

Contact tel 03457 404 404  
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## 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 | <b>BALANCE BROUGHT FORWARD</b> |          |         | <b>2,435.53</b> |
| 09 Dec 19 | DD FIE 40058834132904          | 566.59   |         |                 |
|           | BP Hd Wkifo AWW                |          |         |                 |
|           | Ejo Aug19 626963               | 29.97    |         |                 |
|           | BP Hd Wkifo AWW                |          |         |                 |
|           | Ejo Aug19 626963               | 1.50     |         |                 |
|           | BP Hd Wkifo AWW                |          |         |                 |
|           | Ejo Sep19 643389               | 45.65    |         |                 |
|           | BP Hd Wkifo AWW                |          |         |                 |
|           | Ejo Oct19 660830               | 97.72    |         |                 |
|           | BP Hd Wkifo AWW                |          |         |                 |
|           | Ejo Nov19 678285               | 127.60   |         |                 |
|           | VIS SNLIDBHO 828               |          |         |                 |
|           | VOOGH                          | 58.14    |         |                 |
|           | VIS Pgod Ojd                   |          |         |                 |
|           | Vzefze                         | 26.15    |         |                 |
|           | 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    |         |                 |
|           | <b>BALANCE CARRIED FORWARD</b> |          |         | <b>1,346.65</b> |

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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         |
|                           | <b>BALANCE BROUGHT FORWARD</b> |          |          | <b>1,346.65</b> |
|                           | 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     |          |                 |
|                           | <b>BALANCE CARRIED FORWARD</b> |          |          | <b>2,079.82</b> |

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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 945

### Your HSBC Advance details

| Date      | Payment type and details       | Paid out | Paid in | Balance         |
|-----------|--------------------------------|----------|---------|-----------------|
|           | <b>BALANCE BROUGHT FORWARD</b> |          |         | <b>2,079.82</b> |
|           | ))) 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     |         |                 |
|           | <b>BALANCE CARRIED FORWARD</b> |          |         | <b>1,334.90</b> |

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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 946

| Your HSBC Advance details |                                |          |          |                 |
|---------------------------|--------------------------------|----------|----------|-----------------|
| Date                      | Payment type and details       | Paid out | Paid in  | Balance         |
|                           | <b>BALANCE BROUGHT FORWARD</b> |          |          | <b>1,334.90</b> |
|                           | 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 Wkfo 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   |          |                 |
|                           | <b>BALANCE CARRIED FORWARD</b> |          |          | <b>4,413.37</b> |

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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 947

### Your HSBC Advance details

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

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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 948

### Your HSBC Advance details

| Date      | Payment type and details       | Paid out | Paid in | Balance         |
|-----------|--------------------------------|----------|---------|-----------------|
|           | <b>BALANCE BROUGHT FORWARD</b> |          |         | <b>5,804.64</b> |
|           | ))) 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     |         |                 |
|           | <b>BALANCE CARRIED FORWARD</b> |          |         | <b>4,991.17</b> |

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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 949

### Your HSBC Advance details

| Date      | Payment type and details       | Paid out | Paid in | Balance         |
|-----------|--------------------------------|----------|---------|-----------------|
|           | <b>BALANCE BROUGHT FORWARD</b> |          |         | <b>4,991.17</b> |
|           | 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 | <b>BALANCE CARRIED FORWARD</b> |          |         | <b>1,691.87</b> |

### 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<br>variable | Arranged Overdraft<br>Interest Rates | balance | EAR<br>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**.