HAPPY TO HELP FOUNDATION

England & Wales · Charity number 1179446

Details

Status	Registered
Legal form	CIO
Registered	2018-08-03
Register	View on the Charity Commission register

Contact

Address	3 Severn Avenue Romford RM2 6EA
Phone	07931214875
Email	INFO@HAPPYTOHELP.FOUNDATION
Website	www.happytohelp.foundation

Activities

Objects: TO ADVANCE EDUCATION AND TO RELIEVE SICKNESS AND TO PRESERVE AND PROTECT GOOD HEALTH FOR THE PUBLIC BENEFIT BY MAKING SUCH GRANTS AS THE TRUSTEES MAY IN THEIR ABSOLUTE DISCRETION DEEM APPROPRIATE.

Activities: We are a team of professionals and students and act as a platform for fundraisers to raise awareness and funds through the things such as dance, poetry, music and fitness. We aim to provide a support fund for medical and educational staff in the hope that we can make a difference by aiding in the purchase of tools and equipment so the staff can better serve the patients and students respectively.

Classification

- **How:** Provides Other Finance, Provides Services, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Arts/culture/heritage/science
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

Downloaded from opencharities.uk/ew/1179446

Geography

- India
- Peru
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-25	£0	£0	-	-
2023-12-25	£0	£0	-	-
2022-12-25	£0	£0	-	-
2021-12-25	£0	£0	-	-
2020-12-25	£0	£0	-	-

Trustees

Name	Role	Appointed
GURPAL SINGH HUNJAN BENG MSC	Chair	2018-08-03
DIPAK SHAH		2018-08-03
ITVINDER SINGH HAYRE		2018-08-03
SIMRAN KAUR KHAKHA HUNJAN		2018-08-03

Downloaded from opencharities.uk/ew/1179446

HAPPY TO HELP FOUNDATION

England & Wales - Charity number 1179446

Accounts

Summary Of Donations

Projects Completed	Amount	Charity	Projects Completed
Punjab Family Sponsorship	£240.00	Your Seva	Punjab Family Sponsorship £240 - Your Seva
Homeless Food Drive	£240.00	SEVA (Ilford)	Made in April 2024 dates for Nov 24
HTH Academy	£339.72	Happy to Help Foundation - (60 Children)	HTH Academy £339.72 - Happy to Help Foundation - (60 Children)
HTH Academy	£396.34	Happy to Help Foundation - (25 Children)	HTH Academy £396.34 - Happy to Help Foundation - (25 Children)
Rajasthan Orphanage	£253.90	Happy to Help Foundation	Rajasthan Orphanage £253.9 - Happy to Help Foundation
Giffti Orphanage Cows	£350.00	Happy to Help Foundation	Giffti Orphanage Cows £350 - Happy to Help Foundation
Direct Debits	£400.00	Happy to Help Foundation	Direct Debits £400 - Happy to Help Foundation
JustGiving Online Donations	£226.46	Happy to Help Foundation	JustGiving Online Donations £226.46 - Happy to Help Foundation
Amerescto Mached Giving	£2,024.25	Happy to Help Foundation	Amerescto Mached Giving £2024.25 - Happy to Help Foundation
Christmas 2024	£2,071.85	GOSH	Christmas 2024 £2071.85 - GOSH
TOTAL RAISED	**£6,542.52**		**TOTAL RAISED £6542.52**

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,560.0 0
Payments In	35.00
Payments Out	5.00
Closing Balance	6,590.00

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 December 2023 to 8 January 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	87

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Dec 23		**BALANCE BROUGHT FORWARD**			**6,560.00**
11 Dec 23	CR	JOHAL & CO LTD		25.00	6,585.00
29 Dec 23	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07DEC2023	5.00		6,590.00
08 Jan 24		**BALANCE CARRIED FORWARD**			**6,590.00**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,590.0 0
Payments In	35.00
Payments Out	5.00
Closing Balance	6,620.00

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 January to 8 February 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	88

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Jan 24		**BALANCE BROUGHT FORWARD**			**6,590.00**
11 Jan 24	CR	JOHAL & CO LTD		25.00	6,615.00
29 Jan 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07JAN2024	5.00		6,620.00
08 Feb 24		**BALANCE CARRIED FORWARD**			**6,620.00**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,620.0 0
Payments In	35.00
Payments Out	11.00
Closing Balance	6,644.00

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 February to 8 March 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	89

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Feb 24		**BALANCE BROUGHT FORWARD**			**6,620.00**
12 Feb 24	CR	JOHAL & CO LTD		25.00	6,645.00
29 Feb 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07FEB2024	11.00		6,644.00
08 Mar 24		**BALANCE CARRIED FORWARD**			**6,644.00**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,644.0 0
Payments In	35.00
Payments Out	11.00
Closing Balance	6,668.00

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 March to 8 April 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	90

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Mar 24		**BALANCE BROUGHT FORWARD**			**6,644.00**
11 Mar 24	CR	JOHAL & CO LTD		25.00	6,669.00
29 Mar 24	DR	TOTAL CHARGES			
		TO 07MAR2024	11.00		6,658.00
02 Apr 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	6,668.00
08 Apr 24		**BALANCE CARRIED FORWARD**			**6,668.00**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,668.0 0
Payments In	35.00
Payments Out	251.00
Closing Balance	6,452.00

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 April to 8 May 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	91

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Apr 24		**BALANCE BROUGHT FORWARD**			**6,668.00**
11 Apr 24	CR	JOHAL & CO LTD		25.00	6,693.00
24 Apr 24	BP	Your Seva			
		Happy To Help 2024	240.00		6,453.00
29 Apr 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07APR2024	11.00		6,452.00
08 May 24		**BALANCE CARRIED FORWARD**			**6,452.00**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,452.0 0
Payments In	35.00
Payments Out	350.72
Closing Balance	6,136.28

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 May to 8 June 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	92

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 May 24		**BALANCE BROUGHT FORWARD**			**6,452.00**
13 May 24	CR	JOHAL & CO LTD		25.00	6,477.00
29 May 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07MAY2024	11.00		6,476.00
02 Jun 24	BP	Home			
		HTH Acad 2024	339.72		6,136.28
08 Jun 24		**BALANCE CARRIED FORWARD**			**6,136.28**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,136.28
Payments In	169.50
Payments Out	655.24
Closing Balance	5,650.54

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 June to 8 July 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	93

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Jun 24		**BALANCE BROUGHT FORWARD**			**6,136.28**
11 Jun 24	CR	JOHAL & CO LTD		25.00	6,161.28
29 Jun 24	DR	TOTAL CHARGES			
		TO 07JUN2024	5.00		6,156.28
30 Jun 24	BP	Home			
		HTH Taabar 2024	253.90		
	BP	Home			
		HTH Acad P 2024	396.34		5,506.04
01 Jul 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	CR	JUSTGIVING			
		3916004 HBUKGB4105		134.50	5,650.54
08 Jul 24		**BALANCE CARRIED FORWARD**			**5,650.54**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	5,650.54
Payments In	53.99
Payments Out	5.00
Closing Balance	5,699.53

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 July to 8 August 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	94

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Jul 24		**BALANCE BROUGHT FORWARD**			**5,650.54**
11 Jul 24	CR	JOHAL & CO LTD		25.00	5,675.54
16 Jul 24	CR	JUSTGIVING			
		3941333 HBUKGB4105		18.99	5,694.53
29 Jul 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07JUL2024	5.00		5,699.53
08 Aug 24		**BALANCE CARRIED FORWARD**			**5,699.53**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Business Banking Customers

Interest and Charges
Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:
This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:
This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card
For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information
A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges 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 conversation with us.

Personal Banking Customers

Interest
Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:
Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that 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.

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 Private Banking Account, HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card
For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

Customer service
You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

Business and Personal Banking Customers

Lost and Stolen Cards
If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're 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're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

RFB2616 CMT0644 ©HSBC Group 2024. All Rights Reserved.

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	5,699 .53
Payments In	35.00
Payments Out	355.00
Closing Balance	5,379.53

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 August to 8 September 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	95

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Aug 24		**BALANCE BROUGHT FORWARD**			**5,699.53**
12 Aug 24	CR	JOHAL & CO LTD		25.00	5,724.53
20 Aug 24	BP	Sant Isher Singh			
		Giffti Kenya HTH	350.00		5,374.53
29 Aug 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07AUG2024	5.00		5,379.53
08 Sep 24		**BALANCE CARRIED FORWARD**			**5,379.53**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Business Banking Customers

Interest and Charges
Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:
This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:
This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card
For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information
A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges 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 conversation with us.

Personal Banking Customers

Interest
Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:
Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that 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.

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 Private Banking Account, HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card
For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

Customer service
You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

Business and Personal Banking Customers

Lost and Stolen Cards
If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're 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're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

RFB2616 CMT0644 ©HSBC Group 2024. All Rights Reserved.

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	5,379 .53
Payments In	35.00
Payments Out	5.00
Closing Balance	5,409.53

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 September to 8 October 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	96

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Sep 24		**BALANCE BROUGHT FORWARD**			**5,379.53**
11 Sep 24	CR	JOHAL & CO LTD		25.00	5,404.53
29 Sep 24	DR	TOTAL CHARGES			
		TO 07SEP2024	5.00		5,399.53
30 Sep 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	5,409.53
08 Oct 24		**BALANCE CARRIED FORWARD**			**5,409.53**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Business Banking Customers

Interest and Charges
Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:
This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:
This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card
For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information
A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges 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 conversation with us.

Personal Banking Customers

Interest
Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:
Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that 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.

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 Private Banking Account, HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card
For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

Customer service
You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

Business and Personal Banking Customers

Lost and Stolen Cards
If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're 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're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

RFB2616 CMT0644 ©HSBC Group 2024. All Rights Reserved.

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	5,409 .53
Payments In	35.00
Payments Out	5.00
Closing Balance	5,439.53

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 October to 8 November 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	97

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Oct 24		**BALANCE BROUGHT FORWARD**			**5,409.53**
11 Oct 24	CR	JOHAL & CO LTD		25.00	5,434.53
29 Oct 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07OCT2024	5.00		5,439.53
08 Nov 24		**BALANCE CARRIED FORWARD**			**5,439.53**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Business Banking Customers

Interest and Charges
Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:
This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:
This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card
For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information
A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges 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 conversation with us.

Personal Banking Customers

Interest
Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:
Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that 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.

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 Private Banking Account, HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card
For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

Customer service
You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

Business and Personal Banking Customers

Lost and Stolen Cards
If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're 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're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

RFB2616 CMT0644 ©HSBC Group 2024. All Rights Reserved.

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	5,439 .53
Payments In	335.00
Payments Out	5.00
Closing Balance	5,769.53

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 November to 8 December 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	98

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Nov 24		**BALANCE BROUGHT FORWARD**			**5,439.53**
11 Nov 24	CR	JOHAL & CO LTD		25.00	5,464.53
29 Nov 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07NOV2024	5.00		5,469.53
02 Dec 24	CR	MANDEEP BENNING			
		BENNING FAMILY		100.00	
	BP	DHARIWAL SMK			
		GOSH		200.00	5,769.53
08 Dec 24		**BALANCE CARRIED FORWARD**			**5,769.53**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Business Banking Customers

Interest and Charges
Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:
This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:
This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card
For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information
A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges 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 conversation with us.

Personal Banking Customers

Interest
Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:
Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that 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.

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 Private Banking Account, HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card
For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

Customer service
You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

Business and Personal Banking Customers

Lost and Stolen Cards
If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're 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're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

RFB2616 CMT0644 ©HSBC Group 2024. All Rights Reserved.

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	5,769.53
Payments In	125.78
Payments Out	1,005.00
Closing Balance	4,890.31

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 December 2024 to 8 January 2025

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	99

Your Charitable Bank Account details

Date		Payment type and details	Paid out	Paid in	Balance
08 Dec 24		**BALANCE BROUGHT FORWARD**			**5,769.53**
11 Dec 24	CR	JOHAL & CO LTD		25.00	5,794.53
23 Dec 24	CR	JUSTGIVING			
		4216852 HBUKGB4105		72.97	5,867.50
26 Dec 24	BP	Home			
		HTHXmasSeva23&24	1,000.00		4,867.50
29 Dec 24	DR	TOTAL CHARGES			
		TO 07DEC2024	5.00		4,862.50
30 Dec 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	4,872.50
07 Jan 25	CR	JUSTGIVING			
		4233660 HBUKGB4105		17.81	4,890.31
08 Jan 25		**BALANCE CARRIED FORWARD**			**4,890.31**

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/).

Credit Interest Rates	balance	AER variable
Credit interest is not applied		

Debit Interest Rates	balance	EAR variable
Debit interest		21.34%

Business Banking Customers

Interest and Charges
Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:
This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:
This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card
For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information
A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges 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 conversation with us.

Personal Banking Customers

Interest
Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:
Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that 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.

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 Private Banking Account, HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card
For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

Customer service
You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

Business and Personal Banking Customers

Lost and Stolen Cards
If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're 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're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

RFB2616 CMT0644 ©HSBC Group 2024. All Rights Reserved.

HAPPY TO HELP FOUNDATION

England & Wales - Charity number 1179446

Accounts

Summary Of Donations

Year	Donations Made	Happy to Help Academy no. Students	Charity	Total
December 2013 - March 2015	£16,616.98		Great Ormond Street Hospital for Children	£17,428.04
April 2015 - December 2015	£28,981.00		Delete Blood Cancer	£15,000.00
January 2016 - December 2016	£7,101.77	34	Help for Heroes	£3,735.00
January 2017 - December 2017	£3,831.00	140	Cancer Research	£392.00
January 2018 - December 2018	£8,408.41	119	UK Punjabi Heritage Association	£15,000.00
January 2019 - December 2019	£3,551.86	112	Unicef	£110.00
January 2020 - December 2020	£8,885.63	136	Little Havens Hospice for Children	£700.00
January 2021 - December 2021	£4,253.35	85	Happy to Help Academy	£879.00
January 2022 - December 2022	£6,229.50	81	Aids Orphan	£2,316.81
January 2023 - December 2023	£4,657.75	119	2017 Projects	£3,831.00
January 2024 - October 2024	£2,114.96	85	SEVA/ Homeless	£853.97
			Macmillan	£121.11
			Happy to Help Foundation	£32,150.32
			Overall Total Riased	**£92,517.25**
			Total Children Sponsored	**911**

Projects Completed 2022	Amount	Charity	Projects Completed
Punjab Family Sponsorship	£180.00	Your Seva	Punjab Family Sponsorship £180 - Your Seva
Malerkotla Langar - Food Drive	£130.00	Happy to Help Foundation	Malerkotla Langar - Food Drive £130 - Happy to Help Foundation
Homeless Food Drive	£240.00	SEVA (Ilford)	Homeless Food Drive £240 - SEVA (Ilford)
HTH Academy	£350.00	Happy to Help Foundation	HTH Academy £350 - Happy to Help Foundation
Rajasthan Orphanage	£21.00	Happy to Help Foundation	Rajasthan Orphanage £21 - Happy to Help Foundation
Football Tournament & Nuclear Race	£520.58	Happy to Help Foundation	Football Tournament & Nuclear Race £520.58 - Happy to Help Foundation
Sagoo Family	£1,500.00	Happy to Help Foundation	Sagoo Family £1500 - Happy to Help Foundation
Ameresco Matched Giving	£649.02	Happy to Help Foundation	Ameresco Matched Giving £649.02 - Happy to Help Foundation
Direct Debits	£325.00	Happy to Help Foundation	Direct Debits £325 - Happy to Help Foundation
Amazon Smile	£54.45	Happy to Help Foundation	Amazon Smile £54.45 - Happy to Help Foundation
World Cup Sweepstake	£14.00	Happy to Help Foundation	World Cup Sweepstake £14 - Happy to Help Foundation
Bhangra 4 Us - Workshop	£80.00	Happy to Help Foundation	Bhangra 4 Us - Workshop £80 - Happy to Help Foundation
Christmas 2022	£2,165.45	GOSH	Christmas 2022 £2165.45 - GOSH
TOTAL RAISED	**£6,229.50**		**TOTAL RAISED £6229.5**

Summary Of Donations

Projects Completed	Amount	Charity	Projects Completed
Punjab Family Sponsorship	£240.00	Your Seva	Punjab Family Sponsorship £240 - Your Seva
Homeless Food Drive	£240.00	SEVA (Ilford)	Made in April 2024 dates for Nov 24
HTH Academy	£339.72	Happy to Help Foundation - Pak	HTH Academy £339.72 - Happy to Help Foundation - Pak
HTH Academy	£396.34	Happy to Help Foundation - India	HTH Academy £396.34 - Happy to Help Foundation - India
Rajasthan Orphanage	£253.90	Happy to Help Foundation	Rajasthan Orphanage £253.9 - Happy to Help Foundation
Giffti Orphanage Cows	£350.00	Happy to Help Foundation	Giffti Orphanage Cows £350 - Happy to Help Foundation
Direct Debits	£295.00	Happy to Help Foundation	Direct Debits £295 - Happy to Help Foundation
TOTAL RAISED	**£2,114.96**		**TOTAL RAISED £2114.96**

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,560.0 0
Payments In	35.00
Payments Out	5.00
Closing Balance	6,590.00

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 December 2023 to 8 January 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	87

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Dec 23		**BALANCE BROUGHT FORWARD**			**6,560.00**
11 Dec 23	CR	JOHAL & CO LTD		25.00	6,585.00
29 Dec 23	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07DEC2023	5.00		6,590.00
08 Jan 24		**BALANCE CARRIED FORWARD**			**6,590.00**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,590.0 0
Payments In	35.00
Payments Out	5.00
Closing Balance	6,620.00

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 January to 8 February 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	88

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Jan 24		**BALANCE BROUGHT FORWARD**			**6,590.00**
11 Jan 24	CR	JOHAL & CO LTD		25.00	6,615.00
29 Jan 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07JAN2024	5.00		6,620.00
08 Feb 24		**BALANCE CARRIED FORWARD**			**6,620.00**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,620.0 0
Payments In	35.00
Payments Out	11.00
Closing Balance	6,644.00

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 February to 8 March 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	89

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Feb 24		**BALANCE BROUGHT FORWARD**			**6,620.00**
12 Feb 24	CR	JOHAL & CO LTD		25.00	6,645.00
29 Feb 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07FEB2024	11.00		6,644.00
08 Mar 24		**BALANCE CARRIED FORWARD**			**6,644.00**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,644.0 0
Payments In	35.00
Payments Out	11.00
Closing Balance	6,668.00

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 March to 8 April 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	90

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Mar 24		**BALANCE BROUGHT FORWARD**			**6,644.00**
11 Mar 24	CR	JOHAL & CO LTD		25.00	6,669.00
29 Mar 24	DR	TOTAL CHARGES			
		TO 07MAR2024	11.00		6,658.00
02 Apr 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	6,668.00
08 Apr 24		**BALANCE CARRIED FORWARD**			**6,668.00**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,668.0 0
Payments In	35.00
Payments Out	251.00
Closing Balance	6,452.00

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 April to 8 May 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	91

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Apr 24		**BALANCE BROUGHT FORWARD**			**6,668.00**
11 Apr 24	CR	JOHAL & CO LTD		25.00	6,693.00
24 Apr 24	BP	Your Seva			
		Happy To Help 2024	240.00		6,453.00
29 Apr 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07APR2024	11.00		6,452.00
08 May 24		**BALANCE CARRIED FORWARD**			**6,452.00**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,452.0 0
Payments In	35.00
Payments Out	350.72
Closing Balance	6,136.28

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 May to 8 June 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	92

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 May 24		**BALANCE BROUGHT FORWARD**			**6,452.00**
13 May 24	CR	JOHAL & CO LTD		25.00	6,477.00
29 May 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07MAY2024	11.00		6,476.00
02 Jun 24	BP	Home			
		HTH Acad 2024	339.72		6,136.28
08 Jun 24		**BALANCE CARRIED FORWARD**			**6,136.28**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	6,136.28
Payments In	169.50
Payments Out	655.24
Closing Balance	5,650.54

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 June to 8 July 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	93

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Jun 24		**BALANCE BROUGHT FORWARD**			**6,136.28**
11 Jun 24	CR	JOHAL & CO LTD		25.00	6,161.28
29 Jun 24	DR	TOTAL CHARGES			
		TO 07JUN2024	5.00		6,156.28
30 Jun 24	BP	Home			
		HTH Taabar 2024	253.90		
	BP	Home			
		HTH Acad P 2024	396.34		5,506.04
01 Jul 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	CR	JUSTGIVING			
		3916004 HBUKGB4105		134.50	5,650.54
08 Jul 24		**BALANCE CARRIED FORWARD**			**5,650.54**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	5,650.54
Payments In	53.99
Payments Out	5.00
Closing Balance	5,699.53

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 July to 8 August 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	94

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Jul 24		**BALANCE BROUGHT FORWARD**			**5,650.54**
11 Jul 24	CR	JOHAL & CO LTD		25.00	5,675.54
16 Jul 24	CR	JUSTGIVING			
		3941333 HBUKGB4105		18.99	5,694.53
29 Jul 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07JUL2024	5.00		5,699.53
08 Aug 24		**BALANCE CARRIED FORWARD**			**5,699.53**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Business Banking Customers

Interest and Charges
Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:
This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:
This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card
For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information
A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges 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 conversation with us.

Personal Banking Customers

Interest
Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:
Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that 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.

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 Private Banking Account, HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card
For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

Customer service
You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

Business and Personal Banking Customers

Lost and Stolen Cards
If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're 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're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

RFB2616 CMT0644 ©HSBC Group 2024. All Rights Reserved.

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	5,699 .53
Payments In	35.00
Payments Out	355.00
Closing Balance	5,379.53

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 August to 8 September 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	95

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Aug 24		**BALANCE BROUGHT FORWARD**			**5,699.53**
12 Aug 24	CR	JOHAL & CO LTD		25.00	5,724.53
20 Aug 24	BP	Sant Isher Singh			
		Giffti Kenya HTH	350.00		5,374.53
29 Aug 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07AUG2024	5.00		5,379.53
08 Sep 24		**BALANCE CARRIED FORWARD**			**5,379.53**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Business Banking Customers

Interest and Charges
Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:
This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:
This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card
For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information
A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges 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 conversation with us.

Personal Banking Customers

Interest
Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:
Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that 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.

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 Private Banking Account, HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card
For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

Customer service
You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

Business and Personal Banking Customers

Lost and Stolen Cards
If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're 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're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

RFB2616 CMT0644 ©HSBC Group 2024. All Rights Reserved.

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	5,379 .53
Payments In	35.00
Payments Out	5.00
Closing Balance	5,409.53

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 September to 8 October 2024

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	96

Your Charitable Bank Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Sep 24		**BALANCE BROUGHT FORWARD**			**5,379.53**
11 Sep 24	CR	JOHAL & CO LTD		25.00	5,404.53
29 Sep 24	DR	TOTAL CHARGES			
		TO 07SEP2024	5.00		5,399.53
30 Sep 24	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	5,409.53
08 Oct 24		**BALANCE CARRIED FORWARD**			**5,409.53**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Business Banking Customers

Interest and Charges
Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:
This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:
This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card
For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information
A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges 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 conversation with us.

Personal Banking Customers

Interest
Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:
Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that 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.

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 Private Banking Account, HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card
For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

Customer service
You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

Business and Personal Banking Customers

Lost and Stolen Cards
If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're 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're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

RFB2616 CMT0644 ©HSBC Group 2024. All Rights Reserved.

HAPPY TO HELP FOUNDATION

England & Wales - Charity number 1179446

Accounts

Summary Of Donations

Year	Donations Raised	Happy to Help Academy no. Students	Charity	Total
December 2013 - March 2015	£16,616.98		Great Ormond Street Hospital for Children	£17,428.04
April 2015 - December 2015	£28,981.00		Delete Blood Cancer	£15,000.00
January 2016 - December 2016	£7,101.77	34	Help for Heroes	£3,735.00
January 2017 - December 2017	£3,831.00	140	Cancer Research	£392.00
January 2018 - December 2018	£8,408.41	119	UK Punjabi Heritage Association	£15,000.00
January 2019 - December 2019	£3,551.86	112	Unicef	£110.00
January 2020 - December 2020	£8,885.63	136	Little Havens Hospice for Children	£700.00
January 2021 - December 2021	£4,253.35	85	Happy to Help Academy	£879.00
January 2022 - December 2022	£6,229.50	81	Aids Orphan	£2,316.81
			2017 Projects	£3,831.00
			SEVA/ Homeless	£853.97
			Macmillan	£121.11
			Happy to Help Foundation	£27,492.57
			Overall Total Riased	**£87,859.50**
			Total Children Sponsored	**707**

Projects Completed 2022	Amount	Charity	Projects Completed
Punjab Family Sponsorship	£180.00	Your Seva	Punjab Family Sponsorship £180 - Your Seva
Malerkotla Langar - Food Drive	£130.00	Happy to Help Foundation	Malerkotla Langar - Food Drive £130 - Happy to Help Foundation
Homeless Food Drive	£240.00	SEVA (Ilford)	Homeless Food Drive £240 - SEVA (Ilford)
HTH Academy	£350.00	Happy to Help Foundation	HTH Academy £350 - Happy to Help Foundation
Rajasthan Orphanage	£21.00	Happy to Help Foundation	Rajasthan Orphanage £21 - Happy to Help Foundation
Football Tournament & Nuclear Race	£520.58	Happy to Help Foundation	Football Tournament & Nuclear Race £520.58 - Happy to Help Foundation
Sagoo Family	£1,500.00	Happy to Help Foundation	Sagoo Family £1500 - Happy to Help Foundation
Ameresco Matched Giving	£649.02	Happy to Help Foundation	Ameresco Matched Giving £649.02 - Happy to Help Foundation
Direct Debits	£325.00	Happy to Help Foundation	Direct Debits £325 - Happy to Help Foundation
Amazon Smile	£54.45	Happy to Help Foundation	Amazon Smile £54.45 - Happy to Help Foundation
World Cup Sweepstake	£14.00	Happy to Help Foundation	World Cup Sweepstake £14 - Happy to Help Foundation
Bhangra 4 Us - Workshop	£80.00	Happy to Help Foundation	Bhangra 4 Us - Workshop £80 - Happy to Help Foundation
Christmas 2022	£2,165.45	GOSH	Christmas 2022 £2165.45 - GOSH
TOTAL RAISED	**£6,229.50**		**TOTAL RAISED £6229.5**

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	6,786.70
Payments In	1,520.45
Payments Out	611.63
Closing Balance	7,695.52

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 December 2021 to 8 January 2022

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	62

Your Charitable Bank Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Dec 21		**BALANCE BROUGHT FORWARD**			**6,786.70**
13 Dec 21	CR	AMAZON EUROPE CORE		20.45	6,807.15
22 Dec 21	BP	Home			
		HTH Christmas 2021	606.63		6,200.52
29 Dec 21	DR	TOTAL CHARGES			
		TO 07DEC2021	5.00		6,195.52
01 Jan 22	CR	HARJAS SAGOO			
		Sagoos		1,500.00	7,695.52
08 Jan 22		**BALANCE CARRIED FORWARD**			**7,695.52**

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*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	7,695.52
Payments In	0.00
Payments Out	185.00
Closing Balance	7,510.52

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 January to 8 February 2022

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	63

Your Charitable Bank Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Jan 22		**BALANCE BROUGHT FORWARD**			**7,695.52**
29 Jan 22	DR	TOTAL CHARGES TO 07JAN2022	5.00		7,690.52
02 Feb 22	BP	Your Seva Happy to Help 2022	180.00		7,510.52
08 Feb 22		**BALANCE CARRIED FORWARD**			**7,510.52**

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*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	7,510.52
Payments In	27.36
Payments Out	5.00
Closing Balance	7,532.88

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 February to 8 March 2022

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	64

Your Charitable Bank Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Feb 22		**BALANCE BROUGHT FORWARD**			**7,510.52**
16 Feb 22	CR	JUSTGIVING			
		2448300 HBUKGB4105		1.19	7,511.71
23 Feb 22	CR	AMAZON EUROPE CORE		21.47	7,533.18
28 Feb 22	CR	JUSTGIVING			
		2431736 HBUKGB4105		4.70	7,537.88
01 Mar 22	DR	TOTAL CHARGES			
		TO 07FEB2022	5.00		7,532.88
08 Mar 22		**BALANCE CARRIED FORWARD**			**7,532.88**

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*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	7,532.88
Payments In	10.00
Payments Out	245.00
Closing Balance	7,297.88

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 March to 8 April 2022

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	65

Your Charitable Bank Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Mar 22		**BALANCE BROUGHT FORWARD**			**7,532.88**
29 Mar 22	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07MAR2022	5.00		7,537.88
05 Apr 22	BP	SEVA			
		April & May HTH22	240.00		7,297.88
08 Apr 22		**BALANCE CARRIED FORWARD**			**7,297.88**

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	*balance*	*EAR variable*
Debit interest		21.34%

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	7,297.88
Payments In	35.00
Payments Out	5.00
Closing Balance	7,327.88

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 April to 8 May 2022

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	66

Your Charitable Bank Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Apr 22		**BALANCE BROUGHT FORWARD**			**7,297.88**
11 Apr 22	CR	JOHAL & CO LTD		25.00	7,322.88
29 Apr 22	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07APR2022	5.00		7,327.88
08 May 22		**BALANCE CARRIED FORWARD**			**7,327.88**

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	*balance*	*EAR variable*
Debit interest		21.34%

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	7,327.88
Payments In	48.02
Payments Out	355.00
Closing Balance	7,020.90

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 May to 8 June 2022

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	67

Your Charitable Bank Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 May 22		**BALANCE BROUGHT FORWARD**			**7,327.88**
09 May 22	CR	AMAZON EUROPE CORE		13.02	7,340.90
11 May 22	CR	JOHAL & CO LTD		25.00	7,365.90
23 May 22	BP	Home			
		HTH Acad 2022	350.00		7,015.90
29 May 22	DR	TOTAL CHARGES			
		TO 07MAY2022	5.00		7,010.90
30 May 22	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	7,020.90
08 Jun 22		**BALANCE CARRIED FORWARD**			**7,020.90**

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	*balance*	*EAR variable*
Debit interest		21.34%

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	7,020.90
Payments In	35.00
Payments Out	5.00
Closing Balance	7,050.90

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 June to 8 July 2022

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	68

Your Charitable Bank Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Jun 22		**BALANCE BROUGHT FORWARD**			**7,020.90**
13 Jun 22	CR	JOHAL & CO LTD		25.00	7,045.90
29 Jun 22	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07JUN2022	5.00		7,050.90
08 Jul 22		**BALANCE CARRIED FORWARD**			**7,050.90**

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	*balance*	*EAR variable*
Debit interest		21.34%

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	7,050.90
Payments In	35.00
Payments Out	5.00
Closing Balance	7,080.90

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 July to 8 August 2022

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	69

Your Charitable Bank Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Jul 22		**BALANCE BROUGHT FORWARD**			**7,050.90**
11 Jul 22	CR	JOHAL & CO LTD		25.00	7,075.90
29 Jul 22	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07JUL2022	5.00		7,080.90
08 Aug 22		**BALANCE CARRIED FORWARD**			**7,080.90**

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	*balance*	*EAR variable*
Debit interest		21.34%

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	7,080.90
Payments In	43.85
Payments Out	5.00
Closing Balance	7,119.75

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 August to 8 September 2022

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	70

Your Charitable Bank Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Aug 22		**BALANCE BROUGHT FORWARD**			**7,080.90**
11 Aug 22	CR	JOHAL & CO LTD		25.00	7,105.90
16 Aug 22	CR	AMAZON EUROPE CORE		8.85	7,114.75
29 Aug 22	DR	TOTAL CHARGES			
		TO 07AUG2022	5.00		7,109.75
30 Aug 22	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	7,119.75
08 Sep 22		**BALANCE CARRIED FORWARD**			**7,119.75**

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	*balance*	*EAR variable*
Debit interest		21.34%

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	7,119.75
Payments In	35.00
Payments Out	5.00
Closing Balance	7,149.75

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 September to 8 October 2022

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	71

Your Charitable Bank Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Sep 22		**BALANCE BROUGHT FORWARD**			**7,119.75**
12 Sep 22	CR	JOHAL & CO LTD		25.00	7,144.75
29 Sep 22	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07SEP2022	5.00		7,149.75
08 Oct 22		**BALANCE CARRIED FORWARD**			**7,149.75**

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	*balance*	*EAR variable*
Debit interest		21.34%

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	7,149.75
Payments In	35.00
Payments Out	5.00
Closing Balance	7,179.75

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 October to 8 November 2022

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	72

Your Charitable Bank Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Oct 22		**BALANCE BROUGHT FORWARD**			**7,149.75**
11 Oct 22	CR	JOHAL & CO LTD		25.00	7,174.75
29 Oct 22	DR	TOTAL CHARGES			
		TO 07OCT2022	5.00		7,169.75
31 Oct 22	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	7,179.75
08 Nov 22		**BALANCE CARRIED FORWARD**			**7,179.75**

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/).

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

HSBC UK

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

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA

Account Summary	
Opening Balance	7,179.75
Payments In	560.80
Payments Out	5.00
Closing Balance	7,735.55

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 November to 8 December 2022

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	73

Your Charitable Bank Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Nov 22		**BALANCE BROUGHT FORWARD**			**7,179.75**
11 Nov 22	CR	JOHAL & CO LTD		25.00	7,204.75
14 Nov 22	CR	JUSTGIVING			
		2892612 HBUKGB4105		292.10	7,496.85
15 Nov 22	CR	AMAZON EUROPE CORE		11.11	7,507.96
22 Nov 22	CR	JUSTGIVING			
		2910835 HBUKGB4105		54.59	7,562.55
29 Nov 22	CR	Gopal Sagoo			
		Gopal Sagoo		10.00	
	DR	TOTAL CHARGES			
		TO 07NOV2022	5.00		7,567.55
03 Dec 22	BP	HUNJAN			
		Oct Football 2022		168.00	7,735.55
08 Dec 22		**BALANCE CARRIED FORWARD**			**7,735.55**

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/).

HAPPY TO HELP FOUNDATION

England & Wales - Charity number 1179446

Accounts



Total	**£4,253.35**					
Projects Completed	**Amount**	**Charity**				
Homeless Food Drive	240.00	SEVA				
HTH Academy	385.97	ACADEMY				
Rajasthan Orphanage	150.00	Happy to Help Foundation		Direct Debit 2021		
Amitoj Football Tournament	483.00	Happy to Help Foundation			13-Jan	
Christmas	606.63	GOSH Happy to Help			31-Jan	
Christmas	700.00	GOSH Dipak			13-Feb	
Christmas	1687.75	GOSH Santander			20-Feb	AMAZON
					02-Mar	
					13-Mar	
					31-Mar	
					30-Apr	BENEVITY
					01-May	
		GOSH Wish List			21-May	AMAZON
23.98	16.99	14.99	6.00		01-Jun	
30.00	17.99	39.99	8.99		01-Jul	
44.85	12.99	49.99	6.00		31-Jul	
19.98	19.99	14.99	7.95		13-Aug	AMAZON
8.00	14.97	15.99	19.99		01-Sep	
6.25	14.99	27.99	11.99		01-Oct	
12.99	11.98	40.99	9.99		16-Nov	AMAZON
17.98	6.00	18.40	16.99			
10.99	8.99	9.49	12.99			
39.80	6.00	10.00	16.99			
14.99	7.95	19.46	26.99			
15.99	19.99	12.90	12.15			
27.99	11.99	36.99	14.99			
40.99	9.99	3.99	24.99			
18.40	16.99	22.99	19.99			
9.49	12.99	15.99	30.61			
10.00	16.99	18.00	28.99			
13.94	26.99	14.97	13.99			
12.30	12.15	9.76	12.00			
36.99	14.99	17.34	31.99			
7.99	24.99	11.24	12.99			
22.99	19.99	16.00	27.88			
15.99	30.61	19.99	20.99			
18.00	28.99	23.98	13.99			
14.97	13.99	19.99	17.60			
9.76	12.00	16.99	14.00			
17.34	31.99	17.99	39.99			
11.24	12.99	12.99	49.99			
16.00	27.88	19.99				
19.99	20.99	14.97				
23.98	13.99	14.99				
19.99	17.60	5.99		**TOTAL**		
614.14	537.92	610.32	532.00	**2294.38**		



Summary Of Donations

Year	Donations Raised	Happy to Help Academy no. Students	Charity	Total
December 2013 - March 2015	£16,616.98		Great Ormond Street Hospital for Children	£17,428.04
April 2015 - December 2015	£28,981.00		Delete Blood Cancer	£15,000.00
January 2016 - December 2016	£7,101.77	34	Help for Heroes	£3,735.00
January 2017 - December 2017	£3,831.00	140	Cancer Research	£392.00
January 2018 - December 2018	£8,408.41	119	UK Punjabi Heritage Association	£15,000.00
January 2019 - December 2019	£3,551.86	112	Unicef	£110.00
January 2020 - December 2020	£8,885.63	136	Little Havens Hospice for Children	£700.00
January 2021 - December 2021	£4,253.35	85	Happy to Help Academy	£879.00
			Aids Orphan	£2,316.81
			2017 Projects	£3,831.00
			SEVA/ Homeless	£853.97
			Macmillan	£121.11
			Happy to Help Foundation	£21,263.07
			Overall Total Riased	**£81,630.00**
			Total Children Sponsored	**626**

December 2013 - Current Overall	£81,630.00
2022 Total Raised	£0.00
2021 Total Raised	£4,253.35
2020 Total Raised	£8,885.63
Blood Stem Cell Donors Registered	550
Academy	626
Spartan Runs	6
10km Runs	5
Bake Off	5
Food Drives	8
Football Tournaments	4
Tough Mudder	2
Fantasy Rugby Leagues	2
Charity Auctions	2
China	1
Peru	1
Brighton	1
Cotswolds Trek	1
Walkie Talkie Building Climb	1
Mount Kili Trek	1
London Shine Walk	1
Race For Life	1
Farmers Support Trucks	2
Justgiving Registered	2020
Benevity Registered	2020
Amazon Smile Registered	2020
Gift Aid Registered	2020

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,678.07
Payments In	2,536.87
Payments Out	2,724.11
Closing Balance	7,490.83

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 December 2020 to 8 January 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	47

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Dec 20		**BALANCE BROUGHT FORWARD**			**7,678.07**
09 Dec 20	CR	JUSTGIVING			
		1824348 HBUKGB4105		83.12	
	CR	J Chima			
		J Chima		50.00	
	CR	J Ahitan			
		Jaspreet ahitan		10.00	
	CR	HARDEEP SEHRA			
		hardeep - FARMERS		10.00	
	CR	Seehra Gajan			
		GAJAN - FARMERS		20.01	
	CR	JOHAL J V03			
		JESSE-FARMERS		50.00	7,901.20
10 Dec 20	CR	GURPREET CHANDSURE			
		Rick and Pavan		25.00	7,926.20
12 Dec 20	CR	Harveer Dhanda			
		Sent from Monzo		50.00	7,976.20
14 Dec 20	CR	SANGHERA S/STU11			
		MAMI JI + SIMMI		100.00	
	CR	CASSANDRA BENSON			
		Happy To Help		20.00	8,096.20
15 Dec 20	CR	JUSTGIVING			
		1818394 HBUKGB4105		268.16	8,364.36
17 Dec 20	BP	Home			
		Christmas 2020	544.11		7,820.25
18 Dec 20	BP	Home			
		Farmers Pledge 2	2,000.00		5,820.25
		BALANCE CARRIED FORWARD			**5,820.25**

HSBC UK

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

9 December 2020 to 8 January 2021

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	48

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
		BALANCE BROUGHT FORWARD			**5,820.25**
21 Dec 20	CR	SANGANI NR			
		CHARITABLE DONATIO		50.00	
	CR	RAIMONDA BULLAJ			
		Rai 4 Farmers		50.00	5,920.25
22 Dec 20	CR	JUSTGIVING			
		1843355 HBUKGB4105		7.12	
	BP	JUTLA M S			
		Charity dr jutla		100.00	6,027.37
23 Dec 20	CR	JASPINDER BAIDWAN			
		Donation to Kisaan		100.00	
	CR	HARVINDER CHANA			
		PUNJAB FARMERS		200.00	
	CR	CHANA J			
		HAPPY TO HELP-JAS		50.00	
	BP	PANDYA AAYUS			
		Supplies		30.00	
	CR	J Dale			
		joban farmer help		100.00	
	CR	A Deol			
		TOJI - FARMERS		50.00	
	CR	THANDI HK			
		THANDIS PLEDGE		100.00	6,657.37
24 Dec 20	CR	Suri Ikjyot			
		IKJYOT - FARMERS		50.00	
	BP	GREWAL S K			
		Pledge 2		150.00	
	BP	YOUR SEVA			
		Happy to Help	180.00		
	CR	SANGHERA S/STU11			
		HARMAN PLEDGE		100.00	
	CR	SANGHERA S/STU11			
		SIMMI+MAMI PLEDGE		100.00	
	CR	JUSTGIVING			
		1830809 HBUKGB4105		58.46	
	CR	KARUN CHHOKAR			
		Karun - Farmers		250.00	
	BP	BENNING			
		Mandeep - Farmer		75.00	7,260.83
26 Dec 20	BP	GREWAL H K			
		Farmers		50.00	7,310.83
29 Dec 20	CR	SANDHU H S			
		BHINDER		30.00	
	CR	SIMRAN HUNJAN			
		farmers 2		50.00	
		BALANCE CARRIED FORWARD			**7,390.83**

HSBC UK

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

9 December 2020 to 8 January 2021

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	49

Your Community Account details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
	BALANCE BROUGHT FORWARD			**7,390.83**
	CR CHAMKOR KHAKHA			
	chamkor khakha		100.00	7,490.83
08 Jan 21	**BALANCE CARRIED FORWARD**			**7,490.83**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,490.83
Payments In	7.12
Payments Out	0.00
Closing Balance	7,497.95

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 January to 8 February 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	50

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Jan 21		**BALANCE BROUGHT FORWARD**			**7,490.83**
12 Jan 21	CR	JUSTGIVING			
		1866101 HBUKGB4105		7.12	7,497.95
08 Feb 21		**BALANCE CARRIED FORWARD**			**7,497.95**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,497.95
Payments In	13.43
Payments Out	240.00
Closing Balance	7,271.38

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 February to 8 March 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	51

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Feb 21		**BALANCE BROUGHT FORWARD**			**7,497.95**
11 Feb 21	CR	AMAZON EUROPE CORE		13.43	7,511.38
06 Mar 21	BP	SEVA			
		happy to help 2021	240.00		7,271.38
08 Mar 21		**BALANCE CARRIED FORWARD**			**7,271.38**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,271.38
Payments In	0.00
Payments Out	0.00
Closing Balance	7,271.38

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 March to 8 April 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	52

Your Community Account details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Mar 21	**BALANCE BROUGHT FORWARD**			**7,271.38**
08 Apr 21	**BALANCE CARRIED FORWARD**			**7,271.38**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,271.38
Payments In	0.00
Payments Out	150.00
Closing Balance	7,121.38

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 April to 8 May 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	53

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Apr 21		**BALANCE BROUGHT FORWARD**			**7,271.38**
03 May 21	BP	Home			
		Taabar Relief	150.00		7,121.38
08 May 21		**BALANCE CARRIED FORWARD**			**7,121.38**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,121.38
Payments In	17.39
Payments Out	0.00
Closing Balance	7,138.77

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 May to 8 June 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	54

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 May 21		**BALANCE BROUGHT FORWARD**			**7,121.38**
24 May 21	CR	AMAZON EUROPE CORE		17.39	7,138.77
08 Jun 21		**BALANCE CARRIED FORWARD**			**7,138.77**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,138.77
Payments In	0.00
Payments Out	0.00
Closing Balance	7,138.77

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 June to 8 July 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	55

Your Community Account details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Jun 21	**BALANCE BROUGHT FORWARD**			**7,138.77**
08 Jul 21	**BALANCE CARRIED FORWARD**			**7,138.77**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,138.77
Payments In	733.00
Payments Out	250.00
Closing Balance	7,621.77

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 July to 8 August 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	56

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Jul 21		**BALANCE BROUGHT FORWARD**			**7,138.77**
14 Jul 21	CR	ONLINE EXPRESS MED			
		SPONSORSHIP		250.00	
	CR	A Deol			
		TOJI - EURO2020		160.00	7,548.77
29 Jul 21	BP	Home			
		DagenhamGoalsAug21	250.00		7,298.77
01 Aug 21	CR	PANESAR K / CA			
		KULJ PANESAR		14.00	
	CR	HAMID H			
		ABZ		14.00	
	BP	HUNJAN			
		Football Aug21		170.00	
	BP	HUNJAN			
		Aug21 Lions		15.00	
	CR	RATHOR RS			
		RAJ RATHOR		20.00	7,531.77
02 Aug 21	CR	H Chana			
		Harry Tournament		20.00	7,551.77
04 Aug 21	CR	Seehra Gajan			
		GAJAN - FARMERS		70.00	7,621.77
08 Aug 21		**BALANCE CARRIED FORWARD**			**7,621.77**

HSBC UK

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

9 July to 8 August 2021

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	57

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*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,621.77
Payments In	15.90
Payments Out	850.97
Closing Balance	6,786.70

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 August to 8 September 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	58

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Aug 21		**BALANCE BROUGHT FORWARD**			**7,621.77**
17 Aug 21	CR	AMAZON EUROPE CORE		15.90	7,637.67
05 Sep 21	BP	Randeep Sahota			
		Amitoj 5AsideFooty	465.00		7,172.67
06 Sep 21	VIS	INT'L 0009778963			
		WU 212488167812433			
		0808 234 9168	385.97		6,786.70
08 Sep 21		**BALANCE CARRIED FORWARD**			**6,786.70**

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*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	6,786.70
Payments In	0.00
Payments Out	0.00
Closing Balance	6,786.70

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 September to 8 October 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	59

Your Community Account details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Sep 21	**BALANCE BROUGHT FORWARD**			**6,786.70**
08 Oct 21	**BALANCE CARRIED FORWARD**			**6,786.70**

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*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	6,786.70
Payments In	0.00
Payments Out	0.00
Closing Balance	6,786.70

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 October to 8 November 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	60

Your CHARITABLE BANK ACCOUNT details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Oct 21	**BALANCE BROUGHT FORWARD**			**6,786.70**
08 Nov 21	**BALANCE CARRIED FORWARD**			**6,786.70**

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*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	6,786.70
Payments In	0.00
Payments Out	0.00
Closing Balance	6,786.70

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 November to 8 December 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	61

Your CHARITABLE BANK ACCOUNT details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Nov 21	**BALANCE BROUGHT FORWARD**			**6,786.70**
08 Dec 21	**BALANCE CARRIED FORWARD**			**6,786.70**

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*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

Interest

Credit interest is calculated daily on the cleared credit balance on your account and paid monthly.

Debit interest is calculated daily on any outstanding overdrawn balance on your account and is charged monthly in arrears.

Using a Debit Card abroad

When you use a Debit Card abroad, this statement will show where the transaction took place, the amount spent in local currency and converted into GBP.

Exchange Rate: Unless you have agreed a different rate (for example, using one of our self-service machines) the exchange rate that applies to any non-GBP Debit Card payments is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

Details of the current VISA Payment Scheme Exchange Rate can be obtained from www.visaeurope.com/en/cardholders/exchange_rates.aspx or by calling us.

Fee for non-GBP transactions: We charge a fee of 2.75% of the amount of the transaction.

Additional fee for non-GBP cash machine withdrawals: If you withdraw cash in a foreign currency, we will charge a fee of 1.5% (minimum £1.75) in addition to the fee for non-GBP transactions.

We will make the conversion and deduct any fees from your account once we receive details of the payment from VISA. We will do this at the latest on the next working day.

Some cash machine operators may also deduct a charge for withdrawals from their cash machines. If they do, they will show you the charge on screen.

Lost and stolen cards

If any cards issued by us are lost or stolen please log-in to the HSBC Kinetic App to block the card and report it.

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.

Contacting us

You can contact us through the HSBC Kinetic App.

Accessibility

If you'd like information about our products and services in another format such as large print, Braille or audio, please contact us.

HSBC UK Bank plc. Registered in England and Wales (company number: 9928412). Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 765112).

HAPPY TO HELP FOUNDATION

England & Wales - Charity number 1179446

Accounts

Summary Of Donations

Year	Donations Raised	Happy to Help Academy no. Students	Charity	Total
December 2013 - March 2015	£16,616.98		Great Ormond Street Hospital for Children	£17,428.04
April 2015 - December 2015	£28,981.00		Delete Blood Cancer	£15,000.00
January 2016 - December 2016	£7,101.77	34	Help for Heroes	£3,735.00
January 2017 - December 2017	£3,831.00	140	Cancer Research	£392.00
January 2018 - December 2018	£8,408.41	119	UK Punjabi Heritage Association	£15,000.00
January 2019 - December 2019	£3,551.86	112	Unicef	£110.00
January 2020 - Present	£8,885.63	136	Little Havens Hospice for Children	£700.00
			Happy to Help Academy	£879.00
			Aids Orphan	£2,316.81
			2017 Projects	£3,831.00
			SEVA/ Homeless	£853.97
			Macmillan	£121.11
			Happy to Help Foundation	£18,058.35
			Overall Total Riased	**£78,425.28**
			Total Children Sponsored	**541**

Projects	**Total**
December 2013 - Current Overall	£78,425.28
Blood Stem Cell Donors Registered	550
Academy	541
Spartan Runs	6
10km Runs	5
Bake Off	5
Food Drives	8
Football Tournaments	4
Tough Mudder	2
Fantasy Rugby Leagues	2
Charity Auctions	2
China	1
Peru	1
Brighton	1
Cotswolds Trek	1
Walkie Talkie Building Climb	1
Mount Kili Trek	1
London Shine Walk	1
Race For Life	1
Farmers Support Trucks	2
Justgiving Registered	2020
Benevity Registered	2020
Amazon Smile Registered	2020
Gift Aid Registered	2020

2020 Summary of Projects & Donations

Total	**£8,885.63**					
Hunjan Family	£60.00	King George Pizza	Direct Debit 2020			
Hunjan Family	£60.00	Visor Filament	£19.52	13-Jan		
Direct Debits Total	£200.52	year 2020	£9.66	31-Jan		
Academy Summary	£136.00	Studens Sponsored	£19.52	13-Feb		
Projects Completed	Amount	Charity	£12.09	20-Feb	AMAZON	
Homeless Food Drive	£120.00	SEVA	£9.66	02-Mar		
HTH Academy	£340.00	ACADEMY	£19.52	13-Mar		
HTH Junior Academy	£100.00	JR ACADEMY	£9.66	31-Mar		
Food drive	£120.00	COVID-19 Support	£19.42	30-Apr	BENEVITY	
King George Pizza	£160.00	COVID-19 Support	£9.66	01-May		
Mrs Saggoo Birthday Pledge	£350.00	Happy to Help Foundation	£8.34	21-May	AMAZON	
Rajasthan Orphanage	£150.00	Happy to Help Foundation	£9.66	01-Jun		
Mindset Circle	£1,280.00	Hampshire Medical Trust	£9.66	01-Jul		
Mindset Circle	£700.00	YoungMinds	£9.66	31-Jul		
Farmers Pledge 1	£1,206.00	Happy to Help Foundation	£6.77	13-Aug	AMAZON	
Farmers Pledge 2	£2,000.00	Happy to Help Foundation	£9.66	01-Sep		
Christmas	£2,039.11	GOSH	£9.66	01-Oct		
			£8.40	16-Nov	AMAZON	

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,045.83
Payments In	48.70
Payments Out	0.00
Closing Balance	7,094.53

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 December 2019 to 8 January 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	34

Your Community Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Dec 19		**BALANCE BROUGHT FORWARD**			**7,045.83**
13 Dec 19	CR	Stripe Payments UK STRIPE		39.04	7,084.87
31 Dec 19	CR	Stripe Payments UK STRIPE		9.66	7,094.53
08 Jan 20		**BALANCE CARRIED FORWARD**			**7,094.53**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,094.53
Payments In	29.18
Payments Out	0.00
Closing Balance	7,123.71

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 January to 8 February 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	35

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Jan 20		**BALANCE BROUGHT FORWARD**			**7,094.53**
13 Jan 20	CR	Stripe Payments UK			
		STRIPE		19.52	7,114.05
31 Jan 20	CR	Stripe Payments UK			
		STRIPE		9.66	7,123.71
08 Feb 20		**BALANCE CARRIED FORWARD**			**7,123.71**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,123.71
Payments In	41.27
Payments Out	120.00
Closing Balance	7,044.98

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 February to 8 March 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	36

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Feb 20		**BALANCE BROUGHT FORWARD**			**7,123.71**
13 Feb 20	CR	Stripe Payments UK			
		STRIPE		19.52	7,143.23
20 Feb 20	CR	AMAZON EUROPE CORE		12.09	7,155.32
02 Mar 20	CR	Stripe Payments UK			
		STRIPE		9.66	7,164.98
04 Mar 20	BP	SEVA			
		03.03.20 Feed	120.00		7,044.98
08 Mar 20		**BALANCE CARRIED FORWARD**			**7,044.98**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,044.98
Payments In	29.18
Payments Out	340.00
Closing Balance	6,734.16

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 March to 8 April 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	37

Your Community Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Mar 20		**BALANCE BROUGHT FORWARD**			**7,044.98**
13 Mar 20	CR	Stripe Payments UK			
		STRIPE		19.52	7,064.50
31 Mar 20	CR	Stripe Payments UK			
		STRIPE		9.66	7,074.16
02 Apr 20	BP	Home			
		HTH Acad 2020	340.00		6,734.16
08 Apr 20		**BALANCE CARRIED FORWARD**			**6,734.16**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	6,734.1 6
Payments In	29.08
Payments Out	100.00
Closing Balance	6,663.24

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 April to 8 May 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	38

Your Community Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Apr 20		**BALANCE BROUGHT FORWARD**			**6,734.16**
10 Apr 20	BP	Home			
		HTH Acad 2020	100.00		6,634.16
30 Apr 20	CR	CHARITABLE GIVING		19.42	6,653.58
01 May 20	CR	Stripe Payments UK			
		STRIPE		9.66	6,663.24
08 May 20		**BALANCE CARRIED FORWARD**			**6,663.24**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	6,663.24
Payments In	86.67
Payments Out	0.00
Closing Balance	6,749.91

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 May to 8 June 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	39

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 May 20		**BALANCE BROUGHT FORWARD**			**6,663.24**
21 May 20	CR	AMAZON EUROPE CORE		8.34	6,671.58
01 Jun 20	CR	Stripe Payments UK STRIPE		9.66	6,681.24
02 Jun 20	CR	JUSTGIVING		68.67	6,749.91
08 Jun 20		**BALANCE CARRIED FORWARD**			**6,749.91**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	6,749.91
Payments In	371.03
Payments Out	0.00
Closing Balance	7,120.94

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 June to 8 July 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	40

Your Community Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Jun 20		**BALANCE BROUGHT FORWARD**			**6,749.91**
26 Jun 20	CR	JUSTGIVING			
		1569903 HBUKGB4105		38.84	6,788.75
01 Jul 20	CR	Stripe Payments UK			
		STRIPE		9.66	6,798.41
04 Jul 20	BP	HUNJAN			
		Ms Saggoo Donation		322.53	7,120.94
08 Jul 20		**BALANCE CARRIED FORWARD**			**7,120.94**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,120.94
Payments In	9.66
Payments Out	0.00
Closing Balance	7,130.60

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 July to 8 August 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	41

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Jul 20		**BALANCE BROUGHT FORWARD**			**7,120.94**
31 Jul 20	CR	Stripe Payments UK			
		STRIPE		9.66	7,130.60
08 Aug 20		**BALANCE CARRIED FORWARD**			**7,130.60**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,130.60
Payments In	1,932.61
Payments Out	0.00
Closing Balance	9,063.21

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 August to 8 September 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	42

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Aug 20		**BALANCE BROUGHT FORWARD**			**7,130.60**
13 Aug 20	CR	AMAZON EUROPE CORE		6.77	7,137.37
24 Aug 20	BP	HUNJAN			
		LPD 22/08 Reunion		320.00	7,457.37
25 Aug 20	CR	JUSTGIVING			
		1667068 HBUKGB4105		247.95	7,705.32
26 Aug 20	CR	GIVING COM LTD SAF			
		1679109 HBUKGB4105		21.37	7,726.69
01 Sep 20	CR	JUSTGIVING			
		1673994 HBUKGB4105		209.69	
	CR	Stripe Payments UK			
		STRIPE		9.66	7,946.04
02 Sep 20	CR	GIVING COM LTD SAF			
		1687413 HBUKGB4105		32.05	7,978.09
07 Sep 20	CR	JUSTGIVING			
		1683797 HBUKGB4105		1,085.12	9,063.21
08 Sep 20		**BALANCE CARRIED FORWARD**			**9,063.21**

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).

HSBC UK

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

9 August to 8 September 2020

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	43

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	9,063.21
Payments In	238.44
Payments Out	580.00
Closing Balance	8,721.65

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 September to 8 October 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	43

Your Community Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Sep 20		**BALANCE BROUGHT FORWARD**			**9,063.21**
15 Sep 20	CR	GIVING COM LTD SAF			
		1695702 HBUKGB4105		145.95	9,209.16
22 Sep 20	CR	JUSTGIVING			
		1703374 HBUKGB4105		54.34	9,263.50
30 Sep 20	CR	GIVING COM LTD SAF			
		1714165 HBUKGB4105		28.49	9,291.99
01 Oct 20	CR	Stripe Payments UK			
		STRIPE		9.66	9,301.65
03 Oct 20	BP	Hampshire Medical			
		HappytoHelp	580.00		8,721.65
08 Oct 20		**BALANCE CARRIED FORWARD**			**8,721.65**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	8,721.65
Payments In	241.66
Payments Out	1,400.00
Closing Balance	7,563.31

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 October to 8 November 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	44

Your Community Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Oct 20		**BALANCE BROUGHT FORWARD**			**8,721.65**
17 Oct 20	BP	Home			
		HamphMedTrust	700.00		8,021.65
21 Oct 20	CR	GIVING COM LTD SAF			
		1740388 HBUKGB4105		164.03	
	BP	YoungMinds			
		HappyToHelpMindset	700.00		7,485.68
23 Oct 20	CR	JUSTGIVING			
		1750215 HBUKGB4105		77.63	7,563.31
08 Nov 20		**BALANCE CARRIED FORWARD**			**7,563.31**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,563.31
Payments In	1,320.76
Payments Out	1,206.00
Closing Balance	7,678.07

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 November to 8 December 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	45

Your Community Account details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Nov 20		**BALANCE BROUGHT FORWARD**			**7,563.31**
16 Nov 20	CR	AMAZON EUROPE CORE		8.40	7,571.71
01 Dec 20	CR	RATHOR RS			
		RAJ RATHOR		80.00	7,651.71
02 Dec 20	CR	JAWANDA BS & AK			
		HAPPY		50.00	7,701.71
03 Dec 20	BP	Home			
		HTH Farmers	1,206.00		6,495.71
06 Dec 20	CR	Suri Ikjyot			
		IKJYOT - FARMERS		150.00	
	CR	CHAMKOR KHAKHA			
		chamkor khakha		150.00	
	BP	JUTLA M S			
		Charity dr jutla		100.00	
	BP	HUNJAN A P S			
		Ajit - Farmers		100.00	
	CR	DURHAILAY G			
		KISSAN		50.00	
	BP	HUNJAN			
		Mum & Dad - Farmer		100.00	
	BP	HUNJAN			
		GurpalSim - Farmer		150.00	
	CR	A Deol			
		TOJI - FARMERS		50.00	7,345.71
07 Dec 20	CR	KAPOOR K			
		ZIVAH AVIRAJ K		51.00	7,396.71
08 Dec 20	BP	BENNING			
		Mandeep - Farmer		125.00	
		BALANCE CARRIED FORWARD			**7,521.71**

HSBC UK

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

9 November to 8 December 2020

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	46

Your Community Account details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
	BALANCE BROUGHT FORWARD			**7,521.71**
	CR GIVING COM LTD SAF			
	1811127 HBUKGB4105		156.36	7,678.07
08 Dec 20	**BALANCE CARRIED FORWARD**			**7,678.07**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	7,678.07
Payments In	2,536.87
Payments Out	2,724.11
Closing Balance	7,490.83

International Bank Account Number
GB54HBUK40011392306980

Branch Identifier Code
HBUKGB4105K

9 December 2020 to 8 January 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	47

Your Community Account details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
08 Dec 20		**BALANCE BROUGHT FORWARD**			**7,678.07**
09 Dec 20	CR	JUSTGIVING			
		1824348 HBUKGB4105		83.12	
	CR	J Chima			
		J Chima		50.00	
	CR	J Ahitan			
		Jaspreet ahitan		10.00	
	CR	HARDEEP SEHRA			
		hardeep - FARMERS		10.00	
	CR	Seehra Gajan			
		GAJAN - FARMERS		20.01	
	CR	JOHAL J V03			
		JESSE-FARMERS		50.00	7,901.20
10 Dec 20	CR	GURPREET CHANDSURE			
		Rick and Pavan		25.00	7,926.20
12 Dec 20	CR	Harveer Dhanda			
		Sent from Monzo		50.00	7,976.20
14 Dec 20	CR	SANGHERA S/STU11			
		MAMI JI + SIMMI		100.00	
	CR	CASSANDRA BENSON			
		Happy To Help		20.00	8,096.20
15 Dec 20	CR	JUSTGIVING			
		1818394 HBUKGB4105		268.16	8,364.36
17 Dec 20	BP	Home			
		Christmas 2020	544.11		7,820.25
18 Dec 20	BP	Home			
		Farmers Pledge 2	2,000.00		5,820.25
		BALANCE CARRIED FORWARD			**5,820.25**

HSBC UK

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

9 December 2020 to 8 January 2021

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	48

Your Community Account details

Date		Payment type and details	Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			**5,820.25**
21 Dec 20	CR	SANGANI NR			
		CHARITABLE DONATIO		50.00	
	CR	RAIMONDA BULLAJ			
		Rai 4 Farmers		50.00	5,920.25
22 Dec 20	CR	JUSTGIVING			
		1843355 HBUKGB4105		7.12	
	BP	JUTLA M S			
		Charity dr jutla		100.00	6,027.37
23 Dec 20	CR	JASPINDER BAIDWAN			
		Donation to Kisaan		100.00	
	CR	HARVINDER CHANA			
		PUNJAB FARMERS		200.00	
	CR	CHANA J			
		HAPPY TO HELP-JAS		50.00	
	BP	PANDYA AAYUS			
		Supplies		30.00	
	CR	J Dale			
		joban farmer help		100.00	
	CR	A Deol			
		TOJI - FARMERS		50.00	
	CR	THANDI HK			
		THANDIS PLEDGE		100.00	6,657.37
24 Dec 20	CR	Suri Ikjyot			
		IKJYOT - FARMERS		50.00	
	BP	GREWAL S K			
		Pledge 2		150.00	
	BP	YOUR SEVA			
		Happy to Help	180.00		
	CR	SANGHERA S/STU11			
		HARMAN PLEDGE		100.00	
	CR	SANGHERA S/STU11			
		SIMMI+MAMI PLEDGE		100.00	
	CR	JUSTGIVING			
		1830809 HBUKGB4105		58.46	
	CR	KARUN CHHOKAR			
		Karun - Farmers		250.00	
	BP	BENNING			
		Mandeep - Farmer		75.00	7,260.83
26 Dec 20	BP	GREWAL H K			
		Farmers		50.00	7,310.83
29 Dec 20	CR	SANDHU H S			
		BHINDER		30.00	
	CR	SIMRAN HUNJAN			
		farmers 2		50.00	
		BALANCE CARRIED FORWARD			**7,390.83**

HSBC UK

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

9 December 2020 to 8 January 2021

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	92306980	49

Your Community Account details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
	BALANCE BROUGHT FORWARD			**7,390.83**
	CR CHAMKOR KHAKHA			
	chamkor khakha		100.00	7,490.83
08 Jan 21	**BALANCE CARRIED FORWARD**			**7,490.83**

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*
Credit interest is not paid		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	0.00
Payments In	0.00
Payments Out	0.00
Closing Balance	0.00

Interest Rate - Valid as at end date of the statement period
0.20% AER

International Bank Account Number
GB04HBUK40011342306999

Branch Identifier Code
HBUKGB4105K

9 February 2019 to 8 February 2020

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	42306999	3

Your Business Money Manager details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Feb 19	**BALANCE BROUGHT FORWARD**			**0.00**
08 Feb 20	**BALANCE CARRIED FORWARD**			**0.00**

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).

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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

Mr Gurpal Singh Hunjan
18 Cavendish Gardens
Ilford
Essex
IG1 3EA

Account Summary	
Opening Balance	0.00
Payments In	0.00
Payments Out	0.00
Closing Balance	0.00

Interest Rate - Valid as at end date of the statement period
0.01% AER

International Bank Account Number
GB04HBUK40011342306999

Branch Identifier Code
HBUKGB4105K

9 February 2020 to 8 February 2021

Account Name	Sortcode	Account Number	Sheet Number
HAPPY TO HELP	40-01-13	42306999	4

Your Business Money Manager details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
08 Feb 20	**BALANCE BROUGHT FORWARD**			**0.00**
08 Feb 21	**BALANCE CARRIED FORWARD**			**0.00**

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).

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'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.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 **ciiom.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.**

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

RFB1898 MCP50300 07/18 © HSBC Group 2018