

Your Statement

British Malayali Charity
 Foundation
 4 Maltby Road
 Manchester
 M23 1EN



Account Summary

Opening Balance	22,141.78
Payments In	9,971.56
Payments Out	9,962.00
Closing Balance	22,151.34

7 March to 6 April 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 316

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
06 Mar 18	BALANCE BROUGHT FORWARD			22,141.78
07 Mar 18	CR VIRGINMONEY GIVING		5,404.01	
	CHQ 100099	600.00		26,945.79
08 Mar 18	CHQ 200133	5,762.00		21,183.79
12 Mar 18	CHQ 200029	1,700.00		
	CR MATHEW MM			
	SIBYTRUSTEEMONTHLC		5.00	
	CR P0001			
	PUNNOOSE S		10.00	
	CR L0001			
	LUKOS		10.00	19,508.79
14 Mar 18	CR VIRGINMONEY GIVING		96.55	
	CHQ 100098	600.00		
	CHQ 200027	600.00		
	CHQ 200087	350.00		
	CHQ 200174	350.00		17,705.34
15 Mar 18	CR CHARITY			
	SEBASTIAN S		5.00	17,710.34
16 Mar 18	CR MR SHAIJUMON K RAJ			
	TRUSTEE DONATION		5.00	17,715.34
29 Mar 18	BP Kuriako&Jose			
	Easter vishu appea		50.00	17,765.34
30 Mar 18	BP JOSEPH P			
	Vishu Appeal		30.00	17,795.34
31 Mar 18	CR GEORGE B			
	EASTER VISHU APPEA		10.00	17,805.34
03 Apr 18	CR TOMICHENKOZHUVANAL			
	MUNDUPALA MV		10.00	
	BALANCE CARRIED FORWARD			17,815.34

7 March to 6 April 2018

Your Statement

Account Name
British Malayali Charity Foundation

Sortcode 40-47-08 **Account Number** 72314320 **Sheet Number** 317

Your Community Account details				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			17,815.34
	CR SHINU TRUSTEE			
	MATHEWSSC		10.00	
	CR TRUSTEES			
	SKARIAH S NPB		10.00	
	CR FRANCIS TELFORD			
	Antony F & M		10.00	
	CR SURESH KUMAR			
	SURESH		5.00	
	CR GEORGE C			
	NO REF		10.00	
	CR Vijayanandanpappac			
	NEPAL APPEAL		20.00	
	BP ANTONY MARTI			
	Eastervishu Appeal		100.00	17,980.34
04 Apr 18	CR JOSEPH+VARGHESE			
	EASTER VISHNU CHAR		10.00	
	BP Pinto&Philipo			
	Easter appeal		25.00	18,015.34
05 Apr 18	CR VIRGINMONEY GIVING		4,008.00	
	CR Bose Eranullil			
	JOSEPH PAILY		20.00	
	CR G John			
	Vishu charityappea		7.00	22,050.34
06 Apr 18	BP ALIAS			
	EASTER APPEAL		101.00	22,151.34
06 Apr 18	BALANCE CARRIED FORWARD			22,151.34

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**.