HSBC UK

Contact tel
see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement

[redacted]

Account Summary	
Opening Balance	£754.01
Payments In	£217.00
Payments Out	£903.28
Closing Balance	£67.73

[redacted] Number
[redacted] Code

29 May to 28 June 2026

Account Name	Sortcode	Account Number	Sheet Number
Mr [redacted]	[redacted]	[redacted]	46

Your Bank Account details

Date		*Payment type and details*	*£ Paid out*	*£ Paid in*	*£ Balance*
28 May 26		**BALANCE BROUGHT FORWARD**			**754.01**
29 May 26	BP	TECNIS ACADE			
		Tecnis Pay		75.00	829.01
30 May 26	OBP	[redacted]			
		To Revolut -KEK4-	400.00		
	CR	[redacted]			
		Sent from Revolut		43.50	472.51
04 Jun 26	VIS	Spotify Limited			
		London	5.99		466.52
06 Jun 26	CR	[redacted]			
		INVESTMENT		20.00	
	OBP	[redacted]			
		To Revolut -KEK4-	85.00		401.52
08 Jun 26	)))	SQ *LA'YAM ROOFTOP			
		London	5.06		
	)))	SP GW LONDON			
		LONDON	10.00		
	VIS	SP NOTHING			
		ENGLAND	32.00		354.46
10 Jun 26	VIS	POPEYES [redacted]			
		WWW.POPEYES.C	0.98		
	VIS	POPEYES [redacted]			
		WWW.POPEYES.C	2.97		350.51
12 Jun 26	VIS	DISCLOSURE & BARRI			
		LIVERPOOL	16.00		334.51
15 Jun 26	CR	DIGITAL LITERACY S			
		Pay wlc		45.50	380.01
		BALANCE CARRIED FORWARD			**380.01**

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29 May to 28 June 2026

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr [redacted]	[redacted]	[redacted]	47

Your Bank Account details

Date		Payment type and details	£ Paid out	£ Paid in	£ Balance
		BALANCE BROUGHT FORWARD			**380.01**
17 Jun 26	)))	MNK*Shahi Biryani			
		[redacted]	6.99		
	)))	SQ *MODERN EMPOWER			
		Dartford	5.00		368.02
18 Jun 26	VIS	Lebara Mobile Limi			
		London	5.00		
	)))	Treats			
		London	4.95		
	)))	TFL TRAVEL CH			
		TFL.GOV.UK/CP	7.00		351.07
22 Jun 26	VRP	[redacted]			
		To Revolut -KEK4-	32.17		
	VIS	TFL TRAVEL RE			
		TFL.GOV.UK/CP		3.00	
	)))	TFL TRAVEL CH			
		TFL.GOV.UK/CP	4.00		
	)))	TFL TRAVEL CH			
		TFL.GOV.UK/CP	3.30		
	VIS	Deliveroo			
		LONDON	7.20		307.40
23 Jun 26	)))	Quality wines			
		[redacted]	4.40		
	VIS	POPEYES [redacted]			
		WWW.POPEYES.C	1.99		301.01
25 Jun 26	VRP	[redacted]			
		To Revolut -KEK4-	80.00		
	VIS	SRT QUNO TRAIN TIC			
		BICESTER	39.65		
	VIS	UBER *EATS			
		HELP.UBER.COM	15.12		
	VIS	UBER *EATS			
		HELP.UBER.COM	4.98		
	VIS	POPEYES [redacted]			
		WWW.POPEYES.C	15.66		
	VIS	INT'L 0006680489			
		QUIKFIXLAPT			
		8664011978			
		USD 51.46 @ 1.3174			
		Visa Rate	39.06		
	DR	Non-Sterling			
		Transaction Fee	1.07		
	CR	[redacted]	30.00		135.47
		BALANCE CARRIED FORWARD			**135.47**

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29 May to 28 June 2026

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mr [redacted]	[redacted]	[redacted]	48

Your Bank Account details

Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
		BALANCE BROUGHT FORWARD			**135.47**
26 Jun 26	)))	The Pop in Shop			
		Brighton	6.28		
	)))	TST-Roti King - Br			
		Brighton	49.92		
	)))	SWEET EXPRESS			
		[redacted]	1.00		
	)))	KHANEJA FOOD N BOO			
		LONDON	2.65		
	)))	TFL TRAVEL CH			
		TFL.GOV.UK/CP	5.90		
	VIS	POPEYES [redacted]			
		WWW.POPEYES.C	1.99		67.73
28 Jun 26		**BALANCE CARRIED FORWARD**			**67.73**

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		

Overdraft Interest Rates		balance	EAR variable
	upto	25	0.00%
	over	25	39.90%

Business Banking Customers

Interest and Charges

Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:

This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:

This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card

For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information

A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges 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 conversation with us.

Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:

Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that 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.

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 HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges for the HSBC Private Banking Account is £10,000.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

For Private Banking Account clients, please refer to the Private Banking Banking Services Terms and Conditions.

Customer service

You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

Business and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're 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're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

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