HSBC UK

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see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
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Your Statement

Mr Kogulan Sivasubramaniatheva
MK RETAIL TRADING LIMITED
12 Station Street
Cockermouth
Cumbria
CA13 9QW

Account Summary

Opening Balance	958.74
Payments In	96,052.97
Payments Out	94,804.50
Closing Balance	2,207.21

International Bank Account Number
GB96HBUK40472011522094

Branch Identifier Code
HBUKGB4164R

7 February to 6 March 2022

Account Name
MK RETAIL TRADING LIMITED

Sortcode	Account Number	Sheet Number
40-47-20	11522094	32

Your Business Current Account details

Date	Payment type and details		Paid out	Paid in	Balance
06 Feb 22		**BALANCE BROUGHT FORWARD**			**958.74**
07 Feb 22	DD	CLOSEBROSMOTFIN	316.64		
	CR	PAYMENTSENSE LIMIT DOJO06FEB22000001		1,619.29	
	CR	PAYMENTSENSE LIMIT DOJO05FEB22000001		1,527.60	
	CR	PAYMENTSENSE LIMIT DOJO07FEB22000001		1,302.62	
	CR	CASH IN P.O. FEB07 12 STATION S@14:34 465941XXXXXX6135		16,000.00	
	BP	Nationwide Shopfit primiercockermouth	20,000.00		1,091.61
08 Feb 22	CR	PAYMENTSENSE LIMIT DOJO08FEB22000002		836.51	
	BP	Grisdales Limited Cloud End	495.00		
	CR	CASH IN AT HSBC BANK PLC HANLEY		20,000.00	
	BP	Nationwide Shopfit primiercockermouth	2,000.00		19,433.12
09 Feb 22	BP	Nationwide Shopfit primiercockermouth	18,000.00		
	CR	PAYMENTSENSE LIMIT DOJO09FEB22000001		1,237.58	
	BP	Sivasub&Selv Kogulan		250.00	
		BALANCE CARRIED FORWARD			**2,920.70**

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7 February to 6 March 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
MK RETAIL TRADING LIMITED	40-47-20	11522094	33

Your Business Current Account details

Date	Payment type and details		Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			**2,920.70**
	BP	JAY RETAIL LTD			
		NISA COCKERMOUTH	2,888.02		32.68
10 Feb 22	CR	PAYMENTSENSE LIMIT			
		DOJO10FEB22000001		1,058.45	1,091.13
11 Feb 22	CR	PAYMENTSENSE LIMIT			
		DOJO11FEB22000001		1,239.16	
	BP	Tooty fruity			
		Nisa cockermouth	163.96		
	BP	Partheepan Thanga			
		Asda	135.00		2,031.33
14 Feb 22	CR	CHQ in via Mobile		11.75	
	CR	CHQ in via Mobile		11.75	
	CR	PAYMENTSENSE LIMIT			
		DOJO12FEB22000001		1,549.86	
	CR	PAYMENTSENSE LIMIT			
		DOJO14FEB22000001		1,689.23	
	CR	PAYMENTSENSE LIMIT			
		DOJO13FEB22000001		1,328.84	6,622.76
15 Feb 22	DD	DSL GROUP	64.81		
	DD	BOOKER LTD -BK	2,301.83		
	CR	PAYMENTSENSE LIMIT			
		DOJO15FEB22000001		1,113.49	5,369.61
16 Feb 22	DD	BOOKER LTD -BK	6,987.17		
	CR	PAYMENTSENSE LIMIT			
		DOJO16FEB22000001		1,065.16	
	CR	CASH IN P.O. FEB16			
		12 STATION S@11:24			
		465941XXXXXX6135		600.00	
	CR	K Rajaradnam			
		Ken		3,000.00	
	CR	CASH IN P.O. FEB16			
		12 STATION S@14:26			
		465941XXXXXX6135		3,700.00	
	BP	Kogulan Siva			
		maru	3,000.00		3,747.60
17 Feb 22	CR	PAYMENTSENSE LIMIT			
		DOJO17FEB22000001		985.40	4,733.00
18 Feb 22	DD	PAYMENTSENSE LIMIT	375.18		
	CR	PAYMENTSENSE LIMIT			
		DOJO18FEB22000001		1,086.65	5,444.47
21 Feb 22	CR	PAYMENTSENSE LIMIT			
		DOJO19FEB22000001		1,158.64	
	CR	PAYMENTSENSE LIMIT			
		DOJO20FEB22000001		1,442.56	
		BALANCE CARRIED FORWARD			**8,045.67**

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7 February to 6 March 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
MK RETAIL TRADING LIMITED	40-47-20	11522094	34

Your Business Current Account details

Date	Payment type and details		Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			**8,045.67**
	CR	PAYMENTSENSE LIMIT			
		DOJO21FEB22000001		1,340.49	
	VIS	HOLIDAY COTTAGES			
		01237 479146	1,888.00		7,498.16
22 Feb 22	DD	BG BUSINESS	1,825.83		
	CR	PAYMENTSENSE LIMIT			
		DOJO22FEB22000001		1,057.54	6,729.87
23 Feb 22	CR	UPS LIMITED		32.94	
	BP	JAY RETAIL LTD			
		NISA COCKERMOUTH	2,047.56		
	CR	PAYMENTSENSE LIMIT			
		DOJO23FEB22000001		1,047.79	5,763.04
24 Feb 22	DD	HMRC E VAT			
		FIRST PAYMENT	273.78		
	BP	K Malmaruhan			
		electricity bill	50.00		
	CR	PAYMENTSENSE LIMIT			
		DOJO24FEB22000001		469.29	
	CR	CASH IN P.O. FEB24			
		12 STATION S@11:03			
		465941XXXXXX6135		2,600.00	
	BP	Nationwide Shopfit			
		primiercockermouth	7,000.00		
	VIS	JACKSONS GREETING			
		SHEFFIELD	747.70		760.85
25 Feb 22	CR	PAYMENTSENSE LIMIT			
		DOJO25FEB22000001		187.36	948.21
27 Feb 22	BP	saraniya kalaichel			
		Thanam	350.00		598.21
28 Feb 22	DD	DSL GROUP	125.85		
	CR	CASH IN P.O. FEB28			
		12 STATION S@10:06			
		465941XXXXXX6135		12,000.00	
	BP	Nationwide Shopfit			
		primiercockermouth	11,000.00		
	CR	PAYMENTSENSE LIMIT			
		DOJO28FEB22000001		152.71	
	CR	PAYMENTSENSE LIMIT			
		DOJO26FEB22000001		13.98	
	CR	PAYMENTSENSE LIMIT			
		DOJO27FEB22000001		38.00	1,677.05
01 Mar 22	DD	RETAIL DATA PTNR			
		FIRST PAYMENT	165.11		
	DD	BOOKER LTD -BK	6,620.34		
		BALANCE CARRIED FORWARD			**5,108.40 D**

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7 February to 6 March 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
MK RETAIL TRADING LIMITED	40-47-20	11522094	35

Your Business Current Account details

Date		Payment type and details	Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			**5,108.40 D**
	CR	REVERSAL OF 01-03			
		BOOKER LTD -BK		6,620.34	
	CR	PAYMENTSENSE LIMIT			
		DOJO01MAR22000001		89.95	
	DR	CHARGE			
		RECALL S/0-D/D	2.50		1,599.39
02 Mar 22	CR	PAYMENTSENSE LIMIT			
		DOJO02MAR22000001		316.44	
	BP	Sivasub&Selv			
		Kogulan		5,000.00	6,915.83
03 Mar 22	CR	PAYMENTSENSE LIMIT			
		DOJO03MAR22000001		643.10	
	VIS	MINTON & DONELLO			
		LLANDRINDOD W	180.22		
	VIS	BOOKER LIMITED WOR			
		WORKINGTON	5,800.00		1,578.71
04 Mar 22	CR	PAYMENTSENSE LIMIT		1.50	
	CR	PAYMENTSENSE LIMIT			
		DOJO04MAR22000001		627.00	2,207.21
06 Mar 22		**BALANCE CARRIED FORWARD**			**2,207.21**

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (www.hsbc.co.uk).

Account Fee	*charge*	*frequency*
Fee for maintaining the account	6.50	Monthly

Credit Interest Rates	*balance*	*AER variable*
Credit interest is not applied		

Debit Interest Rates	*balance*	*EAR variable*
Debit interest		21.34%

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, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. 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.

Effective from 1 August 2017
Monthly cap on unarranged overdraft charges
1. Each current account will set a monthly maximum charge for:

(a) going overdrawn when you have not arranged an overdraft; or

(b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

(a) interest and fees for going over/past your arranged overdraft limit;

(b) fees for each payment your bank allows despite lack of funds; and

(c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

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'.

HSBC UK Bank plc
Registered in England and Wales with registration number 09928412
Registered office: 1 Centenary Square, Birmingham B1 1HQ, United Kingdom

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.hsbc.com (Channel Islands and Isle of Man customers) 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.

For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee.

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 Channel Islands Financial Ombudsman 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** (UK customers) or **ciiom.hsbc.com** (Channel Islands and Isle of Man customers).

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 **03456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929.**