

## Your Statement

British Malayali Charity  
 Foundation  
 38 Freshfield Avenue  
 Bolton  
 BL3 3FB



### Account Summary

Opening Balance	19,573.71
Payments In	38,082.38
Payments Out	17,505.00
Closing Balance	40,151.09

### 7 September to 6 October 2017

#### Account Name

British Malayali Charity Foundation

**International Bank Account Number**  
 GB70MIDL40470872314320

**Branch Identifier Code**  
 MIDLGB2109S

**Sortcode**    **Account Number**    **Sheet Number**  
 40-47-08    72314320    295

### Your Community Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
<b>06 Sep 17</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>19,573.71</b>
07 Sep 17	BP FARIA A S			
	SACHARIA - HELP		30.00	
	CR GEORGE B			
	Z JOHN APPEAL		10.00	
	CR S George			
	ZAHACARIA JOHN APO		20.00	
	BP MATHEW C			
	Zahacaria John App		25.00	
	CR B Varghese			
	Zahacaria John app		30.00	
	BP Thatt&Josep			
	Zahacaria John		50.00	
	CR S Jacob			
	GIGO APPEAL		25.00	
	CR JOSE G			
	ZAHACARIA JOHN APP		10.00	
	CR A Joshy Mathew			
	zahacaria john app		100.00	
	CR PETER L			
	ZAHACARIA JOHN APP		50.00	
	CR S Anils			
	Zahacaria John App		50.00	
	CR Zahacariah John Ap		50.00	
	CR GEORGE SV			
	ZAHACARIAJOHNAPPEA		50.00	
	BP THOMAS B			
	Zach John Appeal		25.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>20,098.71</b>

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**Sortcode** 40-47-08  
**Account Number** 72314320  
**Sheet Number** 296

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**Your Community 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>20,098.71</b>
	BP MATHEW S Zahacaria Appeal		25.00	
	BP Xaviour&Binn zakaria john appel		25.00	
	CR S Sabu Zahacaria appeal		20.00	
08 Sep 17	BP NELLIKOTTU K ZahacariaJohnAppea		50.00	20,218.71
	BP Kuriako&Jose ONAM APPEAL		100.00	
	BP MTC SCOTLAND ZAHACARIA JOHN APP		58.00	
	CR A Mathews ZACHACARIA JOHN AP		20.00	
	CR STEPHEN MP ZAHACARIA JOHN APP		10.00	
	CR A Joseph ZAHACARIA JOHN APL		50.00	
	CR A Mathew Abraham Zahacaria John A		20.00	
	BP ABRAHAM&UTHUP CHARITY		25.00	
	CR THOMAS ROBBIE/R02 ZACHARIAJOHNAPPEAL		40.00	
	CR R Sebin GOD BLESS		50.00	
	CR L Sebastian Zahacaria John App		20.00	
	BP THOMAS J P Zachariah J Appeal		25.00	
11 Sep 17	BP KANNAMKARA M zahacaria john		50.00	20,686.71
	CR MATHEW MM SIBYTRUSTEEMONTHLC		5.00	
	CR P0001 PUNNOOSE S		10.00	
	CR CHARITY CHERI&MATHEW		10.00	
	CR L0001 LUKOS		10.00	
	BP THOMAS PA M&R Zahacaria john app		20.00	20,741.71
13 Sep 17	CR VIRGINMONEY GIVING CHQ 200037	5,430.00	8,403.51	23,715.22
	<b>BALANCE CARRIED FORWARD</b>			<b>23,715.22</b>

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<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>23,715.22</b>
14 Sep 17	CHQ 200038	120.75		23,594.47
15 Sep 17	CR CHARITY SEBASTIAN S		5.00	23,599.47
18 Sep 17	CR MR SHAIJUMON K RAJ TRUSTEE DONATION		5.00	23,604.47
20 Sep 17	CR VIRGINMONEY GIVING		9,444.78	33,049.25
26 Sep 17	CHQ 200039	11,954.25		21,095.00
27 Sep 17	CR VIRGINMONEY GIVING		7,504.26	28,599.26
02 Oct 17	CR TOMICHENKOZHUVANAL MUNDUPALA MV		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	28,644.26
03 Oct 17	CR SHINU TRUSTEE MATHEWSSC		10.00	28,654.26
04 Oct 17	CR VIRGINMONEY GIVING		11,496.83	40,151.09
<b>06 Oct 17</b>	<b>BALANCE CARRIED FORWARD</b>			<b>40,151.09</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 variable</i>	<b>Debit Interest Rates</b>	<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, HSBC Passport, Bank Account and HSBC Advance). 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.

**The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.**

## Your debit card

### Using your card abroad

**General:** The exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the wholesale market rate used by VISA applying on the day the conversion is made plus our foreign exchange charge, which is currently 2.75% of the applicable VISA wholesale rate. We will make the conversion and deduct the payment from your account once we receive details of the payment from VISA, at the latest the next working day. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

**Cash Machines:** There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee from your account once we receive details of the payment from VISA at the latest the next working day. 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.

**Shops and retailers:** There is no transaction fee for using your debit card to pay for goods and services overseas.

## 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 Financial Services Commissions 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**.

### 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 **08456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.