



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

Your Statement

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



097845_302 1/ 6 00004 96975 19979 37500

28 September 2016 to 27 October 2016

Account Name
Vortex Design SSAS

Sortcode
40-04-09

Account Number
01494805

Sheet Number
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 September 2016 to 27 October 2016 which will be deducted from your account on 18 November 2016.

Description	Amount(GBP)
Total of activity charges	0.44
Account fee	5.00
Total charges	5.44

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

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.

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.

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, Channel Islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man 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.

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.

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **03456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.

Your Statement

28 September 2016 to 27 October 2016

Account Name
Vortex Design SSAS

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40-04-09

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2 of 2

Itemised activity charges

The following charges for the period 28 September 2016 to 27 October 2016 will be deducted from your account on 18 November 2016.

Credit Items			
Description	No of items	Rate(GBP)	Amount(GBP)
Automated Credits	1	0.2200	0.22
Bill Payment Cr	1	0.2200	0.22
Subtotal			0.44
Total of activity charges			0.44

 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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097845_302 5/ 6 00004 96979 19979 37500

Account Summary

Opening Balance	1,969.12
Payments In	21,032.98
Payments Out	0.00
Closing Balance	23,002.10

29 September to 28 October 2016

Account Name
Vortex Design SSAS

International Bank Account Number
GB16MIDL40040901494805

Branch Identifier Code
MIDLGB2106D

Sortcode **Account Number** **Sheet Number**
40-04-09 01494805 189

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
28 Sep 16	BALANCE BROUGHT FORWARD			1,969.12
05 Oct 16	CR JPD Financial Cons			
	JPD FINANCIAL		7,832.98	9,802.10
06 Oct 16	CR VORTEX DESIGNS LTD		13,200.00	23,002.10
28 Oct 16	BALANCE CARRIED FORWARD			23,002.10

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, 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).

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			upto	0	4.23 %
			over	0	21.34 %

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