

Contact tel 03457 404 404
 see reverse for call times
 Text phone 03457 125 563
 used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement

Mr A Gaukrodger
 31 Nettlebarn Road
 Manchester
 M22 8HG



Account Summary	
Opening Balance	£375.81
Payments In	£2,896.07
Payments Out	£2,771.92
Closing Balance	£499.96
Arranged Overdraft Limit	£4,000.00

11 June to 10 July 2026

International Bank Account Number
 GB19HBUK40403931687808
Bank Identifier Code
 HBUKGB4115K

Account Name	Sortcode	Account Number	Sheet Number
Mr Andrew Gaukrodger	40-40-39	31687808	103

Your HSBC Advance details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
10 Jun 26		BALANCE BROUGHT FORWARD			375.81
11 Jun 26	DD	SKY MOBILE	10.10		
	VIS	Amazon Prime*NL6Z4 amzn.co.uk/pm	8.99		
	)))	ALDI SHARSTON	10.56		346.16
12 Jun 26	)))	SUPERDRUG STORES P WYTHENSHAW	2.89		
	)))	ICELAND MANCHESTER	11.50		331.77
	CR	Jaybee Gaukrodger Tesco lunch		25.45	357.22
15 Jun 26	)))	ALDI SHARSTON	7.01		
	VIS	THREE PAYG RECURRI	10.00		
	)))	TESCO STORES 2050 BAGULEY	23.50		
	)))	TESCO STORES 2050 BAGULEY	25.45		
	)))	ALDI SHARSTON	27.43		263.83
	CR	JS857364A DWP JSA		191.10	
	VIS	Google One London		0.11	
16 Jun 26	VIS	SKY MOBILE LIVINGSTON	2.00		453.04
		BALANCE CARRIED FORWARD			453.04

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Your Statement

Account Name
Mr Andrew Gaukrodger

Sortcode 40-40-39 **Account Number** 31687808 **Sheet Number** 104

Your HSBC Advance details				
Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
17 Jun 26	))) BALANCE BROUGHT FORWARD			453.04
	ALDI			
	SHARSTON	6.08		
	))) ZETTLE_*THE MESSAG			
	MANCHESTER	10.00		436.96
18 Jun 26	))) ASDA STORE 4702			
	WYTHENSHAW	6.41		430.55
19 Jun 26	DD PAYPAL PAYMENT	14.51		
	DD PAYPAL PAYMENT	15.31		
	))) ALDI			
	SHARSTON	20.95		379.78
22 Jun 26	DD NHSBSA PPC 2	11.45		
	))) ALDI			
	ASHTON UNDER	4.92		
	VIS AB* ABEBOOKS.UK LO			
	ROSSENDALE	7.89		
	VIS Amazon.co.uk*XN7C3			
	AMAZON.CO.UK	8.80		
	VIS CHANNEL 4			
	LONDON	3.99		
	))) ALDI			
	SHARSTON	13.68		
	))) ZETTLE_*THE MESSAG			
	MANCHESTER	12.50		316.55
23 Jun 26	DD PAYPAL PAYMENT	4.99		
	))) B&M - 10004			
	WYTHENSHAW	8.48		
	))) WYTHENSHAW HOME B			
	MANCHESTER	3.72		
	))) ICELAND			
	MANCHESTER	10.00		
	))) ASDA STORE 4702			
	WYTHENSHAW	2.34		287.02
24 Jun 26	DD PAYPAL PAYMENT	7.56		
	DD PAYPAL PAYMENT	9.99		
	DD PAYPAL PAYMENT	12.99		
	))) ALDI			
	SHARSTON	21.37		
	CR Jaybee Gaukrodger			
	July transfer		1,925.41	2,160.52
25 Jun 26	DD ADMIRAL INSURANCE	10.49		
	))) ALDI			
	SHARSTON	7.83		
	BALANCE CARRIED FORWARD			2,142.20

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Your Statement

Account Name

Mr Andrew Gaukrodger

Sortcode Account Number Sheet Number

40-40-39 31687808 105

Your HSBC Advance details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			2,142.20
	VIS INT'L 0006932398			
	OPENAI *CHATGPT SU			
	OPENAI.COM			
	USD 24.00 @ 1.3179			
	Visa Rate	18.21		
	DR Non-Sterling			
	Transaction Fee	0.50		2,123.49
26 Jun 26	DD SKY DIGITAL	230.96		
	))) WICKES BAGULEY			
	ALTRINCHAM	10.90		1,881.63
27 Jun 26	ATM CASH RB SCOT JUN27			
	TESCO DI WI @13:46	50.00		
	CR Jaybee Gaukrodger			
	Rudy's pre b2work		42.90	1,874.53
28 Jun 26	BP L R Ghavami			
	Jackson Gaukrodger	26.50		1,848.03
29 Jun 26	DD MANCHESTER C C	128.00		
	))) LIDL GB BAGULEY			
	LIDL GB BAGUL	31.38		
	))) ALDI			
	DIDSBURY	12.12		
	))) TESCO STORES 2050			
	BAGULEY	21.77		
	))) Rudys Didsbury			
	Didsbury	42.90		
	))) ASDA STORES			
	MANCHESTER	6.30		
	VIS AMZNMktplace*IV2YU			
	amazon.co.uk	161.49		1,444.07
30 Jun 26	CR JS857364A DWP JSA		191.10	1,635.17
01 Jul 26	DD DVLA-EK55EHT	37.62		
	DD MBNA LOANS	301.48		
	DD COOP BANK MORTGAGE	846.31		
	DD PAYPAL PAYMENT	8.49		
	DD TV LICENCE MBP	15.03		
	))) LIDL GB BAGULEY			
	LIDL GB BAGUL	26.37		
	))) ZETTLE_*THE MESSAG			
	MANCHESTER	12.50		387.37
02 Jul 26	DD UNITED UTILITIES W	81.25		
	))) ALDI			
	SHARSTON	13.50		292.62
03 Jul 26	VIS NCP LTD			
	LONDON	20.00		
	BALANCE CARRIED FORWARD			272.62

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11 June to 10 July 2026

Your Statement

Account Name Mr Andrew Gaukrodger	Sortcode 40-40-39	Account Number 31687808	Sheet Number 106
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Your HSBC Advance details					
Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
	)))	BALANCE BROUGHT FORWARD			272.62
		SumUp *KIYOMIZU L			
		Manchester	9.50		
	)))	MCDONALDS			
		MANCHESTER	2.78		260.34
05 Jul 26	CR	Trading 212 UK Lim			
		33876270		500.00	760.34
06 Jul 26	DD	BRITISH GAS	151.79		
	)))	ALDI			
		SHARSTON	39.72		
	)))	ICELAND			
		MANCHESTER	12.00		
	)))	ASDA STORES			
		MANCHESTER	17.64		
	)))	B&M - 10004			
		WYTHENSHAW	4.99		
	)))	ALDI			
		SHARSTON	5.23		528.97
08 Jul 26	)))	ALDI			
		SHARSTON	27.49		501.48
09 Jul 26	)))	ASDA STORES			
		WYTHENSHAW	13.75		487.73
10 Jul 26	CR	DWP GB FP LP FUNDI			
		JS857364A DWP CSHR		20.00	
	VIS	INT'L 0031435936			
		NOUS RESEARCH INC.			
		WWW.NOUSRESEA	7.77		499.96
10 Jul 26		BALANCE CARRIED FORWARD			499.96

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	balance	AER variable	Overdraft Interest Rates	balance	EAR variable
Credit interest		0.00%	upto	25	0.00%
			over	25	39.90%

Business Banking Customers

Interest and Charges

Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:

This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:

This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card

For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information

A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.co.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.co.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges are also separately available through these channels.

To help us continuously improve our service and in the interests of security, we may monitor and/or record your conversation with us.

Business and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're calling from outside the UK, please call us on +44 1442 422 929. Lines are open 24 hours.

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.co.uk/accessibility or business.hsbc.co.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

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Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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.

Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:

Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that limit.

Unarranged overdraft:

When you make a payment that takes your account overdrawn if you don't have an arranged overdraft or takes your account over your arranged overdraft limit.

Monthly cap on unarranged overdraft charges

- Each current account will set a monthly maximum charge for:
 - going overdrawn when you have not arranged an overdraft; or
 - going over/past your arranged overdraft limit (if you have one).
- This cap covers any:
 - interest and fees for going over/past your arranged overdraft limit;
 - fees for each payment your bank allows despite lack of funds; and
 - fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges for the HSBC Private Banking Account is £10,000.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

For Private Banking Account clients, please refer to the Private Banking Banking Services Terms and Conditions.

Customer service

You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.