

1922
Mr P Lisewski
Cloudsoft Limited
Level 2
40 Gledstanes Road
Barons Court
London
W14 9HU



Your Statement

Account Summary

Opening Balance	53,572.52
Payments In	15,120.00
Payments Out	10,340.77
Closing Balance	58,351.75

1 November to 30 November 2014

Account Name
Cloudsoft Limited

International Bank Account Number
GB91MIDL40192291285440

Branch Identifier Code
MIDLGB2129G

Sortcode **Account Number** **Sheet Number**
40-19-22 91285440 202

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
31 Oct 14	BALANCE BROUGHT FORWARD			53,572.52
03 Nov 14	DD RUSSELL & CO	150.00		
	BP HMRC VAT			
	733 4569 23	9,424.80		43,997.72
12 Nov 14	CR Veraseti Limited			
	VERASSETI		15,120.00	59,117.72
19 Nov 14	DD PAYPAL PAYMENT	685.76		58,431.96
20 Nov 14	DD PAYPAL PAYMENT	2.19		
	DD PAYPAL PAYMENT	2.49		58,427.28
21 Nov 14	DR TOTAL CHARGES			
	TO 30OCT2014	5.86		58,421.42
24 Nov 14	DD COMMERCIAL CARD	69.67		58,351.75
30 Nov 14	BALANCE CARRIED FORWARD			58,351.75

Credit Interest Rates	balance	AER variable
Credit interest is not paid		

Debit Interest Rates	balance	EAR variable
Debit interest		5.64 %

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, HSBC Passport, Bank Account and HSBC Advance). 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.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

Using your card abroad

General: The exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the wholesale market rate used by VISA applying on the day the conversion is made plus our foreign exchange charge, which is currently 2.75% of the applicable VISA wholesale rate. We will make the conversion and deduct the payment from your account once we receive details of the payment from VISA, at the latest the next working day. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

Cash Machines: There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee. We will deduct the amount of the transaction fee from your account once we receive details of the payment from VISA at the latest the next working day. 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.

Shops and retailers: There is no transaction fee for using your debit card to pay for goods and services overseas.

The following references apply to all customers

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.

The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Financial Services Commissions in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

Telephone Banking Service

Customer representatives are available from 8am – 10pm everyday and 24 hours a day for HSBC Advance customers. Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to **hsbc.co.uk**.

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us to let us know how we can serve you better.

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **08456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.