

Service Personnel
& Veterans Agency

Armed Forces Pension Scheme

Mail Point 480, Kentigern House
65 Brown Street, Glasgow G2 8EX

Telephone: (Civ) 0800 085 3600
(Mil) 94560 3600

Facsimile: (Civ) 0141 224 3307
(Mil) 94561 3307

Our Reference: 25008469/PTV

Please pass to your IFA/chosen scheme

Your Reference: NW762522B

Date: 30 September 2014

Dear Sir/Madam

ARMED FORCES PENSION SCHEME (AFPS) TRANSFER
MR P A BROWN- NI NUMBER: NW762522B

Thank you for your letter of 19 September 2014 regarding the transfer of Mr Brown's AFPS pension rights. The AFPS is a Contracted Out Salary Related non-contributory occupational pension scheme financed annually by the Treasury. It is a member of the Public Sector Transfer Club, re-values GMP under section 148 orders, and is regarded as a statutory scheme which is not subject to Inland Revenue approval. Tax regimes do not apply. Our Inland Revenue Reference Number is SF49/6425, our PSTR is 00330146RV, and our ECON and SCON numbers are E3900001P and S2731006Y respectively.

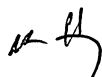
The enclosed letter and option form should be handed to your employee/client for his consideration. The completed option form should be returned to this office with your request for payment of the transfer. It is necessary for us to protect the Scheme against potential fraud. Therefore, prior to any transfer of pension benefits taking place we will require a copy of the scheme member's birth certificate or passport, and also confirmation of their home address in the form of a copy of a utility bill, council tax bill or Driving Licence. Transfers to overseas schemes can only be made to QROPS schemes.

Payment will be re-calculated on the day your request is received in this office, if the request is outside the three month guarantee period. Please note that the payment cannot be made without an original signature on our option form.

Details of the calculation for the Transfer Value of £68,131.35 are attached. The transfer value is guaranteed for three months from the calculation date of 30-Sep-2014. The GMP on leaving total of £276.71 per annum includes post 6th April 1988 GMP of £276.71 per annum, and the GMP to the relevant or calculation date total of £360.56 per annum includes post 6th April 1988 GMP of £360.56 per annum.

The offer will remain open and valid for 12 months from the date of the calculation. If after this point your employee/client has not responded, the matter will be considered closed without warning. Any further correspondence on the subject will, subsequently, be treated as a second application, and since transfers from the AFPS are subject to certain time limits this may mean that your employee loses the right to a transfer.

Yours faithfully



Mark Heaney
for Chief Executive
Service Personnel and Veterans Agency



TRANSFER OF PENSION RIGHTS OPTION FORM
(To be returned to the AFPS Office via the new QROPS Administrator)

NAME: Mr P A Brown

REF: D/SPVA(G)25008469/(PENS)PTV

MEMBERS DECLARATION

In consultation with your overseas pension scheme administrators, please COMPLETE and DELETE the relevant sections.

I confirm that the Scheme/ Plan, (to which I am making pension contributions (if employed)), resides in [Country]. I confirm [Name of employer/ pension scheme administrators], are also resident in the same country.

Furthermore, I confirm that I have seen a statement from the relevant pension scheme showing the benefits to be awarded to me and any conditions upon which these could be forfeited or withheld.

I understand that neither I nor my widow(er) have any recourse to the Ministry of Defence or the State scheme to make good any shortfall in the GMP equivalent benefit or any benefits accrued in respect of Post 05 April 1997 rights eventually paid by new scheme.

TRANSFER OF PENSION RIGHTS OPTION FORM (continued)

I accept that the overseas scheme named may/will not be regulated by UK law and that, consequently, there may be no obligation under that law on my chosen overseas scheme to provide any particular value or benefit in return for the transfer payment. I understand and accept, that notwithstanding any checks made by the Ministry of Defence to discharge its duties under legislation that I shall be entering into the transfer at my own risk.

A. I wish to transfer **all** my AFPS pension rights to:

(* Please ensure that the CA 1890 form enclosed is completed).

B. I wish to transfer the benefits in **excess** of the GMP to:

I therefore wish my accrued GMP rights in the AFPS to be secured by:

- Purchase of a UK annuity
- Transferred to an overseas occupational pension scheme
- Transferred to an appropriate personal pension scheme
- Or, retained with the AFPS

Please delete as appropriate.

(* Please ensure that the overseas scheme completes Part E if this is to be secured by an UK Insurance Company).

C. I do not wish to transfer my AFPS pension rights to:

I understand that this decision cannot be revoked.

Signed:



Address:

34 ST ANONENS ROAD
BURGESS HILL
WEST SUSSEX RH15 0PH

Marital Status:

SINGLE.

THE UNITED STATES OF AMERICA

DO hereby certify that the within and foregoing is a true and correct copy of the original as the same appears in the records of the Department of the Interior.

WITNESS my hand and the seal of the Department of the Interior at Washington, D.C.

this 1st day of January, 1900.

JOHN W. FOSTER, Secretary of the Interior.

Approved: _____

Special Agent in Charge

UNITED STATES DEPARTMENT OF THE INTERIOR
BUREAU OF LAND MANAGEMENT

WASHINGTON, D.C.

RECEIVED

Approved: _____

Special Agent in Charge

Approved: _____

Approved: _____

UNITED STATES OF AMERICA

DEPARTMENT OF THE INTERIOR

BUREAU OF LAND MANAGEMENT

WASHINGTON, D.C.



PAYMENT INSTRUCTIONS FROM OVERSEAS PENSION SCHEME

FOR COMPLETION BY THE PENSION SCHEME ADMINISTRATORS

D. If the transfer is to proceed, please make the transfer value cheque payable to:

And send to the address below:

E. If the GMP/Section 9(2B) Rights have to be secured by an UK Insurance Company please state their name and address below:

SCHEME DECLARATION FROM AN OVERSEAS PENSION SCHEME

I, the pension administrator, for the overseas scheme named confirm:

- a. that our pension scheme is a QROPS. Our unique number is **QROPS**
and was registered with the UK HMRC on the
- b. that we are willing to accept the transfer value from a UK occupational scheme;
- c. If the GMP is to be transferred, the transfer must be fully compliant with the
Inland Revenue Statutory Instrument 1996/1462

Please note the transfer value cheque will be paid in Pounds Sterling to a pension scheme only.
The cheque will not be paid to an individual in any circumstances.

Administrator's Name: _____

Company: _____

Job Title: _____

Signature: _____ Date: _____



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Facsimile: (Civ) 0141 224 3307

(Mil) 94561 3307

Personal for Mr P A Brown
c/o 34 St Andrews Rd
Burgess Hill
West Sussex
RH15 0PH

Our Reference: 25008469/PTV

Date: 30 September 2014

Dear Mr Brown

ARMED FORCES PENSION SCHEME – TRANSFER VALUE

Thank you for your letter requesting the transfer of your accrued pension rights in the Armed Forces Pension Scheme (AFPS).

To assist you in deciding whether you wish to have your accrued pension rights transferred from the AFPS, or whether you prefer to retain the right to receive an award payable from the Ministry of Defence, an assessment of the transfer value payable by this department is enclosed for you to pass to your IFA/chosen scheme. Your chosen pension schemes administrator will, in turn, advise you of the credit of service in their pension scheme which can be purchased by the transfer value.

The transfer value is guaranteed for three months and will be re-calculated if your decision is received after this time, up until our 12 month period of validity for offers expires. The resulting transfer value may vary at the time of recalculation.

You may also wish to be reminded of your pension entitlement in the AFPS. On your discharge the details were as follows:

a) Preserved Pension:	£3,440.98
b) Terminal Grant (3 × Preserved Pension):	£10,322.94
This is also payable to widow/widower (if eligible)	
c) Widow/Widower's Pension:	£1,720.49

These preserved pension benefits will be enhanced by the relevant pensions increases covering the period from your date of discharge to the date the award is put into payment (and thereafter) should you decide not to have your pension rights transferred.

The current values of your preserved benefits are as follows:

d) Current Value of Preserved Pension:	£4,593.98
e) Current Value of Preserved Terminal Grant:	£13,781.95


It should be noted that SPVA is not an advisory body and cannot highlight the advantages and disadvantages of different schemes. For advice, you should consult an Independent Financial Adviser.

It should be made clear that once you transfer your accrued rights to another pension scheme you cease to have any rights to a pension award from the AFPS. Should you, subsequently, rejoin the Armed Forces and re-transfer your pensionable service to the AFPS, the resulting transfer value could purchase fewer years of service than you actually served during your earlier engagement. You should also be aware that in order to transfer your pension rights back into the AFPS you would need to make your application within one year of re-enlistment if the transfer is from another Public Sector Scheme, a personal pension or a Stakeholder pension.

If you decide not to pursue this transfer and wish to apply to transfer your benefits to another pension provider we will have to re-calculate the transfer value which would be payable. You should note that if a new application is made within the next 12 months an administrative charge may apply, since you are only entitled to request one transfer value statement free of charge in any 12 month period. In that event the information can only be supplied once all charges have been paid. Transfer applications should be made in the normal way.

When you have reached a decision about this matter will you please complete the enclosed transfer option forms and return them to your chosen pension schemes administrator in order for us to receive their payment instructions. It is necessary for us to protect the Scheme against potential fraud. Therefore, prior to any transfer of pension benefits taking place we will require a copy of your birth certificate, and also confirmation of your home address in the form of a copy of a utility bill, council tax bill or Driving Licence.

Yours sincerely



Mark Heaney
for Chief Executive
Service Personnel and Veterans Agency

TRANSFER OPTION FORM

Please complete in block capitals.

Part 1 - Personal Details

Full Name: Service No.

Address:

Marital Status: Married ☐ Single ☒ Widow/Widower ☐ Civil Partnership ☐

Part 2 - Declaration of Intent

Please delete paragraph 1 or 2 below

1. I wish to transfer my accrued pension rights, or notional pension rights conferred by the Social Security Pensions Act 1975, in the Armed Forces Pension Scheme (AFPS) to:

(Insert Name of New Pension Scheme)

I understand this decision is irrevocable, and when the transfer has been effected I relinquish all rights to any pension benefits from the Armed Forces Pension Scheme (AFPS).
(This includes the terminal grant.)

2. I do not wish to transfer my accrued pension rights from the Armed Forces Pension Scheme.

Part 3 - Signature of Applicant

I have read and understood Part 2. I declare I am the person named above.

Signature: Date:

On completion please send via your new scheme administrator - - to the address below:

Service Personnel and Veterans Agency
Pension Transfer Value Team
Mail Point 480, Kentigern House
65 Brown Street
Glasgow G2 8EX

NB: PAYMENT CANNOT BE MADE WITHOUT AN ORIGINAL SIGNATURE

**TRANSFER OF PENSION RIGHTS –
PAYMENT INSTRUCTIONS**

*In accordance with the Data Protection
Act 1998, the Ministry of Defence will
collect, use, protect and retain the
information on this form in connection
with all matters relating to personnel
administration and policy*

AA050

Part A – Service Persons Details

Service Number

Surname

25008469

Brown

Part B – Payee Details (Please fill in appropriate section)

Payee name and Address for Transfer Value Cheque to be sent

Payee Name for Cheque

Address line 1

Address line 2

Address line 3

Postcode

Bank Details for BACS payment of Transfer Value

Bank Name

Account
Name

Sort Code:

Account No:

Address line 1

Address line 2

Postcode

Once completed form should be returned to:

**Service Personnel and Veterans Agency
Pension Transfer Value Team
Mail Point 480, Kentigern House
65 Brown Street
GLASGOW, G2 8EX**

PTV-Outwards – Offer Details - Payable Age 60

(Cash Equivalent Transfer)

Service Number: 25008469 Name: Mr PA BROWN
 NI Number: NW762522B Rank: OR3 **PRIVATE SOLDIER CLASS 1.**
 Date of Birth: 24-Apr-1971 Sex: Male Marital Status: ~~Married~~ **SINGLE.**

Calculation Details:

PTV Type:	S32/Apps/Comps	Preserved Pension:	£3,440.98
Service Start Date:	3-Sep-1991	Terminal Grant:	£10,322.94
Pen Service Start Date:	3-Sep-1991	Widow(er)'s Pension:	£1,720.49
Discharge Date:	27-Nov-2004	Age:	33
Calculation Date:	30 Sep 2014	Age:	43
		Pen Pay at Discharge:	£19,586.00
		N.R.P. Abatement:	£0.00
		G.P.S. Abatement:	£0.00

MLI for Month of Calculation: 0
 Reckonable Length of Service: 13 Years 63 Days
13 86.

G.M.P. Revalued to Year of Calculation:

Total G.M.P. to Date:	£360.56
G.M.P. for Post 6-Apr-1988 Service:	£360.56
G.M.P. used in Calculation:	£54.08

NO TAIL.

Transfer Value Calculation:

Pres Pen x Pres Pen Factor:	3440.98 x 11.68 = 40190.65	
+ Term Grant x Term Grant Factor:	10322.94 x 0.62 = 6400.22	
+ Widows Pen x Widows Pen Factor:	1720.49 x 2.66 = 4576.50	= £51,167.37
- (NRP + GPS) x NI Factor:	(0 + 0) x 8.94 = 0.00	= £51,167.37
x Pensions Increase Factor:	Not standard rates 1.33508	= £68,312.53
- PREGMP + [(GMPPct/100) x POST GMP] x GMP FACTOR x	(0 + [(15/100) x 360.56]) x 3.35 = 181.18	= £68,131.35
x Transfer Value Allowing for Market Conditions: MLI Yield = ((A x B) + (C x D)):	((1 x 0) + (1 x 1)) = 1.00000	= £68,131.35

TRANSFER VALUE AGE 60: £68,131.35

TRANSFER VALUE AGE 65: £0.00

TOTAL TRANSFER VALUE: £68,131.35

For Service Pre 6-Apr-1997:	£28,665.18
For Service Post 5-Apr-1997:	£39,466.17

Assessed by: _____ Date: _____
 Checked by: _____ Date: _____
 Authorised by: _____ Date: _____

**TRANSFER OF PENSION RIGHTS
FOR ALL OTHER SCHEMES INCLUDING
APPS, COMPS, STAKEHOLDERS OR CONTRACTED IN SCHEMES**

**This Annex should be returned to us through your new pension scheme administrators
in order for us to receive their payment instructions.**

Please complete and delete relevant sections including option A, B or C.

NAME: Mr P A Brown

SERVICE NUMBER: 25008469

NI NUMBER: NW762522B

ADDRESS:

TELEPHONE NUMBER: _____

A. I wish to transfer the **total value** of my preserved pension benefits in the Armed Forces Pension Scheme to: _____

[Insert Name of Pension Administrators].

B. I wish to transfer **only the value of my Protected Rights/ Guaranteed Minimum Pension (GMP)/ Non-Protected Rights** in the Armed Forces Pension Scheme to: _____

_____ [Insert Name of Pension Administrators].

C. I do not wish to proceed with the transfer out of the Armed Forces Pension Scheme.

MARITAL STATUS:

SINGLE DATE: 16.10.14.

SIGNATURE:



NB: Payment will not be made without the original signatures on this form.

WITNESS

I certify that the above was signed in my presence:

NAME OF WITNESS *:

Gill Millington

ADDRESS OF WITNESS:

34 Le Mans Rd
SLEEFIELD
S17. 4LA.

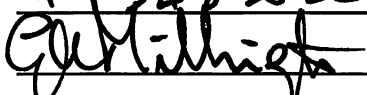
TELEPHONE NUMBER:

0114-3483030

DATE:

16.10.14.

SIGNATURE OF WITNESS:



Gill Millington

- The witness must not be a relative, an employee of the Insurance/ Pension Scheme or an IFA involved with the transfer or a friend staying at the same address as the member.

STATE OF NEW YORK

IN SENATE

JANUARY 1, 1902

REPORT

OF THE

COMMISSIONERS OF THE LAND OFFICE

FOR THE YEAR 1901

ALBANY:

JOHN B. LANE, PRINTING OFFICE

1902

ALBANY: JOHN B. LANE, PRINTING OFFICE

1902

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1902

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1902

ALBANY: JOHN B. LANE, PRINTING OFFICE

Your Statement

1516

Mr P A Brown
34 St Andrews Road
Burgess Hill
West Sussex
RH15 0PH



010392_277 1/ 3 00004 70222 28025 38507



5 July to 4 October 2014

Account Name

Mr Paul Alan Brown

Account Summary

Opening Balance	200.89
Payments In	3,096.20
Payments Out	3,268.84
Closing Balance	28.25

International Bank Account Number

GB37MIDL40151681449354

Branch Identifier Code

MIDLGB2123K

Sortcode	Account Number	Sheet Number
40-15-16	81449354	55

Your Basic Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Jul 14	BALANCE BROUGHT FORWARD			200.89
07 Jul 14	CR CASH IN AT HSBC BANK PLC BURGESS HILL		335.00	535.89
09 Jul 14	DD PAYPAL PAYMENT	10.00		525.89
10 Jul 14	CR PayPal PPWDL4272287JMJ8S6		196.40	
	SO BROWN A G	500.00		
	SO DEBTSTOPDIRECT DSDR10862	35.00		
	CR PayPal PPWDL4272287KCRFQS		100.00	
	CR PayPal PPWDL4272287KE6HVQ		115.72	
	CR PayPal PPWDL4272287L429UY		125.38	
	ATM CASH HSBC JUL10 BURGESS HILL@18:34	200.00		328.39
11 Jul 14	ATM CASH LLOYTSB JUL11 BURGESS HILL@08:22	200.00		128.39
14 Jul 14	ATM CASH SAINSBY JUL14 HAYWARDS HEA@19:44	20.00		108.39
17 Jul 14	CR CASH IN AT HSBC BANK PLC BURGESS HILL		100.00	208.39
18 Jul 14	CR PayPal PPWDL42722885WHBJY		259.00	
	ATM CASH HSBC JUL18 BURGESS HILL@14:47	200.00		
	BALANCE CARRIED FORWARD			267.39

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, HSBC Passport, Bank Account and HSBC Advance). 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.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local 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 non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (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 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of [hsbc.co.uk](https://www.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.

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.

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 us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

The following references apply to all customers

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.

The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Financial Services Commissions in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

Telephone Banking Service

Customer representatives are available from 8am – 10pm everyday and 24 hours a day for HSBC Advance customers. Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to [hsbc.co.uk](https://www.hsbc.co.uk).

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us to let us know how we can serve you better.

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **08456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.

5 July to 4 October 2014

Your Statement

Account Name
Mr Paul Alan Brown

Sortcode 40-15-16 **Account Number** 81449354 **Sheet Number** 56

Your Basic Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			267.39
	ATM CASH HSBC JUL18 BURGESS HILL@14:48	60.00		207.39
28 Jul 14	CR CHQ IN AT HSBC BANK PLC BURGESS HILL		103.40	310.79
04 Aug 14	CR CASH IN AT HSBC BANK PLC BURGESS HILL		225.00	535.79
06 Aug 14	DD PAYPAL PAYMENT	19.99		
	DD PAYPAL PAYMENT	39.95		475.85
11 Aug 14	SO BROWN A G	500.00		
	CR REVERSAL OF 11-08 BROWN A G		500.00	
	SO DEBTSTOPDIRECT DSDR10862	35.00		440.85
28 Aug 14	CR CASH IN AT HSBC BANK PLC BURGESS HILL		60.00	
	BP BROWN A G	500.00		0.85
02 Sep 14	CR CASH IN AT HSBC BANK PLC BURGESS HILL		320.00	320.85
08 Sep 14	CR CASH IN AT HSBC BANK PLC BURGESS HILL		220.00	540.85
10 Sep 14	DD PAYPAL PAYMENT	8.00		
	SO BROWN A G	500.00		
	SO DEBTSTOPDIRECT DSDR10862	35.00		2.15 D
15 Sep 14	VIS CHARLES MUDDLE LTD 01403784838		67.00	64.85
17 Sep 14	ATM CASH LLOYTSB SEP17 WORTHING, BR@10:22	50.00		
	ATM CASH NATWEST SEP17 SOUTH MOLTON@17:18	10.00		4.85
23 Sep 14	VIS CHARLES MUDDLE LTD 01403784838		115.60	120.45
24 Sep 14	ATM CASH BNKM SEP24 SHELL BURGESS@18:01	120.00		0.45
25 Sep 14	VIS CHARLES MUDDLE LTD 01403784838		89.00	89.45
26 Sep 14	VIS GEO.E.RICHARDSON A GODDARDS GREE		101.70	
	VIS GEO.E.RICHARDSON A GODDARDS GREE		63.00	254.15
01 Oct 14	DD PAYPAL PAYMENT	65.00		
	ATM CASH CO-OP OCT01 COOP SHEDDIN@17:40	50.00		
	BALANCE CARRIED FORWARD			139.15

Interest

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The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

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When you use your card abroad, your statement will show where the transaction took place, the amount spent in local 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 non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (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 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of [hsbc.co.uk](https://www.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.

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.

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5 July to 4 October 2014

Your Statement

Account Name
Mr Paul Alan Brown

Sortcode 40-15-16 **Account Number** 81449354 **Sheet Number** 57

Your Basic Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			139.15
	ATM CASH BNKM OCT01 SHELL BURGESS@19:19	10.00		129.15
02 Oct 14	DD PAYPAL PAYMENT	19.90		
	DD PAYPAL PAYMENT	71.00		38.25
03 Oct 14	ATM CASH LLOYTSB OCT03 BURGESS HILL@21:01	10.00		28.25
04 Oct 14	BALANCE CARRIED FORWARD			28.25

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to GBP 85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be GBP 85,000 each (making a total of GBP 170,000). The GBP 85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

first direct and HSBC are both trading names of HSBC Bank plc and customers who hold deposits under both trading names will only be eligible for one claim of GBP 85,000 in total.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website FSCS.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

For all other enquiries on your account please contact HSBC using the telephone number at the top of this page.

Credit Interest Rates	balance	AER variable	Overdraft Interest Rates	balance	EAR variable
Credit interest is not paid			Overdraft interest		0.00 %

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, HSBC Passport, Bank Account and HSBC Advance). 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.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local 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 non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (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 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of [hsbc.co.uk](https://www.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.

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.

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 us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

The following references apply to all customers

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.

The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Financial Services Commissions in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

Telephone Banking Service

Customer representatives are available from 8am – 10pm everyday and 24 hours a day for HSBC Advance customers. Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to [hsbc.co.uk](https://www.hsbc.co.uk).

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us to let us know how we can serve you better.

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **08456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.