

Your Statement

2037
 Miss H J Gatfield
 Little Thorbyns
 The Street
 Blythburgh
 Halesworth
 Suffolk
 IP19 9LS



Account Summary

Opening Balance	52.31
Payments In	4,487.02
Payments Out	4,336.46
Closing Balance	202.87

3 August to 2 September 2014

Account Name
 Miss Heidi Jayne Gatfield

International Bank Account Number
 GB10MIDL40203741386603

Branch Identifier Code
 MIDLGB2130N

Sortcode **Account Number** **Sheet Number**
 40-20-37 41386603 210

Your Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
02 Aug 14	BALANCE BROUGHT FORWARD			52.31
03 Aug 14	BP SANTANDER 522948 522948*****4732	10.81		41.50
04 Aug 14	DD IG04 INSURANCE ATM CASH HSBC AUG04 IPSWICH TAV @09:47	30.56		
	CR GATFIELD H J ME	30.00		
	BP SANTANDER 522948 522948*****4732		50.00	
	VIS WWW.ROYALMAIL.COM INTERNET	17.47		
	VIS INT'L 0033383507 Amazon *Mktplce EU AMAZON.CO.UK	10.00		
05 Aug 14	CR SABONA RHEUM		6.89	10.36
06 Aug 14	SO HEIDI GATFIELD BILLS	70.00		165.14
	SO TREVOR HALL PC	30.00		
	CR NET INTEREST TO 05AUG2014 FOR ACCOUNT 401904 51548417		0.01	65.15
08 Aug 14	VIS BARCLAYCARD BILL PAYMENT	31.02		
	BP SANTANDER 522948 522948*****4732	12.54		21.59
	BALANCE CARRIED FORWARD			21.59

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<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			21.59
10 Aug 14	BP SANTANDER 522948 522948*****4732	15.20		6.39
11 Aug 14	DD CAMELOT GROUP PLC	18.00		11.61 D
12 Aug 14	CR SABONA RHEUM BP H J GATFIELD BILLS	13.00	179.46	154.85
13 Aug 14	SO HEIDI GATFIELD BILLS	70.00		
	SO TREVOR HALL PC	30.00		
	ATM CASH BARCLAY AUG13 SOUTHWOLD @07:46	40.00		14.85
14 Aug 14	BP SANTANDER 522948 522948*****4732	5.07		9.78
17 Aug 14	CR Gatfield Heidi HG		100.00	
	BP SANTANDER 522948 522948*****4732	19.10		
	BP MR T HALL CAMBRIDGE	32.00		58.68
19 Aug 14	CR SABONA RHEUM		179.26	
	CR NORFOLK COUNTY SER		723.12	
	DD AVIVA LIFE	37.20		
	BP HEIDI GATFIELD RENT	450.00		473.86
20 Aug 14	CR AMAZON INC.		3.79	
	SO HEIDI GATFIELD BILLS	70.00		
	SO TREVOR HALL PC	30.00		
	BP H J GATFIELD BILLS	250.00		
	ATM CASH RB SCOT AUG20 TESCO IPSWIC@16:49	30.00		97.65
21 Aug 14	BP SANTANDER 522948 522948*****4732	64.46		33.19
24 Aug 14	BP SANTANDER 522948 522948*****4732	14.80		
	CR GATFIELD H J ME		50.00	
	BP MR T HALL BRIGHTON	40.00		28.39
26 Aug 14	CR SABONA RHEUM		179.26	207.65
	BALANCE CARRIED FORWARD			207.65

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<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			207.65
27 Aug 14	SO HEIDI GATFIELD BILLS	70.00		
	SO TREVOR HALL PC	30.00		
	VIS SABONA OF LONDON SAXMUNDHAM SU	45.06		
	VIS CO-OP GROUP 070677 Southwold (SF	9.03		53.56
28 Aug 14	BP MRS E A JOHNS HEIDI 28TH AT 8	30.00		23.56
30 Aug 14	CR GATFIELD H J HG		2,551.00	
	BP SANTANDER 522948 522948*****4732	2,500.00		
	BP SANTANDER 522948 522948*****4732	29.85		
	BP MR T HALL MOUSETRAP	21.10		23.61
31 Aug 14	TFR 401904 51548417 INTERNET TRANSFER		130.19	
	BP H J GATFIELD RAY	130.19		23.61
02 Sep 14	CR SABONA RHEUM		179.26	202.87
02 Sep 14	BALANCE CARRIED FORWARD			202.87

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>
Credit interest is not paid		

Overdraft Interest Rates	<i>balance</i>	<i>EAR variable</i>
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](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.

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**.