



## Your MasterCard statement

Contact tel 08457 404 404  
From Overseas tel 44 1226 261 010

Lost and Stolen Cards 08456 007 010 (24hrs)  
From Overseas tel 44 1442 422 929 (24hrs)

Text Phone 1800 108457 125 563  
used by deaf or speech impaired customers  
www.hsbc.co.uk

■  
Mr Sean William Sapsford  
21 Bolford Street  
Thaxted  
Dunmow  
Essex  
CM6 2PY

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.

Account Summary	
Credit Limit	£ 500.00
<b>APR</b>	<b>22.9 %</b>
Previous Balance	509.26
Debits	47.70
Credits	60.00
<b>New Balance</b>	<b>496.96</b>
Minimum payment	<b>£ 12.42</b>
Payment to be credited by	<b>16 Jul 2010</b>

Statement Date **21 June 2010**

Card number

Sheet number 1 of 2

Sean William Sapsford

5434 6044 6562 8950

### Your Transaction Details

Received By Us	Transaction Date	Details	Amount
01 Jun 10	29 May 10	PAYMENT - THANK YOU	10.00CR
01 Jun 10	29 May 10	PAYMENT - THANK YOU	50.00CR
16 Jun 10	15 Jun 10	TESCO UPT 3749 WINCHESTER	10.00
21 Jun 10	18 Jun 10	SHELL WINCHESTER N WINCHESTER	28.35

### Summary Of Interest On This Statement

Interest on Standard Balance (Cash) at 2.073% per month	0.80	
Interest on Standard Balance (Purchases) at 1.740% per month	8.55	
<b>TOTAL INTEREST CHARGED ON THIS STATEMENT</b>		<b>9.35</b>
Estimated interest - next month	8.36	

### 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.

Credit Card Cheques: References to credit card cheques were removed from the card agreement in 2007. We have not issued any new cheques for a number of years. We will no longer honour credit card cheques drawn on your card account so if you hold any old cheques, please destroy them.

Statement Date **21 June 2010**

Card number  
5434 6044 6562 8950

Sheet number 2 of 2

DETACH HERE AND KEEP STATEMENT

Receiving Cashier's  
stamp and initials

**Bank Giro Credit** 

5434 6044 6562 8950

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

Paid in by:	Date:
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HSBC Bank plc HO Connection Account
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Notes 50		
20		
10		
5		
Coins		
Total Cash		
Cheques		

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

**42-98-02**

£

**DO NOT USE**

Please do not write below this line or fold this counterfoil

08457 404 404

www.hsbc.co.uk

overseas +44 8457 404 404 textphone 18001 08457 125 563

**Important information about your account**

The information set out on this statement includes a summary of some of your Credit Card Agreement Terms. Please refer to those Terms for full details.

<b>Interest free period</b>	Up to 56 days for Purchases if you pay your whole balance in full and on time.
<b>Interest charging information</b>	Interest is charged from the date transactions are applied to charging your account until payment is received (unless the interest free information period applies). For Cash Advances and Balance Transfers, any interest charge for the period from the previous statement to the date of full repayment will be debited the following month.
<b>Allocation of payments</b>	Your payment is allocated to promotional rate Balance Transfers, then Purchases and standard rate Balance Transfers and lastly to Cash Advances (full details are set out in Other Financial Information in the Agreement Terms).
<b>Minimum monthly repayment</b>	Any payment protection insurance premium plus £5 or 2.5%, whichever is higher, of your remaining statement balance, or if less than £5, your statement balance each month.
<b>Fees</b>	No annual fee
<b>Charges</b>	Cash Advances — 2.5% handling fee, minimum £2.50 (the Cash Advance charge is applicable to cash withdrawals, bill payments, purchase of foreign currency and travellers cheques, but does not apply to gambling transactions) Foreign Exchange — 2.75% of the amount of non-sterling transactions Balance Transfers — 2.5% of each amount transferred minimum £5
<b>Default Charges</b>	Late payment £12; Over credit limit £12; Returned payment £5

**How your interest is charged**

Interest is charged on a daily basis from the date each transaction is applied to the account. Interest payments therefore increase the longer the payment is delayed (even before the monthly payment due date). However, we will not charge interest if your statement balance is paid off by the payment due date, except for on Cash Advances and Balance Transfers.

**Estimated interest**

The figure shown on the front of your statement is an indication of the interest you will be charged on your next statement, if you pay the minimum amount due and this reaches us by the due date. Please note the interest charged will differ from the figure shown if a charge is made to your statement date or interest rate (except for the expiry of a promotional rate), if new transactions are made or fees are incurred.

**Optional CardGuard Protection**

This cover will protect your cards against fraudulent use if they are lost or stolen. It also ensures replacements are ordered for you with one free telephone call from anywhere in the world at anytime. To apply call 08706 071 379. Lines are open Monday-Thursday 9am-8pm, Friday 9am-7pm, Saturday 9am-5pm. If you are an existing CardGuard holder please call CardGuard to update your details on 0870 600 3033. Lines are open 24 hours, 7 days a week.

**Security and fraud protection**

We will never ask you for your Security details in full. If you are asked for this information either verbally, in writing or via email, you should refuse and let us know immediately.

If you use your card online, registering for **Verified by Visa** or **MasterCard SecureCode** will make your payments more secure. Verified by Visa: [hsbc.co.uk/verifiedbyvisa](http://hsbc.co.uk/verifiedbyvisa) or MasterCard SecureCode: [hsbc.co.uk/securecode](http://hsbc.co.uk/securecode).

If your card or card details are obtained and used without your consent you will not be liable for any resulting fraudulent transactions. You must take all reasonable steps to safeguard your card and card details.

**Check your statement regularly**

Unless you tell us about any transactions you do not recognise, we will treat all transactions on the account as yours. If you identify such a transaction, please call us on 08457 404 404.

**Change of address**

If any of the address details on your statement are incorrect or we don't have your current phone number please call us on 08457 404 404 or log into Personal Internet Banking. Lines are open 8am to 10pm every day (except Christmas Day, Boxing Day and New Year's Day). To ensure that we carry out your instructions accurately, to help us to continually improve our service and in the interests of security, we may monitor and/or record your communications with us.

**How to make payments**

<b>Remember, if payments are made using the wrong reference information, sort code or account number they may be delayed or in some instances not received at all. For example when asked for 'your reference' this must be your 16 digit credit card number without any gaps or letters.</b>				
<b>Method</b>	<b>How to pay</b>	<b>Interest calculations and available credit</b>		
<b>HSBC Bank current account holders only</b>				
<b>Internet</b>	<a href="http://www.hsbc.co.uk">www.hsbc.co.uk</a>	As of December 2008, if making a payment from a bank or building society that supports Faster Payments, your available credit will be updated within 2 working hours (in normal circumstances). All payments are credited for interest calculations the same working day. Available credit updated within 3 working days.		
<b>Phone</b>	08457 404 404 (textphone 18001 08457 125 563)			
<b>HSBC Bank cash machine</b>	Insert your HSBC Bank debit card and select the 'Pay credit card' option at any HSBC cash machine in the UK, Channel Islands or Isle of Man. You will receive a receipt confirming your payment.			
<b>All customers</b>				
<b>Direct Debit</b>	Call 08457 404 404 and select to pay the full or minimum amount due. Your payment will be automatically deducted from your current account by your due date each month.	Payments credited for interest calculations the same working day and available credit updated the next working day.		
<b>Standing Order/Bill Payment</b>	Pay a fixed amount to your HSBC Bank credit card from other banks or building societies using the following information: 1. Sort Code: 40 42 46 2. Account Number: xxxxxxxx (choose applicable account number from table below) 3. Reference: your 16 digit credit card number must be quoted	Payments take 3 to 5 working days for both interest calculations and updating available credit. As December 2008, if making a payment from a bank or building society that supports Faster Payments, your available credit will be updated within 2 working hours (in normal circumstances).		
	<i>Type of card</i>		<i>Card number begins</i>	<i>Account number</i>
	MasterCard: HSBC Bank & Welsh		543460	29004734
	Visa: HSBC Bank & Welsh		454638	09003649
	Gold Visa	494120	69005161	
<b>HSBC Bank Branches</b>	By cash or cheque: payments to be made using in-branch Express Banking machines. Please make cheques payable to HSBC Bank plc followed by your 16 digit credit card number. A charge may apply to payments made at banks other than HSBC Bank.	Payments credited for interest calculations the same working day and available credit updated within 4 working days.		
<b>Post</b>	If you've received a payment envelope you can send us a cheque by post. Please make cheques payable to HSBC Bank plc followed by your 16 digit credit card number. Do not send cash or post dated cheques.	Please allow at least 7 working days from posting for your account to be credited. Available credit will be updated within 3 working days of receipt.		
<b>Overseas payments</b>	1. IBAN Number (International Bank Account Number): • Europe: GB15MIDL40424699009787 • Outside Europe: MIDLGB22 2. Sort Code: 40 42 46 3. Account Number: 99009787 4. Reference: your 16 digit credit card number must be quoted	Dependent on international payment processing times in the country of origin. Once received payments will be credited within 3 working days.		
<b>*Working days' are any weekday other than bank holidays</b>				