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Mr P E Lisewski
40 Gledstones Road
London
W14 9HU

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



15 April 2016

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)			
Total overdraft interest charged		£	0.00
Other Fees and Charges			
Non-Sterling Transaction Fee	8	£	39.76
Non-Sterling Cash Fee	5	£	23.24
Total fees and interest charged from 15 Apr 2015 to 14 Apr 2016:		£	63.00

Continued...

HSBC Bank Plc, Customer Information Service, PO Box 757, Hemel Hempstead HP2 4SS

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Additional Information

Between 15 April 2015 and 14 April 2016 your average debit balance ¹ was £0.00 and your average credit balance ¹ was £5,071.97. 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 rates ²

(as at the last day covered by this summary)

overdraft interest	19.90% EAR variable
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Current credit interest rates ²

(as at the last day covered by this summary)

no credit interest is payable	
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Overdraft charges

We'll charge you a daily Informal Overdraft Usage Fee on any day your account is in informal overdraft. An informal overdraft happens when we agree to lend you money to cover a payment from your account and either:

- the balance on your account exceeds your formal overdraft limit; or
- your account goes overdrawn and you don't have a formal overdraft limit in place.

Our current daily Informal Overdraft Usage Fee is £5 a day.

We won't charge a daily Informal Overdraft Usage Fee:

- if covering funds are paid in before the end of the day;
- if your account is in informal overdraft by £10 or less; or
- after your account has been in informal overdraft for more than 30 consecutive days.

We won't charge:

- more than £80 in daily Informal Overdraft Usage Fees in a charging month;
- more in daily Informal Overdraft Usage Fees than the maximum amount your account has been in informal overdraft during a charging month; or
- daily Informal Overdraft Usage Fees if your account is in informal overdraft because an overdraft charge or interest has been deducted.

A charging month normally starts on the day in the month you originally opened your account unless we've agreed otherwise with you.

We may change the interest rate and charges in accordance with the terms and conditions of your current account.

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.