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Your Statement

Mr Confidentialaccess
53 Macdonald Close
Tividale
Oldbury
West Midlands
B69 3LD

Account Summary	
Opening Balance	1,948.59 D
Payments In	4,382.00
Payments Out	4,304.42
Closing Balance	1,871.01 D
Arranged Overdraft Limit	2,000.00

International Bank Account Number
GB51HBUK40050721497227

Branch Identifier Code
HBUKGB4141M

14 October to 13 November 2022

Account Name	Sortcode	Account Number	Sheet Number
Mr Toni Mirosanu	40-05-07	21497227	217

Your Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
13 Oct 22		**BALANCE BROUGHT FORWARD**			**1,948.59 D**
15 Oct 22	BP	LASCAR K CON			
		Salary		440.00	
	BP	HSBC BNK VSA454638			
		454638******8951	50.00		
	BP	F D Lascar			
		Frend	60.00		1,618.59 D
17 Oct 22	VIS	PP ONLINE			
		Visa Direct		150.00	
	ATM	CASH BNKM OCT17			
		MID COUNTIES@16:22	10.00		1,478.59 D
18 Oct 22	VIS	LC INTERNATIONAL L			
		0800 440011	5.00		
	VIS	LC INTERNATIONAL L			
		0800 440011	10.00		
	)))	MILUS STORES			
		WEST BROMWICH	9.41		
	)))	ANATOLIA FOOD CENT			
		SMETHWICK	9.97		
	VIS	PP ONLINE			
		INTERNET	10.00		
	VIS	PP ONLINE			
		INTERNET	10.00		
	VIS	LIDL GB WEST BROMW			
		WEST BROMWICH	131.74		
	VIS	PP ONLINE			
		INTERNET	10.00		
		BALANCE CARRIED FORWARD			**1,674.71 D**

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14 October to 13 November 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Confidentialaccess	40-05-07	21497227	218

Your Bank Account details

Date		Payment type and details	Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			**1,674.71 D**
	VIS	011311261 PP ONLIN			
		DUBLIN	5.00		
	)))	ANATOLIA FOOD CENT			
		SMETHWICK	3.29		
	)))	ASDA SUPERSTORE			
		TIPTON	24.59		
	)))	MILUS STORES			
		WEST BROMWICH	21.08		
	)))	MCDONALDS			
		OLDBURY	9.96		
	VIS	INT'L 0081547517			
		LC International L			
		0800 440011	10.00		
	VIS	INT'L 0081547518			
		LC International L			
		0800 440011	10.00		1,758.63 D
19 Oct 22	VIS	PP ONLINE			
		Visa Direct		40.00	
	VIS	011311261 PP ONLIN			
		DUBLIN	10.00		
	VIS	PP ONLINE			
		INTERNET	10.00		
	VIS	PP ONLINE			
		INTERNET	10.00		
	VIS	PP ONLINE			
		INTERNET	10.00		
	VIS	WEST MIDLAND CARD			
		BIRMINGHAM	15.00		1,773.63 D
20 Oct 22	VIS	PP ONLINE			
		INTERNET	10.00		
	VIS	PP ONLINE			
		INTERNET	10.00		
	VIS	PP ONLINE			
		INTERNET	10.00		
	VIS	PP ONLINE			
		INTERNET	10.00		
	)))	CO-OPERATIVE FOOD			
		DUDLEY	10.14		
	)))	CO-OPERATIVE FOOD			
		DUDLEY	20.00		1,843.77 D
21 Oct 22	DD	SOUTH STAFFS WATER	44.36		
	VIS	Netflix com			
		INTERNET	13.99		
		BALANCE CARRIED FORWARD			**1,902.12 D**

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14 October to 13 November 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Confidentialaccess	40-05-07	21497227	219

Your Bank Account details

Date	Payment type and details		Paid out	Paid in	Balance	
		BALANCE BROUGHT FORWARD			**1,902.12**	**D**
	)))	ANATOLIA FOOD CENT				
		SMETHWICK	4.76			
	VIS	INT'L 0014158807				
		LC International L				
		0800 440011	20.00			
	VIS	INT'L 0014158808				
		LC International L				
		0800 440011	5.00			
	VIS	INT'L 0014158809				
		LC International L				
		0800 440011	15.00		1,946.88	D
22 Oct 21	DD	TV LICENCE MBP	13.37			
	BP	LASCAR K CON				
		Salary		1,122.00		
	BP	HSBC BNK VSA454638				
		454638******8951	50.00			
	VIS	PP ONLINE				
		INTERNET	10.00			
	)))	Mahadev Conveniece				
		Birmingham	3.87			
	ATM	CASH NOTEMAC OCT22				
		INTERNATIONA@17:34	50.00		952.12	D
24 Oct 21	ATM	CASH BNKM OCT24				
		MID COUNTIES@15:45	60.00			
	BP	Helena				
		Rent	515.00		1,527.12	D
25 Oct 21	VIS	AMZNMktplace				
		amazon.co.uk	8.99			
	)))	NEW ALISHA (TIPTON				
		WEST MIDLANDS	10.83			
	)))	Sklep Europa				
		West Bromwich	12.36			
	)))	SAINSBURYS PETROL				
		OLDBURY	30.03			
	VIS	PP ONLINE				
		INTERNET	10.00			
	VIS	PP ONLINE				
		INTERNET	10.00			
	VIS	PP ONLINE				
		INTERNET	5.00			
	VIS	PP ONLINE				
		INTERNET	10.00			
	VIS	PP ONLINE				
		INTERNET	10.00			
		BALANCE CARRIED FORWARD			**1,634.33**	**D**

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14 October to 13 November 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Confidentialaccess	40-05-07	21497227	220

Your Bank Account details

Date		Payment type and details	Paid out	Paid in	Balance	
		BALANCE BROUGHT FORWARD			**1,634.33**	**D**
	VIS	PP ONLINE				
		INTERNET	10.00			
	VIS	AMZNMktplace				
		amazon.co.uk	13.49			
	VIS	LIDL GB WEST BROMW				
		WEST BROMWICH	68.14			
	)))	Red Cow				
		Smethwick	9.80			
	)))	PIZZA LITTLE ITALY				
		DUDLEY	4.00			
	)))	ASDA SUPERSTORE				
		TIPTON	15.58			
	)))	DIXY CHICKEN				
		DUDLEY DY1	13.97			
	)))	MILUS STORES				
		WEST BROMWICH	19.26		1,788.57	D
26 Oct 22	VIS	CLOSE PREMIUM FINA				
		THAMES DITTON	148.08			
	VIS	WEST MIDLAND CARD				
		BIRMINGHAM	15.80		1,952.45	D
27 Oct 22	)))	CO-OPERATIVE FOOD				
		DUDLEY	24.45		1,976.90	D
28 Oct 22	)))	PPOINT_*GAGANS FOO				
		SMETHWICK	14.40		1,991.30	D
29 Oct 22	VIS	GOOGLE *Google Pla				
		g.co/helppay#	6.99			
	)))	PPOINT_*GAGANS FOO				
		SMETHWICK	7.65			
	BP	LASCAR K CON				
		Salary		100.00		
	ATM	CASH NOTEMAC OCT29				
		INTERNATIONA@16:35	20.00		1,925.94	D
30 Oct 22	BP	LASCAR K CON				
		Salary		945.00		
	BP	HSBC BNK VSA454638				
		454638******8951	50.00			
	ATM	CASH HSBC OCT30				
		WEST BROMWIC@12:25	100.00		1,130.94	D
01 Nov 22	VIS	AMZNMktplace				
		amazon.co.uk	16.09			
	VIS	MILUS STORES				
		WEST BROMWICH	61.72			
	VIS	HELP TO SAVE				
		0300 322 7093	50.00			
		BALANCE CARRIED FORWARD			**1,258.75**	**D**

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14 October to 13 November 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Confidentialaccess	40-05-07	21497227	221

Your Bank Account details

Date		Payment type and details	Paid out	Paid in	Balance	
		BALANCE BROUGHT FORWARD			**1,258.75**	**D**
	)))	SUMUP *PG STREET				
		BRISTOL	12.80			
	)))	B&M 697 - WEST BRO				
		WEST BROMWICH	17.67			
	)))	Mahadev Conveniece				
		Birmingham	9.44			
	)))	NEW SQUARE SHOPPIN				
		LONDON	0.80			
	)))	Mahadev Conveniece				
		Birmingham	3.36			
	VIS	LIDL GB WEST BROMW				
		WEST BROMWICH	77.21			
	)))	Red Cow				
		Smethwick	6.50			
	)))	LIDL GB WEST BROMW				
		WEST BROMWICH	1.98			
	)))	POUNDLAND LTD 1576				
		WEST BROMWICH	26.70			
	)))	H & M				
		H M WEST BROM	15.98			
	BP	Helena				
		Rent	50.00		1,481.19	D
02 Nov 22	VIS	AMZNMktplace				
		amazon.co.uk	246.30			
	VIS	AMZNMktplace				
		amazon.co.uk	7.90			
	VIS	WEST MIDLAND CARD				
		BIRMINGHAM	15.80		1,751.19	D
03 Nov 22	**DR**	**OVERDRAFT INTEREST**				
		TO 12OCT2021	**48.68**		1,799.87	D
05 Nov 22	BP	LASCAR K CON				
		Salary		550.00		
	BP	Henry Charles				
		Rent 53 Macdonald	690.00		1,939.87	D
06 Nov 22	ATM	CASH HSBC NOV06				
		WEST BROMWIC@21:06	30.00		1,969.87	D
07 Nov 22	BP	LASCAR FD				
		Frends		100.00	1,869.87	D
08 Nov 22	VIS	AMZNMktplace				
		amazon.co.uk	11.85			
	VIS	GOOGLE *Google Pla				
		g.co/helppay#	3.99		1,885.71	D
10 Nov 22	DD	VODAFONE LTD	83.03			
		BALANCE CARRIED FORWARD			**1,968.74**	**D**

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14 October to 13 November 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr Confidentialaccess	40-05-07	21497227	222

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			**1,968.74 D**
	))) ANATOLIA FOOD CENT			
	SMETHWICK	2.39		1,971.13 D
11 Nov 22	))) THRONE NEWS			
	01215594446	7.18		
	))) ONE STOP 6281			
	TIVIDALE	11.10		1,989.41 D
12 Nov 22	BP LASCAR K CON			
	Salary		935.00	
	))) ONE STOP 6281			
	TIVIDALE	16.60		1,071.01 D
13 Nov 22	BP Helena			
	Rent	800.00		1,871.01 D
13 Nov 22	**BALANCE CARRIED FORWARD**			**1,871.01 D**

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
Credit interest is not paid		

Arranged Overdraft Interest Rates		balance	EAR variable
	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.

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