

Your Statement

Mr David Mark Wickstead
 WICKO WEB & DESIGN LTD
 First Floor
 Unit D Lodden Business Centre
 ROENTGEN ROAD
 BASINGSTOKE
 RG24 8NG



Account Summary

Opening Balance	1,055.13
Payments In	4,629.76
Payments Out	4,928.32
Closing Balance	756.57

7 July to 6 August 2022

International Bank Account Number

GB72HBUK40092652213850

Branch Identifier Code

HBUKGB4117V

Account Name

WICKO WEB & DESIGN LTD T/A Wicko Design

Sortcode

40-09-26

Account Number Sheet Number

52213850 64

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
06 Jul 22	BALANCE BROUGHT FORWARD			1,055.13
07 Jul 22	CR CONCORD FABRICS LT		60.48	
	VIS INT'L 0058856916			
	TWILIO SENDGRID			
	WWW.TWILIO.CO			
	USD 89.95 @ 1.1873			
	Visa Rate	75.76		
	DR Non-Sterling			
	Transaction Fee	2.08		1,037.77
08 Jul 22	DD GOCARDLESS	18.00		
	DD GOCARDLESS	132.00		
	DD 1-FIX LTD	19.14		
	VIS BRITBOX SUBSCRIPTI			
	LONDON	5.99		862.64
10 Jul 22	BP CLARK V			
	WIC20217		60.00	
	BP CLARK V			
	WIC20259		60.00	982.64
11 Jul 22	BP David Wickstead			
	Wicko Design	400.00		
	VIS INT'L 0088224503			
	ADOBE CREATIVE CLO			
	ADOBE.LY/BILL	41.62		541.02
14 Jul 22	DD NATIONAL FEDRATIO			
	FIRST PAYMENT	177.00		
	BP Graphym Desi			
	GraphymWIC20264		120.00	484.02
15 Jul 22	CR ONECOM LIMITED		56.00	
	BALANCE CARRIED FORWARD			540.02

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 40-09-26 52213850 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			540.02
	CR MYPT HOLDINGS LTD			
	WEBSITE		120.00	
	CR HELLICHEM LIMITED			
	HELLICHEM LTD		45.60	
	CR MYSTIC GAMES LTD			
	wic20255		90.00	795.62
16 Jul 22	CR MYSTIC GAMES LTD			
	Reference - wic20		720.00	1,515.62
17 Jul 22	TFR 400926 02223538			
	INTERNET TRANSFER	200.00		1,315.62
18 Jul 22	BP David Wickstead			
	Wicko Design	600.00		
	VIS PAYPAL *HUSSEYCODI			
	35314369001	10.00		705.62
22 Jul 22	DD VODAFONE LTD	23.80		
	CR ALASTAIR MILLER			
	WIC20250		180.00	861.82
26 Jul 22	DD VODAFONE LIMITED	86.55		
	CR The International			
	SP 26 07 22		1,260.00	
	CR The International			
	SP 26 07 22		630.00	
	VIS Wise			
	London	137.03		2,528.24
27 Jul 22	DR TOTAL CHARGES			
	TO 05JUL2022	5.50		
	VIS INT'L 0000516183			
	WOOCOMM 1873400073			
	HTTPSWOOCOMME			
	USD 79.00 @ 1.1960			
	Visa Rate	66.05		
	DR Non-Sterling			
	Transaction Fee	1.81		
	CR The British Bee Ch			
	WIC20261		60.00	2,514.88
28 Jul 22	VIS MYJOOMLA.COM			
	GLOUCESTER	17.99		2,496.89
29 Jul 22	CR CONCORD FABRICS			
	SERVER		69.12	
	BP AKURA OPS			
	WIC20246		36.00	
	BP David Wickstead			
	Wicko Design	1,500.00		
	BALANCE CARRIED FORWARD			1,102.01

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 40-09-26 52213850 66

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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			1,102.01
	BP Graphym Desi GraphymWIC20265		120.00	
	BP Graphym Desi GraphymWIC20267		120.00	
	VIS Wise London	135.45		
	VIS NAMESCO WORCESTER	29.99		
	VIS INT'L 0014777721 FASTW3B LLC HTTPFASTW3B. USD 60.00 @ 1.2012 Visa Rate	49.95		
	DR Non-Sterling Transaction Fee	1.37		
	VIS INT'L 0014777722 WOOCOMM 1873400073 HTTPSWOOCOMME USD 79.00 @ 1.2195 Visa Rate		64.78	
	CR Non-Sterling Transaction Fee		1.78	1,191.81
01 Aug 22	CR GIRARD LETTI LTD WIC20274		48.00	
	CR BARCAP LIMITED BARCAP LTD		60.00	
	VIS PAYPAL *WOW CAMPIN 35314369001	32.33		
	VIS INT'L 0022772921 ADOBE STOCK ADOBE.LY/BILL	29.99		1,237.49
02 Aug 22	CR HARMONY BLINDS (RD WICKO20272		48.00	
	VIS BARK.COM LONDON	361.92		
	TFR 400926 02223538 INTERNET TRANSFER	60.00		863.57
03 Aug 22	DD CLOSE-PROTECT COMM SITEGROUND HOSTING 442071839093	39.19		
	BP David Wickstead Wicko Design	288.00		
04 Aug 22	CR S Marshall rose maye decor	300.00		236.38
			540.00	
	BALANCE CARRIED FORWARD			776.38

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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			776.38
	VIS INT'L 0058326818 TWILIO SENDGRID WWW.TWILIO.CO USD 89.95 @ 1.2096 Visa Rate	74.36		
	DR Non-Sterling Transaction Fee	2.04		699.98
05 Aug 22	CR The British Bee Ch WIC20285		60.00	
	VIS INT'L 0065445031 GITHUB HTTPS.GITHUB.C USD 4.00 @ 1.2048 Visa Rate	3.32		
	DR Non-Sterling Transaction Fee	0.09		756.57
06 Aug 22	BALANCE CARRIED FORWARD			756.57

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are 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 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 (hsbc.co.uk/fscs/).

Debit Interest Rates	<i>balance</i>	<i>EAR variable</i>
Debit interest		21.34%

Account Fee	<i>charge</i>	<i>frequency</i>
Fee for maintaining the account	5.50	Monthly

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

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 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'.

HSBC UK Bank plc
Registered in England and Wales with registration number 09928412
Registered office: 1 Centenary Square, Birmingham B1 1HQ,
United Kingdom

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Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciom.hsbc.com (Channel Islands and Isle of Man customers) 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 Channel Islands Financial Ombudsman 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 (UK customers) or ciom.hsbc.com (Channel Islands and Isle of Man customers).

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**.