

Contact tel 03457 70 70 70

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Text phone 03457 125 563

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www.hsbc.co.uk

Mr G H Taylor
4 Hawkmoor Parke
Bovey Tracey
Newton Abbot
Devon
TQ13 9NL



Account Summary

Opening Balance	128,398.96
Payments In	3,839.12
Payments Out	6,251.34
Closing Balance	125,986.74

6 June to 5 July 2023

International Bank Account Number

GB36HBUK40203002523639

Branch Identifier Code

HBUKGB4104F

Account Name

Mr Geoffrey Harold Taylor & Mrs Mary Elizabeth Taylor

Sortcode

40-20-30

Account Number Sheet Number

02523639 414

Your Premier Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
05 Jun 23	BALANCE BROUGHT FORWARD			128,398.96
06 Jun 23	VIS AMZNMktplace amazon.co.uk	16.78		
	))) ENDSLEIGH GARDEN C IVY BRIDGE	62.23		
	))) ENDSLEIGH RESTAURA IVYBRIDGE	33.40		
07 Jun 23	CR EBAY COMMERCE UK L		0.01	
	CR EBAY COMMERCE UK L		0.06	
	VIS FLOGAS-DOM INTERNE INTERNET	198.82		
	VIS AMZNMktplace amazon.co.uk	11.95		
	VIS AMZNMktplace amazon.co.uk	11.99		
	VIS AMZNMktplace amazon.co.uk	18.69		
08 Jun 23	))) BESPOKE BEAUTY NEWTON ABBOT	53.00		
	BP Elisabeth Savva Jamie	150.00		
09 Jun 23	))) SumUp *cleancall Newton abbot	8.10		
	VIS AMZNMktplace amazon.co.uk	8.99		
	VIS INT'L 0046386794 PAYPAL *NETFLIX CO 35314369001	12.55		
	BALANCE CARRIED FORWARD			127,812.53

6 June to 5 July 2023

Account Name

Mr Geoffrey Harold Taylor & Mrs Mary Elizabeth Taylor

Sortcode Account Number Sheet Number

40-20-30 02523639 415

Your Premier Bank Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
11 Jun 23	CR BALANCE BROUGHT FORWARD CERRONE C			127,812.53
	GAUGE		46.00	127,858.53
12 Jun 23	DD VWFS UK LIMITED	209.62		
	VIS RINGGO PARKING			
	MAIDSTONE	2.50		
	VIS AMZNMktplace amazon.co.uk	14.34		
	VIS TESCO STORES 3031 PLYMOUTH 2	86.26		
	VIS AMZNMktplace amazon.co.uk	107.00		
	VIS LLOYDS ONLINE 02072242835	29.00		
	VIS PAYPAL *RIMMERBROS 35314369001	76.50		127,333.31
13 Jun 23	ATM CASH HSBC JUN13 EXETER HIGH @10:47	100.00		
	VIS AMZNMktplace amazon.co.uk	8.99		
	VIS MACCMODELS.CO.UK MACCLESFIELD	25.28		
	VIS AMZNMktplace amazon.co.uk	15.95		
	VIS PAYPAL *EKPSUPPLIE 35314369001	28.15		127,154.94
14 Jun 23	CR YR679253D DWP SP		469.64	
	))) JOHN LEWIS EXETER	15.00		
	))) TRAGO MILLS (SOUTH CORNWALL	24.12		
	))) WARRENS BAKERY TRA NEWTON ABBOT	6.55		127,578.91
15 Jun 23	VIS AMZNMktplace amazon.co.uk	25.89		
	VIS Amazon Prime*439FY amzn.co.uk/pm	8.99		
	VIS PAYPAL *NESPRESSOU 35314369001	17.10		127,526.93
16 Jun 23	DD ROWCROFT LOTTERY	4.34		
	BP BOC Ltd INV 3404172	25.00		
	BP Christopher Carrol 4 Hawkmoor June	50.00		
	BALANCE CARRIED FORWARD			127,447.59

6 June to 5 July 2023

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40-20-30 02523639 416

Your Premier Bank 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			127,447.59
	VIS PHOENIX PRECISION WICKFORD	28.05		
	VIS SAINSBURYS S/MKTS ALPHINGTON	47.43		
	))) COSTA COFFEE 43010 EXETER	6.70		127,365.41
17 Jun 23	BP HLM Property T809982-3148711	338.55		127,026.86
19 Jun 23	VIS AMZNMktplace amazon.co.uk	39.99		
	VIS CO-OP GROUP PETROL PETROL BOVEY	75.91		
	VIS TESCO STORES 3031 PLYMOUTH 2	113.16		
	))) HOUSE OF MARBLES-R BOVEY TRACEY	25.80		
	))) CO-OP GROUP 380569 TRAGO MILLS	3.60		
	))) CO-OP GROUP 380569 TRAGO MILLS	49.11		
	VIS AMZNMktplace amazon.co.uk	11.49		126,707.80
20 Jun 23	VIS TVLICENSING.CO.UK 3007906071	159.00		
	VIS DIRECT LINE INS 0345 246 8179	894.28		
	))) TESCO STORES 5349 TORQUAY	1.80		
	))) Wildmoor Cafe Newton Abbot	20.61		
	))) CO-OP GROUP FOOD NEWTON ABBOT	7.00		
	VIS AMZNMktplace amazon.co.uk	14.99		
	VIS AMZNMktplace amazon.co.uk	3.94		
	VIS INT'L 0029087286 APPLE.COM/BILL 08001076285	0.79		125,605.39
21 Jun 23	DD BT GROUP PLC	63.48		
	DD VODAFONE LTD	70.08		
))) COOMBE CELLARS NEWTON ABBOT	8.80		
	BALANCE CARRIED FORWARD			125,463.03

6 June to 5 July 2023

Account Name

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Sortcode Account Number Sheet Number

40-20-30 02523639 417

Your Premier Bank 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			125,463.03
	))) SQ *TEIGN BEAN @ T Teignmouth	11.90		
	VIS RINGGO PARKING MAIDSTONE	3.80		
	VIS INT'L 0035944669 APPLE.COM/BILL 08001076285	0.79		125,446.54
22 Jun 23	))) House of marbles Newton Abbot	27.60		
	))) HOUSE OF MARBLES NEWTON ABBOT	2.85		
	))) HOUSE OF MARBLES NEWTON ABBOT	89.00		
	VIS INT'L 0043013197 APPLE.COM/BILL 08001076285	0.79		125,326.30
23 Jun 23	VIS PAYPAL *EBAY UK 35314369001	5.27		
	VIS PAYPAL *CALVIN 35314369001	58.00		125,263.03
26 Jun 23	))) TEIGNBRIDGE DC PAR NEWTON ABBOTT	1.20		
	))) LLOYD MAUNDER BUTC BOVEY TRACEY	17.99		
	))) SPIN A YARN NEWTON ABBOT	87.00		
	))) BROOKSIDE CAFE & T NEWTON ABBOT	25.00		
	))) SumUp *cleancall Newton abbot	7.80		
	))) TRAGO MILLS (SOUTH CORNWALL	22.27		
	))) TRAGO MILLS (SOUTH CORNWALL	28.31		
	))) CO-OP GROUP FOOD NEWTON ABBOT	3.50		
	VIS RINGGO PARKING MAIDSTONE	1.00		
	VIS TESCO STORES 3031 PLYMOUTH 2	152.26		
	))) TESCO STORES 5349 TORQUAY	15.50		
	))) CO-OP GROUP FOOD NEWTON ABBOT	5.85		
	BALANCE CARRIED FORWARD			124,895.35

6 June to 5 July 2023

Account Name

Mr Geoffrey Harold Taylor & Mrs Mary Elizabeth Taylor

Sortcode

40-20-30

Account Number

02523639

Sheet Number

418

Your Premier Bank 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			124,895.35
	VIS RINGGO PARKING MAIDSTONE	2.00		
	VIS Amazon.co.uk*7S6JZ AMAZON.CO.UK	139.99		124,753.36
28 Jun 23	CR DENNIS JAMES LTD 14 MEDLEY COURT		858.00	
	VIS WWW.AUSTINS-UK.COM NEWTON ABBOT	55.00		
	))) BESPOKE BEAUTY NEWTON ABBOT	48.00		
	VIS RINGGO PARKING MAIDSTONE	2.00		125,506.36
29 Jun 23	VIS RINGGO PARKING MAIDSTONE	1.10		
	VIS AMZNMktplace amazon.co.uk	14.02		
	BP First cut Trees Lt Taylor Hawkmoor	550.00		124,941.24
30 Jun 23	CR SPPA PENSIONS		556.05	
	VIS BRITANNIA LANES OF EXETER	240.00		
	VIS PAYPAL *RIMMERBROS 35314369001	28.14		125,229.15
03 Jul 23	CR YW075007C DWP SP		232.96	
	DD TEIGNBRIDGE D C	316.00		
	SO ROGER LAVIS POOL MAINT	90.00		
	CR DENNIS JAMES LTD 19 JULIUS HOUSE		748.00	
	CR DENNIS JAMES LTD 8 HERALDRY WALK		726.00	
	VIS PAYPAL *KURTGEIGER 35314369001	92.95		
	))) CO-OP GROUP PETROL PETROL BOVEY	79.21		
	))) SUMUP *CLEANCALL NEWTON ABBOT	11.80		
	VIS BRITANNIA LANES OF EXETER		200.00	
	VIS TESCO STORES 3031 PLYMOUTH 2		2.40	
	VIS 2023-07_626520643_ Swindon	139.20		
	BALANCE CARRIED FORWARD			126,409.35

6 June to 5 July 2023

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40-20-30 02523639 419

Your Premier Bank 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			126,409.35
	VIS TESCO STORES 3031			
	PLYMOUTH 2	100.21		
	VIS AMZNMktplace			
	amazon.co.uk	17.99		126,291.15
04 Jul 23	))) Zettle_*GREENWAY F			
	Brixham	9.00		
	))) NATIONAL TRUST			
	BRIXHAM	17.50		
	))) DARTINGTON TRADING			
	TOTNES	15.00		
	VIS AMZNMktplace			
	amazon.co.uk	11.99		
	VIS PAYPAL *SCREWFIX			
	35314369001	16.00		
	VIS AMZNMktplace			
	amazon.co.uk	17.05		
	VIS TOTAL PARKING SOLU			
	WWW.TOTALPARK	2.80		
	VIS RINGGO PARKING			
	BASINGSTOKE	3.20		
	VIS RINGGO PARKING			
	BASINGSTOKE	1.20		
	VIS Amazon.co.uk*7A1OR			
	AMAZON.CO.UK	138.53		126,058.88
05 Jul 23	))) House of marbles			
	Newton Abbot	55.30		
	))) OLD MARKET HOUSE			
	BRIXHAM	9.65		
	VIS PAYPAL *APPLE.COM/			
	35314369001	0.79		
	VIS RINGGO PARKING			
	MAIDSTONE	1.60		
	VIS RINGGO PARKING			
	MYRINGGO.COUK	1.80		
	VIS RINGGO PARKING			
	MYRINGGO.COUK	3.00		125,986.74
05 Jul 23	BALANCE CARRIED FORWARD			125,986.74

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).

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40-20-30 02523639 420

 *It's important to view your transactions regularly and keep track of your money so, as described when you selected online statement delivery, we've sent this paper statement. We haven't changed your delivery preference but we'll continue to send paper statements until all parties on this account are logging on to Online Banking regularly to view their accounts. If you're having problems logging on to Online Banking please go to 'Online security at HSBC' at www.hsbc.co.uk or call us on 0345 6002 290 and one of our team will be happy to help.*

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>	Overdraft Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest		0.00%	upto	500	0.00%
			over	500	39.90%

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.

Overdraft Service

For HSBC Premier customers, the first £500 (or for HSBC Jade customers, the first £1,000) of any arranged 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.

Effective from 14 March 2020

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 Jade and the HSBC Premier Bank Account is £20.

Monthly unarranged overdraft cap	pre 14 March 2020	from 14 March 2020
HSBC Premier Bank Account	£500	£20
HSBC Jade Bank Account	£2,000	£20

Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the new £20 cap as they'll relate to the previous month's charging period.

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 UK 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 outside the UK

When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign 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 debit card payments in a foreign currency (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For foreign currency (non-sterling) 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](https://www.hsbc.co.uk) 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.

Cash withdrawals in foreign currency made outside the UK, made with your HSBC Premier Visa Card (including HSBC Jade) 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.

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](https://www.hsbc.co.uk)

Disabled Customers

To find out more about our accessible services please visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or ask at any of our branches.

If you'd like this in another format such as large print, Braille or audio, please contact us. A textphone service is available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on **03457 125 563** (+44 207 088 2077 from outside the UK).

BSL Video Relay Service is also available (Monday-Friday 8am-6pm, excluding Bank and Public Holidays) at [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility).

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **0800 085 2401** from the UK or if you are calling from outside the UK, please call us on **+44 1442 422 929**.