

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 J Wingate
6 Redwood Crescent
Cambuslang
Glasgow
G72 7FY



Account Summary

Opening Balance	1,000.80
Payments In	4,657.00
Payments Out	5,599.28
Closing Balance	58.52
Arranged Overdraft Limit	200.00

22 January to 21 February 2023

International Bank Account Number

GB80HBUK40010010508241

Branch Identifier Code

HBUKGB41COV

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode

40-01-00

Account Number Sheet Number

10508241 689

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
21 Jan 23	BALANCE BROUGHT FORWARD			1,000.80
23 Jan 23	DD MOTONOVO FINANCE L	620.31		
	TFR 400200 44748069			
	INTERNET TRANSFER	120.00		
	TFR 400100 90520918			
	INTERNET TRANSFER	20.00		
	))) VALLEY VIEW AT GOU			
	ROSEBANK ML8	24.00		
	))) VALLEY VIEW AT GOU			
	ROSEBANK ML8	6.90		
	))) ASDA SUPERSTORE			
	BLANTYRE	51.95		
	VIS ALDI 45 777			
	CAMBUSLANG	67.06		
	VIS PELOTON* MEMBERSHI			
	LONDON	39.00		51.58
24 Jan 23	TFR 400200 44748069			
	INTERNET TRANSFER	20.00		
	TFR 400200 44748069			
	INTERNET TRANSFER	10.00		
	TFR 400200 44748069			
	INTERNET TRANSFER	30.00		
	TFR 400200 68705763			
	INTERNET TRANSFER		500.00	491.58
25 Jan 23	CR PRIZE PAYMENT 3		140.00	
	SO SUSAN MUNDY			
	DUG	10.00		
	BALANCE CARRIED FORWARD			621.58

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

22 January to 21 February 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 690

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			621.58
	TFR 400200 68705763			
	INTERNET TRANSFER		1,200.00	
	TFR 400200 68705763			
	INTERNET TRANSFER		100.00	
	BP SUSAN MUNDY			
	Lotto win	70.00		
	TFR 400200 68705763			
	INTERNET TRANSFER		100.00	
	VIS WWW.CREATIONCF.COM			
	BELFAST	560.95		
	TFR 400200 44748069			
	INTERNET TRANSFER	30.00		1,360.63
26 Jan 23	VIS PETERS VAUXHALL			
	MOTHERWELL	1,417.15		
	VIS CLYDESDALE BANK			
	CLYDEBANK	100.00		
	))) TESCO STORES 5208			
	CAMBUSLANG	12.55		
	))) GREGGS PLC			
	CAMBUSLANG	14.15		
	TFR 400200 44748069			
	INTERNET TRANSFER	16.78		200.00 D
28 Jan 23	BP INFLUENTIAL			
	jo wages		400.00	
	TFR 400200 44748069			
	INTERNET TRANSFER	180.00		
	TFR 400200 44748069			
	INTERNET TRANSFER	190.00		
	TFR 400200 68705763			
	INTERNET TRANSFER		110.00	
	BP John Maguire			
	Iou	14.00		74.00 D
29 Jan 23	TFR 400200 44748069			
	INTERNET TRANSFER	3.00		77.00 D
30 Jan 23	DD NATIONAL TRUST FOR	9.50		
	TFR 400200 68705763			
	INTERNET TRANSFER		140.00	
	))) LLOYDS PHARMACY			
	HALLSIDE	16.27		
	))) Monterey Jack's -			
	Glasgow	45.00		
	))) TESCO STORES 5208			
	CAMBUSLANG	13.27		
	BALANCE CARRIED FORWARD			21.04 D

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

22 January to 21 February 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 691

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			21.04 D
	TFR 400200 68705763			
	INTERNET TRANSFER		150.00	128.96
31 Jan 23	DD SCOTTISH B SOC	163.50		
	VIS JO-DEE GAULT COSME			
	NEW CUMNOCK	140.00		
	TFR 400200 68705763			
	INTERNET TRANSFER		1,000.00	
	TFR 400200 44748069			
	INTERNET TRANSFER	50.00		775.46
01 Feb 23	DD AVIVA WRAP	100.00		
	DD AVIVA LIFE	80.00		
	DD HISTORIC SCOTLAND	7.57		
	SO SUSAN MUNDY			
	DUG	10.00		
	))) ASDA SUPERSTORE 04			
	HAMILTON	72.13		
	BP Cheryl McGill			
	Jo Wingate	75.00		430.76
02 Feb 23	ATM CASH RB SCOT FEB02			
	TESCO CAMBUS@10:39	200.00		
	CR LISA MAGUIRE			
	shein		20.00	
	VIS JO-DEE GAULT COSME			
	NEW CUMNOCK	35.00		
	))) SUMUP *KIDS COMPL			
	CAMBUSLANG	11.00		
	))) TESCO STORES 5208			
	CAMBUSLANG	21.45		
	))) LLOYDS PHARMACY			
	HALLSIDE	11.98		171.33
03 Feb 23	VIS SHEIN Distribution			
	Reading	37.93		133.40
04 Feb 23	BP Helen Wingate			
	Daisys Birthday	50.00		83.40
05 Feb 23	BP Lisa Maguire			
	IOU	17.00		66.40
06 Feb 23	CR HMRC CHILD BENEFIT		145.00	
	DR OVERDRAFT INTEREST			
	TO 15JAN2023	1.00		
	DR INS ASPECTS FEE	11.95		
	VIS WM MORRISONS STORE			
	GLASGOW	128.49		
	VIS MOONPIG			
	LONDON	3.98		65.98
	BALANCE CARRIED FORWARD			65.98

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

22 January to 21 February 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 692

Your HSBC Advance details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
07 Feb 23	DD BALANCE BROUGHT FORWARD KLARNA	35.13		65.98
	))) GREGGS PLC			
	CAMBUSLANG	4.10		26.75
08 Feb 23	SO SUSAN MUNDY			
	DUG	10.00		
	BP Archie Kane			
	6 Redwood Crescent	16.00		
	))) LLOYDS PHARMACY			
	UDDINGSTON	8.69		
	))) GREGGS PLC			
	UDDINGSTON	3.20		11.14 D
09 Feb 23	))) Weeplay soft play			
	Glasgow	20.85		
	))) Weeplay soft play			
	Glasgow	5.40		37.39 D
10 Feb 23	DD WPA HEALTH			
	FIRST PAYMENT	58.41		
	DD CAMELOT LOTTERY	16.00		
	))) TESCO STORES 5208			
	CAMBUSLANG	3.50		
	))) EQUIS RESTAURANT &			
	GLASGOW G72	2.30		
	))) SAINSBURYS S/MKTS			
	GLASGOW	4.70		122.30 D
12 Feb 23	TFR 400200 44748069			
	INTERNET TRANSFER	70.00		
	TFR 400200 44748069			
	INTERNET TRANSFER		10.00	182.30 D
13 Feb 23	))) SEMI CHEM 3349			
	ROTHESAY	14.58		
	TFR 400200 68705763			
	INTERNET TRANSFER		200.00	
	BP Paula Wingate			
	Loan	150.00		
	TFR 400200 44748069			
	INTERNET TRANSFER		10.00	136.88 D
14 Feb 23	DD SCOTTISH WIDOWS	54.07		
	TFR 400200 44748069			
	INTERNET TRANSFER		5.00	
	TFR 400200 44748069			
	INTERNET TRANSFER		40.00	
	))) LLOYDS PHARMACY			
	ROTHESAY	8.69		154.64 D
	BALANCE CARRIED FORWARD			154.64 D

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

22 January to 21 February 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 693

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
15 Feb 23	BALANCE BROUGHT FORWARD			154.64 D
	SO SUSAN MUNDY			
	DUG	10.00		
	TFR 400200 44748069			
	INTERNET TRANSFER		7.00	
	))) The Cricklewood			
	Glasgow	37.80		
	VIS MOONPIG			
	LONDON	4.06		199.50 D
18 Feb 23	TFR 400200 44748069			
	INTERNET TRANSFER		70.00	129.50 D
19 Feb 23	TFR 400200 44748069			
	INTERNET TRANSFER		50.00	79.50 D
20 Feb 23	TFR 400200 44748069			
	INTERNET TRANSFER	26.00		
	))) TESCO STORES 5208			
	CAMBUSLANG	59.60		
	))) MCDONALDS 1366/EAS			
	EAST KILBRIDE	10.27		
	))) MCDONALDS			
	GLASGOW	9.35		
	TFR 400200 44748069			
	INTERNET TRANSFER		10.00	174.72 D
21 Feb 23	))) WM MORRISONS STORE			
	GLASGOW	16.76		
	TFR 400200 44748069			
	INTERNET TRANSFER		250.00	58.52
21 Feb 23	BALANCE CARRIED FORWARD			58.52

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).

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

22 January to 21 February 2023


Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 694

 It's important to view your transactions regularly and keep track of your money so, as described when you selected online statement delivery, we've sent this paper statement. We haven't changed your delivery preference but we'll continue to send paper statements until all parties on this account are logging on to Online Banking regularly to view their accounts. If you're having problems logging on to Online Banking please go to 'Online security at HSBC' at www.hsbc.co.uk or call us on 0345 6002 290 and one of our team will be happy to help.

Account Fee	charge	frequency
Fee for maintaining the account	11.95	Monthly

Credit Interest Rates	balance	AER variable	Arranged Overdraft Interest Rates	balance	EAR variable
Credit interest		0.00%	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.

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 J Wingate
6 Redwood Crescent
Cambuslang
Glasgow
G72 7FY



Account Summary

Opening Balance	58.52
Payments In	3,029.95
Payments Out	3,179.94
Closing Balance	91.47 D
Arranged Overdraft Limit	200.00

22 February to 21 March 2023

International Bank Account Number

GB80HBUK40010010508241

Branch Identifier Code

HBUKGB41COV

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode

40-01-00

Account Number Sheet Number

10508241 695

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
21 Feb 23	BALANCE BROUGHT FORWARD			58.52
22 Feb 23	SO SUSAN MUNDY			
	DUG	10.00		
	VIS VISION EXPRESS			
	GLASGOW	245.00		
	TFR 400200 44748069			
	INTERNET TRANSFER		50.00	146.48 D
23 Feb 23	VIS PELOTON* MEMBERSHI			
	LONDON	39.00		
	TFR 400200 44748069			
	INTERNET TRANSFER		20.00	
	TFR 400200 44748069			
	INTERNET TRANSFER	34.00		199.48 D
24 Feb 23	BP INFLUENTIAL			
	jo wages		200.00	
	TFR 400200 44748069			
	INTERNET TRANSFER	20.00		19.48 D
25 Feb 23	TFR 400200 68705763			
	INTERNET TRANSFER		100.00	
	ATM CASH RB SCOT FEB25			
	TESCO CAMBUS@08:39	40.00		40.52
26 Feb 23	TFR 400200 44748069			
	INTERNET TRANSFER	55.00		14.48 D
27 Feb 23	DD NATIONAL TRUST FOR	9.50		
	TFR 400200 44748069			
	INTERNET TRANSFER		30.00	
	BP Lisa Maguire			
	IOU	25.00		
	BALANCE CARRIED FORWARD			18.98 D

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

22 February to 21 March 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 696

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			18.98 D
	))) SUMUP *KIDS COMPL			
	GLASGOW	13.90		
	))) TESCO STORES 5208			
	CAMBUSLANG	14.50		
	))) PETS AT HOME LTD			
	EAST KILBRIDE	46.99		
	))) SumUp *Kids Compl			
	Cambuslang	6.00		
	))) ALDI 45 777			
	CAMBUSLANG	91.35		
	))) PIZZA EXPRESS			
	GLASGOW 3252	7.05		
	TFR 400200 68705763			
	INTERNET TRANSFER		200.00	1.23
28 Feb 23	DD SCOTTISH B SOC	163.50		
	TFR 400200 68705763			
	INTERNET TRANSFER		106.86	
	TFR 400200 44748069			
	INTERNET TRANSFER	144.00		
	TFR 400200 68705763			
	INTERNET TRANSFER		800.00	
	BP Paula Wingate			
	Loan	600.00		0.59
01 Mar 23	DD AVIVA WRAP	100.00		
	DD AVIVA LIFE	80.00		
	DD HISTORIC SCOTLAND	7.57		
	SO SUSAN MUNDY			
	DUG	10.00		196.98 D
04 Mar 23	TFR 400200 44748069			
	INTERNET TRANSFER		200.00	
	ATM CASH RB SCOT MAR04			
	TESCO CAMBUS@16:56	100.00		96.98 D
05 Mar 23	TFR 400200 44748069			
	INTERNET TRANSFER	90.00		186.98 D
06 Mar 23	CR HMRC CHILD BENEFIT		145.00	
	TFR 400200 44748069			
	INTERNET TRANSFER	50.00		
	))) St Mirren			
	Paisley	11.50		103.48 D
07 Mar 23	DD KLARNA	35.13		138.61 D
08 Mar 23	SO SUSAN MUNDY			
	DUG	10.00		
	TFR 400200 44748069			
	INTERNET TRANSFER		160.00	
	BALANCE CARRIED FORWARD			11.39

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

22 February to 21 March 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 697

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			11.39
	BP SUSAN MUNDY			
	Iou	160.00		
	))) TESCO-STORES-6237			
	GLASGOW	37.60		
	))) COSTA COFFEE 43010			
	BARNSELY	5.60		
	VIS BARNSELY METROPOLI			
	WWW.BARNSELY.	2.20		194.01 D
09 Mar 23	DR OVERDRAFT INTEREST			
	TO 15FEB2023	1.85		
	DR INS ASPECTS FEE	11.95		
	TFR 400200 44748069			
	INTERNET TRANSFER		40.00	
	TFR 400200 44748069			
	INTERNET TRANSFER		47.93	
	))) TESCO STORES 5208			
	CAMBUSLANG	25.90		
	TFR 400200 44748069			
	INTERNET TRANSFER		20.00	125.78 D
10 Mar 23	DD WPA HEALTH	58.41		
	DD CAMELOT LOTTERY	16.00		
	TFR 400200 44748069			
	INTERNET TRANSFER		20.00	
	VIS TIKTOK			
	LONDON	14.50		194.69 D
11 Mar 23	TFR 400200 68705763			
	INTERNET TRANSFER		100.00	94.69 D
13 Mar 23	TFR 400200 44748069			
	INTERNET TRANSFER		10.00	
	TFR 400200 68705763			
	INTERNET TRANSFER		200.00	
	BP John Maguire			
	Iou	130.00		
	))) LLOYDS PHARMACY			
	HALLSIDE	5.49		
	))) ALDI 45 777			
	CAMBUSLANG	92.96		
	))) NISA WAY			
	GLASGOW	13.45		
	VIS SOUTH LANARKSHIRE			
	GLASGOW	0.80		127.39 D
14 Mar 23	DD SCOTTISH WIDOWS	54.07		
	VIS ARGYLL_&_B_PARKING			
	01546 605522	1.00		
	BALANCE CARRIED FORWARD			182.46 D

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

22 February to 21 March 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 698

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			182.46 D
	))) LODGE ON LOCH LOMO ARGYLL	7.20		
	TFR 400200 44748069 INTERNET TRANSFER		98.00	
	TFR 400200 68705763 INTERNET TRANSFER		60.00	31.66 D
15 Mar 23	SO SUSAN MUNDY DUG	10.00		
	))) TESCO STORES 5293 RUTHERGLEN	18.40		
	))) LODGE ON LOCH LOMO ARGYLL	50.00		
	ATM CASH RB SCOT MAR15 TESCO CAMBUS@18:25	20.00		
	TFR 400200 68705763 INTERNET TRANSFER		100.00	
	BP Thomas Wingate Birthday	100.00		130.06 D
16 Mar 23	BP Cheryl McGill Jo Wingate	27.00		
	TFR 400200 44748069 INTERNET TRANSFER	2.53		159.59 D
17 Mar 23	))) TESCO STORES 5208 CAMBUSLANG	13.50		173.09 D
19 Mar 23	TFR 400200 44748069 INTERNET TRANSFER		41.00	132.09 D
20 Mar 23	TFR 400100 90520918 INTERNET TRANSFER		60.16	
	TFR 400100 90520918 INTERNET TRANSFER		40.00	
	TFR 400200 44748069 INTERNET TRANSFER	11.00		
	))) SAINSBURY'S S/MKT EAST KILBRIDE	48.05		
	))) JELLY TOTS AND COO GLASGOW G71	15.25		
	))) EQUIS RESTAURANT & GLASGOW G72	3.90		
	))) TESCO STORES 5208 CAMBUSLANG	8.60		
	))) CARRIGANS BLANTYRE GLASGOW	57.25		
	TFR 400200 68705763 INTERNET TRANSFER		100.00	
	BALANCE CARRIED FORWARD			75.98 D

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

22 February to 21 March 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number


40-01-00 10508241 699

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			75.98 D
	TFR 400200 44748069			
	INTERNET TRANSFER	21.00		
	BP Marion Craig			
	Paula	20.00		116.98 D
21 Mar 23	VIS ASDA PETROL UPT 4			
	BLANTYRE	52.54		
	))) COSTA COFFEE 43011			
	LARGS	2.95		
	TFR 400200 68705763			
	INTERNET TRANSFER		70.00	
	TFR 400200 68705763			
	INTERNET TRANSFER		11.00	91.47 D
21 Mar 23	BALANCE CARRIED FORWARD			91.47 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).

 *It's important to view your transactions regularly and keep track of your money so, as described when you selected online statement delivery, we've sent this paper statement. We haven't changed your delivery preference but we'll continue to send paper statements until all parties on this account are logging on to Online Banking regularly to view their accounts. If you're having problems logging on to Online Banking please go to 'Online security at HSBC' at www.hsbc.co.uk or call us on 0345 6002 290 and one of our team will be happy to help.*

Account Fee

	charge	frequency
Fee for maintaining the account	11.95	Monthly

Credit Interest Rates	balance	AER variable	Arranged Overdraft Interest Rates	balance	EAR variable
Credit interest		0.00%			
			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.

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 J Wingate
20 Wildcat Drive
Cambuslang
Glasgow
G72 6AR



Account Summary	
Opening Balance	91.47 D
Payments In	20,023.35
Payments Out	19,654.12
Closing Balance	277.76
Arranged Overdraft Limit	200.00

22 March to 21 April 2023

International Bank Account Number
GB80HBUK40010010508241
Branch Identifier Code
HBUKGB41COV

Account Name
Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode **Account Number** **Sheet Number**
40-01-00 10508241 700

Your HSBC Advance details				
Date	Payment type and details		Paid out	Paid in
21 Mar 23		BALANCE BROUGHT FORWARD		91.47 D
22 Mar 23	SO	SUSAN MUNDY		
		DUG	10.00	
	BP	MAGUIRE J A		
		House		5,000.00
	)))	TESCO STORES 5208		
		CAMBUSLANG	40.65	
	)))	LLOYDS PHARMACY		
		HALLSIDE	7.70	
	)))	Zettle_ *Robyn McNe		
		Blantyre	60.00	
	TFR	400200 44748069		
		INTERNET TRANSFER	55.00	
	BP	SUSAN MUNDY		
		From Dad	7.00	
	TFR	400200 68705763		
		INTERNET TRANSFER	4,225.00	
	TFR	400200 44748069		
		INTERNET TRANSFER	110.00	393.18
23 Mar 23	TFR	400200 44748069		
		INTERNET TRANSFER	50.00	
	VIS	PELOTON* MEMBERSHI		
		LONDON	39.00	
	TFR	400200 44748069		
		INTERNET TRANSFER	190.00	114.18
24 Mar 23	)))	TESCO STORES 5208		
		CAMBUSLANG	15.32	
		BALANCE CARRIED FORWARD		98.86

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

22 March to 21 April 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 701

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			98.86
	))) TESCO STORES 5208			
	CAMBUSLANG	22.70		76.16
27 Mar 23	BP Archie Kane			
	6 Redwood Crescent	8.00		
	VIS ASDA PETROL UPT 4			
	BLANTYRE	39.02		
	))) SUMUP *KIDS COMPL			
	CAMBUSLANG	13.90		
	))) NISA WAY			
	GLASGOW	23.72		
	))) SumUp *kids Compl			
	Glasgow	6.50		
	))) BOOTS HAMILTON			
	HAMILTON	7.00		
	))) TIMPSON LTD			
	CAMBUSLANG M	26.00		
	))) WM MORRISONS STORE			
	GLASGOW	7.99		
	))) WM MORRISONS STORE			
	GLASGOW	20.63		
	))) WM MORRISONS STORE			
	GLASGOW	7.85		
	))) ASDA SUPERSTORE			
	BLANTYRE	25.60		
	VIS RINGGO PARKING			
	MAIDSTONE	2.90		112.95 D
28 Mar 23	))) CENTER PARCS - RET			
	WHINFELL	6.75		
	))) CENTER PARCS - RET			
	WHINFELL	13.05		
	CR J Wingate			
	Holiday		69.02	
	CR J Wingate			
	Holiday		69.60	
	TFR 400200 68705763			
	INTERNET TRANSFER		3.50	9.37
29 Mar 23	SO SUSAN MUNDY			
	DUG	10.00		
	))) CENTER PARCS - RET			
	WHINFELL	13.00		
	))) CENTER PARCS - RET			
	WHINFELL	20.30		33.93 D
30 Mar 23	DD NATIONAL TRUST FOR	9.50		
	BALANCE CARRIED FORWARD			43.43 D

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

22 March to 21 April 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 702

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			43.43 D
	VIS CENTERPARCS.CO.UK			
	PENRITH	27.85		
	TFR 400200 44748069			
	INTERNET TRANSFER		30.15	
	BP INFLUENTIAL			
	jo wages		300.00	258.87
31 Mar 23	DD SCOTTISH B SOC	163.50		
	))) CENTER PARCS - RET			
	WHINFELL	11.34		84.03
02 Apr 23	CR J Wingate			
	HOLIDAY		50.00	
	CR J Wingate			
	HOLIDAY		50.00	
	TFR 400200 44748069			
	INTERNET TRANSFER	52.00		132.03
03 Apr 23	CR HMRC CHILD BENEFIT		145.00	
	DD AVIVA WRAP	100.00		
	DD AVIVA LIFE	80.00		
	DD HISTORIC SCOTLAND	7.57		
	))) LLOYDS PHARMACY			
	HALLSIDE	8.69		
	))) CENTER PARCS - RET			
	WHINFELL	7.80		
	))) CENTER PARCS F AND			
	WHINFELL	42.35		
	))) ALDI 45 777			
	CAMBUSLANG	38.11		
	VIS NISA WAY			
	GLASGOW	30.07		
	))) SUMUP *KIDS COMPL			
	CAMBUSLANG	27.80		
	))) W M MORRISON PETRO			
	CAMBUSLANG 18	54.03		
	))) GREGGS PLC			
	CAMBUSLANG	3.65		123.04 D
04 Apr 23	))) TESCO STORES 5208			
	CAMBUSLANG	5.50		
	VIS DOMINO S PIZZA			
	DOMINOS.CO.UK	24.98		153.52 D
05 Apr 23	SO SUSAN MUNDY			
	DUG	10.00		
	TFR 400200 44748069			
	INTERNET TRANSFER		200.00	
	BALANCE CARRIED FORWARD			36.48

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

22 March to 21 April 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 703

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			36.48
	BP SUSAN MUNDY			
	Iou	100.00		
	))) LLOYDS PHARMACY			
	HALLSIDE	20.68		84.20 D
06 Apr 23	DD KLARNA	35.13		
	DR OVERDRAFT INTEREST			
	TO 15MAR2023	2.51		
	DR INS ASPECTS FEE	11.95		
	TFR 400200 44748069			
	INTERNET TRANSFER	50.00		
	TFR 400200 68705763			
	INTERNET TRANSFER		2,000.00	
	BP Paula Wingate			
	Loan	2,000.00		
	TFR 400200 44748069			
	INTERNET TRANSFER	3.00		186.79 D
09 Apr 23	TFR 400200 44748069			
	INTERNET TRANSFER		6.00	180.79 D
10 Apr 23	TFR 400200 68705763			
	INTERNET TRANSFER		110.00	70.79 D
11 Apr 23	DD WPA HEALTH	58.41		
	TFR 400200 44748069			
	INTERNET TRANSFER		41.00	
	BP John Maguire			
	IOU	20.00		
	VIS TIKTOK			
	LONDON	7.90		
	))) BOOTS 6060			
	EAST KILBRIDE	31.10		
	))) WM MORRISONS STORE			
	GLASGOW	7.99		
	))) WM MORRISONS STORE			
	GLASGOW	12.91		
	VIS WWW.SKYBET.COM			
	03300244777	10.00		
	VIS NEXT ONLINE			
	Leicester	1.05		179.15 D
12 Apr 23	DD CAMELOT LOTTERY	18.00		
	SO SUSAN MUNDY			
	DUG	10.00		
	TFR 400200 44748069			
	INTERNET TRANSFER		10.00	
	VIS PAYBYPHONE			
	CHORLEY	1.50		198.65 D
	BALANCE CARRIED FORWARD			198.65 D

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

22 March to 21 April 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 704

Your HSBC Advance details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			198.65 D
13 Apr 23	TFR 400200 44748069			
	INTERNET TRANSFER		30.00	
	))) TESCO STORES 5208			
	CAMBUSLANG	30.45		199.10 D
14 Apr 23	DD SCOTTISH WIDOWS	54.07		
	TFR 400200 44748069			
	INTERNET TRANSFER		60.00	
	CR ARCHIBALD SHARP			
	NET PROCEEDS		11,789.08	11,595.91
15 Apr 23	TFR 400200 68705763			
	INTERNET TRANSFER	9,300.00		2,295.91
16 Apr 23	TFR 400200 44748069			
	INTERNET TRANSFER	20.00		2,275.91
17 Apr 23	TFR 400200 44748069			
	INTERNET TRANSFER	100.00		
	ATM CASH RB SCOT APR17			
	TESCO CAMBUS@12:18	200.00		
	))) TESCO STORES 5208			
	CAMBUSLANG	14.50		
	VIS DOMINO S PIZZA			
	DOMINOS.CO.UK	26.48		
	))) ALDI 45 777			
	CAMBUSLANG	94.30		
	))) IKEA LTD 266 GLASG			
	GLASGOW	6.70		
	))) TESCO STORES 5208			
	CAMBUSLANG	25.70		
	VIS WWW.SKYBET.COM			
	03300244777	20.00		1,788.23
18 Apr 23	TFR 400200 44748069			
	INTERNET TRANSFER	250.00		
	ATM CASH NOTEMAC APR18			
	MORRISONS CA@13:53	250.00		
	))) BURNSIDE PHARMACY			
	GLASGOW	8.79		
	))) B&M 492 - HS UDDIN			
	HS UDDINGSTON	15.97		
	))) B & Q 1215			
	GLASGOW	81.02		
	))) SAINSBURYS PETROL			
	EAST KILBRIDE	56.92		
	))) GREGGS PLC			
	BURNSIDE	5.70		
	BALANCE CARRIED FORWARD			1,119.83

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

22 March to 21 April 2023

Your Statement

Account Name

Mrs Joanne Wingate & Miss Paula Jane Wingate

Sortcode Account Number Sheet Number

40-01-00 10508241 705

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,119.83
	CR SUSAN MUNDY			
	House warming		60.00	1,179.83
19 Apr 23	SO SUSAN MUNDY			
	DUG	10.00		
	TFR 400200 44748069			
	INTERNET TRANSFER	5.00		
	VIS DUNELM (SOFT FURNI			
	UDDINGSTON	101.20		
	))) TESCO-STORES-6237			
	GLASGOW	52.62		
	VIS Dunelm SoftFurnish			
	Leicester	36.00		
	TFR 400200 44748069			
	INTERNET TRANSFER	14.00		961.01
20 Apr 23	TFR 400200 44748069			
	INTERNET TRANSFER	70.00		
	TFR 400100 90520918			
	INTERNET TRANSFER	20.00		
	))) WM MORRISONS STORE			
	GLASGOW	51.39		819.62
21 Apr 23	VIS TESCO STORES 5977			
	GLASGOW	41.86		
	VIS STERLING FURNITURE			
	GLASGOW	300.00		
	TFR 400200 44748069			
	INTERNET TRANSFER	200.00		277.76
21 Apr 23	BALANCE CARRIED FORWARD			277.76

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).

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

22 March to 21 April 2023

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Mrs Joanne Wingate & Miss Paula Jane Wingate	40-01-00	10508241	706

 *It's important to view your transactions regularly and keep track of your money so, as described when you selected online statement delivery, we've sent this paper statement. We haven't changed your delivery preference but we'll continue to send paper statements until all parties on this account are logging on to Online Banking regularly to view their accounts. If you're having problems logging on to Online Banking please go to 'Online security at HSBC' at www.hsbc.co.uk or call us on 0345 6002 290 and one of our team will be happy to help.*

Account Fee	charge	frequency
Fee for maintaining the account	11.95	Monthly

Credit Interest Rates	balance	AER variable	Arranged Overdraft Interest Rates	balance	EAR variable
Credit interest		0.00%	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.