

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

Mr G R McIvor
100 Headlands Grove
Swindon
SN2 7HP



Account Summary

Opening Balance	475.83
Payments In	11,587.14
Payments Out	11,189.85
Closing Balance	873.12
Overdraft Limit	100.00

10 August to 9 September 2016

Account Name
Mr Glenn Robert McIvor

International Bank Account Number
GB49MIDL40433401106252

Branch Identifier Code
MIDLGB2158N

Sortcode **Account Number** **Sheet Number**
40-43-34 01106252 705

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
09 Aug 16	BALANCE BROUGHT FORWARD			475.83
14 Aug 16	TFR 404334 81215361			
	INTERNET TRANSFER		280.00	755.83
15 Aug 16	DD HOMESERV THAMES WA	167.40		
	TFR 404334 81215361			
	INTERNET TRANSFER		500.00	
	BP SAINSBURYS M/CARD			
	528684*****5121	663.45		424.98
16 Aug 16	CR NATIONWIDE B SOC		1.06	426.04
17 Aug 16	CR ADVICE CONFIRMS			
	GBC17086ANL1V2YP			
	1/EQUATEX AG		2,960.50	
	CR ADVICE CONFIRMS			
	GBC170868WL1V3R4			
	1/EQUATEX AG		5,345.58	
	TFR 404334 81215361			
	INTERNET TRANSFER	8,350.00		382.12
19 Aug 16	BP D M MCIVOR			
	GLENN MCIVOR	35.00		
	VIS WHICH			
	01992822800	10.75		336.37
23 Aug 16	DD CURRYS 3236457728	9.50		
	BP DAVEY P M			
	P DAVEY		2,500.00	2,826.87
25 Aug 16	DD NPOWER	89.00		
	DD BRITISH GAS SERV	31.79		
	SO MCIVOR GR*SP			
	81215361	150.00		2,556.08
	BALANCE CARRIED FORWARD			2,556.08

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10 August to 9 September 2016

Your Statement

Account Name
Mr Glenn Robert McIvor

Sortcode Account Number Sheet Number
40-43-34 01106252 706

Your HSBC Advance details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			2,556.08
26 Aug 16	DD PET PLAN LTD PREM	38.84		2,517.24
27 Aug 16	ATM CASH SAINSBY AUG27 STRATTON @16:36	160.00		2,357.24
30 Aug 16	DD SWINDON BC CENTRAL	85.00		2,272.24
01 Sep 16	DD DROVE VETERINARY H	11.04		
	DD ZURICH ASSURANCE	75.85		
	DD THAMES WATER	18.00		
	SO MR G R MCIVOR			
	G R MCIVOR	1,000.00		1,167.35
02 Sep 16	DD HOSPITAL PLAN	2.17		1,165.18
05 Sep 16	DD NATWEST MTGE PAYT	202.52		
	DD SKY DIGITAL	61.19		
	DD VODAFONE LTD	28.35		873.12
09 Sep 16	BALANCE CARRIED FORWARD			873.12

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).

Credit Interest Rates	balance	AER variable	Overdraft Interest Rates	balance	EAR variable
Credit interest		0.00 %	Overdraft interest		17.90 %

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, HSBC Passport, Bank Account and HSBC Advance). Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

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

Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

The following references apply to all customers

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

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

Telephone Banking Service

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

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 **03456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.