HSBC UK

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

Mrs L Appiah
14a Fullhurst avenue
Le3 1bh

Account Summary	
Opening Balance	112.67
Payments In	2,831.03
Payments Out	2,910.20
Closing Balance	33.50

International Bank Account Number
GB55HBUK40280644787749

Branch Identifier Code
HBUKGB4105C

2 January to 1 February 2023

Account Name	Sortcode	Account Number	Sheet Number
Mrs Lydia Appiah	40-28-06	44787749	245

Your Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
01 Jan 23		**BALANCE BROUGHT FORWARD**			**112.67**
02 Jan 23	TFR	401000 32560682			
		INTERNET TRANSFER		100.00	
	ATM	CASH POST JAN02			
		Post Office @15:04	50.00		
	ATM	CASH HSBC JAN02			
		LEICS HINK E@16:28	50.00		112.67
03 Jan 23	VIS	PRIMARK STORES LTD			
		LEICESTER		28.00	
	VIS	PRIMARK 477			
		LEICESTER	28.90		
	VIS	MIDLANDSDEVCENTRE			
		BROMSGROVE	30.00		
	)))	LEICESTER FISHMONG			
		LEICESTER	14.00		
	)))	MARKS&SPENCER PLC			
		LEICESTER	15.00		
	)))	Karwan Foods			
		Leicester	5.00		
	)))	HOLLAND & BARRETT			
		LEICESTER	2.74		
	)))	AMIN BUTCHERY LEIC			
		LEICESTER	22.49		
	)))	Karwan Foods			
		Leicester	9.46		
	)))	DELIKATESY SMACZEK			
		LEICESTER	6.96		
		BALANCE CARRIED FORWARD			**6.12**

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2 January to 1 February 2023

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mrs Lydia Appiah	40-28-06	44787749	246

Your Bank Account details

Date		Payment type and details	Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			**6.12**
	)))	MEDINA MARKET			
		LEICESTER LE3	8.25		
	)))	POST OFFICE COUNTE			
		LEICESTER	6.85		
	)))	MCDONALDS			
		LEICESTER	9.67		18.65 D
04 Jan 23	TFR	401000 25476755			
		INTERNET TRANSFER		30.00	
	ATM	CASH POST JAN04			
		Post Office @19:30	10.00		1.35
05 Jan 23	ATM	CASH POST JAN05			
		Post Office @14:35	10.00		
	ATM	CASH NATWEST JAN05			
		LEICS GRANBY@15:51	10.00		
	)))	ARRIVA MIDLANDS LI			
		SUNDERLAND	2.00		20.65 D
06 Jan 23	SO	APPIAH L *LYB			
		SAVING	10.00		
	CR	REVERSAL OF 06-01			
		APPIAH L *LYB			
		SAVING		10.00	
	)))	ARRIVA MIDLANDS LI			
		SUNDERLAND	17.50		38.15 D
09 Jan 23	PIM	CASH IN HSBC JAN09			
		LEICS HINK D@14:18			
		465942XXXXXX1242		250.00	
	BP	Jessica Botchway			
		Lydia	200.00		
	)))	MERRIDALE PHARMACY			
		LEICESTER	5.99		5.86
11 Jan 23	)))	MARKS&SPENCER PLC			
		LEICESTER	15.10		9.24 D
12 Jan 23	DD	SKY DIGITAL	25.50		
	CR	REVERSAL OF 12-01			
		SKY DIGITAL		25.50	9.24 D
13 Jan 23	SO	APPIAH L *LYB			
		SAVING	10.00		
	CR	REVERSAL OF 13-01			
		APPIAH L *LYB			
		SAVING		10.00	9.24 D
14 Jan 23	PIM	CASH IN HSBC JAN14			
		LEICS HINK D@10:20			
		465942XXXXXX1242		300.00	
		BALANCE CARRIED FORWARD			**290.76**

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2 January to 1 February 2023

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mrs Lydia Appiah	40-28-06	44787749	247

Your Bank Account details

Date		Payment type and details	Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			**290.76**
	BP	Jessica Botchway			
		Lydia	200.00		
	BP	Jessica Botchway			
		Lydia	50.00		40.76
15 Jan 23	BP	Mr c Botchway			
		Mum	10.00		
	BP	Mr c Botchway			
		Mum	5.00		25.76
16 Jan 23	)))	ARRIVA MIDLANDS LI			
		SUNDERLAND	17.50		
	BP	Mr c Botchway			
		Mum	8.00		0.26
18 Jan 23	)))	ICELAND			
		LEICESTER	6.45		
	)))	GREGGS			
		LEICESTER	4.35		10.54 D
20 Jan 23	SO	APPIAH L *LYB			
		SAVING	10.00		
	CR	REVERSAL OF 20-01			
		APPIAH L *LYB			
		SAVING		10.00	
	)))	ARRIVA MIDLANDS LI			
		SUNDERLAND	1.00		11.54 D
23 Jan 23	DD	SKY DIGITAL	25.50		
	CR	REVERSAL OF 23-01			
		SKY DIGITAL		25.50	11.54 D
25 Jan 23	PIM	CASH IN HSBC JAN25			
		LEICS HINK D@11:06			
		465942XXXXXX1242		100.00	
	BP	lily Botchway			
		Lydia Appiah	65.00		23.46
26 Jan 23	)))	BOOTS,LEICESTER			
		LEICESTER	9.00		
	)))	J D SPORTS 593			
		LEICESTER	15.00		0.54 D
27 Jan 23	CR	104Z46D9K DWP UC		1,222.03	
	SO	APPIAH L *LYB			
		SAVING	10.00		
	BP	lily Botchway			
		Lydia Appiah	285.00		
	TFR	401000 25476755			
		INTERNET TRANSFER	100.00		
	BP	Jessica Botchway			
		Lydia	100.00		
		BALANCE CARRIED FORWARD			**726.49**

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2 January to 1 February 2023

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mrs Lydia Appiah	40-28-06	44787749	248

Your Bank Account details

Date	Payment type and details		Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			**726.49**
	TFR	401000 32560682			
		INTERNET TRANSFER	500.00		
	TFR	401000 25476755			
		INTERNET TRANSFER		100.00	
	ATM	CASH HSBC JAN27			
		LEICS HINK E@13:34	100.00		
	ATM	CASH NATWEST JAN27			
		LEICS GRANBY@14:34	20.00		
	TFR	401000 32560682			
		INTERNET TRANSFER		200.00	
	ATM	CASH BNKM JAN27			
		ONE STOP - N@16:52	50.00		356.49
28 Jan 23	TFR	401000 32560682			
		INTERNET TRANSFER		200.00	
	BP	Mr c Botchway			
		Mum	10.00		
	ATM	CASH NATWEST JAN28			
		LEICS GRANBY@11:49	100.00		
	BP	Mr c Botchway			
		Mum	20.00		426.49
30 Jan 23	DD	LEICESTER CITY COU	49.00		
	DD	LEICESTER CITY COU	40.00		
	TFR	401000 32560682			
		INTERNET TRANSFER		70.00	
	BP	lily Botchway			
		Lydia Appiah	70.00		
	VIS	Afro Cosmetics Ltd			
		Leicester	147.96		
	VIS	PIZZA HUT 969			
		THURMASTON	44.60		
	VIS	ZARA LEICESTER 124			
		LEICESTER	70.09		
	)))	Centrebus			
		Leicester	1.80		
	)))	ISLAND PRIDE FOODS			
		LEICESTER	15.83		
	)))	CENTRAL ENG COOP			
		LEICESTER	11.70		
	)))	PPOINT_*LUCKY STOR			
		LEICESTER	7.47		
	)))	BURGER KING			
		LEICESTER HAY	9.19		
	)))	HOLLAND & BARRETT			
		LEIC'TER HIGH	1.99		
		BALANCE CARRIED FORWARD			**26.86**

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2 January to 1 February 2023

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mrs Lydia Appiah	40-28-06	44787749	249

Your Bank Account details

Date	Payment type and details		Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			**26.86**
	)))	GREGGS			
		LEICESTER	1.20		
	)))	REED STORE (VR RET			
		Leicester	3.90		21.76
31 Jan 23	)))	B&M 628 - KEMBLE			
		LEICESTER	7.74		
	)))	INTERNATIONAL FOOD			
		LEICESTER	3.78		10.24
01 Feb 23	DD	VODAFONE LTD	26.74		
	PIM	CASH IN HSBC FEB01			
		LEICS HINK D@14:13			
		465942XXXXXX1242		150.00	
	BP	lily Botchway			
		Lydia Appiah	100.00		33.50
01 Feb 23		**BALANCE CARRIED FORWARD**			**33.50**

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.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

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