

Your Statement

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



Account Summary

Opening Balance	6,883.57
Payments In	3,478.28
Payments Out	3,912.43
Closing Balance	6,449.42

19 October to 18 November 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 222

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
18 Oct 17	BALANCE BROUGHT FORWARD			6,883.57
21 Oct 17	CR A Atkinson			
	FLEECE - ANTON		45.00	
	CR A Atkinson			
	FLEECE - SOPHIE		45.00	
	CR A Atkinson			
	FLEECE - SAMMY		45.00	
	CR A Atkinson			
	FLEECE - ARRAN		45.00	7,063.57
23 Oct 17	BP ALISTER TAYLOR			
	CHRISTS MICH101016	300.00		6,763.57
26 Oct 17	CR WU X			
	WUXIAODONG		10.00	
	CR GEORGIOU A			
	TSHIRT		10.00	
	CR LO PRESTI COSTAN			
	STASH		10.00	
	CR D Katsifis			
	DIMITRIOS KATSIFIS		10.00	
	CR GRODZINSKI B			
	BEN GRODZINSKI		10.00	6,813.57
27 Oct 17	CR Bodanis Sophie			
	SOPHIE BODANIS		10.00	
	CR GEORGIOS ALIATIMIS			
	Georgios Aliatimis		10.00	
	CR R Pai			
	Rahul Pai		10.00	
	BALANCE CARRIED FORWARD			6,843.57

19 October to 18 November 2017

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Sortcode 40-16-08
Account Number 12292971
Sheet Number 223

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Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			6,843.57
	CR FOOT GW			
	GEORGEFOOT		10.00	
	CR D Soutar			
	DaveSoutar		10.00	
	CR NARAYANAN N			
	NATASHA NARAYANAN		10.00	
	CR BARNABY FOGG			
	Barney		10.00	
	CR A Tocher			
	Alex Tocher		10.00	
	CR A Marton			
	Akos Marton		10.00	
	CR RUPERT PROCTOR			
	TShirt		10.00	
	CR CAIA			
	ANDY C STASH		20.00	
	CR LIU GAOMIN			
	XINXIAO LI		10.00	6,943.57
28 Oct 17	CR HO EML			
	EMILY HO		10.00	
	CR CHIA J			
	CHIA JING HENG		10.00	
	CR Toms Kieran			
	KIERAN TOMS STASH		10.00	
	CR SHAH R			
	RAJ SHAH		10.00	
	CR Sammy Auday Mahdi			
	Stash		10.00	
	CR SEBASTIAN MARSHALL			
	Seb Marshall		10.00	
	CR SAMUEL DRURY			
	Sam Drury Tshirt		10.00	7,013.57
29 Oct 17	CR CHADWICK W J			
	WILL CHADWICK M		10.00	
	CR JIN YIXIN A			
	ALICE JIN		10.00	
	CR B Rymer			
	Ben Rymer Payment		20.00	
	CR CLIFFE RE			
	RACHEL CLIFFE		10.00	
	BP ZOU I X			
	Isabelle Zou		10.00	
	CR T Wilkins			
	Tom Wilkins		10.00	
	BALANCE CARRIED FORWARD			7,083.57

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<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			7,083.57
	CR MEYNELL JJC			
	JOSHUA MEYNELL		10.00	
	CR TRAUBLE F			
	FREDERIK TRAEUBLE		10.00	
	CR CLINGEN VE			
	NOVICE STASH		10.00	
	CR Hogan-Lloyd Caitli			
	C HOGAN-LLOYD		20.00	7,133.57
30 Oct 17	BP ALISTER TAYLOR			
	CHRISTS MICH0217	210.00		6,923.57
31 Oct 17	BP GRACE ETHEREDGE			
	CCBC PIZZAS	44.53		
	BP QCBC			
	QERGS CHRISTS	320.00		
	BP TALKING TS			
	CCBC9841	417.90		6,141.14
01 Nov 17	BP BRADB P A			
	novice t-shirt		10.00	6,151.14
03 Nov 17	BP BAYCROFT T A			
	Tom Baycroft		10.00	
	BP CAMBRIDGE TOURS			
	14661 CHRISTS	625.00		5,536.14
04 Nov 17	BP SHIBUYA M			
	T shirt Manaka		10.00	
	CR E Baltas		10.00	5,556.14
06 Nov 17	CR PARSCHAU C			
	CHRISTIAN PARSCHAU		10.00	5,566.14
07 Nov 17	CR CHRIST S COLLEGE		2,668.28	
	BP ALISTER TAYLOR			
	CHRISTS 03M17	180.00		8,054.42
08 Nov 17	DR TOTAL CHARGES			
	TO 17OCT2017	6.00		
	CR Sammy Auday Mahdi			
	Michael tshirt		10.00	8,058.42
09 Nov 17	BP QCBC			
	QERGS CHRISTS	28.00		8,030.42
10 Nov 17	BP CANTABRIGIAN RC			
	WH CHRISTS COL	160.00		7,870.42
12 Nov 17	BP CLARE COLLEGE			
	CHRISTS B4	236.00		
	BP EMMANUEL BC			
	SPRINTS - CHRISTS	250.00		7,384.42
13 Nov 17	BP ALISTER TAYLOR			
	CHRISTS 04M17	150.00		7,234.42
	BALANCE CARRIED FORWARD			7,234.42

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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			7,234.42
14 Nov 17	VIS WWW.POFERRIES.COM 01304 863000	289.00		6,945.42
17 Nov 17	BP JESUS BC CHRISTSFAIRBAIRNS	696.00		
	CR NEWMAN S FRANCE CAMP - SHEN		200.00	6,449.42
18 Nov 17	BALANCE CARRIED FORWARD			6,449.42

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**.