



Your contactless HSBC Company Card

Your card number: **** * 2489

Your Credit Limit: £- AS ADVISED

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PAUL LISEWSKI
SAILDESIGN LIMITED
40D GLEDSTANES ROAD
BARONS COURT
LONDON
W14 9HU

#00005775

3017102022184

Call us on: 03456 023 100

Overseas: +44 1226 261 051

Textphone for customers with disabilities:

03457 125 563

Overseas: +44 1792 494 394

Visit your HSBC branch or www.hsbc.co.uk

Your new contactless Company Card is attached

Date: 18/01/2016

The enclosed Conditions of Use should be given to the cardholder and the copy of the Company Card Agreement should be kept by the business. Please note that any PIN supplied should be kept separate from the card.

If you are a corporate body, the provisions of the Consumer Credit Act 1974 do not apply to this agreement any headings or notices pursuant to the Consumer Credit Act are not applicable.

This is a copy of your agreement for you to keep. It includes a notice about your cancellation rights, which you should read.

If you have any queries, please contact your HSBC branch or telephone: 03456 023 100, Overseas: +44 1226 261051..

Company Card

Credit Agreement partly regulated by the Consumer Credit Act 1974

Between: Us, HSBC Bank plc, 120 Edmund Street, Birmingham, B3 2QZ and
You, the Customer

Key Financial information

Credit Limit

The Customer's credit limit will be the total of the Cardholders' Limits and will be subject to a minimum total limit of £500.00 and will be determined by us and notified to you from time to time.

Payments

You must pay the total shown on your monthly statement in full within 7 days of the monthly statement date by direct debit taken from a nominated HSBC business bank account.

Cash Advances APR

APR 6.7% variable (based on payment of the annual card fees specified below in the Total Charge for Credit section. Additional annual card fees would increase the APR). **Continued overleaf**

Issued by HSBC Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW

HSBC Bank plc, Registered in England number 14259. Registered Office: 8 Canada Square, London E14 5HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 114216.

For more information on contactless please click on
www.hsbc.co.uk/businesscontactless

**Please sign your new card immediately
with a ballpoint pen**



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Other Financial Information

In calculating the APR, no account has been taken of any future variation in the cash handling fee, or annual card fee. We may vary the cash handling fee and/or the annual card fee at our discretion in accordance with Clause 12.

Total Charge for Credit

£64.00 comprising 2 annual card fee(s) of £32 each. Additional cards will incur an additional annual card fee of £32 each, increasing the Total Charge for Credit accordingly.

Any payment you make will be applied against outstanding items in the order we choose.

Key information

Default Interest

If you do not make payment in accordance with these agreement terms, you will be charged interest at the lesser of the prevailing Company Card interest rate, currently 1% per month and, where applicable, the APR.

Missing payments

Missing payments could have severe consequences and make obtaining credit more difficult.

Important – read this carefully to find out about your rights

That part of this agreement which deals with cash advances is a regulated agreement under the Consumer Credit Act 1974. As a result, certain requirements for your protection should have been complied with when it was made. If they were not, we cannot enforce this agreement against you without a court order.

This Act also give you a number of rights. You can settle the regulated agreement at any time by giving notice in writing and paying off the amounts you owe under this agreement.

If you would like to know about the protection and remedies provided under the Act, you should contact either your local Trading Standards Department or you nearest Citizens Advice Bureau.

Theft, loss or misuse of card

If the Card is lost, stolen or misused by someone who obtained it without your consent, you may be liable for up to £0 of any loss to us. If it is misused with your permission, you will probably be liable for ALL losses. You will not be liable to us for losses, which take place after you have told us of the theft, etc provided you confirm any oral message in writing within 7 days. However the Card can also be used under an agreement to which this protection does not apply. As a result, there may be circumstances in which you will have to pay for all the losses to us.

Your agreement is subject to the Company Card Agreement terms.

HSBC Bank plc

HSBC Bank plc is established at 8 Canada Square, London E14 5HQ which is its registered office. HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are a financial services organisation and banking institution. The Financial Conduct Authority is the supervisory authority under the Consumer Credit Act 1974. Its address is 25 The North Colonnade, Canary Wharf, London E14 5HS. HSBC Bank plc is entered in the Financial Services Register under reference number 114216. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.