

Your Statement

0409
Vortex Design SSAS
Pension Practice.com
Daws House
33-35 Daws Lane
London
NW7 4SD



047676_028 1/ 3 00004 14468 5542 37584




28 December 2014 to 27 January 2015

Account Name	Sortcode	Account Number	Sheet Number
Vortex Design SSAS	40-04-09	01494805	1 of 2

Summary of your Business Current Account charges and interest

This summary details charges incurred for banking services for the charging period 28 December 2014 to 27 January 2015 which will be deducted from your account on 18 February 2015.

Description	Amount(GBP)
Total of activity charges	0.22
Account fee	5.00
Total charges	5.22

 Charges which have already been deducted from your account during this charging period will not appear on this statement.

Please note this is an advice only and not a VAT invoice.

Key to abbreviations used.
GBP Pounds Sterling C Credit

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

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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.

For non-Sterling (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 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of [hsbc.co.uk](https://www.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](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.

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Your Statement

28 December 2014 to 27 January 2015

Account Name
Vortex Design SSAS

Sortcode
40-04-09

Account Number
01494805

Sheet Number
2 of 2

Itemised activity charges

The following charges for the period 28 December 2014 to 27 January 2015 will be deducted from your account on 18 February 2015.

Credit Items			
Description	No of items	Rate(GBP)	Amount(GBP)
Bill Payment Cr	1	0.2200	0.22
Subtotal			0.22
Total of activity charges			0.22

 Please note this is an advice only and not a VAT invoice.

Key to abbreviations used.

Br Branch **BTB** Business Telephone Banking **Chqs** Cheques **Coll** Collected
Cr Credit **Ctr** Counter **Dr** Debit

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Contact tel 08457 60 60 60
see reverse for call times
Text phone 08457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

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Account Summary

Opening Balance	59,415.01
Payments In	8,162.14
Payments Out	5.22
Closing Balance	67,571.93

International Bank Account Number
GB16MIDL40040901494805

Branch Identifier Code
MIDLGB2106D

Account Name
Vortex Design SSAS

Sortcode	Account Number	Sheet Number
40-04-09	01494805	166

29 December 2014 to 28 January 2015

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
28 Dec 14	BALANCE BROUGHT FORWARD			59,415.01
12 Jan 15	CR JPD Financial Cons			
	JPD FINANCIAL		8,162.14	67,577.15
18 Jan 15	DR TOTAL CHARGES			
	TO 27DEC2014	5.22		67,571.93
28 Jan 15	BALANCE CARRIED FORWARD			67,571.93

Credit Interest Rates	balance	AER variable
Credit interest is not paid		

Debit Interest Rates	balance	EAR variable
Debit interest		21.34 %

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