

1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 310

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,993.61
	BP Scarb 1000010133	• 38.71		
	BP WILTSHIRE C/TAX 90415684	• 1,113.25		
	CR CASH IN P.O. JUL26 8 10 THREE H@13:18 465941XXXXXX8085		• 1,756.78	
	CR WORLDPAY 2507		• 451.10	
	BP MF MARTIAL A HALL HIRE		• 383.30	
27 Jul 22	TFR TRANSFER 21136496		1,567.17	5,000.00
	CR HMRC VAT		• 43,596.06	
	CR WORLDPAY 2607		• 593.10	
28 Jul 22	TFR TRANSFER 21136496	44,189.16		5,000.00
	CR MV- 21574633 -2507		• 2.50	
	BP WPP-JULY REFUNDS BIB MULTIPLE BENEF BIB BACS PAYMENT	• 78.30 • 98.00		
	DD MOLE VALLEY FARMER		• 593.15	
29 Jul 22	TFR TRANSFER 21136496	419.35		5,000.00
	DD HILLS WASTE SOLUTN	• 1,214.99		
	CR WORLDPAY 2807		• 682.00	
30 Jul 22	TFR TRANSFER 21136496		532.99	5,000.00
	CR M Wollaston WOLLASTON 27 AUG		• 147.00	
31 Jul 22	TFR TRANSFER 21136496	147.00		5,000.00
	BP PAULA YOUNG INV NO WCC3872		• 630.00	
	TFR TRANSFER 21136496	630.00		5,000.00
31 Jul 22	BALANCE CARRIED FORWARD			5,000.00

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are 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 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 (hsbc.co.uk/fscs/).

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Contact tel 03457 60 60 60
see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

1 July to 31 July 2022

Your Statement

Account Name
Warminster Town Council

Sortcode **Account Number** **Sheet Number**
40-45-23 91001000 311

Debit Interest Rates	balance	<i>EAR</i> variable
Debit interest		21.34%

Credit Interest Rates	balance	<i>AER</i> variable
Credit interest is not applied		

1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 308

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,000.00
19 Jul 22	CR MV- 21574633 -1407		• 60.00	
	DD S/LINE 212924329	• 89.67		
	DD W/PAY 212723556	• 196.82		
	DD WEST MERCIA ENERGY	• 896.28		
	DD BOOKER LTD -BK	• 1,174.73		
	DD PARAGON	• 2,467.51		
	DD ATOS RE FUELGENIE	• 331.65		
	CR PAYPAL CODE 9274			
	PAYPAL CODE 9274		0.01	
	CR WORLDPAY 1807		• 150.30	
	TFR TRANSFER 21136496		4,946.35	5,000.00
20 Jul 22	CR MV- 21574633 -1507		• 4.00	
	DD TOTALENERGIES G&P	• 2,800.31		
	BP ASHTON FARMS invoices	• 1,192.54		
	BP Hire Station Ltd 11284949	• 91.08		
	BP Sydenhams Hire Hire 602805	• 55.20		
	BP Tudor Environmenta IN0201316	• 424.44		
	BP WILTSHIRE C/TAX WK/202214684	• 180.00		
	BP Swallow Drinks 0302435	• 133.53		
	BP DEB'S DANCE WCC3871		• 31.50	
	CR WORLDPAY 1907		• 293.30	
	CR Gibbs Angela WARM CIVIC XMAS		• 30.00	
	TFR TRANSFER 21136496		4,518.30	5,000.00
21 Jul 22	CR ROCK CHOIR LTD		• 52.50	
	DR TOTAL CHARGES TO 29JUN2022	• 137.75		
	CR WORLDPAY 2007		• 204.60	
	TFR TRANSFER 21136496	119.35		5,000.00
22 Jul 22	BP GBSO244 Gary Boon			
	BIB BACS PAYMENT	• 2,628.00		
	BP JULY OFFICE RIGHT			
	BIB BACS PAYMENT	• 1,027.61		
	BALANCE CARRIED FORWARD			1,344.39



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1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 309

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,344.39
	BP 2252&2253 MRM Property Ser.			
	BIB BACS PAYMENT	• 9,098.40		
	BP 8010174652 Bristol City Council			
	BIB BACS PAYMENT	• 3,739.50		
	DR CONTRA	• 9,485.86		
	CR F F			
	FALLON INV WCC3875		• 126.00	
	CR HOWARD MITCHELL TA WCC 3874		• 220.50	
	CR R Poolman ROSIE-ZUMBAWCC3876		• 423.00	
	CR WORLDPAY 2107		• 245.85	
	TFR TRANSFER 21136496		• 24,964.02	
25 Jul 22	CR MV- 21574633 -2007		• 4.00	5,000.00
	BP GRANT 2022 Warm Town Football			
	BIB BACS PAYMENT	• 2,500.00		
	DD VWFS UK LIMITED	• 33.98		
	DD TOTALENERGIES G&P	• 931.93		
	DD TOTALENERGIES G&P	• 133.87		
	DR CONTRA	• 33,998.97		
	CR WORLDPAY 2407		• 519.55	
	CR WORLDPAY 2207		• 416.00	
	CR WORLDPAY 2307		• 484.25	
26 Jul 22	TFR TRANSFER 21136496		• 36,174.95	5,000.00
	DD ALD AUTOMOTIVE	• 377.93		
	DD O2	• 193.74		
	DD ATOS RE FUELGENIE	• 302.11		
	CR Emma Latchem e latchem		• 6.00	
	BP AMAZON Invoices - WTC	• 336.17		
	BP ASHTON FARMS 0038659/9123	• 973.14		
	BP CHUBB FIRE & SEC 9437990	• 193.38		
	BP Gary Boon GBS0247/8	• 456.00		
	BP M T & L Chalmers travel refund	• 19.80		
	BP Moviola Ltd 211178&211329	• 160.12		
	BALANCE CARRIED FORWARD			1,993.61

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1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 306

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
09 Jul 22	CR BALANCE BROUGHT FORWARD Bent Sharon			5,000.00
	CR XMAS CRAFT FAIR		• 30.00	
11 Jul 22	TFR TRANSFER 21136496	• 30.00		5,000.00
	CR CHQ IN AT 407080		• 160.00	
	CR MV- 21574633 -0607		• 5.00	
	BP INV-0083 Kingcombe Stonbury			
	CR BIB BACS PAYMENT	• 10,749.41		
	CR WORLDPAY 1007		• 1,215.40	
	CR WORLDPAY 0907		• 152.65	
	CR WORLDPAY 0807		• 584.40	
12 Jul 22	TFR TRANSFER 21136496		• 8,631.96	5,000.00
	DD GOCARDLESS	• 1,241.17		
	DD ATOS RE FUELGENIE	• 317.42		
	CR CASH IN P.O. JUL12 8 10 THREE H@10:29 465941XXXXX8085		• 1,619.20	
	CR ALICIA COPE LisDreams		• 30.00	
	BP ASHTON FARMS 0037307/962/7624	• 467.11		
	BP COATES & PARKER War. Journal Subsc	• 7.75		
	BP COMPLETE FIRE SERV 937346	• 45.60		
	BP DCK BEAVERS LTD TPC10262	• 1,030.99		
	BP EG.COLES 105237	• 270.00		
	BP Gary Boon GBS0240	• 522.00		
	BP MIRAGE SIGNS 37451	• 216.00		
	BP GORDON MORRIS 2593434704	• 54.89		
	BP Neptune Aquatics 0006	• 102.65		
	BP D NAUGHTON ELECSE 11744	• 133.80		
	BP OFFICE RIGHT 95792/95860/95878	• 613.71		
	BP ADT FIRE & SEC 50179358	• 1,098.05		
	BALANCE CARRIED FORWARD			528.06



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1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 307

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			528.06
	BP AMAZON Invoices	• 112.15		
	CR WORLDPAY 1107		• 467.85	
13 Jul 22	TFR TRANSFER 21136496		• 4,116.24	5,000.00
	CR ROYAL SUNALLIANCE		3,730.00	
	CR MV- 21574633 -0807		• 30.00	
	CR MV- 21574633 -1007		128.80	
	CR MV- 21574633 -0907		901.50	
	CR WORLDPAY 1207		• 371.90	
	CR GLCM MISC RFB HSBC REFUND		209.75	
14 Jul 22	TFR TRANSFER 21136496	• 5,371.95		5,000.00
	CR CHQ IN AT 407080		• 135.00	
	CR ROCK CHOIR LTD		• 141.78	
	CR MV- 21574633 -1107		• 30.00	
	DD OFFICE EVOLUTION	• 121.23		
	DR CONTRA	• 9,149.39		
	CR Think Outside The XmasfairTotbshop		• 60.00	
	CR WORLDPAY 1307		• 397.50	
15 Jul 22	TFR TRANSFER 21136496		• 8,506.34	5,000.00
	CR WILTSHIRE COUNCIL		• 104.00	
	CR NHS BLOOD TRANSPLA		• 255.00	
	DD DIGITAL SPACE	• 25.49		
	DD PROPEL FINANCE PLC	• 66.88		
	DD WILTSHIRE COUNCIL	• 29.13		
	DD WILTSHIRE COUNCIL	• 699.00		
	DD WILTSHIRE COUNCIL	• 536.00		
	DD WILTSHIRE COUNCIL	• 266.00		
	DD WILTSHIRE COUNCIL	• 358.00		
	CR A.c.t.s Theatre Ar A.C.T.S WCC3892		• 252.00	
	CR WORLDPAY 1407		• 334.05	
	CR Chloe May Creation ChloeMayXmasMarket		• 30.00	
18 Jul 22	TFR TRANSFER 21136496		• 1,005.45	5,000.00
	DD ALPHABET GB	• 378.95		
	CR CASH IN P.O. JUL18 8 10 THREE H@13:09 465941XXXXX8085		• 2,017.95	
	CR WORLDPAY 1707		• 1,121.60	
	CR WORLDPAY 1507		• 329.55	
	CR WORLDPAY 1607		• 1,175.80	
	TFR TRANSFER 21136496	• 4,265.95		5,000.00
	BALANCE CARRIED FORWARD			5,000.00

1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 304

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,183.57
	BP Prosec 2472	• 96.00		
	BP Sweeperhire 26550	• 329.76		
	BP Tudor Environmenta 0198223	• 535.44		
	BP Wybone 41548	• 67.56		
	BP Warminster Phil Or Grant 2022	• 650.00		
	BP Warm & W Visually Grant 22	• 500.00		
	BP War. Saddle Club Grants	• 2,000.00		
	BP Sustainable Warmin Grant 2022	• 728.00		
05 Jul 22	TFR TRANSFER 21136496		4,723.19	5,000.00
	DD BOOKER LTD -BK	• 907.27		
	DD GRENKELEASING LIM	• 318.89		
	DD GRENKELEASING LIM	• 111.60		
	BP COATES & PARKER VAT 50471	• 23.36		
06 Jul 22	CR WORLDPAY 0407		• 138.75	
	TFR TRANSFER 21136496		1,222.37	5,000.00
	CR MV- 21574633 -0107		• 11.00	
	BP GRANT AWARD Age UK Wiltshire			
	BP BIB BACS PAYMENT GRANTS WC Princecroft Pri	• 1,558.42		
	BP BIB BACS PAYMENT 977914 WHEELERS	• 1,600.00		
	BP BIB BACS PAYMENT GROSS INTEREST TO 05JUL2022 FOR ACCOUNT 404523 21136496	• 4,432.00		
	CR Network For Practi NFP WCC3887		• 28.01	
	CR Network For Practi NFP WCC3887		• 228.50	
	CR WORLDPAY 0507		• 188.20	
07 Jul 22	TFR TRANSFER 21136496		7,134.71	5,000.00
	CR AMAS LTD RE VOYAGE		• 1,718.90	
	CR WILTSHIRE COUNCIL		• 607.50	
	BALANCE CARRIED FORWARD			7,326.40

5,9.22
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1 July to 31 July 2022

Your Statement

Account Name
 Warminster Town Council

Sortcode Account Number Sheet Number
 40-45-23 91001000 305

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			7,326.40
	CR MV- 21574633 -0407		• 8.00	
	BP GRANT 2022 Youth Club			
	BIB BACS PAYMENT	• 1,560.00		
	CR CASH IN P.O. JUL07 8 10 THREE H@12:49 465941XXXXX8085		• 1,476.65	
	CR WORLDPAY 0607		• 157.50	
	CR ADVICE CONFIRMS RBC07072JEH90CZK			
	CR FARNFIELDS LLP T/A Grant C Smith SK CCFV 5032-22		10,032.22	
	CR ALFIA- Xmas Market		• 30.00	
	CR INSPIRE OF WARMI 2062		• 499.20	
	CR Waite Thomas DAVES DOODLES		• 30.00	
08 Jul 22	TFR TRANSFER 21136496	£ 12,999.97		5,000.00
	BP GRANT 2022 Warminster Cricket			
	BIB BACS PAYMENT	• 1,500.00		
	BP GRANT 2022 Warmin. Carnival			
	BIB BACS PAYMENT	• 4,500.00		
	BP GRANT 2022 WVCP GROVELANDS			
	BIB BACS PAYMENT	• 6,000.00		
	BP GRANT 2022 Touching Tones			
	BIB BACS PAYMENT	• 1,872.77		
	BP 977914 VAT WHEELERS			
	BIB BACS PAYMENT	• 824.00		
	DD ALPHABET GB	• 2,273.69		
	CR WARMINSTER & K9QF WARMINSTER & DISTR		• 600.00	
	CR JONES S+D TWIRLS SWEET TREAT		• 30.00	
	CR DENISE HILL xmas market		• 30.00	
	CR MICHAEL FRICKER Fricker/Rossiter		• 60.00	
	CR WORLDPAY 0707		• 207.20	
	TFR TRANSFER 21136496	£ 16,043.26		5,000.00
	BALANCE CARRIED FORWARD			5,000.00

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The Clerk to the Council
 Warminster Town Council
 Warminster Civic Centre
 Sambourne Road
 Warminster
 Wiltshire
 BA12 8LB



Your Statement

Account Summary

Opening Balance	5,000.00
Payments In	212,456.58
Payments Out	212,456.58
Closing Balance	5,000.00

1 July to 31 July 2022

Account Name
 Warminster Town Council

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

Sortcode **Account Number** **Sheet Number**
 40-45-23 91001000 303

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
30 Jun 22	BALANCE BROUGHT FORWARD			5,000.00
01 Jul 22	DD DVLA-WN20NCA FIRST PAYMENT	• 290.00		
	DD ST ENVIRONMENTASWO	• 266.76		
	DD WATER2BUSINESS	• 48.00		
	DD SCREWFIX DIRECT LT	• 221.91		
	DD ATOS RE FUELGENIE	• 179.81		
	DD WATER2BUSINESS	• 632.54		
	DD WATER2BUSINESS	• 262.50		
	SO DESIGNER MARK WEBSITE	• 70.00		
	CR Hervin Robin J71 P508 LODGE REN		• 329.98	
	CR WORLDPAY 3006		• 101.85	
	TFR TRANSFER 21136496		1,539.69	5,000.00
02 Jul 22	BP PAULA YOUNG Invoice no WCC3852		• 693.00	
	TFR TRANSFER 21136496	693.00		5,000.00
04 Jul 22	DD VWFS UK LIMITED	• 405.53		
	BP Agrovista UK Ltd CD971382948	• 129.60		
	BP ASHTON FARMS 0036675	• 769.90		
	CR WORLDPAY 0207		• 102.40	
	CR WORLDPAY 0107		• 92.70	
	CR WORLDPAY 0307		• 1,301.00	
	BP COATES & PARKER Newspapers	• 7.50		
	BALANCE CARRIED FORWARD			5,183.57

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.

Information on our Interest Rates can be found on our website

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 rates 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.

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.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

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Overdrafts

Arranged overdraft: Where you ask us for an overdraft before making any transactions that take 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:

- going overdrawn when you have not arranged an overdraft; or
- going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- interest and fees for going over/past your arranged overdraft limit;
- fees for each payment your bank allows despite lack of funds; and
- 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 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.

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The Clerk to the Council
 Warminster Town Council
 Warminster Civic Centre
 Sambourne Road
 Warminster
 Wiltshire
 BA12 8LB



Your Statement

Account Summary

Opening Balance	223,137.55
Payments In	68,088.73
Payments Out	125,626.99
Closing Balance	165,599.29

Interest Rate - Valid as at end date of the statement period
 0.14% AER

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

1 July to 29 July 2022

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

21136496 506

Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
30 Jun 22	BALANCE BROUGHT FORWARD			223,137.55
01 Jul 22	TFR TRANSFER 91001000	• 1,539.69		221,597.86
02 Jul 22	TFR TRANSFER 91001000		• 693.00	222,290.86
04 Jul 22	TFR TRANSFER 91001000	• 4,723.19		217,567.67
05 Jul 22	TFR TRANSFER 91001000	• 1,222.37		216,345.30
06 Jul 22	TFR TRANSFER 91001000	• 7,134.71		209,210.59
07 Jul 22	TFR TRANSFER 91001000		• 12,999.97	222,210.56
08 Jul 22	TFR TRANSFER 91001000	• 16,043.26		206,167.30
09 Jul 22	TFR TRANSFER 91001000		• 30.00	206,197.30
11 Jul 22	TFR TRANSFER 91001000	• 8,631.96		197,565.34
12 Jul 22	TFR TRANSFER 91001000	• 4,116.24		193,449.10
13 Jul 22	TFR TRANSFER 91001000		• 5,371.95	198,821.05
14 Jul 22	TFR TRANSFER 91001000	• 8,506.34		190,314.71
15 Jul 22	TFR TRANSFER 91001000	• 1,005.45		189,309.26
18 Jul 22	TFR TRANSFER 91001000		• 4,265.95	193,575.21
19 Jul 22	TFR TRANSFER 91001000	• 4,946.35		188,628.86
20 Jul 22	TFR TRANSFER 91001000	• 4,518.30		184,110.56
21 Jul 22	TFR TRANSFER 91001000		• 119.35	184,229.91
22 Jul 22	TFR TRANSFER 91001000	• 24,964.02		159,265.89
25 Jul 22	TFR TRANSFER 91001000	• 36,174.95		123,090.94
26 Jul 22	TFR TRANSFER 91001000	• 1,567.17		121,523.77
27 Jul 22	TFR TRANSFER 91001000		• 44,189.16	165,712.93
28 Jul 22	TFR TRANSFER 91001000		• 419.35	166,132.28
29 Jul 22	TFR TRANSFER 91001000	• 532.99		165,599.29
29 Jul 22	BALANCE CARRIED FORWARD			165,599.29

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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.

Information on our Interest Rates can be found on our website

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 rates 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.

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.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

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Overdrafts

Arranged overdraft: Where you ask us for an overdraft before making any transactions that take 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:

- going overdrawn when you have not arranged an overdraft; or
- going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- interest and fees for going over/past your arranged overdraft limit;
- fees for each payment your bank allows despite lack of funds; and
- 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 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.