

Your Statement

Mrs L Kumar
38 Northcote Street
South Shields
Tyne and Wear
NE33 4DJ



Account Summary	
Opening Balance	9.73
Payments In	942.10
Payments Out	953.40
Closing Balance	1.57 D

6 July to 5 August 2023

International Bank Account Number
GB26HBUK40119360166839

Branch Identifier Code
HBUKGB4195X

Account Name
Mrs Lori Kumar

Sortcode **Account Number** **Sheet Number**
40-11-93 60166839 84

Your Basic Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
05 Jul 23	BALANCE BROUGHT FORWARD			9.73
06 Jul 23	))) Dean Road Convenie South Shields	9.99		
	VIS INT'L 0048277598 APPLE.COM/BILL APPLE.COM/BIL		49.99	49.73
10 Jul 23	CR HMRC CHILD BENEFIT		24.00	
	CR JT249582C DWP CA		76.75	
	CR E Clark EMILY		20.00	
	))) ASDA STORES 5889 SOUTH SHIELDS	0.95		
	))) ASDA STORES 5889 SOUTH SHIELDS	11.00		
	))) CO-OP GROUP PETROL PETROL WASHIN	6.90		
	))) Dean Road Convenie South Shields	13.75		
	))) BLUE MARLIN SOUTH SHIELDS	12.80		
	))) TONEY MINCHELLA SOUTH SHIELDS	5.00		
	VIS KFC SOUTH SHIELDS SOUTH SHIELDS	2.49		
	BP Mrs Leslie slater Lori kumar	21.00		96.59
11 Jul 23	BP Candice holiday Lori kumar	5.00		
	BALANCE CARRIED FORWARD			91.59

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Your Basic Bank Account details				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	))) BALANCE BROUGHT FORWARD			91.59
	))) PPOINT_*SOUTH SHIE			
	))) SOUTH SHIELDS	13.25		
	))) CO-OP GROUP PETROL			
	))) PETROL WASHIN	9.45		
	))) MORRIS			
	))) WASHINGTON NE	8.57		
	))) SOUTH SHIELDS CONV			
	))) SOUTH SHIELDS	29.56		30.76
12 Jul 23	))) COSTCO WHOLESALE #			
	))) GATESHEAD	5.29		
	))) CO-OP GROUP PETROL			
	))) PETROL WASHIN	8.95		16.52
13 Jul 23	))) Dean Road Convenie			
	))) South Shields	12.00		
	))) CO-OP GROUP PETROL			
	))) PETROL WASHIN	7.95		3.43 D
17 Jul 23	CR HMRC CHILD BENEFIT		24.00	
	CR JT249582C DWP CA		76.75	
	))) TONEY MINCHELLA			
	))) SOUTH SHIELDS	5.00		92.32
18 Jul 23	BP Emily Clark			
	))) Lori	30.00		
	))) GREEN STREET POST			
	))) SOUTH SHIELDS	12.58		
	))) Demir Turkish Salo			
	))) South Shields	10.00		
	))) M I DICKSONS			
	))) LAYGATE	3.10		
	))) CO-OP GROUP PETROL			
	))) PETROL WASHIN	25.78		10.86
19 Jul 23	))) CO-OP GROUP PETROL			
	))) PETROL WASHIN	3.95		6.91
20 Jul 23	))) CO-OP GROUP PETROL			
	))) PETROL WASHIN	3.95		2.96
24 Jul 23	CR HMRC CHILD BENEFIT		24.00	
	CR JT249582C DWP CA		76.75	
	CR 202414A8B DWP UC		399.42	
	))) CO-OP GROUP PETROL			
	))) PETROL WASHIN	3.10		
	VIS eBay O*18-10315-41			
	VIS LONDON	10.00		
	VIS eBay O*18-10315-41			
	VIS LONDON		10.00	500.03
	BALANCE CARRIED FORWARD			500.03

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<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			500.03
25 Jul 23	CR E Clark EMILY		30.00	
	VIS Twice as Nice South Shields	14.00		
	VIS WWW.MARSTONGROUP.C HARLOW	114.00		
	VIS OCEAN BEACH PLEASU SOUTH SHIELDS	40.00		
	))) TONEY MINCHELLA SOUTH SHIELDS	7.50		
	))) CO-OP GROUP PETROL PETROL WASHIN	13.90		
	VIS AMZNMktplace amazon.co.uk	20.99		319.64
26 Jul 23	VIS WWW.LIGHTWATERVALL RIPON HG4	82.95		
	))) Dean Road Convenie South Shields	7.34		
	))) CO-OP GROUP PETROL PETROL WASHIN	13.90		
	))) OCEAN ROAD CONVENI SOUTH SHIELDS	19.90		195.55
27 Jul 23	VIS WWW.LIGHTWATERVALL RIPON HG4	22.95		
	VIS DISNEY PLUS LONDON	7.99		
	))) LAYGATE BAAZAR SOUTH SHIELDS	12.50		
	))) THE FUN JUNGLE WASHINGTON	3.30		
	VIS INT'L 0000417712 APPLE.COM/BILL APPLE.COM/BIL	0.79		148.02
28 Jul 23	))) STGCOACH/CTYLINK BUS TICKET	2.40		
	))) SumUp *Ajwa desse South Shields	7.60		
	))) B&M 156 - SOUTH SH SOUTH SHIELDS	39.10		
))) HERON FOODS SOUTH SHIELDS	19.87		
))) PPOINT_*SOUTH SHIE SOUTH SHIELDS	13.47		
	BALANCE CARRIED FORWARD			65.58

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Your Basic Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	))) BALANCE BROUGHT FORWARD			65.58
	WESTWAY VET GROUP			
	))) SOUTH TYNESID	19.46		
	))) Zettle_*Jumbo Jim			
	South Shields	7.34		
	))) Zettle_*Jumbo Jim			
	South Shields	10.00		28.78
31 Jul 23	CR HMRC CHILD BENEFIT		24.00	
	CR JT249582C DWP CA		76.75	
	BP Leon kumar			
	Lori	20.00		
	))) MORRIS			
	WASHINGTON NE	3.00		
	))) CO-OP GROUP PETROL			
	PETROL WASHIN	17.33		
	))) CO-OP GROUP PETROL			
	PETROL WASHIN	11.83		
	CR NEWCASTLE B SOC RJ			
	187728606421137001		20.00	97.37
01 Aug 23	CR LEE MACDONALD			
	owe		9.69	
	VIS Amazon Music*0831P			
	amazon.co.uk	4.99		
	))) CO-OP GROUP PETROL			
	PETROL WASHIN	24.93		
	))) MORRIS			
	WASHINGTON NE	5.06		72.08
02 Aug 23	))) B&M 156 - SOUTH SH			
	SOUTH SHIELDS	36.76		
	))) MCDONALDS			
	SOUTH SHIELDS	1.29		
	))) MCDONALDS			
	SOUTH SHIELDS	14.67		19.36
03 Aug 23	))) CO-OP GROUP PETROL			
	PETROL WASHIN	16.03		3.33
04 Aug 23	))) CO-OP GROUP PETROL			
	PETROL WASHIN	4.90		1.57 D
05 Aug 23	BALANCE CARRIED FORWARD			1.57 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).

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Credit Interest Rates	<i>balance</i>	<i>AER variable</i>	Arranged Overdraft Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			Arranged Overdraft interest		0.00%

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.