

Your Statement

Mr L Kucinski
27 Hill Brow Close
Allerton
Bradford
West Yorkshire
BD15 7LP



Account Summary

Opening Balance	119.21
Payments In	1,570.70
Payments Out	1,218.52
Closing Balance	471.39
Arranged Overdraft Limit	1,500.00

8 March to 7 April 2019

International Bank Account Number

GB62HBUK40131574594177

Branch Identifier Code

HBUKGB4102W

Account Name

Mr Lukasz Kucinski

Sortcode

40-13-15

Account Number Sheet Number

74594177 153

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Mar 19	BALANCE BROUGHT FORWARD			119.21
08 Mar 19	CR THRESHFIELD CATERI		314.18	433.39
12 Mar 19	DD H3G	16.00		
	VIS W M MORRISON PETRO			
	VICTORIA 004	15.22		
	VIS ALDI 81 779			
	BRADFORD	27.57		374.60
13 Mar 19	DD PAYPAL PAYMENT	28.99		
	VIS Just Eat			
	London	7.00		338.61
15 Mar 19	CR THRESHFIELD CATERI		313.98	652.59
17 Mar 19	ATM CASH NOTEMAC MAR17			
	EURO SUPERMA@14:36	10.00		642.59
18 Mar 19	))) WICKES BRADFORD			
	BRADFORD	4.60		637.99
19 Mar 19	VIS ALDI 81 779			
	BRADFORD	29.06		
	))) OTLEY ROAD SVS STA			
	SHIPLEY	20.00		
	))) INT'L 0064051520			
	Windhill Mini Mark			
	Shipley	9.98		578.95
20 Mar 19	DD MONEYBARN NO1 LTD	185.78		
	DD HSBC PLC LOANS	74.29		
	DD PAYPAL PAYMENT	5.99		
	DD PAYPAL PAYMENT	12.85		
	DD PAYPAL PAYMENT	17.50		
	DD PAYPAL PAYMENT	17.85		
	BALANCE CARRIED FORWARD			264.69

8 March to 7 April 2019

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Account Name
Mr Lukasz Kucinski

Sortcode 40-13-15 **Account Number** 74594177 **Sheet Number** 154

Your Bank Account details				
Date	Payment type and details		Paid out	Paid in
	VIS	BALANCE BROUGHT FORWARD		264.69
		WWW.JUST-EAT.CO.UK		
		02067 362061	7.50	
22 Mar 19	CR	THRESHFIELD CATERI		307.85
	BP	MATEUSZ SZYDLIK		
		0987	264.00	
24 Mar 19	ATM	CASH NOTEMAC MAR24		
		MORRISONS BR@10:35	70.00	
25 Mar 19	DD	AIL QUOTE ME HAPPY		
		FIRST PAYMENT	86.66	
	DD	PAYPAL PAYMENT	3.99	
	)))	THE RANGE		
		BRADFORD	5.98	
	VIS	Just Eat		
		London	9.60	
	)))	THE RANGE		
		BRADFORD	4.48	
26 Mar 19	DD	PAYPAL PAYMENT	12.99	
	VIS	ALDI 81 779		
		BRADFORD	48.16	
27 Mar 19	DD	PAYPAL PAYMENT	41.50	
	)))	ALDI 81 779		
		BRADFORD	8.53	
28 Mar 19	VIS	W M MORRISON PETRO		
		VICTORIA 004	15.11	
29 Mar 19	DD	PAYPAL PAYMENT	0.88	
	DD	PAYPAL PAYMENT	0.88	
	CR	THRESHFIELD CATERI		314.18
01 Apr 19	BP	MATEUSZ SZYDLIK		
		0987	22.25	
	VIS	W M MORRISON PETRO		
		VICTORIA 004	15.15	
	)))	WICKES BRADFORD		
		BRADFORD	10.00	
	VIS	YORKSHIRE MEAT SUP		
		BRADFORD	22.32	
	)))	FAMILIA		
		BRADFORD	9.46	
	)))	MOUNTAIN WAREHOUSE		
		LEEDS	9.99	
02 Apr 19	VIS	ALDI 81 779		
		BRADFORD	25.35	
)))	ALDI 81 779		
		BRADFORD	10.45	
		BALANCE CARRIED FORWARD		181.49

8 March to 7 April 2019

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Account Name
Mr Lukasz Kucinski

Sortcode 40-13-15 **Account Number** 74594177 **Sheet Number** 155

Your Bank Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
03 Apr 19	))) BALANCE BROUGHT FORWARD			181.49
	THE RANGE			
	BRADFORD	9.99		
	))) WM MORRISONS STORE			
	BRADFORD	6.64		164.86
04 Apr 19	DD PAYPAL PAYMENT	1.99		162.87
05 Apr 19	DD PURE GYM LTD	11.99		
	CR THRESHFIELD CATERI		320.51	471.39
07 Apr 19	BALANCE CARRIED FORWARD			471.39

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	<i>balance</i>	<i>AER</i> <i>variable</i>	Arranged Overdraft	<i>balance</i>	<i>EAR</i> <i>variable</i>
Credit interest is not paid			Interest Rates		
			upto	1,500	19.90%
			over	1,500	0.00%

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. 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.

Effective from 1 August 2017

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 Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

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.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

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 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 debit card payments in a foreign currency (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 'Non-Sterling Transaction Fee'.

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

For cash machine withdrawals in a foreign currency 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, Channel islands and the Isle of Man and to cash machines in the UK. 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.

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.

Telephone Banking Service

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

Disabled Customers

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

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **03456 007 010** or if you are calling from outside the UK, please call us on **44 1442 422 929**.