

## Your Statement

The Secretary THE COURTYARD MANAG  
EMENT COMPANY (ROCK LANE FARM)  
3 The Courtyard  
Rock LN Farm Liscombe Park  
Soulbury  
Leighton Buzzard, Bedfordshire  
LU7 0GY



### Account Summary

Opening Balance	5,149.68
Payments In	2,039.75
Payments Out	568.77
Closing Balance	6,620.66

14 November to 13 December 2021

### International Bank Account Number

GB96HBUK40281241559044

### Branch Identifier Code

HBUKGB4138A

### Account Name

THE COURTYARD MANAGEMENT COMPANY (ROCK LANE FARM)

### Sortcode

40-28-12

### Account Number Sheet Number

41559044

193

### Your CHARITABLE BANK ACCOUNT Details

Date	Payment type and details	Paid out	Paid in	Balance
13 Nov 21	<b>BALANCE BROUGHT FORWARD</b>			<b>5,149.68</b>
14 Nov 21	BP KEN KAY NO. 2			
	CMC COMMUNAL SIGN	39.19		
	CR Smith Kevin			
	WATER 13		31.29	5,141.78
18 Nov 21	BP QUERIPPE L			
	LEAH NO. 4 WATER		35.05	
	BP COX J			
	Water No9		47.72	5,224.55
22 Nov 21	CR SHAW B E			
	BART - NUMBER 7		38.89	
	TFR 402812 31567403			
	INTERNET TRANSFER	350.00		
	TFR 402812 31567403			
	INTERNET TRANSFER	38.58		4,874.86
23 Nov 21	BP WYND M & J			
	Wynd No 10 Rent		50.00	4,924.86
25 Nov 21	CR Smith Kevin			
	13FHINSURANCE		150.00	5,074.86
26 Nov 21	BP PIKE AF			
	No6 water		6.80	
	BP PIKE AF			
	No6 cmc charge		960.00	6,041.66
01 Dec 21	CR 3 COURTYARD MCHARG			
	WOODLAND IR		80.00	
	CR WYND MAN FEE			
	WYND M & J		80.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>6,201.66</b>

14 November to 13 December 2021

## Your Statement

**Account Name** THE COURTYARD MANAGEMENT COMPANY (ROCK LANE FARM) **Sortcode** 40-28-12 **Account Number** 41559044 **Sheet Number** 194

### Your CHARITABLE BANK ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>6,201.66</b>
	CR LQ 4 THE COURTYARD			
	QUERIPEL L		80.00	
	CR 5 CRTYARD SER CH			
	ADJIN&Fitzsi		80.00	
	CR NO 9 CMC WATER			
	COX J		80.00	
	CR MR & MRS KEAY			
	1 COURTYARD CMC		80.00	
	CR SIMON TURNER			
	TURNER		80.00	
	CR I MORRISON			
	COMM. FEES - 12		80.00	
	CR MR BARTON E SHAW			
	NO 7		80.00	
	BP Mr BMF Viegas			
	Farmhouse Keys Cut	10.00		6,751.66
10 Dec 21	DD EDF ENERGY	131.00		6,620.66
13 Dec 21	<b>BALANCE CARRIED FORWARD</b>			<b>6,620.66</b>

### 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](http://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](http://www.hsbc.co.uk)).

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not applied			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, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. 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.

### Effective from 1 August 2017

#### 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 Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

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.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

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

#### Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local 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 non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (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 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of [hsbc.co.uk](https://hsbc.co.uk) (UK customers) or [ciiom.hsbc.com](https://ciiom.hsbc.com) (Channel Islands and Isle of Man customers) 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, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man 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.

#### Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

#### 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 Channel Islands Financial Ombudsman 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](https://hsbc.co.uk) (UK customers) or [ciiom.hsbc.com](https://ciiom.hsbc.com) (Channel Islands and Isle of Man customers).

##### 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 **03456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.