYMENT	16.99		
	VIS ASDA STORES 4372			
	BROUGHTON		24.00	
	VIS VILLAGE FOOD AND M			
	CHESHIRE	9.57		
	))) MCDONALDS			
	CHESTER	2.97		
	))) MCDONALDS			
	CHESTER	6.77		
	VIS PRIMARK 481			
	BROUGHTON		2.00	2,432.13
24 Aug 21	VIS AMZNMktplace			
	amazon.co.uk	3.69		
	VIS AMZNMktplace			
	amazon.co.uk	12.99		
	))) Gap Outlet Cheshir			
	Ellesmere Por	9.09		
	))) SAINSBURYS S/MKTS			
	CHESTER 721	10.75		
	))) TOG 24			
	ELLESMERE POR	10.00		
	))) CHESHIRE FARM ICE			
	LIVERPOOL	5.50		2,380.11
25 Aug 21	BP Nagarajan SBI			
	SBI	1,200.00		1,180.11
27 Aug 21	DD PAYPAL PAYMENT	30.24		
	CR CHO YO PA DA LTD F			
	Week 21 pay		1,642.70	
	))) SAINSBURYS S/MKTS			
	CHESTER 721	4.14		
	ATM CASH NOTEMAC AUG27			
	MARTIN MCCOL@16:35	30.00		2,758.43
31 Aug 21	VIS ALDI 44 778			
	CHESTER		9.99	
	BALANCE CARRIED FORWARD			2,768.42

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Sortcode Account Number Sheet Number

40-33-01 92870924 398

Your HSBC Advance details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			2,768.42
	VIS Amazon.co.uk*951J7			
	AMAZON.CO.UK	9.97		
	VIS Netflix com			
	INTERNET	5.99		
	))) MATALAN			
	CHESTER	16.00		
	))) MATALAN			
	CHESTER	2.00		
	))) LIDL GB CHESTER			
	CHESTER	14.97		
	))) HOME BARGAINS			
	CHESTER	8.33		
	))) ASDA STORES 4850			
	CHESTER	12.00		
	))) B & Q 1250			
	CHESTER	4.85		
	))) KFC			
	CHESTER	9.28		
	))) SAINSBURYS S/MKTS			
	CHESTER 721	2.18		
	))) ALDI 44 778			
	CHESTER	1.87		
	))) SPICE OF ASIA			
	CHESTER	1.99		
	))) THE TELFORD INN			
	LLANGOLLEN	7.00		
	))) KINGSWAY TUNNEL			
	KINGSWAY TOLL	1.80		
	))) KINGSWAY TUNNEL			
	KINGSWAY TOLL	1.80		
	))) TESCO STORES 5520			
	CHESTER	19.31		
	))) MATALAN			
	CHESTER	3.00		
	))) LIDL GB CHESTER			
	CHESTER	16.14		
	))) EURO CAR PARTS P			
	034 CHESTER	8.69		2,621.25
01 Sep 21	VIS SAINSBURY'S S/MKT			
	CHESTER		9.00	
	))) B&M 368 - CALDY VA			
	CALDY VALLEY	1.99		
))) SAINSBURYS S/MKTS			
	CHESTER 721	19.80		2,608.46
	BALANCE CARRIED FORWARD			2,608.46

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Sortcode Account Number Sheet Number

40-33-01 92870924 399

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
02 Sep 21	VIS BALANCE BROUGHT FORWARD			2,608.46
	SUMUP *TREETOP TU			
	CHESTER	65.00		
	))) SAINSBURYS S/MKTS			
	CHESTER 721	14.01		
	VIS INT'L 0081587298			
	PAYPAL *EBAY UK			
	35314369001	19.00		2,510.45
03 Sep 21	CR CHO YO PA DA LTD F			
	Week 22 pay		1,642.70	
	))) MATALAN			
	CHESTER	4.50		
	))) ASDA STORES 4850			
	CHESTER	13.20		
	))) HOME BARGAINS			
	CHESTER	3.99		4,131.46
06 Sep 21	DD BARCLAYS UK MTGES	1,335.87		
	SO TAMILAR KUDIGAL BR			
	NAGARAJAN	30.00		
	BP THANGAVELU V			
	Vinod HSBC		200.00	
	VIS PAYPAL *ADIDASUKLI			
	35314369001	12.07		
	VIS SAINSBURY'S S/MKT			
	CHESTER		6.00	
	VIS ASDA STORES 4372			
	BROUGHTON		14.00	
	))) SAINSBURYS S/MKTS			
	CHESTER 721	13.29		
	))) ALDI 76 778			
	BROUGHTON	8.56		
	))) B&M 368 - CALDY VA			
	CALDY VALLEY	4.00		
	))) HOME BARGAINS			
	BROUGHTON	1.99		
	VIS INT'L 0096202413			
	PAYPAL *EBAY UK			
	35314369001	11.99		
	VIS INT'L 0096202414			
	PAYPAL *EBAY UK			
	35314369001	25.45		
	BP Nagarajan SBI			
	SBI	500.00		2,408.24
07 Sep 21	VIS Amazon.co.uk*B70CM			
	AMAZON.CO.UK	2.25		
	BALANCE CARRIED FORWARD			2,405.99

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9 August to 8 September 2021

Your Statement

Account Name

Mr Nagarajan Shanmugam

Sortcode

40-33-01

Account Number

92870924

Sheet Number

400

Your HSBC Advance details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			2,405.99
	VIS Amazon.co.uk*R17WC			
	AMAZON.CO.UK	17.00		
	VIS INT'L 0016944637			
	PAYPAL *EBAY UK			
	35314369001	2.19		2,386.80
08 Sep 21	VIS ADIDASWWW.REEBOK.C			
	STOCKPORT	34.30		
	))) VILLAGE FOOD AND M			
	CHESHIRE	4.95		
	))) SAINSBURYS S/MKTS			
	CHESTER 721	5.66		
	VIS PAYPAL *ADIDASUKLI			
	35314369001	49.00		
	VIS PAYPAL *ADIDASUKLI			
	35314369001	14.00		2,278.89
08 Sep 21	BALANCE CARRIED FORWARD			2,278.89

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	<i>balance</i>	<i>AER variable</i>	Arranged Overdraft Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest		0.00%			
			upto	25	0.00%
			over	25	39.90%

Commercial Banking Customers

Interest and Charges

[Your] Business Banking Terms and Conditions cover how and when we can charge our interest rates and charges.

Details of Debit interest together with details of the interest rate we pay and charge in full [for all accounts] are available in [our] Business Price List. All [our] business current accounts are non-interest bearing when in credit unless we individually agree a rate with you.

Overdrafts:

Arranged overdraft: Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit. Interest rates are individually agreed, for a period of 12 months, and are linked to the Bank of England base rate. For details of our fees and charges, please refer to our Business Price List – see Additional Information below.

Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft limit, or takes your account over your arranged overdraft limit. When you don't have an arranged overdraft limit, we will charge our Business Standard Debit Interest Rate on any balances. When you have an existing arranged overdraft limit and go over this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge Standard Debit Interest Rate on any balance over your arranged overdraft facility. In either of these circumstances, unarranged overdraft charges will be applied on each working day that your account is overdrawn (if you don't have an arranged overdraft) or you go over your arranged overdraft limit (if you have an arranged overdraft). For details of our fees and charges, please see our Business Price List and for information on our Interest Rates – see Additional Information below.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Business Price List.

Additional Information

A copy of [our] Business Price List and the Business Banking Terms and Conditions can be found on our website

www.business.hsbc.uk/en-gb/gb/generic/legal-information.

Information on our Interest Rates can be found on our website

www.business.hsbc.uk/en-gb/interest-rates/interest-rates-finance-borrowing.

This information is also available in our branches, by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or by textphone **0345 12 55 63**. [Details of the interest rate we pay and charge 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 telephone calls with us.

Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, e.g. Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts, overdraft interest is charged on the whole overdraft balance above any interest free amount. Debit interest is calculated daily 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.

Overdrafts

Arranged overdraft: Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft 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.

Effective from 14 March 2020

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the HSBC Advance Bank Account, HSBC Bank Account, HSBC Current Account, Home Management Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the new £20 cap as they'll relate to the previous month's charging period.

Your debit card

When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently. Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made. For foreign currency transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Foreign Currency Transaction Fee'. Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day. For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, and to cash machines in the UK, if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee. Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

Commercial and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen please call **0800 032 7075** or if you are 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 are 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 do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or textphone **0345 12 55 63** to let us know how we can serve you better.