



Mr P Lisewski
Cloudsoft Limited
Level 2
40 Gledstanes Road
Barons Court
London
W14 9HU

16/04/14

REF BIBRET1021159190

Dear Mr Lisewski

Business Internet Banking (BIB)

We are enclosing a replacement BIB Security Device for the user mentioned below.

User's name: MR PAUL LISEWSKI

If you're not the above user, please pass the device and this letter to the named user.

If you're new to BIB and haven't yet completed activation of the service, please use this Security Device together with the Welcome Letter and BIB Activation Code, which have already been sent to you. To begin activation just visit www.hsbc.co.uk/activate, and follow the onscreen instructions.

If you're an existing user of the BIB service, you'll receive a new Security Device Replacement Code under separate cover. Once you've received it, log on to BIB, enter your username and follow the onscreen instructions to activate the new Security Device.

If you need any help or have problems with the Security Device please call our dedicated UK based helpdesk on **0845 602 2014*** (textphone 18001 028 3516). If calling from overseas +44 1792 496 941*. We are open 8am - 10pm every day. Alternatively visit our support website www.hsbc.co.uk/bibinfo.

Yours sincerely

A handwritten signature in black ink, appearing to read 'J Palmer'.

James Palmer
Head of Business Internet Banking

*Calls may be monitored and /or recorded for security and service improvement purposes.

024959_105 1/ 4 00004 32265 8059 37400

Mr P E Lisewski
40 Gledstanes Road
London
W14 9HU

1922

Account type: Bank Account
Sort code: 40-19-22
Account number: 61284878



15 April 2014

Dear Mr Lisewski



An annual summary of your account charges

We like to ensure our customers are well informed, so we will be sending you a summary of the total charges you've paid, if any, for your current account each year. If no fees or interest were payable then we will display zeros in the summary.

The table below is for information only and summarises any charges and interest you may have paid.

| Description | Quantity | Total | |
|---|----------|-------|------|
| Overdraft Charges (reflecting any refunds) | | | |
| Formal overdraft set up | 0 | £ | 0.00 |
| Informal overdraft set up | 0 | £ | 0.00 |
| Unpaid cheque | 0 | £ | 0.00 |
| Unpaid S/O - D/D | 0 | £ | 0.00 |
| Unpaid Bill Payment | 0 | £ | 0.00 |
| Total overdraft interest charged | | £ | 0.00 |
| Other Fees and Charges | | | |
| Non-Sterling Transaction Fee | 0 | £ | 0.00 |
| Non-Sterling Cash Fee | 0 | £ | 0.00 |
| Total fees and interest charged from: 15 Apr 2013 to 14 Apr 2014: | | £ | 0.00 |

Continued


2

Mr Lisewski
15 April 2014

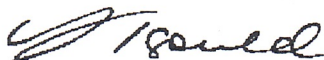
Moving your current account

If you wish, you may close your account at any time and move it to an alternative provider who has agreed to open an account for you.

Where can I find more information about my account?

 We have provided some further details for you on the next page, together with some Frequently Asked Questions. If you would like to discuss your account call 08457 404 404 (overseas +44 1226 261 010)* Lines are open 8am to 10pm every day or visit any of our branches.

Yours sincerely



Sarah Threadgould
Head of Customer Communications

*Calls may be monitored and/or recorded. Textphone: 1800 108457 125 563 (overseas: +44 1792 494 394).

Additional Information

Between 15 April 2013 and 14 April 2014 your average debit balance ¹ was £0.00 and your average credit balance ¹ was £4,985.93. You can use these figures along with the rates stated below to see how your account compares to others. It is worth noting that you should always make sure you are comparing like-for-like rates and figures.

Current overdraft interest rates²

(as at the last day covered by this summary)

overdraft interest **19.90% EAR variable**

Current credit interest rates²

(as at the last day covered by this summary)

no credit interest is payable

Important Notes

Formal overdraft: Where we agree an overdraft facility before you borrow.

Informal overdraft: When we allow you to spend on your account without available credit funds or a sufficient formal overdraft facility.

EAR: Effective Annual Rate - can be used to compare overdraft interest rates. It takes into account the interest rate and how often interest is charged.

¹We have calculated these average figures by totalling up the balances of each day you were in debit and each day you were in credit, dividing each of these by the total number of days covered by this summary.

²The interest rates and charges that apply to this account may have changed during the period covered by this summary. Both current and old rates can be obtained by calling the number above or by visiting any of our branches. Interest is calculated on a daily basis based on your account balance and the interest rate on that day.

Frequently Asked Questions

Q. What is this Annual Summary for and why are you sending it to me?

A. We want you to be aware of the costs of running your current account over the past year. These costs include any monthly fees for the account itself; any charges relating to overdraft requests; and any interest you have paid to us.

Your Annual Summary is for information only, but you may wish to use it to check that you've got the right account for your current financial needs. If you want to discuss your account with us, please come and see us in branch or call us on 08457 404 404. For further information visit www.hsbc.co.uk/1/2/contact-us.

Q. Do I have to receive this Annual Summary?

A. We believe you should always have access to this information. If you are registered for Personal Internet Banking (PIB) you can choose the format that you receive your future Summaries in by amending your preferences in PIB. Go to 'Statement delivery' and change your Annual Summary preference (the options are either 'Online & post' or 'Online only').

Q. Can I request an historic Annual Summary showing previous years' charges?

A. We started to issue Annual Summaries in December 2011, so Summaries are not available before that date. You can view your Annual Summary once produced at any time online, via 'My accounts' then 'Annual summaries'. Alternatively you can request a duplicate Annual Summary by contacting us in the usual ways.

Q. Are there any changes to my regular account statements?

A. The Annual Summary does not replace your regular account statements - we will continue to produce these in the format you've chosen - either on paper, or by making a copy available via Personal Internet Banking.

Q. I have more than one current account with you. Will I receive an Annual Summary for each account?

A. Yes, you will receive a separate Annual Summary for each current account you hold with us. To ensure each Summary continues to show you the charges for the whole of each previous 12 month period, it will usually be produced around the anniversary of opening the account. So you may find that the Summaries for each account are not sent out at the same time.

Q. I've had some charges refunded. Are these included in the totals shown on my Annual Summary?

A. Yes, we calculate a total for each type of charge on your account for the previous year, and then adjust this by the amount of any refunds. So the total shown for each type of charge takes account of any refunds you may have had.

Q. Can I change the annual date that the Annual Summary is sent out?

A. The date that your Annual Summary will be produced will be automatically set to ensure that it covers a full 12 month period.

Q. Where can I find details about your fees and charges on current accounts?

A. You can find a copy of the of the price list applicable to your account at hsbc.co.uk > Legal > Price List and Interest Rates, by visiting any of our branches or by calling us on 08457 404 404.

Q. How do I identify overseas charges?

A. For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. From 18th November 2013, this fee is shown as a separate line on your statement as a 'Non- Sterling Transaction Fee'.

