

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	2,674.26
Payments In	7,613.10
Payments Out	8,672.65
Closing Balance	1,614.71
Arranged Overdraft Limit	1,400.00

International Bank Account Number

GB00TEST001122012345678

Branch Identifier Code

HBUKGB4150H

9 January to 8 February 2021

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode

00-11-22

Account Number Sheet Number

12345678

16

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
08 Jan 21	BALANCE BROUGHT FORWARD			2,674.26
09 Jan 21	BP Cu Vmcvf KVV			
	Pcf Dec20 941759	136.09		2,538.17
11 Jan 21	DD OSPIO & PSA ZE V/O	9.90		
	DD KIQKIO KIQZSAB	65.98		
	SO IAARAVEIBEJA BFRCB			
	NSAFQ ZJFPIA	40.00		
	VIS IZUAZeubcpt			
	cjexls.pl.re	52.81		
	VIS WSOEGSFJJ.VJ.RM			
	OJAWJA	52.29		
	VIS BP CB VNIWC			
	OSSWC	45.33		
	))) VJ-JK PFJRK 108593			
	OSSWC	31.72		
	))) VSABFIO SAP VJJK			
	NW8 8LO	4.60		
	))) ZVWJAIOWC			
	OSSWC	6.09		
	))) BP CB VNIWC			
	OSSWC	1.99		2,227.46
12 Jan 21	VIS CIEACLRFAQ C/ZMB			
	ZJFBJTA	254.13		
	VIS IZUAZeubcpt			
	cjexls.pl.re	21.00		1,952.33
13 Jan 21	DD NEBIVNE VIKEBIO VJ	62.84		
	DD KIQKIO KIQZSAB	12.99		1,876.50
14 Jan 21	DD KIQKIO KIQZSAB	23.00		1,853.50
	BALANCE CARRIED FORWARD			1,853.50

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Sortcode Account Number Sheet Number

00-11-22 12345678 17

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,853.50
15 Jan 21	DD HIEFZSIW / O&P	11.05		
	DD JGJ CISFPQ	72.00		
	VIS PJJPOS *Pilibt Kbc			
	i.pl/mtbooca#	4.09		1,766.36
16 Jan 21	BP A J Vcjtks			
	CB VNIWC GEVIFIPS	42.00		1,724.36
18 Jan 21	VIS RAEBS CBRWCIBC			
	FSVRFFEAP	2,620.80		
	VIS EAB'O 0002576922			
	Kkdjt Gdvtl*ZG3KJ3			
	353-12477661	9.99		
	VIS EAB'O 0002576923			
	Kkdjt Gdvtl*ZG1EX7			
	353-12477661	9.99		916.42 D
19 Jan 21	TFR 001122 87654321			
	EABSFASB BFIACHSF		2,000.00	
	VIS CIEACLRFC C/ZMBC			
	ZJFBJTA	74.74		
	VIS CIEACLRFC C/ZMB			
	ZJFBJTA	149.25		859.59
21 Jan 21	TFR 002244 12341234			
	EABSFASB BFIACHSF		302.50	
	VIS TNEBSVFJCC			
	KRWCSQ	100.00		
	VIS ICWI KSBFJO/RKB			
	KRWCSQ	37.85		
	VIS JSKKTSLSVJZ			
	TTT.WGOI.PJG.	52.50		
	VIS WGOI GSNEVOS BIY			
	0300 1234321	150.00		821.74
22 Jan 21	SO FIEALJT DRAMBEJA			
	OESGSCOSQ	30.00		791.74
25 Jan 21	CR 655622773071-VNL		84.20	
	SO IEVF			
	IK287096	5.00		
	SO CIFPCIB			
	101146	5.00		
	VIS IZUAZeubcpt			
	cjexls.pl.re	6.74		
	VIS LB.VJZ VJACRZSF CI			
	81 ACBPIBS	25.00		
	VIS EAB'O 0045910049			
	IKKOS.VJZ/LEOO			
	08001076285	8.99		
	BALANCE CARRIED FORWARD			825.21

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Sortcode Account Number Sheet Number

00-11-22 12345678 18

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			825.21
	VIS EAB'O 0041767202 Ijcxls.pl.re*ZG9NI IZIUJA.VJ.RM	75.00		750.21
26 Jan 21	DD KIQKIO KIQZSAB VIS VIEAVLRFQ'V V/ZMB ZJFBJTA	14.39		
	VIS EAB'O 0050877146 Ijcxls.pl.re*ZG7JZ IZIUJA.VJ.RM	188.61		
27 Jan 21	VIS IZUAZMBKOIVS IZIUJ IZIUJA.VJ.RM	29.99		517.22
28 Jan 21	VR VB VNIWV KVV UJJZ DIA		8.26	525.48
29 Jan 21	VR VNRFPV VJZZEVVEJAS VR IOOEIAVS IRBJZJBEG		14.39	539.87
31 Jan 21	TFR 001122 87654321 EABSFASB BFIAVHSF		1,894.69	
01 Feb 21	DD VNRFPV ZEVVEJA SOV DD BG OEVSASV ZLK DD BSVVJ ZJLEOS DD GEFPEA ZSWEI KQZBV DD FJQIO OJAWJA SO HIFFIF OESG KJVMSB ZJASQ	2,000.00	2,527.23	4,961.79
	VIS IZUAZeubcpt cjcxls.pl.re	50.00		2,961.79
	VIS JRBWJFPSIF RM OBW 01202727001	11.39		
	VIS SHO OJAWJA	61.00		
02 Feb 21	DD KOIAZQVSFGEVS OOK VIS VIEAVLRFQ'V V/ZMB ZJFBJTA	59.50		
	))) OOJQWV IB VIEAVLRF OSSWV ZJFBJT	13.66		
	))) VJ-JK PFJRK 108593 OSSWV	40.00		
	VIS EAB'O 0087919617 WEPEBIOJVSIA.VJZ WEPEBIOJVSIA. RVW 8.33 @ 1.3655 Gdfc Fcut	38.90		
	DR Als-Vutkbdsi Bkcsfcupdls Htt	10.00		2,670.39
	BALANCE CARRIED FORWARD	25.38		
		168.23		
		4.49		
		4.00		
		6.10		
		0.16		
				2,462.03

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Sortcode Account Number Sheet Number

00-11-22 12345678 19

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,462.03
	VIS EAB'O 0087919616 Ijcxls.pl.re*ZG01O IZIUJA.VJ.RM	15.49		2,446.54
03 Feb 21	DD KIQKIO KIQZSAB VIS SICQDSB SU5M6H SICQDSB	14.99	539.84	
	VIS SHO OJAWJA	10.00		2,961.39
04 Feb 21	SO HIFFIF DBZ*VII SO OESGSCOSQ H F SO CB VNIWC VNRNVN OESGSCOSQ / HIFFIF	100.00 100.00 500.00		
	VIS TNEBSVFJCC KRWCSQ	146.00		
	VIS IZUAZeubcpt cjcxls.pl.re	29.69		
	VIS EAB'O 0098237716 Ijcxls.pl.re*ZH56A IZIUJA.VJ.RM	10.00		2,075.70
05 Feb 21	DD KIQKIO KIQZSAB	8.99		2,066.71
08 Feb 21	DD ZBP 40058834132904 BP A J Vcjtks CB VNIWC GEVIFIPS	526.05 56.00		
	TFR 002244 12341234 EABSFASB BFIACHSF		24.99	
	VIS LJJBC.VJZ AJBBEAPNIZ	66.00		
	VIS SHO OJAWJA	10.00		
	))) VJ-JK PFJRK 108593 OSSWC	27.95		
	BP HIFFIF OESG Kmlst		217.00	
	VIS EAB'O 0009257481 Ijcxls Kkdjt*ZH1P0 cjxs.pl.re/oj	7.99		1,614.71
08 Feb 21	BALANCE CARRIED FORWARD			1,614.71

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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Your Statement

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Zeus Test Mark Testname & Athena Alice Testuser	00-11-22	12345678	20

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.