



Contact tel 08457 60 60 60

see reverse for call times

Text phone 1800 108457 125 563

used by deaf or speech impaired customers

www.hsbc.co.uk

Your Statement

0602

The Secretary
Project Framing Ltd
Project House
112 Power Road
London
W4 5PZ



021138_217 1/ 1 00008 614 238 17955



5 June to 4 August 2012

Account Name

Project Framing Ltd Ssas Fund Account

Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 67,931.76 |
| Payments In | 1,000.00 |
| Payments Out | 3,200.00 |
| Closing Balance | 65,731.76 |

International Bank Account Number

GB08MIDL40060211622218

Branch Identifier Code

MIDLGB2110H

Sortcode Account Number Sheet Number

40-06-02 11622218 54

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|---------------------------------------|----------|---------|-----------|
| 04 Jun 12 | BALANCE BROUGHT FORWARD | | | 67,931.76 |
| 06 Jun 12 | CR AGREED LOAN PROJECT FRAM | | 500.00 | 68,431.76 |
| 22 Jun 12 | TFR 400602 01462385 INTERNET TRANSFER | 3,000.00 | | 65,431.76 |
| 04 Jul 12 | CR AGREED LOAN PROJECT FRAM | | 500.00 | 65,931.76 |
| 01 Aug 12 | TFR 400602 01462385 INTERNET TRANSFER | 200.00 | | 65,731.76 |
| 04 Aug 12 | BALANCE CARRIED FORWARD | | | 65,731.76 |

| Credit Interest Rates | | | balance | AER variable | Debit Interest Rates | | | balance | EAR variable |
|-----------------------|---------|----|-----------|--------------|----------------------|----------------|--|---------|--------------|
| | upto | | 100,000 | 0.06 % | | | | | |
| from | 100,000 | to | 250,000 | 0.07 % | | | | | |
| from | 250,000 | to | 1,000,000 | 0.07 % | | | | | |
| | over | | 1,000,000 | 0.10 % | | Debit interest | | | 32.93 % |

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 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: The exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the wholesale market rate used by VISA applying on the day the conversion is made plus our foreign exchange charge, which is currently 2.75% of the applicable VISA wholesale rate. We will make the conversion and deduct the payment from your account once we receive details of the payment from VISA, 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: 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 VISA 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.

The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Financial Services Commissions in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

Telephone Banking Service

Customer representatives are available from 8am – 10pm everyday and 24 hours a day for HSBC Advance customers. Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to [hsbc.co.uk](https://www.hsbc.co.uk).

Disabled Customers

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**.

Your Statement

0602

The Secretary
Project Framing Ltd
Project House
112 Power Road
London
W4 5PZ



031637_156 1/ 1 00007 28031 11270 17900



5 May to 4 June 2012

Account Name

Project Framing Ltd Ssas Fund Account

Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 67,920.54 |
| Payments In | 11.22 |
| Payments Out | 0.00 |
| Closing Balance | 67,931.76 |

International Bank Account Number

GB08MIDL40060211622218

Branch Identifier Code

MIDLGB2110H

| Sortcode | Account Number | Sheet Number |
|----------|----------------|--------------|
| 40-06-02 | 11622218 | 53 |

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--------------------------------|----------|---------|-----------|
| 04 May 12 | BALANCE BROUGHT FORWARD | | | 67,920.54 |
| 01 Jun 12 | CR GROSS INTEREST TO 31MAY2012 | | 11.22 | 67,931.76 |
| 04 Jun 12 | BALANCE CARRIED FORWARD | | | 67,931.76 |

| Credit Interest Rates | | | balance | AER variable | Debit Interest Rates | | | balance | EAR variable |
|-----------------------|---------|----|-----------|--------------|----------------------|----------------|--|---------|--------------|
| | upto | | 100,000 | 0.07 % | | | | | |
| from | 100,000 | to | 250,000 | 0.11 % | | Debit interest | | | 32.93 % |
| from | 250,000 | to | 1,000,000 | 0.13 % | | | | | |
| | over | | 1,000,000 | 0.15 % | | | | | |

Interest

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Your Statement

0602

The Secretary
Project Framing Ltd
Project House
112 Power Road
London
W4 5PZ



090598_125 1/ 1 00008 26885 11062 17900



5 March to 4 May 2012

Account Name

Project Framing Ltd Ssas Fund Account

Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 66,620.54 |
| Payments In | 1,500.00 |
| Payments Out | 200.00 |
| Closing Balance | 67,920.54 |

International Bank Account Number

GB08MIDL40060211622218

Branch Identifier Code

MIDLGB2110H

Sortcode

40-06-02

Account Number

11622218

Sheet Number

52

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|---------------------------------------|----------|---------|-----------|
| 04 Mar 12 | BALANCE BROUGHT FORWARD | | | 66,620.54 |
| 05 Mar 12 | CR AGREED LOAN PROJECT FRAM | | 500.00 | 67,120.54 |
| 04 Apr 12 | CR AGREED LOAN PROJECT FRAM | | 500.00 | 67,620.54 |
| 02 May 12 | TFR 400602 01462385 INTERNET TRANSFER | 200.00 | | 67,420.54 |
| 04 May 12 | CR AGREED LOAN PROJECT FRAM | | 500.00 | 67,920.54 |
| 04 May 12 | BALANCE CARRIED FORWARD | | | 67,920.54 |

| Credit Interest Rates | | | balance | AER variable |
|-----------------------|---------|-----------|-----------|--------------|
| | upto | 100,000 | | 0.06 % |
| from | 100,000 | to | 250,000 | 0.07 % |
| from | 250,000 | to | 1,000,000 | 0.07 % |
| | over | 1,000,000 | | 0.10 % |

| Debit Interest Rates | | balance | EAR variable |
|----------------------|--|---------|--------------|
| Debit interest | | | 32.93 % |

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Your Statement

0602

The Secretary
Project Framing Ltd
Project House
112 Power Road
London
W4 5PZ



000416_064 1/ 1 00007 17763 7478 76200



5 February to 4 March 2012

Account Name

Project Framing Ltd Ssas Fund Account

Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 66,110.03 |
| Payments In | 510.51 |
| Payments Out | 0.00 |
| Closing Balance | 66,620.54 |

International Bank Account Number
GB08MIDL40060211622218

Branch Identifier Code
MIDLGB2110H

| | | |
|-----------------|-----------------------|---------------------|
| Sortcode | Account Number | Sheet Number |
| 40-06-02 | 11622218 | 51 |

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|-----------------------------------|----------|---------|-----------|
| 04 Feb 12 | BALANCE BROUGHT FORWARD | | | 66,110.03 |
| 06 Feb 12 | CR AGREED LOAN PROJECT FRAM | | 500.00 | 66,610.03 |
| 02 Mar 12 | CR GROSS INTEREST TO 01MAR2012 | | 10.51 | 66,620.54 |
| 04 Mar 12 | BALANCE CARRIED FORWARD | | | 66,620.54 |

| Credit Interest Rates | balance | AER variable |
|---------------------------|-----------|-----------------|
| upto 100,000 | 100,000 | 0.07 % |
| from 100,000 to 250,000 | 250,000 | 0.11 % |
| from 250,000 to 1,000,000 | 1,000,000 | 0.13 % |
| over 1,000,000 | 1,000,000 | 0.15 % |

| Debit Interest Rates | balance | EAR variable |
|----------------------|---------|-----------------|
| Debit interest | | 32.93 % |

Interest

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

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see reverse for call times
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www.hsbc.co.uk

0602
The Secretary
Project Framing Ltd
Project House
112 Power Road
London
W4 5PZ

Your Statement



058599_035 1/ 1 00007 43137 17195 76200



Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 65,618.67 |
| Payments In | 1,011.36 |
| Payments Out | 520.00 |
| Closing Balance | 66,110.03 |

5 November 2011 to 4 February 2012

Account Name
Project Framing Ltd Ssas Fund Account

International Bank Account Number
GB08MIDL40060211622218

Branch Identifier Code
MIDLGB2110H

Sortcode Account Number Sheet Number
40-06-02 11622218 50

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|---------------------------------------|----------|---------|-----------|
| 04 Nov 11 | BALANCE BROUGHT FORWARD | | | 65,618.67 |
| 02 Dec 11 | CR GROSS INTEREST TO 01DEC2011 | | 11.36 | 65,630.03 |
| 05 Dec 11 | CR AGREED LOAN PROJECT FRAM | | 500.00 | 66,130.03 |
| 29 Dec 11 | TFR 400602 01462385 FUNDS TRANSFER | 20.00 | | 66,110.03 |
| 04 Jan 12 | CR AGREED LOAN PROJECT FRAM | | 500.00 | 66,610.03 |
| 01 Feb 12 | TFR 400602 01462385 INTERNET TRANSFER | 500.00 | | 66,110.03 |
| 04 Feb 12 | BALANCE CARRIED FORWARD | | | 66,110.03 |

| Credit Interest Rates | balance | AER variable |
|-----------------------|-----------|--------------|
| upto | 100,000 | 0.06 % |
| from 100,000 to | 250,000 | 0.07 % |
| from 250,000 to | 1,000,000 | 0.07 % |
| over | 1,000,000 | 0.10 % |

| Debit Interest Rates | balance | EAR variable |
|----------------------|---------|--------------|
| Debit interest | | 25.75 % |

Interest

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Your debit card

Using your card abroad

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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

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Your Statement

0602
The Secretary
Project Framing Ltd
Project House
112 Power Road
London
W4 5PZ



031273_308 1/ 1 00008 33901 13589 76200



5 August to 4 November 2011

Account Name
Project Framing Ltd Ssas Fund Account

Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 34,110.05 |
| Payments In | 31,508.62 |
| Payments Out | 0.00 |
| Closing Balance | 65,618.67 |

International Bank Account Number
GB08MIDL40060211622218

Branch Identifier Code
MIDLGB2110H

| Sortcode | Account Number | Sheet Number |
|----------|----------------|--------------|
| 40-06-02 | 11622218 | 49 |

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|---|----------|-------------|-----------|
| 04 Aug 11 | BALANCE BROUGHT FORWARD | | | 34,110.05 |
| 22 Aug 11 | CR ADVICE CONFIRMS GBC2208191LHKPVB LINDY BREMNER | | 30,000.00 ✓ | 64,110.05 |
| 02 Sep 11 | CR GROSS INTEREST TO 01SEP2011 | | 8.62 ✓ | 64,118.67 |
| 05 Sep 11 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 64,618.67 |
| 04 Oct 11 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 65,118.67 |
| 04 Nov 11 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 65,618.67 |
| 04 Nov 11 | BALANCE CARRIED FORWARD | | | 65,618.67 |

| Credit Interest Rates | | balance | AER variable |
|-----------------------|------------|-----------|-----------------|
| | upto | 100,000 | 0.07 % |
| from | 100,000 to | 250,000 | 0.11 % |
| from | 250,000 to | 1,000,000 | 0.13 % |
| | over | 1,000,000 | 0.15 % |

| Debit Interest Rates | | balance | EAR variable |
|----------------------|--|---------|-----------------|
| Debit interest | | | 25.75 % |

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.

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

Return Fees

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

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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.

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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.

5 May to 4 August 2011

Your Statement

Account Name

Project Framing Ltd Ssas Fund Account

Sortcode

40-06-02

Account Number

11622218

Sheet Number

48

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 7741 4100 or 0800 678 1100.

For all other enquiries on your account please contact HSBC using the telephone number at the top of this page.

| Credit Interest Rates | | | balance | AER variable | Debit Interest Rates | | | balance | EAR variable |
|-----------------------|---------|------|-----------|-----------------|----------------------|--|--|---------|-----------------|
| | | upto | 100,000 | 0.06 % | | | | | |
| from | 100,000 | to | 250,000 | 0.07 % | | | | | |
| from | 250,000 | to | 1,000,000 | 0.07 % | | | | | |
| | | over | 1,000,000 | 0.10 % | Debit interest | | | | 25.75 % |

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.

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

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.

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Contact tel 08457 60 60 60

see reverse for call times

Text phone 1800 108457 125 563

used by deaf or speech impaired customers

www.hsbc.co.uk

0602

The Secretary
Project Framing Ltd
Project House
112 Power Road
London
W4 5PZ



088077_216 1/ 2 00041 1731 676 76200



5 May to 4 August 2011

Account Name

Project Framing Ltd Ssas Fund Account

Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 62,599.35 |
| Payments In | 41,510.70 |
| Payments Out | 70,000.00 |
| Closing Balance | 34,110.05 |

International Bank Account Number

GB08MIDL40060211622218

Branch Identifier Code

MIDLGB2110H

| Sortcode | Account Number | Sheet Number |
|----------|----------------|--------------|
| 40-06-02 | 11622218 | 47 |

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--|-------------|-------------|-----------|
| 04 May 11 | BALANCE BROUGHT FORWARD | | | 62,599.35 |
| 25 May 11 | TFR 400602 51352288 INTERNET TRANSFER | | 25,000.00 ✓ | |
| | TFR 400602 71349066 INTERNET TRANSFER | 25,000.00 ✓ | | 62,599.35 |
| 03 Jun 11 | CR GROSS INTEREST TO 02JUN2011 | | 10.70 ✓ | 62,610.05 |
| 06 Jun 11 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 63,110.05 |
| 28 Jun 11 | TFR 400602 51352288 INTERNET TRANSFER | | 15,000.00 ✓ | |
| | TFR 400602 71349066 INTERNET TRANSFER | 15,000.00 ✓ | | 63,110.05 |
| 04 Jul 11 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 63,610.05 |
| 01 Aug 11 | TFR 400602 01462385 INTERNET TRANSFER | 10,000.00 ✓ | | |
| | TFR 400602 01462385 INTERNET TRANSFER | 20,000.00 ✓ | | 33,610.05 |
| 04 Aug 11 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 34,110.05 |
| 04 Aug 11 | BALANCE CARRIED FORWARD | | | 34,110.05 |

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.

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HSBC Fair Fees Policy

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- we will not charge Arrangement Fees for Informal overdrafts if covering funds are paid in before the end of the day
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- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge
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- 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.

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.

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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

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.

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Issued by HSBC Bank plc

Registered in England and Wales with registration number 14259

Registered office: 8 Canada Square, London EC14 5HQ

0602
The Secretary
Project Framing Ltd
Project House
112 Power Road
London
W4 5PZ

Your Statement



034675_124 1/ 1 00038 8392 3366 76200



5 February to 4 May 2011

Account Name
Project Framing Ltd Ssas Fund Account

Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 61,088.78 |
| Payments In | 1,510.57 |
| Payments Out | 0.00 |
| Closing Balance | 62,599.35 |

International Bank Account Number
GB08MIDL40060211622218

Branch Identifier Code
MIDLGB2110H

| | | |
|-----------------|-----------------------|---------------------|
| Sortcode | Account Number | Sheet Number |
| 40-06-02 | 11622218 | 46 |

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--------------------------------|----------|----------|-----------|
| 04 Feb 11 | BALANCE BROUGHT FORWARD | | | 61,088.78 |
| 04 Mar 11 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | |
| | CR GROSS INTEREST TO 03MAR2011 | | 10.57 ✓ | 61,599.35 |
| 04 Apr 11 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 62,099.35 |
| 04 May 11 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 62,599.35 |
| 04 May 11 | BALANCE CARRIED FORWARD | | | 62,599.35 |

| Credit Interest Rates | | balance | AER variable |
|-----------------------|------------|-----------|--------------|
| | upto | 100,000 | 0.07 % |
| from | 100,000 to | 250,000 | 0.11 % |
| from | 250,000 to | 1,000,000 | 0.13 % |
| | over | 1,000,000 | 0.15 % |

| Debit Interest Rates | | balance | EAR variable |
|----------------------|--|---------|--------------|
| Debit interest | | | 25.75 % |

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.

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- 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.

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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.

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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

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.

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

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Contact tel 08457 60 60 60

see reverse for call times

Text phone 1800 108457 125 563

used by deaf or speech impaired customers

www.hsbc.co.uk

5 November 2010 to 4 February 2011

Account Name

Project Framing Ltd Ssas Fund Account

Sortcode

40-06-02

Account Number

11622218

Sheet Number

45

| Credit Interest Rates | | | balance | AER variable |
|-----------------------|---------|------|-----------|-----------------|
| | | upto | 100,000 | 0.07 % |
| from | 100,000 | to | 250,000 | 0.11 % |
| from | 250,000 | to | 1,000,000 | 0.13 % |
| | | over | 1,000,000 | 0.15 % |

| Debit Interest Rates | | balance | EAR variable |
|----------------------|--|---------|-----------------|
| Debit interest | | | 25.75 % |





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.

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Arrangement Fees

| | |
|---------------------------|-------|
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| Subsequent overdrafts | £25 |

*See HSBC Fair Fees Policy above

Return Fees

| | |
|-----------|--------------|
| Up to £10 | no charge |
| Up to £25 | £10 per item |
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Using your card abroad

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HSBC Bank plc.

Registered in England and Wales with registration number 14259.

Registered office; 8 Canada Square London EC14 5HQ.

Contact tel 08457 60 60 60

see reverse for call times

Text phone 1800 108457 125 563

used by deaf or speech impaired customers

www.hsbc.co.uk

0602

The Secretary
Project Framing Ltd
Project House
112 Power Road
London
W4 5PZ



002674_035 1/ 2 00044 3436 1429 76200



5 November 2010 to 4 February 2011

Account Name

Project Framing Ltd Ssas Fund Account

Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 59,578.47 |
| Payments In | 1,510.31 |
| Payments Out | 0.00 |
| Closing Balance | 61,088.78 |

International Bank Account Number

GB08MIDL40060211622218

Branch Identifier Code

MIDLGB2110H

| Sortcode | Account Number | Sheet Number |
|----------|----------------|--------------|
| 40-06-02 | 11622218 | 44 |

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|-----------------------------------|----------|---------|-----------|
| 04 Nov 10 | BALANCE BROUGHT FORWARD | | | 59,578.47 |
| 03 Dec 10 | CR GROSS INTEREST TO 02DEC2010 | | 10.31 | 59,588.78 |
| 06 Dec 10 | CR AGREED LOAN PROJECT FRAM | | 500.00 | 60,088.78 |
| 04 Jan 11 | CR AGREED LOAN PROJECT FRAM | | 500.00 | 60,588.78 |
| 04 Feb 11 | CR AGREED LOAN PROJECT FRAM | | 500.00 | 61,088.78 |
| 04 Feb 11 | BALANCE CARRIED FORWARD | | | 61,088.78 |

Important information about compensation arrangements

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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.



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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

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contact tel 08457 60 60 60
see reverse for call times
text phone 1800 108457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

0602
The Secretary
Project Framing Ltd
Project House
112 Power Road
London
W4 5PZ



086303_308 1/ 1 00039 8470 3340 76200



5 August to 4 November 2010

Account Name
Project Framing Ltd Ssas Fund Account

Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 58,068.42 |
| Payments In | 1,510.05 |
| Payments Out | 0.00 |
| Closing Balance | 59,578.47 |

International Bank Account Number
GB08MIDL40060211622218

Branch Identifier Code
MIDLGB2110H

| | | |
|-----------------|-----------------------|---------------------|
| Sortcode | Account Number | Sheet Number |
| 40-06-02 | 11622218 | 43 |

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|-----------------------------------|----------|----------|-----------|
| 04 Aug 10 | BALANCE BROUGHT FORWARD | | | 58,068.42 |
| 03 Sep 10 | CR GROSS INTEREST TO 02SEP2010 | | 10.05 ✓ | 58,078.47 |
| 06 Sep 10 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 58,578.47 |
| 04 Oct 10 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 59,078.47 |
| 04 Nov 10 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 59,578.47 |
| 04 Nov 10 | BALANCE CARRIED FORWARD | | | 59,578.47 |

| Credit Interest Rates | | | | | Debit Interest Rates | | |
|-----------------------|---------|----|-----------|-----------------|----------------------|---------|-----------------|
| | | | balance | AER variable | | balance | EAR variable |
| | upto | | 100,000 | 0.07 % | Debit interest | | 25.75 % |
| from | 100,000 | to | 250,000 | 0.11 % | | | |
| from | 250,000 | to | 1,000,000 | 0.13 % | | | |
| | over | | 1,000,000 | 0.15 % | | | |



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.

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Arrangement Fees

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

*See HSBC Fair Fees Policy above

HSBC Bank plc.

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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 |

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Using your card abroad

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Your statement

contact tel 08457 60 60 60
see reverse for call times
text phone 1800 108457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

5 May to 4 August 2010

| | | | |
|---------------------------------------|-----------------|-----------------------|---------------------|
| Account Name | Sortcode | Account Number | Sheet Number |
| Project Framing Ltd Ssas Fund Account | 40-06-02 | 11622218 | 42 |

| Credit Interest Rates | | | | balance | AER variable |
|-----------------------|---------|------|--|-----------|-----------------|
| | upto | | | 100,000 | 0.07 % |
| from | 100,000 | to | | 250,000 | 0.11 % |
| from | 250,000 | to | | 1,000,000 | 0.13 % |
| | | over | | 1,000,000 | 0.15 % |

| Debit Interest Rates | | | | balance | EAR variable |
|----------------------|--|--|--|---------|-----------------|
| | | | | | 25.75 % |
| Debit interest | | | | | |

Interest

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Arrangement Fees

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

*See HSBC Fair Fees Policy above

HSBC Bank plc.

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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

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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

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contact tel 08457 60 60 60
see reverse for call times
text phone 1800 108457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

0602
The Secretary
Project Framing Ltd
Project House
112 Power Road
London
W4 5PZ



069610_216 1/ 2 00041 2166 829 68300

Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 56,558.64 |
| Payments In | 1,509.78 |
| Payments Out | 0.00 |
| Closing Balance | 58,068.42 |

5 May to 4 August 2010

Account Name
Project Framing Ltd Ssas Fund Account

International Bank Account Number
GB08MIDL40060211622218

Branch Identifier Code
MIDLGB2110H

| Sortcode | Account Number | Sheet Number |
|----------|----------------|--------------|
| 40-06-02 | 11622218 | 41 |

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--------------------------------|----------|----------|-----------|
| 04 May 10 | BALANCE BROUGHT FORWARD | | | 56,558.64 |
| 04 Jun 10 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | |
| | CR GROSS INTEREST TO 03JUN2010 | | 9.78 ✓ | 57,068.42 |
| 05 Jul 10 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 57,568.42 |
| 04 Aug 10 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 58,068.42 |
| 04 Aug 10 | BALANCE CARRIED FORWARD | | | 58,068.42 |

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 50,000. 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 50,000 each making a total of GBP 100,000. The GBP 50,000 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 50,000 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.

Interest

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Arrangement Fees

| | |
|---------------------------|-------|
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*See HSBC Fair Fees Policy above

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Return Fees

| | |
|-----------|--------------|
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0602
The Secretary
Project Framing Ltd
Project House
112 Power Road
London
W4 5PZ



064041_124 1/ 1 00042 8368 3163 68300

Account Summary

| | |
|-----------------|-----------|
| Opening Balance | 55,049.12 |
| Payments In | 1,509.52 |
| Payments Out | 0.00 |
| Closing Balance | 56,558.64 |

5 February to 4 May 2010

Account Name
Project Framing Ltd Ssas Fund Account

International Bank Account Number
GB08MIDL40060211622218

Branch Identifier Code
MIDLGB2110H

| | | |
|-----------------|-----------------------|---------------------|
| Sortcode | Account Number | Sheet Number |
| 40-06-02 | 11622218 | 40 |

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|-----------------------------------|----------|----------|-----------|
| 04 Feb 10 | BALANCE BROUGHT FORWARD | | | 55,049.12 |
| 04 Mar 10 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 55,549.12 |
| 05 Mar 10 | CR GROSS INTEREST TO 04MAR2010 | | 9.52 ✓ | 55,558.64 |
| 06 Apr 10 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 56,058.64 |
| 04 May 10 | CR AGREED LOAN PROJECT FRAM | | 500.00 ✓ | 56,558.64 |
| 04 May 10 | BALANCE CARRIED FORWARD | | | 56,558.64 |

| Credit Interest Rates | | balance | AER variable |
|-----------------------|------------|---------|-----------------|
| | upto | 99,999 | 0.07 % |
| from | 99,999 to | 249,999 | 0.11 % |
| from | 249,999 to | 999,999 | 0.13 % |
| | over | 999,999 | 0.15 % |

| Debit Interest Rates | | balance | EAR variable |
|----------------------|--|---------|-----------------|
| Debit interest | | | 25.75 % |

Interest

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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**.