

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	1,315.61
Payments In	5,221.37
Payments Out	5,928.20
Closing Balance	608.78
Arranged Overdraft Limit	1,400.00

9 December 2022 to 8 January 2023

International Bank Account Number
GB00TEST001122012345678
Branch Identifier Code
HBUKGB4150H

Account Name
Zeus Test Mark Testname & Athena Alice Testuser

Sortcode **Account Number** **Sheet Number**
00-11-22 12345678 127

Your HSBC Advance details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
08 Dec 22	BALANCE BROUGHT FORWARD			1,315.61
10 Dec 22	BP My Vqzue CVV Jze Nov22 1343842	78.68		
	ATM VSMW ZLRQBSV NQV10 BP WQSNOZJDQ@14:04	30.00		1,206.93
12 Dec 22	DD D&J OZMHISZVQ BO VIS Brvmtetwy J0173431 ceproo.rfwt	9.90 0.30		
	))) MSOZMAHIXM M/BGRM BLLIRLEZ	5.00		
	))) WQSNOZJDQX CILPQVR DQQNM	9.35		
	))) RWQ WQSNOZJDQX JIQ DQQNM	11.13		
	))) MSOZMAHIXM M/BGRM BLLIRLEZ	34.26		
	))) MSOZMAHIXM M/BGRM DQQNM, 2222	24.15		
	BP A J Vzcsmtf MR VWSNM UOV SISJQ	25.60		1,087.24
14 Dec 22	DD CSXCSD CSXBQZR SO NQALISW EWORSGQI WSZZSW UOV SISJQ	12.99 35.00		1,039.25
15 Dec 22	CR WBIV MS DD LUL QZQIIX	141.00	418.40	1,316.65
16 Dec 22	CR LUL QZQIIX DRN DD CSXCSD CSXBQZR	10.99	67.00	
	BALANCE CARRIED FORWARD			1,372.66

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

9 December 2022 to 8 January 2023

Your Statement

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode Account Number Sheet Number

00-11-22 12345678 128

Your HSBC Advance details				
Date	Payment type and details		Paid out	Paid in
	)))	BALANCE BROUGHT FORWARD		1,372.66
		BP MR VWSNM		
		DQQNM	3.00	
18 Dec 22	BP	TEMRNAME-TEMR		
		Ltpim		12.63
19 Dec 22	CR	WBIV MS		265.20
	)))	EB BLIOMLZM MRLIQ		
		DQQNM	36.33	
	)))	EB BLIOMLZM MRLIQ		
		DQQNM	35.00	
	VIS	ZQKR NOIQVRLIX		
		LZDOZQ	61.50	
20 Dec 22	DD	CSXCSD CSXBQZR	2.00	
	DD	CSXCSD CSXBQZR	11.98	
21 Dec 22	SO	NQALISW EWORSGQI		
		WSZZSW UOVSIJQ	35.00	
23 Dec 22	CR	DRW ZEB RIHMR		2,317.94
	SO	ISOZALE PHZGROLZ		
		DOQUQMDQX	30.00	
25 Dec 22	ATM	VSMW ZLRQBSV NQV25		
		BP WQSNOZJDQ@12:05	80.00	
28 Dec 22	SO	SOVI		
		SC287096	5.00	
	SO	MSIJQZR		
		101146	5.00	
	SO	NQALISW EWORSGQI		
		WSZZSW UOVSIJQ	35.00	
	ATM	VSMW ZLRQBSV NQV28		
		BP WQSNOZJDQ@09:30	60.00	
	)))	MSOZMAHIXM M/BGRM		
		WQSRLZ	36.17	
	)))	EB BLIOMLZM MRLIQ		
		ZQEVSMRDQ HCL	3.97	
29 Dec 22	SO	TEMRNAME-TEMR		
		CLVGQR BLZQX	40.00	
30 Dec 22	CR	VWHIVW VLBBOMMOLZQ		1,840.20
	DD	CSXCSD CSXBQZR	13.00	
	DD	CSXCSD CSXBQZR	22.00	
	DD	CSXCSD CSXBQZR	29.99	
	SO	TSIISI DOQU		
		SDOVQ IQZR	472.34	
02 Jan 23	TFR	002244 12341234		
		OZRQIZQR RISZMTQI		300.00
	BP	Sorvs T-D		
		Vqmreyce Jmzfucz	100.00	
		BALANCE CARRIED FORWARD		4,991.35

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

9 December 2022 to 8 January 2023

Your Statement

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode Account Number Sheet Number

00-11-22 12345678 129

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			4,991.35
	BP Oeazzv Testname-Lieve			
	Vqmreycze Jmzfucz	100.00		
	BP Athena Testuser			
	Vqmreycze Snsrmro	100.00		4,791.35
03 Jan 23	DD MPV	250.00		
	DD VQR WQSDRW VDHA	17.99		
	DD VSIOMW JOUOZJ MVWQ	500.00		
	DD NUDS-SX18FEI	14.43		
	DD VWHIVW BOMMOLZ SOV	50.00		
	DD RU DOVQZVQ BAV	13.37		
	DD VDSZBXMQUIOVQ DDV	25.38		
	DD RQMVL BLAODQ	34.50		
	DD WMAV VSIN VXBR	2,549.97		
	DD UOIJOZ BQNOS VXB RM	65.85		
	DD ILXSD DLZNLZ	13.66		
	SO TSIISI DOQU			
	VLVGQR BLZQX	40.00		
	))) MSOZMAHIXM M/BGRM			
	DQQNM, 2222	56.87		
	VIS OZR'D 0029442161			
	NOJORS DLVQSZ.VLB			
	MHIQX			
	HMN 10.00 @ 1.2004			
	Urez Izys	8.33		
	DR Ztf-Mysmorfa			
	Rmzfezvrtf Tss	0.22		1,150.78
04 Jan 23	SO TSIISI PRB*VSS	160.00		
	SO DOQUQMDQX H F	160.00		
	SO NQALISW EWORSGQI			
	WSZZSW UOV SISJQ	35.00		
	))) MWQDD WLIMTIRW 164			
	DQQNM	49.02		746.76
05 Jan 23	DD VSXVSD VSXBQZR	10.99		
	DD VSXVSD VSXBQZR	16.99		
	ATM VSMW ZLRQBSV PSZ05			
	BP WQSNOZJDQ@15:55	110.00		608.78
08 Jan 23	BALANCE CARRIED FORWARD			608.78

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

9 December 2022 to 8 January 2023

Your Statement

Account Name

Zeus Test Mark Testname & Athena Alice Testuser

Sortcode Account Number Sheet Number

00-11-22 12345678 130

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	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.