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FROM 18 Aug 2025 TO 16 Sep 2025 STATEMENT PERIOD

ENQUIRIES-(English) 1300 308 008 1300 300 437 Corporate Banking **Business Banking** 1300 731 720

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MR PRAMOD KUMAR & MS MAYA SINGH 32 GUMNUT RD CHERRYBROOK NSW 2126

BRANCH: ASHFIELD

Your Portfolio at a Glance

CUSTOMER NUMBER	082-028051
	(AUD Equivalent)
Your Deposits	0.00
Your Investment	0.00
Your Loans	81.62DR
Net position	81.62DR

Here's some helpful tips to keep your account safe

- 1. Check your account statements and transactions regularly. Any suspicious transactions or fraudulent activity? Please call us immediately on 1300 308 008.
- 2. Set up account alerts to help monitor and protect your accounts.
- 3. Never share your security information and passcodes like PINs, passwords, verification codes or your full username with
- 4. Always keep your security information and passcodes safe. Never record them without protection.
- 5. Choose strong and unique passwords that no one else can guess. Do not use your name or birth date and consider using passphrases.
- 6. Remember to change your passwords often.
- 7. Stop, challenge and protect. If you're unsure who's contacting you, stop and check with someone you trust or contact the organisation directly.

Remember, HSBC will never ask you for your security information or passcodes. If you're being pressured, it's most likely a scam. If you fail to protect your security information and passcodes, or disclose your passcodes to anyone, you may be liable for your losses. For any unauthorised transactions, liability will be determined under the ePayments Code.

For more tips on how to protect yourself, visit hsbc.com.au/help/security-centre/fraud

Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)	_
HSBC PREMIER ACCOUNTS	AUD	342082	028051118		0.00	0.00	
HSBC BONUS SAVINGS	AUD	342082	028051439		0.00	0.00	

- Important Information Please check all entries on the statements. See any transactions you don't recognise? Contact us immediately. For more information on how to dispute a Trease check and in this success. See any database see a superstant of the success of the succes

 - Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
 The account will be debited if cheques are subsequently returned.
 If you would like to change your address please call 1300 308 008 and have your Phone Banking PIN handy. If you do not know your Phone Banking PIN you can change your address details via HSBC's Online Banking or visit your local HSBC branch.
 HSBC Bank Australia Limited has a dispute resolution mechanism which covers customer complaints. Details of how to access this can be obtained by referring to the applicable Product Disclosure Statement or credit product terms and conditions or by calling Customer Relations on 1300 308 188 or if you are calling from currence 161 2 0005 2181. If no issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial calling from overseas +61 2 9005 8181. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides complaint resolution that is free to consumers. Website: www.afca.org.au, Email: info@afca.org.au, Telephone: 1800 931 678 (free call), In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.



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Summary of your portfolio (continued)

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)	
HOME VALUE	AUD	342082	028051258	777,335	81.62DR	81.62DR	
TOTAL DEPOSITS						0.00	
TOTAL LOANS						81.62DR	

Your next payment and any overdue payments

Date	Action	BSB no.	Account No.
16 Oct 2025	HOME VALUE OWNOCC P&I Payment	342082	028051-258

Details of your Accounts

PREMIER CMA	A	BSB No. 342082	Account 028051118	Currency AUD Current Debit Balance	Balance 0.00 Interest Rate 10.95% p.a.
Date	Transaction Details		Debits/Withdrawals	Credits/Deposits	Balance

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
18 Aug	BALANCE BROUGHT FORWARD			136,213.62
	Starting debit interest rate (for debit balances only) 10.95% pa			136,213.62
22 Aug	TRANSFER TO 082-028051-258	136,900.80		
	RTP Loan pay ANZBAU3LXXXN20250822020003466348430 MR PRAMOD KUMAR SINGH 22AUG2025 18:59:51 Loan pay		687.18	0.00
09 Sep	5545845669183435 HSBC CREDITCARDS 0089639	6,771.84		
	RTP Credit card payment ANZBAU3LXXXN2025090900003688342760 PRAMOD SINGH 09SEP2025 02:39:17 Credit card pay		6,771.84	0.00
16 Sep	CLOSING BALANCE			0.00
	Transaction Total	143,672.64	7,459.02	
	Transaction Number	2	2	

Please check all entries on the statements. See any transactions you don't recognise? Contact us immediately. For more information on how to dispute a transaction please visit https://www.hsbc.com.au/faqs/transaction-disputes/
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Details of your Accounts

HSBC BOI	NUS SAVINGS	BSB No . 342082	Account 028051439	Currency AUD	Balance 0.00
Date	Transaction Detail	s	Debits/Withdrawals	Credits/Deposi	its Balance
18 Aug	BALANCE BROUGHT	FORWARD			0.00
16 Sep	CLOSING BALANCE				0.00
	Transaction Total		0.00	0.	00
	Transaction Number		0		0

HOME VALUE	BSB No. 342082	Account 028051258	Currency AUD	Balance 81.62DR
	Credit Limit 777,335		Current Debit Balan	ice Interest Rate 5.44% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
18 Aug	BALANCE BROUGHT FORWARD			136,900.80DR
	Starting debit interest rate (for debit balances only) 5.44% pa			136,900.80DR
22 Aug	TRANSFER FROM 082-028051-118		136,900.80	0.00
25 Aug	New debit interest rate 5.19% pa			0.00
16 Sep	DEBIT INTEREST	81.62		81.62DR
16 Sep	CLOSING BALANCE			81.62DR
	Transaction Total	81.62	136,900.80	
	Transaction Number	1	1	

OTHER LOAN DETAILS

Credit Limit/Loan Amount	EXCESS	Arrears	Due immediately

777,335.73

Current Min Monthly Repayment	Next Repayment Date	Closing Interest Rate
5 026 15	16 Oct 2025	5 19% na

NOTE:

YOUR TOTAL LOAN BALANCE AS AT 16 Sep 2025 Your total loan balance is AUD 81.63 being the Closing Balance of AUD 81.62 plus accrued interest of AUD 0.01

END OF STATEMENT

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Foreign Currency Solutions

When it comes to expanding your investment options, HSBC could provide you with a comprehensive suite of foreign currency solutions to help you diversify and take advantage of new opportunities.

With HSBC's size and presence, you are able to take advantage of currency fluctuations, to buy and sell foreign currencies, wherever you are in the world.

If you do not wish to receive HSBC product offers and special promotions, you may tell us by telephoning us on 1300 308 008 or writing to us at HSBC Bank Australia Limited, GPO Box 5302, Sydney NSW 2001. This advertisement provides general advice only and doesn't take into account your objectives, financial situation or needs. Consider the Product Disclosure Statement (PDS) before acquiring a product, available by calling 1300 308 008, at your local branch or at hsbc.com.au. Issued by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL/Australia Credit Licence 232595.