

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	2,175.56
Payments In	151,810.73
Payments Out	150,982.80
Closing Balance	3,003.49
Arranged Overdraft Limit	1,400.00

9 December 2021 to 8 January 2022

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      75

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
08 Dec 21	BALANCE BROUGHT FORWARD			2,175.56
09 Dec 21	VIS EVCIXLEVW I-ZAH R OCKURDVLIC	35.00		2,140.56
10 Dec 21	ATM ZVPQ XALIHVZ UIZ10 BP QIVUKXRSI@13:28	140.00		
	VIS VHJXHvgypqai qhcfce.ac.kv	22.99		1,977.57
11 Dec 21	ATM ZVPQ XALIHVZ UIZ11 BP QIVUKXRSI@09:08	50.00		
	BP Pg Zdqbt EZZ Rqt Nov21 1171934	88.92		1,838.65
13 Dec 21	DD SIRVS & RIX HK Z/S DD QKLZVZQK ZVEKLVS ZA ))) JLS*Oqrt bseiu Ougbwecub	9.90 62.84 3.60		
	VIS PE * XKRQLZKLW ZSA OCKPLAS	28.95		
	VIS PE * YVCVCSK.ZAH SAXUAX	17.05		1,716.31
14 Dec 21	VIS PVKXPONCWP PNEICHV SIIUP QIVUKXR	80.80		
	VIS VHJXHvgypqai qhcfce.ac.kv	34.57		
	VIS VHJXHFLESVZI VHVJA VHVJAX.ZA.NF	90.84		
	VIS VHJXHvgypqai qhcfce.ac.kv	9.45		
	BALANCE CARRIED FORWARD			1,500.65

9 December 2021 to 8 January 2022

## Your Statement

### Account Name

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### Sortcode Account Number Sheet Number

00-11-22 12345678 76

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>1,500.65</b>
	))) LADICDAAU MILP			
	SIUP	21.88		
	))) QIVUKXRSIW EQVCHVZ			
	QIVUKXRSIW	11.34		1,467.43
15 Dec 21	DD GVKCHIVU / S&R	12.79		
	DD AMA IXICRW	116.00		
	DD EVWEVS EVWHIXL	12.99		
	DD EVWEVS EVWHIXL	53.95		
	SO UIOACVQ DQKLVFIC			
	QVXXVQ MKZVCVRI	30.00		
	BP A J Zqhiuce			
	PL ZQVUP MKZVCVRI	39.00		1,202.70
16 Dec 21	DD EVWEVS EVWHIXL	10.99		
	VIS VHJXHvgypqai			
	qhcfce.ac.kv	3.45		
	VIS KXL'S 0006363549			
	RQKOSK.PLACI			
	QLLEPRQKOSK.P			
	NPU 29.94 @ 1.3183			
	Mstq Cqgi	22.71		
	DR Xce-Pgiupsen			
	Luqetqagsce Gii	0.62		1,164.93
18 Dec 21	BP Tctdkq Luihiediui			
	Ktqqa Paqgsen	15.00		1,149.93
20 Dec 21	DD EVWEVS EVWHIXL	23.99		
	CR VUMKZI ZAXGKCHP			
	COZ20121FQDGTQPN			
	QOD SVD SKHKLIU L/		146,009.81	
	VIS Vhqfce.ac.kv*WP0YF			
	VHVJAX.ZA.NF	12.00		
	VIS VHJXHvgypqai			
	qhcfce.ac.kv	38.98		
	VIS VHJXHvgypqai			
	qhcfce.ac.kv	10.99		
	VIS Vhqfce.ac.kv*FH57Y			
	VHVJAX.ZA.NF	88.08		
	))) BP PL ZQVUP			
	SIUP	9.50		146,976.20
21 Dec 21	CR QHCZ PV		216.20	
	DD LQI RWH SLU	14.99		
	ATM ZVPQ XALIHVZ UIZ21			
	BP QIVUKXRSI@09:50	80.00		
	VIS ZA-AE RCANE 108593			
	SIUP	134.48		
	<b>BALANCE CARRIED FORWARD</b>			<b>146,962.93</b>

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## Your Statement

### Account Name

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### Sortcode Account Number Sheet Number

00-11-22 12345678 77

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>146,962.93</b>
	VIS VHJXHvgypqai			
	qhcfce.ac.kv	48.98		
	VIS ZA-AE RCANE 190434			
	PFISHVXLQACEI	19.44		
	))) LADICDAAU MILP			
	SIUP	61.12		146,833.39
22 Dec 21	DD EVWEVS EVWHIXL	46.22		
	DD EVWEVS EVWHIXL	105.34		
	SO UIOACVQ DQKLVFIC			
	QVXXVQ MKZVCVRI	30.00		
	VIS VHJXHvgypqai			
	qhcfce.ac.kv	12.69		
	))) OISSV UVSU			
	QNUICPGKISU	16.10		146,623.04
23 Dec 21	CR VSSKVXZI VNLAHALKM		2,667.17	
	))) BP PL ZQVUP			
	SIUP	7.75		
	ATM ZVPQ XALIHVZ UIZ23			
	BP QIVUKXRSI@16:42	120.00		149,162.46
24 Dec 21	CR QHCZ ZQKSU OIXIGKL		84.60	
	DD EVWEVS EVWHIXL	14.39		
	SO CVKXOAD TNXFLKAX			
	SKIMIPSIW	30.00		
	SO VKZC			
	VE287096	5.00		
	SO PVCRIXL			
	101146	5.00		
	VIS DVKLCAP 828			
	SIUP	230.80		
	VIS VHJXHvgypqai			
	qhcfce.ac.kv	58.55		
	))) BP PL ZQVUP			
	SIUP	7.24		148,896.08
29 Dec 21	SO UIOACVQ DQKLVFIC			
	QVXXVQ MKZVCVRI	30.00		
	TFR 111111 22222222			
	KXLICXIL LCVXPGIC	63,307.39		
	TFR 001122 87654321			
	KXLICXIL LCVXPGIC	24,000.00		
	VIS Eushi Msbic*4166C5			
	353-12477661	3.49		
	VIS Eushi Msbic*JX7PI9			
	353-12477661	3.49		
	<b>BALANCE CARRIED FORWARD</b>			<b>61,551.71</b>

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00-11-22 12345678 78

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>61,551.71</b>
	))) OAALP 6510			
	OKZPLVSS	42.54		
	))) ZKMIZ KPSVXU 376			
	SIUP	35.00		
	))) QAHIPXPI			
	SIUP	9.99		
	))) LF HVBB			
	OKZPLVSS	25.98		
	))) OISSV UVSI			
	QNUUIZPGKISU	27.90		61,410.30
30 Dec 21	DD EVWEVS EVWHIXL	30.99		
	DD EVWEVS EVWHIXL	61.25		
	SO GVZZVZ SKIM			
	VSKZI ZIXL	472.34		
	TFR 002244 12341234			
	KXLIZXIL LZVXPGIZ		409.99	
	BP Vpsai G-S			
	Rugebhq Bhqt Zqtd	100.00		
	VIS DDD.QS.ZA.NF			
	OZKPLAS	15,000.00		
	VIS DDD.QS.ZA.NF			
	OZKPLAS	100.00		
	VIS XP&K EZIHKNH OAXUP			
	08085 007 007	40,000.00		6,055.71
31 Dec 21	ZR ZQNZQ ZAHKPPKAXI		1,572.83	
	DD EVWEVS EVWHIXL	31.00		
	DD EVWEVS EVWHIXL	109.99		
	SO GVZZVZ SKIM			
	EAFIL HAXIW	40.00		
	VIS IGS			
	SAXUAX	10.00		7,437.55
04 Jan 22	DD PTE	250.00		
	DD EIL QIVSLQ ZSNO	16.60		
	DD EVZKPQ RKMKXR PZQI	500.00		
	DD UMSV-VW18JDZ	13.56		
	DD ZQNZQ HKPPKAX SOZ	50.00		
	DD LM SKZIXZI HOE	13.37		
	DD ESVXHWPIZMKZI SSE	25.38		
	DD LIPZA HAOKSI	52.55		
	DD QPOZ ZVZU EWHL	612.19		
	DD MKZRKX HIUKV EWHLP	53.77		
	DD ZAWVS SAXUAX	13.66		
	SO GVZZVZ TLH*ZVV	160.00		
	SO SKIMPSIW H F	160.00		
	<b>BALANCE CARRIED FORWARD</b>			<b>5,516.47</b>

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00-11-22 12345678 79

### Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>5,516.47</b>
	VIS Eushi Msbic*1423N2 353-12477661	1.99		
	VIS LVFIVDVW PQVSVHVC SIIUP	23.72		
	VIS IGS SAXUAX	10.00		
	))) LADICDAAU MILP SIIUP	30.48		
	VIS KXL'S 0011512650 NFRKLVSZIVX.ZAH PNCCIW NPU 8.33 @ 1.3457 Mstq Cqgi	6.19		
	DR Xce-Pgiupsen Luqetqagsce Gii	0.17		
	TFR 001122 87654321 KXLICXIL LCVXPGIC	3,000.00		2,443.92
05 Jan 22	SO UIOACVQ DQKLVFIC QVXXVQ MKZVCVRI	30.00		
	VIS PVKXPONCW'P P/HFL HAACLADX	106.99		
	VIS VHJXHvgypqai qhcfce.ac.kv	27.99		2,278.94
06 Jan 22	DD EVWEVS EVWHIXL	9.99		
	DD EVWEVS EVWHIXL	13.50		
	DD EVWEVS EVWHIXL	16.99		
	VIS VHJ*Fcecia qhcfce.ac.kv		16.11	
	VIS VHJXHvgypqai qhcfce.ac.kv	3.45		
	VIS Vhqfce.ac.kv*G57TF VHVJAX.ZA.NF	16.21		
	VIS VHJXHvgypqai qhcfce.ac.kv	30.67		
	VIS Vhqfce.ac.kv*RB9EL VHVJAX.ZA.NF	17.58		
	VIS Vhqfce Eushi*GC9J9 qhfe.ac.kv/yh	7.99		2,178.67
07 Jan 22	CR SKXSIW & PKHEPAX L		834.02	
	VIS IOVW ZAHHCZI NF L SAXUAX	9.20		3,003.49
08 Jan 22	<b>BALANCE CARRIED FORWARD</b>			<b>3,003.49</b>

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**Account Name**

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**Sortcode Account Number Sheet Number**

00-11-22 12345678 80

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