

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 | 1,691.87 |
| Payments In | 7,896.92 |
| Payments Out | 5,366.02 |
| Closing Balance | 4,222.77 |
| Arranged Overdraft Limit | 1,400.00 |

9 January to 8 February 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

950

Your HSBC Advance details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--------------------------------|----------|---------|-----------------|
| 08 Jan 20 | BALANCE BROUGHT FORWARD | | | 1,691.87 |
| 09 Jan 20 | SO EGGSGPBEHBUG HWSNH | | | |
| | DAGWK JUWLEG | 40.00 | | |
| | VIS EJRGJxleypui | | | |
| | ptpkfh.uf.dx | 49.77 | | |
| |))) BP NH PDECN | | | |
| | IAACN | 8.13 | | |
| | VIS BGH'I 0037339403 | | | |
| | Etpkfh.uf.dx*MG59X | | | |
| | EJERUG.PU.SV | 29.18 | | |
| | VIS BGH'I 0037339404 | | | |
| | Etpkfh.uf.dx*XO2CW | | | |
| | EJERUG.PU.SV | 83.95 | | 1,480.84 |
| 10 Jan 20 | VIS ENCE NSMAWNHUWA | | | |
| | MSCNAK | 6.10 | | |
| | VIS MEWAGHMEK A-PUJ R | | | |
| | ZWBCLXEHAW | 50.00 | | 1,424.74 |
| 13 Jan 20 | DD IALEI & LAG JB P/I | 9.90 | | |
| | DD DBHEPDB PEMBHEI PU | 62.84 | | |
| | VIS PU-UM LWUSM 108593 | | | |
| | IAACN | 38.23 | | |
| |))) BP NH PDECN | | | |
| | IAACN | 5.60 | | |
| | BP NI Pjpao MPP | | | |
| | Lpo Dec19 695897 | 123.00 | | |
| | VIS BGH'I 0055216220 | | | |
| | Etpkfh.uf.dx*NP52H | | | |
| | EJERUG.PU.SV | 5.09 | | |
| | BALANCE CARRIED FORWARD | | | 1,180.08 |

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9 January to 8 February 2020

Your Statement

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode Account Number Sheet Number

00-11-22 12345678 951

| Your HSBC Advance details | | | | |
|---------------------------|--------------------------------|----------|---------|-----------------|
| Date | Payment type and details | Paid out | Paid in | Balance |
| | BALANCE BROUGHT FORWARD | | | 1,180.08 |
| | VIS BGHI 0062686002 | | | |
| | Etpkfh.uf.dx*UI050 | | | |
| | EJERUG.PU.SV | 37.87 | | 1,142.21 |
| 14 Jan 20 | CR EIIBEGPA ESHUJHBQ | | | |
| | IQ AYMAGPAN J TEWW | | 405.00 | |
| | VIS EJRGJxleypui | | | |
| | ptpkfh.uf.dx | 52.99 | | |
| | VIS BGHI 0068825427 | | | |
| | Etpkfh.uf.dx*ZQ1RZ | | | |
| | EJERUG.PU.SV | 8.99 | | 1,485.23 |
| 15 Jan 20 | DD TEBWJAEC / I&L | 10.37 | | |
| | DD UQU AGAWLK | 128.00 | | |
| | DD MEKMEI MEKJAGH | 12.99 | | |
| | VIS PU-UM LWUSM 108593 | | | |
| | IAACN | 36.40 | | |
| |))) BP NH PDECN | | | |
| | IAACN | 19.25 | | |
| | VIS BGHI 0074804323 | | | |
| | EJERUG.PU.SV EJERU | | | |
| | EJERUG.PU.SV | | 60.41 | 1,338.63 |
| 16 Jan 20 | VIS BP NH PDECN | | | |
| | IAACN | 54.22 | | |
| |))) PEHPD DAECBGLIAK | | | |
| | IAACN | 13.30 | | 1,271.11 |
| 17 Jan 20 | VIS IHD GDNH PEW MEWVN | | | |
| | IAACN | 2.90 | | |
| |))) XEBHWUNA 828 | | | |
| | IAACN | 26.92 | | 1,241.29 |
| 18 Jan 20 | BP Mfeegio Pyiphghm | | | |
| | 61505 | 240.00 | | |
| | BP A J Pptiqfh | | | |
| | NH PDECN QBPEWELA | 33.60 | | 967.69 |
| 20 Jan 20 | VIS DUIIK DUSNA QAHAWB | | | |
| | IAACN | 60.03 | | |
| | VIS PEWN 2 DKSGCEB ZWE | | | |
| | ZWECTUWC | 229.03 | | |
| | VIS XEBHWUNA 828 | | | |
| | IAACN | 83.50 | | |
| | VIS J P Zfaih pha Pf L | | | |
| | Ifhafh | 72.00 | | |
| | VIS EJRGJVHMEIPA EJERU | | | |
| | EJERUG.PU.SV | 26.78 | | |
| | VIS MEWAGHMEK A-PUJ R | | | |
| | ZWBCLXEHAW | 3.25 | | |
| | BALANCE CARRIED FORWARD | | | 493.10 |

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9 January to 8 February 2020

Your Statement

Account Name
Zeus Test Mark Testname & Athena Alice Testuser

Sortcode 00-11-22 **Account Number** 12345678 **Sheet Number** 952

| Your HSBC Advance details | | | | |
|---------------------------|------------------------------------|----------|----------|---------------|
| Date | Payment type and details | Paid out | Paid in | Balance |
| |))) BALANCE BROUGHT FORWARD | | | 493.10 |
| | BP NH PDECN | | | |
| | IAACN | 12.37 | | |
| |))) FEPWU PBGAJE NEIAN | | | |
| | WUNN-UG-XKA | 17.50 | | |
| | VIS BGHI 0094081262 | | | |
| | Etpkfh.uf.dx*GT44A | | | |
| | EJERUG.PU.SV | 19.98 | | |
| | VIS BGHI 0001388777 | | | |
| | Etpkfh.uf.dx*U86DQ | | | |
| | EJERUG.PU.SV | 7.00 | | 436.25 |
| 21 Jan 20 | VIS PEWN 2 DKSGCEB ZWE | | | |
| | ZWECTUWC | 49.50 | | |
| |))) PU-UM LWUSM 108593 | | | |
| | IAACN | 12.85 | | 373.90 |
| 22 Jan 20 | DD MEKMEI MEKJAGH | 35.40 | | |
| |))) LWALLN MIP | | | |
| | ZWECTUWC | 4.25 | | 334.25 |
| 23 Jan 20 |))) XUUIIAK ACLA G/A B | | | |
| | XEVATBAIC, KU | 7.49 | | |
| |))) JPCUGEICN | | | |
| | EITWAHUG | 12.00 | | |
| | VIS HWEJIBGV GUHHBGLDE | | | |
| | IUGCUG | 6.30 | | 308.46 |
| 24 Jan 20 | SO WEBGZUX FSGVHBUG | | | |
| | IBAQANIAK | 30.00 | | |
| | SO EBPW | | | |
| | EM287096 | 5.00 | | |
| | SO NEWLAGH | | | |
| | 101146 | 5.00 | | |
| |))) BP NH PDECN | | | |
| | IAACN | 7.18 | | |
| |))) IEGA AGC TEWJ NDUM | | | |
| | ZWECTUWC | 15.51 | | |
| |))) LWALLN MIP | | | |
| | ZWECTUWC | 4.25 | | 241.52 |
| 25 Jan 20 | TFR 001122 87654321 | | | |
| | BGHAWGAH HWEGNTAW | | 1,000.00 | |
| | BP Mguxyio Wffzghm | | | |
| | 50941 | 360.00 | | 881.52 |
| 27 Jan 20 | CR 655622773901-PDZ | | 137.60 | |
| | VIS EJRGJxleypui | | | |
| | ptpkfh.uf.dx | 26.10 | | |
| | VIS GEGCUN DAECBGLIAK | | | |
| | IAACN | 57.25 | | |
| | BALANCE CARRIED FORWARD | | | 935.77 |

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9 January to 8 February 2020

Your Statement

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode Account Number Sheet Number

00-11-22 12345678 953

Your HSBC Advance details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--------------------------------|----------|---------|---------------|
| | BALANCE BROUGHT FORWARD | | | 935.77 |
| | VIS PU-UM LWUSM 108593 | | | |
| | IAACN | 36.49 | | |
| |))) LWALLN MIP | | | |
| | ZWECTUWC | 4.25 | | |
| |))) BP NH PDECN | | | |
| | IAACN | 10.35 | | |
| |))) GEGCUN DAECBGLIAK | | | |
| | IAACN | 4.25 | | |
| | VIS BGHT 0039110894 | | | |
| | EMMIA.PUJ/ZBII | | | |
| | 08001076285 | 8.99 | | |
| | VIS BGHT 0039147040 | | | |
| | Etpkfh.uf.dx*B99IC | | | |
| | EJERUG.PU.SV | 21.99 | | |
| | VIS BGHT 0045993625 | | | |
| | Etpkfh.uf.dx*NQ7US | | | |
| | EJERUG.PU.SV | 6.90 | | |
| 28 Jan 20 | VIS NDAL XEVATBAIC WU | | | 842.55 |
| | DSCCAWNTBAIC | 52.84 | | |
| | VIS MEWAGHMEK A-PUJ R | | | |
| | ZWBCLXEHAW | 50.00 | | |
| |))) XDBHAPWUNN | | | |
| | MSCNAK | 22.70 | | |
| |))) NEBGNZSWKN N/JVHN | | | |
| | JUUWHUXG | 18.50 | | |
| 29 Jan 20 | VIS ENCE LWUPAWBAN UGI | | | 698.51 |
| | BGHAWGAH | | 0.77 | |
| | VIS ENCE LWUPAWBAN UGI | | | |
| | BGHAWGAH | 222.83 | | |
| |))) LWALLN MIP | | | |
| | ZWECTUWC | 3.40 | | |
| 30 Jan 20 | VIS ZUUHN 0500 | | | 473.05 |
| | IAACN | 92.07 | | |
| | VIS MEWAGHMEK A-PUJ R | | | |
| | ZWBCLXEHAW | 25.00 | | |
| | VIS EJRGJxleypui | | | |
| | ptpkfh.uf.dx | 2.99 | | |
| | VIS IHD GDNH PEW MEWVN | | | |
| | IAACN | 2.90 | | |
| |))) ZUUHN 0500 | | | |
| | IAACN | 12.00 | | |
| |))) Tgqol Xiol Kfqxojg | | | |
| | liiao | 4.70 | | |
| | BALANCE CARRIED FORWARD | | | 333.39 |

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9 January to 8 February 2020

Your Statement

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode Account Number Sheet Number

00-11-22 12345678 954

Your HSBC Advance details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--------------------------------|----------|----------|-----------------|
| | BALANCE BROUGHT FORWARD | | | 333.39 |
| |))) XENEZB IAAPN ZWEGP | | | |
| | IAAPN | 5.05 | | |
| |))) LWALLN MIP | | | |
| | ZWEPTUWP | 3.40 | | |
| | VIS BGHI 0071880153 | | | |
| | Etpkfh.uf.dx*7N5PR | | | |
| | EJERUG.PU.SV | 3.29 | | |
| | VIS BGHI 0071880154 | | | |
| | Etpkfh.uf.dx*ZK7Z8 | | | |
| | EJERUG.PU.SV | 27.47 | | 294.18 |
| 31 Jan 20 | PR PDSWPD PUJJBNNBUGA | | 1,819.66 | |
| | PR EIIBEGPA ESHUJUHQB | | 3,315.14 | |
| | SO TEWWEW IBAQ | | | |
| | MUPVAH JUGAK | 40.00 | | |
| |))) BP NH PDEPN | | | |
| | IAAPN | 9.23 | | |
| | VIS GUXHQ.PUJ/ZBIIBGLD | | | |
| | NVK | 20.00 | | |
| |))) LWALLN MIP | | | |
| | ZWEPTUWP | 3.40 | | |
| | PR IAAPN PBUPANEG ZUE | | | |
| | liiao PZT | | 360.00 | 5,716.35 |
| 03 Feb 20 | DD HSB SV IHP | | | |
| | TBWNH MEKJAGH | 856.21 | | |
| | DD MIEGJKNWQBPA | | | |
| | TBWNH MEKJAGH | 25.38 | | |
| | DD PDSWPD JBNNBUG SOP | 50.00 | | |
| | DD HQ IBPAGPA JZM | 11.50 | | |
| | DD HANPU JUZBIA | 37.00 | | |
| | DD QBWLBG JAPBE MKJHN | 59.69 | | |
| | DD WSVEI IUGPUG | 13.66 | | |
| | VIS NDAII DUWNTWHD 164 | | | |
| | IAAPN | 44.66 | | |
| | VIS EJRGJxleypui | | | |
| | ptpkfh.uf.dx | 12.79 | | |
| | VIS GUWHDWAG WEBI IHP | | | |
| | ZWEPTUWP 2930 | 4.60 | | |
| | VIS MEKMEI *HANNHDAPUL | | | |
| | 35314369001 | 42.99 | | |
| | VIS EJZAW PEWN | | | |
| | 01132311366 | 6.90 | | |
| | VIS EJZAW PEWN | | | |
| | 01132311366 | 2.00 | | 4,548.97 |
| 04 Feb 20 | SO TEWWEW FHJ*PEE | 100.00 | | |
| | BALANCE CARRIED FORWARD | | | 4,448.97 |

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Your Statement

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode Account Number Sheet Number

00-11-22 12345678 955

Your HSBC Advance details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--------------------------------|----------|---------|-----------------|
| | BALANCE BROUGHT FORWARD | | | 4,448.97 |
| | SO IBAQANIAK H F | 100.00 | | |
| | SO NH PDECN PDSWPD | | | |
| | IBAQANIAK / TEWWEW | 500.00 | | |
| | VIS DUJAZENA IHC 584 | | | |
| | IAACN | 42.60 | | |
| | VIS EJRGJxleypui | | | |
| | ptpkfh.uf.dx | 16.49 | | |
| |))) PU-UM LWUSM 108593 | | | |
| | IAACN | 21.98 | | 3,767.90 |
| 05 Feb 20 | CR IBGIAK & NBJMNUG L | | 798.34 | |
| | DD MEKMEI MEKJAGH | 7.99 | | |
| | DD MEKMEI MEKJAGH | 8.99 | | |
| | DD MEKMEI MEKJAGH | 14.99 | | |
| | VIS EJRGJVHMEIPA EJERU | | | |
| | EJERUG.PU.SV | 9.50 | | |
| |))) PU-UM LWUSM 108593 | | | |
| | IAACN | 7.00 | | |
| | VIS BGHT 0013557673 | | | |
| | Etpkfh.uf.dx*B62ZT | | | |
| | EJERUG.PU.SV | 7.99 | | 4,509.78 |
| 06 Feb 20 | DD MEKMEI MEKJAGH | 1.00 | | |
| | DD MEKMEI MEKJAGH | 6.99 | | |
| | DD MEKMEI MEKJAGH | 75.01 | | 4,426.78 |
| 07 Feb 20 | VIS NDAII ZWUSLDHUG | | | |
| | JBHUG VAKGAN | 57.25 | | |
| |))) XUUCBAN | | | |
| | IAACN | 12.72 | | |
| |))) XAIPUJA ZWAEV-ITA | | | |
| | IABPANHAW | 7.99 | | |
| | VIS BGHT 0026817697 | | | |
| | EJERUG MWBJA*KB585 | | | |
| | EJRG.PU.SV/MJ | 7.99 | | 4,340.83 |
| 08 Feb 20 | BP NI Pjpao MPP | | | |
| | Lpo Jan20 715067 | 118.06 | | 4,222.77 |
| 08 Feb 20 | BALANCE CARRIED FORWARD | | | 4,222.77 |

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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9 January to 8 February 2020

Account Name
Zeus Test Mark Testname & Athena Alice Testuser

Your Statement
Sortcode Account Number Sheet Number
00-11-22 12345678 956

| 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 | 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**.