

## Your Statement

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



### Account Summary

Opening Balance	4,875.55
Payments In	4,399.02
Payments Out	5,253.21
Closing Balance	4,021.36

**19 March to 18 April 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 210

### Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
<b>18 Mar 17</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>4,875.55</b>
20 Mar 17	VIS OARSPORT LTD NOTTINGHAM	123.00		4,752.55
21 Mar 17	CHQ 100673	1,231.00		3,521.55
22 Mar 17	CHQ 100672	32.00		
	BP KATE HURST			
	MILEAGE ALLOWANCE	58.80		
	BP BRITISH ROWING LTD			
	CHR01 INV0011123	203.90		
	BP CAMBRIDGE S&C			
	CHRISTBC0014	900.00		
	VIS WWW.CONCEPT2.CO.UK			
	INTERNET	32.02		2,294.83
23 Mar 17	CR A Graves			
	ALEX GRAVES BLAZER		100.00	2,394.83
24 Mar 17	BP ES ROWING SERVICES			
	INVOICE 18134	562.75		1,832.08
27 Mar 17	DR 35364V501WG8			
	GBD27037HA7N7L4W			
	PAIERIE DEPARTEMEN	393.32		
	DR 35364V501WG8			
	GBD27037HA7N7L4W			
	PAYMENT CHARGE	4.00		1,434.76
30 Mar 17	BP ADAM ATKINSON			
	SIMON MARTIN GIFT	25.00		
	BP CAITLIN HOGAN LLOY			
	BCD AND COCKTAILS	56.40		
	<b>BALANCE CARRIED FORWARD</b>			<b>1,353.36</b>

**19 March to 18 April 2017**

**Account Name**  
Christs College Boat Club

**Sortcode** 40-16-08  
**Account Number** 12292971  
**Sheet Number** 211

**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>1,353.36</b>
	BP COLLIER ROBINSON			
	CHRI02 INV 668	400.00		953.36
31 Mar 17	BP CAMBRIDGE TR			
	CAMBRIDGE TOURS		3,550.00	4,503.36
01 Apr 17	BP CHESTERTON RC			
	CRUSTACEANS HOTC	320.00		4,183.36
02 Apr 17	CR GABERDIELE			
	TOPS2		100.00	4,283.36
08 Apr 17	DR TOTAL CHARGES			
	TO 17MAR2017	6.00		4,277.36
09 Apr 17	BP STONE D G			
	Twm Stone		129.80	
	CR A Atkinson			
	BLAZER - ADAM		129.80	4,536.96
10 Apr 17	CR O Faust			
	OISINBLAZERBALANCE		129.82	4,666.78
11 Apr 17	CR MR A F A NILSSON			
	BLAZER ANTON		129.80	4,796.58
13 Apr 17	BP PC BOAT REPAIRS			
	18-003 CHRISTSCOL	235.00		
	CR A Graves			
	ALEX GRAVES BLAZER		129.80	4,691.38
17 Apr 17	BP COLLIER ROBINSON			
	CHRI02 INV 687	670.02		4,021.36
<b>18 Apr 17</b>	<b>BALANCE CARRIED FORWARD</b>			<b>4,021.36</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**.