

Your Statement

Mr Andrew T Clucas
Christs College Boat Club
Christs College
Cambridge
CB2 3BU



Account Summary

Opening Balance	17,181.47
Payments In	810.00
Payments Out	9,603.06
Closing Balance	8,388.41

19 December 2016 to 18 January 2017

Account Name
Christs College Boat Club

International Bank Account Number
GB94MIDL40160812292971

Branch Identifier Code
MIDLGB2103J

Sortcode **Account Number** **Sheet Number**
40-16-08 12292971 201

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
18 Dec 16	BALANCE BROUGHT FORWARD			17,181.47
19 Dec 16	CHQ 100670	342.00		
	CHQ 100671	214.00		
	BP CAMBRIDGE TOURS			
	CHRISTS FRANCE2017	3,550.00		13,075.47
20 Dec 16	BP CHESS T C			
	T CHESS - CAMP		200.00	13,275.47
28 Dec 16	BP NEAVES ROWING			
	CHRISTSCOL RIGGER	129.00		
	BP JACKLAWLORANDERSON			
	027 CHRISTS ERGOS	540.00		
	BP LOVAT INSURANCE			
	118/2979381	2,708.32		9,898.15
02 Jan 17	CR BENJAMIN BERESFORD			
	France training		200.00	10,098.15
05 Jan 17	CR Jochelson Karen			
	SOPHIEBODANISFLEEC		200.00	10,298.15
06 Jan 17	VIS WALLIS & SON LTD			
	BARTON	110.00		10,188.15
07 Jan 17	BP RABIN A O L			
	A.RABIN CAMP & PBR		210.00	10,398.15
08 Jan 17	DR TOTAL CHARGES			
	TO 17DEC2016	6.00		10,392.15
09 Jan 17	VIS ESSO MRH MAIDSTONE			
	BARNETT WAY B	67.52		
	VIS P & O FERRIES LTD			
	PO BURG RETAI	11.25		
	BALANCE CARRIED FORWARD			10,313.38

19 December 2016 to 18 January 2017

Account Name
Christ's College Boat Club

Sortcode 40-16-08
Account Number 12292971
Sheet Number 202

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			10,313.38
)))	HALFORDS 0995			
	CAMBRIDGE	13.48		
VIS	INT'L 0003158257			
	COURTE PAILLE			
	TINQUEUX CEDE			
	EUR 60.00 @ 1.1639			
	Visa Rate	51.55		
DR	Non-Sterling			
	Transaction Fee	1.41		
VIS	INT'L 0007102469			
	APRR			
	21850 ST APOL			
	EUR 40.90 @ 1.1639			
	Visa Rate	35.14		
DR	Non-Sterling			
	Transaction Fee	0.96		
VIS	INT'L 0007102470			
	APRR			
	21850 ST APOL			
	EUR 2.20 @ 1.1640			
	Visa Rate	1.89		
DR	Non-Sterling			
	Transaction Fee	0.05		
VIS	INT'L 0007102471			
	HRC 033770 PAU2			
	GEVREY CHAMBE			
	EUR 31.50 @ 1.1640			
	Visa Rate	27.06		
DR	Non-Sterling			
	Transaction Fee	0.74		
VIS	INT'L 0007102473			
	BP CHAMPAGNE SUD24			
	LE PETITES L			
	EUR 92.38 @ 1.1639			
	Visa Rate	79.37		
DR	Non-Sterling			
	Transaction Fee	2.18		
VIS	INT'L 0007102472			
	HOTEL IBIS			
	TINQUEUX			
	EUR 9.90 @ 1.1633			
	Visa Rate	8.51		
DR	Non-Sterling			
	Transaction Fee	0.23		
	BALANCE CARRIED FORWARD			10,090.81

19 December 2016 to 18 January 2017

Account Name
Christs College Boat Club

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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			10,090.81
	VIS INT'L 0098022069 GOV.UK/DART-CHARGE DART-CHARGE	6.00		10,084.81
10 Jan 17	VIS INT'L 0011562259 ESSOGEVREYCHADAC GEVREY CHAMBE EUR 77.67 @ 1.1494 Visa Rate	67.57		
	DR Non-Sterling Transaction Fee	1.85		
	VIS INT'L 0011562260 SANEF AUTOROUTE SENLIS EUR 32.90 @ 1.1495 Visa Rate	28.62		
	DR Non-Sterling Transaction Fee	0.78		
	VIS INT'L 0011562261 A.R.E.A. 69671 EUR 13.40 @ 1.1492 Visa Rate	11.66		
	DR Non-Sterling Transaction Fee	0.32		9,974.01
12 Jan 17	VIS INT'L 0020827197 LA SPAGHETERIA CHAMBERY EUR 60.00 @ 1.1487 Visa Rate	52.23		
	DR Non-Sterling Transaction Fee	1.43		9,920.35
16 Jan 17	BP ALISTER TAYLOR CHRISTS 0117	660.00		
	BP NEAVES ROWING SI-8258 CHRISTSCOL	37.50		
	VIS P & O FERRIES LTD PO BURG RETAI	24.29		
	VIS ESSO MRH MAIDSTONE BARNETT WAY B	74.75		
	VIS INT'L 0030302233 STATION AVIA 47 73NOVALAIS055 EUR 80.90 @ 1.1405 Visa Rate	70.93		
	BALANCE CARRIED FORWARD			9,052.88

19 December 2016 to 18 January 2017

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Sheet Number 204

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			9,052.88
DR	Non-Sterling			
	Transaction Fee	1.95		
VIS	INT'L 0030302234			
	APRR			
	21850 ST APOL			
	EUR 2.20 @ 1.1398			
	Visa Rate	1.93		
DR	Non-Sterling			
	Transaction Fee	0.05		
VIS	INT'L 0030302236			
	HRC 2120 TSN2			
	SENNECEY LE G			
	EUR 15.70 @ 1.1401			
	Visa Rate	13.77		
DR	Non-Sterling			
	Transaction Fee	0.37		
VIS	INT'L 0030302237			
	COURTE PAILLE			
	TINQUEUX CEDE			
	EUR 45.00 @ 1.1403			
	Visa Rate	39.46		
DR	Non-Sterling			
	Transaction Fee	1.08		
VIS	INT'L 0035609277			
	ST AVIA NOIDANT 47			
	52PERROGNE855			
	EUR 90.40 @ 1.1405			
	Visa Rate	79.26		
DR	Non-Sterling			
	Transaction Fee	2.17		
VIS	INT'L 0035609278			
	P&O FERRIES 92			
	62CALAIS			
	EUR 70.26 @ 1.1405			
	Visa Rate	61.60		
DR	Non-Sterling			
	Transaction Fee	1.69		
VIS	INT'L 0039637818			
	LOIRETAL SNC			
	ESSIGNY LE GR			
	EUR 93.39 @ 1.1404			
	Visa Rate	81.89		
DR	Non-Sterling			
	Transaction Fee	2.25		
	BALANCE CARRIED FORWARD			8,765.41

19 December 2016 to 18 January 2017

Account Name
Christ's College Boat Club

Sortcode 40-16-08
Account Number 12292971
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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			8,765.41
	VIS INT'L 0030302235 A.R.E.A. 69671 EUR 13.40 @ 1.1404 Visa Rate	11.75		
	DR Non-Sterling Transaction Fee	0.32		
	VIS INT'L 0035609279 HOTEL IBIS TINQUEUX EUR 166.80 @1.1405 Visa Rate	146.25		
	DR Non-Sterling Transaction Fee	4.02		8,603.07
17 Jan 17	VIS WALLIS AND SON LTD CAMBRIDGE 81	38.50		
	VIS WALLIS & SON LTD BARTON	87.77		
	VIS INT'L 0044022668 SANEF 42 60SENLIS EUR 32.90 @ 1.1286 Visa Rate	29.15		
	DR Non-Sterling Transaction Fee	0.80		
	VIS INT'L 0044022669 SANEF 42 60SENLIS EUR 64.20 @ 1.1286 Visa Rate	56.88		
	DR Non-Sterling Transaction Fee	1.56		8,388.41
18 Jan 17	BALANCE CARRIED FORWARD			8,388.41

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).

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40-16-08 12292971 206

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>
Credit interest is not paid		

Debit Interest Rates	<i>balance</i>	<i>EAR variable</i>
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**.