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Mr P E Lisewski  
40 Gledstanes Road  
London  
W14 9HU

1922

**Account type:** Current Account  
**Sort code:** 40-19-22  
**Account number:** 61284878



18 August 2012

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	
<b>Overdraft Charges</b> (reflecting any refunds)			
Formal overdraft arrangement	0	£	0.00
Informal overdraft arrangement	0	£	0.00
Unpaid cheque	0	£	0.00
Unpaid S/O - D/D	0	£	0.00
Unpaid Bill Payment	0	£	0.00
Total debit interest charged		£	0.00
Total fees and interest charged from: 18 Aug 2011 to 17 Aug 2012:		£	0.00

Continued



2

Mr Lisewski  
18 August 2012

## Where can I find more information about my account?

You don't need to take any action, but we have provided some further details for you overleaf, 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 18 August 2011 and 17 August 2012 your average debit balance was £0.67 and your average credit balance was £2,129.76<sup>1</sup>. 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 debit interest rates<sup>2</sup>

(as at the last day covered by this summary)

debit interest **19.90% EAR variable**

### current credit interest rates<sup>2</sup>

(as at the last day covered by this summary)

no credit interest is payable

## Important Notes

**Formal overdraft:** Where we agree an overdraft facility (normally annually) 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.

<sup>1</sup>We 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.

<sup>2</sup>The 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 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 call us.

**Q. Do I have to receive this Annual Summary?**

- A. We believe you should always have access to this information. If you don't want a paper Summary sent to you each year, you can choose to receive future summaries online via Personal Internet Banking by changing the statement settings on your current account under 'Statement delivery' and opting to receive your statements online.

**Q. I have lost my Annual Summary. Can I obtain a duplicate?**

- A. Yes, just call us.

**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. But you can obtain a duplicate of any Summaries that we've sent to you - just call us.

**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 a Summary for each account?**

- A. Yes, you will receive a separate 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 Summary is sent out?**

- A. To ensure that your Summary continues to show you the charges for the whole of each previous 12 month period, your Summary will usually be produced around the anniversary of opening the account. We're sorry, but we can't change the date that it is produced.

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

- A. To obtain our price list you can find a copy at [hsbc.co.uk](http://hsbc.co.uk) > Legal Information > Price List and Interest Rates, or visit any of our branches.

