

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  
50 Test Street  
A Town  
West Yorkshire  
ZZ1 9AA



Account Summary	
Opening Balance	653.13
Payments In	4,356.35
Payments Out	4,269.63
Closing Balance	739.85
Arranged Overdraft Limit	1,400.00

**9 May to 8 June 2019**

**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      901

Your HSBC Advance details					
Date	Payment type and details		Paid out	Paid in	Balance
08 May 19		BALANCE BROUGHT FORWARD			653.13
09 May 19	VIS	JQPGQeqhbjln			
		bibkwz.lw.xe	15.75		
	)))	TS-SC WFSEC 108464			
10 May 19		RZZHU	8.00		629.38
	DD	CJXCJR CJXQZGB	20.45		
	VIS	JUHJ UECZFUBSFZ			
		CEHUZX	96.65		
	)))	TS-SC WFSEC 108464			
13 May 19		RZZHU	11.65		500.63
	DD	RZWJR & WZG QO T/R	9.90		
	VIS	JQPGQeqhbjln			
		bibkwz.lw.xe	12.99		
	VIS	UCSFB & JTBOAZ FZT			
		OGBZFGZB	6.80		
	VIS	YFJHNSFH-BDZJBFZU			
		01274 431079	80.00		
	)))	UJOGUYEFXU			
		LZUB XSFIUDOF	6.35		
	VIS	LLL.LXQZBFS.TSQ			
		RZZHU	10.30		
	VIS	JUHJ UECZFUBSFZ			
		CEHUZX	42.47		
	)))	TS-SC WFSEC 108464			
	RZZHU	13.40			
)))	TS-SC WFSEC 108464				
	RZZHU	6.00		312.42	
		BALANCE CARRIED FORWARD			312.42

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**9 May to 8 June 2019**

## Your Statement

### Account Name

Zeus Test Mark Testname & Athena Alice Testuser

### Sortcode Account Number Sheet Number

00-11-22 12345678 902

Your HSBC Advance details				
Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>312.42</b>
14 May 19	VIS JQPGQeqhjbIn			
	bibkwz.lw.xe	6.44		
	VIS LLL.LXQZBFS.TSQ			
	RZZHU	10.30		
	))) RRSXHU CDJFQJTX			
	CEHUZX	9.00		
	))) TDJBULSFBD TJAZGHO			
	UIOCBSG	27.30		259.38
15 May 19	CR QJYZX DOFZ RBH		2,466.34	
	DD R&W I RBH HOF-QO	11.98		
	DD SAS ZGZFWX	196.00		
	DD CJXCJR CJXQZGB	12.99		
	VIS QNW CRSUU RJGZ			
	YFJHNSFH	51.27		
	))) TS-SC WFSEC 108595			
	CEHUZX	10.41		
	BP Rvzjnt Uvihdwz Tjq			
	5 Gnc Sllxhbqvwz L	1,410.00		1,033.07
16 May 19	))) RJGZ ZGH NJFQ UDSC			
	YFJHNSFH	9.45		1,023.62
17 May 19	VIS LQ QSFFOUSGU UBSFZ			
	RZZHU	34.97		
	))) TS-SC WFSEC 108595			
	CEHUZX	13.78		974.87
19 May 19	ATM TJUD YGIQ QJX19			
	TSSCZFJBOAZ @11:44	30.00		944.87
20 May 19	CR 655622773811-TDY		137.60	
	VIS YSSBU 2157			
	RZZHU	7.78		
	VIS LQ QSFFOUSGU UBSFZ			
	RZZHU	68.29		
	VIS GJGHSU DZJHOGWRZX			
	RZZHU	44.64		
	VIS TJF CJFIOGW			
	RZZHU	4.40		
	VIS ZHZG TS EI			
	TDZUBZF	12.98		
	))) TS-SC WFSEC 108464			
	RZZHU	11.65		
	))) NOUD & TDOCU@3			
	CEHUZX	13.17		
	))) T.Z.V ROQOBZH			
	RZZHU	8.00		
	<b>BALANCE CARRIED FORWARD</b>			<b>911.56</b>

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**9 May to 8 June 2019**

## Your Statement

**Account Name**

Zeus Test Mark Testname & Athena Alice Testuser

**Sortcode Account Number Sheet Number**

00-11-22 12345678 903

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>911.56</b>
	))) WFZWWU			
	RZZHU	4.00		
VIS	CJFZWYCJX Z-TSQ R			
	YFOHWLJBZF	15.00		
)))	TS-SC WFSEC 108595			
	CEHUZX	10.40		
)))	TS-SC WFSEC 108464			
	RZZHU	15.45		
VIS	OWY'R 0060536452			
	JQJPSG.TS.EI*QG3TX			
	JQJPSG.TS.EI	20.53		
VIS	OWY'R 0060536453			
	JQJPSG.TS.EI*QG2TZ			
	JQJPSG.TS.EI	21.62		
VIS	OWY'R 0066034193			
	Jibkwz.lw.xe*QG0NF			
	JQJPSG.TS.EI	9.99		814.57
22 May 19	))) LQ QSFFOUSGU UBSFZ			
	RZZHU	18.59		795.98
23 May 19	VIS JUHJ CZBFSR/ECB			
	CEHUZX	42.43		
	))) TS-SC WFSEC 108595			
	CEHUZX	7.89		745.66
24 May 19	SO JOTF			
	JC287096	5.00		
	SO UJFWZWY			
	101146	5.00		
	ATM TJUD UJOGUYX QJX24			
	Ubvzdfxytd Y@09:54	50.00		
	))) Nvydq Lndq Xwyedgv			
	Rnnod	4.50		681.16
28 May 19	VIS TS-SC WFSEC 014513			
	CZBFSR WSQZFU	82.30		
	))) WS SEBHSSFU			
	CEHUZX	9.00		
	))) ROHR WY FOTDQSGH			
	FOTDQSGH	22.99		
	))) QJOGUWORR NJFQ UDS			
	FOTDQSGH XSFI	21.15		545.72
29 May 19	))) ROHR WY RZZHU			
	RZZHU	20.57		
	VIS OWY'R 0024847269			
	Cyvin Avonw*QG3MN7			
	353-12477661	3.99		521.16
	<b>BALANCE CARRIED FORWARD</b>			<b>521.16</b>

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**9 May to 8 June 2019**

## Your Statement

### Account Name

Zeus Test Mark Testname & Athena Alice Testuser

### Sortcode Account Number Sheet Number

00-11-22 12345678 904

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
30 May 19	))) <b>BALANCE BROUGHT FORWARD</b>			<b>521.16</b>
	TS-ST WFSET 108464			
	RZZHU	24.23		
	))) TS-ST WFSET 108464			
	RZZHU	4.80		492.13
31 May 19	TR TDEFTD TSQQOUUOSGZ		1,752.41	
	SO NJFFJF ROZA			
	TSTIZB QSGZX	40.00		
	))) UJOGUYEFXU			
	LZUB XSFIUDOF	21.09		
	VIS OGB'R 0038260254			
	Jibkwz.lw.xe*QG4OZ			
	JQJPSG.TS.EI	7.54		
	VIS OGB'R 0038260255			
	Jibkwz.lw.xe*QG016			
	JQJPSG.TS.EI	17.93		
	VIS OGB'R 0038260256			
	Jibkwz.lw.xe*QG5A4			
	JQJPSG.TS.EI	8.99		2,148.99
03 Jun 19	DD TDEFTD QOUUOSG SOT	50.00		
	DD BA ROTZGTZ QYT	12.83		
	DD BZUTS QSYORZ	39.50		
	DD AOFWOG QZHOJ TXQBU	42.36		
	DD FSXJR RSGHSG	13.66		
	))) TS-ST WFSET 108464			
	RZZHU	13.15		
	))) LQ QSFFOUSGU UBSFZ			
	LJRUJRR	4.20		
	VIS GZVB FZBJOR RBH			
	RZZHU	74.00		
	VIS LQ QSFFOUSGU UBSFZ			
	RZZHU	59.48		
	VIS LLL.LXQZBFS.TSQ			
	RZZHU	37.80		
	VIS LLL.LXQZBFS.TSQ			
	RZZHU	37.80		
	VIS JUHJ UETZFUBSFZ			
	TEHUZX	45.13		
	VIS TJFZGBTJX Z-TSQ R			
	YFOHWLJBZF	30.00		
	))) QTHSGJRHU			
	YJBRZX	10.98		
	VIS OGB'R 0045291636			
	Jibkwz.lw.xe*QG6IT			
	JQJPSG.TS.EI	17.50		1,660.60
	<b>BALANCE CARRIED FORWARD</b>			<b>1,660.60</b>

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9 May to 8 June 2019

## Your Statement

### Account Name

Zeus Test Mark Testname & Athena Alice Testuser

### Sortcode Account Number Sheet Number

00-11-22 12345678 905

Your HSBC Advance details				
Date	Payment type and details		Paid out	Paid in
				Balance
04 Jun 19	SO	BALANCE BROUGHT FORWARD		1,660.60
	SO	NJFFJF MBQ*TJJ	100.00	
	SO	ROZAZURZX H F	100.00	
	VIS	JQPGQeqhjbIn		
		bibkwz.lw.xe	28.99	
	VIS	UBJGGGWRZX FSJH		
		RZZHU	60.21	
	)))	Nvydq Lndq Xwyedgv		
		Rnnod	4.50	
05 Jun 19	DD	CJXCJR CJXQZGB	7.99	
	DD	CJXCJR CJXQZGB	7.99	
	DD	CJXCJR CJXQZGB	14.99	
	SO	CJFSTD		
		MJUSG NJFFJF	500.00	
	)))	TS-SC WFSEC 108595		
		CEHUZX	13.30	
06 Jun 19	)))	UJOGUYEFXU		
		LZUB XSFIUDOF	4.80	
07 Jun 19	ATM	TJUD GSBZQJT MEG07		
		BP DZJHOGWRZ@10:15	40.00	
	)))	TS-SC WFSEC 108464		
		RZZHU	12.74	
	)))	UJOGUYEFXU		
		LZUB XSFIUDOF	17.25	
	VIS	OGB'R 0085540508		
		JQJPSG CFOQZ*Q62XM		
		JQPG.TS.EI/CQ	7.99	
08 Jun 19		BALANCE CARRIED FORWARD		739.85

## 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](http://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](http://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**.