

## Your Statement

Miss M Apsley  
Christ's College Boat Club  
Christ's College  
Cambridge  
CB2 3BU



Account Summary	
Opening Balance	10,266.43
Payments In	385.00
Payments Out	7,526.43
Closing Balance	3,125.00

19 December 2018 to 18 January 2019

International Bank Account Number  
GB34HBUK40160812292971

Branch Identifier Code  
HBUKGB4103J

Account Name  
Christ's College Boat Club

Sortcode      Account Number      Sheet Number  
40-16-08      12292971      259

Your Community Account details					
Date	Payment type and details		Paid out	Paid in	Balance
18 Dec 18		BALANCE BROUGHT FORWARD			10,266.43
28 Dec 18	CR	Lucy Griffin			
		LUCY GRIFFIN GYM		10.00	10,276.43
02 Jan 19	BP	YALE M J B			
		Yale, fleece		45.00	
	BP	KATE HURST			
		FRANCE COVER	3,000.00		7,321.43
03 Jan 19	CR	GUTH M			
		MEMBERSHIP FEE		10.00	7,331.43
08 Jan 19	DR	TOTAL CHARGES			
		TO 17DEC2018	6.00		7,325.43
12 Jan 19	BP	SHEN			
		FRANCE LAUNCH DEPO	45.06		
	BP	CHRISTS COLLEGE			
		CATERING CHRISTS	647.05		6,633.32
14 Jan 19	CR	CUTLER NC			
		CUTLER 1X		250.00	6,883.32
15 Jan 19	CR	PEDERSEN S L			
		SOFIA PEDERSEN GYM		10.00	
	CR	CASH IN AT HSBC BANK PLC			
		CAMBRIDGE CITY OFFICE		50.00	6,943.32
17 Jan 19	DR	73285DN008EA			
		RBD17019AK1LT0HS			
		CENTRE DE VACANCES	3,504.32		
	DR	73285DN008EA			
		RBD17019AK1LT0HS			
		PAYMENT CHARGE	4.00		3,435.00
		BALANCE CARRIED FORWARD			3,435.00

19 December 2018 to 18 January 2019

## Your Statement

**Account Name**  
Christs College Boat Club

**Sortcode**   **Account Number**   **Sheet Number**  
40-16-08   12292971   260

Your Community Account details				
Date	Payment type and details		Paid out	Paid in
18 Jan 19	CR	BALANCE BROUGHT FORWARD O FAUST		
		OISINGYM		10.00
	BP	CITY RC		
		CHRISTS WINTER H2H	320.00	
18 Jan 19		BALANCE CARRIED FORWARD		

### 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)).

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
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://hsbc.co.uk) (UK customers) or [ciiom.hsbc.com](https://ciiom.hsbc.com) (Channel Islands and Isle of Man customers) 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://hsbc.co.uk) (UK customers) or [ciiom.hsbc.com](https://ciiom.hsbc.com) (Channel Islands and Isle of Man customers).

##### 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**.