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see reverse for call times
Text phone 03457 125 563
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www.hsbc.co.uk

Mr J E Towning
Apartment 5
12 Pond Street
London
NW3 2PS



Account Summary

Opening Balance	32,536.64
Payments In	53.46
Payments Out	2,536.64
Closing Balance	30,053.46

Interest Rate - Valid as at end date of the statement period
2.25% AER

16 February to 15 March 2024

International Bank Account Number
GB36HBUK40361572576112
Branch Identifier Code
HBUKGB4108R

Account Name	Sortcode	Account Number	Sheet Number
Mr James Edward Towning	40-36-15	72576112	53

Your HSBC Premier Savings Account details				
Date	Payment type and details	Paid out	Paid in	Balance
15 Feb 24	BALANCE BROUGHT FORWARD			32,536.64
17 Feb 24	TFR 403615 81497839			
	INTERNET TRANSFER	2,536.64		30,000.00
15 Mar 24	CR GROSS INTEREST TO 14MAR2024		53.46	30,053.46
15 Mar 24	BALANCE CARRIED FORWARD			30,053.46

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).

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly. 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.

Overdraft Service

For HSBC Private Banking Account customers and HSBC Premier with retained Jade benefits customers, the first £1,000 (or for HSBC Premier customers the first £500) of any arranged overdraft is provided free of interest.

Before we deduct debit interest we will give you at least 14 days' notice of the amount to be deducted.

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 Private Banking Account and the HSBC Premier Bank Account is £20.

Debit cards

UK currency cash machine

You can use your debit card to make cash withdrawals in Euros or US Dollars from some of our self-service machines. The HSBC UK prevailing exchange rate and the amount of currency you will receive and the Sterling amount will be shown on the screen. The amount of the cash withdrawal converted into Sterling will be deducted from your account balance immediately.

Using your card outside the UK

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 (non-sterling) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown on a separate line of 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.

Cash withdrawals in foreign currency made outside the UK, made with your HSBC Premier Visa Debit Card or HSBC Private Banking Debit Card do not incur a non-sterling cash fee from HSBC. 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.

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 24 hours a day everyday. 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

To find out more about our accessible services please visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or ask at any of our branches.

If you'd like this in another format such as large print, Braille or audio, please contact us. A textphone service is available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on **03457 125 563** (+44 207 088 2077 from outside the UK).

BSL Video Relay Service is also available (Monday-Friday 8am-6pm, excluding Bank and Public Holidays) at [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility).

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **0800 085 2401** from the UK or if you are calling from outside the UK, please call us on **+44 1442 422 929**.