

## Your Statement

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



### Account Summary

Opening Balance	47,344.44
Payments In	13,192.73
Payments Out	28,105.00
Closing Balance	32,432.17

**7 December 2023 to 6 January 2024**

### International Bank Account Number

GB10HBUK40470872314320

### Branch Identifier Code

HBUKGB4109S

### Account Name

British Malayali Charity Foundation

### Sortcode

40-47-08

### Account Number Sheet Number

72314320 506

### Your Charitable Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
06 Dec 23	<b>BALANCE BROUGHT FORWARD</b>			<b>47,344.44</b>
07 Dec 23	BP Abbymon Thomas British Malayali C	10,000.00		37,344.44
08 Dec 23	BP Abbymon Thomas British Malayali C	6,100.00		31,244.44
11 Dec 23	CR GEORGE MATHEW George Edathua		5.00	
	CR MATHEW MM SIBY MEPRATHUMONTH		5.00	
	CR L0001 LUKOS		10.00	31,264.44
12 Dec 23	CR KINDLINK LTD KINDLINK SETTLEMEN		18.47	31,282.91
18 Dec 23	CR MR SHAIJUMON K RAJ TRUSTEE DONATION		5.00	31,287.91
21 Dec 23	BP MATHEW J Bobin cheriyan		25.00	
	CR SEBASTIAN S Bobin cheriyan app		25.00	
	CR JOSEPH D BOBIN CHERIYAN APP		100.00	
	CR GEORGE B BOBBIN APPEAL		10.00	
	BP PANAKK H P Bobin Cheriyan App		10.00	
	BP RAJAN&THANKA BobanCheriyalappea		50.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>31,507.91</b>

**7 December 2023 to 6 January 2024**

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**Account Name**  
 British Malayali Charity Foundation

**Sortcode**   **Account Number**   **Sheet Number**  
 40-47-08   72314320   507

### Your Charitable Bank Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>31,507.91</b>
	BP VARGH&PRADISH Bobin C appeal		25.00	
	CR MATHEW S BobinCheriyanaAppea		20.00	
	BP THANK&THOMAS Bobin Cheriyana App		10.00	
	BP MATHEW S Bobin Cheriyana		20.00	31,582.91
22 Dec 23	BP Kuriakose E Bobin cheriyana app		25.00	
	BP PRINCE BOBIN CHERIAN APPE		10.00	
	CR Vijayanandanappac N A		25.00	
	CR S Jose bobin Cheriyana app		10.00	
	CR ABRAHAM B+M BOBIN CHERIAN APPE		20.00	
	BP NAIR&APPUKUT 2023 Trust Jagadee		60.00	
	BP THOMAS A K Bobin Cheriyana App		50.00	
	CR EBIN KANDATHIL PAR CHASE		20.00	
	CR Tito Xaviour Bobin Cheriyana App		10.00	
	BP ARACKAL EJ Bibin Cheriyana App		20.00	31,832.91
23 Dec 23	CR KAITHOLIL CHACKO BOBIN CHERIYAN APP		25.00	
	BP GEORGE B Bobin Cheriyana App		75.00	
	CR PUNNUSE MK BOBIN CHERIYAN APP		40.00	
	CR MATHEW JB Bobin cheriyanaAppe		10.00	
	CR ABRAHAM JOSEPH BOBIN C APPEAL		20.00	
	CR JOHN JIJJ BOBBIN CHEARIAN		5.00	
	CR R Peter bobincheriyanaappea		20.00	
	BP PHILIP L Bobin cheriyana app		50.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>32,077.91</b>

**7 December 2023 to 6 January 2024**

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**Account Name**  
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**Sortcode** 40-47-08 **Account Number** 72314320 **Sheet Number** 508

### Your Charitable Bank Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>32,077.91</b>
	CR Pradeesh Thundipar Sent from Monzo		20.00	32,097.91
24 Dec 23	BP KURIAN S BobinCheryanAppeal		20.00	
	CR MATHEW J BOBIN CHERIYAN		10.00	
	CR GRAND TOURS AND TR GRAND TOURS UK		50.00	
	CR J Balakrishnan Bobin cheriayan ap		5.00	
	BP PARATHANA&NA Bobin Cheriyan App		50.00	32,232.91
25 Dec 23	BP Nisha Kakanatte BMCharityFoundatio	5,000.00		27,232.91
27 Dec 23	CR JAGADEE MONTHLY CO NAIR&APPUKUT		10.00	
	CR SHINE Shine P		10.00	
	DR TOTAL CHARGES TO 05DEC2023	5.00		27,247.91
29 Dec 23	CR THONIPPARA J DIVYA SIJO APPEAL		50.00	
	CR Tito Xaviour Divya Sijo Appeal		10.00	
	CR S Ramachandran Pil BobinCheriyanAppea		20.00	
	CR T Cherian Divya Sijo Appeal		20.00	
	CR GEORGE B DIVYA APPEAL		10.00	
	CR Bonia James Divya sijo		20.00	
	CR Sajan Joseph Divya Sijo Appeal		15.00	
	CR SAJU A DIVYA SIJO APPEAL		10.00	
	CR S Lukose Divya Sijo APPEAL		70.00	
	CR Rahul Raj Divya sijo appeal		25.00	27,497.91
30 Dec 23	BP RANJITH S Divya Sijo Appeal		25.00	
	CR BIJU & OTHER Divya Sijo Appeal		20.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>27,542.91</b>

**7 December 2023 to 6 January 2024**

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**Sortcode**   **Account Number**   **Sheet Number**  
 40-47-08   72314320   509

### Your Charitable Bank Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>27,542.91</b>
	CR GOPI A			
	DIVYA SIJO APPEAL		10.00	
	CR BABU L			
	DIVYA SIJO APPEAL		50.00	
	BP VARGH&PRADISH			
	Divya S appeal		20.00	
	BP ARACKAL EJ			
	Divya Sijo Appeal		10.00	27,632.91
31 Dec 23	CR Vishnu Manikkam			
	DIVYA SIJO APPEAL		10.00	
	CR G Sebastian			
	DIVYA SIJO APPEAL		10.00	
	CR ABRAHAM A & B			
	Divya Sijo Appeal		40.00	
	BP THAMPI E			
	Divya Sijo Appeal		50.00	
	CR Jijo James			
	Divya Sijo Appeal		25.00	
	BP JOSE S			
	Divya Sijo Appeal		50.00	
	CR JACOB & GEORGE			
	Divya Sijo appeal		20.00	
	CR JACOB AM			
	DIVYA SIJO APPEAL		50.00	27,887.91
01 Jan 24	BP Sibi&Punnose			
	Divya Sijo appeal		30.00	
	CR KARAVATTEKUZHI A			
	CHARITY		10.00	
	CR J Joseph			
	Divya Sijo Appeal		25.00	27,952.91
02 Jan 24	CR TRUSTEES			
	SKARIAH S NPB		10.00	
	CR TOMICHENKOZHUVANAL			
	MUNDUPALA MV		10.00	
	CR FRANCIS TELFORD			
	Antony F & M		10.00	
	CR GEORGE C			
	NO REF		10.00	
	CR SURESHKUMAR MANGAT			
	SURESH		5.00	
	CR BIJI JOSE			
	From Biji Jose		10.00	
	BP MATHEW M			
	Divya Sijo Appeal		50.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>28,057.91</b>

**7 December 2023 to 6 January 2024**

## Your Statement

**Account Name**  
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**Sortcode** 40-47-08 **Account Number** 72314320 **Sheet Number** 510

### Your Charitable Bank Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>28,057.91</b>
	BP SHIBU B			
	Divya Sijo appeal		25.00	
	CR KINDLINK LTD			
	KINDLINK SETTLEMEN		9,262.01	
	CR J George			
	Divya Sijo Appeal		25.00	
	CR ABRAHAM B+M			
	DIVYA SIJO APPEAL		20.00	
	CR SHAJINAT+NATRAJA			
	DIVYA SIJO APPEAL		25.00	
	CR S Mathew			
	Divya Sijo Appeal		50.00	
	BP VARKEY S			
	Divya Sijo Appeal		50.00	
	CR SEBASTIAN S			
	Divya sijo appeal		20.00	37,534.92
03 Jan 24	BP ANTONY MARTI			
	Divya Sijo Appeal		25.00	
	CR BC TRUSTEE PAYMENT			
	CHANDY B		5.00	
	CR SHINU TRUSTEE			
	MATHEWSSC		10.00	
	BP THOMAS A K			
	Divya Sijo Appeal		50.00	
	CR HAZEL ANN (H&A) LT			
	Divya Suresh		10.00	
	CR LUKOSE & KOOLIYA PA			
	Divya sijo		20.00	
	CR MATHEW JB			
	Divya sijo Appeal		10.00	
	BP Joseph&Biju			
	Divya Appeal		20.00	
	CR MATHEW M			
	DIVYA SIJO APPEAL		25.00	37,709.92
04 Jan 24	CR HMRC CHARITIES		1,632.25	
	CR A EDAKKARA			
	AJIMON EDAKKARA		5.00	
	CR RINU JOJO			
	Divya sijo appeal		30.00	39,377.17
05 Jan 24	CR GEORGE & JIMMY			
	JIMMY GEORGE		5.00	
	BP PULIK K C			
	Divya Sijo Appeal		50.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>39,432.17</b>

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**Sortcode**   **Account Number**   **Sheet Number**  
 40-47-08   72314320   511

### Your Charitable Bank Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>39,432.17</b>
	BP Nisha Kakanatte			
	BMCharityFoundatio	7,000.00		32,432.17
<b>06 Jan 24</b>	<b>BALANCE CARRIED FORWARD</b>			<b>32,432.17</b>

### 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](http://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/](http://hsbc.co.uk/fscs/)).

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER</i> <i>variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR</i> <i>variable</i>
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'.

HSBC UK Bank plc  
Registered in England and Wales with registration number 09928412  
Registered office: 1 Centenary Square, Birmingham B1 1HQ,  
United Kingdom

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Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of [hsbc.co.uk](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://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.

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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://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 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.