

J21C4M00CFOMCA0000030535001002 344 000

Trustees of Premier Waste (UK)  
Plc RBS  
209-211 Walsall Road  
Perry Barr  
Birmingham  
West Midlands  
B42 1TY



## Your Statement

### Account Summary

Opening Balance	1,359,147.90
Payments In	94,801.20
Payments Out	49,196.28
Closing Balance	1,404,752.82

### International Bank Account Number

GB84HBUK40451962462427

### Branch Identifier Code

HBUKGB4109M

22 March to 21 April 2022

### Account Name

Trustees of Premier Waste (UK) Plc RBS

### Sortcode

40-45-19

### Account Number Sheet Number

62462427 174

### Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
21 Mar 22	BALANCE BROUGHT FORWARD			1,359,147.90
31 Mar 22	DR TOTAL CHARGES			
	TO 09MAR2022	10.00		1,359,137.90
04 Apr 22	SO PATRICK COURTNEY			
	PENSION	896.65		1,358,241.25
05 Apr 22	BP Premier Waste UK P			
	rt	20,000.00		1,338,241.25
06 Apr 22	BP Premier Waste UK P			
	rt	20,389.53		1,317,851.72
08 Apr 22	CR Premier Waste (UK)			
	124 125		94,801.20	1,412,652.92
12 Apr 22	DD HMRC E VAT	7,900.10		1,404,752.82
21 Apr 22	BALANCE CARRIED FORWARD			1,404,752.82

### 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](https://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 ([hsbc.co.uk/fscs/](https://www.hsbc.co.uk/fscs/)).

Debit Interest Rates	balance	EAR variable
Debit interest		21.34%



## 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](http://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](http://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

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## 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

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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

- (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 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](http://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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West Midlands  
B42 1TY



## Your Statement

### Account Summary

Opening Balance	1,360,379.35
Payments In	0.00
Payments Out	1,231.45
Closing Balance	1,359,147.90

### International Bank Account Number

GB84HBUK40451962462427

### Branch Identifier Code

HBUKGB4109M

22 February to 21 March 2022

### Account Name

Trustees of Premier Waste (UK) Plc RBS

### Sortcode

40-45-19

### Account Number Sheet Number

62462427 173

### Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
21 Feb 22	<b>BALANCE BROUGHT FORWARD</b>			<b>1,360,379.35</b>
02 Mar 22	SO PATRICK COURTNEY PENSION	896.65		1,359,482.70
03 Mar 22	DR TOTAL CHARGES TO 09FEB2022	10.00		1,359,472.70
09 Mar 22	BP HMRC PAYE/NIC CUMB 083PD00222246	292.80		1,359,179.90
14 Mar 22	DD PENSIONS REGULATOR	32.00		1,359,147.90
21 Mar 22	<b>BALANCE CARRIED FORWARD</b>			<b>1,359,147.90</b>

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

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not applied			Debit interest		21.34%



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### Overdrafts

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**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:

- (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;
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## Commercial and Personal Banking Customers

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**HSBC UK Bank plc**, registered in England and Wales number 09928412. Registered office 1 Centenary Square, Birmingham B1 1HQ.

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Trustees of Premier Waste (UK)  
Plc RBS  
209-211 Walsall Road  
Perry Barr  
Birmingham  
West Midlands  
B42 1TY



## Your Statement

### Account Summary

Opening Balance	1,370,170.05
Payments In	0.00
Payments Out	9,790.70
Closing Balance	1,360,379.35

**8 January to 21 February 2022**

### International Bank Account Number

GB84HBUK40451962462427

### Branch Identifier Code

HBUKGB4109M

### Account Name

Trustees of Premier Waste (UK) Plc RBS

### Sortcode

40-45-19

### Account Number Sheet Number

62462427 172

### Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
07 Jan 22	<b>BALANCE BROUGHT FORWARD</b>			<b>1,370,170.05</b>
12 Jan 22	DD HMRC E VAT	7,900.10		
	BP HMRC PAYE/NIC CUMB			
	083PD00222246 10	292.60		1,361,977.35
31 Jan 22	DR TOTAL CHARGES			
	TO 09JAN2022	10.00		1,361,967.35
01 Feb 22	DD PRACTITIONERS	398.75		1,361,568.60
02 Feb 22	SO PATRICK COURTNEY			
	PENSION	896.65		1,360,671.95
08 Feb 22	BP HMRC PAYE/NIC CUMB			
	083PD00222246 11	292.60		1,360,379.35
21 Feb 22	<b>BALANCE CARRIED FORWARD</b>			<b>1,360,379.35</b>

### Information about the Financial Services Compensation Scheme

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not applied			Debit interest		21.34%



## Commercial Banking Customers

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#### Arranged overdraft:

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### Effective from 14 March 2020

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## Your Statement

### Account Summary

Opening Balance	1,323,676.10
Payments In	47,400.60
Payments Out	906.65
Closing Balance	1,370,170.05

### International Bank Account Number

GB84HBUK40451962462427

### Branch Identifier Code

HBUKGB4109M

8 December 2021 to 7 January 2022

### Account Name

Trustees of Premier Waste (UK) Plc RBS

### Sortcode

40-45-19

### Account Number Sheet Number

62462427 171

### Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
07 Dec 21	BALANCE BROUGHT FORWARD			1,323,676.10
09 Dec 21	CR PREMIER WASTE UK		47,400.60	1,371,076.70
31 Dec 21	DR TOTAL CHARGES TO 09DEC2021	10.00		1,371,066.70
04 Jan 22	SO PATRICK COURTNEY PENSION	896.65		1,370,170.05
07 Jan 22	BALANCE CARRIED FORWARD			1,370,170.05

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not applied			Debit interest		21.34%



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#### Arranged overdraft:

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## Personal Banking Customers

### Interest

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## Commercial and Personal Banking Customers

### Lost and Stolen Cards

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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

- 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).
- 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

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Trustees of Premier Waste (UK)  
Plc RBS  
209-211 Walsall Road  
Perry Barr  
Birmingham  
West Midlands  
B42 1TY



## Your Statement

### Account Summary

Opening Balance	1,280,021.15
Payments In	47,400.60
Payments Out	3,745.65
Closing Balance	1,323,676.10

22 October to 7 December 2021

### International Bank Account Number

GB84HBUK40451962462427

### Branch Identifier Code

HBUKGB4109M

### Account Name

Trustees of Premier Waste (UK) Plc RBS

### Sortcode

40-45-19

### Account Number Sheet Number

62462427 169

### Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
21 Oct 21	<b>BALANCE BROUGHT FORWARD</b>			<b>1,280,021.15</b>
29 Oct 21	BP HMRC PAYE/NIC CUMB 083PD002222462107	290.40		
	BP HMRC PAYE/NIC CUMB 083PD0022224611819	296.00		1,279,434.75
31 Oct 21	DR TOTAL CHARGES TO 09OCT2021	6.50		1,279,428.25
01 Nov 21	DD PRACTITIONERS	398.75		1,279,029.50
02 Nov 21	SO PATRICK COURTNEY PENSION	896.65		1,278,132.85
03 Nov 21	BP HMRC PAYE/NIC CUMB 083PD002222461606	368.80		1,277,764.05
11 Nov 21	BP HMRC PAYE/NIC CUMB 083PD00222246 08	292.60		1,277,471.45
01 Dec 21	DR TOTAL CHARGES TO 09NOV2021	6.50		1,277,464.95
02 Dec 21	SO PATRICK COURTNEY PENSION	896.65		1,276,568.30
06 Dec 21	CR PRE 124 125		47,400.60	1,323,968.90
07 Dec 21	BP HMRC PAYE/NIC CUMB 083PD00222246 9	292.80		1,323,676.10
07 Dec 21	<b>BALANCE CARRIED FORWARD</b>			<b>1,323,676.10</b>



## Commercial Banking Customers

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### Effective from 14 March 2020

#### Monthly cap on unarranged overdraft charges

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

005115\_294 1/ 2 00002 21953 5237 34400

Trustees of Premier Waste (UK)  
Plc RBS  
209-211 Walsall Road  
Perry Barr  
Birmingham  
West Midlands  
B42 1TY



## Your Statement

### Account Summary

Opening Balance	1,248,727.67
Payments In	40,389.53
Payments Out	9,096.05
Closing Balance	1,280,021.15

### International Bank Account Number

GB84HBUK40451962462427

### Branch Identifier Code

HBUKGB4109M

**22 September to 21 October 2021**

### Account Name

Trustees of Premier Waste (UK) Plc RBS

### Sortcode

40-45-19

### Account Number Sheet Number

62462427 168

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
21 Sep 21	<b>BALANCE BROUGHT FORWARD</b>			<b>1,248,727.67</b>
01 Oct 21	DR TOTAL CHARGES TO 09SEP2021	6.50		1,248,721.17
04 Oct 21	SO PATRICK COURTNEY PENSION	896.65		1,247,824.52
06 Oct 21	CR Premier Waste (UK) Aug		40,389.53	1,288,214.05
12 Oct 21	DD HMRC E VAT FIRST PAYMENT	7,900.10		
	BP HMRC PAYE/NIC CUMB 083PD0022246	292.80		1,280,021.15
21 Oct 21	<b>BALANCE CARRIED FORWARD</b>			<b>1,280,021.15</b>

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

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not applied			Debit interest		21.34%



## Commercial Banking Customers

### Interest and Charges

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### Effective from 14 March 2020

#### Monthly cap on unarranged overdraft charges

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Trustees of Premier Waste (UK)  
Plc RBS  
209-211 Walsall Road  
Perry Barr  
Birmingham  
West Midlands  
B42 1TY



## Your Statement

### Account Summary

Opening Balance	1,249,923.62
Payments In	0.00
Payments Out	1,195.95
Closing Balance	1,248,727.67

22 August to 21 September 2021

### International Bank Account Number

GB84HBUK40451962462427

### Branch Identifier Code

HBUKGB4109M

### Account Name

Trustees of Premier Waste (UK) Plc RBS

### Sortcode

40-45-19

### Account Number

62462427

### Sheet Number

167

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
21 Aug 21	BALANCE BROUGHT FORWARD			1,249,923.62
31 Aug 21	DR TOTAL CHARGES			
	TO 09AUG2021	6.50		1,249,917.12
02 Sep 21	SO PATRICK COURTNEY			
	PENSION	896.65		1,249,020.47
09 Sep 21	BP HMRC PAYE/NIC CUMB			
	083PD0022246 m5	292.80		1,248,727.67
21 Sep 21	BALANCE CARRIED FORWARD			1,248,727.67

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not applied			Debit interest		21.34%



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**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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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](http://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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Trustees of Premier Waste (UK)  
Plc RBS  
209-211 Walsall Road  
Perry Barr  
Birmingham  
West Midlands  
B42 1TY



## Your Statement

### Account Summary

Opening Balance	1,023,815.12
Payments In	227,703.00
Payments Out	1,594.50
Closing Balance	1,249,923.62

**22 July to 21 August 2021**

### Account Name

Trustees of Premier Waste (UK) Plc RBS

### International Bank Account Number

GB84HBUK40451962462427

### Branch Identifier Code

HBUKGB4109M

### Sortcode

40-45-19

### Account Number Sheet Number

62462427 165

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
21 Jul 21	<b>BALANCE BROUGHT FORWARD</b>			<b>1,023,815.12</b>
30 Jul 21	CR Premier Waste (UK) 113 114		47,400.60	
	CR Premier Waste (UK) 115 116		47,400.60	
	CR Premier Waste (UK) 117 118		47,400.60	
	CR Premier Waste (UK) 120 121		47,400.60	
	CR Premier Waste (UK) 123		38,100.60	1,251,518.12
31 Jul 21	DR TOTAL CHARGES TO 09JUL2021	6.50		1,251,511.62
02 Aug 21	DD PRACTITIONERS SO PATRICK COURTNEY PENSION	398.75		
09 Aug 21	BP HMRC PAYE/NIC CUMB 083PD0022246 mt4	896.65		1,250,216.22
		292.60		1,249,923.62
21 Aug 21	<b>BALANCE CARRIED FORWARD</b>			<b>1,249,923.62</b>

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



## 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](http://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](http://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.

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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:

- (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 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

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Trustees of Premier Waste (UK)  
Plc RBS  
209-211 Walsall Road  
Perry Barr  
Birmingham  
West Midlands  
B42 1TY



## Your Statement

### Account Summary

Opening Balance	1,036,141.69
Payments In	0.00
Payments Out	12,326.57
Closing Balance	1,023,815.12

### International Bank Account Number

GB84HBUK40451962462427

### Branch Identifier Code

HBUKGB4109M

22 June to 21 July 2021

### Account Name

Trustees of Premier Waste (UK) Plc RBS

### Sortcode

40-45-19

### Account Number Sheet Number

62462427 164

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
21 Jun 21	BALANCE BROUGHT FORWARD			1,036,141.69
01 Jul 21	DR TOTAL CHARGES TO 09JUN2021	6.50		1,036,135.19
02 Jul 21	SO PATRICK COURTNEY PENSION	896.65		1,035,238.54
12 Jul 21	DD HMRC VAT	7,900.10		1,027,338.44
20 Jul 21	BP Patrick Courtney pension	3,523.32		1,023,815.12
21 Jul 21	BALANCE CARRIED FORWARD			1,023,815.12

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

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not applied			Debit interest		21.34%



## Commercial Banking Customers

### Interest and Charges

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### Overdrafts:

#### Arranged overdraft:

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### Interest

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## Commercial and Personal Banking Customers

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### Overdrafts

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**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:

- (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
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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.

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Trustees of Premier Waste (UK)  
Plc RBS  
209-211 Walsall Road  
Perry Barr  
Birmingham  
West Midlands  
B42 1TY



## Your Statement

### Account Summary

Opening Balance	1,037,630.24
Payments In	0.00
Payments Out	1,488.55
Closing Balance	1,036,141.69

### International Bank Account Number

GB84HBUK40451962462427

### Branch Identifier Code

HBUKGB4109M

22 May to 21 June 2021

### Account Name

Trustees of Premier Waste (UK) Plc RBS

### Sortcode

40-45-19

### Account Number Sheet Number

62462427 163

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
21 May 21	BALANCE BROUGHT FORWARD			1,037,630.24
31 May 21	DR TOTAL CHARGES TO 09MAY2021	6.50		1,037,623.74
02 Jun 21	SO PATRICK COURTNEY PENSION	896.65		1,036,727.09
09 Jun 21	BP HMRC PAYE/NIC CUMB 083PD00222246	292.60		
	BP HMRC PAYE/NIC CUMB 083PD00222246	292.80		1,036,141.69
21 Jun 21	BALANCE CARRIED FORWARD			1,036,141.69

### Information about the Financial Services Compensation Scheme

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34%



## Commercial Banking Customers

### Interest and Charges

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### Your debit card

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[www.business.hsbc.uk/en-gb/gb/generic/legal-information](http://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](http://www.business.hsbc.uk/en-gb/interest-rates/interest-rates-finance-borrowing)

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### Interest

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### Effective from 14 March 2020

#### Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

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- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

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- (b) fees for each payment your bank allows despite lack of funds; and
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Trustees of Premier Waste (UK)  
Plc RBS  
209-211 Walsall Road  
Perry Barr  
Birmingham  
West Midlands  
B42 1TY



## Your Statement

### Account Summary

Opening Balance	849,622.34
Payments In	189,602.40
Payments Out	1,594.50
Closing Balance	1,037,630.24

### International Bank Account Number

GB84HBUK40451962462427

### Branch Identifier Code

HBUKGB4109M

22 April to 21 May 2021

### Account Name

Trustees of Premier Waste (UK) Plc RBS

### Sortcode

40-45-19

### Account Number Sheet Number

62462427 162

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
21 Apr 21	BALANCE BROUGHT FORWARD			849,622.34
01 May 21	DR TOTAL CHARGES TO 09APR2021	6.50		849,615.84
04 May 21	DD PRACTITIONERS SO PATRICK COURTNEY PENSION	398.75		848,320.44
07 May 21	BP HMRC PAYE/NIC CUMB 083PD00222246	292.60		848,027.84
17 May 21	CR PREMIER WASTE UK		189,602.40	1,037,630.24
21 May 21	BALANCE CARRIED FORWARD			1,037,630.24

### Information about the Financial Services Compensation Scheme

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34%



## 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](http://www.business.hsbc.uk/en-gb/gb/generic/legal-information).

Information on our Interest Rates can be found on our website

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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

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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:

- (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 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](http://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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## Your Statement

Trustees of Premier Waste (UK)  
Plc RBS  
209-211 Walsall Road  
Perry Barr  
Birmingham  
West Midlands  
B42 1TY



### Account Summary

Opening Balance	858,715.99
Payments In	0.00
Payments Out	9,093.65
Closing Balance	849,622.34

### International Bank Account Number

GB84HBUK40451962462427

### Branch Identifier Code

HBUKGB4109M

**22 March to 21 April 2021**

### Account Name

Trustees of Premier Waste (UK) Plc RBS

### Sortcode

40-45-19

### Account Number Sheet Number

62462427 161

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
21 Mar 21	BALANCE BROUGHT FORWARD			858,715.99
31 Mar 21	DR TOTAL CHARGES TO 09MAR2021	6.50		858,709.49
06 Apr 21	SO PATRICK COURTNEY PENSION	896.65		857,812.84
11 Apr 21	BP HMRC PAYE/NIC CUMB 083PD00222246	290.40		857,522.44
12 Apr 21	DD HMRC VAT	7,900.10		849,622.34
21 Apr 21	BALANCE CARRIED FORWARD			849,622.34

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

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34%



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