

Your Statement

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



Account Summary

Opening Balance	6,449.42
Payments In	19,510.24
Payments Out	8,709.61
Closing Balance	17,250.05

19 November to 18 December 2017

Account Name
Christs College Boat Club

International Bank Account Number
GB34HBUK40160812292971

Branch Identifier Code
HBUKGB4103J

Sortcode **Account Number** **Sheet Number**
40-16-08 12292971 226

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
18 Nov 17	BALANCE BROUGHT FORWARD			6,449.42
20 Nov 17	BP ALISTER TAYLOR			
	CHRISTS 05M17	150.00		
	BP LUCY GRIFFIN			
	CHRISTS COLL BC	20.00		6,279.42
21 Nov 17	CR P HOBSON+H MOSS			
	HOBSON		60.00	
	VIS INT'L 0071760386			
	HOTEL IBIS			
	TINQUEUX			
	EUR 146.90			
	@1.12 Visa Rate	131.15		
	DR Non-Sterling			
	Transaction Fee	3.60		
	VIS INT'L 0071760387			
	HOTEL IBIS			
	TINQUEUX			
	EUR 146.90			
	@1.12 Visa Rate	131.15		
	DR Non-Sterling			
	Transaction Fee	3.60		
	CR BARNABY FOGG			
	Barnaby Fogg		200.00	6,269.92
22 Nov 17	CR A Atkinson			
	FLEECE x2		90.00	6,359.92
23 Nov 17	CR T Wilkins			
	TOM WILKINS		200.00	6,559.92
	BALANCE CARRIED FORWARD			6,559.92

19 November to 18 December 2017

Account Name
Christ's College Boat Club

Sortcode 40-16-08
Account Number 12292971
Sheet Number 227

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			6,559.92
25 Nov 17	CR CHIA J			
	CHIA JING HENG		200.00	6,759.92
26 Nov 17	CR Hogan-Lloyd Caitli			
	CAITLIN H-L		200.00	
	CR ARRAN COLLIS			
	Arran Collis		200.00	
	CR Sammy Auday Mahdi			
	Sammy Mahdi France		200.00	
	CR B Rymer			
	BEN RYMER France		200.00	
	CR PELANSKIS J			
	JOKUBAS PELANSKIS		200.00	7,759.92
27 Nov 17	CR Guest Elizabeth			
	ELIZABETH GUEST		200.00	
	BP ALISTER TAYLOR			
	CHRISTS 06M17	150.00		
	BP JANOUSEK			
	CHRISTS8639	27.00		
	BP BAYCROFT T A			
	Tom Baycroft		200.00	7,982.92
28 Nov 17	CR SAMUEL DRURY			
	SAM DRURY FRANCE		200.00	
	CR Hooton Kathryn			
	W1 CRUSTACEANS		60.00	8,242.92
29 Nov 17	CR CHRIST S COLLEGE		15,900.00	
	CR ADVICE CONFIRMS			
	RBC29117ANUH9VK0			
	JACKLYN A YALE		200.00	
	CR JIN YIXIN A			
	ALICE JIN		200.00	24,542.92
01 Dec 17	BP BEVERIDGE LH			
	Holly Beveridge		200.00	24,742.92
04 Dec 17	BP ALISTER TAYLOR			
	CHRISTS 07M17	180.00		
	BP CAMBRIDGE TOURS			
	CHRISTS FRANCE2018	5,150.00		
	BP ID SPORTS			
	CHRISTS 0630	405.00		
	BP STEPHEN MATTHEWS			
	CHRISTS COACHING	1,020.00		17,987.92
05 Dec 17	CR J Congreve			
	J CONGREVE FRANCE		200.00	
	BP MILOSZ WROBEL			
	CHRISTS F&C	360.00		
	BALANCE CARRIED FORWARD			17,827.92

19 November to 18 December 2017

Your Statement

Account Name
Christs College Boat Club

Sortcode 40-16-08
Account Number 12292971
Sheet Number 228

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			17,827.92
	BP CITY RC			
	CHRISTS XMAS HEAD	64.00		17,763.92
06 Dec 17	VIS WEST END DIY			
	ST IVES	64.98		
	VIS WWW.CREW-SAFECO.UK			
	01489 584695	109.50		17,589.44
07 Dec 17	BP KATE HURST			
	CCBC FURNITURE	600.00		16,989.44
09 Dec 17	DR TOTAL CHARGES			
	TO 17NOV2017	6.00		16,983.44
14 Dec 17	BP SEB MARSHALL			
	CCBC	26.50		16,956.94
15 Dec 17	CR CASH IN AT HSBC BANK PLC			
	CAMBRIDGE CITY OFFICE		40.24	
	DR 375552J01CTL			
	RBD151278WVY6RI8			
	PAIERIE DEPARTEMEN	103.13		
	DR 375552J01CTL			
	RBD151278WVY6RI8			
	PAYMENT CHARGE	4.00		
	CR CHQ IN AT HSBC BANK PLC			
	CAMBRIDGE CITY OFFICE		360.00	17,250.05
18 Dec 17	BALANCE CARRIED FORWARD			17,250.05

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**.