

Contact tel 08457 404 404

see reverse for call times

Text phone 1800 108457 125 563

used by deaf or speech impaired customers

www.hsbc.co.uk

1608

Mr D J Bijl
4 Highfield Road
Malvern
Worcestershire
WR14 1HS



072481_013 1/ 1 00064 1917 682 94100



Account Summary

Opening Balance	304.43
Payments In	11.77
Payments Out	0.00
Closing Balance	316.20

14 December 2010 to 13 January 2011

Account Name

Mr D J Bijl

International Bank Account Number

GB16MIDL40160851635247

Branch Identifier Code

MIDLGB2103J

Sortcode	Account Number	Sheet Number
40-16-08	51635247	242

Your Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 Dec 10	BALANCE BROUGHT FORWARD			304.43
30 Dec 10	CR IBERDROLA SA		10.43	314.86
04 Jan 11	CR ROLLS ROYCE GROUP		1.34	316.20
13 Jan 11	BALANCE CARRIED FORWARD			316.20

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to GBP 85,000. For joint accounts each account holder is treated as having a claim in respect of their share, so for a joint account held by two eligible depositors, the maximum amount that could be claimed would be GBP 85,000 each making a total of GBP 170,000. The GBP 85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account. first direct and HSBC are both trading names of HSBC Bank plc and customers who hold deposits under both trading names will only be eligible for one claim of GBP 85,000 in total.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 020 7892 7300 or 0800 678 1100.

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		19.90 %



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, HSBC Passport, Bank Account and HSBC Advance). 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.

The following sections below regarding our **Overdraft Service, HSBC Fair Fees Policy, Arrangement Fees and Return Fees only apply to personal customers (excluding customers who hold Bank Account Pay Monthly). Commercial customers please refer to your terms and conditions.**

Overdraft Service

We may charge an Arrangement Fee when we agree to a formal or informal overdraft request from you.

HSBC Fair Fees Policy

We always aim to be fair in the way we charge for our Overdraft services, therefore:

- we will not charge an Arrangement Fee provided that, within the last 6 months, we have not agreed to a request from you for an overdraft
- we will not charge an Arrangement Fee for an overdraft request of £10 or less
- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
- we will give advance notice before Arrangement Fees are debited from your account
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
- arrangement Fees charged will never be higher than the overdraft requested (eg, a £15 overdraft will not cost you say, £50)
- we will not charge more than one Arrangement Fee a day.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

Return Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

Arrangement Fees and Return Fees are also accrued during your charging cycle (usually monthly) and deducted from your account following the end of your charging cycle.

Before we deduct debit interest, arrangement fees and/or return fees, we will give you at least 14 days notice of the amount to be deducted.

If you are switching your banking to us we will not charge fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

*See HSBC Fair Fees Policy above

HSBC Bank plc.

Registered in England and Wales with registration number 14259.

Registered office; 8 Canada Square London EC14 5HQ.

Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

Using your card abroad

General: Any foreign currency debit card payments (including cash withdrawals) are converted to Sterling by VISA or MasterCard (as appropriate) using wholesale market rates applying on the day the conversion is made. These transactions are subject to our foreign exchange charge of 2.75%. 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. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

Cash Machines: Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee from your account once we receive details of the payment from the card scheme, at the latest the next working day. 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.

Shops and retailers: There is no transaction fee for using your debit card to pay for goods and services overseas.

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 (except Christmas Day, Boxing Day and New Years Day) Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to 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 **08456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.