

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 T J Flavell  
 10 Maple Leaf Court  
 Cross Road  
 Waltham Cross  
 Hertfordshire  
 EN8 7HU



Account Summary	
Opening Balance	73,911.28
Payments In	100.00
Payments Out	2,219.94
Closing Balance	71,791.34

2 October to 1 November 2022

**International Bank Account Number**  
 GB89HBUK40073051483005  
**Branch Identifier Code**  
 HBUKGB4143J

**Account Name**  
 Mr Timothy James Flavell

**Sortcode**      **Account Number**      **Sheet Number**  
 40-07-30      51483005      629

**Your HSBC Advance details**

Date	Payment type and details	Paid out	Paid in	Balance
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01 Oct 22	<b>BALANCE BROUGHT FORWARD</b>			<b>73,911.28</b>
03 Oct 22	CR SHEIKH SB LOAN		50.00	
	ATM CASH SAINSBY OCT03 Sainsburys B@10:23	200.00		
	))) MAX SPIELMANN LTD WALTHAM CROSS	1.75		
	))) SAINSBURYS S/MKTS WALTHAM CROSS	30.67		
	))) TESCO STORES 5372 WALTHAM CROSS	44.05		
	))) LEE VALLEY FARM PA WALTHAM ABBEY	21.98		
	))) LEE VALLEY FARM PA WALTHAM ABBEY	2.00		
	))) KFC-WALTHAM CROSS WALTHAM CROSS	15.96		
	VIS INT'L 0069537183 NETFLIX.COM 408-724-9160 USD 9.99 @ 1.1014 Visa Rate	9.07		
	DR Non-Sterling Transaction Fee	0.24		73,635.56
04 Oct 22	))) SAINSBURYS S/MKTS WALTHAM CROSS	3.20		
	))) SQ *GIVE A DOG A B Waltham Cross	30.00		73,602.36
	<b>BALANCE CARRIED FORWARD</b>			<b>73,602.36</b>

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2 October to 1 November 2022

Your Statement

Account Name  
 Mr Timothy James Flavell

Sortcode Account Number Sheet Number  
 40-07-30 51483005 630

Your HSBC Advance details				
Date	Payment type and details	Paid out	Paid in	Balance
05 Oct 22	))) <b>BALANCE BROUGHT FORWARD</b>			<b>73,602.36</b>
	TESCO STORES 5372			
	WALTHAM CROSS	29.30		73,573.06
07 Oct 22	BP THAMES WTR UTL LTD			
	900066462144	95.59		
	))) MAX SPIELMANN LTD			
	WALTHAM CROSS	3.50		
	))) MAX SPIELMANN LTD			
	WALTHAM CROSS	0.35		
	))) ARGOS WALTHAM CRO			
	WALTHAM CR	9.00		
	))) SAINSBURYS S/MKTS			
	WALTHAM CROSS	10.80		
	))) SAINSBURYS S/MKTS			
	WALTHAM CROSS	6.20		73,447.62
09 Oct 22	BP Isabel Baltar Cint			
	Trains	58.00		73,389.62
10 Oct 22	VIS DOMINO S PIZZA			
	DOMINOS.CO.UK	19.98		
	))) SAINSBURY'S S/MKT			
	WALTHAM CROSS	14.25		
	))) TESCO STORES 5372			
	WALTHAM CROSS	22.55		73,332.84
11 Oct 22	))) MAX SPIELMANN LTD			
	WALTHAM CROSS	0.70		
	))) SAINSBURY'S S/MKT			
	WALTHAM CROSS	24.17		73,307.97
13 Oct 22	))) TESCO STORES 5372			
	WALTHAM CROSS	31.46		73,276.51
17 Oct 22	))) SAINSBURY'S S/MKT			
	WALTHAM CROSS	27.15		
	VIS AIRTASKER* 1191421			
	LONDON	55.00		
	))) KFC-WALTHAM CROSS			
	WALTHAM CROSS	15.85		
	BP Isabel Baltar Cint			
	Trains	55.00		73,123.51
18 Oct 22	))) LOCAL EXPRESS			
	WALTHAM CROSS	11.97		
	))) SAINSBURYS S/MKTS			
	WALTHAM CROSS	6.05		73,105.49
19 Oct 22	))) TESCO STORES 5372			
	WALTHAM CROSS	21.65		73,083.84
20 Oct 22	VIS DOMINO S PIZZA			
	DOMINOS.CO.UK	18.97		73,064.87
	<b>BALANCE CARRIED FORWARD</b>			<b>73,064.87</b>

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Your Statement

Account Name  
 Mr Timothy James Flavell

Sortcode Account Number Sheet Number  
 40-07-30 51483005 631

Your HSBC Advance details				
Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>73,064.87</b>
21 Oct 22	))) TESCO STORES 5372			
	WALTHAM CROSS	8.55		73,056.32
24 Oct 22	))) SSP UK LTD			
	LUTON	11.19		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	2.10		
	VIS INT'L 0009813682			
	SBB Bahnhof Flugha			
	Zurich			
	CHF 13.60 @ 1.1221			
	Visa Rate	12.12		
	DR Non-Sterling			
	Transaction Fee	0.33		
	VIS INT'L 0017529882			
	Rapido			
	Zurich			
	CHF 3.40 @ 1.1221			
	Visa Rate	3.03		
	DR Non-Sterling			
	Transaction Fee	0.08		
	))) INT'L 0017529883			
	kkiosk			
	Zuerich			
	CHF 14.50 @ 1.1214			
	Visa Rate	12.93		
	DR Non-Sterling			
	Transaction Fee	0.35		
	))) INT'L 0017529884			
	Amavita Bahnhof Ap			
	Zurich			
	CHF 23.60 @ 1.1211			
	Visa Rate	21.05		
	DR Non-Sterling			
	Transaction Fee	0.57		
	))) INT'L 0017529885			
	SBB Zugsverkauf			
	Bern			
	CHF 33.00 @ 1.1213			
	Visa Rate	29.43		
	DR Non-Sterling			
	Transaction Fee	0.80		
	<b>BALANCE CARRIED FORWARD</b>			<b>72,962.34</b>

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2 October to 1 November 2022

Your Statement

Account Name  
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Sortcode Account Number Sheet Number  
 40-07-30 51483005 632

Your HSBC Advance details				
Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>72,962.34</b>
)))	INT'L 0023737333 SumUp *Schokokuss Zurich CHF 7.00 @ 1.1217 Visa Rate	6.24		
DR	Non-Sterling Transaction Fee	0.17		
)))	INT'L 0023737334 1842 Caf und Conf Zuerich CHF 36.40 @ 1.1213 Visa Rate	32.46		
DR	Non-Sterling Transaction Fee	0.89		
)))	INT'L 0023737336 Piadina Bar Zurich CHF 35.00 @ 1.1214 Visa Rate	31.21		
DR	Non-Sterling Transaction Fee	0.85		
VIS	INT'L 0023737337 7 DAY-SHOP AG Zurich CHF 22.00 @ 1.1213 Visa Rate	19.62		
DR	Non-Sterling Transaction Fee	0.53		
)))	INT'L 0023737335 GASSNER TRIESENBERG CHF 30.80 @ 1.1212 Visa Rate	27.47		
DR	Non-Sterling Transaction Fee	0.75		
VIS	CASH 0017529886 ZKB ZH HB Haupthal Zuerich CHF 100.00 @ 1.1213 Visa Rate	89.18		
DR	Non-Sterling Transaction Fee	2.45		
	<b>BALANCE CARRIED FORWARD</b>			<b>72,750.52</b>

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2 October to 1 November 2022

Your Statement

Account Name  
 Mr Timothy James Flavell

Sortcode Account Number Sheet Number  
 40-07-30 51483005 633

Your HSBC Advance details				
Date	Payment type and details	Paid out	Paid in	Balance
	DR BALANCE BROUGHT FORWARD CHARGE			72,750.52
	NON-STERLING CASH FEE	1.78		72,748.74
25 Oct 22	VIS INT'L 0030628051 BASLERTOR Luzern CHF 192.40 @1.1278 Visa Rate	170.59		
	DR Non-Sterling Transaction Fee	4.69		
	VIS INT'L 0030628052 Pilatus-Bahnen AG Luzern CHF 129.60 @1.1213 Visa Rate	115.58		
	DR Non-Sterling Transaction Fee	3.17		
	VIS INT'L 0030628053 Vincave la Barca Luzern CHF 48.40 @ 1.1211 Visa Rate	43.17		
	DR Non-Sterling Transaction Fee	1.18		72,410.36
26 Oct 22	VIS INT'L 0037646987 SBB Bahnhof Luzern Luzern CHF 14.80 @ 1.1280 Visa Rate	13.12		
	DR Non-Sterling Transaction Fee	0.36		72,396.88
27 Oct 22	VIS INT'L 0044790417 Burger King ZH Zurich CHF 27.80 @ 1.1268 Visa Rate	24.67		
	DR Non-Sterling Transaction Fee	0.67		
	))) INT'L 0044790418 Thaifrosch Schnide Luzern CHF 13.50 @ 1.1268 Visa Rate	11.98		
	BALANCE CARRIED FORWARD			72,359.56

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2 October to 1 November 2022

Your Statement

Account Name  
 Mr Timothy James Flavell

Sortcode Account Number Sheet Number  
 40-07-30 51483005 634

Your HSBC Advance details				
Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>72,359.56</b>
	DR Non-Sterling			
	Transaction Fee	0.32		
	))) INT'L 0044790419			
	LICENCIA 36			
	SANTIAGO DE C			
	EUR 29.55 @ 1.1409			
	Visa Rate	25.90		
	DR Non-Sterling			
	Transaction Fee	0.71		72,332.63
28 Oct 22	BP Isabel Baltar Cint			
	Israel	162.00		
	))) INT'L 0052221572			
	BOURBAKI KINO/BAR			
	LUZERN			
	CHF 7.10 @ 1.1269			
	Visa Rate	6.30		
	DR Non-Sterling			
	Transaction Fee	0.17		72,164.16
30 Oct 22	BP Isabel Baltar Cint			
	Paris	70.00		72,094.16
31 Oct 22	ATM CASH SAINSBY OCT31			
	Sainsburys B@15:13	200.00		
	VIS INT'L 0060448308			
	STEAMGAMES.COM 425			
	Hamburg	44.61		
	VIS INT'L 0060448309			
	STEAMGAMES.COM 425			
	Hamburg	1.12		
	VIS INT'L 0067805025			
	STEAMGAMES.COM 425			
	Hamburg	3.74		71,844.69
01 Nov 22	CR SHEIKH SB			
	LOAN		50.00	
	))) MAX SPIELMANN LTD			
	WALTHAM CROSS	9.80		
	))) SAINSBURY'S S/MKT			
	WALTHAM CROSS	36.93		
	))) ARGOS WALTHAM CRO			
	WALTHAM CR	29.99		
	VIS INT'L 0082105418			
	STEAM PURCHASE			
	SEATTLE	26.63		71,791.34
01 Nov 22	<b>BALANCE CARRIED FORWARD</b>			<b>71,791.34</b>

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**2 October to 1 November 2022**

**Your Statement**

**Account Name**  
 Mr Timothy James Flavell

**Sortcode Account Number Sheet Number**  
 40-07-30 51483005 635

**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](http://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](http://www.hsbc.co.uk)).

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>	<b>Arranged Overdraft Interest Rates</b>	<i>balance</i>	<i>EAR variable</i>
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](http://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](http://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](http://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.