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Your Statement

Alternative Supermarket Venture
Ltd
50 Long Elmes
Harrow
Middlesex
HA3 5JL



Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 2,251.34 |
| Payments In | 37,629.81 |
| Payments Out | 39,711.88 |
| Closing Balance | 169.27 |

30 May to 29 June 2025

International Bank Account Number

GB13HBUK40111815887895

Branch Identifier Code

HBUKGB4102K

Account Name

Alternative Supermarket Venture Ltd

Sortcode

40-11-18

Account Number

15887895

96

Your BUSINESS CURRENT ACCOUNT details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|---|----------|---------|----------|
| 29 May 25 | BALANCE BROUGHT FORWARD | | | 2,251.34 |
| 30 May 25 | DD 1125910005092024 PAYPOINT COLLECTIO | 670.00 | | 83.32 |
| | CR CARDNET MERCHANT S 250530000852 | | | 661.83 |
| | CR TEYA SOLUTIONS LTD 5038423TEYA250530 | | | 197.90 |
| | CR CASH IN P.O. MAY30 113 NEWINGTO@07:44 | | | 663.00 |
| | 465941XXXXXX2722 | | | 20.00 |
| | CR CASH IN P.O. MAY30 113 NEWINGTO@07:46 | | | 334.58 |
| | 465941XXXXXX2722 | | | |
| | CR CASH IN P.O. MAY30 113 NEWINGTO@07:52 | | | |
| | 465941XXXXXX2722 | | | |
| | BP Narayan Leela Ware Alternative vape | 487.50 | | |
| | OBP Dhamecha Foods Ltd 2U1ROEQJUV8J4UH1N3 | 2,385.31 | | |
| 02 Jun 25 | DD 1125910005092024 PAYPOINT COLLECTIO | 385.00 | | 104.89 |
| | DD 40564559 L.B. ISLINGTON BUS | 449.00 | | |
| | CR TEYA SOLUTIONS LTD 5038423TEYA250602 | | | |
| | CR CARDNET MERCHANT S 250602001058 | | | |
| | BALANCE CARRIED FORWARD | | | 1,610.16 |

30 May to 29 June 2025

Your Statement

Account Name

Alternative Supermarket Venture Ltd

Sortcode Account Number Sheet Number
 40-11-18 15887895 97

Your BUSINESS CURRENT ACCOUNT details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|---|----------|---------|-----------------|
| | BALANCE BROUGHT FORWARD | | | 1,610.16 |
| | CR CARDNET MERCHANT S 250602001058 | | 295.38 | |
| | CR CASH IN P.O. JUN02 113 NEWINGTO@07:32 465941XXXXXX2722 | | 134.00 | |
| | CR CASH IN P.O. JUN02 113 NEWINGTO@07:34 465941XXXXXX2722 | | 271.50 | |
| | CR CASH IN P.O. JUN02 113 NEWINGTO@09:03 465941XXXXXX2722 | | 555.40 | |
| | CR CASH IN P.O. JUN02 113 NEWINGTO@09:14 465941XXXXXX2722 | | 322.00 | |
| | CR CASH IN P.O. JUN02 113 NEWINGTO@09:17 465941XXXXXX2722 | | 484.00 | |
| | CR CASH IN P.O. JUN02 113 NEWINGTO@13:30 465941XXXXXX2722 | | 708.00 | |
| 03 Jun 25 | DD 1125910005092024 PAYPOINT COLLECTIO | 643.10 | | 4,380.44 |
| | CR CARDNET MERCHANT S 250603001045 | | 178.33 | |
| | CR TEYA SOLUTIONS LTD 5038423TEYA250603 | | 430.07 | |
| | CR CASH IN P.O. JUN03 113 NEWINGTO@07:25 465941XXXXXX2722 | | 417.10 | |
| | CR CASH IN P.O. JUN03 113 NEWINGTO@07:29 465941XXXXXX2722 | | 349.00 | |
| | CR CASH IN P.O. JUN03 113 NEWINGTO@07:30 465941XXXXXX2722 | | 1.00 | |
| | BP C N Food supplier Alternetive superm | 300.00 | | |
| | OBP Dhamecha Foods Ltd F9GVF0VUHZCAD6GE0J | 3,215.29 | | |
| | BP Shree Hari traders Pay point money cr | 350.00 | | |
| | BP Shree Hari traders Pay point money cr | 271.00 | | |
| | BALANCE CARRIED FORWARD | | | 976.55 |

30 May to 29 June 2025

Your Statement

Account Name

Alternative Supermarket Venture Ltd

Sortcode Account Number Sheet Number
 40-11-18 15887895 98

Your BUSINESS CURRENT ACCOUNT details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--------------------------------|----------|---------|---------------|
| | BALANCE BROUGHT FORWARD | | | 976.55 |
| | BP Shree Hari traders | | | |
| | Pay point money cr | 134.00 | | |
| | BP Shree Hari traders | | | |
| | Pay point money cr | 197.90 | | 644.65 |
| 04 Jun 25 | DD 00625026206825 | | | |
| | SKY DIGITAL | 28.00 | | |
| | DD 1125910005092024 | | | |
| | PAYPOINT COLLECTIO | 1,361.77 | | |
| | CR CARDNET MERCHANT S | | | |
| | 250604000878 | | | 73.61 |
| | CR TEYA SOLUTIONS LTD | | | |
| | 5038423TEYA250604 | | | 525.75 |
| | CR CASH IN P.O. JUN04 | | | |
| | 113 NEWINGTO@07:30 | | | |
| | 465941XXXXXX2722 | | | 99.00 |
| | CR CASH IN P.O. JUN04 | | | |
| | 113 NEWINGTO@07:31 | | | |
| | 465941XXXXXX2722 | | | 393.00 |
| | BP Shree Hari traders | | | |
| | Pay point money cr | 211.00 | | |
| | BP Shree Hari traders | | | |
| | Pay point money cr | 99.00 | | 36.24 |
| 05 Jun 25 | DD 1125910005092024 | | | |
| | PAYPOINT COLLECTIO | 416.80 | | |
| | CR CARDNET MERCHANT S | | | |
| | 250605000949 | | | 114.50 |
| | CR TEYA SOLUTIONS LTD | | | |
| | 5038423TEYA250605 | | | 488.51 |
| | CR CASH IN P.O. JUN05 | | | |
| | 113 NEWINGTO@07:39 | | | |
| | 465941XXXXXX2722 | | | 115.00 |
| | CR CASH IN P.O. JUN05 | | | |
| | 113 NEWINGTO@07:40 | | | |
| | 465941XXXXXX2722 | | | 139.00 |
| 06 Jun 25 | DD 013169 | | | 476.45 |
| | NIJJAR DAI LTD | 320.94 | | |
| | DD 1125910005092024 | | | |
| | PAYPOINT COLLECTIO | 392.98 | | |
| | CR CARDNET MERCHANT S | | | |
| | 250606000960 | | | 107.49 |
| | CR TEYA SOLUTIONS LTD | | | |
| | 5038423TEYA250606 | | | 421.16 |
| | BALANCE CARRIED FORWARD | | | 291.18 |



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30 May to 29 June 2025

Your Statement

Account Name

Alternative Supermarket Venture Ltd

Sortcode **Account Number** **Sheet Number**
40-11-18 15887895 99

Your BUSINESS CURRENT ACCOUNT details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--------------------------------|----------|---------|-----------------|
| | BALANCE BROUGHT FORWARD | | | 291.18 |
| | CR CASH IN P.O. JUN06 | | | |
| | 113 NEWINGTO@07:30 | | | |
| | 465941XXXXXX2722 | | 59.00 | |
| | CR CASH IN P.O. JUN06 | | | |
| | 113 NEWINGTO@11:13 | | | |
| | 465941XXXXXX2722 | | | |
| 07 Jun 25 | CR CASH IN P.O. JUN07 | | 385.00 | 735.18 |
| | 113 NEWINGTO@07:26 | | | |
| | 465941XXXXXX2722 | | | |
| | CR CASH IN P.O. JUN07 | | 302.00 | |
| | 113 NEWINGTO@10:27 | | | |
| | 465941XXXXXX2722 | | | |
| 09 Jun 25 | DD 1125910005092024 | | 472.30 | 1,509.48 |
| | PAYPOINT COLLECTIO | 139.00 | | |
| | DD 2000245512002 | | | |
| | YU ENERGY | 669.34 | | |
| | CR TEYA SOLUTIONS LTD | | | 1,819.78 |
| | 5038423TEYA250609 | | | |
| | CR CARDNET MERCHANT S | | | |
| | 250609001146 | | 77.07 | |
| | CR CARDNET MERCHANT S | | | |
| | 250609001146 | | 323.20 | |
| | CR CASH IN P.O. JUN09 | | | |
| | 113 NEWINGTO@07:30 | | | |
| | 465941XXXXXX2722 | | 49.00 | |
| | CR CASH IN P.O. JUN09 | | | |
| | 113 NEWINGTO@07:53 | | | |
| | 465941XXXXXX2722 | | | 70.07 |
| | CR CASH IN P.O. JUN09 | | | |
| | 113 NEWINGTO@07:54 | | | |
| | 465941XXXXXX2722 | | | |
| | CR CASH IN P.O. JUN09 | | 320.00 | |
| | 113 NEWINGTO@07:56 | | | |
| | 465941XXXXXX2722 | | | |
| | CR CASH IN P.O. JUN09 | | | 596.50 |
| | 113 NEWINGTO@10:08 | | | |
| | 465941XXXXXX2722 | | | |
| | CR CASH IN P.O. JUN09 | | | |
| | 113 NEWINGTO@10:09 | | | |
| | 465941XXXXXX2722 | | 20.00 | |
| | BP M Singh M S Develo | | | |
| | Rent | 2,167.00 | | |
| | VIS SUMUP *VIPCIG | | | |
| | BURY | 231.42 | | |
| | BALANCE CARRIED FORWARD | | | 2,308.34 |



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30 May to 29 June 2025

Your Statement

Account Name

Alternative Supermarket Venture Ltd

Sortcode **Account Number** **Sheet Number**
40-11-18 15887895 100

Your BUSINESS CURRENT ACCOUNT details

| Date | Payment type and details | | Paid out | Paid in | Balance |
|-----------|--------------------------------|---|----------|---------|---------------|
| 10 Jun 25 | DD | BALANCE BROUGHT FORWARD 1125910005092024 | | | 2,308.34 |
| | | PAYPOINT COLLECTIO | 418.71 | | |
| | CR | CARDNET MERCHANT S 250610000947 | | 138.12 | |
| | CR | TEYA SOLUTIONS LTD 5038423TEYA250610 | | 478.72 | |
| | CR | CASH IN P.O. JUN10 113 NEWINGTO@07:40 | | | |
| | | 465941XXXXXX2722 | | 448.00 | |
| | BP | Shree Hari traders | | | |
| | | Pay point money cr | 302.00 | | |
| | BP | Shree Hari traders | | 59.00 | |
| | BP | Shree Hari traders | | 115.00 | |
| | BP | Shree Hari traders | | 70.07 | |
| | BP | Shree Hari traders | | 448.00 | |
| | CR | CASH IN P.O. JUN10 113 NEWINGTO@09:37 | | | |
| | | 465941XXXXXX2722 | | 516.30 | |
| | OBP | Dhamcha Foods Ltd V0QA7WCW0OTPJNW1JJ | 1,343.04 | | 1,133.66 |
| 11 Jun 25 | DD | 1125910005092024 | | | |
| | | PAYPOINT COLLECTIO | 1,399.46 | | |
| | CR | CARDNET MERCHANT S 250611001073 | | 97.68 | |
| | CR | TEYA SOLUTIONS LTD 5038423TEYA250611 | | 438.75 | |
| | CR | CASH IN P.O. JUN11 113 NEWINGTO@07:22 | | | |
| | | 465941XXXXXX2722 | | 169.50 | |
| | CR | CASH IN P.O. JUN11 113 NEWINGTO@11:57 | | | |
| | | 465941XXXXXX2722 | | 241.00 | |
| 12 Jun 25 | DD | 1125910005092024 | | | 681.13 |
| | | PAYPOINT COLLECTIO | 516.44 | | |
| | CR | CARDNET MERCHANT S 250612001046 | | 123.03 | |
| | CR | TEYA SOLUTIONS LTD 5038423TEYA250612 | | 415.48 | |
| | BALANCE CARRIED FORWARD | | | | 703.20 |

30 May to 29 June 2025

Your Statement

Account Name

Alternative Supermarket Venture Ltd

Sortcode Account Number Sheet Number
 40-11-18 15887895 101

Your BUSINESS CURRENT ACCOUNT details

| Date | Payment type and details | | Paid out | Paid in | Balance |
|-----------|--------------------------------|---|----------|----------|-----------------|
| | CR | BALANCE BROUGHT FORWARD CASH IN P.O. JUN12 113 NEWINGTO@07:36 465941XXXXXX2722 | | | 703.20 |
| 13 Jun 25 | DD | 1125910005092024 PAYPOINT COLLECTIO | | 214.00 | 917.20 |
| | CR | CARDNET MERCHANT S 250613001145 | | | 123.39 |
| | CR | TEYA SOLUTIONS LTD 5038423TEYA250613 | | | 544.82 |
| | CR | CASH IN P.O. JUN13 113 NEWINGTO@09:53 465941XXXXXX2722 | | | 665.00 |
| | BP | Shree Hari traders Pay point money cr | 169.50 | | |
| | BP | Shree Hari traders Pay point money cr | 214.00 | | |
| | BP | C N Food supplier Alternetive superm | 347.00 | | |
| | OBP | Dhamecha Foods Ltd 5LRRMRKMUB94NRE3B1G | | 1,115.09 | 163.96 |
| 14 Jun 25 | CR | CASH IN P.O. JUN14 113 NEWINGTO@08:53 465941XXXXXX2722 | | | 523.96 |
| 16 Jun 25 | DD | 1125910005092024 PAYPOINT COLLECTIO | 354.60 | | |
| | CR | TEYA SOLUTIONS LTD 5038423TEYA250616 | | | 1,757.84 |
| | CR | CARDNET MERCHANT S 250616001054 | | | 158.41 |
| | CR | CARDNET MERCHANT S 250616001054 | | | 510.95 |
| | VIS | KINGDOM L A SUPPOR WWW.KINGDOM.C | 400.00 | | |
| | VIS | INT'L 0013632143 GoFundMe | | | |
| | | Dublin | 11.75 | | 2,184.81 |
| 17 Jun 25 | DD | 1125910005092024 PAYPOINT COLLECTIO | 561.87 | | |
| | CR | CARDNET MERCHANT S 250617000943 | | | 107.88 |
| | CR | TEYA SOLUTIONS LTD 5038423TEYA250617 | | | 544.22 |
| | BALANCE CARRIED FORWARD | | | | 2,275.04 |

30 May to 29 June 2025

Your Statement

Account Name

Alternative Supermarket Venture Ltd

Sortcode Account Number Sheet Number
 40-11-18 15887895 102

Your BUSINESS CURRENT ACCOUNT details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--------------------------------|----------|---------|-----------------|
| | BALANCE BROUGHT FORWARD | | | 2,275.04 |
| | CR CASH IN P.O. JUN17 | | | |
| | 113 NEWINGTO@08:37 | | | |
| | 465941XXXXXX2722 | | 599.00 | |
| | CR CASH IN P.O. JUN17 | | | |
| | 113 NEWINGTO@08:38 | | | |
| | 465941XXXXXX2722 | | 275.00 | |
| | CR CASH IN P.O. JUN17 | | | |
| | 113 NEWINGTO@08:40 | | | |
| | 465941XXXXXX2722 | | 548.50 | |
| | CR CASH IN P.O. JUN17 | | | |
| | 113 NEWINGTO@08:47 | | | |
| | 465941XXXXXX2722 | | 514.00 | |
| | BP Shree Hari traders | | | |
| | Pay point money cr | 275.00 | | |
| | OBP Dhamecha Foods Ltd | | | |
| | D8N3FT29GS1PWKJ4P6 | 2,099.37 | | 1,837.17 |
| 18 Jun 25 | DD CNET600884050 | | | |
| | CARDNET CURRENCY | 44.63 | | |
| | DD 1125910005092024 | | | |
| | PAYPOINT COLLECTIO | 957.55 | | |
| | CR CARDNET MERCHANT S | | | |
| | 250618000967 | | 84.15 | |
| | CR TEYA SOLUTIONS LTD | | | |
| | 5038423TEYA250618 | | 508.62 | 1,427.76 |
| 19 Jun 25 | DD 1125910005092024 | | | |
| | PAYPOINT COLLECTIO | 568.52 | | |
| | CR CARDNET MERCHANT S | | | |
| | 250619000948 | | 211.17 | |
| | CR TEYA SOLUTIONS LTD | | | |
| | 5038423TEYA250619 | | 368.27 | |
| | BP Narayan Leela Ware | | | |
| | Alternative vape | 175.00 | | 1,263.68 |
| 20 Jun 25 | DD 013169 | | | |
| | NIJJAR DAI LTD | 11.36 | | |
| | DD 1125910005092024 | | | |
| | PAYPOINT COLLECTIO | 295.00 | | |
| | CR CARDNET MERCHANT S | | | |
| | 250620000850 | | 153.22 | |
| | CR TEYA SOLUTIONS LTD | | | |
| | 5038423TEYA250620 | | 655.75 | |
| | CR CASH IN P.O. JUN20 | | | |
| | 113 NEWINGTO@07:43 | | | |
| | 465941XXXXXX2722 | | 193.00 | |
| | BALANCE CARRIED FORWARD | | | 1,959.29 |

30 May to 29 June 2025

Your Statement

Account Name

Alternative Supermarket Venture Ltd

Sortcode Account Number Sheet Number
 40-11-18 15887895 103

Your BUSINESS CURRENT ACCOUNT details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--------------------------------|----------|----------|-----------------|
| | BALANCE BROUGHT FORWARD | | | 1,959.29 |
| | CR CASH IN P.O. JUN20 | | | |
| | 113 NEWINGTO@07:46 | | | |
| | 465941XXXXXX2722 | | 227.00 | |
| | CR CASH IN P.O. JUN20 | | | |
| | 113 NEWINGTO@08:02 | | | |
| | 465941XXXXXX2722 | | 231.00 | |
| | CR CASH IN P.O. JUN20 | | | |
| | 113 NEWINGTO@08:04 | | | |
| | 465941XXXXXX2722 | | 195.00 | |
| | CR CASH IN P.O. JUN20 | | | |
| | 113 NEWINGTO@08:06 | | | |
| | 465941XXXXXX2722 | | 275.40 | |
| | CR CASH IN P.O. JUN20 | | | |
| | 113 NEWINGTO@08:30 | | | |
| | 465941XXXXXX2722 | | 340.00 | |
| | BP Shree Hari traders | | | |
| | Pay point money cr | 193.00 | | |
| | BP Shree Hari traders | | | |
| | Pay point money cr | 231.00 | | |
| | OBP Dhamecha Foods Ltd | | | |
| | 5YHRKOO4Y4OPZ3ZLBB | 1,531.05 | | 1,272.64 |
| 21 Jun 25 | BP Shree Hari traders | | | |
| | Pay point money cr | 195.00 | | |
| | BP RH mega whole sale | | | |
| | Alternative superm | 500.00 | | 577.64 |
| 23 Jun 25 | DD 1125910005092024 | | | |
| | PAYPOINT COLLECTIO | 245.79 | | |
| | CR CARDNET MERCHANT S | | | |
| | 250623001038 | | 193.90 | |
| | CR CARDNET MERCHANT S | | | |
| | 250623001038 | | 541.07 | |
| | CR TEYA SOLUTIONS LTD | | | |
| | 5038423TEYA250623 | | 1,437.63 | |
| | BP Mars wrigley choco | | | |
| | Chocolate | 36.70 | | |
| | CR CASH IN P.O. JUN23 | | | |
| | 113 NEWINGTO@14:45 | | | |
| | 465941XXXXXX2722 | | 1,683.50 | |
| 24 Jun 25 | DD 1125910005092024 | | | 4,151.25 |
| | PAYPOINT COLLECTIO | 320.27 | | |
| | CR CARDNET MERCHANT S | | | |
| | 250624001042 | | 117.05 | |
| | CR TEYA SOLUTIONS LTD | | | |
| | 5038423TEYA250624 | | 507.75 | |
| | BALANCE CARRIED FORWARD | | | 4,455.78 |

30 May to 29 June 2025

Your Statement

Account Name

Alternative Supermarket Venture Ltd

Sortcode Account Number Sheet Number
 40-11-18 15887895 104

Your BUSINESS CURRENT ACCOUNT details

| Date | Payment type and details | | Paid out | Paid in | Balance |
|-----------|--------------------------------|---|----------|----------|---------------|
| | OBP | BALANCE BROUGHT FORWARD Dhamecha Foods Ltd | | | 4,455.78 |
| | | CMK7AABHG3BCW6QJGF | 2,940.66 | | 1,515.12 |
| 25 Jun 25 | DD | 1125910005092024 | | 1,110.50 | |
| | | PAYPOINT COLLECTIO | | | |
| | CR | CARDNET MERCHANT S 250625000864 | | 167.82 | |
| | CR | TEYA SOLUTIONS LTD 5038423TEYA250625 | | 489.80 | |
| | BP | Avnish patel Lost merry order | 200.00 | | 862.24 |
| 26 Jun 25 | DD | 1125910005092024 | | 466.20 | |
| | | PAYPOINT COLLECTIO | | | |
| | CR | CARDNET MERCHANT S 250626000840 | | 205.17 | |
| | CR | TEYA SOLUTIONS LTD 5038423TEYA250626 | | 503.04 | 1,104.25 |
| 27 Jun 25 | DD | 1125910005092024 | | 335.50 | |
| | | PAYPOINT COLLECTIO | | | |
| | DD | 40111808005117 | | 2,008.19 | |
| | | HSBC PLC LOANS | | | |
| | CR | CARDNET MERCHANT S 250627000952 | | 195.65 | |
| | CR | TEYA SOLUTIONS LTD 5038423TEYA250627 | | 562.71 | |
| | CR | CASH IN P.O. JUN27 113 NEWINGTO@07:52 | | | |
| | | 465941XXXXXX2722 | | 1,590.20 | |
| | BP | Narayan Leela Ware Alternative vape | 245.00 | | |
| | CR | CASH IN P.O. JUN27 113 NEWINGTO@13:10 | | 420.00 | |
| | | 465941XXXXXX2722 | | | |
| | OBP | Dhamecha Foods Ltd 7NYQVV0LNYGPNQM1BJ | 1,114.85 | | 169.27 |
| 29 Jun 25 | BALANCE CARRIED FORWARD | | | | 169.27 |

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are 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 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 (hsbc.co.uk/fscs/).

Business Banking Customers

Interest and Charges

Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:

This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:

This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card

For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information

A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges are also separately available through these channels.

To help us continuously improve our service and in the interests of security, we may monitor and/or record your conversation with us.

Business and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're calling from outside the UK, please call us on +44 1442 422 929. Lines are open 24 hours.

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:

Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that limit.

Unarranged overdraft:

When you make a payment that takes your account overdrawn if you don't have an arranged overdraft or takes your account over your arranged overdraft limit.

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 HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges for the HSBC Private Banking Account is £10,000.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

For Private Banking Account clients, please refer to the Private Banking Banking Services Terms and Conditions.

Customer service

You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.