

## Your Statement

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



### Account Summary

Opening Balance	8,451.67
Payments In	3,238.50
Payments Out	1,724.70
Closing Balance	9,965.47

**19 November to 18 December 2015**

**Account Name**  
Christs College Boat Club

**International Bank Account Number**  
GB94MIDL40160812292971

**Branch Identifier Code**  
MIDLGB2103J

**Sortcode**    **Account Number**    **Sheet Number**  
40-16-08    12292971    176

### Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
<b>18 Nov 15</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>8,451.67</b>
20 Nov 15	BP TALKING TEES CBC8421	537.70		
	BP A T CLUCAS EMMA SPRINTS	225.00		7,688.97
21 Nov 15	CR A Atkinson NM2 STASH x5		70.00	
	CR LINDGREN E A T NOVICE TOPS		112.00	
	CR SORENSEN KJ/2017 KIM S		112.00	
	CR SCULLY L N C NW2 NOVICE T-SHIRT		112.00	8,094.97
24 Nov 15	CR PAGE NYAME-SATTERT NM3Stash		112.00	8,206.97
25 Nov 15	BP JESUS BC FAIRBAIRNS-CHRISTS	342.00		
	BP JESUS BC FAIRBAIRNS CRUSTAC	214.00		7,650.97
28 Nov 15	CR H Graham HARRY GRAHAM		250.00	7,900.97
29 Nov 15	BP HEISLER R S HEISLER FRANCE		250.00	8,150.97
01 Dec 15	CR LAWLOR-ANDERSON CITY SEN WEIGHTS		80.00	8,230.97
03 Dec 15	BP SWALLOW T&HM FAIRBAIRNCRUSTA M3		57.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>8,287.97</b>

**19 November to 18 December 2015**

**Account Name**  
Christ's College Boat Club

**Sortcode** 40-16-08  
**Account Number** 12292971  
**Sheet Number** 177

**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>
	<b>BALANCE BROUGHT FORWARD</b>			<b>8,287.97</b>
09 Dec 15	CR P HOBSON+H MOSS FAIRBAIRNCRUSTA M2		57.00	8,344.97
	DR TOTAL CHARGES TO 17NOV2015	6.00		
	BP SAEMUNDSSON STEINDOR		125.00	
	VIS WALLIS & SON LTD BARTON		370.50	8,834.47
10 Dec 15	CR CLACK LJ RACKING		11.00	
	CR HELOISE UNGLESS Heloise Ungless		125.00	
	CR J Aguilar Perez Jose G Aguilar P		125.00	
	CR LAWLOR-ANDERSON CITY WEIGHTS NOV		130.00	
12 Dec 15	BP STEPHEN MATTHEWS CCBC COACHING 05	300.00		8,925.47
	ATM CASH HSBC DEC12 CAMBRIDGE CHE@19:06	100.00		8,825.47
	CR CHQ IN AT HSBC BANK PLC CAMBRIDGE CITY OFFICE		1,140.00	9,965.47
<b>18 Dec 15</b>	<b>BALANCE CARRIED FORWARD</b>			<b>9,965.47</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)).

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>	<b>Debit Interest Rates</b>	<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**.