

Contact tel 03457 404 404
see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement

Mr Z Testname
1 Test Street
Test Lane
Testville
AB1 2CD



Account Summary

Opening Balance	1,733.93
Payments In	7,159.13
Payments Out	6,218.80
Closing Balance	2,674.26
Arranged Overdraft Limit	1,400.00

9 December 2020 to 8 January 2021

International Bank Account Number

GB00TEST001122012345678

Branch Identifier Code

HBUKGB4150H

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode

00-11-22

Account Number Sheet Number

12345678

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Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
08 Dec 20	BALANCE BROUGHT FORWARD			1,733.93
09 Dec 20	CR FPZFWG & YPNEYIZ L		825.10	
	DD ELGELF ELGNWZH	19.25		
	DD ELGELF ELGNWZH	81.97		
	VIS LNDZNMvxyxprw			
	pdphlc.rl.km	8.99		
	VIS WJF			
	FIZXIZ	10.00		
	VIS PZH'F 0087022099			
	Ldphlc.rl.km*NY7RD			
	LNLDIZ.BI.OU	18.89		2,419.93
10 Dec 20	))) YLPZYROSGY Y/NUHY			
	FWWXY, 2222	37.28		2,382.65
11 Dec 20	DD FWVLF & VWZ NP B/F	9.90		
	VIS HSPZPHG NPSSIS EOR			
	PZHWSZWH	89.54		
	VIS PZH'F 0001079918			
	Ldphlc.rl.km*NY682			
	LNLDIZ.BI.OU	9.50		2,273.71
12 Dec 20	BP Yv Bqpbg EBB			
	Vpg Nov20 920435	91.87		2,181.84
14 Dec 20	DD TPHLBTP BLEPHLF BI	62.84		
	VIS ZWCYAOWYH NWXPL			
	CLHJISX	78.77		
	VIS HTW BTPFXSWZY SOBP			
	FIZXIZ	20.00		
	))) BP YH BTLXY			
	FWWXY	10.54		
	BALANCE CARRIED FORWARD			2,009.69

9 December 2020 to 8 January 2021

Your Statement

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode Account Number Sheet Number

00-11-22 12345678 11

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,009.69
	))) NBXIZLFX Y			
	FWWXY	14.17		
	BP A J Bpdwtlc			
	YH BTLXY QPBLSLVW	50.40		
	VIS VIIVFW Vllowx Exp			
	Flcblc	4.99		
	VIS HLUWLCLG YTLFLNLS			
	FWWXY	20.39		1,919.74
15 Dec 20	DD JLPSNWLX / F&V	11.05		
	DD IQI WZWSVG	72.00		
	DD ELGELF ELGNWZH	12.99		
	VIS YLPZYROSG'Y Y/NUH			
	NIISHICZ	400.16		
	))) FFIGXY LH YLPZYROS			
	FWWXY NIISHIC	4.49		1,419.05
16 Dec 20	DD ELGELF ELGNWZH	36.93		
	VIS LNDZNmvyxprw			
	pdphlc.rl.km	86.95		
	VIS WJF			
	FIZXIZ	10.00		1,285.17
17 Dec 20	DD ELGELF ELGNWZH	3.99		
	DD ELGELF ELGNWZH	14.70		
	DD ELGELF ELGNWZH	27.95		
	DD ELGELF ELGNWZH	31.99		
	DD ELGELF ELGNWZH	38.00		
	DD ELGELF ELGNWZH	50.00		
	DD ELGELF ELGNWZH	90.96		1,027.58
21 Dec 20	VIS YHLZJISXY			
	PZHWSZWH	32.98		
	VIS LNDZNmvyxprw			
	pdphlc.rl.km	127.40		
	VIS LNDZNmvyxprw			
	pdphlc.rl.km	107.91		
	VIS LNDZNmvyxprw			
	pdphlc.rl.km	8.99		
	))) YLPZYROSGY Y/NUHY			
	FWWXY, 2222	34.62		715.68
22 Dec 20	CR TNSB YL		104.32	
	DD ELGELF ELGNWZH	399.00		
	VIS BI-IE VSIOE 108593			
	FWWXY	104.75		316.25
23 Dec 20	CR LFFPLZBW LOHINIHPQ		2,526.83	
	DD ELGELF ELGNWZH	11.09		
	CR TYRB Nljnxw leewt		10.00	
	BALANCE CARRIED FORWARD			2,841.99

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Sortcode Account Number Sheet Number

00-11-22 12345678 12

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,841.99
	VIS WYYI UZOHYJISX YWS			
	UZOHYJISX	59.62		
	VIS XQFL DRPQWS IZFPZW			
	YCLZYWL	34.00		
	))) NBXIZLFX			
	NLZBTWYHWS	19.16		2,729.21
24 Dec 20	CR 655622773061-BTR		84.20	
	DD ELGELF ELGNWZH	14.39		
	SO LPBS			
	LE287096	5.00		
	SO YLSVWZH			
	101146	5.00		
	CR LFFPLZBW LOHINIHPQ			
	WKEWZYWY		339.09	
	VIS RWZHFWGY ROHBTWSY			
	EOXYWG	62.90		
	))) BLHBT TWLXPZVFWG			
	FWWXY	24.60		
	))) RWZHFWGY ROHBTWSY			
	EOXYWG	18.00		
	VIS PZH'F 0093491017			
	Flgv Yqwwy Swglktr			
	Ocxwf	5.00		
	VIS PZH'F 0093491018			
	Flgv Yqwwy Swglktr			
	Ocxwf	5.00		3,012.61
26 Dec 20	ATM BLYT ZIHWNLB XWB26			
	BP TWLXPZVFW@11:22	250.00		2,762.61
29 Dec 20	SO SLPZRIC MOZUHPZ			
	FPWQWYFWG	30.00		
	ATM BLYT YLPZYRG XWB29			
	Ypncgkftg R@10:53	120.00		
	VIS LNDZNUHEFLBW LNLDI			
	LNLDIZ.BLOU	95.31		
	VIS LYXL YOEWSYHISW			
	EOXYWG	173.43		
	VIS LNDZNmvyxprw			
	pdphlc.rl.km	30.25		
	))) NLSUY&YEWZBWS EFB			
	EOXYWG	45.00		
))) BP YH BTLXY			
	FWWXY	3.59		
))) RIRBI HLBUF			
	FWWXY	3.97		2,261.06
	BALANCE CARRIED FORWARD			2,261.06

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Your HSBC Advance details				
Date	Payment type and details		Paid out	Paid in
				Balance
30 Dec 20	VIS	BALANCE BROUGHT FORWARD		2,261.06
		PZH'F 0019629900		
		LNLDIZ.BI.OU*NM2AP		
		LNLDIZ.BI.OU	35.00	
31 Dec 20	BR	BTOSBT BINNPYPPIZW		1,894.49
	DD	ELGELF ELGNWZH	3.99	
	DD	ELGELF ELGNWZH	399.00	
	SO	JLSSLS FPWQ		
		EIBUWH NIZWG	40.00	
	)))	BP YH BTLXY		
		FWWXY	24.16	
	)))	NBXIZLFX		
		NLZBTWYHWS	17.86	
	TFR	002244 12341234		
		PZHWSZWH HSLZYJWS		550.00
04 Jan 21	DD	BTOSBT NPYPPIZ SOB	50.00	
	DD	HQ FPBWZBW NRE	13.20	
	DD	EFLZNGYWSQPBW FFE	25.38	
	DD	HWYBI NIRPFW	58.75	
	DD	QPSVPZ NWXPL EGNHY	59.50	
	DD	SIGLF FIZXIZ	13.66	
	SO	JLSSLS MHN*BLL	100.00	
	SO	FPWQWYFWG H F	100.00	
	SO	YH BTLXY BTOSBT		
		FPWQWYFWG / JLSSLS	500.00	
	VIS	LND*Dnyyn Bwjgnvw		
		ncel@hnyyn.rl	6.99	
	VIS	YLPZYROSG'Y Y/NUH		
		NIISHIBZ	226.19	
	)))	BI-IE VSIOE 014029		
		EWHSIF XWLSZY	5.71	
	)))	FFIGXY LH YLPZYROS		
		FWWXY NIISHIB	4.49	
	)))	BP YH BTLXY		
		FWWXY	6.69	
	VIS	ZIBHQ.BIN/RPFFPZVT		
		YUG	9.99	
	)))	BP YH BTLXY		
		FWWXY	7.99	
	VIS	PZH'F 0034242738		
		XPVPHLFIBWLZ.BIN		
		XPVPHLFIBWLZ.		
		OYX 8.33 @ 1.3611		
		Qngp Spvw	6.12	
		BALANCE CARRIED FORWARD		2,990.88

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Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,990.88
	DR Zlc-Yvwtxnco			
	Htpcgprvnlc Jww	0.16		
	VIS PZH'F 0031159779			
	Etndw Qnbwl*NMI5I5			
	353-12477661	4.99		
	VIS PZH'F 0039247912			
	Ldphlc.rl.km*NMI82V			
	LNLDIZ.BI.OU	25.48		2,960.25
05 Jan 21	VIS PZH'F 0049325434			
	Etndw Qnbwl*NMI0KU9			
	353-12477661	7.99		
	VIS PZH'F 0049325435			
	Ldphlc.rl.km*NMI1FK			
	LNLDIZ.BI.OU	3.13		2,949.13
06 Jan 21	DD ELGELF ELGNWZH	8.99		
	DD ELGELF ELGNWZH	14.99		
	DD ELGELF ELGNWZH	370.00		
	VIS LNDZNmvyxprw			
	pdphlc.rl.km	22.95		2,532.20
07 Jan 21	CR FPZFWG & YPNEYIZ L		825.10	
	VIS LNDZNmvyxprw			
	pdphlc.rl.km	26.34		
	VIS LNDZNmvyxprw			
	pdphlc.rl.km	26.97		
	VIS PZH'F 0059135395			
	LNLDIZ ESPNW*NMI2HG			
	LNDZ.BI.OU/EN	7.99		3,296.00
08 Jan 21	DD NHV 40058834132904	526.05		
	VIS WXWZ BI OU			
	BTWYHWS	32.28		
	VIS BI-IE VSIOE 108593			
	FWWXY	45.42		
	VIS PZH'F 0064032560			
	LNLDIZ.BI.OU*NMI0CZ			
	LNLDIZ.BI.OU	17.99		2,674.26
08 Jan 21	BALANCE CARRIED FORWARD			2,674.26

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).

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Sortcode Account Number Sheet Number
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Credit Interest Rates			Arranged Overdraft Interest Rates		
	<i>balance</i>	<i>AER variable</i>		<i>balance</i>	<i>EAR variable</i>
Credit interest		0.00%			
			upto	25	0.00%
			over	25	39.90%

Commercial Banking Customers

Interest and Charges

[Your] Business Banking Terms and Conditions cover how and when we can charge our interest rates and charges.

Details of Debit interest together with details of the interest rate we pay and charge in full [for all accounts] are available in [our] Business Price List. All [our] business current accounts are non-interest bearing when in credit unless we individually agree a rate with you.

Overdrafts:

Arranged overdraft: Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit. Interest rates are individually agreed, for a period of 12 months, and are linked to the Bank of England base rate. For details of our fees and charges, please refer to our Business Price List – see Additional Information below.

Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft limit, or takes your account over your arranged overdraft limit. When you don't have an arranged overdraft limit, we will charge our Business Standard Debit Interest Rate on any balances. When you have an existing arranged overdraft limit and go over this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge Standard Debit Interest Rate on any balance over your arranged overdraft facility. In either of these circumstances, unarranged overdraft charges will be applied on each working day that your account is overdrawn (if you don't have an arranged overdraft) or you go over your arranged overdraft limit (if you have an arranged overdraft). For details of our fees and charges, please see our Business Price List and for information on our Interest Rates – see Additional Information below.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Business Price List.

Additional Information

A copy of [our] Business Price List and the Business Banking Terms and Conditions can be found on our website

www.business.hsbc.uk/en-gb/gb/generic/legal-information.

Information on our Interest Rates can be found on our website **www.business.hsbc.uk/en-gb/interest-rates/interest-rates-finance-borrowing**.

This information is also available in our branches, by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or by textphone **0345 12 55 63**. [Details of the interest rate we pay and charge 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 telephone calls with us.

Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, e.g. Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts, overdraft interest is charged on the whole overdraft balance above any interest free amount. 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.

Overdrafts

Arranged overdraft: Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft 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.

Effective from 14 March 2020

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 HSBC Advance Bank Account, HSBC Bank Account, HSBC Current Account, Home Management Account and HSBC Graduate Bank Account is £20.

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.

Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the new £20 cap as they'll relate to the previous month's charging period.

Your debit card

When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign 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 foreign currency debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made. For 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 'Foreign Currency Transaction Fee'. Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of 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, and to cash machines in the UK, 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.

Commercial and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen please call **0800 032 7075** or if you are 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 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.

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or textphone **0345 12 55 63** to let us know how we can serve you better.