

Your Statement

British Malayali Charity
 Foundation
 4 Maltby Road
 Manchester
 M23 1EN



Account Summary

Opening Balance	41,784.40
Payments In	7,624.25
Payments Out	34,300.00
Closing Balance	15,108.65

7 January to 6 February 2018

International Bank Account Number

GB10HBUK40470872314320

Branch Identifier Code

HBUKGB4109S

Account Name

British Malayali Charity Foundation

Sortcode

40-47-08

Account Number Sheet Number

72314320 307

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
06 Jan 18	BALANCE BROUGHT FORWARD			41,784.40
09 Jan 18	CR S Sabu New year appeal		40.00	
	CR GEORGE B N Y 2018		10.00	
	BP Kuriako&Jose New Year Appeal		50.00	41,884.40
10 Jan 18	CR MATHEW MM SIBYTRUSTEEMONTHLC		5.00	
	CR L0001 LUKOS		10.00	
	CR P0001 PUNNOOSE S		10.00	
	BP SHINE M NEW YEAR APPL 2018		2,000.00	
	BP Kuriakose E FOR SHIBU		25.00	43,934.40
11 Jan 18	CR ARIKKUDOM-VARGHE BENNY VARGHESE		10.00	
	CR MRS SALI GEORGE NEW YEAR APPEAL		25.00	
	BP KAKKUL new yr appeal 2018		10.00	43,979.40
15 Jan 18	CR CHARITY SEBASTIAN S		5.00	
	BP MATHEW&ABRAHM charity		50.00	
	BALANCE CARRIED FORWARD			44,034.40

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	BALANCE BROUGHT FORWARD			44,034.40
	CR M Kuruvilla Maruth new year appeal		25.00	44,059.40
16 Jan 18	CR MR SHAIJUMON K RAJ TRUSTEE DONATION		5.00	
	CHQ 200089	350.00		
	CHQ 200048	350.00		
	BP JOBY E NEWYEAR APPEAL2018		30.00	
	CR R Mariam Verghis NewYearAppeal2018		100.00	
	BP CHACKO J new year appeal		30.00	43,524.40
17 Jan 18	CR VIRGINMONEY GIVING		593.08	
	CHQ 200046	350.00		
	CHQ 200047	350.00		
	CHQ 200054	350.00		
	CHQ 200057	350.00		
	CHQ 200060	350.00		
	CHQ 200061	350.00		
	CHQ 200065	350.00		
	CHQ 200068	350.00		
	CHQ 200071	350.00		
	CHQ 200072	350.00		
	CHQ 200074	350.00		
	CHQ 200079	350.00		
	CHQ 200080	350.00		
	CHQ 200098	350.00		
	CHQ 200141	350.00		
	CHQ 200162	350.00		
	CHQ 200169	350.00		
	CHQ 200180	350.00		
	CHQ 200181	350.00		
	CHQ 200182	350.00		
	CHQ 200187	350.00		
	BP PAUL L V L PAUL REDDITCH		100.00	36,867.48
19 Jan 18	CHQ 200069	350.00		
	CHQ 200092	350.00		
	CR RAGHAVAN R NEW YEAR APPEL2018		25.00	
	CR G John XMAS APPEAL GIFT		2.00	36,194.48
21 Jan 18	BP JOSEPH P New year Appeal		25.00	
	BALANCE CARRIED FORWARD			36,219.48

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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			36,219.48
	CR SEBASTIYAN ANTONY new year appeal		10.00	
	CR GEORGE SV NEWYEAR APPEAL2018		50.00	
	CR Bose Eranullil JOSEPH APPEAL		20.00	
	BP GEORGE S Jan 2018 APPEAL		10.00	
	CR R Sebin GOD BLESS		50.00	
	BP PRADEEPKUMAR C Charity		20.00	
	BP THOMAS J ashmy fund		10.00	
	BP THOMAS J saji		10.00	
	BP THOMAS J josafine		10.00	
	BP THOMAS J jibin		10.00	
	BP THOMAS J shravana		10.00	
	CR ABRAHAM B+M NEWYEARAPPEAL 2018		20.00	36,449.48
23 Jan 18	CHQ 200094	350.00		
	CHQ 200076	350.00		
	CHQ 200024	350.00		35,399.48
24 Jan 18	CR VIRGINMONEY GIVING		2,012.07	
	CHQ 100140	350.00		
	CHQ 200031	350.00		
	CHQ 200032	350.00		
	CHQ 200035	350.00		
	CHQ 200045	350.00		
	CHQ 200049	350.00		
	CHQ 200051	350.00		
	CHQ 200052	350.00		
	CHQ 200059	350.00		
	CHQ 200062	350.00		
	CHQ 200063	350.00		
	CHQ 200075	350.00		
	CHQ 200077	350.00		
	CHQ 200078	350.00		
	CHQ 200081	350.00		
	CHQ 200083	350.00		
	BALANCE CARRIED FORWARD			31,811.55

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	BALANCE BROUGHT FORWARD			31,811.55
	CHQ 200084	350.00		
	CHQ 200088	350.00		
	CHQ 200099	350.00		
	CHQ 200100	350.00		
	CHQ 200160	350.00		
	CHQ 200161	350.00		
	CHQ 200164	350.00		
	CHQ 200170	350.00		
	CHQ 200172	350.00		
	CHQ 200173	350.00		
	CHQ 200175	350.00		
	CHQ 200191	350.00		
	CHQ 200192	350.00		27,261.55
25 Jan 18	CHQ 200183	350.00		
	CHQ 200177	350.00		
	CHQ 200166	350.00		
	CHQ 200091	350.00		
	CHQ 200056	350.00		25,511.55
26 Jan 18	CHQ 200186	350.00		
	CHQ 200055	350.00		24,811.55
29 Jan 18	CHQ 200093	350.00		
	CHQ 200157	350.00		
	CHQ 200194	350.00		23,761.55
30 Jan 18	CHQ 200139	500.00		
	CHQ 200044	350.00		
	CHQ 200050	350.00		
	CHQ 200070	350.00		
	CHQ 200097	350.00		
	CHQ 200163	350.00		
	CHQ 200167	350.00		
	CHQ 200168	350.00		
	CHQ 200176	350.00		
	CHQ 200184	350.00		
	CHQ 200189	350.00		
	CHQ 200197	350.00		
	CHQ 200198	350.00		19,061.55
31 Jan 18	CR VIRGINMONEY GIVING		2,142.10	
	CR FRANCIS TELFORD			
	Antony F & M		10.00	21,213.65
01 Feb 18	CR TOMICHENKOZHUVANAL			
	MUNDUPALA MV		10.00	
	CR TRUSTEES			
	SKARIAH S NPB		10.00	
	BALANCE CARRIED FORWARD			21,233.65

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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			21,233.65
	CR SURESH KUMAR			
	SURESH		5.00	
	CR GEORGE C			
	NO REF		10.00	
	CHQ 200179	350.00		
	CHQ 200064	350.00		
	CHQ 200053	350.00		
	CHQ 200043	3,000.00		17,198.65
05 Feb 18	CR SHINU TRUSTEE			
	MATHEWSSC		10.00	
	CHQ 200023	350.00		16,858.65
06 Feb 18	CHQ 200195	350.00		
	CHQ 200178	350.00		
	CHQ 200171	350.00		
	CHQ 200155	350.00		
	CHQ 200085	350.00		15,108.65
06 Feb 18	BALANCE CARRIED FORWARD			15,108.65

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. 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.

For Jade by HSBC Premier Bank Accounts and HSBC Premier Bank Accounts overdraft interest charges include arranged and unarranged overdraft interest.

Overdraft Service

For HSBC Premier customers, the first £500 of any overdraft is provided free of interest.

Before we deduct debit interest we will give you at least 14 days notice of the amount to be deducted.

If you are switching your banking to us we will not charge Fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

Effective from 1 August 2017

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the HSBC Premier Bank Account is £500 and for the Jade by HSBC Premier Bank Account is £2,000.

In order to reach the monthly maximum charge limit, based on current interest rates, you'd have to be over your arranged overdraft limit by more than £50,000 for HSBC Premier and £230,000 for Jade by HSBC Premier for a full charging month.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

Debit cards

UK currency cash machine

You can use your debit card to make cash withdrawals in Euros or US Dollars from some of our self-service machines. The HSBC prevailing exchange rate and the amount of currency you will receive and the Sterling amount will be shown on the screen. The amount of the cash withdrawal converted into Sterling will be deducted from your account balance immediately.

Using your card abroad

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown on a separate line of your statement as a 'Non-Sterling Transaction Fee. Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciom.hsbc.com (Channel Islands and Isle of Man customers) or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

Overseas cash machine withdrawals made with your HSBC Premier Visa Debit Card do not incur a non-sterling cash fee from HSBC. 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.

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 us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

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 Channel Islands Financial Ombudsman 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 24 hours a day everyday. Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to hsbc.co.uk (UK customers) or ciom.hsbc.com (Channel Islands and Isle of Man customers).

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 **03456 007010** or if you are calling from abroad, please call us on **44 1442 422 929**.