

2812
 Courtyard Management Company
 (RockLane Farm)
 The Old Stables
 Dean Farm Lane
 Soulbury
 Leighton Buzzard, Bedfordshire
 LU7 0DE



Your Statement

Account Summary

Opening Balance	2,325.00
Payments In	2,461.73
Payments Out	524.76
Closing Balance	4,261.97

14 January to 13 February 2015

Account Name

Courtyard Management Company (RockLane Farm)

International Bank Account Number
 GB59MIDL40281241559044

Branch Identifier Code
 MIDLGB2138A

Sortcode	40-28-12	Account Number	41559044	Sheet Number	23
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Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Jan 15	BALANCE BROUGHT FORWARD			2,325.00
14 Jan 15	BP CHRISBAINES ELTRCN			2,145.92
	CMC ELECTRIC MAINT	179.08		
20 Jan 15	CR Smith Kevin		450.00	
	NUMBER 13			
	CR SOLVE TECHNICAL LT			
	5 COURTYARD Water		20.37	2,616.29
31 Jan 15	BP WYND M & J			
	WYND NO10		450.00	3,066.29
02 Feb 15	CR MR BARTON E SHAW			
	NO 7	75.00		
	CR HALLAM NR&PA HVC			
	HALLAM8		75.00	
	CR 3 COURTYARD MCHARG			
	WOODLAND IR		75.00	
	CR MCCANN D & G			
	NO9 CMC CHARGE		75.00	
	CR I MORRISON			
	12 CMC CHARGE		75.00	
	CR A SPEIGHT			
	CMC MONTHLY CHARGE		75.00	3,516.29
07 Feb 15	BP LOWES BOOKKEEPING			
	CMC ENDYEAR ACCNTS	25.00		
08 Feb 15	BP PIKE AF			
	6 CMC CHARGE		900.00	4,391.29
10 Feb 15	CR I Morrison			
	NO.12 WATER		25.54	
	BALANCE CARRIED FORWARD			4,416.83

14 January to 13 February 2015

Your Statement

Account Name
 Courtyard Management Company (RockLane Farm)

Sortcode 40-28-12 **Account Number** 41559044 **Sheet Number** 24

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			4,416.83
	CR CASH IN AT HSBC BANK PLC			
	LEIGHTON BUZZARD	75.00		
	CR IAN BICKERS			15.77
	No 11 BICKERS			
	BP WOODLAND IR			
	NO. 3 CMC WATER	18.17		4,525.77
11 Feb 15	CR DAVIS EM BPO			
	NO1 CMC WATER	17.90		4,543.67
12 Feb 15	BP LISCOMBE PARK LTD			
	CMC WATER	305.35		
	BP JA & V JEFFERS			
	REFUNDWATEROVERPAY	15.33		
	BP WYND M & J			
	WYND NO10	38.98		4,261.97
13 Feb 15	BALANCE CARRIED FORWARD			4,261.97

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to GBP 85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be GBP 85,000 each (making a total of GBP 170,000). The GBP 85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

first direct and HSBC are both trading names of HSBC Bank plc and customers who hold deposits under both trading names will only be eligible for one claim of GBP 85,000 in total.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website FSCS.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

For all other enquiries on your account please contact HSBC using the telephone number at the top of this page.

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

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Your Statement

Account Summary

Opening Balance	4,261.97
Payments In	813.34
Payments Out	0.00
Closing Balance	5,075.31

14 February to 13 March 2015

Account Name

Courtyard Management Company (RockLane Farm)

International Bank Account Number
 GB59MIDL40281241559044

Branch Identifier Code
 MIDLGB2138A

Sortcode	Account Number	Sheet Number
40-28-12	41559044	25

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Feb 15	BALANCE BROUGHT FORWARD			4,261.97
16 Feb 15	CR Smith Kevin WATER BILL NO 13		38.16	4,300.13
18 Feb 15	CR HALLAM NR&PA HVC 8 THE COURTYARD		27.89	4,328.02
20 Feb 15	CR M French 4 MC FRENCHWater CR MCCANN D & G DEAN NO9		8.96	
			18.19	4,355.17
24 Feb 15	CR A Speight NO 2 WATER		34.01	4,389.18
02 Mar 15	CR WYND - NO10 WYND M & J CR 3 COURTYARD MCHARG WOODLAND IR		45.00	
			75.00	
	CR MR BARTON E SHAW NO 7		75.00	
	CR MCCANN D & G NO9 CMC CHARGE		75.00	
	CR HALLAM NR&PA HVC HALLAM8		75.00	
	CR DAVIS EM BPO 1 THE COURTYARD MC		45.00	
	CR I MORRISON 12 CMC CHARGE		75.00	
	CR M FRENCH M FRENCH 4 AMC		45.00	
	BALANCE CARRIED FORWARD			4,899.18

14 February to 13 March 2015

Your Statement

Account Name

Courtyard Management Company (RockLane Farm)

Sortcode 40-28-12 **Account Number** 41559044 **Sheet Number** 26

Your Community Account details

Date	Payment type and details		Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD				4,899.18
04 Mar 15	CR	Smith Kevin NUMBER 13		45.00	4,944.18
05 Mar 15	CR	CASH IN AT HSBC BANK PLC LEIGHTON BUZZARD		75.00	
	CR	CHQ. IN AT HSBC BANK PLC LEIGHTON BUZZARD		44.43	5,063.61
11 Mar 15	BP	PIKE AF 6 CMC WATER		11.70	5,075.31
13 Mar 15	BALANCE CARRIED FORWARD				5,075.31

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

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Your Statement

Account Summary

Opening Balance	5,075.31
Payments In	930.00
Payments Out	810.00
Closing Balance	5,195.31

14 March to 13 April 2015

Account Name

Courtyard Management Company (RockLane Farm)

International Bank Account Number
 GB59MIDL40281241559044

Branch Identifier Code
 MIDLGB2138A

Sortcode	40-28-12	Account Number	41559044	Sheet Number	27
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Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Mar 15	BALANCE BROUGHT FORWARD			5,075.31
15 Mar 15	BP HORWOOD ENVIRO SER CM-1502	780.00		4,295.31
16 Mar 15	CR C Sutherland 14 MgtFee		225.00	4,520.31
19 Mar 15	CR A Speight CMC ManagementFee		75.00	4,595.31
29 Mar 15	CR Smith Kevin NUMBER 13		45.00	4,640.31
01 Apr 15	CR WYND - NO10 WYND M & J	45.00		4,605.31
	CR 3 COURTYARD MCHARG WOODLAND IR		75.00	4,530.31
	CR I MORRISON 12 CMC CHARGE		75.00	4,455.31
	CR M FRENCH M FRENCH 4 AMC		45.00	4,410.31
	CR DAVIS EM BPO 1 THE COURTYARD MC		45.00	4,365.31
	CR MR BARTON E SHAW NO 7		75.00	4,310.31
	CR MCCANN D & G NO9 CMC CHARGE		75.00	4,235.31
	CR HALLAM NR&PA HVC HALLAM8		75.00	4,160.31
	CR Jeffers Valerie UNIT 5 JEFFERS		75.00	4,085.31
	BALANCE CARRIED FORWARD			5,225.31
				5,225.31



Contact tel 08457 60 60 60

see reverse for call times

Text phone 08457 125 563

used by deaf or speech impaired customers

www.hsbc.co.uk

14 March to 13 April 2015

Your Statement

Account Name

Courtyard Management Company (RockLane Farm)

Sortcode

40-28-12

Account Number

41559044

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Your Community Account details

Date	Payment type and details		Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD				5,225.31
10 Apr 15	BP	LOWES LANDSCAPES CMCCOURTYARD GRASS		30.00	5,195.31
13 Apr 15		BALANCE CARRIED FORWARD			5,195.31

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

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Your Statement

14 April to 13 May 2015

Account Name

Courtyard Management Company (RockLane Farm)

Account Summary

Opening Balance	5,195.31
Payments In	996.83
Payments Out	395.89
Closing Balance	5,796.25

International Bank Account Number
 GB59MIDL40281241559044

Branch Identifier Code
 MIDLGB2138A

Sortcode	Account Number	Sheet Number
40-28-12	41559044	29

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Apr 15	BALANCE BROUGHT FORWARD			5,195.31
29 Apr 15	CR C Sutherland 14 MGT FEE Apr/May		150.00	5,345.31
30 Apr 15	CR IAN BICKERS No 11 BICKERS CR I Morrison NO.12 WATER BP WOODLAND IR NO. 3 CMC WATER CR Smith Kevin NUMBER 13		14.26 16.33 22.72 45.00	5,443.62
01 May 15	CR DAVIS EM BPO 1 THE COURTYARD MC CR 3 COURTYARD MCHARG WOODLAND IR CR WYND - NO10 WYND M & J CR M FRENCH M FRENCH 4 AMC CR I MORRISON 12 CMC CHARGE CR Jeffers Valerie UNIT 5 JEFFERS CR MR BARTON E SHAW NO 7 CR HALLAM NR&PA HVC HALLAM8	45.00 75.00 45.00 75.00 45.00 75.00 75.00 75.00 75.00		5,953.62
	BALANCE CARRIED FORWARD			

14 April to 13 May 2015

Your Statement

Account Name

Courtyard Management Company (RockLane Farm)

Sortcode	Account Number	Sheet Number
40-28-12	41559044	30

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,953.62
	CR DAVIS EM BPO			
	NO1 CMC WATER		17.87	
	BP LISCOMBE PARK LTD			
	CMC WATER	335.89		5,635.60
02 May 15	CR HALLAM NR&PA HVC			
	8 THE COURTYARD		33.75	5,669.35
03 May 15	BP LOWES LANDSCAPES			
	CMCCOURTYARD GRASS	60.00		5,609.35
04 May 15	CR Smith Kevin			
	WATER BILL NO 13		39.30	
	BP WYND M & J			
	WYND NO10		32.07	5,680.72
05 May 15	CR AGATA PETERS			
	No5 CMC Water bill		21.85	
	CR MCCANN D E			
	DEAN NO9		21.50	5,724.07
06 May 15	CR M French			
	4 MFRENCH WATER		9.99	5,734.06
08 May 15	CR BART - NUMBER 7			
	CR C Sutherland		28.39	
	14 Water Bill		33.80	5,796.25
13 May 15	BALANCE CARRIED FORWARD			5,796.25

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

Interest

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The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

Using your card abroad

General: The exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the wholesale market rate used by VISA applying on the day the conversion is made plus our foreign exchange charge, which is currently 2.75% of the applicable VISA wholesale rate. We will make the conversion and deduct the payment from your account once we receive details of the payment from VISA, at the latest the next working day. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee from your account once we receive details of the payment from VISA at the latest the next working day. 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.

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Dispute resolution

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The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Financial Services Commissions in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

Telephone Banking Service

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Disabled Customers

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Lost and stolen cards

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 LU7 0DE



Your Statement

Account Summary

Opening Balance	5,796.25
Payments In	1,498.79
Payments Out	463.00
Closing Balance	6,832.04

14 May to 13 June 2015

Account Name

Courtyard Management Company (RockLane Farm)

International Bank Account Number
 GB59MIDL40281241559044

Branch Identifier Code
 MIDLGB2138A

Sortcode	Account Number	Sheet Number
40-28-12	41559044	31

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 May 15	BALANCE BROUGHT FORWARD			5,796.25
14 May 15	BP THE TREE EXPERT CMCTREES-TREEEXPRT	450.00		5,346.25
16 May 15	BP JONATHAN POPE ANNUAL RETURN	13.00		5,333.25
17 May 15	CR HALLAM NR&PA HVC 8 THE COURTYARD		100.00	
	CR Cox Jacqueline		600.00	6,033.25
	9 THE COURTYARD			
18 May 15	CR A SPEIGHT WATER FEE NO. 2		37.00	6,070.25
21 May 15	CR A Speight CMC MANAGEMENT FEE	150.00		
	BP PIKE AF 6 CMC WATER			6,232.04
01 Jun 15	CR Jeffers Valerie UNIT 5 JEFFERS	75.00		
	CR MR BARTON E SHAW NO 7		75.00	
	CR 3 COURTYARD MCHARG WOODLAND IR		75.00	
	CR WYND - NO10 WYND M & J		45.00	
	CR HALLAM NR&PA HVC HALLAM8		75.00	
	CR M FRENCH M FRENCH 4 AMC		45.00	
	BALANCE CARRIED FORWARD			6,622.04

14 May to 13 June 2015

Your Statement

Account Name

Courtyard Management Company (RockLane Farm)

Sortcode 40-28-12 **Account Number** 41559044 **Sheet Number** 32

Your Community Account details

Date	Payment type and details		Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD				6,622.04
	CR	DAVIS EM BPO			
		1 THE COURTYARD MC		45.00	
	CR	I MORRISON			
		12 CMC CHARGE		75.00	6,742.04
05 Jun 15	CR	A SPEIGHT		45.00	6,787.04
		CMC MANAGEMENT FEE			
10 Jun 15	CR	Smith Kevin		45.00	6,832.04
		NUMBER 13			
13 Jun 15	BALANCE CARRIED FORWARD				6,832.04

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

Interest

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Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee from your account once we receive details of the payment from VISA at the latest the next working day. 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.

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Dispute resolution

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Courtyard Management Company
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 Leighton Buzzard, Bedfordshire
 LU7 0DE



Account Summary

Opening Balance	6,832.04
Payments In	791.10
Payments Out	1,362.41
Closing Balance	6,260.73

14 June to 13 July 2015

Account Name

Courtyard Management Company (RockLane Farm)

International Bank Account Number
 GB59MIDL40281241559044

Branch Identifier Code
 MIDLGB2138A

Sortcode	40-28-12	Account Number	41559044	Sheet Number	33
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Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Jun 15	BALANCE BROUGHT FORWARD			6,832.04
19 Jun 15	BP LOWES LANDSCAPES			
	CMC GRASS INV-3058	60.00		
	BP HORWOOD ENVIRO SER			
	CMC BIO EMERGENCY	939.60		5,832.44
20 Jun 15	BP BICKERS IS			
	MANCHRGREF2015-06	362.81		5,469.63
26 Jun 15	CR C Sutherland			
	14 june/july	150.00		5,619.63
28 Jun 15	CR SHARON BICKERS			
	No 11 BICKERS	11.10		5,630.73
01 Jul 15	CR 3 COURTYARD MCHARG			
	WOODLAND IR	75.00		
	CR WYND - NO10			
	WYND M & J	45.00		
	CR EILEEN MARY DAVIS			
	1 THE COURTYARD MC	45.00		
	CR I MORRISON			
	12 CMC CHARGE	75.00		
	CR M FRENCH			
	M FRENCH 4 AMC	45.00		
	CR Jeffers Valerie			
	UNIT 5 JEFFERS	75.00		
	CR MR BARTON E SHAW			
	NO 7	75.00		
	CR HALLAM NR&PA HVC			
	HALLAM8	75.00		
	BALANCE CARRIED FORWARD			6,140.73

14 June to 13 July 2015

Your Statement

Account Name

Courtyard Management Company (RockLane Farm)

Sortcode 40-28-12 **Account Number** 41559044 **Sheet Number** 34

Your Community Account details

Date	Payment type and details		Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD				6,140.73
	CR	Smith Kevin NUMBER 13		45.00	6,185.73
06 Jul 15	CR	A SPEIGHT CMC MANAGEMENT FEE		75.00	6,260.73
13 Jul 15	BALANCE CARRIED FORWARD				6,260.73

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

Interest

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 Soulbury
 Leighton Buzzard, Bedfordshire
 LU7 0DE



Account Summary

Opening Balance	6,260.73
Payments In	6,164.65
Payments Out	5,287.44
Closing Balance	7,137.94

14 July to 13 August 2015

Account Name

Courtyard Management Company (RockLane Farm)

International Bank Account Number
 GB59MIDL40281241559044

Branch Identifier Code
 MIDLGB2138A

Sortcode	Account Number	Sheet Number
40-28-12	41559044	35

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Jul 15	BALANCE BROUGHT FORWARD			6,260.73
20 Jul 15	CR JB 11 COURTYARD CMC		232.18	6,492.91
24 Jul 15	TFR 402812 31567403 INTERNET TRANSFER TFR 402812 01567284 INTERNET TRANSFER		1,197.42	
	BP HORWOOD ENVIRO SER BIO FILTER MAINT	5,191.48		3,514.06
	BP LOWES LANDSCAPES CMCCOURTYARD GRASS		60.00	5,952.91
28 Jul 15	CR A Speight CMC MANAGEMENT FEE		30.00	5,982.91
03 Aug 15	CR 3 COURTYARD MCHARG WOODLAND IR CR WYND - NO10 WYND M & J	75.00		
	CR HALLAM NR&PA HVC HALLAM8		45.00	
	CR MR BARTON E SHAW NO 7	75.00		
	CR I MORRISON 12 CMC CHARGE		75.00	
	CR Jeffers Valerie UNIT 5 JEFFERS		75.00	
	CR J BURCH 11 COURTYARD CMC C		46.43	
	BALANCE CARRIED FORWARD			6,449.34

14 July to 13 August 2015

Your Statement

Account Name
 Courtyard Management Company (RockLane Farm)

Sortcode 40-28-12 **Account Number** 41559044 **Sheet Number** 36

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			6,449.34
	CR EILEEN MARY DAVIS			
	1 THE COURTYARD MC	45.00		
	CR M FRENCH			
	M FRENCH 4 AMC	45.00		6,539.34
04 Aug 15	CR Smith Kevin			
	NUMBER 13	45.00		6,584.34
05 Aug 15	CR A SPEIGHT			
	CMC MANAGEMENT FEE	75.00		6,659.34
07 Aug 15	CR J Burch			
	11 COURTYARD Water	1.85		
	CR I Morrison			
	NO.12 WATER	19.96		6,681.15
08 Aug 15	CR HALLAM NR&PA HVC			
	8 THE COURTYARD	28.85		6,710.00
09 Aug 15	BP WYND M & J			
	WYND NO10	41.26		6,751.26
12 Aug 15	CR AUSTIN & CARNLEY S			
	8 COURTYARD CMC	348.27		
	BP HALLAM N&P			
	M-CHARGEREFLUND CMC	35.96		
	CR E Davis			
	NO1 CMC WATER	18.71		7,082.28
13 Aug 15	BP WOODLAND IR			
	NO. 3 CMC WATER	31.99		
	CR Cox Jacqueline			
	NO 9 CMC WATER	23.67		7,137.94
13 Aug 15	BALANCE CARRIED FORWARD			7,137.94

14 July to 13 August 2015

Your Statement

Account Name

Courtyard Management Company (RockLane Farm)

Sortcode

40-28-12

Account Number

41559044

37

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to GBP 85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be GBP 85,000 each (making a total of GBP 170,000). The GBP 85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

first direct and HSBC are both trading names of HSBC Bank plc and customers who hold deposits under both trading names will only be eligible for one claim of GBP 85,000 in total.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website FSCS.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

For all other enquiries on your account please contact HSBC using the telephone number at the top of this page.

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, HSBC Passport, Bank Account and HSBC Advance). 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.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

Using your card abroad

General: The exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the wholesale market rate used by VISA applying on the day the conversion is made plus our foreign exchange charge, which is currently 2.75% of the applicable VISA wholesale rate. We will make the conversion and deduct the payment from your account once we receive details of the payment from VISA, at the latest the next working day. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee from your account once we receive details of the payment from VISA at the latest the next working day. 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.

Shops and retailers: There is no transaction fee for using your debit card to pay for goods and services overseas.

The following references apply to all customers

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.

The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Financial Services Commissions in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

Telephone Banking Service

Customer representatives are available from 8am – 10pm everyday and 24 hours a day for HSBC Advance customers. Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to **hsbc.co.uk**.

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us to let us know how we can serve you better.

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **08456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.

Your Statement

Courtyard Management Company
 (RockLane Farm)
 The Old Stables
 Dean Farm Lane
 Soulbury
 Leighton Buzzard, Bedfordshire
 LU7 0DE



Account Summary

Opening Balance	7,137.94
Payments In	792.72
Payments Out	486.82
Closing Balance	7,443.84

14 August to 13 September 2015

Account Name

Courtyard Management Company (RockLane Farm)

International Bank Account Number
 GB59MIDL40281241559044

Branch Identifier Code
 MIDLGB2138A

Sortcode	Account Number	Sheet Number
40-28-12	41559044	38

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Aug 15	BALANCE BROUGHT FORWARD			7,137.94
14 Aug 15	CR CASH IN AT HSBC BANK PLC			
	LEIGHTON BUZZARD		59.54	
	BP LISCOMBE PARK LTD			
	CMC WATER	366.82		6,830.66
15 Aug 15	CR Smith Kevin			
	WATER BILL NO 13		31.20	6,861.86
18 Aug 15	CR A SPEIGHT			
	WATER FEE NO. 2		37.00	6,898.86
19 Aug 15	CR B. SHAW			
	BART - NUMBER 7		32.39	6,931.25
20 Aug 15	CR M French			
	4 MFRENCH WATER		8.12	6,939.37
21 Aug 15	CR C Sutherland			
	Water Bill no14		23.04	
	CR C Sutherland			
	NO14 Aug SC		75.00	7,037.41
25 Aug 15	BP LOWES LANDSCAPES			
	CMCCOURTYARD GRASS	60.00		6,977.41
01 Sep 15	CR WYND - NO10			
	WYND M & J		45.00	
	CR 3 COURTYARD MCHARG			
	WOODLAND IR		75.00	
	CR MR BARTON E SHAW			
	NO 7		75.00	
	CR EILEEN MARY DAVIS			
	1 THE COURTYARD MC		45.00	
	BALANCE CARRIED FORWARD			7,217.41

14 August to 13 September 2015

Your Statement

Account Name
 Courtyard Management Company (RockLane Farm)

Sortcode 40-28-12 **Account Number** 41559044 **Sheet Number** 39

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			7,217.41
	CR Jeffers Valerie			
	UNIT 5 JEFFERS		75.00	
	CR I MORRISON			
	12 CMC CHARGE		75.00	
	CR J BURCH			
	11 COURTYARD CMC C		46.43	
	CR M FRENCH			
	M FRENCH 4 AMC		45.00	
	BP LOWES LANDSCAPES			
	CMCCOURTYARD GRASS	60.00		7,398.84
03 Sep 15	CR Smith Kevin			
	NUMBER 13		45.00	7,443.84
13 Sep 15	BALANCE CARRIED FORWARD			7,443.84

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

Interest

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Your Statement

Courtyard Management Company
 (RockLane Farm)
 The Old Stables
 Dean Farm Lane
 Soulbury
 Leighton Buzzard, Bedfordshire
 LU7 0DE



Account Summary

Opening Balance	7,443.84
Payments In	776.43
Payments Out	4,768.90
Closing Balance	3,451.37

14 September to 13 October 2015

Account Name

Courtyard Management Company (RockLane Farm)

International Bank Account Number
 GB59MIDL40281241559044

Branch Identifier Code
 MIDLGB2138A

Sortcode	Account Number	Sheet Number
40-28-12	41559044	40

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Sep 15	BALANCE BROUGHT FORWARD			7,443.84
14 Sep 15	CR A SPEIGHT CMC MANAGEMENT FEE		75.00	
	BP KEVIN SMITH NO13 DIY FOR CMC	404.90		
	CR C Sutherland 14 Sale Info Fee		100.00	7,213.94
01 Oct 15	CR EILEEN MARY DAVIS 1 THE COURTYARD MC		45.00	
	CR 3 COURTYARD MCHARG WOODLAND IR	75.00		
	CR WYND - NO10 WYND M & J		45.00	
	CR I MORRISON 12 CMC CHARGE	75.00		
	CR Jeffers Valerie UNIT 5 JEFFERS		75.00	
	CR J BURCH 11 COURTYARD CMC C	46.43		
	CR M FRENCH M FRENCH 4 AMC		45.00	
	CR MR BARTON E SHAW NO 7	75.00		7,695.37
02 Oct 15	CR Smith Kevin NUMBER 13		45.00	7,740.37
05 Oct 15	CR A SPEIGHT CMC MANAGEMENT FEE	75.00		7,815.37
	BALANCE CARRIED FORWARD			7,815.37

14 September to 13 October 2015

Your Statement

Account Name

Courtyard Management Company (RockLane Farm)

Sortcode 40-28-12 **Account Number** 41559044 **Sheet Number** 41

Your Community Account details

Date	Payment type and details		Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD				7,815.37
07 Oct 15	BP	LOWES LANDSCAPES CMC GRASS INV-3058		60.00	7,755.37
11 Oct 15	TFR	402812 01567284 INTERNET TRANSFER		3,800.00	
	TFR	402812 31567403 INTERNET TRANSFER		504.00	3,451.37
13 Oct 15	BALANCE CARRIED FORWARD				3,451.37

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Credit Interest Rates	<i>balance</i>	<i>AER variable</i>	Debit Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			Debit interest		21.34 %

Interest

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Your Statement

Courtyard Management Company
 (RockLane Farm)
 The Old Stables
 Dean Farm Lane
 Soulbury
 Leighton Buzzard, Bedfordshire
 LU7 0DE



Account Summary

Opening Balance	3,451.37
Payments In	5,467.67
Payments Out	6,502.84
Closing Balance	2,416.20

14 October to 13 November 2015

Account Name
 Courtyard Management Company (RockLane Farm)

International Bank Account Number
 GB59MIDL40281241559044

Branch Identifier Code
 MIDLGB2138A

Sortcode	Account Number	Sheet Number
40-28-12	41559044	42

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Oct 15	BALANCE BROUGHT FORWARD			3,451.37
21 Oct 15	BP LOWES LANDSCAPES			3,421.37
	CMCCOURTYARD GRASS	30.00		
25 Oct 15	BP SOULBURYPARISHALL			3,421.37
	CMC RESIDENTS MTG	15.00		
	TFR 402812 31567403			
	INTERNET TRANSFER		504.00	
	BP LISCOMBE PARK LTD			
	CMC ANNUALROADCONT	504.00		3,406.37
26 Oct 15	TFR 402812 01567284			3,937.18
	INTERNET TRANSFER			
	BP HORWOOD ENVIRO SER			
	CMC BIO EMERGENCY	5,595.46		1,748.09
02 Nov 15	CR EILEEN MARY DAVIS			45.00
	1 THE COURTYARD MC			
	CR MR BARTON E SHAW			75.00
	NO 7			
	CR WYND - NO10			45.00
	WYND M & J			
	CR 3 COURTYARD MCHARG			75.00
	WOODLAND IR			
	CR I MORRISON			75.00
	12 CMC CHARGE			
	CR J BURCH			75.00
	11 COURTYARD CMC C			46.43
	CR Jeffers Valerie			
	UNIT 5 JEFFERS			75.00
	BALANCE CARRIED FORWARD			2,184.52

14 October to 13 November 2015

Your Statement

Account Name
 Courtyard Management Company (RockLane Farm)

Sortcode 40-28-12 **Account Number** 41559044 **Sheet Number** 43

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,184.52
	CR M FRENCH			
	M FRENCH 4 AMC	45.00		
	CR Smith Kevin			
	NUMBER 13	45.00		2,274.52
05 Nov 15	CR A SPEIGHT			
	CMC MANAGEMENT FEE	75.00		
	CR I Morrison			
	NO.12 WATER	22.18		
	CR J Burch			
	No. 11 CMC WATER	12.62		
	CR B. SHAW			
	BART - NUMBER 7	24.31		
	BP WOODLAND IR			
	NO.3CMC WATER	31.79		
	BP LISCOMBE PARK LTD			
	CMC WATER	358.38		
	CR Cox Jacqueline			
	NO 9 CMC WATER	27.16		
	CR C Sutherland			
	14 mgt fee sep/oct	150.00		2,259.20
06 Nov 15	CR E Davis			
	NO1 CMC WATER	19.41		
	BP WYND M & J			
	WYND NO10	44.22		
	CR M French			
	4 MFRENCH WATER	6.48		2,329.31
08 Nov 15	CR Smith Kevin			
	WATER BILL NO 13	34.15		2,363.46
13 Nov 15	CR CASH IN AT HSBC BANK PLC			
	LEIGHTON BUZZARD	52.74		2,416.20
13 Nov 15	BALANCE CARRIED FORWARD			2,416.20

Information about the Financial Services Compensation Scheme

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

Your Statement

Courtyard Management Company
 (RockLane Farm)
 The Old Stables
 Dean Farm Lane
 Soulbury
 Leighton Buzzard, Bedfordshire
 LU7 0DE



Account Summary

Opening Balance	2,416.20
Payments In	6,569.01
Payments Out	780.00
Closing Balance	8,205.21

14 November to 13 December 2015

Account Name

Courtyard Management Company (RockLane Farm)

International Bank Account Number
 GB59MIDL40281241559044

Branch Identifier Code
 MIDLGB2138A

Sortcode	40-28-12	Account Number	41559044	Sheet Number	44
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Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Nov 15	BALANCE BROUGHT FORWARD			2,416.20
15 Nov 15	BP HORWOOD ENVIRO SER			
	BIO FILTER MAINT	780.00		1,636.20
16 Nov 15	CR TURNER S F+A			
	S F TURNER		21.63	1,657.83
26 Nov 15	CR A SPEIGHT			
	WATER FEE NO. 2	37.00		1,694.83
27 Nov 15	CR A Speight			
	from No 2.	100.00		
	CR J Bedford			
	14 water bill	19.05		1,813.88
30 Nov 15	CR HORWOOD ENVIRO SER			
	credit note 1511	5,623.26		7,437.14
01 Dec 15	CR WYND - NO10			
	WYND M & J	45.00		
	CR 3 COURTYARD MCHARG			
	WOODLAND IR	75.00		
	CR EILEEN MARY DAVIS			
	1 THE COURTYARD MC	45.00		
	CR I MORRISON			
	12 CMC CHARGE	75.00		
	CR J BURCH			
	11 COURTYARD CMC C	46.43		
	CR Jeffers Valerie			
	UNIT 5 JEFFERS	75.00		
	CR MR BARTON E SHAW			
	NO 7	75.00		7,873.57
	BALANCE CARRIED FORWARD			7,873.57

14 November to 13 December 2015

Your Statement

Account Name
 Courtyard Management Company (RockLane Farm)

Sortcode 40-28-12 **Account Number** 41559044 **Sheet Number** 45

Your Community Account details

Date	Payment type and details		Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD				7,873.57
02 Dec 15	CR	Smith Kevin NUMBER 13		45.00	7,918.57
04 Dec 15	CR	Plowright Linda MARY FRENCH MGT CH		45.00	
	BP	PIKE AF			
		6 CMC WATER		16.64	
	CR	C Sutherland 14 nov & dec 15		150.00	8,130.21
07 Dec 15	CR	A SPEIGHT CMC MANAGEMENT FEE		75.00	8,205.21
13 Dec 15	BALANCE CARRIED FORWARD				8,205.21

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Credit Interest Rates	<i>balance</i>	<i>AER</i>	Debit Interest Rates	<i>balance</i>	<i>EAR</i>
Credit interest is not paid			Debit interest		21.34 %

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 Dean Farm Lane
 Soulbury
 Leighton Buzzard, Bedfordshire
 LU7 0DE



Account Summary

Opening Balance	8,205.21
Payments In	670.00
Payments Out	386.76
Closing Balance	8,488.45

14 December 2015 to 13 January 2016

International Bank Account Number
 GB59MIDL40281241559044

Branch Identifier Code
 MIDLGB2138A

Account Name	Sortcode	Account Number	Sheet Number
Courtyard Management Company (RockLane Farm)	40-28-12	41559044	46

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Dec 15	BALANCE BROUGHT FORWARD			8,205.21
04 Jan 16	CR Plowright Linda NO 4 MGMT CHARGE	75.00		
	CR 3 COURTYARD MCHARG WOODLAND IR	75.00		
	CR WYND - NO 10 WYND M & J	75.00		
	CR Jeffers Valerie UNIT 5 JEFFERS	75.00		
	CR I MORRISON 12 THE COURTYARD	75.00		
	CR Smith Kevin NUMBER 13	45.00		
	CR JBURCH 11 COURTYARD CMC	75.00		8,700.21
05 Jan 16	CR A SPEIGHT CMC MANAGEMENT FEE	75.00		8,775.21
08 Jan 16	BP CHRISBAINES ELTRCN CMC ELECTRIC MAINT	179.89		8,595.32
09 Jan 16	CR M French 4 MFRENCH DofCov	100.00		8,695.32
12 Jan 16	BP IAN MORRISON N014 CMCPAYMENT CWORKS	206.87		8,488.45
13 Jan 16	BALANCE CARRIED FORWARD			8,488.45

14 December 2015 to 13 January 2016

Your Statement

Account Name

Courtyard Management Company (RockLane Farm)

Sortcode

40-28-12

Account Number

41559044

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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).

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>	Debit Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			Debit interest		21.34 %

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, HSBC Passport, Bank Account and HSBC Advance). 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.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

Using your card abroad

General: The exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the wholesale market rate used by VISA applying on the day the conversion is made plus our foreign exchange charge, which is currently 2.75% of the applicable VISA wholesale rate. We will make the conversion and deduct the payment from your account once we receive details of the payment from VISA, at the latest the next working day. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee from your account once we receive details of the payment from VISA at the latest the next working day. 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.

Shops and retailers: There is no transaction fee for using your debit card to pay for goods and services overseas.

The following references apply to all customers

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.

The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Financial Services Commissions in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

Telephone Banking Service

Customer representatives are available from 8am – 10pm everyday and 24 hours a day for HSBC Advance customers. Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to **hsbc.co.uk**.

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us to let us know how we can serve you better.

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **08456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.