

## Your Statement

Mr Mulibir Rai  
Janmadin.com  
38 Ravenglass Road  
Swindon  
SN5 7BW



### Account Summary

Opening Balance	1,938.02
Payments In	115.00
Payments Out	5.00
Closing Balance	2,048.02

28 October to 27 November 2023

### International Bank Account Number

GB21HBUK40434162410370

### Branch Identifier Code

HBUKGB4110N

### Account Name

Janmadin.com

### Sortcode

40-43-41

### Account Number Sheet Number

62410370 38

### Your Charitable Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
27 Oct 23	BALANCE BROUGHT FORWARD			1,938.02
01 Nov 23	CR M RAI			
	MULIBIR		5.00	1,943.02
04 Nov 23	CR SUSHMA BHATTRAI BA			
	Sharad Sushma		100.00	2,043.02
12 Nov 23	CR BISWASDIP LIMBU			
	Biswasdip Tigela		10.00	2,053.02
17 Nov 23	DR TOTAL CHARGES			
	TO 26OCT2023	5.00		2,048.02
27 Nov 23	BALANCE CARRIED FORWARD			2,048.02

### 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](https://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/](https://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](http://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.