

Your Statement

British Malayali Charity
 Foundation
 29 St James Park Road
 Southampton
 SO16 6HL



Account Summary

Opening Balance	75,336.80
Payments In	1,433.26
Payments Out	56,690.00
Closing Balance	20,080.06

7 February to 6 March 2020

International Bank Account Number

GB10HBUK40470872314320

Branch Identifier Code

HBUKGB4109S

Account Name

British Malayali Charity Foundation

Sortcode

40-47-08

Account Number Sheet Number

72314320 374

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
06 Feb 20	BALANCE BROUGHT FORWARD			75,336.80
10 Feb 20	CR MATHEW MM			
	SIBYTRUSTEEMONTHLC		5.00	
	CR L0001			
	LUKOS		10.00	
	CR P0001			
	PUNNOOSE S		10.00	75,361.80
11 Feb 20	CHQ 200518	220.00		
	CHQ 200510	220.00		
	CHQ 200460	220.00		
	CHQ 200306	220.00		
	CHQ 200526	220.00		
	CHQ 200399	220.00		
	CHQ 200525	220.00		
	CHQ 200452	220.00		
	CHQ 200529	220.00		
	CHQ 200425	220.00		
	CHQ 200468	220.00		72,941.80
12 Feb 20	BP Shine P			
	Prasanna Shine Tru		80.00	73,021.80
14 Feb 20	CHQ 200397	220.00		
	CHQ 200504	220.00		
	CHQ 200523	220.00		
	CHQ 200395	220.00		72,141.80
17 Feb 20	CHQ 200379	50.00		
	CHQ 200490	220.00		
	CHQ 200394	220.00		
	CHQ 200324	220.00		
	BALANCE CARRIED FORWARD			71,431.80

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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			71,431.80
	CHQ 200405	220.00		
	CHQ 200489	220.00		
	CHQ 200474	220.00		
	CHQ 200372	220.00		
	CHQ 200503	220.00		
	CHQ 200263	220.00		
	CHQ 200513	220.00		
	CHQ 200389	220.00		
	CHQ 200301	220.00		
	CHQ 200427	220.00		
	CHQ 200407	220.00		
	CHQ 200451	220.00		
	CHQ 200491	220.00		
	CHQ 200390	220.00		
	CHQ 200319	220.00		
	CHQ 200312	220.00		
	CHQ 200441	220.00		
	CHQ 200429	220.00		
	CHQ 200438	220.00		
	CHQ 200422	220.00		
	CHQ 200373	220.00		
	CHQ 200476	220.00		
	CHQ 200449	220.00		
	CHQ 200478	220.00		
	CHQ 200464	220.00		
	CHQ 200417	220.00		
	CHQ 200437	220.00		
	CHQ 200304	220.00		
	CHQ 200378	22,100.00		
	CR CHARITY			
	SEBASTIAN S		5.00	
	CR MR SHAIJUMON K RAJ			
	TRUSTEE DONATION		5.00	43,181.80
18 Feb 20	CHQ 200511	220.00		
	CHQ 200387	220.00		
	CHQ 200388	220.00		
	CHQ 200508	220.00		
	CHQ 200303	220.00		
	CHQ 200382	220.00		
	CHQ 200396	1,100.00		
	CHQ 200410	220.00		
	CHQ 200271	1,100.00		
	CHQ 200456	220.00		
	CHQ 200520	220.00		
	BALANCE CARRIED FORWARD			39,001.80

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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			39,001.80
	CHQ 200471	220.00		
	CHQ 200502	220.00		38,561.80
20 Feb 20	CHQ 200447	220.00		
	CHQ 200445	220.00		
	CHQ 200466	220.00		
	CHQ 200444	220.00		
	CHQ 200315	220.00		
	CHQ 200380	220.00		
	CHQ 200381	220.00		
	CHQ 200498	220.00		
	CHQ 200483	220.00		
	CHQ 200386	220.00		
	CHQ 200516	220.00		
	CHQ 200414	220.00		35,921.80
21 Feb 20	CHQ 200323	220.00		
	CHQ 200317	220.00		
	CHQ 200519	220.00		
	CHQ 200426	220.00		
	CHQ 200307	220.00		34,821.80
24 Feb 20	CHQ 200512	220.00		
	CHQ 200470	220.00		
	CHQ 200393	220.00		
	CHQ 200254	220.00		
	CHQ 200313	220.00		
	CHQ 200311	220.00		
	CHQ 200403	220.00		
	CHQ 200305	220.00		
	CHQ 200299	220.00		
	CHQ 200258	220.00		
	CHQ 200469	220.00		
	CHQ 200435	220.00		
	CHQ 200442	220.00		
	CHQ 200302	220.00		
	CHQ 200461	220.00		
	CHQ 200300	220.00		31,301.80
25 Feb 20	CHQ 200260	220.00		
	CHQ 200297	220.00		
	CHQ 200477	220.00		
	CHQ 200269	1,100.00		
	CHQ 200463	220.00		
	CHQ 200448	220.00		
	CHQ 200521	220.00		
	CHQ 200404	220.00		
	CHQ 200318	220.00		
	BALANCE CARRIED FORWARD			28,441.80

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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			28,441.80
	CHQ 200275	220.00		
	CHQ 200257	220.00		
	CHQ 200277	220.00		
	CHQ 200497	220.00		
	CHQ 200495	220.00		
	CHQ 200514	220.00		
	CHQ 200273	220.00		
	CHQ 200481	220.00		
	CHQ 200487	220.00		
	CHQ 200465	220.00		
	CHQ 200374	220.00		
	CHQ 200467	220.00		
	CHQ 200506	220.00		
	CHQ 200296	220.00		
	CHQ 200505	220.00		25,141.80
26 Feb 20	CHQ 200431	220.00		
	CHQ 200281	220.00		
	CHQ 200310	220.00		
	CHQ 200485	220.00		
	CHQ 200261	220.00		24,041.80
27 Feb 20	CHQ 200475	220.00		23,821.80
02 Mar 20	CR GEORGE C NO REF		10.00	
	CR FRANCIS TELFORD Antony F & M		10.00	
	CR TOMICHENKOZHUVANAL MUNDUPALA MV		10.00	
	CR BMCF NAIR&APPUKUT		10.01	
	CR TRUSTEES SKARIAH S NPB		10.00	
	CR GEORGE & JIMMY TRUSTEE JIMMY		5.00	
	CR SURESHKUMAR MANGAT SURESH		5.00	23,881.81
03 Mar 20	CR SHINU TRUSTEE MATHEWSSC		10.00	23,891.81
04 Mar 20	CR VIRGINMONEY GIVING		143.25	
	CHQ 200499	220.00		
	CHQ 200492	220.00		
	CHQ 200320	220.00		
	CHQ 200416	220.00		
	CHQ 200411	220.00		
	CHQ 200459	220.00		
	BALANCE CARRIED FORWARD			22,715.06

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	BALANCE BROUGHT FORWARD			22,715.06
	CHQ 200509	220.00		
	CHQ 200267	220.00		
	CHQ 200283	220.00		
	CHQ 200480	220.00		
	CHQ 200530	220.00		
	CHQ 200279	220.00		21,395.06
05 Mar 20	CHQ 200453	220.00		
	CHQ 200316	220.00		
	CHQ 200450	220.00		
	CHQ 200488	220.00		
	CR R PRAKASH RESMI PRAKASH		5.00	20,520.06
06 Mar 20	CHQ 200278	220.00		
	CHQ 200420	220.00		
	CHQ 200268	1,100.00		
	CR 200268		1,100.00	20,080.06
06 Mar 20	BALANCE CARRIED FORWARD			20,080.06

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, 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 (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.

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 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**.