

Your Statement

British Malayali Charity
Foundation
38 Freshfield Avenue
Bolton
BL3 3FB



Account Summary

Opening Balance	5,235.99
Payments In	15,587.72
Payments Out	1,250.00
Closing Balance	19,573.71

7 August to 6 September 2017

Account Name

British Malayali Charity Foundation

International Bank Account Number
GB70MIDL40470872314320

Branch Identifier Code
MIDLGB2109S

Sortcode Account Number Sheet Number
40-47-08 72314320 292

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
06 Aug 17	BALANCE BROUGHT FORWARD			5,235.99
09 Aug 17	CR VIRGINMONEY GIVING		1,674.16	6,910.15
10 Aug 17	CR P0001 PUNNOOSE S		10.00	
	CR CHARITY CHERI&MATHEW		10.00	
	CR L0001 LUKOS		10.00	
	CR MATHEW MM SIBYTRUSTEEMONTHLC		5.00	6,945.15
15 Aug 17	CR CHARITY SEBASTIAN S		5.00	6,950.15
16 Aug 17	CR VIRGINMONEY GIVING		3,725.97	
	CR MR SHAIJUMON K RAJ TRUSTEE DONATION		5.00	
	CHQ 200147	1,250.00		9,431.12
23 Aug 17	CR VIRGINMONEY GIVING		3,780.84	13,211.96
30 Aug 17	CR Vijayanandanpappac NEPAL APPEAL		20.00	
	BP PHILIP A Rishi appeal		15.00	
	CR GEORGE B RISHI		10.00	13,256.96
31 Aug 17	CR VIRGINMONEY GIVING		3,340.85	
	CR FRANCIS TELFORD Antony F & M		10.00	
	BP JOSEPH&SHINE Rishi appeal sg		10.00	
	BALANCE CARRIED FORWARD			16,617.81

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<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			16,617.81
	BP Kuriako&Jose ONAM APPEAL		100.00	
	CR CASH IN AT HSBC BANK PLC STOCKPORT GREAT UNDERBANK		20.00	
	BP Kuriakose E RISHI APPEAL		50.00	
	CR MATHEW S RISHI APPEAL		15.00	
	BP PRADEEPKUMAR C Charity		10.00	
	BP VARGHESE A J Rishi appeal		100.00	16,912.81
01 Sep 17	BP KALARIKKALA rishi appeal		10.00	
	CR TRUSTEES SKARIAH S NPB		10.00	
	CR TOMICHENKOZHUVANAL MUNDUPALA MV		10.00	
	CR SURESH KUMAR SURESH		5.00	
	CR GEORGE C NO REF		10.00	
	CR VIJAYAN V RISHI APPEAL		10.00	
	BP THEKKA&PAULG paulgi thekkanath		50.00	
	BP THOMAS S R Seema		30.00	
	CR S Roy Rishi Rajeev		15.00	
	BP SADASIVAN J MR J SADASIVAN		25.00	
	CR M Philip Rishi appeal		50.00	
	CR S Sabu Rishi appeal		20.00	
	BP Itteera&Biju RISHI APPEAL		30.00	
	CR GEORGE SV RISHI APPEAL		50.00	
	CR S Joseph RISHI APPEAL		10.00	17,247.81
02 Sep 17	BP THOMAS LA Rishi appeal		15.00	17,262.81
	BALANCE CARRIED FORWARD			17,262.81

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Sortcode 40-47-08
Account Number 72314320
Sheet Number 294

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<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			17,262.81
04 Sep 17	CR SHINU TRUSTEE			
	MATHEWSSC		10.00	17,272.81
06 Sep 17	CR VIRGINMONEY GIVING		1,965.90	
	CR G Sebastian		25.00	
	CR XAVIER MALIAKKAL T			
	zahacaria John app		50.00	
	BP George M			
	ZAHACARIA JOHN APL		20.00	
	CR S Skariah			
	Zahacaria John/ SS		10.00	
	BP MALIK A			
	ZACHARIA APPEAL		25.00	
	CR GEORGE A			
	ZAHACARIA JOHN APP		50.00	
	BP GEORGE J			
	Zahacaria John app		25.00	
	CR E Abraham			
	Zahcaria John Appe		30.00	
	BP JOSEPH P			
	Zacharia Appeal		25.00	
	BP GEORGE B			
	Zahacaria john		50.00	
	CR N Thomas			
	zacharia john appe		25.00	19,573.71
06 Sep 17	BALANCE CARRIED FORWARD			19,573.71

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, 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).

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>	Debit Interest Rates	<i>balance</i>	<i>EAR 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, HSBC Passport, Bank Account and HSBC Advance). 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.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

Using your card abroad

General: The exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the wholesale market rate used by VISA applying on the day the conversion is made plus our foreign exchange charge, which is currently 2.75% of the applicable VISA wholesale rate. We will make the conversion and deduct the payment from your account once we receive details of the payment from VISA, at the latest the next working day. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee from your account once we receive details of the payment from VISA at the latest the next working day. 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.

Shops and retailers: There is no transaction fee for using your debit card to pay for goods and services overseas.

The following references apply to all customers

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.

Telephone Banking Service

Customer representatives are available from 8am – 10pm everyday and 24 hours a day for HSBC Advance customers. Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to **hsbc.co.uk**.

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us to let us know how we can serve you better.

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **08456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.