

Your Statement

Miss J Ren
18 Date Street
London
SE17 2HQ



Account Summary

Opening Balance	1,930.26
Payments In	31,675.60
Payments Out	31,671.05
Closing Balance	1,934.81
Arranged Overdraft Limit	0.00

5 December 2022 to 4 January 2023

International Bank Account Number
GB55HBUK40341874486137
Branch Identifier Code
HBUKGB4108J

Account Name	Sortcode	Account Number	Sheet Number
Miss Jingyuan Ren	40-34-18	74486137	228

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Dec 22	BALANCE BROUGHT FORWARD			1,930.26
05 Dec 22	CR ADVICE CONFIRMS RBC05122KIV1D1Q8 1/REN YONGHONG		27,000.00	
	TFR 401265 40770752 INTERNET TRANSFER	25,000.00		
	))) MARKS&SPENCER PLC LONDON	5.85		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	3.30		
	))) ORGANIC VILLAGE MA LONDON	0.89		
	))) BANYAN STAR LIMITE CROYDON	64.00		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	3.30		
	VIS UBER* EATS LONDON	10.60		
	TFR 401265 40770752 INTERNET TRANSFER	1,780.00		2,062.32
06 Dec 22	DD ENERGIE - HA	31.99		
	))) STARBUCKS LONDON	4.60		
))) STARBUCKS LONDON	3.85		
))) TEA SQUARE LONDON E14	9.50		
	BALANCE CARRIED FORWARD			2,012.38

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Your Bank Account details				
Date	Payment type and details	Paid out	Paid in	Balance
	))) BALANCE BROUGHT FORWARD			2,012.38
	))) WM MORRISONS STORE			
	))) LONDON	1.50		2,010.88
07 Dec 22	))) TFL TRAVEL CH			
	))) TFL.GOV.UK/CP	8.90		
	))) STICKS N SUSHI			
	))) LONDON	42.07		
	))) STARBUCKS			
	))) KENSINGTON	8.75		
	))) STARBUCKS			
	))) KENSINGTON	5.45		
	))) TFL TRAVEL CH			
	))) TFL.GOV.UK/CP	4.15		
	))) TFL TRAVEL CH			
	))) TFL.GOV.UK/CP	7.35		
	VIS UBER *TRIP			
	HELP.UBER.COM	18.45		
	VIS UBER *EATS			
	HELP.UBER.COM	9.95		1,905.81
08 Dec 22	))) CHANGS NOODLE			
	))) WC1A 1EP WC1A	22.10		
	))) SAINSBURYS S/MKTS			
	))) THE CITY -MAN	1.10		
	))) SAINSBURYS S/MKTS			
	))) THE CITY -MAN	5.25		
	))) PRET A MANGER			
	))) 84 FETTER LAN	4.20		
	))) ZARA COVENT GARDEN			
	))) LONDON	16.09		
	))) TFL TRAVEL CH			
	))) TFL.GOV.UK/CP	5.80		1,851.27
09 Dec 22	VIS ESCENTIAL			
	CARDIFF	63.49		
	))) LONDON-CANARY			
	))) London	52.00		
	))) TFL TRAVEL CH			
	))) TFL.GOV.UK/CP	5.80		
	))) RONDO			
	))) LONDON	3.94		1,726.04
11 Dec 22	BP JING GU			
	roommate	250.00		
	ATM CASH SANTANDRDEC11			
	347/351 WALW@18:45	50.00		
	ATM CASH BNKM DEC11			
	BANCOMAT - B@19:25	50.00		1,376.04
	BALANCE CARRIED FORWARD			1,376.04

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Date	Payment type and details		Paid out	Paid in
				Balance
12 Dec 22	VIS	BALANCE BROUGHT FORWARD		1,376.04
		HUNGRYPANDA		
		02039 953669	26.57	
	VIS	DELIVEROO		
		LONDON	25.94	
)))	MARKS&SPENCER PLC		
		LONDON	3.35	
13 Dec 22)))	43044910 COSTA COF		1,320.18
		LONDON	3.50	
)))	WM MORRISONS STORE		
		LONDON	19.00	
)))	MCDONALDS		
		LONDON SE17	6.13	
14 Dec 22)))	Liang Ji Wraps		1,291.55
		London	15.80	
)))	STARBUCKS		
		KENSINGTON	10.70	
)))	TFL TRAVEL CH		
		TFL.GOV.UK/CP	6.65	
15 Dec 22)))	TFL TRAVEL CH		1,258.40
		TFL.GOV.UK/CP	4.25	
16 Dec 22)))	MARKS&SPENCER PLC		1,254.15
		LONDON	5.85	
)))	STARBUCKS		
		LONDON	3.35	
)))	TFL TRAVEL CH		
		TFL.GOV.UK/CP	3.30	
	BP	W L Hillside Inves		
		applying fee	110.00	
19 Dec 22	VIS	DELIVEROO		1,131.65
		LONDON	21.37	
	VIS	giffgaff		
		London	20.00	
)))	KFC		
		LONDON	3.78	
)))	TFL TRAVEL CH		
		TFL.GOV.UK/CP	3.30	
)))	TFL TRAVEL CH		
		TFL.GOV.UK/CP	3.30	
)))	Zettle_*TSUJIRI		
		London	6.00	
)))	Zettle_*TSUJIRI		
		London	25.00	
20 Dec 22	BP	Relocateme Ltd		1,048.90
		RES112SWC	575.00	
		BALANCE CARRIED FORWARD		473.90

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Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			473.90
	))) MCDONALDS LONDON SE17	4.79		
	))) MARKS&SPENCER PLC LONDON	9.85		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	3.30		
	TFR 401265 40770752 INTERNET TRANSFER		2,780.00	3,235.96
21 Dec 22	))) TFL TRAVEL CH TFL.GOV.UK/CP	3.30		3,232.66
22 Dec 22	))) MARKS&SPENCER PLC LONDON	14.00		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	3.30		3,215.36
23 Dec 22	))) Tang cha London	44.70		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	7.45		3,163.21
28 Dec 22	DD GLL BETTER	30.95		
	))) MARKS&SPENCER PLC LONDON	16.70		
	))) MCDONALDS LONDON SE17	6.13		
	VIS UBER* EATS LONDON	10.60		
	VIS SELFRIDGES.COM LONDON	175.00		
	))) OLI FOOD CENTRE LONDON	2.29		
	))) 43032535 COSTA COF LONDON	3.45		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	1.65		
	))) BOOTS 1521 LONDON	10.00		
	))) TFL TRAVEL CH TFL.GOV.UK/CP	4.15		
	VIS UBER* TRIP LONDON	9.23		2,893.06
29 Dec 22	BP JING GU roommate	50.00		
))) lululemon athletic London	39.00		
	BALANCE CARRIED FORWARD			2,804.06

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Date	Payment type and details	Paid out	Paid in	Balance
))) BALANCE BROUGHT FORWARD			2,804.06
	SELFRIDGES LONDON			
	LONDON	128.00		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	3.30		
	VIS UBER* TRIP			
	LONDON	15.19		
	VIS DELIVEROO			
	LONDON	24.89		2,632.68
30 Dec 22	))) Tang cha			
	London	17.90		
	))) HOLLAND & BARRETT			
	WALWORTH ROAD	19.99		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	3.30		
	))) MCDONALDS			
	LONDON SE17	4.79		2,586.70
01 Jan 23	BP JING GU			
	roommate	50.00		2,536.70
03 Jan 23	DD AO-OPTICALSERVICES	16.34		
	BP Relocateme Ltd			
	RES112SWC	2,300.00		
	CR JING GU			
	XINNIANHAO		1,895.60	
	VIS THE HOXTON HOLBORN			
	LONDON	3.94		
	))) MCDONALDS			
	LONDON SE17	6.13		
	))) MARKS&SPENCER PLC			
	SOUTHBANK PLA	1.90		
	))) SQ *OKAN			
	London	91.20		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	5.75		
	))) BOOTS 1521			
	LONDON	14.70		
	))) MARKS&SPENCER PLC			
	LONDON	2.40		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	3.30		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	3.30		
	VIS INT'L 0035122428			
	SAGRADA FAMILIA WE			
	BARCELONA	33.59		1,949.75
	BALANCE CARRIED FORWARD			1,949.75

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<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
04 Jan 23))) BALANCE BROUGHT FORWARD			1,949.75
	MARKS&SPENCER PLC			
	LONDON	6.65		
	))) TFL TRAVEL CH			
	TFL.GOV.UK/CP	3.30		
	))) MCDONALDS			
	LONDON WC1V	4.99		1,934.81
04 Jan 23	BALANCE CARRIED FORWARD			1,934.81

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	<i>balance</i>	<i>AER variable</i>	Arranged Overdraft Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			Arranged Overdraft interest		0.00%

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.

Information on our Interest Rates can be found on our website **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 rate 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.

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.

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 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.

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

We offer a number of services such as statements in Braille or large print. Please contact us by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or textphone **0345 12 55 63** to let us know how we can serve you better.