

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



043081_212 3/ 3 00005 77962 30427 37462



Your Statement

Account Summary

Opening Balance	63,344.44
Payments In	4,320.00
Payments Out	45,170.23
Closing Balance	22,494.21

1 July to 31 July 2014

Account Name
Cloudsoft Limited

International Bank Account Number
GB91MIDL40192291285440

Branch Identifier Code
MIDLGB2129G

Sortcode	Account Number	Sheet Number
40-19-22	91285440	196

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
30 Jun 14	BALANCE BROUGHT FORWARD			63,344.44
01 Jul 14	DD RUSSELL & CO	150.00		63,194.44
02 Jul 14	DD PAYPAL PAYMENT	4.65		63,189.79
16 Jul 14	DD PAYPAL PAYMENT	30.00		63,159.79
18 Jul 14	BP PAUL LISEWSKI DIVIDENDS	20,000.00		43,159.79
21 Jul 14	DR TOTAL CHARGES TO 29JUN2014	6.66		43,153.13
23 Jul 14	DD PAYPAL PAYMENT	3.22		
	DD PAYPAL PAYMENT	3.38		
	DD PAYPAL PAYMENT	22.47		
	BP PAYPAL 71G1XBLREM43LB4	5,000.00		38,124.06
24 Jul 14	DD COMMERCIAL CARD	190.25		37,933.81
25 Jul 14	DD PAYPAL PAYMENT	5,000.00		
	CR Veraseti Limited VERASSETI		4,320.00	37,253.81
31 Jul 14	BP HMRC VAT 733 4569 23	12,759.60		
	BP PAUL LISEWSKI SALARY JUL 14	1,564.48		
	BP HMRC PAYE/NIC SHIP 073PK00148300	435.52		22,494.21
31 Jul 14	BALANCE CARRIED FORWARD			22,494.21

Credit Interest Rates	balance	AER variable
Credit interest is not paid		

Debit Interest Rates	balance	AER 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

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, 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.

Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

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**.

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Your Statement



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30 June 2014 to 30 July 2014

Account Name	Sortcode	Account Number	Sheet Number
Cloudsoft Limited	40-19-22	91285440	1 of 2

Summary of your Business Current Account charges and interest

This summary details charges incurred for banking services for the period 30 June 2014 to 30 July 2014 which will be deducted from your account on 21 August 2014.

Description	Amount(GBP)
Total of activity charges	3.36
Account fee	3.50
Total charges	6.86

 *Charges which have already been deducted from your account during this charging period will not appear on this statement.*

Please note this is an advice only and not a VAT invoice.

Key to abbreviations used.
GBP Pounds Sterling C Credit