

MR L J BUCKLEY & MRS J BUCKLEY
 TH18 REDWOOD PARK
 JUMEIRAH GOLF ESTATES
 DUBAI

HSBC Premier Statement

Branch Name: HSBC EXPAT JERSEY
 HSBC HOUSE, ESPLANADE, ST HELIER,
 JERSEY JE1 1HS

Page 1 of 4

Statement Details	
STATEMENT DATE	19DEC2024
CUSTOMER NUMBER	023-320088
DESPATCH CODE	M - MAIL

Your Portfolio at a Glance	GBP Equivalent
Total Deposits & Investments	243,693.29
Total Borrowings	77,530.46DR
Credit Cards	0.00
Net Position	166,162.83

Summary of Your Portfolio

DEPOSITS AND INVESTMENTS	Currency	Account Number	Credit Limit	Balance (DR=Debit)	GBP Equivalent (DR=Debit)
CHEQUE AND SAVINGS A/CS	GBP	406162-21159283		23,538.42	23,538.42
	USD	023-320088-705		276,800.70	220,154.85
	USD	023-320088-076		0.02	0.02
TOTAL DEPOSITS AND INVESTMENTS					243,693.29

BORROWINGS	Currency	Account Number	Credit Limit	Balance (DR=Debit)	GBP Equivalent (DR=Debit)
BTL CAPITAL REPAYMENT	GBP	023-320088-862	38,300	38,300.65DR	38,300.65DR
	GBP	023-320088-863	39,229	39,229.81DR	39,229.81DR
TOTAL BORROWINGS					77,530.46DR

Details of Your Accounts

BANK ACCOUNT		406162-21159283		
IBAN: GB18 MIDL 4061 6221 1592 83		BIC: MIDLGB22		
Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
19Nov2024	BALANCE BROUGHT FORWARD			GBP 24,446.24
09Dec2024	REPAY 023-320088-862			
	REF ZLS1-00117		448.47	23,997.77
	REPAY 023-320088-863			
	REF ZLS1-00118		459.35	23,538.42
	CLOSING BALANCE			23,538.42
	Transaction Turnover	0.00	907.82	
	Transaction Count	0	2	

BANK ACCOUNT		023-320088-705		
IBAN: GB97 MIDL 4049 2400 1703 39		BIC: MIDLJESH		
Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
19Nov2024	BALANCE BROUGHT FORWARD			USD 137,150.14
27Nov2024	332372154			
27Nov2024	OCMT/USD14663.55			
	NORTHERN OFFSHOREDRILLINGOPERATIONS			
	/ROC/6513393332FS///URI//RFB/L. BUC			
	KLEY PAYROLL NOV 20 24			
	CHARGE WAIVED			
	REF YIR0-83270	14,663.55		151,813.69
18Dec2024	353276283			
18Dec2024	OCMT/USD124987.01			
	UTMOST WORLDWIDE LTD			
	94045200MR LEE JAMES BUCKLEY			
	CHARGE WAIVED			
	REF YIR0-15138	124,987.01		276,800.70
	CLOSING BALANCE			276,800.70
	Transaction Turnover	139,650.56	0.00	
	Transaction Count	2	0	

ONLINE BONUS SAVER		023-320088-076		
IBAN: GB13 MIDL 4049 2400 3755 51		BIC: MIDLJESH		
Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
				USD
19Nov2024	BALANCE BROUGHT FORWARD			0.02
	CLOSING BALANCE			0.02
	Transaction Turnover	0.00	0.00	
	Transaction Count	0	0	

BUY TO LET CAP REPAY		023-320088-862		
Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
				GBP
19Nov2024	BALANCE BROUGHT FORWARD			38,479.83DR
09Dec2024	REPAY:TFR 023-320088-690	179.18		38,300.65DR
	CLOSING BALANCE			38,300.65DR
	Transaction Turnover	179.18	0.00	
	Transaction Count	1	0	
OTHER LOAN DETAILS				
Remaining Instalments	Next Repayment Date	Due Date	Remaining Balance	
130	08Jan2025	19Sep2035	38,300.65DR	

BUY TO LET CAP REPAY		023-320088-863		
Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
				GBP
19Nov2024	BALANCE BROUGHT FORWARD			39,413.33DR
09Dec2024	REPAY:TFR 023-320088-690	183.52		39,229.81DR
	CLOSING BALANCE			39,229.81DR
	Transaction Turnover	183.52	0.00	
	Transaction Count	1	0	
OTHER LOAN DETAILS				
Remaining Instalments	Next Repayment Date	Due Date	Remaining Balance	
130	08Jan2025	19Sep2035	39,229.81DR	

About your statement

Summary statement information

Investment valuations

Please note that the value of investments can increase and decrease in line with stock market movements.

HSBC funds

The valuation figure is the value of your investment based on the latest bid price available at the statement date.

AssetMaster – funds

The valuation figure is the value of your investment based on the latest bid price available at the statement date.

AssetMaster – Investment bonds

The valuation figure is the latest available policy value as at the date of the statement. This may differ from the actual surrender value of your investment due to the possible application of early surrender penalties, market value reductions and other charges.

Borrowing

Borrowing facilities show loan balances, limits and monthly payments. For mortgage accounts, the balance figure that appears on this statement is the outstanding balance on the account, as at the last working day of the previous month. Mortgage account numbers starting with 40 are provided by HSBC Bank plc in the UK and all other mortgage account numbers are provided by HSBC Expat.

Credit cards

This section shows your credit limit and balance of your credit cards. This does not replace your usual credit card statement. Credit cards are provided by HSBC Bank plc in the UK.

Currency accounts/investments

Where accounts or investments are held in a currency other than sterling (GBP), we have included on the statement a GBP equivalent for balance/valuation figures. Please note that the exchange rate used in this conversion is for indication purposes only.

Online Statements

You can view your Online Statements within our Online Banking service. An email advice will be sent directly to your email address when your statement is ready for delivery. Please note that if you have opted for e-statements you must maintain an active online banking profile in order to be able to receive your statements.

Contact information

If you are an HSBC Premier customer call + 44 1534 616313. If you are an HSBC Advance customer call + 44 1534 616212. Alternatively email us at expat@hsbc.com or write to HSBC Expat, HSBC House, Esplanade, St Helier, Jersey, JE1 1HS Channel Islands.

Fixed Term Deposit Accounts (Including Fixed Rate Saver)

Principal + Interest

Interest paid before maturity

If you have a fixed deposit account and the term of the deposit is in excess of 12 months, we will pay you interest annually. The 'Balance' will be the initial sum invested and 'balance+interest' refers to the amount of interest accrued up to the date of the statement, added to the initial sum deposited. Please note that interest may have already been paid away into a nominated account.

Stockmarket Linked Investment Account

The value shown on your statement represents the amount you originally invested. This is the minimum value you will receive if you hold your investment until maturity. For details of the potential maximum return at maturity please refer to the product terms and conditions or contact us. Costs may be applied if you wish to withdraw your deposit before the date of maturity.

Interest paid at maturity

If you have a fixed term deposit account and the term of the deposit is 12 months or less, we will pay you interest on maturity. The 'Balance' will be the initial sum invested and 'Balance+interest' refers to the amount of interest that will accrue by maturity, added to the initial sum invested.

Maturity/Start Date

If you hold a fixed deposit account the Maturity/Start Date tells you the date when the deposit is due to mature and the date when you placed the deposit. For example, for a six month deposit placed on the 4 January 2017 the Maturity will be 4 July 2017 and the Start Date will be 4 January 2017.

Unless you give us instructions to the contrary, at the end of the term your Deposit, plus interest will automatically roll over into a new fixed term. You can withdraw the entire balance of your account before the end of the Term and close your account, but we will charge you a fixed fee of £50 (or currency equivalent). You may also be charged a further fee. For more information, please read the full Fixed Term Deposit account Terms and Conditions which can be found on our website.

General information

How to identify where your account is held

The easiest way to identify this is by looking in the account number column. Each of our companies has a different account number configuration. HSBC Bank plc account numbers comprise of a six digit sort code followed by an eight digit account number, eg 401234 12345678. HSBC Expat account numbers are in this format; 123-456789-123. HSBC Bank Nominee (Jersey) Limited account numbers start with the first initial of your surname followed by a six digit number, eg D123456. AssetMaster account numbers are the product provider reference numbers, eg policy number or contract reference.

Issued by HSBC Expat, a trading name of HSBC Bank plc, Jersey Branch, HSBC House, Esplanade, St Helier, Jersey, JE1 1HS. HSBC Bank plc, Jersey Branch, is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Investment and Fund Services Businesses. Deposits made with our office in Jersey are not protected by the rules made under the UK's Financial Services and Markets Act 2000 for the protection of retail clients, including the UK Financial Services Compensation Scheme and the UK's Financial Ombudsman Service. Deposits made with our office in Jersey are not protected deposits under the Hong Kong Deposit Protection Scheme and are not protected by such scheme. However, HSBC Bank plc, Jersey Branch is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs, or on request. HSBC Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (UK FCA reference number: 114216). UK registered office: 8 Canada Square, London, E14 5HQ. Further information about the regulatory regime applicable to this service is available on request. © HSBC Bank plc, Jersey Branch 2017. All Rights Reserved. CP001232170724/CN/223.