

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 C J Lampert
28 Buttermere Road
Partington
Manchester
M31 4WE



Account Summary

Opening Balance	31.37
Payments In	6,074.29
Payments Out	5,868.07
Closing Balance	237.59
Arranged Overdraft Limit	800.00

7 September to 6 October 2022

International Bank Account Number
GB31HBUK40110092333953

Branch Identifier Code
HBUKGB4195T

Account Name
Mr Christopher James Lampert

Sortcode **Account Number** **Sheet Number**
40-11-00 92333953 201

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
06 Sep 22	BALANCE BROUGHT FORWARD			31.37
07 Sep 22	TFR 401184 72642034			
	INTERNET TRANSFER		270.00	
	BP David Poole			
	C Lampert lessons	270.00		
	))) IZ *TRAFFORD FOOTB			
	URMSTON	7.40		
	))) ZTL*TRAFFORD FOOTB			
	Urmston	3.50		
	))) ZTL*TRAFFORD FOOTB			
	Urmston	7.40		13.07
08 Sep 22	))) STGCOACH/CTYLINK			
	BUS TICKET	5.00		
	))) BIRD IN HAND			
	MANCHESTER	8.60		
	VIS PAYPAL *DELIVEROO			
	35314369001	19.86		20.39 D
09 Sep 22	DD NBS PERSONAL LOANS	447.69		
	ATM CASH RB SCOT SEP09			
	TESCO PARTNG@13:30	20.00		488.08 D
12 Sep 22	))) TESCO STORES 4487			
	PARTINGTON	0.70		
	))) TIM BOBBIN			
	MANCHESTER	5.84		
	))) TESCO STORES 4487			
	PARTINGTON	8.00		
	VIS AMZNMktplace			
	amazon.co.uk	9.59		
	BALANCE CARRIED FORWARD			512.21 D

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40-11-00 92333953 202

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Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			512.21 D
	VIS NANDOS.CO.UK			
	LONDON	38.50		
	))) STGCOACH/CTYLINK			
	BUS TICKET	5.00		
	))) FIVE GUYS TRAFFORD			
	MANCHESTER	3.15		
	VIS J D WETHERSPOON PL			
	WATFORD	20.85		579.71 D
13 Sep 22	VIS GOOGLE *Google Sto			
	g.co/helppay#	2.49		
	))) TESCO STORES 4487			
	PARTINGTON	12.50		
	TFR 401184 72642034			
	INTERNET TRANSFER		100.00	
	BP TONI			
	CHRIS	100.00		594.70 D
14 Sep 22	))) STGCOACH/CTYLINK			
	BUS TICKET	5.00		
	))) IZ *TRAFFORD FOOTB			
	URMSTON	7.40		
	))) IZ *TRAFFORD FOOTB			
	URMSTON	7.40		
	))) ZTL*TRAFFORD FOOTB			
	Urmston	5.00		
	))) ZTL*TRAFFORD FOOTB			
	Urmston	9.00		
	))) TESCO-STORES-6146			
	MANCHESTER	1.45		629.95 D
15 Sep 22	))) BIRD IN HAND			
	MANCHESTER	4.30		
	))) BIRD IN HAND			
	MANCHESTER	8.60		642.85 D
16 Sep 22	BP Trafford Football			
	Lampert beer money	6.00		648.85 D
17 Sep 22	ATM CASH RB SCOT SEP17			
	TESCO PARTNG@11:32	10.00		
	TFR 401184 72642034			
	INTERNET TRANSFER		50.00	
	BP TONI			
	CHRIS	23.50		
	TFR 401184 72642034			
	INTERNET TRANSFER		15.00	
	BP TONI			
	CHRIS	15.00		632.35 D
	BALANCE CARRIED FORWARD			632.35 D

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20 Sep 22	DD BALANCE BROUGHT FORWARD			632.35 D
))) IKANO BANK AB	48.92		
))) CARD FACTORY			
	))) PARTINGTON	1.49		
	))) TESCO STORES 4487			
	))) PARTINGTON	5.05		
	))) HERON FOODS PARTIN			
	))) MANCHESTER	1.35		
	VIS PAYPAL *DELIVEROO			
	35314369001	23.36		
	VIS WWW.TAKEAWAY.JE			
	01534 876163	13.43		
	))) MCDONALDS 1340			
	))) URMSTON	4.38		
	TFR 401184 72642034			
	INTERNET TRANSFER		50.00	680.33 D
21 Sep 22	VIS AMZNFreeTime			
	353-12477661	3.99		684.32 D
22 Sep 22	))) MARY DAVEYS PHARMA			
	))) MANCHESTER	9.35		
	))) TESCO STORES 4487			
	))) PARTINGTON	12.00		
	VIS PAYPAL *DELIVEROO			
	35314369001	21.96		727.63 D
23 Sep 22	))) BARBURRITO PICCADI			
	))) MANCHESTER	11.10		
	TFR 401184 72642034			
	INTERNET TRANSFER		100.00	
	BP TONI			
	CHRIS	100.00		738.73 D
24 Sep 22	TFR 401184 72642034			
	INTERNET TRANSFER		50.00	688.73 D
26 Sep 22	))) Go Local			
	))) Manchester	3.00		
	))) STGCOACH/CTYLINK			
	))) BUS TICKET	5.00		
	))) ARRIVA NORTH WEST			
	))) LIVERPOOL	5.00		
	))) TESCO STORES 4487			
	))) PARTINGTON	9.70		
	VIS KICKSTARTER.COM			
	MANCHESTER	30.00		
	VIS WWW.TAKEAWAY.JE			
	01534 876163	17.84		759.27 D
	BALANCE CARRIED FORWARD			759.27 D

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Date	Payment type and details	Paid out	Paid in	Balance
27 Sep 22	CR BALANCE BROUGHT FORWARD Toni Lampert storage		2.49	759.27 D
	DR OVERDRAFT INTEREST TO 05SEP2022	10.26		
	))) ARRIVA NORTH WEST LIVERPOOL	5.00		
	))) WH SMITH SALFORD HOPE	2.98		
	TFR 401184 72642034 INTERNET TRANSFER		11.75	763.27 D
28 Sep 22	))) TESCO STORES 4487 PARTINGTON	8.00		
	))) HERON FOODS PARTIN MANCHESTER	1.25		
	VIS INT'L 0038765838 APPLE.COM/BILL 08001076285	2.49		775.01 D
29 Sep 22	))) HERON FOODS PARTIN MANCHESTER	3.80		778.81 D
30 Sep 22	CR BOOKING.COM TRANSP BP TONI CHRIS	400.00	4,606.38	
	BP TONI CHRIS	178.00		
	TFR 401184 72642034 INTERNET TRANSFER	300.00		
	BP tax free childcare 1100044232744	105.00		
	BP TONI CHRIS	80.00		2,764.57
01 Oct 22	TFR 401184 72642034 INTERNET TRANSFER		340.00	
	BP TONI CHRIS	340.00		2,764.57
03 Oct 22	DD TRAFFORD LEISURE C FIRST PAYMENT	137.08		
	DD OCTOPUS ENERGY	153.00		
	DD D&G APPLIANCE CARE	7.50		
	DD D&G AO CARE PLAN	4.99		
	DD D&G AO CARE PLAN	5.49		
	DD D&G AO CARE PLAN	3.49		
	DD D&G AO CARE PLAN	6.99		
	DD DGI SKY PROTECT	9.00		
	DD ROYAL LONDON	35.91		
	BALANCE CARRIED FORWARD			2,401.12

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Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,401.12
	DD SKY DIGITAL	146.50		
	DD TRAFFORD MBC	143.00		
	DD SLC RECEIPTS	560.00		
	DD MBNA LIMITED	130.00		
	DD SAINSBURYS BANK PL	177.00		
	DD NATIONWIDE B S	532.53		
	SO LAMPERT C *OBS			
	SAVINGS MONEY	550.00		
	VIS SHOCAL			
	MANCHESTER	37.65		
	VIS HOME RETAIL GROUP			
	MILTON KEYNES	60.00		
	VIS Amazon Prime*YI23P			
	amzn.co.uk/pm	8.99		
	VIS SPOTIFY			
	LONDON	16.99		
	VIS Amazon.co.uk*870B6			
	AMAZON.CO.UK	18.20		
	VIS PAYPAL *D3OFFICEGR			
	35314369001	9.95		10.31
04 Oct 22	DD VODAFONE LTD	28.96		
	TFR 401184 72642034			
	INTERNET TRANSFER		34.00	
	TFR 401184 72642034			
	INTERNET TRANSFER		82.00	
	BP TONI			
	CHRIS	82.00		
	VIS ADVENTURE FOREST			
	WWW.ADVENTURE	34.00		
	VIS PAYPAL *DELIVEROO			
	35314369001	21.44		
	TFR 401184 72642034			
	INTERNET TRANSFER		25.00	
	BP TONI			
	CHRIS	25.00		
	TFR 401184 72642034			
	INTERNET TRANSFER		50.00	
	BP TONI			
	CHRIS	50.00		40.09 D
05 Oct 22	VIS GOOGLE *Google Pla			
	g.co/helppay#	9.99		50.08 D
06 Oct 22	CR BOOKING.COM TRANSP		287.67	237.59
06 Oct 22	BALANCE CARRIED FORWARD			237.59

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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).

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

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>
Credit interest		0.00%

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.