



Contact tel 03457 60 60 60

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www.hsbc.co.uk

Your Statement

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



Account Summary

Opening Balance	9,870.37
Payments In	1,984.60
Payments Out	4,647.58
Closing Balance	7,207.39

19 January to 18 February 2018

International Bank Account Number

GB34HBUK40160812292971

Branch Identifier Code

HBUKGB4103J

Account Name

Christ's College Boat Club

Sortcode

40-16-08

Account Number Sheet Number

12292971

235

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
18 Jan 18	BALANCE BROUGHT FORWARD			9,870.37
21 Jan 18	CR PREDDY J&D PP2 JEREMY PREDDY		335.60	10,205.97
22 Jan 18	VIS OARSPORT LTD NOTTINGHAM	96.00		10,109.97
23 Jan 18	CR CHRIST S COLLEGE))) PARCFORCE WORLDW CAMBRIDGE		1,335.00	
24 Jan 18	CHQ 100674	14.02		11,430.95
25 Jan 18	BP NEWNHAM COLLEGE BC CHRISTS NSC	94.20		11,336.75
28 Jan 18	BP ALISTER TAYLOR CHRISTS 01L18	300.00		11,036.75
29 Jan 18	DR 365953T0121C RBD29018HF2OMDKW PAIERIE DEPARTEMEN	203.99		10,832.76
	DR 365953T0121C RBD29018HF2OMDKW PAYMENT CHARGE	506.68		
31 Jan 18))) WILKO RETAIL LIMIT HUNTINGDON 19	4.00		10,322.08
01 Feb 18	VIS WWW.FITNESS-SUPERS ROUND SPINNEY	27.50		10,294.58
	VIS BEEMAT 441924466684	430.00		
02 Feb 18	BP CUCBC CHRISTS LENT BUMPS	614.40		9,250.18
	BALANCE CARRIED FORWARD	240.00		9,010.18

19 January to 18 February 2018

Your Statement

Account Name
Christ's College Boat Club

Sortcode 40-16-08 **Account Number** 12292971 **Sheet Number** 236

Your Community Account details				
Date	Payment type and details		Paid out	Paid in
				Balance
05 Feb 18	VIS	BALANCE BROUGHT FORWARD		9,010.18
		PAYPAL *CONSERVATO		
		35314369001	10.00	
	BP	EMILY MARR		
		CCBC PHYSIO	20.00	
	CR	CHQ IN AT HSBC BANK PLC		
		CAMBRIDGE CITY OFFICE		250.00
06 Feb 18	VIS	WWW.CONCEPT2.CO.UK		9,230.18
		INTERNET	14.50	
				9,215.68
08 Feb 18	DR	TOTAL CHARGES		
		TO 17JAN2018	6.00	
	VIS	WWW.SPORTSWAREHOUS		
		E'BURGH EH6	249.99	
				8,959.69
09 Feb 18	VIS	INT'L 0023066916		
		Amazon UK Marketpl		
		800-279-6620	153.75	
				8,805.94
10 Feb 18	BP	PEMBROKE REGATTA		
		PR18 CHR	240.00	
				8,565.94
12 Feb 18	VIS	PULLUM SPORTS LTD		
		441582560555	51.08	
	BP	KATE HURST		
		FERRY BOOKING	367.00	
	CHQ	100677	150.00	
	CHQ	100678	150.00	
				7,847.86
13 Feb 18	ATM	CASH BARCLAY FEB13		
		CAMBS CHESTR@13:22	60.00	
	VIS	WALLIS & SON LTD		
		BARTON	15.00	
	VIS	WALLIS & SON LTD		
		BARTON	225.00	
	VIS	INT'L 0045542127		
		HOTEL IBIS		
		TINQUEUX		
		EUR 180.00		
		@1.1245 Visa Rate	160.07	
	DR	Non-Sterling		
		Transaction Fee	4.40	
	BP	ALISTER TAYLOR		
		CHRISTS 02L18	180.00	
				7,203.39
15 Feb 18	BP	SONS OF THAMES		
		CHRISTS COLLEGE	60.00	
				7,143.39
16 Feb 18	BP	SWALLOW T&HM		
		CrustnsM3Fairb2017		64.00
				7,207.39
18 Feb 18		BALANCE CARRIED FORWARD		7,207.39

19 January to 18 February 2018

Your Statement

Account Name
Christ's College Boat Club

Sortcode **Account Number** **Sheet Number**
40-16-08 12292971 237

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**.