

## Your Statement

0602

The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



090598\_125 7/ 7 00008 26880 11060 17900



5 April to 4 May 2012

### Account Name

Project Framing Ltd Ssas Fund Account

### Account Summary

Opening Balance	212.82
Payments In	2,559.11
Payments Out	2,659.93
Closing Balance	112.00

### International Bank Account Number

GB81MIDL40060201462385

### Branch Identifier Code

MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	158

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Apr 12	BALANCE BROUGHT FORWARD			212.82
12 Apr 12	BP 1007			
	BIB MULTIPLE BENEF	2,359.11 <i>error</i>		
	TFR 400602 71349066			
	INTERNET TRANSFER		2,359.11 <i>error</i>	212.82
25 Apr 12	DR TOTAL CHARGES			
	TO 03APR2012	5.32 ✓		207.50
01 May 12	DD PENSIONPRACTITION	295.50 ✓		88.00 D
02 May 12	TFR 400602 11622218			
	INTERNET TRANSFER		200.00 ✓	112.00
04 May 12	BALANCE CARRIED FORWARD			112.00

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

### Credit Interest Rates

Credit interest is not paid

balance AER variable

### Debit Interest Rates

Debit interest

balance EAR variable  
5.64 %

## 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

### Using your card abroad

**General:** The exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the wholesale market rate used by VISA applying on the day the conversion is made plus our foreign exchange charge, which is currently 2.75% of the applicable VISA wholesale rate. We will make the conversion and deduct the payment from your account once we receive details of the payment from VISA, at the latest the next working day. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

**Cash Machines:** There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee from your account once we receive details of the payment from VISA 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.

**Shops and retailers:** There is no transaction fee for using your debit card to pay for goods and services overseas.

## 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](http://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**.

## Your Statement

0602  
The Secretary  
Project Framing Limited  
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112 Power Road  
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W4 5PZ



048130\_095 7/ 7 00008 33868 13225 76200



5 March to 4 April 2012

**Account Name**  
Project Framing Ltd Ssas Fund Account

### Account Summary

Opening Balance	207.82
Payments In	17.00
Payments Out	12.00
Closing Balance	212.82

**International Bank Account Number**  
GB81MIDL40060201462385

**Branch Identifier Code**  
MIDLGB2110H

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-06-02	01462385	157

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Mar 12	BALANCE BROUGHT FORWARD			207.82
28 Mar 12	TFR 400602 71349066 INTERNET TRANSFER		17.00	224.82
29 Mar 12	DR 51553GG00MDI MPAY4953-29MAR12 4A28032N72800046	12.00		212.82
04 Apr 12	BALANCE CARRIED FORWARD			212.82

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

Credit Interest Rates	balance	AER variable
Credit interest is not paid		

Debit Interest Rates	balance	EAR variable
Debit interest		5.64 %

## Interest

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## Your Statement

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W4 5PZ



000416\_064 4/ 4 00007 17758 7476 76200



**5 February to 4 March 2012**

**Account Name**  
Project Framing Ltd Ssas Fund Account

**International Bank Account Number**  
GB81MIDL40060201462385

**Branch Identifier Code**  
MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	156

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Feb 12	BALANCE BROUGHT FORWARD			213.14
25 Feb 12	DR TOTAL CHARGES TO 03FEB2012	5.32		207.82
04 Mar 12	BALANCE CARRIED FORWARD			207.82

#### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

#### Credit Interest Rates

Credit interest is not paid

balance

AER  
variable

#### Debit Interest Rates

Debit interest

balance

EAR  
variable  
5.64 %

**Interest**

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**Your debit card**

**Using your card abroad**

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**Shops and retailers:** There is no transaction fee for using your debit card to pay for goods and services overseas.

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## Your Statement

0602

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Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



058599\_035 6/ 6 00007 43133 17193 76200



**5 January to 4 February 2012**

**Account Name**

Project Framing Ltd Ssas Fund Account

### Account Summary

Opening Balance	13.64
Payments In	500.00
Payments Out	300.50
Closing Balance	213.14

**International Bank Account Number**

GB81MIDL40060201462385

**Branch Identifier Code**

MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	155

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Jan 12	BALANCE BROUGHT FORWARD			13.64
25 Jan 12	DR TOTAL CHARGES TO 03JAN2012	5.00		8.64
01 Feb 12	DD PENSIONPRACTITION TFR 400602 11622218	295.50		
	INTERNET TRANSFER		500.00	213.14
04 Feb 12	BALANCE CARRIED FORWARD			213.14

**Account Fee**

	charge	frequency
Business Current Account subscription	5.00	Monthly

**Credit Interest Rates**

Credit interest is not paid

balance *AER*  
variable

**Debit Interest Rates**

Debit interest

balance *EAR*  
variable  
26.30 %

## Interest

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## Your Statement

0602

The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



013139\_004 5/ 5 00008 28109 10522 76200



**5 December 2011 to 4 January 2012**

**Account Name**

Project Framing Ltd Ssas Fund Account

### Account Summary

Opening Balance	5.29
Payments In	20.00
Payments Out	11.65
Closing Balance	13.64

**International Bank Account Number**

GB81MIDL40060201462385

**Branch Identifier Code**

MIDLGB2110H

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-06-02	01462385	154

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Dec 11	BALANCE BROUGHT FORWARD	3201		5.29
25 Dec 11	DR TOTAL CHARGES TO 03DEC2011	11.65		6.36 D
29 Dec 11	TFR 400602 11622218 FUNDS TRANSFER <i>fram def.</i>		20.00	13.64
04 Jan 12	BALANCE CARRIED FORWARD			13.64

**Account Fee**

	charge	frequency
Business Current Account subscription	5.00	Monthly

**Credit Interest Rates**

Credit interest is not paid

balance *AER*  
variable

**Debit Interest Rates**

Debit interest

balance *EAR*  
variable

26.30 %



## Interest

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## Disabled Customers

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## 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**.

## Your Statement

0602  
The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



072167\_338 6/ 6 00007 28564 11307 76200



5 November to 4 December 2011

**Account Name**  
Project Framing Ltd Ssas Fund Account

### Account Summary

Opening Balance	5.29
Payments In	18,299.63
Payments Out	18,299.63
Closing Balance	5.29

**International Bank Account Number**  
GB81MIDL40060201462385

**Branch Identifier Code**  
MIDLGB2110H

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-06-02	01462385	153

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Nov 11	BALANCE BROUGHT FORWARD			5.29
21 Nov 11	TFR 400602 71349066 INTERNET TRANSFER			
22 Nov 11	BP 974 BIB MULTIPLE BENEF	10,620.48	10,620.48	10,625.77
23 Nov 11	BP 975 BIB MULTIPLE BENEF	10,620.48		5.29
	TFR 400602 71349066 INTERNET TRANSFER	7,679.15	7,679.15	5.29
04 Dec 11	BALANCE CARRIED FORWARD			5.29

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

Credit Interest Rates	balance	AER variable
Credit interest is not paid		

Debit Interest Rates	balance	EAR variable
Debit interest		26.30 %



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 sections below regarding our Overdraft Service, HSBC Fair Fees Policy, Arrangement Fees and Return Fees only apply to personal customers (excluding customers who hold Bank Account Pay Monthly). Commercial customers please refer to your terms and conditions.

Overdraft Service

We may charge an Arrangement Fee when we agree to a formal or informal overdraft request from you.

HSBC Fair Fees Policy

We always aim to be fair in the way we charge for our Overdraft services, therefore:

- we will not charge an Arrangement Fee provided that, within the last 6 months, we have not agreed to a request from you for an overdraft
- we will not charge an Arrangement Fee for an overdraft request of £10 or less
- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
- we will give advance notice before Arrangement Fees are debited from your account
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
- arrangement Fees charged will never be higher than the overdraft requested (eg, a £15 overdraft will not cost you say, £50)
- we will not charge more than one Arrangement Fee a day.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

Arrangement Fees and Return Fees are also accrued during your charging cycle (usually monthly) and deducted from your account following the end of your charging cycle.

Before we deduct debit interest, arrangement fees and/or return fees, we will give you at least 14 days notice of the amount to be deducted.

If you are switching your banking to us we will not charge fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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Your debit card

Using your card abroad

**General:** Any foreign currency debit card payments (including cash withdrawals) are converted to Sterling by VISA or MasterCard (as appropriate) using wholesale market rates applying on the day the conversion is made. These transactions are subject to our foreign exchange charge of 2.75%. 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. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

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Contact tel 08457 60 60 60  
see reverse for call times  
Text phone 1800 108457 125 563  
used by deaf or speech impaired customers  
[www.hsbc.co.uk](http://www.hsbc.co.uk)

## Your Statement

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112 Power Road  
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W4 5PZ



031273\_308 5/ 5 00008 33897 13587 76200



5 October to 4 November 2011

**Account Name**  
Project Framing Ltd Ssas Fund Account

### Account Summary

Opening Balance	5.29
Payments In	0.00
Payments Out	0.00
Closing Balance	5.29

**International Bank Account Number**  
GB81MIDL40060201462385

**Branch Identifier Code**  
MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	152

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Oct 11	BALANCE BROUGHT FORWARD			5.29
04 Nov 11	BALANCE CARRIED FORWARD			5.29

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

### Credit Interest Rates

	balance	AER variable
Credit interest		0.00 %

### Debit Interest Rates

	balance	EAR variable
Debit interest		26.30 %



## Interest

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- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
- we will give advance notice before Arrangement Fees are debited from your account
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
- arrangement Fees charged will never be higher than the overdraft requested (eg, a £15 overdraft will not cost you say, £50)
- we will not charge more than one Arrangement Fee a day.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

## Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

Arrangement Fees and Return Fees are also accrued during your charging cycle (usually monthly) and deducted from your account following the end of your charging cycle.

Before we deduct debit interest, arrangement fees and/or return fees, we will give you at least 14 days notice of the amount to be deducted.

If you are switching your banking to us we will not charge fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

## Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

## Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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

## Your debit card

### Using your card abroad

**General:** Any foreign currency debit card payments (including cash withdrawals) are converted to Sterling by VISA or MasterCard (as appropriate) using wholesale market rates applying on the day the conversion is made. These transactions are subject to our foreign exchange charge of 2.75%. 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. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

**Cash Machines:** Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee 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.

**Shops and retailers:** There is no transaction fee for using your debit card to pay for goods and services overseas.

**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.

## Telephone Banking Service

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## 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**.

Issued by HSBC Bank plc

Registered in England and Wales with registration number 14259

Registered office: 8 Canada Square, London EC14 5HQ



0602  
The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ

## Your Statement



082636\_277 5/ 5 00008 7433 2954 76200



**5 September to 4 October 2011**

**Account Name**  
Project Framing Ltd Ssas Fund Account

### Account Summary

Opening Balance	10.64
Payments In	0.00
Payments Out	5.35
Closing Balance	5.29

**International Bank Account Number**  
GB81MIDL40060201462385

**Branch Identifier Code**  
MIDLGB2110H

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-06-02	01462385	151

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Sep 11	BALANCE BROUGHT FORWARD			10.64
25 Sep 11	DR TOTAL CHARGES TO 03SEP2011	5.35		5.29
04 Oct 11	BALANCE CARRIED FORWARD			5.29

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

### Credit Interest Rates

balance	AER variable
Credit interest	0.00 %

### Debit Interest Rates

balance	EAR variable
Debit interest	26.30 %

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 sections below regarding our Overdraft Service, HSBC Fair Fees Policy, Arrangement Fees and Return Fees only apply to personal customers (excluding customers who hold Bank Account Pay Monthly). Commercial customers please refer to your terms and conditions.

Overdraft Service

We may charge an Arrangement Fee when we agree to a formal or informal overdraft request from you.

HSBC Fair Fees Policy

We always aim to be fair in the way we charge for our Overdraft services, therefore:

- we will not charge an Arrangement Fee provided that, within the last 6 months, we have not agreed to a request from you for an overdraft
- we will not charge an Arrangement Fee for an overdraft request of £10 or less
- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
- we will give advance notice before Arrangement Fees are debited from your account
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
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Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

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Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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

Your debit card

Using your card abroad

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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**.

Contact tel 08457 60 60 60  
see reverse for call times  
Text phone 1800 108457 125 563  
used by deaf or speech impaired customers  
www.hsbc.co.uk

## Your Statement

0602  
The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



034316\_247 5/ 5 00007 29328 11937 76200



5 August to 4 September 2011

**Account Name**  
Project Framing Ltd Ssas Fund Account

**International Bank Account Number**  
GB81MIDL40060201462385

**Branch Identifier Code**  
MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	150

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Aug 11	BALANCE BROUGHT FORWARD			15.96
25 Aug 11	DR TOTAL CHARGES TO 03AUG2011	32.01 5.32		10.64
04 Sep 11	BALANCE CARRIED FORWARD			10.64

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest		0.00 %	Debit interest		26.30 %

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 sections below regarding our Overdraft Service, HSBC Fair Fees Policy, Arrangement Fees and Return Fees only apply to personal customers (excluding customers who hold Bank Account Pay Monthly). Commercial customers please refer to your terms and conditions.

Overdraft Service

We may charge an Arrangement Fee when we agree to a formal or informal overdraft request from you.

HSBC Fair Fees Policy

We always aim to be fair in the way we charge for our Overdraft services, therefore:

- we will not charge an Arrangement Fee provided that, within the last 6 months, we have not agreed to a request from you for an overdraft
- we will not charge an Arrangement Fee for an overdraft request of £10 or less
- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
- we will give advance notice before Arrangement Fees are debited from your account
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
- arrangement Fees charged will never be higher than the overdraft requested (eg, a £15 overdraft will not cost you say, £50)
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Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

Arrangement Fees and Return Fees are also accrued during your charging cycle (usually monthly) and deducted from your account following the end of your charging cycle.

Before we deduct debit interest, arrangement fees and/or return fees, we will give you at least 14 days notice of the amount to be deducted.

If you are switching your banking to us we will not charge fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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

Your debit card

Using your card abroad

**General:** Any foreign currency debit card payments (including cash withdrawals) are converted to Sterling by VISA or MasterCard (as appropriate) using wholesale market rates applying on the day the conversion is made. These transactions are subject to our foreign exchange charge of 2.75% . 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. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

**Cash Machines:** Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee.We will deduct the amount of the transaction fee 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.

**Shops and retailers:** There is no transaction fee for using your debit card to pay for goods and services overseas.

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.

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Lost and stolen cards

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## Your Statement

0602

The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



088077\_216 7/ 7 00041 1726 674 76200



5 July to 4 August 2011

### Account Name

Project Framing Ltd Ssas Fund Account

### Account Summary

Opening Balance	32.96
Payments In	30,000.00
Payments Out	30,017.00
Closing Balance	15.96

### International Bank Account Number

GB81MIDL40060201462385

### Branch Identifier Code

MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	149

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Jul 11	BALANCE BROUGHT FORWARD			32.96
01 Aug 11	TFR 400602 11622218 INTERNET TRANSFER		10,000.00	
	DR 267139R01WYQ GBD010818ZJKG18N LANCASTERS CLIENT	10,000.00		
	DR 267139R01WYQ GBD010818ZJKG18N PAYMENT CHARGE	17.00		
	TFR 400602 11622218 INTERNET TRANSFER		20,000.00	20,015.96
04 Aug 11	BP 952 OSBORNE & ALLEN LT BIB BACS PAYMENT	20,000.00		15.96
04 Aug 11	BALANCE CARRIED FORWARD			15.96

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

### Credit Interest Rates

balance	AER variable
Credit interest	0.00 %

### Debit Interest Rates

balance	EAR variable
Debit interest	26.30 %



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 sections below regarding our Overdraft Service, HSBC Fair Fees Policy, Arrangement Fees and Return Fees only apply to personal customers (excluding customers who hold Bank Account Pay Monthly). Commercial customers please refer to your terms and conditions.

Overdraft Service

We may charge an Arrangement Fee when we agree to a formal or informal overdraft request from you.

HSBC Fair Fees Policy

We always aim to be fair in the way we charge for our Overdraft services, therefore:

- we will not charge an Arrangement Fee provided that, within the last 6 months, we have not agreed to a request from you for an overdraft
- we will not charge an Arrangement Fee for an overdraft request of £10 or less
- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
- we will give advance notice before Arrangement Fees are debited from your account
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
- arrangement Fees charged will never be higher than the overdraft requested (eg, a £15 overdraft will not cost you say, £50)
- we will not charge more than one Arrangement Fee a day.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

Arrangement Fees and Return Fees are also accrued during your charging cycle (usually monthly) and deducted from your account following the end of your charging cycle.

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If you are switching your banking to us we will not charge fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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

Your debit card

Using your card abroad

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Shops and retailers: There is no transaction fee for using your debit card to pay for goods and services overseas.

The following references apply to all customers:

Dispute resolution

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Contact tel 08457 60 60 60  
see reverse for call times  
Text phone 1800 108457 125 563  
used by deaf or speech impaired customers  
[www.hsbc.co.uk](http://www.hsbc.co.uk)

5 June to 4 July 2011

Your Statement

**Account Name**  
Project Framing Ltd Ssas Fund Account

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-06-02	01462385	148

Credit Interest Rates	balance	AER variable
Credit interest		0.00 %

Debit Interest Rates	balance	EAR variable
Debit interest		26.30 %



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 sections below regarding our Overdraft Service, HSBC Fair Fees Policy, Arrangement Fees and Return Fees only apply to personal customers (excluding customers who hold Bank Account Pay Monthly). Commercial customers please refer to your terms and conditions.

Overdraft Service

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- we will not charge an Arrangement Fee for an overdraft request of £10 or less
- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
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- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
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- we will not charge more than one Arrangement Fee a day.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

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If you are switching your banking to us we will not charge fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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

Your debit card

Using your card abroad

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## Your Statement

0602

The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



034900\_185 5/ 6 00044 7708 2840 76200



5 June to 4 July 2011

### Account Name

Project Framing Ltd Ssas Fund Account

### Account Summary

Opening Balance	42.16
Payments In	0.00
Payments Out	9.20
Closing Balance	32.96

### International Bank Account Number

GB81MIDL40060201462385

### Branch Identifier Code

MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	147

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Jun 11	BALANCE BROUGHT FORWARD			42.16
25 Jun 11	DR TOTAL CHARGES TO 03JUN2011	9.20		32.96
04 Jul 11	BALANCE CARRIED FORWARD			32.96

### 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 scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7741 4100 or 0800 678 1100.

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

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

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.

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Overdraft Service

We may charge an Arrangement Fee when we agree to a formal or informal overdraft request from you.

HSBC Fair Fees Policy

We always aim to be fair in the way we charge for our Overdraft services, therefore:

- we will not charge an Arrangement Fee provided that, within the last 6 months, we have not agreed to a request from you for an overdraft
- we will not charge an Arrangement Fee for an overdraft request of £10 or less
- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
- we will give advance notice before Arrangement Fees are debited from your account
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
- arrangement Fees charged will never be higher than the overdraft requested (eg, a £15 overdraft will not cost you say, £50)
- we will not charge more than one Arrangement Fee a day.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

Arrangement Fees and Return Fees are also accrued during your charging cycle (usually monthly) and deducted from your account following the end of your charging cycle.

Before we deduct debit interest, arrangement fees and/or return fees, we will give you at least 14 days notice of the amount to be deducted.

If you are switching your banking to us we will not charge fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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

Your debit card

Using your card abroad

General: Any foreign currency debit card payments (including cash withdrawals) are converted to Sterling by VISA or MasterCard (as appropriate) using wholesale market rates applying on the day the conversion is made. These transactions are subject to our foreign exchange charge of 2.75%. 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. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

Cash Machines: Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee 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.

Shops and retailers: There is no transaction fee for using your debit card to pay for goods and services overseas.

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.

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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.



## Your Statement

0602  
The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



084521\_155 5/ 5 00036 1687 717 76200



**5 May to 4 June 2011**

**Account Name**  
Project Framing Ltd Ssas Fund Account

### Account Summary

Opening Balance	42.16
Payments In	23,588.61
Payments Out	23,588.61
Closing Balance	42.16

**International Bank Account Number**  
GB81MIDL40060201462385

**Branch Identifier Code**  
MIDLGB2110H

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-06-02	01462385	146

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 May 11	<b>BALANCE BROUGHT FORWARD</b>			42.16
25 May 11	TFR 400602 71349066 INTERNET TRANSFER		23,588.61	23,630.77
26 May 11	BP 900 BIB MULTIPLE BENEF BIB BACS PAYMENT	23,588.61		42.16
04 Jun 11	<b>BALANCE CARRIED FORWARD</b>			42.16

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest		0.00 %	Debit interest		26.30 %

## 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 sections below regarding our Overdraft Service, HSBC Fair Fees Policy, Arrangement Fees and Return Fees only apply to personal customers (excluding customers who hold Bank Account Pay Monthly). Commercial customers please refer to your terms and conditions.

## Overdraft Service

We may charge an Arrangement Fee when we agree to a formal or informal overdraft request from you.

## HSBC Fair Fees Policy

We always aim to be fair in the way we charge for our Overdraft services, therefore:

- we will not charge an Arrangement Fee provided that, within the last 6 months, we have not agreed to a request from you for an overdraft
- we will not charge an Arrangement Fee for an overdraft request of £10 or less
- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
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## Fees

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## Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

## Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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0602  
The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ

## Your Statement



034675\_124 6/ 6 00038 8388 3364 76200



5 April to 4 May 2011

**Account Name**  
Project Framing Ltd Ssas Fund Account

**International Bank Account Number**  
GB81MIDL40060201462385

**Branch Identifier Code**  
MIDLGB2110H

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-06-02	01462385	145

### Your Business Current Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
04 Apr 11	BALANCE BROUGHT FORWARD			42.16
04 May 11	BALANCE CARRIED FORWARD			42.16

<b>Account Fee</b>	<i>charge</i>	<i>frequency</i>
Business Current Account subscription	5.00	Monthly

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR variable</i>
Credit interest		0.00 %	Debit interest		26.30 %

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.

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Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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Your debit card

Using your card abroad

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## Your Statement

0602

The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



088721\_094 4/ 4 00041 629 251 76200



**5 March to 4 April 2011**

**Account Name**

Project Framing Ltd Ssas Fund Account

**International Bank Account Number**

GB81MIDL40060201462385

**Branch Identifier Code**

MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	144

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Mar 11	BALANCE BROUGHT FORWARD			42.16
04 Apr 11	BALANCE CARRIED FORWARD			42.16

**Account Fee**

	charge	frequency
Business Current Account subscription	5.00	Monthly

**Credit Interest Rates**

	balance	AER variable
Credit interest		0.00 %

**Debit Interest Rates**

	balance	EAR variable
Debit interest		26.30 %

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 sections below regarding our Overdraft Service, HSBC Fair Fees Policy, Arrangement Fees and Return Fees only apply to personal customers (excluding customers who hold Bank Account Pay Monthly). Commercial customers please refer to your terms and conditions.

Overdraft Service

We may charge an Arrangement Fee when we agree to a formal or informal overdraft request from you.

HSBC Fair Fees Policy

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- we will not charge an Arrangement Fee provided that, within the last 6 months, we have not agreed to a request from you for an overdraft
- we will not charge an Arrangement Fee for an overdraft request of £10 or less
- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
- we will give advance notice before Arrangement Fees are debited from your account
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
- arrangement Fees charged will never be higher than the overdraft requested (eg, a £15 overdraft will not cost you say, £50)
- we will not charge more than one Arrangement Fee a day.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

Arrangement Fees and Return Fees are also accrued during your charging cycle (usually monthly) and deducted from your account following the end of your charging cycle.

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If you are switching your banking to us we will not charge fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25
*See HSBC Fair Fees Policy above	

Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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

Your debit card

Using your card abroad

**General:** Any foreign currency debit card payments (including cash withdrawals) are converted to Sterling by VISA or MasterCard (as appropriate) using wholesale market rates applying on the day the conversion is made. These transactions are subject to our foreign exchange charge of 2.75%. 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. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

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**Shops and retailers:** There is no transaction fee for using your debit card to pay for goods and services overseas.

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## Your Statement

0602

The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



043221\_063 7/ 7 00042 954 391 76200



5 February to 4 March 2011

### Account Name

Project Framing Ltd Ssas Fund Account

### Account Summary

Opening Balance	42.16
Payments In	0.00
Payments Out	0.00
Closing Balance	42.16

### International Bank Account Number

GB81MIDL40060201462385

### Branch Identifier Code

MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	143

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Feb 11	BALANCE BROUGHT FORWARD			42.16
04 Mar 11	BALANCE CARRIED FORWARD			42.16

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

### Credit Interest Rates

	balance	AER variable
Credit interest		0.00 %

### Debit Interest Rates

	balance	EAR variable
Debit interest		26.30 %

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.

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Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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Contact tel 08457 60 60 60

see reverse for call times

Text phone 1800 108457 125 563  
used by deaf or speech impaired customers

www.hsbc.co.uk

0602

The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



002674\_035 6/ 6 00044 3432 1427 76200



5 January to 4 February 2011

### Account Name

Project Framing Ltd Ssas Fund Account

### Account Summary

Opening Balance	42.16
Payments In	0.00
Payments Out	0.00
Closing Balance	42.16

### International Bank Account Number

GB81MIDL40060201462385

### Branch Identifier Code

MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	142

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Jan 11	BALANCE BROUGHT FORWARD			42.16
04 Feb 11	BALANCE CARRIED FORWARD			42.16

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

### Credit Interest Rates

balance	AER variable
Credit interest	0.00 %

### Debit Interest Rates

balance	EAR variable
Debit interest	26.30 %



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.

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- we will give advance notice before Arrangement Fees are debited from your account
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
- arrangement Fees charged will never be higher than the overdraft requested (eg, a £15 overdraft will not cost you say, £50)
- we will not charge more than one Arrangement Fee a day.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

Return Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

Arrangement Fees and Return Fees are also accrued during your charging cycle (usually monthly) and deducted from your account following the end of your charging cycle.

Before we deduct debit interest, arrangement fees and/or return fees, we will give you at least 14 days notice of the amount to be deducted.

If you are switching your banking to us we will not charge fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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

Your debit card

Using your card abroad

**General:** Any foreign currency debit card payments (including cash withdrawals) are converted to Sterling by VISA or MasterCard (as appropriate) using wholesale market rates applying on the day the conversion is made. These transactions are subject to our foreign exchange charge of 2.75%. 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. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

**Cash Machines:** Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee 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.

**Shops and retailers:** There is no transaction fee for using your debit card to pay for goods and services overseas.

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.

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London  
W4 5PZ



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**5 December 2010 to 4 January 2011**

**Account Name**

Project Framing Ltd Ssas Fund Account

**Account Summary**

Opening Balance	42.16
Payments In	0.00
Payments Out	0.00
Closing Balance	42.16

**International Bank Account Number**

GB81MIDL40060201462385

**Branch Identifier Code**

MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	141

**Your Business Current Account details**

Date	Payment type and details	Paid out	Paid in	Balance
04 Dec 10	BALANCE BROUGHT FORWARD			42.16
04 Jan 11	BALANCE CARRIED FORWARD			42.16

**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 scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7892 7300 or 0800 678 1100.

**Account Fee**

	charge	frequency
Business Current Account subscription	5.00	Monthly

**Credit Interest Rates**

balance	AER variable
Credit interest	0.00 %

**Debit Interest Rates**

balance	EAR variable
Debit interest	26.30 %



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.

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024452\_338 4/ 4 00037 1036 445 76200



5 November to 4 December 2010

Account Name  
Project Framing Ltd Ssas Fund Account

International Bank Account Number  
GB81MIDL40060201462385  
Branch Identifier Code  
MIDLGB2110H  
Sortcode    Account Number    Sheet Number  
40-06-02    01462385    140

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Nov 10	BALANCE BROUGHT FORWARD			47.48
25 Nov 10	DR TOTAL CHARGES TO 03NOV2010	5.32		42.16
04 Dec 10	BALANCE CARRIED FORWARD			42.16

Account Fee	charge	frequency
Business Current Account subscription	5.00	Monthly

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest		0.00 %	Debit interest		26.30 %



**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.

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**Arrangement Fees**

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

HSBC Bank plc.  
Registered in England and Wales with registration number 14259.  
Registered office; 8 Canada Square London EC14 5HQ.

**Return Fees**

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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**Your debit card**

**Using your card abroad**

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The Secretary  
Project Framing Limited  
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112 Power Road  
London  
W4 5PZ



086303\_308 7/ 7 00039 8466 3338 76200



5 October to 4 November 2010

### Account Name

Project Framing Ltd Ssas Fund Account

### International Bank Account Number

GB81MIDL40060201462385

### Branch Identifier Code

MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	139

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Oct 10	BALANCE BROUGHT FORWARD			59.48
03 Nov 10	DR 127932500YKJ MPAY5102-02NOV10 CHGS FOR 4A01110NB	12.00		47.48
04 Nov 10	BALANCE CARRIED FORWARD			47.48

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

### Credit Interest Rates

balance	AER variable
Credit interest	0.00 %

### Debit Interest Rates

balance	EAR variable
Debit interest	26.30 %



**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.

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043236\_277 7/ 7 00041 7733 3151 76200



**5 September to 4 October 2010**

**Account Name**

Project Framing Ltd Ssas Fund Account

**Account Summary**

Opening Balance	59.48
Payments In	0.00
Payments Out	0.00
Closing Balance	59.48

**International Bank Account Number**

GB81MIDL40060201462385

**Branch Identifier Code**

MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	138

**Your Business Current Account details**

Date	Payment type and details	Paid out	Paid in	Balance
04 Sep 10	BALANCE BROUGHT FORWARD			59.48
04 Oct 10	BALANCE CARRIED FORWARD			59.48

**Account Fee**

	charge	frequency
Business Current Account subscription	5.00	Monthly

**Credit Interest Rates**

balance	AER variable
Credit interest	0.00 %

**Debit Interest Rates**

balance	EAR variable
Debit interest	26.30 %



**Interest**

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005611\_247 7/ 7 00037 5890 2508 68300

## Account Summary

Opening Balance	59.48
Payments In	0.00
Payments Out	0.00
Closing Balance	59.48

**5 August to 4 September 2010**

**Account Name**  
Project Framing Ltd Ssas Fund Account

**International Bank Account Number**  
GB81MIDL40060201462385

**Branch Identifier Code**  
MIDLGB2110H

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-06-02	01462385	137

## Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Aug 10	BALANCE BROUGHT FORWARD			59.48
04 Sep 10	BALANCE CARRIED FORWARD			59.48

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

### Credit Interest Rates

	balance	AER variable
Credit interest		0.00 %

### Debit Interest Rates

	balance	EAR variable
Debit interest		26.30 %

## 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 sections below regarding our Overdraft Service, HSBC Fair Fees Policy, Arrangement Fees and Return Fees only apply to personal customers (excluding customers who hold Bank Account Pay Monthly). Commercial customers please refer to your terms and conditions.**

## Overdraft Service

We may charge an Arrangement Fee when we agree to a formal or informal overdraft request from you.

## HSBC Fair Fees Policy

We always aim to be fair in the way we charge for our Overdraft services, therefore:

- we will not charge an Arrangement Fee provided that, within the last 6 months, we have not agreed to a request from you for an overdraft
- we will not charge an Arrangement Fee for an overdraft request of £10 or less
- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
- we will give advance notice before Arrangement Fees are debited from your account
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
- arrangement Fees charged will never be higher than the overdraft requested (eg, a £15 overdraft will not cost you say, £50)
- we will not charge more than one Arrangement Fee a day.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

## Return Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

Arrangement Fees and Return Fees are also accrued during your charging cycle (usually monthly) and deducted from your account following the end of your charging cycle.

Before we deduct debit interest, arrangement fees and/or return fees, we will give you at least 14 days notice of the amount to be deducted.

If you are switching your banking to us we will not charge fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

## Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

HSBC Bank plc.

Registered in England and Wales with registration number 14259.

Registered office; 8 Canada Square London EC14 5HQ.

## Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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

## Your debit card

### Using your card abroad

**General:** Any foreign currency debit card payments (including cash withdrawals) are converted to Sterling by VISA or MasterCard (as appropriate) using wholesale market rates applying on the day the conversion is made. These transactions are subject to our foreign exchange charge of 2.75%. 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. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

**Cash Machines:** Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee 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.

**Shops and retailers:** There is no transaction fee for using your debit card to pay for goods and services overseas.

**The following references apply to all customers**

## Dispute resolution

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## Telephone Banking Service

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Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



069610\_216 4/ 4 00041 2165 828 68300

Account Summary	
Opening Balance	59.48
Payments In	0.00
Payments Out	0.00
Closing Balance	59.48

5 July to 4 August 2010

Account Name  
Project Framing Ltd Ssas Fund Account

International Bank Account Number  
GB81MIDL40060201462385  
Branch Identifier Code  
MIDLGB2110H  
Sortcode Account Number Sheet Number  
40-06-02 01462385 136

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Jul 10	BALANCE BROUGHT FORWARD			59.48
04 Aug 10	BALANCE CARRIED FORWARD			59.48

Account Fee	charge	frequency
Business Current Account subscription	5.00	Monthly

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest		0.00 %	Debit interest		26.30 %



## 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.

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Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

HSBC Bank plc.

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## Return Fees

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The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



031961\_185 5/ 5 00044 2851 1055 68300

## Account Summary

Opening Balance	59.48
Payments In	0.00
Payments Out	0.00
Closing Balance	59.48

5 June to 4 July 2010

**Account Name**  
Project Framing Ltd Ssas Fund Account

**International Bank Account Number**  
GB81MIDL40060201462385

**Branch Identifier Code**  
MIDLGB2110H

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-06-02	01462385	135

## Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Jun 10	BALANCE BROUGHT FORWARD			59.48
04 Jul 10	BALANCE CARRIED FORWARD			59.48

## 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 50,000. 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 50,000 each making a total of GBP 100,000. The GBP 50,000 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 50,000 in total.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7892 7300 or 0800 678 1100.

Account Fee	charge	frequency
Business Current Account subscription	5.00	Monthly

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest		0.00 %	Debit interest		26.30 %



## 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.

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## Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

HSBC Bank plc.

Registered in England and Wales with registration number 14259.

Registered office; 8 Canada Square London EC14 5HQ.

## Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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## Your debit card

### Using your card abroad

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**The following references apply to all customers**

## Dispute resolution

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The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



099129\_155 5/ 5 00047 3914 1637 68300

## Account Summary

Opening Balance	59.48
Payments In	0.00
Payments Out	0.00
Closing Balance	59.48

5 May to 4 June 2010

### Account Name

Project Framing Ltd Ssas Fund Account

International Bank Account Number  
GB81MIDL40060201462385

Branch Identifier Code  
MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	134

## Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 May 10	BALANCE BROUGHT FORWARD			59.48
04 Jun 10	BALANCE CARRIED FORWARD			59.48

### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

### Credit Interest Rates

balance	AER variable
Credit interest	0.00 %

### Debit Interest Rates

balance	EAR variable
Debit interest	23.58 %

## 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.

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## Overdraft Service

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- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
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## Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

HSBC Bank plc.

Registered in England and Wales with registration number 14259.

Registered office; 8 Canada Square London EC14 5HQ.

## Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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## Your debit card

### Using your card abroad

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064041\_124 5/ 5 00042 8364 3161 68300

### Account Summary

Opening Balance	59.48
Payments In	0.00
Payments Out	0.00
Closing Balance	59.48

**5 April to 4 May 2010**

#### Account Name

Project Framing Ltd Ssas Fund Account

**International Bank Account Number**  
GB81MIDL40060201462385

**Branch Identifier Code**  
MIDLGB2110H

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-06-02	01462385	133

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Apr 10	BALANCE BROUGHT FORWARD			59.48
04 May 10	BALANCE CARRIED FORWARD			59.48

#### Account Fee

	charge	frequency
Business Current Account subscription	5.00	Monthly

#### Credit Interest Rates

	balance	AER variable
Credit interest		0.00 %

#### Debit Interest Rates

	balance	EAR variable
Debit interest		5.64 %



Interest

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Return Fees

Up to £10	no charge
Up to £25	£10 per item
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contact tel 08457 60 60 60

see reverse for call times

text phone 1800 108457 125 563

used by deaf or speech impaired customers

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0602

The Secretary  
Project Framing Limited  
Project House  
112 Power Road  
London  
W4 5PZ



029978\_094 7/ 7 00039 873 401 68300

### Account Summary

Opening Balance	59.48
Payments In	0.00
Payments Out	0.00
Closing Balance	59.48

**5 March to 4 April 2010**

#### Account Name

Project Framing Ltd Ssas Fund Account

#### International Bank Account Number

GB81MIDL40060201462385

#### Branch Identifier Code

MIDLGB2110H

Sortcode	Account Number	Sheet Number
40-06-02	01462385	132

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Mar 10	BALANCE BROUGHT FORWARD			59.48
04 Apr 10	BALANCE CARRIED FORWARD			59.48

## 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 sections below regarding our Overdraft Service, HSBC Fair Fees Policy, Arrangement Fees and Return Fees only apply to personal customers (excluding customers who hold Bank Account Pay Monthly). Commercial customers please refer to your terms and conditions.

## Overdraft Service

We may charge an Arrangement Fee when we agree to a formal or informal overdraft request from you.

## HSBC Fair Fees Policy

We always aim to be fair in the way we charge for our Overdraft services, therefore:

- we will not charge an Arrangement Fee provided that, within the last 6 months, we have not agreed to a request from you for an overdraft
- we will not charge an Arrangement Fee for an overdraft request of £10 or less
- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
- we will give advance notice before Arrangement Fees are debited from your account
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
- arrangement Fees charged will never be higher than the overdraft requested (eg, a £15 overdraft will not cost you say, £50)
- we will not charge more than one Arrangement Fee a day.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

## Return Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

Arrangement Fees and Return Fees are also accrued during your charging cycle (usually monthly) and deducted from your account following the end of your charging cycle.

Before we deduct debit interest, arrangement fees and/or return fees, we will give you at least 14 days notice of the amount to be deducted.

If you are switching your banking to us we will not charge fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

## Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*See HSBC Fair Fees Policy above

HSBC Bank plc.

Registered in England and Wales with registration number 14259.

Registered office; 8 Canada Square London EC14 5HQ.

## Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

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

## Your debit card

### Using your card abroad

**General:** Any foreign currency debit card payments (including cash withdrawals) are converted to Sterling by VISA or MasterCard (as appropriate) using wholesale market rates applying on the day the conversion is made. These transactions are subject to our foreign exchange charge of 2.75%. 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. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

**Cash Machines:** Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee 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.

**Shops and retailers:** There is no transaction fee for using your debit card to pay for goods and services overseas.

## 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.

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095301\_063 7/ 7 00038 1699 736 68300

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**5 February to 4 March 2010**

**Account Name**  
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**Branch Identifier Code**  
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<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
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