

Your Statement

Miss M Apsley
Christs College Boat Club
Christs College
Cambridge
CB2 3BU



Account Summary

Opening Balance	17,250.05
Payments In	3,577.00
Payments Out	10,956.68
Closing Balance	9,870.37

19 December 2017 to 18 January 2018

Account Name
Christs College Boat Club

International Bank Account Number
GB34HBUK40160812292971

Branch Identifier Code
HBUKGB4103J

Sortcode **Account Number** **Sheet Number**
40-16-08 12292971 229

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
18 Dec 17	BALANCE BROUGHT FORWARD			17,250.05
22 Dec 17	CR MR A F A NILSSON FRANCE ANTON		200.00	17,450.05
23 Dec 17	BP SHIBUYA M Manaka FranceTrip		200.00	17,650.05
25 Dec 17	CR MR S A MARSHALL SEB MARSHALL		200.00	17,850.05
28 Dec 17	CR SIMCHA BROWNSON SIM		200.00	18,050.05
29 Dec 17	CR CAIA ANDY C CAMP		200.00	18,250.05
30 Dec 17	CR HIRAKAWA K FOR CCBC CAMP		200.00	
	CR SCHERM M SCHERM FRANCE		200.00	18,650.05
01 Jan 18	BP TOWERGATEINSURANCE 2979381-CHRISTS	3,592.42		15,057.63
03 Jan 18	BP ID SPORTS CHRISTS 0673	360.95		14,696.68
04 Jan 18	BP COLLI M W Boat trip 2018 jan		200.00	
	BP KATE HURST MILEAGE ALLOWANCE	125.60		
	VIS HTL*MORE THAN 08004800233	38.44		
	CR CITY OF CAMBRID CITY RC		399.00	15,131.64
	BALANCE CARRIED FORWARD			15,131.64

19 December 2017 to 18 January 2018

Account Name
Christs College Boat Club

Sortcode 40-16-08
Account Number 12292971
Sheet Number 230

Your Statement

Your Community Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			15,131.64
05 Jan 18	BP TOWERGATEINSURANCE 2979381CHRISTS	115.27		15,016.37
06 Jan 18	CR DOBRIN J JESS DOBRIN		150.00	15,166.37
08 Jan 18	DR TOTAL CHARGES TO 17DEC2017	6.00		
	VIS ESSO MRH MAIDSTONE BARNETT WAY B	75.76		
))) P&O FERRIES LTD DOVER	2.45		
	CR EMMAN BOAT EMMASPRINTSREFUND		100.00	
	VIS INT'L 0050584598 APRR 21850 ST APOL EUR 62.50 @ 1.1216 Visa Rate	55.72		
	DR Non-Sterling Transaction Fee	1.53		
	VIS INT'L 0050584599 APRR 21850 ST APOL EUR 2.20 @ 1.1224 Visa Rate	1.96		
	DR Non-Sterling Transaction Fee	0.05		
	VIS INT'L 0050584600 A.R.E.A. 69671 EUR 13.50 @ 1.1221 Visa Rate	12.03		
	DR Non-Sterling Transaction Fee	0.33		
	VIS INT'L 0050584601 COURTE PAILLE TINQUEUX CEDE EUR 42.10 @ 1.1217 Visa Rate	37.53		
	DR Non-Sterling Transaction Fee	1.03		
	BALANCE CARRIED FORWARD			15,071.98

19 December 2017 to 18 January 2018

Account Name
Christ's College Boat Club

Sortcode 40-16-08
Account Number 12292971
Sheet Number 231

Your Statement

Your Community Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			15,071.98
	VIS INT'L 0050584602 BP BARALLE 25 MARQUIO31767/ EUR 59.99 @ 1.1217 Visa Rate	53.48		
	DR Non-Sterling Transaction Fee	1.47		
	VIS INT'L 0050584603 BP CHATEAUVILLAI24 CHATEAU31764/ EUR 87.00 @ 1.1217 Visa Rate	77.56		
	DR Non-Sterling Transaction Fee	2.13		
	VIS INT'L 0039620597 GOV.UK/DART-CHARGE DART-CHARGE	5.00		14,932.34
09 Jan 18	VIS INT'L 0055633381 ESOLELOMBARD L ISLE D ABEA EUR 78.48 @ 1.1240 Visa Rate	69.82		
	DR Non-Sterling Transaction Fee	1.92		
	VIS INT'L 0055633382 HRC 033770 AR 2 GEVREY CHAMBE EUR 17.90 @ 1.1236 Visa Rate	15.93		
	DR Non-Sterling Transaction Fee	0.43		
	VIS INT'L 0055633383 SANEF AUTOROUTE SENLIS EUR 33.10 @ 1.1239 Visa Rate	29.45		
	DR Non-Sterling Transaction Fee	0.80		14,813.99
10 Jan 18	CR CITY OF CAMBRID CITY RC		322.00	15,135.99
	BALANCE CARRIED FORWARD			15,135.99

19 December 2017 to 18 January 2018

Account Name
Christs College Boat Club

Sortcode 40-16-08
Account Number 12292971
Sheet Number 232

Your Statement

Your Community Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			15,135.99
11 Jan 18	VIS INT'L 0065819066 LA SPAGHETERIA CHAMBERY EUR 40.00 @ 1.1270 Visa Rate	35.49		
	DR Non-Sterling Transaction Fee	0.97		15,099.53
15 Jan 18	BP MIRIAM APSLEY DEPOSIT REFUND	103.80		
	VIS INT'L 0076627349 APRR 21850 ST APOL EUR 2.20 @ 1.1224 Visa Rate	1.96		
	DR Non-Sterling Transaction Fee	0.05		
	VIS INT'L 0076627350 A.R.E.A. 69671 EUR 9.00 @ 1.1194 Visa Rate	8.04		
	DR Non-Sterling Transaction Fee	0.22		
))) INT'L 0076627351 HRC 2120 ARCHE2 SENNECEY LE G EUR 7.20 @ 1.1197 Visa Rate	6.43		
	DR Non-Sterling Transaction Fee	0.17		
	VIS INT'L 0076627352 COURTE PAILLE TINQUEUX CEDE EUR 51.45 @ 1.1199 Visa Rate	45.94		
	DR Non-Sterling Transaction Fee	1.26		
	VIS INT'L 0086913536 SHELL 1790 SOMPUIS EUR 78.33 @ 1.1199 Visa Rate	69.94		
	DR Non-Sterling Transaction Fee	1.92		
	BALANCE CARRIED FORWARD			14,859.80

19 December 2017 to 18 January 2018

Account Name
Christs College Boat Club

Sortcode 40-16-08
Account Number 12292971
Sheet Number 233

Your Statement

Your Community Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			14,859.80
	VIS INT'L 0086913537			
	DAC ANGRES 25			
	ANGRES			
	EUR 63.17 @ 1.1198			
	Visa Rate	56.41		
	DR Non-Sterling			
	Transaction Fee	1.55		
	VIS INT'L 0086913538			
	DAC ANGRES 25			
	ANGRES			
	EUR 5.58 @ 1.1204			
	Visa Rate	4.98		
	DR Non-Sterling			
	Transaction Fee	0.13		
	VIS INT'L 0086913539			
	BP ST AMBREUIL 29			
	SAINT 560095/			
	EUR 86.40 @ 1.1198			
	Visa Rate	77.15		
	DR Non-Sterling			
	Transaction Fee	2.12		
	CR CHQ IN AT HSBC BANK PLC			
	CAMBRIDGE CITY OFFICE		700.00	15,417.46
16 Jan 18	BP CITY RC			
	CHRISTS WINTER H2H	320.00		
	DR 694853G011BG			
	RBD16018HE1INB9C			
	CENTRE DE VACANCES	5,058.29		
	DR 694853G011BG			
	RBD16018HE1INB9C			
	PAYMENT CHARGE	4.00		
	VIS WALLIS AND SON LTD			
	CAMBRIDGE 81	66.76		
	VIS INT'L 0092026558			
	SANEF AUTOROUTE			
	SENLIS			
	EUR 64.80 @ 1.1222			
	Visa Rate	57.74		
	DR Non-Sterling			
	Transaction Fee	1.58		
	BALANCE CARRIED FORWARD			9,909.09

19 December 2017 to 18 January 2018

Account Name
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Sortcode 40-16-08
Account Number 12292971
Sheet Number 234

Your Statement

Your Community Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			9,909.09
	VIS INT'L 0092026559 SANEF AUTOROUTE SENLIS EUR 33.10 @ 1.1224 Visa Rate	29.49		
	DR Non-Sterling Transaction Fee	0.81		
	CR ALDRIDGE WO FAIRB RACE 78 CREW		56.00	9,934.79
17 Jan 18	VIS WWW.JANOUSEK.CO.UK 01932 353421	60.42		9,874.37
18 Jan 18	CR ACCOUNT SWITCH CHE QUE		250.00	
	DR UNPAID CHEQUE	250.00		
	DR CHARGE UNPAID ITEM IN	4.00		9,870.37
18 Jan 18	BALANCE CARRIED FORWARD			9,870.37

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