

Your Statement

Mr M Sajid
4 Sadler Street
Bolton
BL3 2HB



Account Summary

Opening Balance	£39.13
Payments In	£3,633.99
Payments Out	£3,441.86
Closing Balance	£231.26

International Bank Account Number
GB28HBUK40119214870891

Bank Identifier Code
HBUKGB4195V

16 October to 15 November 2024

Account Name

Mr Muhammad Sajid

Sortcode 40-11-92 **Account Number** 14870891 **Sheet Number** 145

Your Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
15 Oct 24	BALANCE BROUGHT FORWARD			39.13
16 Oct 24	CR UBER B.V.		476.29	
	))) SumUp *United Tax			
	Bolton	4.60		
	))) RVS HOSP SHOP CAFE			
	BOLTON	2.75		
17 Oct 24	))) ASDA STORES			508.07
	BOLTON	16.95		
	))) ELTON UNITED			
	Bolton	4.00		
	))) SumUp *Bolton Uni			
	Bolton	3.80		
	))) SumUp *Shama Naza			
	Bolton	5.00		
	))) RVS HOSP SHOP CAFE			
	BOLTON	6.99		
	))) FLIPPIN			
	BOLTON	4.00		
	))) hamzah Sweets & Ba			
	Bolton	12.00		
18 Oct 24	))) BOLTON NHSFT			455.33
	BOLTON	4.00		
	))) ASDA STORES LTD 42			
	BOLTON	20.65		
	))) Madina Superstore			
	Bolton	3.19		
	))) SumUp *mini mart			
	BOLTON	3.00		
	BALANCE CARRIED FORWARD			424.49

16 October to 15 November 2024

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Your Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			424.49
	))) BOLTON NHSFT			
	BOLTON	3.50		
	))) ELIOR@ROYAL BOLTON			
	BOLTON	1.35		
	VIS AMAZON* T31YI9PJ4			
	LONDON	18.98		
	BP Shahid Basit parve			
	Kamti	100.00		
19 Oct 24	CR A Sajid			300.66
	K	120.00		
	ATM CASH BNKM OCT19			
	LVIN FOOD ST@ 11:29	100.00		
	ATM CASH BNKM OCT19			
	LVIN FOOD ST@12:58	20.00		
20 Oct 24	CR Uber BV			282.66
	ATM CASH NOTEMAC OCT20			
	Notemachine @19:47	50.00		
21 Oct 24	DD O2			533.32
	BP Mk sajid			
	K	30.44		
	VIS JACOBS			
	BIRKENHEAD	170.00		
	))) SumUp *1st call c			
	bolton	150.00		
	))) BOLTON NHSFT			
	BOLTON	4.00		
	))) BOLTON NHSFT			
	BOLTON	4.00		
	))) ASDA STORES			
	BOLTON	3.50		
	))) SUMUP *MINI MART			
	BOLTON	22.00		
	))) SumUp *Shama Naza			
	Bolton	12.00		
	))) BOLTON NHSFT			
	BOLTON	7.00		
	))) SumUp *MALIK SHAH			
	Bolton	3.50		
	))) ZAM ZAM HALAL MEAT			
	BOLTON	4.00		
	))) ZAM ZAM HALAL MEAT			
	BOLTON	6.16		
	))) SumUp *United			
	Bolton	1.09		
	BALANCE CARRIED FORWARD			111.63

16 October to 15 November 2024

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Mr Muhammad Sajid

Sortcode 40-11-92 **Account Number** 14870891 **Sheet Number** 147

Your Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			111.63
	))) SumUp *united pri			
	Bolton	4.00		
	))) BOLTON NHSFT			
	BOLTON	3.50		
	))) Saya foodstore			
	Bolton	3.28		
	))) Madina Superstore			
	Bolton	12.47		
	))) SUMUP *SHAMA NAZA			
	BOLTON	10.00		
	))) SumUp *Card Magic			
	Bolton	2.49		
	))) SumUp *Card Magic			
	Bolton	3.49		
	))) SumUp *1ST CALL C			
	Bolton	3.60		
	))) BARKAT FOOD STORE			
	BOLTON BL3	38.86		
	))) TESCO PFS 5251			
	BOLTON	2.65		
	CR Sajid Rashida			
	K		22.00	49.29
22 Oct 24	DD CCSL DD ACCOUNT	50.00		
	CR REVERSAL OF 22-10			50.00
	CCSL DD ACCOUNT			
	))) Madina Superstore			
	Bolton	8.42		
	))) ZAM ZAM HALAL MEAT			
	BOLTON	11.82		
	))) SHELL MANCHESTER R			
	BOLTON	4.79		
	))) ASDA STORES LTD 42			
	BOLTON	7.70		16.56
23 Oct 24	VIS eBay O*23-12211-71			
	LONDON	4.56		12.00
24 Oct 24	VIS TESCO PAYATPUMP 52			
	BOLTON	4.62		
	CR S Basit Parveen			
	PKOKOK		601.00	608.38
25 Oct 24	))) ZAM ZAM HALAL MEAT			
	BOLTON	8.30		
	ATM CASH SAINSBY OCT25			
	Sainsburys B@23:00	200.00		400.08
28 Oct 24	DD APF/LXM-LEXHAMINS	142.90		
	BALANCE CARRIED FORWARD			257.18

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Your Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			257.18
	CR Sajid Rashida			
	K		50.00	
	CR A Sajid			
	K		4.99	
	VIS TESCO PAYATPUMP 52			
	BOLTON	5.72		
	VIS TESCO PAYATPUMP 52			
	BOLTON	2.04		
	VIS JACOBS			
	BIRKENHEAD	240.00		
	))) SumUp *1st call			
	Bolton	3.00		
	))) SumUp *United tax			
	Bolton	3.00		
	))) BOLTON NHSFT			
	BOLTON	3.50		
	))) BOLTON NHSFT			
	BOLTON	4.00		
	))) MFG DARLEY			
	BOLTON	5.56		
	))) JILANI S			
	MANCHESTER	12.10		
	))) SHELL MEADOW			
	BOLTON	4.72		
	VIS UBR* PENDING.UBER.			
	LONDON	6.95		
	VIS UBR* PENDING.UBER.			
	LONDON	4.66		
	CR Sajid Rashida			
	K		50.00	66.92
29 Oct 24	BP Mr Alishan Sajid			
	Family	4.99		
	))) SumUp *1st call c			
	bolton	3.60		
	))) ASDA STORES			
	BOLTON	36.70		
	BP Mr Alishan Sajid			
	Family	8.00		
	CR Sajid Rashida			
	K		20.00	33.63
30 Oct 24	CR UBER B.V.			504.23
))) CAKE INN			
	BOLTON	22.99		
	BALANCE CARRIED FORWARD			514.87

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Date	Payment type and details		£ Paid out	£ Paid in	£ Balance
		BALANCE BROUGHT FORWARD			514.87
	VIS	RINGGO PARKING			
		BASINGSTOKE	1.50		513.37
31 Oct 24	VIS	H&T BOLTON			
		BOLTON	500.00		
	VIS	RINGGO PARKING			
		BASINGSTOKE	1.50		11.87
01 Nov 24	CR	Sajid Rashida			
		K		105.00	
	ATM	CASH BNKM NOV01			
		LVIN FOOD ST@15:34	100.00		
	)))	RISHTON LANE SERVI			
		BOLTON	4.10		
	)))	GRILL 2 THRILL			
		BOLTON	8.00		4.77
03 Nov 24	CR	Sajid Rashida			
		K		5.00	
	BP	Mr Alishan Sajid			
		Family	2.00		7.77
04 Nov 24	)))	FLIPPIN			
		BOLTON	4.00		
	)))	CO-OP GROUP 108079			
		BOLTON	0.85		
	CR	Sajid Rashida			
		K		10.00	
	CR	Uber BV			39.04
05 Nov 24	VIS	SAINSBURYS- S/MKTS			51.96
		BOLTON	4.28		
	)))	RIGBYS CHEMIST			
		GREATER MANCH	5.99		
	)))	hamzah Sweets & Ba			
		Bolton	16.50		
	)))	ASDA STORE 4550			
		BOLTON	5.25		19.94
06 Nov 24	CR	UBER B.V.			
	BP	Mr Alishan Sajid			615.41
		Family	15.00		
	BP	Mrs R Q Sajid			
		H	4.00		
	BP	Mk sajid			
		K	200.00		
	ATM	CASH BNKM NOV06			
		LVIN FOOD ST@13:33	250.00		
	ATM	CASH BNKM NOV06			
		LVIN FOOD ST@13:33	50.00		
	BALANCE CARRIED FORWARD				116.35

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Sortcode 40-11-92 **Account Number** 14870891 **Sheet Number** 150

Your Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			116.35
	BP Mk sajid			
	K	20.00		96.35
07 Nov 24	))) Madina Superstore			
	Bolton	19.49		
	))) MANSHA SWEET CENTR			
	BOLTON	10.00		
	))) ASDA STORES			
	BOLTON	3.85		
	BP Mr Alishan Sajid			
	Family	25.00		38.01
08 Nov 24	CR Uber BV			163.66
	BP Mk sajid			
	K	100.00		
	VIS TESCO PAYATPUMP 52			
	BOLTON	4.87		
	))) RISHTON LANE SERVI			
	BOLTON	5.33		
	))) SumUp *Mubeen A B			
	Bolton	7.60		
	VIS UBER *EATS			
	HELP.UBER.COM	17.31		66.56
10 Nov 24	CR Uber BV			284.71
11 Nov 24	BP Mr Alishan Sajid			351.27
	Family	25.00		
	BP Mk sajid			
	K	100.00		
	))) Madina Superstore			
	Bolton	7.68		
	))) GRILL 2 THRILL			
	BOLTON	13.00		
	))) SumUp *Pal cars			
	Bolton	3.60		
	))) ASDA STORES LTD 42			
	BOLTON	9.00		
	))) TESCO PFS 5251			
	BOLTON	4.49		
	))) ASDA STORES LTD 42			
	BOLTON	33.91		
	))) RISHTON LANE SERVI			
	BOLTON	4.91		149.68
12 Nov 24	BP Mrs R Q Sajid			
	H	20.00		
))) SUMUP *SHAKEEL AH			
	BOLTON	4.80		124.88
	BALANCE CARRIED FORWARD			124.88

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Sortcode 40-11-92 **Account Number** 14870891 **Sheet Number** 151

Your Bank Account details

Date	Payment type and details	£ Paid out	£ Paid in	£ Balance
	BALANCE BROUGHT FORWARD			124.88
13 Nov 24	BP Mk sajid			
	K	100.00		
)))	ZAM ZAM HALAL MEAT			
	BOLTON	9.92		
)))	SumUp *1st call c			
	Bolton	4.20		10.76
14 Nov 24	))) SumUp *United tax			
	Bolton	7.00		
CR	A Sajid			
	K		230.00	233.76
15 Nov 24	))) GREGGS			
	BOLTON	2.50		231.26
15 Nov 24	BALANCE CARRIED FORWARD			231.26

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).

Credit Interest Rates	balance	AER variable	Overdraft Interest Rates	balance	EAR variable
Credit interest is not paid			up to 25 over	25	0.00% 39.90%

Business Banking Customers

Interest and Charges

Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:

This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:

This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card

For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information

A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges are also separately available through these channels.

To help us continuously improve our service and in the interests of security, we may monitor and/or record your conversation with us.

Business and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're calling from outside the UK, please call us on +44 1442 422 929. Lines are open 24 hours.

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

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Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged 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. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:

Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that limit.

Unarranged overdraft:

When you make a payment that takes your account overdrawn if you don't have an arranged overdraft or takes your account over your arranged overdraft limit.

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 HSBC Private Banking Account, HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

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

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

Customer service

You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.