

Your Statement

British Malayali Charity
Foundation
9 Meyrick Road
Wellington
Telford
Shropshire
TF1 3EN



Account Summary

Opening Balance	21,206.43
Payments In	2,425.26
Payments Out	425.00
Closing Balance	23,206.69

7 November to 6 December 2022

International Bank Account Number

GB10HBUK40470872314320

Branch Identifier Code

HBUKGB4109S

Account Name

British Malayali Charity Foundation

Sortcode

40-47-08

Account Number Sheet Number

72314320 467

Your Charitable Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
06 Nov 22	BALANCE BROUGHT FORWARD			21,206.43
07 Nov 22	CR R PRAKASH			
	RESMI PRAKASH		5.00	
	CR GEORGE & JIMMY			
	JIMMY GEORGE		5.00	21,216.43
08 Nov 22	CR KINDLINK LTD			
	KINDLINK SETTLEMEN		985.00	22,201.43
10 Nov 22	CR GEORGE MATHEW			
	George Edathua		5.00	
	CR MATHEW MM			
	SIBY MEPRATHUMONTH		5.00	
	CR L0001			
	LUKOS		10.00	22,221.43
15 Nov 22	CR AMAZON EUROPE CORE		5.69	
	CR CHARITY			
	SEBASTIAN S		5.00	22,232.12
16 Nov 22	CR MR SHAIJUMON K RAJ			
	TRUSTEE DONATION		5.00	
	BP Seacom services			
	BMCF	420.00		21,817.12
25 Nov 22	CR SHINE			
	Shine P		10.00	21,827.12
27 Nov 22	DR TOTAL CHARGES			
	TO 05NOV2022	5.00		21,822.12
30 Nov 22	CR FRANCIS TELFORD			
	Antony F & M		10.00	21,832.12
01 Dec 22	CR TRUSTEES			
	SKARIAH S NPB		10.00	
	BALANCE CARRIED FORWARD			21,842.12

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468

Your Charitable Bank Account details				
Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			21,842.12
	CR TOMICHENKOZHUVANAL			
	MUNDUPALA MV		10.00	
	CR GEORGE C			
	NO REF		10.00	
	CR SURESHKUMAR MANGAT			
	SURESH		5.00	21,867.12
02 Dec 22	BP JOBY E			
	Nimmya mathew appl		50.00	
	CR S Mathai			
	Nimya Mathews APPE		25.00	
	CR ANTONY T			
	NIMMYA MATHEWS		10.00	
	CR Leejoe Jose Mathew			
	Nimmya Mathews		40.00	
	CR ALEXANDER T			
	NIMMYA MATHEWS APP		150.00	
	CR T Michael			
	Nimmya Mathews App		10.00	
	BP ABRAHAM&BESS			
	Nimmya Mathews		15.00	
	BP THOMAS S&B			
	Nimmya mathews app		50.00	
	CR GEORGE B			
	N MATHEWS APPEAL		10.00	
	CR N Sinto			
	Nimmya Mathews Ap		20.00	
	CR Sithosh Ammanathu			
	Nimmya Mathews App		50.00	
	CR SEBASTIAN E			
	NIMMYA MATHEWS APL		20.00	
	BP Joby R			
	Nimmya Mathews		10.00	
	CR SINU DANIEL			
	Nimmya Mathews App		20.00	
	CR A Alexander			
	Nimmya Mathews App		30.00	
	CR B Abraham			
	Nimmya Mathews App		25.00	
	CR Shan John			
	Nimmya Mathews App		100.00	22,502.12
03 Dec 22	CR MATHEW S			
	NIMMYA MATHEWS APP		15.00	
	BP VAZHAKK&JOSEP			
	Nimmy Mathew		30.00	
	BALANCE CARRIED FORWARD			22,547.12

7 November to 6 December 2022

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40-47-08

Account Number

72314320

Sheet Number

469

Your Charitable Bank Account details				
Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			22,547.12
	CR MATHEW J			
	NIMMYA MATHEW APPE		25.00	
	CR Vijayanandanpappac			
	N A		20.00	
	BP EASOW I C			
	Nimmya Mathews App		15.00	
	CR MATHEW JB			
	NIMMY MATHEW APPEA		10.00	
	BP JOSEPH J			
	nimmya Mathew appe		15.00	
	CR Lancy Morkalickal			
	Nimmya mathews		10.00	
	CR JAMES S			
	NIMMYA MATHEWS		10.00	
	CR THOMAS R			
	NIMMYA MATHEWS		15.00	
	CR G Sebastian			
	NIMMYA MATHEW		10.00	
	CR T Augustin			
	Nimmya M Appeal		25.00	
	CR JAMES T			
	NIMMYA MATHEWS APE		50.00	
	CR J John			
	NimyaMathewsappeal		10.00	
	CR ABRAHAM B+M			
	NIMMYA APPEAL		20.00	22,782.12
04 Dec 22	CR VISWANATHAN VM			
	NIMMIYA MATHEWS AP		20.00	
	CR JOSEPH + OLICKAL			
	NIMMYA MATHEWS APP		25.00	
	BP VINOY&ABRAHA			
	Vinoy Abraham		25.00	
	CR Praveen Kumar John			
	NimmyaMathewAppeal		50.00	
	CR NAIR U			
	NIMMYA MATHEWS APP		10.00	
	CR S Soman			
	Nimmya Mathews App		10.00	
	BP JOSEPH R			
	Nimmya Appeal		20.00	
	CR SABARI SUPPIAH MAR			
	NIMMYAMATHEWSAPEAL		5.00	22,947.12
05 Dec 22	CR R PRAKASH			
	RESMI PRAKASH		5.00	
	BALANCE CARRIED FORWARD			22,952.12

7 November to 6 December 2022

Your Statement

Account Name
British Malayali Charity Foundation

Sortcode 40-47-08 **Account Number** 72314320 **Sheet Number** 470

Your Charitable Bank Account details				
Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			22,952.12
	CR A EDAKKARA			
	AJIMON EDAKKARA		5.00	
	CR SHINU TRUSTEE			
	MATHEWSSC		10.00	
	CR GEORGE & JIMMY			
	JIMMY GEORGE		5.00	
	BP MATHEW R			
	Nimmya Mathews App		10.00	
	CR MANICKATHAN VARG			
	DONATION		50.00	
	CR V Joseph			
	Nimmey mathews app		25.00	
	BP Sebastian A			
	Nimmya mahew Appea		50.00	
	CR THOMAS N			
	NIMMYAMATHEWSAPEAL		20.00	
	BP ROY A			
	Nimmya Mathews App		30.00	
	BP ABRAHAM G			
	Nimma Mathew Appea		10.00	
	BP SUDHAKARAN R			
	Nimmya Mathews App		20.00	23,187.12
06 Dec 22	CR KINDLINK LTD			
	KINDLINK SETTLEMEN		19.57	23,206.69
06 Dec 22	BALANCE CARRIED FORWARD			23,206.69

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, 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/).

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 and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. 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.

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 Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

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.

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

Your debit card

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 as a separate line on 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 ciiom.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.

For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee.

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.

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 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 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 (UK customers) or ciiom.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 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.