

076574_164 1/ 8 00002 139711 30169 35200

LUKRO LTD
21 Peckover Close
Peterborough
PE2 8UQ

Your Statement



13 May 2019 to 12 June 2019

Account Name	Sortcode	Account Number	Sheet Number
LUKRO LTD	40-36-15	02685728	1 of 2

Summary of your Business Current Account charges and interest


This summary details charges incurred for banking services for the charging period 13 May 2019 to 12 June 2019 which will be deducted from your account on 4 July 2019.

Description	Amount(GBP)
Fee for maintaining the account	5.50

Total charges	5.50
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The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80, for the HSBC Premier Bank Account is £500 and for the Jade by HSBC Premier Bank Account is £2,000. Further details can be found below.

In order to reach the monthly maximum charge limit, based on current interest rates, you'd have to be over your arranged overdraft limit by more than £50,000 for HSBC Premier and £230,000 for Jade by HSBC Premier for a full charging month.

 *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, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. 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.

Effective from 1 August 2017

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 Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

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.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

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 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 debit card payments in a foreign currency (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 '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 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 foreign currency 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. 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.

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.

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 outside the UK, please call us on **44 1442 422 929**.



13 May 2019 to 12 June 2019

Your Statement

Account Name
LUKRO LTD

Sortcode
40-36-15

Account Number
02685728

Sheet Number
2 of 2

Monthly cap on unarranged overdraft charges (personal current accounts only)

1. Each current account will set a monthly maximum charge for:
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(b) going over/past your arranged overdraft limit (if you have one).

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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.

For Jade by HSBC Premier Bank Accounts and HSBC Premier Bank Accounts overdraft interest charges include arranged and unarranged overdraft interest.

Contact tel 03457 60 60 60
 see reverse for call times
 Text phone 03457 125 563
 used by deaf or speech impaired customers
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LUKRO LTD
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 Peterborough
 PE2 8UQ



Your Statement

Account Summary

Opening Balance	1,809.99
Payments In	676.11
Payments Out	823.59
Closing Balance	1,662.51

International Bank Account Number

GB76HBUK40361502685728

Branch Identifier Code

HBUKGB4108R

14 May to 13 June 2019

Account Name
 LUKRO LTD

Sortcode **Account Number** **Sheet Number**
 40-36-15 02685728 58

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
13 May 19	BALANCE BROUGHT FORWARD			1,809.99
14 May 19	VIS INT'L 0027086481 AUTOENTRY.COM DUBLIN	20.40		1,789.59
15 May 19	DD VODAFONE LTD CR GC C1 LUKROLTD-GRGYKHZV	35.20	23.76	1,778.15
16 May 19	DD SAGE SOFTWARE LTD	32.40		1,745.75
17 May 19	VIS WWW.IDEALSCHOOLS.C WWW	85.50		1,660.25
24 May 19	DD GOCARDLESS	12.00		1,648.25
27 May 19	BP AGNIESZKA SZYMCZAK LU01 MAY2	200.00		1,448.25
28 May 19	VIS XERO UK INV-410658 MILTON KEYNES	22.99		1,425.26
03 Jun 19	DD HISCOX DD DR TOTAL CHARGES TO 12MAY2019	30.41		
	CR HEALTHY CARE LTD INV-1020	5.50		
	VIS BUZZ CONNECT POOLE		345.00	
04 Jun 19	CR SUNSET STUDIO SUNSET STUDIO	10.96		1,723.39
	CR SUNSET STUDIO SUNSET STUDIO		25.00	
05 Jun 19	BP ACCWARE BUSINESS S INV 1809		20.00	1,768.39
		60.00		
	BALANCE CARRIED FORWARD			1,708.39

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14 May to 13 June 2019

Your Statement

Account Name
 LUKRO LTD

Sortcode Account Number Sheet Number
 40-36-15 02685728 59

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,708.39
	VIS WWW.IAB.ORG.UK 01732897750	160.00		1,548.39
06 Jun 19	DD PAYPAL PAYMENT	3.99		
	DD PAYPAL PAYMENT	4.49		1,539.91
07 Jun 19	ATM CASH RB SCOT JUN07 TESCO STANDG@11:12	50.00		1,489.91
10 Jun 19	CR GC C1 LUKROLTD-92M5NHZ34		118.80	
	VIS INST OF CERT BOOK- WWW	5.00		1,603.71
11 Jun 19	DD PAYPAL PAYMENT	43.43		1,560.28
12 Jun 19	DD PAYPAL PAYMENT	11.54		
	CR GC C1 LUKROLTD-VZTVJ7SRW		143.55	1,692.29
13 Jun 19	DD VODAFONE LTD	29.78		1,662.51
13 Jun 19	BALANCE CARRIED FORWARD			1,662.51

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).

Account Fee	charge	frequency
Fee for maintaining the account	5.50	Monthly

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34%