

Your Visa Card statement

Contact tel 03457 404 404
From Overseas tel 44 1226 261 010

Lost and Stolen Cards 03456 007 010 (24 hrs)
From Overseas tel 44 1442 422 929 (24 hrs)

Text Phone 1800 103457 125 563
used by deaf or speech impaired customers

Mr Alexander Peter Delmont
28 Amerland Road
London
SW18 1PZ

www.hsbc.co.uk

Account Summary	
Credit Limit	£ 3,650.00
APR	16.9%
Previous Balance	79.10
Debits	0.68
Credits	0.00
New Balance	79.78
Minimum payment	£35.00
Payment to be credited by	16 Mar 2020
Overdue payment	£30.00
Please make immediate payment.	

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out on the reverse of this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Minimum payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Statement Date **18 February 2020**

Card number

Sheet number 1 of 3

4546 3848 0068 6876

DETACH HERE AND KEEP STATEMENT

Receiving Cashier's
stamp and initials

Bank Giro Credit

4546 3848 0068 6876

Cheques should be made payable to: HSBC UK Bank plc
Please enter amount in total box

Paid in by:	Date:
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HSBC UK Bank plc IO Collection Account
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Notes 50		
20		
10		
5		
Coins		
Total Cash		
Cheques		

Fee	Items
<input type="text"/>	<input type="text"/>

DO NOT USE

42-99-34

Please do not write below this line or fold this counterfoil

HSBCUKBankplc(03457404404)

Statement Date **18 February 2020**

Card number

Sheet number 2 of 3

Mr Alexander Peter Delmont

4546 3848 0068 6876

Your Transaction Details

Amount

Received By Us Transaction Date Details

NO TRANSACTIONS FOR THIS ACCOUNT

Summary Of Interest On This Statement

Interest on Standard Balance (Purchases) at 1.313% per month	0.68
TOTAL INTEREST CHARGED ON THIS STATEMENT	0.68
Estimated interest - next month	0.70

Arrears Notice

We are obliged by law to send this notice when we do not receive two consecutive minimum payments by their due dates. If your payments are now fully up-to-date, you need take no further action.

This notice is given in compliance with the Consumer Credit Act 1974 because you are behind with payments. Please contact us to discuss your account on 0345 607 7088.

Payments Due

Expected monthly minimum payment	£ 5.00	Due Date	13 Jan 20
Expected monthly minimum payment	£ 5.00	Due Date	14 Feb 20

Payments Received

Date Received

NIL

These are the payments into your account for the period covered by your last two statements.

Amount Received on Time £ 0.00

This amount may be less than the total amount of the payments you have made. This is because a payment is only received on time if you pay the 'Expected monthly minimum payment' amount in full on or before the due date. If you didn't do this, we apply any subsequent payments we receive first to clear the amount you haven't paid and only then, what's left, to the second 'Expected monthly minimum payment'.

Total Amount you Failed to Pay on Time £ 10.00

This amount is the difference between the total of the 'Payments Due' requested from you in the period covered by this notice and the 'Amount Received on Time'.

Your statement will show the next payment requested from you and the date by which it is due. If you are not up to date with your payments your current arrears are also displayed on your statement.

Statement Date **18 February 2020**Card number
4546 3848 0068 6876

Sheet number 3 of 3

Missed and partly made payments

This notice does not give details of missed or partly made payments previously notified whether or not they remain unpaid.

Default sums and interest

You may have to pay default sums and interest in relation to the missed or partly made payments indicated above in addition to any default sums and interest already included in this notice. Please contact us if you would like further details. This notice does not take account of any payments received after the date of the notice.

Financial Conduct Authority Information Sheet

This notice should include a copy of the current information sheet on arrears prepared by the Financial Conduct Authority. This contains important information about your rights and where to go for support and advice, for example on applying for a Time Order as well as our right to charge you interest. If it is not included you should contact us to get one. Please refer to the Financial Conduct Authority information sheet for more information about how to get advice on dealing with your debt.

Important Notice

You must pay £30.00 immediately. Until you do, credit reference agencies will report your account as out of order and you'll be paying interest on a higher amount. If you usually pay by Direct Debit we'll collect this amount with your monthly payment if you haven't paid it by then. See the reverse of this statement for how to make payment.

Please pay overdue amount now, rest of balance by due date.

Summary Box The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

Interest free period	Up to 56 days for purchases when you pay your balance in full every month by the due date.		
Interest charging information	You will not pay interest on purchases if you pay your balance in full and on time each month. Otherwise, the period over which interest is charged will be as follows:		
	Purchases, balance transfers, cash advances and cash related payments	From	Until
		Date debited to your account	Paid in full
Allocation of payments	If the amount you pay in a month is less than the full amount you owe, we will apply the amount you pay in the following order: (a) any unpaid arrears or amounts over the credit limit; (b) the amount you owe us and shown in your statement; (c) any transactions, interest or charges not yet included in a statement. We will apply your payment first to amounts on your account which we charge at the highest interest rate followed by amounts we charged at lower rates. In each case, interest and charges are paid off first. If some amounts are charged at the same interest rate, we will apply your payment to the oldest amounts first.		
Minimum monthly repayment	If you entered into your agreement with us before 23 March 2011 the minimum payment will be the higher of:	A. 2.5% of the full amount you owe as shown on your monthly statement (including interest and charges) B. £5	
	If you entered into your agreement with us from 23 March 2011 onwards, the minimum payment will be the higher of:	A. The sum of (a) interest for the period from the last statement, (b) any default charges, and (c) 1% of the full amount you owe as shown on your monthly statement (not including interest and default charges) B. 2.5% of the full amount you owe as shown on your monthly statement (including interest and charges) C. £5	
Credit Limit	Minimum credit limit £500, maximum credit limit subject to status		
Fees	No Annual Fee		
Charges	Cash fee	2.99% of the cash advance or cash related payment, minimum £3	
	Balance transfers	If you have an introductory rate, that rate will apply within 60 days of account opening. After the end of any introductory offer, 2.9% of the balance transferred from account opening, minimum £5	
Foreign usage	Payment Scheme Exchange rate:	Rates can be found at: www.mastercard.com/global/currencyconversion/index.html or www.visaeurope.com/making-payments/exchange-rates	
	Dependent upon the type of transaction you undertake one or more of the following charges will apply:		
	Non-sterling transaction fee	2.99% of the amount of the sterling transaction value	
	Cash fee	2.99% of the cash advance or cash related payment, minimum £3	
Default charges	For paying late	£12	
	For going over your credit limit	£12	
	For payments which are returned unpaid	£5	
	For enforcing repayment, including legal and tracing costs	Our reasonable costs	

How interest is charged

On purchases

We don't charge interest on purchases if you pay your balance in full by the due date (and you've also paid the previous month's balance in full by that due date). If you do not pay the balance in full, we charge interest on all transactions from the date they were added to the account (not just on the unpaid balance).

On cash transactions

Cash transactions include cash advances, balance transfers, Direct Debits, standing orders, travellers cheques, foreign currency, gambling transactions and any cash substitutes. Interest will be charged from the date of each cash transaction, even if you pay the balance in full each month, until the cash transaction (including interest) is paid in full.

Estimated interest

This is an estimate of the interest you'll have to pay next month. It assumes: 1) you only pay the minimum due, 2) you pay on the due date, 3) you have no more balance transfers or cash advances before your next statement, 4) you don't change your statement date, and 5) your interest rate doesn't change. Remember if you make only the minimum payment each month it will take you longer and cost you more to clear your balance.

Daily interest

Interest is charged on a daily basis, so the amount of interest payable will increase the longer payment is delayed, even if payment is made before the due date. Payments will take effect when they are actually received by us as cleared funds.

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 with us. If you contact the retailer you will also be able to deal with the agreement you have with them. This should ensure the retailer will not collect any further payments. If they do we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

How much to pay and when

You may pay any amount from the minimum payment to the full balance on your statement.

Please ensure your payment reaches us by the due date, shown overleaf, or a charge may be made in accordance with your terms & conditions. Any amount overdue or overlimit must be paid immediately. All payments will only take effect when they are actually received by us as cleared funds.

If you are experiencing financial difficulties and cannot meet your repayments, please call us on **03457 404 404**.

Checking your statement

Please keep all vouchers and till receipts when you use your card(s) and check them against your monthly statement. The name and place description shown on your statement may not match what is on the voucher, so please remember items you've ordered by post, phone or the internet.

If there's a transaction on your statement which you believe is incorrect, please notify us within 13 months of your statement date by calling **03457 404 404**.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us first. 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.

*How to contact HSBC UK Bank plc

Log on at: www.hsbc.co.uk or call Customer Services: 03457 404 404.
(Textphone 03457 125 563) or from **overseas +44 1226 261 010**.

Lines open 8am to 10pm 7 days a week (Except Christmas Day, Boxing Day and New Year's Day).

Lost and Stolen 03456 007 010 or from overseas +44 1442 422 929.
Lines open 24 hours a day, 7 days a week.

How to pay Remember, if payments are made using the wrong card details, sort code or account number, they may be delayed or not applied. 'Working days' are any weekday other than Bank Holidays.

All Customers		Interest Calculations and available credit		
Direct Debit	Contact Us* and select to pay the full, fixed or minimum amount due. Your payment will be automatically deducted from your current account by your due date each month. If the minimum payment due is more than your fixed amount, we will claim the minimum payment. If your statement balance is lower than your fixed amount we will only claim the balance on your statement.	Payments credited the same working day.		
Standing Order/ bill payment/ overseas payment	Pay a fixed amount to your HSBC Bank Credit Card using the following information: ◆ Sort Code and Account Number: (choose applicable numbers from table below) ◆ Reference: your 16 digit credit card number			
	Type of Card	Card no. begins	Quote sortcode	
			Quote account no.	
			If paying from overseas quote sortcode - acc. no for the corresponding Card no. IBAN Number (International Bank Account Number)	
	Visa: HSBC and Welsh	454638	40 42 46	09003649
		408267	40 11 71	79001387
			404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787	
			401171-29009787 BIC: MIDLGB22 IBAN: GB38MIDL40117129009787	
Mastercard: HSBC and Welsh	543460	40 42 46	29004734	
			404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787	
Gold Visa	494120	40 42 46	69005161	
			404246-99009787 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787	
Mastercard HSBC Rewards	538149	40 42 46	09005099	
			404246-09005099 BIC: HBUKGB4B IBAN: GB52HBUK40424699009787	
HSBC Bank branches	By cash or cheque: Please make cheques payable to HSBC UK Bank plc followed by your 16-digit Credit Card number. A charge may apply to payments made at banks other than HSBC Bank.			
Post	Please make cheques payable to HSBC UK Bank plc followed by your 16-digit Credit Card number and send it to: HSBC UK Bank plc, Card Services, PO Box 728, Camberley GU15 3WU. Do not send cash or post dated cheques.			
			Cash payments credited for interest calculations and available credit updated the same working day and for cheques available credit updated within 4 working days.	
			Payments from other banks can take up to three working days to reach us. Customers making a payment from a bank or building society that is participating in the Faster Payments Service will in normal circumstances be able to pay to your Credit Card and have the available credit updated within 2 hours. All payments are credited for interest calculations the same working day.	
			Please allow at least 7 working days from posting for your account to be credited. Available credit will be updated within 4 working days of receipt.	