



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



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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

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

9 December 2023 to 8 January 2024

International Bank Account Number
GB54HBUK40011392306980
Branch Identifier Code
HBUKGB4105K

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	Debit Interest Rates	balance	EAR variable
Credit interest is not applied			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.

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Your Statement

Mr Gurpal Singh Hunjan
3 Severn Avenue
Romford
RM2 6EA



Account Summary

Opening Balance	6,590.00
Payments In	35.00
Payments Out	5.00
Closing Balance	6,620.00

9 January to 8 February 2024

International Bank Account Number
GB54HBUK40011392306980
Branch Identifier Code
HBUKGB4105K

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

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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

9 February to 8 March 2024

International Bank Account Number
GB54HBUK40011392306980
Branch Identifier Code
HBUKGB4105K

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

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Interest

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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

9 March to 8 April 2024

International Bank Account Number
GB54HBUK40011392306980
Branch Identifier Code
HBUKGB4105K

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

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

Interest

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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

9 April to 8 May 2024

International Bank Account Number
GB54HBUK40011392306980
Branch Identifier Code
HBUKGB4105K

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

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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

9 May to 8 June 2024

International Bank Account Number
GB54HBUK40011392306980
Branch Identifier Code
HBUKGB4105K

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

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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

9 June to 8 July 2024

International Bank Account Number
GB54HBUK40011392306980
Branch Identifier Code
HBUKGB4105K

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		10.00	
	CR	JUSTGIVING 3916004 HBUKGB4105		134.50	5,650.54
08 Jul 24		BALANCE CARRIED FORWARD			5,650.54

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			21.34%		

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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.

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

9 July to 8 August 2024

International Bank Account Number

GB54HBUK40011392306980

Branch Identifier Code

HBUKGB4105K

Account Name

HAPPY TO HELP

Sortcode

40-01-13

Account Number Sheet Number

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.

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.

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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

- Each current account will set a monthly maximum charge for:
 - going overdrawn when you have not arranged an overdraft; or
 - going over/past your arranged overdraft limit (if you have one).
- This cap covers any:
 - interest and fees for going over/past your arranged overdraft limit;
 - fees for each payment your bank allows despite lack of funds; and
 - 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.

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

9 August to 8 September 2024

International Bank Account Number
GB54HBUK40011392306980
Branch Identifier Code
HBUKGB4105K

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		AER	Debit Interest Rates		EAR
	balance	variable		balance	variable
Credit interest is not applied			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.

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Your debit card

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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

- Each current account will set a monthly maximum charge for:
 - going overdrawn when you have not arranged an overdraft; or
 - going over/past your arranged overdraft limit (if you have one).
- This cap covers any:
 - interest and fees for going over/past your arranged overdraft limit;
 - fees for each payment your bank allows despite lack of funds; and
 - 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

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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

9 September to 8 October 2024

International Bank Account Number
GB54HBUK40011392306980
Branch Identifier Code
HBUKGB4105K

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

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

Business Banking Customers

Interest and Charges

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

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Personal Banking Customers

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