

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](http://www.hsbc.co.uk)

MR PAUL LISEWSKI  
40 GLEDSTANES ROAD  
LONDON  
W14 9HU



017327\_333 1/ 1 00011 5073 3080 76200 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.

## Account Summary

Credit Limit	£ 4,000.00
<b>APR</b>	<b>14.9 %</b>
Previous Balance	0.00
Debits	0.00
Credits	0.00
<b>New Balance</b>	<b>0.00</b>
No payment required this month	

Statement Date **29 November 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 Agreement

Where you make a payment that does not pay the entire balance on your account, we will apply the payment in a manner that pays off any cash advances and more expensive balances first. This is a change to clause 5 g) of your agreement.

The above change is made under clause 8 of your agreement and is effective from 21st December 2010.

When using your card always be aware of people around you. Protect your PIN. Always use your hand as a shield to keep your PIN secret. Do not be distracted by fraudsters who may try to steal your card. Never re-enter your PIN to retrieve a card retained by an ATM. Be vigilant when you go to the cash machine, particularly at night.