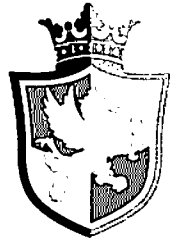


P

PLEASE SEE THE ENCLOSED DOCUMENTS

James

Adam



CARLTON JAMES

Signed on behalf of Carlton James



# HSBC



FOR ALL 5 PAGES

Certified a true copy of the original  
& a true likeness of the applicant.

Date: 05-11-2014

Name: ARON HOLMES

Signature: *[Signature]*

Signed on behalf of Carlton James

4334

Mr P M Davey  
3 Manor Gardens  
Swindon  
SN2 2ND

Contact tel 08457 404 404

see reverse for call times

Text phone 08457 125 563

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Your Statement



## Account Summary

Opening Balance	59,427.12
Payments In	6,774.68
Payments Out	61,323.54
Closing Balance	4,878.26
Overdraft Limit	5,000.00

8 September to 7 October 2014

Account Name  
Mr Paul Michael Davey

International Bank Account Number  
GB38MIDL40433451108786

Branch Identifier Code  
MIDLGB2158N

Sortcode Account Number Sheet Number  
40-43-34 51108786 714

## Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Sep 14	BALANCE BROUGHT FORWARD			59,427.12
08 Sep 14	DD GOCARDLESS LTD	5.95		
	DD HLAM REGULAR SAVIN	50.00		
	DD PAYPAL PAYMENT	5.80		
	DD FRIENDS LIFE	20.00		
	DD VIRGIN MEDIA PYMTS	161.51		
	BP HEWITTS SOLICITORS 123736.1.	10,000.00		49,183.86
09 Sep 14	ATM CASH BNKM SEP09 MID COUNTIES@07:53	40.00		
	BP HEWITTS SOLICITORS 123736.1.	8,000.00		
	CR GRAINGER MR RENT -146 CHENEY M		425.00	41,568.86
11 Sep 14	CR SWINDON BC		3.89	
	SO MR S F FLATMAN P DAVEY - V&P PROP	385.00		
	ATM CASH BNKM SEP11 MID COUNTIES@09:12	50.00		
	VIS IINSURE365 LTD HOVE	603.64		40,534.11
14 Sep 14	ATM CASH BNKM SEP14 MID COUNTIES@12:49	100.00		40,434.11
15 Sep 14	DD TAX INSIDER LTD	13.94		
	CR MS LE RENICKS		200.00	
	BP EDUCATION PLUS LTD ALEXANDER D M30786	355.60		
	BALANCE CARRIED FORWARD			40,284.57



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8 September to 7 October 2014

## Your Statement

Account Name  
Mr Paul Michael Davey

Sortcode 40-43-34 Account Number 51108786 Sheet Number 715

### Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>40,264.57</b>
	BP EDUCATION PLUS LTD			
	ISABELLA D M30864	927.00		
	BP BARCLAYCARD VISA			
	492914*****6002	550.00		
	VIS TRAVELODGE AGENT			
	RESERVATION	169.95		38,617.62
16 Sep 14	DD B/CARD CASHBACK	49.08		38,568.54
17 Sep 14	DD VWFS UK LIMITED	649.04		
	DD MBNA LIMITED	393.21		
	CHQ 101963	21.00		
	BP MRS VICTORIA DAVEY			
	MR P DAVEY	300.00		37,205.29
18 Sep 14	DD LEGAL & GEN MI C/L	12.86		
	ATM CASH RB SCOT SEP18			
	TESCO CRICKLEWOOD 08:53	100.00		
	CR Marketright			
	557A FERNDALE		27.12	
	CR CASH IN AT HSBC BANK PLC			
	SWINDON CANAL WALK		110.00	37,229.55
22 Sep 14	DD PC/TOWERGATE INS	158.57		37,070.98
23 Sep 14	VIS ALDI			
	SWINDON	91.11		36,979.87
24 Sep 14	DD HOME ENERGY SERV	17.50		
	DD TMW DDR	401.19		
	DD PAYPAL PAYMENT	8.20		
	CR Maddison Doreen			
	MRS D MADDISON		175.00	
	BP CHRISTINE RIDGWAY			
	PUREHOUSE	278.08		
	ATM CASH BNKM SEP24			
	MID COUNTIES 12:20	50.00		36,399.90
25 Sep 14	DD BRITISH GAS SERV	26.12		
	DD BRITISH GAS SERV	21.01		
	DD DOM & GEN	14.50		
	DD BANK OF IRELAND	258.43		
	DD BANK OF IRELAND	263.84		
	DD BHAM MIDSHIRES	249.90		
	DD PAYPAL PAYMENT	29.30		
	DD BANK OF IRELAND	299.40		
	DD BRITISH GAS SERV	23.34		
	DD BRITISH GAS SERV	27.19		
	CR CREDIT RECEIVED		520.00	35,706.87
26 Sep 14	DD BANK OF IRELAND	135.47		
	DD BANK OF IRELAND	140.25		
	<b>BALANCE CARRIED FORWARD</b>			<b>35,431.15</b>

8 September to 7 October 2014

## Your Statement

Account Name  
Mr Paul Michael Davey

Sortcode 40-43-34 Account Number 51108786 Sheet Number 716

### Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>35,431.15</b>
	CR Marketright 2 Church Walk		45.20	35,476.35
27 Sep 14	ATM CASH HANCO SEP27 ESSO RODBOUR@10:45	80.00		35,396.35
29 Sep 14	CR SWINDON BC		678.60	
	DD SWINDON BC CENTRAL	200.00		
	DD DGS/RPP DD	5.49		
	DD MORTGAGE EXPRESS	256.73		
	DD YBS T/A CHELSEA BS	575.80		
	DD DIRECT LINE INS	13.62		
	DD BANK OF IRELAND	143.44		
	CHQ 101962	30.00		
	CR MS L E RENICKS		250.00	
	CR CASH IN AT HSBC BANK PLC SWINDON CANAL WALK		525.00	35,624.87
30 Sep 14	DD MORTGAGE EXPRESS	489.97		
	DD UTILITY WAREHOUSE	168.95		
	DD BANK OF IRELAND	211.41		
	DD AXA INSURANCE UK	18.00		
	CR Marketright Flat 10 Kingsholm		474.60	
	CR Marketright 13 Buttermere		587.60	
	CR Marketright 55a County Rd		348.20	
	BP HEWITTS SOLICITORS HER.AB.123736.1.	10,000.00		
	VIS KIDZ ABOUT LTD SWINDON	8.00		
	VIS KIDZ ABOUT LTD SWINDON	5.70		26,133.24
01 Oct 14	DD HAINE & SMITH	28.00		
	DD LEGAL & GEN MI C/L	6.40		
	DD BUPA CENTRAL A/C	57.02		
	DD BUPA CENTRAL A/C	42.61		
	DD DAVID LLOYD LEISUR	145.00		
	DD TV LICENCE MBP	12.12		
	DD PAYPAL PAYMENT	17.40		
	DD PAYPAL PAYMENT	30.96		
	DD CAMELOT GROUP PLC	20.00		
	DD THAMES WATER	44.00		
	SO P STOREY PAUL DAVEY	550.00		
	<b>BALANCE CARRIED FORWARD</b>			<b>25,179.73</b>

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8 September to 7 October 2014

## Your Statement

Account Name  
Mr Paul Michael Davey

Sortcode 40-43-34 Account Number 51108786 Sheet Number 717

### Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
	<b>BALANCE BROUGHT FORWARD</b>			<b>25,179.73</b>
	CR CASH IN AT HSBC BANK PLC SWINDON CANAL WALK		600.00	
	ATM CASH HANCO OCT01 ESSO RODBOUR@11:09	50.00		
	BP V&P PROPERTY P DAVEY PERSONAL	9,000.00		
	BP CHRISTINE RIDGWAY PUREHOUSE	198.00		16,531.73
02 Oct 14	DD CHILDRENS MUTUAL CR Marketright 557a Ferdale Rd	20.00	27.12	
	CR Marketright 40 Montague		587.60	17,126.45
03 Oct 14	CR Marketright 557a Ferndale		375.53	
	CR Marketright 16 Wordsworth		438.08	
	CR Marketright 2 Churchwalk S		376.14	18,316.20
04 Oct 14	BP HEWITTS SOLICITORS HER.AB.123736.1.	7,356.00		10,960.20
06 Oct 14	DD GOCARDLESS LTD	5.95		
	DD LEGAL & GEN MI C/L	10.65		
	DD BHAM MIDSHIRES	277.05		
	DD VIRGIN MEDIA PYMTS	138.29		
	BP V&P PROPERTY P DAVEY PERSONAL	5,000.00		5,528.26
07 Oct 14	DD HLAM REGULAR SAVIN	50.00		
	BP EDUCATION PLUS LTD ISABELLA D M30864	600.00		4,878.26
07 Oct 14	<b>BALANCE CARRIED FORWARD</b>			<b>4,878.26</b>

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

### Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, HSBC Passport, Bank Account and HSBC Advance). Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

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

### Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local 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 non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made plus an Exchange Rate Adjustment, which is currently 2.75% of the applicable VISA Payment Scheme Exchange Rate. 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.

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.

### Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

**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](http://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**.