

## Your Statement

British Malayali Charity  
 Foundation  
 4 Maltby Road  
 Manchester  
 M23 1EN



### Account Summary

Opening Balance	15,108.65
Payments In	14,083.13
Payments Out	7,050.00
Closing Balance	22,141.78

**7 February to 6 March 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 312

### Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
<b>06 Feb 18</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>15,108.65</b>
09 Feb 18	CHQ 200033	350.00		
	CHQ 200095	350.00		
	CHQ 200188	350.00		
	CHQ 200196	350.00		
	CHQ 200200	350.00		
12 Feb 18	CR MATHEW MM			
	SIBYTRUSTEEMONTHLC		5.00	
	CR P0001			
	PUNNOOSE S		10.00	
	CR L0001			
	LUKOS		10.00	13,383.65
13 Feb 18	CR DDRFD OVO ENERGY L		81.00	13,464.65
15 Feb 18	CHQ 200165	350.00		
	CR CHARITY			
	SEBASTIAN S		5.00	13,119.65
16 Feb 18	CHQ 200156	350.00		
	CHQ 200185	350.00		
	CR MR SHAIJUMON K RAJ			
	TRUSTEE DONATION		5.00	12,424.65
17 Feb 18	BP JOSEPH S			
	Baiju Appeal		50.00	
	CR ABHILASH M			
	BAIJU APPEAL		50.00	
	BP SAMUEL&ABRAH			
	Baiju Appeal		25.00	
	CR LUKA B P /CA			
	BAIJU APPEAL		100.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>12,649.65</b>

**7 February to 6 March 2018**

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**Account Name**  
 British Malayali Charity Foundation

**Sortcode Account Number Sheet Number**  
 40-47-08 72314320 313

<b>Your Community Account details</b>				
<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>12,649.65</b>
	CR KANIYAMKANDATHIL			
	BAIJU APPEAL		15.00	
	BP THOMAS PA M&R			
	Baiju appel		20.00	
	CR G John			
	Baiju gift aid		20.00	
	CR S Joseph			
	Baiju Appeal		10.00	
	BP MATHEW S			
	baiju appeal		20.00	
	BP Biju & Ma Iss			
	BAIJU APPEAL		25.00	12,759.65
18 Feb 18	CR VIJAYAN V			
	BAIJU APPEAL		15.00	
	BP Kuriako&Jose			
	Baiju appeal		50.00	
	CR A Sasidharan			
	BAIJU APPEAL		10.00	
	CR PAPPACHEN L			
	BAIJU APPEAL		50.00	
	CR GEORGE B			
	BAIJU APPEAL		10.00	
	BP PETER T			
	BAIJU APPEAL		10.00	
	BP GEEVA MR&MRS			
	Baiju Appeal		25.00	
	CR ABRAHAM B+M			
	BAIJU APPEAL		20.00	
	BP GEORGE B			
	Nisha appeal		25.00	
	CR JIJO JOSEPH			
	baiju appeal		15.00	12,989.65
19 Feb 18	CR G Sebastian			
	Baiju Appeal		10.00	
	BP ANTONY L			
	Baiju Appeal		25.00	
	CR THACHETHIL B P			
	BYJU		10.00	
	CR ROY K			
	BAIJU APPEAL		10.00	
	CR A Shiju			
	BAIJU APPEAL		10.00	
	CR S Sabu			
	Baiju appeal		50.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>13,104.65</b>

**7 February to 6 March 2018**

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 British Malayali Charity Foundation

**Sortcode**   **Account Number**   **Sheet Number**  
 40-47-08   72314320   314

<b>Your Community Account details</b>				
<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>13,104.65</b>
	CR   A Rao			
	BAIJU APPEAL		15.00	
	CR   GIGYMON ET			
	BAIJU APPEAL		20.00	
	BP   CHENGINIY MA			
	Baiju Appeal		100.00	
	CR   Baiju Appeal		50.00	
	BP   CHAKKUMKAL J			
	Baiju Appeal		30.00	
	BP   ELSY LINCY			
	Baiju appeal		10.00	
	BP   GEORGE&NOBLE			
	Baiju Appeal		20.00	
	BP   VAZHAKK&JOSEP			
	BY JOE APPEAL		50.00	
	BP   JOHN R K			
	Baiju Appeal		25.00	
	CR   JAMES & ANTONY			
	BAIJU APPEAL		10.00	
	BP   JOSE J			
	BAIJU APPEAL		50.00	
	BP   JOHN B			
	john binoy		50.00	
	BP   THOMAS C			
	Baiju Appeal8		25.00	
	CR   MANUEL G			
	BAIJU APPEAL		20.00	13,579.65
20 Feb 18	CR   JOYSON JOSEPH			
	Baiju Appeal		30.00	13,609.65
21 Feb 18	CHQ   200030	600.00		
	CR   SUDARSHANAM HINDU			
	Baiju Appeal		50.00	
	CR   CASH IN AT HSBC BANK PLC			
	STROOD (DSC 1705)		20.00	
	BP   THOMAS J P			
	Baiju Appeal		30.00	13,109.65
23 Feb 18	CR   L Thomas			
	biju appeal		25.00	13,134.65
24 Feb 18	CR   JOHN S			
	BAIJU APPEAL		50.00	13,184.65
26 Feb 18	CHQ   200090	350.00		12,834.65
28 Feb 18	CR   VIRGINMONEY GIVING		12,552.13	
	CHQ   200025	600.00		
	CHQ   200028	600.00		
	<b>BALANCE CARRIED FORWARD</b>			<b>24,186.78</b>

**7 February to 6 March 2018**

## Your Statement

**Account Name**  
 British Malayali Charity Foundation

**Sortcode**   **Account Number**   **Sheet Number**  
 40-47-08   72314320   315

<b>Your Community Account details</b>				
<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>24,186.78</b>
	CR FRANCIS TELFORD			
	Antony F & M			
01 Mar 18	CHQ 200034	1,500.00	10.00	24,196.78
	CR GEORGE C			
	NO REF		10.00	
	CR TRUSTEES			
	SKARIAH S NPB		10.00	
	CR TOMICHENKOZHUVANAL			
	MUNDUPALA MV		10.00	
	CR SURESH KUMAR			
	SURESH		5.00	22,731.78
05 Mar 18	CR SHINU TRUSTEE			
	MATHEWSSC		10.00	22,741.78
06 Mar 18	CHQ 200026	600.00		22,141.78
<b>06 Mar 18</b>	<b>BALANCE CARRIED FORWARD</b>			<b>22,141.78</b>

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

<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 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](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.

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