

## Your Statement

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



### Account Summary

Opening Balance	10,216.11
Payments In	14,321.00
Payments Out	4,179.24
Closing Balance	20,357.87

**19 October to 18 November 2016**

**Account Name**  
Christs College Boat Club

**International Bank Account Number**  
GB94MIDL40160812292971

**Branch Identifier Code**  
MIDLGB2103J

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-16-08	12292971	196

### Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
<b>18 Oct 16</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>10,216.11</b>
19 Oct 16	VIS WALLIS & SON LTD BARTON	195.00		10,021.11
21 Oct 16	CHQ 100668 BP ALISTER TAYLOR CHRISTS 0316	96.00 270.00		
	BP CAMBRIDGE TOURS 14006 CHRISTS	525.00		
	BP A O L RABIN POSTER MONEY	2.51		
	CR Bodanis Sophie SOPHIE BODANIS		23.00	9,150.60
23 Oct 16	CR Hogan-Lloyd Caitli TRIBAL		23.00	9,173.60
29 Oct 16	BP QCBC BAR CRAWL CHRISTS	100.00		
	BP ALISTER TAYLOR CHRISTS 0416	180.00		8,893.60
02 Nov 16	CR CHRIST S COLLEGE BP QCBC		13,950.00	
	QERGS CHRISTS	210.00		22,633.60
06 Nov 16	BP ALISTER TAYLOR CCBC 0516 AND 0616	450.00		
	BP BENHAMSA nottscamp sb2027		125.00	22,308.60
08 Nov 16	DR TOTAL CHARGES TO 17OCT2016	6.00		
	<b>BALANCE CARRIED FORWARD</b>			<b>22,302.60</b>

**19 October to 18 November 2016**

**Your Statement**

**Account Name**  
Christs College Boat Club

**Sortcode** 40-16-08  
**Account Number** 12292971  
**Sheet Number** 197

### 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>22,302.60</b>
	BP PC BOAT REPAIRS			
	17-102 CHRISTSCOL	345.00		
	VIS WALLIS AND SON LTD			
	CAMBRIDGE 81	34.76		21,922.84
11 Nov 16	BP CANTABRIGIAN RC			
	WH CHRISTS COL	256.00		21,666.84
14 Nov 16	BP ALISTER TAYLOR			
	CHRISTS 0716	180.00		21,486.84
17 Nov 16	BP KATE HURST			
	FERRY BOOKING	224.00		21,262.84
18 Nov 16	CHQ 100676	118.00		
	VIS WALLIS & SON LTD			
	BARTON	660.00		
	VIS WALLIS & SON LTD			
	BARTON	195.00		
	VIS INT'L 0034407637			
	HOTEL IBIS			
	TINQUEUX			
	EUR 148.90			
	@1.1592 Visa Rate	128.44		
	DR Non-Sterling			
	Transaction Fee	3.53		
	CR KIMBLIN J T			
	J KIMBLIN		200.00	20,357.87
<b>18 Nov 16</b>	<b>BALANCE CARRIED FORWARD</b>			<b>20,357.87</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>AER 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**.