

**Contact tel 03457 70 70 70**  
From Overseas tel 44 1226 260 260

**Lost and Stolen Cards 03456 007 010 (24 hrs)**  
From Overseas tel 44 1442 422 929 (24 hrs)

Dr Maria Angeles Espeso  
16 Sophy Way Colchester  
Essex  
CO4 6AH

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

/(CO4 6AH1SJ) /

Account Summary	
Credit Limit	£ 11,500.00
<b>APR</b>	<b>18.9%</b>
Previous Balance	0.00
Debits	314.07
Credits	314.07
New Balance	<b>0.00</b>
Transaction Balance	<b>0.00</b>
No payment required this month	

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out on the reverse of this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

### Minimum payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Statement Date **30 April 2024**

Card number

5434 5823 1762 3462

Sheet number 1 of 2

Statement Date **30 April 2024**

Card number

Sheet number 2 of 2

Dr Maria Angeles Espeso

5434 5823 1762 3462

### Your Transaction Details

<i>Received By Us</i>	<i>Transaction Date</i>	<i>Details</i>	<i>Amount</i>
20 Apr 24	19 Apr 24	TESCO STORES 3008 PERTH 3	124.07
22 Apr 24	20 Apr 24	DERMALOGICA - GLASGOW LEATHERHEAD LND	190.00
23 Apr 24	22 Apr 24	PAYMENT - THANK YOU	124.07CR
25 Apr 24	24 Apr 24	PAYMENT - THANK YOU	190.00CR

We now provide more information about the cost of using your card in currencies in the EEA for purchases or cash withdrawals. If you would like to know more about how the cost of making card transactions compares to the Foreign Exchange Rate(s) issued by the European Central Bank, please go to:  
<https://www.hsbc.co.uk/international/using-your-card-abroad/>

**Summary Box** The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

Interest free period	Maximum 56 days for purchases if you pay your transaction balance (the amount you owe excluding any instalment plan) in full and on time. If you have an instalment plan, you'll also need to pay the monthly instalment and fee.		
Interest charging information	We won't charge interest on any purchases shown in your statement if you pay the full transaction balance and any monthly instalment plan payments by the payment due date. Otherwise, the period over which interest is charged will be:		
	Purchases, cash advances and balance transfers	From Date charged to your account	Until Paid in full
Allocation of payments	We apply your payments in a certain order if the amount you pay in a month is less than the full amount you owe: (1) To any overdue minimum payments (2) To the minimum payment for that month (3) To any monthly instalment (or instalments) and instalment plan fees (4) To the rest of the transaction balance. You can find that amount in your statement (5) To any transactions, interest or charges that haven't yet been included in your statement (6) To any instalment plan balances that are left. In each case we apply payments first to amounts that we charge the highest interest rate on before we apply them to amounts charged at lower rates or zero interest. We always pay off interest and charges first. If some amounts are charged at the same interest rate, we'll apply your payment to the oldest amounts first. If you have more than one instalment plan, we'll apply the payment against them in the order they were added to the account, starting with the plan that has been on the account longest.		
Minimum repayment	If you entered into your agreement with us before 23 March 2011, the higher of:	A. 2.5% of the full amount you owe. B. £5.	
	If you entered into your agreement with us from 23 March 2011 onwards, the higher of:	A. The total amount of (a) interest added to the account since your last statement; plus (b) any default charges; plus (c) 1% of the rest of the amount you owe. B. 2.5% of the full amount you owe. C. £5.	
Fees	No annual fee		
Charges	Cash Fee	2.99% of the cash or cash related payment (minimum £3)	
	Balance transfers	The charge will be set out if we send you an offer for a balance transfer.	
	Instalment plans	Before you take out an instalment plan, we'll tell you the fees that apply.	
Foreign usage	Payment Scheme	Mastercard rates can be found at: <a href="https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html">mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html</a>	
	Exchange rate:		
	One or more of the following may apply:		
	Non-Sterling Transaction Fee	2.99% of the transaction amount in Sterling (rather than the currency of the transaction)	
Default charges	Cash Fee	2.99% of the cash or cash related payment (minimum £3)	
	If you're late making the minimum payment	£12	
	If you're over your credit limit (even if we've allowed you to go over)	£12	
	If a payment is returned unpaid	£5	
	If we need to enforce repayment, including legal and tracing costs	Our reasonable costs	

**How interest is charged**

**On purchases**

We won't charge interest on any purchases shown in your statement if you pay the full transaction balance by the payment due date. If you have an instalment plan, for that to apply, you'll also need to pay the monthly instalment and fee by the due date. If you don't pay the transaction balance in full, we charge interest on all transactions from the date they were added to the account (and not just on the unpaid balance).

**On cash transactions and balance transfers**

Cash transactions include cash withdrawals and cash related payments such as buying travellers' cheques, foreign currency, purchasing money orders and other similar payments. Interest will be charged from the date each transaction is added to your account until the amount you owe us has been paid in full.

**Estimated interest**

This is an estimate of the interest you'll have to pay next month. It assumes:  
1) you only pay the minimum due, 2) you pay on the due date, 3) there are no more cash transactions or balance transfers before your next statement, 4) you don't change your statement date, and 5) your interest rates don't change. **Remember, if you make only the minimum payment each month it will take you longer and cost you more to clear your balance.**

**Daily interest**

Interest is charged on a daily basis, so the amount of interest payable will increase the longer payment is delayed, even if payment is made before the due date. Payments will take effect when they are actually received by us as cleared funds.

**Recurring transactions**

A recurring transaction (sometimes called a continuous payment authority) is a series of payments you agree to be collected from your card by a retailer or supplier (for example, insurance cover). You'll have an agreement between you and the retailer. The Direct Debit Guarantee doesn't cover these transactions. If you want to cancel a recurring transaction, you can do this with the retailer or with us. If you contact the retailer, you'll also be able to deal with the agreement you have with them. This should ensure the retailer doesn't collect any further payments. If they do, we'll treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

**How much to pay and when**

You can pay any amount from the minimum payment to the full balance on your statement. Please make sure your payment reaches us by the due date shown overleaf, or a charge may be made in accordance with your terms and conditions. Any overdue minimum payments or amount you owe above the credit limit must be paid straight away. All payments will only take effect when they are actually received by us as cleared funds.

If you're experiencing financial difficulties and can't meet your payments, or a different payment date would be more convenient for you, please call us on **03457 707 070**.

**Checking your statement**

Please keep all vouchers and till receipts when you use your card(s) and check them against your monthly statement. The name and place description shown on your statement may not match what is on the voucher, so please remember items you've ordered by post, phone or the internet.

If you don't recognise a transaction shown in your statement, please tell us straight away by calling **03457 707 070**.

**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.

**\*How to contact HSBC UK Bank plc**

Log on at: [www.hsbc.co.uk](https://www.hsbc.co.uk) or call our Customer Services: **03457 707070 (+44 1226 260 260)** from outside the UK), lines are open 8am to 8pm 365 days a year.

If you require a telephone service you can download the UK Relay App or If you have a textphone, you can dial the prefix 18001 followed by our customer service telephone number.

**Lost and Stolen 0800 085 2403 or from overseas +44 1442 422 929. Lines open 24 hours a day, 7 days a week.**

**Ways to pay** Remember, if payments are made using the wrong card details, sort code or account number, they may be delayed or not applied. 'Working days' are any weekday other than Bank Holidays.

How to pay by:						Interest calculations and available credit
Direct Debit	Contact us* and select to pay the full, fixed or minimum amount due. Your payment will be automatically deducted from your current account by your due date each month. If the minimum payment due is more than your fixed amount, we'll claim the minimum payment. If your statement balance is lower than your fixed amount we'll only claim the balance on your statement.					Payments credited the same working day.
Standing Order/ bill payment/ overseas payment	Pay a fixed amount to your HSBC Credit Card using the following information: • Sort code and account number: (choose applicable numbers from the table below) • Reference: your 16 digit credit card number					If your bank or building society uses the Faster Payments Service, payments will usually be credited and available credit updated within 2 hours. Payments from other banks can otherwise take up to 3 working days to reach us. All payments are credited for interest calculations the same working day.
	Type of card	Card number begins	Quote sort code	Quote account number	If paying from overseas: quote sort code, account number, IBAN and BIC for the corresponding card number	
	HSBC Premier Credit Card	543458	40 42 46	09005099	404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787	
		542006	40 11 71	39001212	401171-29009787 BIC: MIDLGB22 IBAN: GB38MIDL40117129009787	
Cash or cheque in any HSBC branch	Please make cheques payable to HSBC UK Bank plc followed by your 16-digit credit card number. A charge may apply to payments made at banks other than HSBC.					Cash payments credited for interest calculations and available credit updated the same working day. For cheques, available credit updated within 4 working days.
Post	Please make cheques payable to HSBC UK Bank plc followed by your 16-digit credit card number and send to: HSBC UK Bank plc, Card Services, PO Box 1539, Northampton NN1 9HZ. Please don't send cash or post-dated cheques.					Please allow at least 7 working days from posting for your account to be credited. Available credit will be updated within 4 working days of receipt.