

Your Visa Card statement

Contact tel 03457 404 404

From Overseas tel 44 1226 261 010

Lost and Stolen Cards 03456 007 010 (24 hrs)

From Overseas tel 44 1442 422 929 (24 hrs)

Text Phone 1800 103457 125 563

used by deaf or speech impaired customers

www.hsbc.co.uk

Miss Daisy Buckingham
228 The Moat House Hertingfordbury Road
Hertingfordbury
Hertford
SG14 2LB

/(SG14 2LB1DF)/

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out on the reverse of this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Minimum payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Account Summary	
Credit Limit	£ 500.00
APR	18.9%
Previous Balance	0.00
Debits	40.83
Credits	0.00
New Balance	40.83
Minimum payment	£5.00
Payment to be credited by	08 Mar 2021
Your nominated bank account will be debited by £ 40.83 on 08 Mar	

Statement Date **10 February 2021**

Card number

Sheet number 1 of 2

4546 3850 8982 3080

Statement Date **10 February 2021**

Card number

Sheet number 2 of 2

MISS Daisy Buckingham

4546 3850 8982 3080

Your Transaction Details

Received By Us Transaction Date Details

Amount

03 Feb 21

02 Feb 21

CORAZON* CORAZON CARNE LONDON

40.83

Summary Of Interest On This Statement

NO INTEREST CHARGED ON THIS STATEMENT

Estimated interest - next month 0.72

We now provide more information about the cost of using your card in currencies in the EEA for purchases or cash withdrawals. If you would like to know more about how the cost of making card transactions compares to the Foreign Exchange Rate(s) issued by the European Central Bank, please go to:
<https://www.hsbc.co.uk/international/using-your-card-abroad/>

Summary Box The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

Interest free period	Up to 56 days for purchases when you pay your balance in full every month by the due date.		
Interest charging information	You will not pay interest on purchases if you pay your balance in full and on time each month. Otherwise, the period over which interest is charged will be as follows:		
	Purchases, balance transfers, cash advances and cash related payments	From	Until
		Date debited to your account	Paid in full
Allocation of payments	If the amount you pay in a month is less than the full amount you owe, we will apply the amount you pay in the following order: (a) any unpaid arrears or amounts over the credit limit; (b) the amount you owe us and shown in your statement; (c) any transactions, interest or charges not yet included in a statement. We will apply your payment first to amounts on your account which we charge at the highest interest rate followed by amounts we charged at lower rates. In each case, interest and charges are paid off first. If some amounts are charged at the same interest rate, we will apply your payment to the oldest amounts first.		
Minimum monthly repayment	If you entered into your agreement with us before 23 March 2011 the minimum payment will be the higher of:	A. 2.5% of the full amount you owe as shown on your monthly statement (including interest and charges) B. £5	
	If you entered into your agreement with us from 23 March 2011 onwards, the minimum payment will be the higher of:	A. The sum of (a) interest for the period from the last statement, (b) any default charges, and (c) 1% of the full amount you owe as shown on your monthly statement (not including interest and default charges) B. 2.5% of the full amount you owe as shown on your monthly statement (including interest and charges) C. £5	
Credit Limit	Minimum credit limit £500, maximum credit limit subject to status		
Fees	No Annual Fee		
Charges	Cash fee	2.99% of the cash advance or cash related payment, minimum £3	
	Balance transfers	If you have an introductory rate, that rate will apply within 60 days of account opening. After the end of any introductory offer, 2.9% of the balance transferred from account opening, minimum £5	
Foreign usage	Payment Scheme	Rates can be found at:	
	Exchange rate:	www.mastercard.com/global/currencyconversion/index.html or www.visaeurope.com/making-payments/exchange-rates	
	Dependent upon the type of transaction you undertake one or more of the following charges will apply:		
	Non-sterling transaction fee	2.99% of the amount of the sterling transaction value	
Default charges	Cash fee	2.99% of the cash advance or cash related payment, minimum £3	
	For paying late	£12	
	For going over your credit limit	£12	
	For payments which are returned unpaid	£5	
	For enforcing repayment, including legal and tracing costs	Our reasonable costs	

How to pay Remember, if payments are made using the wrong card details, sort code or account number, they may be delayed or not applied. 'Working days' are any weekday other than Bank Holidays.

All Customers					Interest Calculations and available credit	
Direct Debit	Contact Us* and select to pay the full, fixed or minimum amount due. Your payment will be automatically deducted from your current account by your due date each month. If the minimum payment due is more than your fixed amount, we will claim the minimum payment. If your statement balance is lower than your fixed amount we will only claim the balance on your statement.				Payments credited the same working day.	
Standing Order/ bill payment/ overseas payment	Pay a fixed amount to your HSBC Bank Credit Card using the following information: ♦ Sort Code and Account Number: (choose applicable numbers from table below) ♦ Reference: your 16 digit credit card number				Payments from other banks can take up to three working days to reach us. Customers making a payment from a bank or building society that is participating in the Faster Payments Service will in normal circumstances be able to pay to your Credit Card and have the available credit updated within 2 hours. All payments are credited for interest calculations the same working day.	
	Type of Card	Card no. begins	Quote sortcode	Quote account no.		If paying from overseas quote sortcode – acc. no for the corresponding Card no. IBAN Number (International Bank Account Number)
	Visa: HSBC and Welsh	454638	40 42 46	09003649		404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787
		408267	40 11 71	79001387		401171-29009787 BIC: MIDLGB22 IBAN: GB38MIDL40117129009787
	Mastercard: HSBC and Welsh	543460	40 42 46	29004734		404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787
	Gold Visa	494120	40 42 46	69005161		404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787
	Mastercard HSBC Rewards	538149	40 42 46	09005099		404246-09005099 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787
HSBC Bank branches	By cash or cheque: Please make cheques payable to HSBC UK Bank plc followed by your 16-digit Credit Card number. A charge may apply to payments made at banks other than HSBC Bank.				Cash payments credited for interest calculations and available credit updated the same working day and for cheques available credit updated within 4 working days.	
Post	Please make cheques payable to HSBC UK Bank plc followed by your 16-digit Credit Card number and send it to: HSBC UK Bank plc, Card Services, PO Box 728, Camberley GU15 3WU. Do not send cash or post dated cheques.				Please allow at least 7 working days from posting for your account to be credited. Available credit will be updated within 4 working days of receipt.	

How interest is charged

On purchases

We don't charge interest on purchases if you pay your balance in full by the due date (and you've also paid the previous month's balance in full by that due date). If you do not pay the balance in full, we charge interest on all transactions from the date they were added to the account (not just on the unpaid balance).

On cash transactions

Cash transactions include cash advances, balance transfers, Direct Debits, standing orders, travellers cheques, foreign currency, gambling transactions and any cash substitutes. Interest will be charged from the date of each cash transaction, even if you pay the balance in full each month, until the cash transaction (including interest) is paid in full.

Estimated interest

This is an estimate of the interest you'll have to pay next month. It assumes: 1) you only pay the minimum due, 2) you pay on the due date, 3) you have no more balance transfers or cash advances before your next statement, 4) you don't change your statement date, and 5) your interest rate doesn't change. Remember if you make only the minimum payment each month it will take you longer and cost you more to clear your balance.

Daily interest

Interest is charged on a daily basis, so the amount of interest payable will increase the longer payment is delayed, even if payment is made before the due date. Payments will take effect when they are actually received by us as cleared funds.

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 with us. If you contact the retailer you will also be able to deal with the agreement you have with them. This should ensure the retailer will not collect any further payments. If they do we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

How much to pay and when

You may pay any amount from the minimum payment to the full balance on your statement.

Please ensure your payment reaches us by the due date, shown overleaf, or a charge may be made in accordance with your terms & conditions. Any amount overdue or overlimit must be paid immediately. All payments will only take effect when they are actually received by us as cleared funds.

If you are experiencing financial difficulties and cannot meet your repayments, please call us on **03457 404 404**.

Checking your statement

Please keep all vouchers and till receipts when you use your card(s) and check them against your monthly statement. The name and place description shown on your statement may not match what is on the voucher, so please remember items you've ordered by post, phone or the internet.

If there's a transaction on your statement which you believe is incorrect, please notify us within 13 months of your statement date by calling **03457 404 404**.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us first. 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.

*How to contact HSBC UK Bank plc

Log on at: www.hsbc.co.uk or call Customer Services: 03457 404 404. (Textphone 03457 125 563) or from **overseas +44 1226 261 010**.

Lines open 8am to 10pm 7 days a week (Except Christmas Day, Boxing Day and New Year's Day).

Lost and Stolen 03456 007 010 or from overseas +44 1442 422 929.
Lines open 24 hours a day, 7 days a week.