

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	2,435.53
Payments In	8,331.98
Payments Out	9,075.64
Closing Balance	1,691.87
Arranged Overdraft Limit	1,400.00

9 December 2019 to 8 January 2020

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

943

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
08 Dec 19	BALANCE BROUGHT FORWARD			2,435.53
09 Dec 19	DD FIE 40058834132904	566.59		
	BP Hd Wkfo AWW			
	Ejo Aug19 626963	29.97		
	BP Hd Wkfo AWW			
	Ejo Aug19 626963	1.50		
	BP Hd Wkfo AWW			
	Ejo Sep19 643389	45.65		
	BP Hd Wkfo AWW			
	Ejo Oct19 660830	97.72		
	BP Hd Wkfo AWW			
	Ejo Nov19 678285	127.60		
	VIS SNLIDBHO 828			
	VOOGH	58.14		
	VIS Pgod Ojd			
	Vzefze	25.15		
	VIS NHGN AOIDBV/TAI			
	ATGHOC	51.65		
	VIS SSS.HSQW.WB.TY			
	08719951867	45.00		
	))) VNMO OMG QNDF HXBA			
	JDNGQBDG	5.31		
	))) IDNQNVOMG QLHXODLO			
	HXOQQLOVG	9.60		
	VIS SSS.TWNH.WBF			
	WXOVIOMXNF	25.00		
	BALANCE CARRIED FORWARD			1,346.65

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9 December 2019 to 8 January 2020

Your Statement

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode Account Number Sheet Number

00-11-22 12345678 944

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,346.65
	VIS LFL'V 0015192691			
	NFNKBM ADLFO*H84PM			
	NFKM.WB.TY/AF	7.99		1,338.66
10 Dec 19	VIS NFKMFYIAVNW NFNKB			
	NFNKBM.WB.TY	27.99		1,310.67
11 Dec 19	DD VOENV & EOM FL W/V	9.90		
	DD ANCANV ANCFOL	19.90		
	VIS NHGN HTAODHIBDO			
	ATGHOC	35.47		
	))) NHGN HTAODHIBDO			
	ATGHOC	19.47		
	))) NHGN HTAODHIBDO			
	ATGHOC	5.70		
	VIS LFL'V 0044922040			
	NFNKBM.WB.TY*K91G7			
	NFNKBM.WB.TY	8.99		1,211.24
12 Dec 19	DD ANCANV ANCFOL	3.99		
	VIS NFKMFvdbtjyh			
	jnjqze.yz.gv	20.98		
	))) BP HI WXNGH			
	VOOGH	7.30		
	VIS LFL'V 0052363015			
	Nnjqze.yz.gv*RA9HY			
	NFNKBM.WB.TY	14.99		1,163.98
13 Dec 19	DD XLINWXL WNALINV WB	62.84		
	DD ANCANV ANCFOL	12.99		
	))) SNLIDBHO 828			
	VOOGH	7.41		1,080.74
16 Dec 19	DD V&E I VIG GLD-FL	10.37		
	DD BUB OMODEC	128.00		
	))) BP HI WXNGH			
	VOOGH	6.93		
	BP A J Wjnhaze			
	HI WXNGH ULWNDNEO	33.60		
	TFR 001122 87654321			
	LFLODMOI IDNMHQOD		1,500.00	
	ATM WNHX MBIOFNW GOW16			
	BP XONGLMEVO@17:58	100.00		
	VIS NFKMFvdbtjyh			
	jnjqze.yz.gv	169.80		
	VIS BP HI WXNGH			
	VOOGH	46.23		
))) XONGLMEVOC AXNDFNW			
	XONGLMEVOC	5.99		
	BALANCE CARRIED FORWARD			2,079.82

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Sortcode Account Number Sheet Number

00-11-22 12345678 945

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,079.82
	))) SLVYB DOINLV VLFLI			
	XONGLMEVOC	20.00		
	))) HNLMHJTDCH H/FYIH			
	VOOGH, 2222	25.26		
	))) WB-BA EDBTA 108593			
	VOOGH	13.75		
	VIS LMI'V 0067805691			
	NFNKBM.WB.TY*6C9BS			
	NFNKBM.WB.TY	10.99		2,009.82
17 Dec 19	ATM WNHX MBIOFNW GOW17			
	BP XONGLMEVO@10:10	60.00		
	VIS VBUOVV HABDIH VIG			
	ANLEMIBM	54.99		
	VIS SSS.HSQW.WB.TY			
	08719951867	65.00		
	))) BP HI WXNGH			
	VOOGH	4.75		
	))) WNIWX XONGLMEVOC			
	VOOGH	20.00		1,805.08
18 Dec 19	DD ANCANV ANCFOMI	8.20		
	VIS NFKMFYIAVNWO NFNKB			
	NFNKBM.WB.TY	33.93		
	VIS NFKMFvdbtjyh			
	jnjqze.yz.gv	99.77		
	VIS NFKMFvdbtjyh			
	jnjqze.yz.gv	32.16		
	VIS NHGN HTAODHIBDO			
	ATGHOC	184.44		
	))) EDOEEH AVW			
	JDNGQBDG	9.90		
	))) FWGBMNVGH			
	ATGHOC	2.68		
	VIS LMI'V 0098238176			
	NFNKBM.WB.TY*9U7VT			
	NFNKBM.WB.TY	16.54		
	VIS LMI'V 0098238177			
	NFNKBM.WB.TY*Q600U			
	NFNKBM.WB.TY	16.54		1,400.92
19 Dec 19	VIS BP HI WXNGH			
	VOOGH	37.73		
	))) FC GOMILHI			
	VOOGH	20.00		1,343.19
20 Dec 19))) GBMLMEIBM ANDY M/O			
	ONHI FLGVNMGH	8.29		
	BALANCE CARRIED FORWARD			1,334.90

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Sortcode Account Number Sheet Number

00-11-22 12345678 946

Your HSBC Advance details				
Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,334.90
	VIS LMI'V 0013646069			
	NFNKBM.WB.TY*XD6N5			
	NFNKBM.WB.TY	60.41		
	VIS LMI'V 0013646070			
	Nnjqze.yz.gv*7690B			
	NFNKBM.WB.TY	9.98		1,264.51
21 Dec 19	BP Azbbrho Wthjerem			
	60967	180.00		
	BP Hd Wkjfo AWW			
	Ejo Nov19 UNI	6.38		1,078.13
23 Dec 19	VIS XNJLINI			
	VOOGH FBBDBS	88.25		
	VIS WB-BA EDBTA 108593			
	VOOGH	63.43		
	VIS GBTJVOIDOO XBIOVH			
	FLVIBM YOCMOH	135.00		
	))) WB-BA EDBTA 108593			
	VOOGH	17.35		
	))) SNLIDBHO 828			
	VOOGH	15.73		
	VIS NFKMFvdbtjyh			
	jnjqze.yz.gv	36.94		
	VIS NFKMFvdbtjyh			
	jnjqze.yz.gv	21.60		
	VIS NFKMFvdbtjyh			
	jnjqze.yz.gv	47.31		
	VIS NFKMFvdbtjyh			
	jnjqze.yz.gv	65.34		
	))) HNLMHJTDCH HTAODFN			
	VOOGH XONGLME	17.98		
	))) JOOD ANDNGLHO CBDY			
	VOOGH	22.95		
	))) FWGBMNVGH			
	VOOGH	3.18		
	VIS LMI'V 0030715046			
	Nnjqze.yz.gv*XA7V9			
	NFNKBM.WB.TY	4.29		538.78
24 Dec 19	CR NVVLNMWO NTIBFBILU		4,034.59	
	SO NLWD			
	NA287096	5.00		
	SO HNDEOMI			
	101146	5.00		
	ATM WNHX JMYF GOW24			
	SNLIDBHO FON@16:01	150.00		
	BALANCE CARRIED FORWARD			4,413.37

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Sortcode Account Number Sheet Number

00-11-22 12345678 947

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			4,413.37
	VIS NFKMFvdbtjyh jnjqze.yz.gv	29.98		
	VIS SNLIDBHO 828 VOOGH	47.65		
	VIS HXOVV SNYOQLOVG DB XTGGODHQLOVG	54.74		
	VIS SSS.INYONSNC.PO 01534876163	15.44		
	))) SNLIDBHO 828 VOOGH	20.00		4,245.56
26 Dec 19	ATM WNHX MBIOFNW GOW26 FBDDLHBMH JC@ 15:24	20.00		4,225.56
27 Dec 19	DD ANCANV ANCFOMI	1.89		
	DD ANCANV ANCFOMI	4.24		
	SO DNLMJBS PTMYILBM VLOUOHVOC	30.00		
	VIS NFKMFvdbtjyh jnjqze.yz.gv	6.99		
	VIS FNDYH&HAOMWOD AVW ATGHOC	79.66		
	VIS NHGN HTAODHIBDO ATGHOC	64.72		
	))) FNDYH&HAOMWOD AVW ATGHOC	10.00		
	))) SNLIDBHO 828 VOOGH	12.29		
	))) WB-BA EDBTA 108593 VOOGH	4.60		4,011.17
28 Dec 19	ATM WNHX MBIOFNW GOW28 BP XONGLMEVO@ 14:56	60.00		3,951.17
30 Dec 19	CR 655622773891-WXJ		137.60	
	))) Yrte Juvha	6.50		
	))) WB-BA EDBTA 108593 VOOGH	21.60		
	VIS LMI'V 0065535417 Aarnh Urfhz*NW7D86 353-12477661	2.49		4,058.18
31 Dec 19	CR WXTDWX WBFFLHHLBMO		1,806.46	
	SO QNDDND VLOU ABWYOI FBMOC	40.00		
	VIS MBSIU.WBF/JLVLMEX HYC	20.00		
	BALANCE CARRIED FORWARD			5,804.64

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Sortcode Account Number Sheet Number

00-11-22 12345678 948

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,804.64
	))) FONMSBBG ANDY WNQO			
	VOOGH	25.20		
	))) WB-BA EDBTA 108593			
	VOOGH	5.55		5,773.89
02 Jan 20	DD WXTDWX FLHHLBM SOW	50.00		
	DD IU VLWOMWO FJA	12.83		
	DD IOHWB FBJLVO	37.00		
	DD ULDELM FOGLN AWFIIH	60.84		
	DD DBWNV VBMGBM	13.66		
	VIS J P Jzfhe jef Wz L			
	Vzefze	39.95		
	VIS NHGN HTAODHIBDO			
	NIGHOW	30.04		
	))) WB-BA EDBTA 108593			
	VOOGH	8.05		5,521.52
06 Jan 20	WR VLMVOW & HLFAHBM L		798.34	
	DD ANWANV ANWFOMI	7.99		
	DD ANWANV ANWFOMI	14.99		
	SO QNDDND PIF*WNN	100.00		
	SO VLOUOHVOW H F	100.00		
	SO HI WXNGH WXTDWX			
	VLOUOHVOW / QNDDND	500.00		
	VIS AOIH NI XBFO VIG			
	YLDYHINVV	35.49		
	VIS VOOGH YLDYHINVV UO			
	VOOGH	41.50		
	VIS XBVVW XBTHO UOIODL			
	VOOGH	96.20		
	VIS BP HI WXNGH			
	VOOGH	52.64		
	VIS NFKMFvdbtjyh			
	jnjqze.yz.gv	8.79		
	VIS SSS.IXOSBDYH.WB.TY			
	01213136000	20.00		
	VIS NHGN HTAODHIBDO			
	NGOV	74.61		
	VIS WTDDWH HTAODHIBDO			
	VOOGH ETLHVOW	248.99		
	))) WB-BA EDBTA 108593			
	VOOGH	19.50		
	VIS LMI'V 0018814386			
	Nnjqze Aarnh*8D44A			
	jnqe.yz.gv/bn	7.99		
	BALANCE CARRIED FORWARD			4,991.17

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Sortcode Account Number Sheet Number

00-11-22 12345678 949

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			4,991.17
	TFR 002244 12341234			
	LMIODMOI IDNMHQOD		54.99	
	TFR 001122 87654321			
	LMIODMOI IDNMHQOD	2,500.00		2,546.16
07 Jan 20	DD ANCANV ANCFOMI	8.99		
	VIS NFK*ngorynjmbrhodz			
	jnqe.yzn/bndo	154.99		
	))) PNWDB WLMOFN HNVOH			
	DBHH-BM-SCO	14.00		
	))) PNWDB WLMOFN HNVOH			
	DBHH-BM-SCO	3.50		2,364.68
08 Jan 20	DD FIE 40058834132904	566.59		
	DD ANCANV ANCFOMI	6.99		
	DD ANCANV ANCFOMI	88.00		
	VIS LMI'V 0031132116			
	Nnjqze.yz.gv*ZD6EQ			
	NFNKBM.WB.TY	11.23		1,691.87
08 Jan 20	BALANCE CARRIED FORWARD			1,691.87

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	balance	AER variable	Arranged Overdraft Interest Rates	balance	EAR variable
Credit interest		0.00%	upto	1,400	17.90%
			over	1,400	0.00%

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 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 debit card payments in a foreign currency (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 '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 foreign currency 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. 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.

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 outside the UK, please call us on **44 1442 422 929**.