

Contact tel 08457 404 404
From Overseas tel 44 1226 261 010

Lost and Stolen Cards 08456 007 010 (24hrs)
From Overseas tel 44 1442 422 929 (24hrs)

Text Phone 1800 108457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

MR PAUL LISEWSKI
40 GLEDSTANES ROAD
LONDON
W14 9HU



097632_239 1/ 1 00012 1224 716 68300 Q0

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out on the reverse of this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Minimum payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Statement Date **30 August 2010**

Card number

Sheet number 1 of 1

MR PAUL LISEWSKI

5434 6042 9440 3047

Your Transaction Details

Received By Us	Transaction Date	Details	Amount
----------------	------------------	---------	--------

NO TRANSACTIONS FOR THIS CARD

Summary Of Interest On This Statement

NO INTEREST CHARGED ON THIS STATEMENT

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.

Important Changes to Your Credit Card Agreement

We are making changes to your credit card agreement to make it compliant with new Consumer Credit legislation. At the same time we are making some changes to make the agreement clearer.

The changes are largely to the way the agreement is set out and to the statutory information required to be included.

Changes to the wording of the agreement will make clearer:

- when the first drawdown of credit can be made;
- that interest continues to accrue on sums unpaid;
- that the agreement has no fixed duration; and
- that you can at any time pay off your balance.

These changes will not affect the way your card and account are operated.

We will also change clause 9(c) of the Agreement Terms so that if we wish to end the agreement we will give you at least two months' notice.

The above changes are made under clause 8 of the Agreement Terms and will be effective on **27th September**.