HSBC UK

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Your Statement

Mr J B Evans
1 Chapel House Cottages
The Green
Poulton
Chester
CH4 9EE

Account Summary	
Opening Balance	8,258.92
Payments In	15,609.92
Payments Out	11,553.28
Closing Balance	12,315.56

International Bank Account Number
GB16HBUK40171450675369

Branch Identifier Code
HBUKGB4103R

25 March to 24 April 2022

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	477

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
24 Mar 22		**BALANCE BROUGHT FORWARD**			**8,258.92**
25 Mar 22	BP	HMRC PAYE/NIC CUMB			
		120PR00579703	66.80		
	BP	J B EVANS			
		REF 214.4	100.06		
	BP	ECCL & PULFORD PCC			
		POULTON PC REF 247	200.00		
	BP	Simply Green Lawns			
		CP SGL712 ref 206.	50.00		7,842.06
30 Mar 22	BP	Morral Play Ser			
		inv 1672 ref 248	54.00		7,788.06
01 Apr 22	TFR	401714 93129101			
		INTERNET TRANSFER		9,550.00	
	CR	P GOSMORE			
		VH WIFI		11.00	
	BP	DRAGON PLAY			
		INV-2623355	9,552.00		7,797.06
08 Apr 22	CR	CHESHIRE WEST		6,004.00	13,801.06
14 Apr 22	DR	TOTAL CHARGES			
		TO 23MAR2022	8.00		
	BP	J B EVANS			
		REF 314	59.99		
	BP	Huws Gray Ltd			
		account P7279	53.92		13,679.15
15 Apr 22	BP	CHALC			
		POULTONPULFORDPC	164.16		
	BP	Simply Green Lawns			
		CP SGL712	50.00		13,464.99
		BALANCE CARRIED FORWARD			**13,464.99**

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25 March to 24 April 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	478

Your BUSINESS CURRENT ACCOUNT details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
		BALANCE BROUGHT FORWARD			**13,464.99**
19 Apr 22	DD	BT GROUP PLC	29.02		
	DD	PUBLIC WORKS LOANS	855.33		12,580.64
20 Apr 22	CR	P Gosmore			
		EX VILLAGE HALL		44.92	
	BP	HASHTAG GARDENING			
		INV 1803 REF 318.1	310.00		12,315.56
24 Apr 22		**BALANCE CARRIED FORWARD**			**12,315.56**

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are 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 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 (hsbc.co.uk/fscs/).

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

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

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.

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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'.

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
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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.

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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.**

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

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HSBC UK

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Your Statement

Mr J B Evans
1 Chapel House Cottages
The Green
Poulton
Chester
CH4 9EE

Account Summary	
Opening Balance	12,315.56
Payments In	1,373.22
Payments Out	1,278.02
Closing Balance	12,410.76

International Bank Account Number
GB16HBUK40171450675369

Branch Identifier Code
HBUKGB4103R

25 April to 24 May 2022

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	479

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
24 Apr 22		**BALANCE BROUGHT FORWARD**			**12,315.56**
03 May 22	CR	P GOSMORE			
		VH WIFI		11.00	12,326.56
05 May 22	BP	J C Ewins			
		Gros Gdn ref 322	30.00		12,296.56
11 May 22	CR	HMRC VTR		1,347.22	13,643.78
15 May 22	CR	REFUND OF CHARGES		15.00	
	DR	TOTAL CHARGES			
		TO 23APR2022	23.00		13,635.78
16 May 22	DD	BT GROUP PLC	28.40		13,607.38
18 May 22	BP	ZURICH TOWN & PARI			
		INV 514700928/0835	793.91		
	BP	Huws Gray Ltd			
		inv IC401931	92.71		12,720.76
23 May 22	BP	HASHTAG GARDENING			
		INV 1921 REF 318.2	310.00		12,410.76
24 May 22		**BALANCE CARRIED FORWARD**			**12,410.76**

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are 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 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 (hsbc.co.uk/fscs/).

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25 April to 24 May 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	480

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

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

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.

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Recurring Transaction
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Registered office: 1 Centenary Square, Birmingham B1 1HQ,
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Your Statement

Mr J B Evans
1 Chapel House Cottages
The Green
Poulton
Chester
CH4 9EE

Account Summary	
Opening Balance	12,410.76
Payments In	11.00
Payments Out	1,384.41
Closing Balance	11,037.35

International Bank Account Number
GB16HBUK40171450675369

Branch Identifier Code
HBUKGB4103R

25 May to 24 June 2022

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	480

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
24 May 22		**BALANCE BROUGHT FORWARD**			**12,410.76**
01 Jun 22	CR	P GOSMORE			
		VH WIFI		11.00	12,421.76
07 Jun 22	BP	Huws Gray Ltd			
		inv IC502059	78.01		
	BP	Playsafety Limited			
		inv 63031	459.00		11,884.75
10 Jun 22	DD	ICO	35.00		
	BP	Friends of Poulton			
		Marathon funds	250.00		11,599.75
14 Jun 22	DR	TOTAL CHARGES			
		TO 23MAY2022	8.00		11,591.75
16 Jun 22	DD	BT GROUP PLC	28.40		
	BP	HASHTAG GARDENING			
		INV 2005 REF 318.3	310.00		
	BP	JDH Business Servi			
		inv 4345 ref 307	216.00		11,037.35
24 Jun 22		**BALANCE CARRIED FORWARD**			**11,037.35**

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25 May to 24 June 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	481

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

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

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:

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Your Statement

Mr J B Evans
1 Chapel House Cottages
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Chester
CH4 9EE

Account Summary	
Opening Balance	11,037.35
Payments In	11.00
Payments Out	907.25
Closing Balance	10,141.10

International Bank Account Number
GB16HBUK40171450675369

Branch Identifier Code
HBUKGB4103R

25 June to 24 July 2022

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	482

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
24 Jun 22		**BALANCE BROUGHT FORWARD**			**11,037.35**
25 Jun 22	BP	J B EVANS			
		REF 301.1	102.60		10,934.75
27 Jun 22	BP	HMRC PAYE/NIC CUMB			
		120PR00579703	68.40		10,866.35
29 Jun 22	SO	CHESHIRE COMMUNITY			
		POULTON AND PULFOR	20.00		10,846.35
01 Jul 22	CR	P GOSMORE			
		VH WIFI		11.00	10,857.35
04 Jul 22	BP	EMANGO			
		INV 31253 REF 315	96.00		10,761.35
06 Jul 22	BP	AUTELA PAYROLL SER			
		INV 9131 REF 316.1	42.85		10,718.50
15 Jul 22	DR	TOTAL CHARGES			
		TO 23JUN2022	8.00		
	BP	Simply Green Lawns			
		CP SGL712	60.00		10,650.50
16 Jul 22	BP	J B EVANS			
		INK REF 325	26.00		10,624.50
18 Jul 22	DD	BT GROUP PLC	28.40		10,596.10
20 Jul 22	BP	HELP&HOME701315			
		H225378	455.00		10,141.10
24 Jul 22		**BALANCE CARRIED FORWARD**			**10,141.10**

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25 June to 24 July 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	483

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

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

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:

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

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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.

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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.

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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'.

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.

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HSBC UK Bank plc
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Registered office: 1 Centenary Square, Birmingham B1 1HQ,
United Kingdom

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HSBC UK

Contact tel 03457 60 60 60
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Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement

Mr J B Evans
1 Chapel House Cottages
The Green
Poulton
Chester
CH4 9EE

Account Summary	
Opening Balance	10,141.10
Payments In	11.00
Payments Out	2,445.70
Closing Balance	7,706.40

International Bank Account Number
GB16HBUK40171450675369

Branch Identifier Code
HBUKGB4103R

25 July to 24 August 2022

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	484

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
24 Jul 22		**BALANCE BROUGHT FORWARD**			**10,141.10**
26 Jul 22	BP	HASHTAG GARDENING			
		Inv 2135 ref 318.4	310.00		
	BP	J B EVANS			
		REF 327	10.47		9,820.63
28 Jul 22	BP	Ivor Owen & Sons			
		inv 1286	216.00		9,604.63
01 Aug 22	CR	P GOSMORE			
		VH WIFI		11.00	9,615.63
10 Aug 22	BP	P C Gosmore			
		Parish Council	99.50		
	BP	DW Roberts			
		Tool Station/Broxt	16.05		
	BP	J C Ewins			
		Defibshop	194.40		
	BP	Huws Gray Ltd			
		inv IC655021	19.32		9,286.36
11 Aug 22	BP	Huws Gray Ltd			
		inv IC697925	830.72		8,455.64
14 Aug 22	DR	TOTAL CHARGES			
		TO 23JUL2022	8.00		8,447.64
16 Aug 22	DD	BT GROUP PLC	28.40		8,419.24
17 Aug 22	BP	Griffiths Hire Sho			
		Pulford Old Lane	402.84		
	BP	HASHTAG GARDENING			
		INV 2785 REF 318.5	310.00		7,706.40
24 Aug 22		**BALANCE CARRIED FORWARD**			**7,706.40**

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25 July to 24 August 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	485

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

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

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.

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Your Statement

Mr J B Evans
1 Chapel House Cottages
The Green
Poulton
Chester
CH4 9EE

Account Summary	
Opening Balance	7,706.40
Payments In	11.00
Payments Out	567.06
Closing Balance	7,150.34

International Bank Account Number
GB16HBUK40171450675369

Branch Identifier Code
HBUKGB4103R

25 August to 24 September 2022

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	486

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
24 Aug 22		**BALANCE BROUGHT FORWARD**			**7,706.40**
25 Aug 22	BP	DW Roberts			
		Tool Station via D	19.20		7,687.20
01 Sep 22	CR	P GOSMORE			
		VH WIFI		11.00	7,698.20
14 Sep 22	DR	TOTAL CHARGES			
		TO 23AUG2022	8.00		
	BP	HASHTAG GARDENING			
		INV 2842 ref 318.6	310.00		7,380.20
15 Sep 22	BP	AUTELA PAYROLL SER			
		INV 10006 R316.2	30.46		7,349.74
16 Sep 22	DD	BT GROUP PLC	28.40		7,321.34
23 Sep 22	BP	HMRC PAYE/NIC CUMB			
		120PR00579703	68.40		
	BP	J B EVANS			
		REF 301.2	102.60		7,150.34
24 Sep 22		**BALANCE CARRIED FORWARD**			**7,150.34**

Information about the Financial Services Compensation Scheme

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25 August to 24 September 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	487

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

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

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:

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Your Statement

Mr J B Evans
1 Chapel House Cottages
The Green
Poulton
Chester
CH4 9EE

Account Summary	
Opening Balance	7,150.34
Payments In	261.00
Payments Out	706.40
Closing Balance	6,704.94

International Bank Account Number
GB16HBUK40171450675369

Branch Identifier Code
HBUKGB4103R

25 September to 24 October 2022

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	487

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
24 Sep 22		**BALANCE BROUGHT FORWARD**			**7,150.34**
03 Oct 22	CR	P GOSMORE			
		VH WIFI		11.00	7,161.34
10 Oct 22	CR	ACTIVE LEISURE EV			
		CHESTER MARATHON		250.00	7,411.34
11 Oct 22	BP	Simply Green Lawns			
		CP SGL712	60.00		
	BP	HASHTAG GARDENING			
		INV 3058 REF 318.7	310.00		7,041.34
15 Oct 22	DR	TOTAL CHARGES			
		TO 23SEP2022	8.00		7,033.34
17 Oct 22	DD	BT GROUP PLC	28.40		7,004.94
23 Oct 22	BP	RBL POPPY APPEAL			
		PAA12 PULFORD PC	50.00		
	BP	Friends of Poulton			
		Marathon funds	250.00		6,704.94
24 Oct 22		**BALANCE CARRIED FORWARD**			**6,704.94**

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25 September to 24 October 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	488

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

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

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.

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Your Statement

Mr J B Evans
1 Chapel House Cottages
The Green
Poulton
Chester
CH4 9EE

Account Summary	
Opening Balance	6,704.94
Payments In	11.00
Payments Out	1,340.14
Closing Balance	5,375.80

International Bank Account Number
GB16HBUK40171450675369

Branch Identifier Code
HBUKGB4103R

25 October to 24 November 2022

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	488

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
24 Oct 22		**BALANCE BROUGHT FORWARD**			**6,704.94**
27 Oct 22	BP	J C Ewins			
		Graffcity ref 332	48.74		6,656.20
01 Nov 22	CR	P GOSMORE			
		VH WIFI		11.00	6,667.20
14 Nov 22	DR	TOTAL CHARGES			
		TO 23OCT2022	8.00		6,659.20
16 Nov 22	DD	BT GROUP PLC	28.40		6,630.80
18 Nov 22	BP	EXSQUEEZEME			
		Pulford Xmas Tree	235.00		6,395.80
21 Nov 22	BP	JFT Engineering			
		Inv 10662 ref 333	510.00		5,885.80
22 Nov 22	BP	JFT Engineering			
		Inv 10662ref 333-1	510.00		5,375.80
24 Nov 22		**BALANCE CARRIED FORWARD**			**5,375.80**

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are 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 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 (hsbc.co.uk/fscs/).

HSBC UK

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25 October to 24 November 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	489

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.

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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
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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'.

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.

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

RFB1898 MCP50300 07/18 © HSBC Group 2018

HSBC UK

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used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement

Mr J B Evans
1 Chapel House Cottages
The Green
Poulton
Chester
CH4 9EE

Account Summary	
Opening Balance	5,375.80
Payments In	36.00
Payments Out	257.66
Closing Balance	5,154.14

International Bank Account Number
GB16HBUK40171450675369

Branch Identifier Code
HBUKGB4103R

25 November to 24 December 2022

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	489

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
24 Nov 22		**BALANCE BROUGHT FORWARD**			**5,375.80**
28 Nov 22	BP	P J and M Fay			
		Ref 335 and 336	50.26		5,325.54
01 Dec 22	CR	P GOSMORE			
		VH WIFI		11.00	5,336.54
15 Dec 22	DR	TOTAL CHARGES			
		TO 23NOV2022	8.00		5,328.54
16 Dec 22	CR	CHQ IN AT 404726		25.00	
	DD	BT GROUP PLC	28.40		5,325.14
23 Dec 22	BP	J B EVANS			
		REF 301.3	102.60		
	BP	HMRC PAYE/NIC CUMB			
		120PR00579703	68.40		5,154.14
24 Dec 22		**BALANCE CARRIED FORWARD**			**5,154.14**

Information about the Financial Services Compensation Scheme

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25 November to 24 December 2022

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	490

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.

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HSBC UK

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Your Statement

Mr J B Evans
1 Chapel House Cottages
The Green
Poulton
Chester
CH4 9EE

Account Summary	
Opening Balance	5,154.14
Payments In	1,011.00
Payments Out	536.30
Closing Balance	5,628.84

International Bank Account Number
GB16HBUK40171450675369

Branch Identifier Code
HBUKGB4103R

25 December 2022 to 24 January 2023

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	490

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
24 Dec 22		**BALANCE BROUGHT FORWARD**			**5,154.14**
03 Jan 23	CR	P GOSMORE			
		VH WIFI		11.00	
	BP	AUTELA PAYROLL SER			
		IN 10640 REF 316.3	30.22		
	BP	EMANGO			
		INV 31694 REF 312	288.00		
	BP	J C Ewins			
		Tree dis ref 337	40.00		4,806.92
04 Jan 23	BP	EMANGO			
		INV 29617 REF 129	57.60		4,749.32
07 Jan 23	BP	Huws Gray Ltd			
		inv ID4337682	82.08		4,667.24
14 Jan 23	DR	TOTAL CHARGES			
		TO 23DEC2022	10.00		4,657.24
16 Jan 23	DD	BT GROUP PLC	28.40		4,628.84
23 Jan 23	CR	CHQ IN AT 404726		1,000.00	5,628.84
24 Jan 23		**BALANCE CARRIED FORWARD**			**5,628.84**

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25 December 2022 to 24 January 2023

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	491

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

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

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

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Your Statement

Mr J B Evans
1 Chapel House Cottages
The Green
Poulton
Chester
CH4 9EE

Account Summary	
Opening Balance	5,628.84
Payments In	3,511.00
Payments Out	3,809.43
Closing Balance	5,330.41

International Bank Account Number
GB16HBUK40171450675369

Branch Identifier Code
HBUKGB4103R

25 January to 24 February 2023

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	492

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
24 Jan 23		**BALANCE BROUGHT FORWARD**			**5,628.84**
29 Jan 23	BP	Simply Green Lawns			
		CP SGL712	60.00		5,568.84
01 Feb 23	CR	P GOSMORE			
		VH WIFI		11.00	5,579.84
14 Feb 23	DR	TOTAL CHARGES			
		TO 23JAN2023	10.00		
	BP	J B EVANS			
		REF 340-342	62.73		5,507.11
16 Feb 23	DD	BT GROUP PLC	28.40		5,478.71
20 Feb 23	TFR	401714 93129101			
		INTERNET TRANSFER		3,500.00	
	BP	P C Gosmore			
		Parish Council	846.30		8,132.41
21 Feb 23	BP	P C Gosmore			
		Parish Council	700.00		7,432.41
22 Feb 23	BP	P C Gosmore			
		Parish Council	701.00		6,731.41
23 Feb 23	BP	P C Gosmore			
		Parish Council	699.00		6,032.41
24 Feb 23	BP	P C Gosmore			
		Parish Council	702.00		5,330.41
24 Feb 23		**BALANCE CARRIED FORWARD**			**5,330.41**

HSBC UK

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25 January to 24 February 2023

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	493

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

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

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

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HSBC UK

Contact tel 03457 60 60 60
see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement

Mr J B Evans
1 Chapel House Cottages
The Green
Poulton
Chester
CH4 9EE

Account Summary	
Opening Balance	5,330.41
Payments In	61.00
Payments Out	5,018.70
Closing Balance	372.71

International Bank Account Number
GB16HBUK40171450675369

Branch Identifier Code
HBUKGB4103R

25 February to 24 March 2023

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	494

Your BUSINESS CURRENT ACCOUNT details

Date		*Payment type and details*	*Paid out*	*Paid in*	*Balance*
24 Feb 23		**BALANCE BROUGHT FORWARD**			**5,330.41**
25 Feb 23	BP	P C Gosmore			
		Parish Council	698.00		4,632.41
26 Feb 23	BP	P C Gosmore			
		Parish Council	703.00		3,929.41
27 Feb 23	BP	P C Gosmore			
		Parish Council	697.00		3,232.41
28 Feb 23	BP	P C Gosmore			
		Parish Council	704.00		2,528.41
01 Mar 23	CR	PULFORD VILLAGE 18			
		PULFORD VILLAGE HA		50.00	
	CR	P GOSMORE			
		VH WIFI		11.00	
	BP	P C Gosmore			
		Parish Council	696.00		1,893.41
02 Mar 23	BP	P C Gosmore			
		Parish Council	700.00		1,193.41
09 Mar 23	BP	J B EVANS			
		REF 343	14.50		1,178.91
13 Mar 23	BP	AUTELA PAYROLL SER			
		INV 11157 R 316.4	57.30		
	BP	ECCL & PULFORD PCC			
		POULTON PC R 310	200.00		921.61
14 Mar 23	BP	J Cartwright			
		Pulford Park	40.00		881.61
16 Mar 23	DD	BT GROUP PLC	28.40		853.21
17 Mar 23	DR	TOTAL CHARGES			
		TO 23FEB2023	8.00		
		BALANCE CARRIED FORWARD			**845.21**

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25 February to 24 March 2023

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Poulton and Pulford Parish Council	40-17-14	50675369	495

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
	BALANCE BROUGHT FORWARD			**845.21**
	BP J B EVANS			
	REF CP307	41.50		803.71
23 Mar 23	BP HASHTAG GARDENING			
	INV 4164 REF 318.8	260.00		543.71
24 Mar 23	BP HMRC PAYE/NIC CUMB			
	120PR00579703	68.40		
	BP J B EVANS			
	REF 301.4	102.60		372.71
24 Mar 23	**BALANCE CARRIED FORWARD**			**372.71**

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are 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 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 (hsbc.co.uk/fscs/).

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'.

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.

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