

## Your Statement

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



### Account Summary

Opening Balance	33,740.79
Payments In	26,406.10
Payments Out	47,305.00
Closing Balance	12,841.89

7 April to 6 May 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 451

### Your Charitable Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
06 Apr 22	<b>BALANCE BROUGHT FORWARD</b>			<b>33,740.79</b>
07 Apr 22	BP Shibu J Easter appeal		300.00	34,040.79
08 Apr 22	CR TONY MATHEW Easter Vishu Ramad		20.00	
	BP JOBY E Easter Appeal		50.00	
	CR JOHN JJI VISHU EASTER RAMAD		5.00	34,115.79
11 Apr 22	CR GEORGE MATHEW George Edathua		5.00	
	CR MATHEW MM SIBY MEPRATHUMONTH		5.00	
	CR L0001 LUKOS		10.00	
	BP Mathew J Easter-vishu 2022		30.00	34,165.79
12 Apr 22	CR G Sebastian VISHURAMDANAPPEAL		10.00	
	CR Kindlink ltd KINDLINK SETTLEMEN		224.10	
	CR RON THOMAS Sent from Monzo		10.00	34,409.89
14 Apr 22	CR MATHEW JB EASTER VISH RAMADA		10.00	34,419.89
16 Apr 22	CR Mathai Mulayankal John Mulayankal		30.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>34,449.89</b>

**7 April to 6 May 2022**

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**Account Name**  
 British Malayali Charity Foundation

**Sortcode**   **Account Number**   **Sheet Number**  
 40-47-08   72314320   452

### 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>34,449.89</b>
	BP CHACKOCHAN J			
19 Apr 22	Easter Vishu Ramda		100.00	34,549.89
	CR CHARITY			
	SEBASTIAN S		5.00	
	CR MR SHAIJUMON K RAJ			
	TRUSTEE DONATION		5.00	
	CR Kindlink ltd			
	KINDLINK SETTLEMEN		1,765.70	36,325.59
21 Apr 22	CHQ 200641	22,700.00		
	CR 200641		22,700.00	
	CR FRANCIS D			
	EASTER VISHUAPPEAL		20.00	36,345.59
22 Apr 22	BP JOHN R K			
	Easter		10.00	36,355.59
26 Apr 22	CHQ 200616	300.00		
	CHQ 200617	300.00		
	CHQ 200621	300.00		
	CHQ 200601	500.00		
	CHQ 200612	500.00		
	BP JOSEPH P			
	Easter Appeal		50.00	
	CR KINDLINK LTD			
	KINDLINK SETTLEMEN		165.74	34,671.33
27 Apr 22	DR TOTAL CHARGES			
	TO 05APR2022	5.00		34,666.33
29 Apr 22	CR P SHINE			
	Shine P		10.00	
	CR G Sebastian			
	BIJU PETER Appeal		15.00	
	CR GEORGE B			
	BIJU P APPEAL		10.00	
	CR Vijayanandanpappac			
	N A		20.00	34,721.33
30 Apr 22	BP THARAYIL J T			
	Biju Peter Appeal		20.00	
	CR Susan Joseph			
	BIJUBPETERAPPEAL		15.00	34,756.33
01 May 22	CR A Pathrapankil Geo			
	Biju peter appeal		200.00	34,956.33
03 May 22	CR TOMICHENKOZHUVANAL			
	MUNDUPALA MV		10.00	
	CR FRANCIS TELFORD			
	Antony F & M		10.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>34,976.33</b>

7 April to 6 May 2022

## Your Statement

**Account Name**  
British Malayali Charity Foundation

**Sortcode** 40-47-08 **Account Number** 72314320 **Sheet Number** 453

<b>Your Charitable Bank 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>34,976.33</b>
	CR TRUSTEES			
	SKARIAH S NPB		10.00	
	CR SURESHKUMAR MANGAT			
	SURESH		5.00	
	CR GEORGE C			
	NO REF		10.00	
	CR KINDLINK LTD			
	KINDLINK SETTLEMEN		350.56	35,351.89
04 May 22	CR A EDAKKARA			
	AJIMON EDAKKARA		5.00	
	CHQ 200642	22,700.00		
	CR ADVICE CONFIRMS			
	RBC04052HSBCY160			
	ELDHO EDISON		100.00	12,756.89
05 May 22	CR R PRAKASH			
	RESMI PRAKASH		5.00	
	CR GEORGE & JIMMY			
	JIMMY GEORGE		5.00	
	CR S Mathai			
	Biju Peeter APPEAL		50.00	
	CR Jacob Sheela			
	BIJU PETER APPEAL		25.00	12,841.89
06 May 22	<b>BALANCE CARRIED FORWARD</b>			<b>12,841.89</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>Debit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>
Debit interest		21.34%

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>
Credit interest is not applied		

## 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**.