



#### 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
<b>Overall Total Raised</b>				<b>£78,425.28</b>
<b>Total Children Sponsored</b>				<b>541</b>

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

<b>Total</b>	<b>£8,885.63</b>			
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

## 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

9 December 2019 to 8 January 2020

### International Bank Account Number

GB54HBUK40011392306980

### Branch Identifier Code

HBUKGB4105K

### Account Name

HAPPY TO HELP

### Sortcode

40-01-13

### Account Number Sheet Number

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](http://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](http://www.hsbc.co.uk)).

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

## Interest

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## Effective from 1 August 2017

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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.

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## Recurring Transaction

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## Dispute resolution

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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.

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## 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

9 January to 8 February 2020

### International Bank Account Number

GB54HBUK40011392306980

### Branch Identifier Code

HBUKGB4105K

### Account Name

HAPPY TO HELP

### Sortcode

40-01-13

### Account Number Sheet Number

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

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18 Cavendish Gardens  
Ilford  
Essex  
IG1 3EA



### Account Summary

Opening Balance	7,123.71
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Payments Out	120.00
Closing Balance	7,044.98

9 February to 8 March 2020

### International Bank Account Number

GB54HBUK40011392306980

### Branch Identifier Code

HBUKGB4105K

### Account Name

HAPPY TO HELP

### Sortcode

40-01-13

### Account Number Sheet Number

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

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18 Cavendish Gardens  
Ilford  
Essex  
IG1 3EA



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Payments In	29.18
Payments Out	340.00
Closing Balance	6,734.16

9 March to 8 April 2020

### International Bank Account Number

GB54HBUK40011392306980

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HBUKGB4105K

### Account Name

HAPPY TO HELP

### Sortcode

40-01-13

### Account Number Sheet Number

92306980 37

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31 Mar 20	CR Stripe Payments UK STRIPE		9.66	7,074.16
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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.

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## Your Statement

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



### Account Summary

Opening Balance	6,734.16
Payments In	29.08
Payments Out	100.00
Closing Balance	6,663.24

9 April to 8 May 2020

### International Bank Account Number

GB54HBUK40011392306980

### Branch Identifier Code

HBUKGB4105K

### Account Name

HAPPY TO HELP

### Sortcode

40-01-13

### Account Number Sheet Number

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

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

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- (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.

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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](https://hsbc.co.uk) (UK customers) or [ciiom.hsbc.com](https://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.

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## 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

9 May to 8 June 2020

### International Bank Account Number

GB54HBUK40011392306980

### Branch Identifier Code

HBUKGB4105K

### Account Name

HAPPY TO HELP

### Sortcode

40-01-13

### Account Number Sheet Number

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

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



## Interest

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### Effective from 1 August 2017

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## 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

9 June to 8 July 2020

### International Bank Account Number

GB54HBUK40011392306980

### Branch Identifier Code

HBUKGB4105K

### Account Name

HAPPY TO HELP

### Sortcode

40-01-13

### Account Number Sheet Number

92306980 40

### Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
08 Jun 20	<b>BALANCE BROUGHT FORWARD</b>			<b>6,749.91</b>
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 Sagoo Donation		322.53	7,120.94
08 Jul 20	<b>BALANCE CARRIED FORWARD</b>			<b>7,120.94</b>

### Information about the Financial Services Compensation Scheme

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

## Interest

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## Effective from 1 August 2017

### Monthly cap on unarranged overdraft charges

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2. This cap covers any:

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- (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.

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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'.

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## 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

9 July to 8 August 2020

### International Bank Account Number

GB54HBUK40011392306980

### Branch Identifier Code

HBUKGB4105K

### Account Name

HAPPY TO HELP

### Sortcode

40-01-13

### Account Number Sheet Number

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

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

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## 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

9 August to 8 September 2020

### International Bank Account Number

GB54HBUK40011392306980

### Branch Identifier Code

HBUKGB4105K

### Account Name

HAPPY TO HELP

### Sortcode

40-01-13

### Account Number Sheet Number

92306980 42

### Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
08 Aug 20	<b>BALANCE BROUGHT FORWARD</b>			<b>7,130.60</b>
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	<b>BALANCE CARRIED FORWARD</b>			<b>9,063.21</b>

### 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](http://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](http://www.hsbc.co.uk)).

**9 August to 8 September 2020**

## Your Statement

**Account Name**  
HAPPY TO HELP

**Sortcode**   **Account Number**   **Sheet Number**  
40-01-13   92306980   43

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER</i> <i>variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR</i> <i>variable</i>
Credit interest is not paid			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](https://hsbc.co.uk) (UK customers) or [ciiom.hsbc.com](https://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.

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##### Dispute resolution

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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

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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**.

## 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

9 September to 8 October 2020

International Bank Account Number  
GB54HBUK40011392306980

Branch Identifier Code  
HBUKGB4105K

Account Name  
HAPPY TO HELP

Sortcode      Account Number      Sheet Number  
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

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

## Interest

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## 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

9 October to 8 November 2020

### International Bank Account Number

GB54HBUK40011392306980

### Branch Identifier Code

HBUKGB4105K

### Account Name

HAPPY TO HELP

### Sortcode

40-01-13

### Account Number Sheet Number

92306980 44

### Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
08 Oct 20	<b>BALANCE BROUGHT FORWARD</b>			<b>8,721.65</b>
17 Oct 20	BP Home			
	HampMedTrust	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	<b>BALANCE CARRIED FORWARD</b>			<b>7,563.31</b>

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



## Interest

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## 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

9 November to 8 December 2020

### International Bank Account Number

GB54HBUK40011392306980

### Branch Identifier Code

HBUKGB4105K

### Account Name

HAPPY TO HELP

### Sortcode

40-01-13

### Account Number Sheet Number

92306980

45

### Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
08 Nov 20	<b>BALANCE BROUGHT FORWARD</b>			<b>7,563.31</b>
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	
	<b>BALANCE CARRIED FORWARD</b>			<b>7,521.71</b>



9 November to 8 December 2020

## Your Statement

Account Name  
HAPPY TO HELP

Sortcode Account Number Sheet Number  
40-01-13 92306980 46

Your Community Account details				
Date	Payment type and details		Paid out	Paid in
	CR	BALANCE BROUGHT FORWARD GIVING COM LTD SAF 1811127 HBUKGB4105		7,521.71
08 Dec 20		BALANCE CARRIED FORWARD	156.36	7,678.07
				7,678.07

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

## Interest

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## 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

9 December 2020 to 8 January 2021

### International Bank Account Number

GB54HBUK40011392306980

### Branch Identifier Code

HBUKGB4105K

### Account Name

HAPPY TO HELP

### Sortcode

40-01-13

### Account Number Sheet Number

92306980

47

### Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
08 Dec 20	<b>BALANCE BROUGHT FORWARD</b>			<b>7,678.07</b>
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
	<b>BALANCE CARRIED FORWARD</b>			<b>5,820.25</b>

**9 December 2020 to 8 January 2021**

## Your Statement

**Account Name**  
HAPPY TO HELP

**Sortcode** 40-01-13 **Account Number** 92306980 **Sheet Number** 48

Your Community Account details					
Date	Payment type and details		Paid out	Paid in	Balance
21 Dec 20	CR	BALANCE BROUGHT FORWARD			5,820.25
		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

**9 December 2020 to 8 January 2021**

## Your Statement

**Account Name**  
HAPPY TO HELP

**Sortcode** **Account Number** **Sheet Number**  
40-01-13 92306980 49

<b>Your Community Account details</b>				
<i>Date</i>	<i>Payment type and details</i>		<i>Paid out</i>	<i>Paid in</i>
	CR	BALANCE BROUGHT FORWARD CHAMKOR KHAKHA		<b>7,390.83</b>
		chamkor khakha		100.00
<b>08 Jan 21</b>		BALANCE CARRIED FORWARD		<b>7,490.83</b>

## Information about the Financial Services Compensation Scheme

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<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER</i> <i>variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR</i> <i>variable</i>
Credit interest is not paid			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:

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- (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.

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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](https://hsbc.co.uk) (UK customers) or [ciiom.hsbc.com](https://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.

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## 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**  
HAPPY TO HELP

**Sortcode**      **Account Number**      **Sheet Number**  
40-01-13      42306999      3

### Your Business Money Manager details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
08 Feb 19	BALANCE BROUGHT FORWARD			0.00
08 Feb 20	BALANCE CARRIED FORWARD			0.00

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**9 February 2020 to 8 February 2021**

**Account Name**  
HAPPY TO HELP

**Sortcode**      **Account Number**      **Sheet Number**  
40-01-13      42306999      4

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<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
08 Feb 20	BALANCE BROUGHT FORWARD			0.00
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