

## Your Statement

The Secretary  
 Culinary Concepts Limited  
 483 Green Lanes  
 London  
 N13 4BS



Account Summary	
Opening Balance	10,123.69 D
Payments In	20,751.80
Payments Out	15,750.36
Closing Balance	5,122.25 D
Overdraft Limit	15,000.00

**1 November to 30 November 2018**

**International Bank Account Number**

GB90HBUK40222051761064

**Branch Identifier Code**

HBUKGB4132J

**Account Name**

Culinary Concepts Limited T/As Falk Culinaire UK

**Sortcode**

40-22-20

**Account Number Sheet Number**

51761064 249

**Your Business Current Account details**

Date	Payment type and details	Paid out	Paid in	Balance
<b>31 Oct 18</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>10,123.69 D</b>
01 Nov 18	CR DUALITY-E 311018 GRAVESEND		925.00	9,198.69 D
02 Nov 18	BP CORKE 11735BI01LUH	1,000.00		
	BP CURRENCY FAIR 17995BI01QGX	3,000.00		13,198.69 D
05 Nov 18	CR American Express P AX9446513285 BF		165.84	13,032.85 D
06 Nov 18	BP EUROPE COPPER 33435BM018XI	1,550.00		14,582.85 D
07 Nov 18	CR American Express P AX9446513285 BF		134.73	14,448.12 D
08 Nov 18	CR DUALITY-E 071118 GRAVESEND		307.50	14,140.62 D
09 Nov 18	CR DUALITY-E 081118 GRAVESEND		85.00	14,055.62 D
12 Nov 18	CR DUALITY-E 101118 GRAVESEND		512.50	
	CR American Express P AX9446513285 BF		507.41	
	BP IMMEDIATE MEDIA 89465BS01ZTF	570.00		13,605.71 D
13 Nov 18	DR ELECTR BKG CHARGES	66.50		
	CR DUALITY-E 121118 GRAVESEND		273.00	13,399.21 D
	<b>BALANCE CARRIED FORWARD</b>			<b>13,399.21 D</b>

**1 November to 30 November 2018**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode** 40-22-20 **Account Number** 51761064 **Sheet Number** 250

<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>13,399.21 D</b>
14 Nov 18	CR ADVICE CONFIRMS RBH14118AQT3T29S Culinary Concepts		170.01	
	BP DESPATCH 4U 19335BU0061H	927.36		
	CR DUALITY-E 131118 GRAVESEND		50.00	
	CR BELRINGER RJ+CJ INVOICE W-104960		172.50	13,934.06 D
15 Nov 18	BP EUROPE COPPER 15495BV003DO	100.00		14,034.06 D
16 Nov 18	DD PAYPAL PAYMENT FIRST PAYMENT	113.02		
	DD GLOBAL PAYMENTS	228.17		
	CR DUALITY-E 151118 GRAVESEND		470.25	
	BP EUROPE COPPER 15995BW00IXB	250.00		
	BP DACHSER SHIPPING 10995BW0186Y	132.08		14,287.08 D
19 Nov 18	CR DUALITY-E 171118 GRAVESEND		1,653.00	12,634.08 D
20 Nov 18	CR DUALITY-E 191118 GRAVESEND		448.25	12,185.83 D
21 Nov 18	DR DEBIT INTEREST TO 30OCT2018	65.46		
	DR TOTAL CHARGES TO 30OCT2018	5.50		
	CR DUALITY-E 201118 GRAVESEND		637.50	
	BP EUROPE COPPER 10655C101R3N	100.00		11,719.29 D
22 Nov 18	BP GB FOOD 53405C2016PI	120.00		
	BP EYE TO EYE MEDIA 36575C200U8H	180.00		
	BP CAROL CORKE 16835C201BLF	500.00		
	CR DUALITY-E 211118 GRAVESEND		217.50	
	CR American Express P AX9446513285 BF		338.50	11,963.29 D
	<b>BALANCE CARRIED FORWARD</b>			<b>11,963.29 D</b>

**1 November to 30 November 2018**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode Account Number Sheet Number**  
 40-22-20 51761064 251

<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
23 Nov 18	DR <b>BALANCE BROUGHT FORWARD</b> GBP TO EUR RBH231180OTXOJNK EUR RATE 1.102174	589.74		<b>11,963.29 D</b>
	CR DUALITY-E 221118 GRAVESEND		1,285.00	
	CR American Express P AX9446513285		91.93	
	BP CORKE 47385C30069Y	500.00		11,676.10 D
26 Nov 18	CR DUALITY-E 251118 GRAVESEND		1,825.00	
	CR American Express P AX9446513285		217.50	
	BP HUBERT BURDA 07995C601QHC	276.00		9,909.60 D
27 Nov 18	CR DUALITY-E 261118 GRAVESEND		4,284.05	
	CR American Express P AX9446513285		722.50	
	BP EUROPE COPPER 19935C701LV8	500.00		
	BP DACHSER SHIPPING 66045C700217	126.12		5,529.17 D
28 Nov 18	DD COMMERCIAL CARD	2,815.41		
	CR DUALITY-E 271118 GRAVESEND		902.75	
	CR American Express P AX9446513285		567.08	6,874.75 D
29 Nov 18	CR DUALITY-E 281118 GRAVESEND		2,405.00	4,469.75 D
30 Nov 18	CR HARMONY PROPERTIES		1,057.50	
	DD HMRC VAT ANNACC	255.00		
	CR DUALITY-E 291118 GRAVESEND		325.00	
	BP EUROPE COPPER 50705CA00YOG	600.00		
	BP EYE TO EYE MEDIA 36065CA0154D	180.00		
	BP CORKE 40275CA01EIO	1,000.00		5,122.25 D
<b>30 Nov 18</b>	<b>BALANCE CARRIED FORWARD</b>			<b>5,122.25 D</b>

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

**1 November to 30 November 2018**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode Account Number Sheet Number**  
 40-22-20 51761064 252

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

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			upto	15,000	6.43%
			over	15,000	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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://ciom.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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://ciom.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**.

## Your Statement

The Secretary  
 Culinary Concepts Limited  
 483 Green Lanes  
 London  
 N13 4BS



Account Summary	
Opening Balance	5,122.25 D
Payments In	20,893.33
Payments Out	24,596.97
Closing Balance	8,825.89 D
Overdraft Limit	15,000.00

**1 December to 31 December 2018**

**International Bank Account Number**

GB90HBUK40222051761064

**Branch Identifier Code**

HBUKGB4132J

**Account Name**

Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode**

40-22-20

**Account Number Sheet Number**

51761064 253

**Your Business Current Account details**

Date	Payment type and details	Paid out	Paid in	Balance
<b>30 Nov 18</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>5,122.25 D</b>
03 Dec 18	CR DUALITY-E 021218 GRAVESEND		1,154.50	
	BP IMMEDIATE MEDIA 22715CD022U2	801.48		4,769.23 D
04 Dec 18	CR DUALITY-E 031218 GRAVESEND		299.00	
	BP EUROPE COPPER 17485CE00CZ	500.00		4,970.23 D
05 Dec 18	BP EUROPE COPPER 38015CF01DH8	300.00		
	BP DESPATCH 4U 30445CF01FPF	1,304.59		
	CR DUALITY-E 041218 GRAVESEND		671.00	5,903.82 D
06 Dec 18	CR DUALITY-E 051218 GRAVESEND		293.00	
	BP CURRENCY FAIR 49455CG00YV1	5,000.00		
	BP CORKE 09995CG00X8X	600.00		11,210.82 D
07 Dec 18	CR DUALITY-E 061218 GRAVESEND		792.00	
	CR American Express P AX9446513285 BF		189.48	
	BP CURRENCY FAIR 30505CH01HL7	3,000.00		13,229.34 D
	<b>BALANCE CARRIED FORWARD</b>			<b>13,229.34 D</b>

**1 December to 31 December 2018**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode** 40-22-20 **Account Number** 51761064 **Sheet Number** 254

<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>13,229.34 D</b>
10 Dec 18	CR DUALITY-E 091218 GRAVESEND		1,100.00	12,129.34 D
11 Dec 18	BP CAROL CORKE 52855CL01C0A	500.00		
	CR DUALITY-E 101218 GRAVESEND		382.00	
	CR American Express P AX9446513285		744.90	
	BP CORKE 37885CL01Y94	750.00		12,252.44 D
12 Dec 18	CR DUALITY-E 111218 GRAVESEND		992.00	
	BP TRMG LIMITED 17815CM01YVX	168.00		11,428.44 D
13 Dec 18	CR DUALITY-E 121218 GRAVESEND		1,986.25	
	DR ELECTR BKG CHARGES	85.50		
	BP CORKE 15155CN022RM	1,000.00		10,527.69 D
17 Dec 18	CR DUALITY-E 161218 GRAVESEND		2,789.00	
	BP EUROPE COPPER 29515CR015OT	1,000.00		8,738.69 D
18 Dec 18	DD GLOBAL PAYMENTS	242.14		
	CR DUALITY-E 171218 GRAVESEND		47.50	
	CR American Express P AX9446513285 BF		567.17	8,366.16 D
19 Dec 18	CR DUALITY-E 181218 GRAVESEND		133.00	
	BP CORKE 17835CT00AC4	2,000.00		10,233.16 D
20 Dec 18	CR DUALITY-E 191218 GRAVESEND		648.00	9,585.16 D
21 Dec 18	DR DEBIT INTEREST TO 29NOV2018	69.09		
	DR TOTAL CHARGES TO 29NOV2018	5.50		
	CR DUALITY-E 201218 GRAVESEND		1,162.50	8,497.25 D
24 Dec 18	CR DUALITY-E 231218 GRAVESEND		1,980.25	
	BP CORKE 57975CY00M00	500.00		
	<b>BALANCE CARRIED FORWARD</b>			<b>7,017.00 D</b>

**1 December to 31 December 2018**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode Account Number Sheet Number**  
 40-22-20 51761064 255

<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BP <b>BALANCE BROUGHT FORWARD</b>			<b>7,017.00 D</b>
	EUROPE COPPER			
	74925CY000L7	1,000.00		8,017.00 D
27 Dec 18	DD COMMERCIAL CARD	2,876.21		
	CR DUALITY-E 261218			
	GRAVESEND		2,513.90	
	DR DUALITY-E 241218			
	GRAVESEND	49.50		
	CR American Express P			
	AX9446513285 BF		73.88	8,354.93 D
28 Dec 18	CR DUALITY-E 271218			
	GRAVESEND		1,232.00	7,122.93 D
31 Dec 18	DD HMRC VAT ANNACC	255.00		
	BP DACHSER SHIPPING			
	56785D500EAC	109.96		
	BP EYE TO EYE MEDIA			
	28925D500YC7	180.00		
	BP EUROPE COPPER			
	46485D500MOA	300.00		
	CR DUALITY-E 301218			
	GRAVESEND		1,142.00	
	BP CORKE			
	37395D5005UN	2,000.00		8,825.89 D
31 Dec 18	<b>BALANCE CARRIED FORWARD</b>			<b>8,825.89 D</b>

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

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER</i> <i>variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR</i> <i>variable</i>
Credit interest is not paid			upto	15,000	6.43%
			over	15,000	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.

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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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://ciom.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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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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##### 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**.

## Your Statement

The Secretary  
 Culinary Concepts Limited  
 483 Green Lanes  
 London  
 N13 4BS



Account Summary		
Opening Balance	8,825.89	D
Payments In	20,715.74	
Payments Out	18,529.79	
Closing Balance	6,639.94	D
Overdraft Limit	15,000.00	

### 1 January to 31 January 2019

#### International Bank Account Number

GB90HBUK40222051761064

#### Branch Identifier Code

HBUKGB4132J

#### Account Name

Culinary Concepts Limited T/As Falk Culinaire UK

#### Sortcode

40-22-20

#### Account Number Sheet Number

51761064 256

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
<b>31 Dec 18</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>8,825.89 D</b>
02 Jan 19	CR DUALITY-E 311218 GRAVESEND		3,282.00	
	CR DUALITY-E 010119 GRAVESEND		521.50	
	BP IMMEDIATE MEDIA 65895D800UG8	150.00		
	BP IMMEDIATE MEDIA 69585D800VFR	450.00		5,622.39 D
03 Jan 19	CR DUALITY-E 020119 GRAVESEND		1,674.50	
	BP HUBERT BURDA 11355D901OPO	150.00		
	CR American Express P AX9446513285		713.38	3,384.51 D
04 Jan 19	BP CURRENCY FAIR 17265DA014XV	5,000.00		8,384.51 D
07 Jan 19	CR DUALITY-E 060119 GRAVESEND		1,236.50	
	BP CORKE 16365DD01HY4	800.00		7,948.01 D
08 Jan 19	BP EUROPE COPPER 48745DE021Y3	1,000.00		
	CR American Express P AX9446513285		127.00	8,821.01 D
09 Jan 19	CR DUALITY-E 080119 GRAVESEND		990.50	7,830.51 D
	<b>BALANCE CARRIED FORWARD</b>			<b>7,830.51 D</b>

**1 January to 31 January 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode** 40-22-20 **Account Number** 51761064 **Sheet Number** 257

<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>7,830.51 D</b>
10 Jan 19	BP EUROPE COPPER 40025DG00XAD	900.00		
	BP DESPATCH 4U 41525DG008GL	1,378.14		
	CR DUALITY-E 090119 GRAVESEND		1,144.50	8,964.15 D
11 Jan 19	DR ELECTR BKG CHARGES	109.52		
	DR DUALITY-E 100119 GRAVESEND	119.00		
	CR American Express P AX9446513285 BF		312.91	
	BP EUROPE COPPER 13035DH008AK	1,100.00		9,979.76 D
14 Jan 19	CR DUALITY-E 130119 GRAVESEND		2,001.20	
	BP CAROL CORKE 24995DK023B9	500.00		8,478.56 D
15 Jan 19	DR DUALITY-E 140119 GRAVESEND	13.75		
	CR American Express P AX9446513285 BF		359.59	
	BP EUROPE COPPER 47685DL01LYM	300.00		8,432.72 D
16 Jan 19	DR DUALITY-E 150119 GRAVESEND	462.00		
	CR American Express P AX9446513285		808.90	8,085.82 D
17 Jan 19	DD GLOBAL PAYMENTS	267.26		
	CR DUALITY-E 160119 GRAVESEND		235.50	
	BP CORKE 85365DN01XCQ	1,000.00		
	BP DACHSER SHIPPING 25885DN00L4T	109.96		9,227.54 D
18 Jan 19	CR DUALITY-E 170119 GRAVESEND		395.95	8,831.59 D
21 Jan 19	DR DEBIT INTEREST TO 30DEC2018	58.77		
	DR TOTAL CHARGES TO 30DEC2018	5.50		
	CR DUALITY-E 190119 GRAVESEND		2,585.45	
	BP EYE TO EYE MEDIA 64115DR01VWN	180.00		6,490.41 D
	<b>BALANCE CARRIED FORWARD</b>			<b>6,490.41 D</b>

**1 January to 31 January 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode Account Number Sheet Number**  
 40-22-20 51761064 258

<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>6,490.41 D</b>
22 Jan 19	CR American Express P AX9446513285 BF		283.05	
	BP EUROPE COPPER 56035DS01VWS	750.00		6,957.36 D
23 Jan 19	CR DUALITY-E 220119 GRAVESEND		336.00	
	CR American Express P AX9446513285		277.50	6,343.86 D
24 Jan 19	DR DUALITY-E 230119 GRAVESEND	172.81		
	BP EUROPE COPPER 84645DU00G32	400.00		6,916.67 D
25 Jan 19	BP IMMEDIATE MEDIA 68745DV003K3	150.00		
	CR DUALITY-E 240119 GRAVESEND		143.50	6,923.17 D
28 Jan 19	CR DUALITY-E 250119 GRAVESEND		329.00	
	CR American Express P AX9446513285		121.08	6,473.09 D
29 Jan 19	DD COMMERCIAL CARD	1,673.08		
	CR DUALITY-E 280119 GRAVESEND		604.00	
	CR American Express P AX9446513285		635.23	
	DR CHARGE RENEWAL FEE	225.00		7,131.94 D
30 Jan 19	CR DUALITY-E 290119 GRAVESEND		605.50	6,526.44 D
31 Jan 19	DD HMRC VAT ANNACC	255.00		
	CR DUALITY-E 300119 GRAVESEND		512.00	
	CR American Express P AX9446513285		479.50	
	BP EUROPE COPPER 47385E100AVE	250.00		
	BP CORKE 61285E100S2H	600.00		6,639.94 D
<b>31 Jan 19</b>	<b>BALANCE CARRIED FORWARD</b>			<b>6,639.94 D</b>

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

**1 January to 31 January 2019**

## Your Statement

**Account Name**

Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode Account Number Sheet Number**

40-22-20 51761064 259

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

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			upto	15,000	6.43%
			over	15,000	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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://ciom.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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://ciom.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**.

## Your Statement

The Secretary  
 Culinary Concepts Limited  
 483 Green Lanes  
 London  
 N13 4BS



Account Summary	
Opening Balance	6,639.94 D
Payments In	15,238.75
Payments Out	18,872.00
Closing Balance	10,273.19 D
Overdraft Limit	15,000.00

**1 February to 28 February 2019**

**International Bank Account Number**

GB90HBUK40222051761064

**Branch Identifier Code**

HBUKGB4132J

**Account Name**

Culinary Concepts Limited T/As Falk Culinaire UK

**Sortcode**

40-22-20

**Account Number Sheet Number**

51761064 260

**Your Business Current Account details**

Date	Payment type and details	Paid out	Paid in	Balance
<b>31 Jan 19</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>6,639.94 D</b>
01 Feb 19	CR DUALITY-E 310119 GRAVESEND		549.50	
	CR CHAN W B Induction		42.00	6,048.44 D
04 Feb 19	CR DUALITY-E 030219 GRAVESEND		1,137.50	4,910.94 D
05 Feb 19	CR DUALITY-E 040219 GRAVESEND		686.00	
	BP CURRENCY FAIR 26005E601CSG	5,000.00		9,224.94 D
06 Feb 19	CR DUALITY-E 050219 GRAVESEND		1,298.50	
	BP CORKE 60105E701E4I	600.00		
	BP CURRENCY FAIR 31695E700XWX	2,650.00		11,176.44 D
07 Feb 19	CR DUALITY-E 060219 GRAVESEND		98.00	
	CR American Express P AX9446513285 BF		785.81	10,292.63 D
08 Feb 19	BP EUROPE COPPER 19995E901XGY	1,000.00		
	CR DUALITY-E 070219 GRAVESEND		3,104.00	8,188.63 D
11 Feb 19	DR ELECTR BKG CHARGES	91.50		
	CR DUALITY-E 100219 GRAVESEND		1,093.00	
	<b>BALANCE CARRIED FORWARD</b>			<b>7,187.13 D</b>

**1 February to 28 February 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode** 40-22-20 **Account Number** 51761064 **Sheet Number** 261

<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BP <b>BALANCE BROUGHT FORWARD</b>			<b>7,187.13 D</b>
	CORKE			
	20215EC01TVM	1,000.00		8,187.13 D
12 Feb 19	BP EUROPE COPPER			
	64985ED009CM	900.00		
	BP DESPATCH 4U			
	01845ED01W75	1,537.86		10,624.99 D
13 Feb 19	BP CAROL CORKE			
	52235EE01GMF	500.00		
	CR DUALITY-E 120219			
	GRAVESEND		133.00	10,991.99 D
14 Feb 19	CR American Express P			
	AX9446513285 BF		791.52	
	CR DUALITY-E 130219			
	GRAVESEND		133.00	
	BP TI MEDIA			
	27205EF00V38	486.00		10,553.47 D
18 Feb 19	DD GLOBAL PAYMENTS	211.88		
	CR DUALITY-E 160219			
	GRAVESEND		242.50	10,522.85 D
19 Feb 19	BP IMMEDIATE MEDIA			
	36615EK01LI7	740.37		11,263.22 D
20 Feb 19	BP CORKE			
	01695EL00ZYB	500.00		11,763.22 D
21 Feb 19	DR DEBIT INTEREST			
	TO 30JAN2019	49.36		
	DR TOTAL CHARGES			
	TO 30JAN2019	5.50		
	CR DUALITY-E 200219			
	GRAVESEND		218.00	
	BP EUROPE COPPER			
	55585EM01QWZ	100.00		11,700.08 D
22 Feb 19	CR DUALITY-E 210219			
	GRAVESEND		2,115.00	
	BP EYE TO EYE MEDIA			
	52215EN00A0H	180.00		
	BP HUBERT BURDA			
	25735EN00AVQ	240.00		10,005.08 D
25 Feb 19	CR American Express P			
	AX9446513285 BF		145.92	
	CR DUALITY-E 240219			
	GRAVESEND		746.25	9,112.91 D
26 Feb 19	CR American Express P			
	AX9446513285		130.00	8,982.91 D
27 Feb 19	DD COMMERCIAL CARD	2,879.53		
	<b>BALANCE CARRIED FORWARD</b>			<b>11,862.44 D</b>

**1 February to 28 February 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode Account Number Sheet Number**  
 40-22-20 51761064 262

<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>11,862.44 D</b>
	CR DUALITY-E 260219 GRAVESEND		64.27	
	CR GRAMANN R&S INO2577SF		165.00	11,633.17 D
28 Feb 19	CR DUALITY-E 270219 GRAVESEND		897.00	
	BP EUROPE COPPER 64345ET01DLH	200.00		
	CR T Wager TRUDI WAGER 105261		270.00	
	CR PAYPAL PPWDL5NGJ22252JNY		269.98	
	CR D Edwards INV. W-105244		123.00	10,273.19 D
28 Feb 19	<b>BALANCE CARRIED FORWARD</b>			<b>10,273.19 D</b>

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

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER</i> <i>variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR</i> <i>variable</i>
Credit interest is not paid			upto	15,000	6.43%
			over	15,000	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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://ciom.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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##### Dispute resolution

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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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://ciom.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**.

## Your Statement

The Secretary  
 Culinary Concepts Limited  
 483 Green Lanes  
 London  
 N13 4BS



Account Summary	
Opening Balance	10,273.19 D
Payments In	15,646.06
Payments Out	17,645.92
Closing Balance	12,273.05 D
Arranged Overdraft Limit	15,000.00

**1 March to 31 March 2019**

**International Bank Account Number**  
 GB90HBUK40222051761064

**Branch Identifier Code**  
 HBUKGB4132J

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode**      **Account Number**      **Sheet Number**  
 40-22-20      51761064      263

<b>Your Business Current Account details</b>					
<i>Date</i>	<i>Payment type and details</i>		<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
<b>28 Feb 19</b>	<b>BALANCE BROUGHT FORWARD</b>				<b>10,273.19 D</b>
01 Mar 19	CR	PAYPAL PPWDL5NGJ222332EUW		221.98	
	CR	DUALITY-E 280219 GRAVESEND		3,157.50	
	CR	American Express P AX9446513285		317.94	
	BP	CORKE 14275EU00PNP	1,000.00		7,575.77 D
04 Mar 19	CR	PAYPAL PPWDL5NGJ22223FSJ8		280.34	
	CR	DUALITY-E 030319 GRAVESEND		2,261.50	
	BP	EUROPE COPPER 14685EX01L7F	300.00		
	CR	GARROOD J&S W-105278		198.00	5,135.93 D
05 Mar 19	CR	DUALITY-E 040319 GRAVESEND		1,070.45	
	CR	American Express P AX9446513285 BF		223.28	3,842.20 D
06 Mar 19	CR	DUALITY-E 050319 GRAVESEND		230.00	
	CR	American Express P AX9446513285		157.50	
	BP	DACHSER SHIPPING 52435EZ000BL	363.62		3,818.32 D
	<b>BALANCE CARRIED FORWARD</b>				<b>3,818.32 D</b>

**1 March to 31 March 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinaire UK

**Sortcode**   **Account Number**   **Sheet Number**  
 40-22-20   51761064   264

<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
07 Mar 19	CR <b>BALANCE BROUGHT FORWARD</b> DUALITY-E 060319			<b>3,818.32 D</b>
	BP GRAVESEND 21155F0016UL	500.00	341.25	
	BP ADWORDS 74975F00181R	1,000.00		
	BP CURRENCY FAIR 87685F000003	4,000.00		8,977.07 D
08 Mar 19	BP IMMEDIATE MEDIA 47295F100YZ4	1,374.43		
	CR DUALITY-E 060319 GRAVESEND		116.25	
	BP EUROPE COPPER 80595F100Q51	1,200.00		
	BP EUROPE COPPER 58135F101OD1	150.00		11,585.25 D
11 Mar 19	DR ELECTR BKG CHARGES	94.90		
	BP EUROPE COPPER 84085F400FPU	1,000.00		
	BP DESPATCH 4U 13765F4003JK	1,525.44		
	CR DUALITY-E 100319 GRAVESEND		3,022.50	
	CR American Express P AX9446513285 BF		974.27	
	BP CORKE 25635F4015Q2	1,000.00		11,208.82 D
12 Mar 19	CR DUALITY-E 110319 GRAVESEND		175.00	
	BP EUROPE COPPER 53805F5016BJ	100.00		11,133.82 D
13 Mar 19	CR DUALITY-E 120319 GRAVESEND		862.00	10,271.82 D
14 Mar 19	CR DUALITY-E 130319 GRAVESEND		205.00	
	BP GB FOOD 51945F7012T2	570.00		
	BP GB FOOD 69105F70073L	420.00		11,056.82 D
15 Mar 19	BP EUROPE COPPER 72395F801NXU	100.00		11,156.82 D
18 Mar 19	DD GLOBAL PAYMENTS	174.16		
	CR DUALITY-E 170319 GRAVESEND		1,457.50	9,873.48 D
	<b>BALANCE CARRIED FORWARD</b>			<b>9,873.48 D</b>

**1 March to 31 March 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinaire UK

**Sortcode** **Account Number** **Sheet Number**  
 40-22-20 51761064 265

<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
21 Mar 19	DR <b>BALANCE BROUGHT FORWARD</b>			<b>9,873.48 D</b>
	DEBIT INTEREST			
	TO 27FEB2019	51.41		
	DR TOTAL CHARGES			
	TO 27FEB2019	5.50		9,930.39 D
27 Mar 19	CR DUALITY-E 220319		310.50	
	DD COMMERCIAL CARD	1,116.46		
	BP CORKE			
	87075FK015KE	1,000.00		11,736.35 D
29 Mar 19	BP CORKE			
	23855FM01X7X	600.00		
	CR American Express P			
	AX9446513285 BF		63.30	12,273.05 D
31 Mar 19	<b>BALANCE CARRIED FORWARD</b>			<b>12,273.05 D</b>

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

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER</i> <i>variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR</i> <i>variable</i>
Credit interest is not paid			upto	15,000	6.43%
			over	15,000	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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://ciom.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.

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## Your Statement

The Secretary  
 Culinary Concepts Limited  
 483 Green Lanes  
 London  
 N13 4BS



Account Summary	
Opening Balance	12,273.05 D
Payments In	13,930.44
Payments Out	16,562.78
Closing Balance	14,905.39 D
Arranged Overdraft Limit	15,000.00

**1 April to 30 April 2019**

**International Bank Account Number**  
 GB90HBUK40222051761064

**Branch Identifier Code**  
 HBUKGB4132J

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode**      **Account Number**      **Sheet Number**  
 40-22-20      51761064      266

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
<b>31 Mar 19</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>12,273.05 D</b>
01 Apr 19	CR DUALITY-E 270319		205.00	
	BP CORKE 63845FP006DY	600.00		12,668.05 D
02 Apr 19	CR DUALITY-E 280319		1,510.00	11,158.05 D
03 Apr 19	CR DUALITY-E 310319		341.95	
	DD HMRC VAT	45.64		
	BP DACHSER SHIPPING 28105FR00T2F	104.29		
	BP EYE TO EYE MEDIA 72385FR00TYI	180.00		
	BP IMMEDIATE MEDIA 08195FR01XFQ	570.00		11,716.03 D
04 Apr 19	CR DUALITY-E 010419		2,107.00	
	CR American Express P AX9446513285		268.38	
	BP CURRENCY FAIR 31365FS00061	4,000.00		13,340.65 D
05 Apr 19	CR CORKE NR Neil Corke		3,000.00	
	BP CURRENCY FAIR 29185FT01IKD	4,100.00		14,440.65 D
10 Apr 19	CR DUALITY-E 060419		982.50	
	BP DESPATCH 4U 26375FY01XDB	1,208.28		14,666.43 D
11 Apr 19	CR DUALITY-E 080419		80.00	
	DR ELECTR BKG CHARGES	88.80		
	<b>BALANCE CARRIED FORWARD</b>			<b>14,675.23 D</b>

**1 April to 30 April 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinaire UK

**Sortcode Account Number Sheet Number**  
 40-22-20 51761064 267

<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>14,675.23 D</b>
	CR CORKE NR Neil Corke		300.00	
	BP EUROPE COPPER 54705FZ012DD	300.00		14,675.23 D
12 Apr 19	CR DUALITY-E 090419		133.00	14,542.23 D
15 Apr 19	CR DUALITY-E 100419		195.00	14,347.23 D
16 Apr 19	DD GLOBAL PAYMENTS BP EUROPE COPPER 11315G401JK5	288.00 150.00		14,785.23 D
17 Apr 19	CR American Express P AX9446513285 BF BP CAROL CORKE 25585G5024Q5	500.00	748.77	14,536.46 D
18 Apr 19	CR DUALITY-E 150419		85.00	14,451.46 D
21 Apr 19	DR DEBIT INTEREST TO 30MAR2019 DR TOTAL CHARGES TO 30MAR2019	58.39 5.50		14,515.35 D
24 Apr 19	CR American Express P AX9446513285		153.75	14,361.60 D
25 Apr 19	CR DUALITY-E 220419 CR DUALITY-E 210419 CR DUALITY-E 180419		288.75 901.25 1,299.63	11,871.97 D
26 Apr 19	CR DUALITY-E 230419 BP EUROPE COPPER 49685GE00MPA	850.00	130.00	12,591.97 D
29 Apr 19	CR DUALITY-E 240419		1,200.46	11,391.51 D
30 Apr 19	DD COMMERCIAL CARD BP EUROPE COPPER 82145GI00X1T BP CORKE 14305GI00Z18	2,613.88 400.00 500.00		14,905.39 D
<b>30 Apr 19</b>	<b>BALANCE CARRIED FORWARD</b>			<b>14,905.39 D</b>

### Information about the Financial Services Compensation Scheme

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**1 April to 30 April 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode Account Number Sheet Number**  
 40-22-20 51761064 268

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			upto	15,000	6.43%
			over	15,000	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:

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## Your Statement

The Secretary  
 Culinary Concepts Limited  
 483 Green Lanes  
 London  
 N13 4BS



Account Summary	
Opening Balance	14,905.39 D
Payments In	10,816.99
Payments Out	8,801.58
Closing Balance	12,889.98 D
Arranged Overdraft Limit	15,000.00

**1 May to 31 May 2019**

**International Bank Account Number**  
 GB90HBUK40222051761064

**Branch Identifier Code**  
 HBUKGB4132J

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode**      **Account Number**      **Sheet Number**  
 40-22-20      51761064      269

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
<b>30 Apr 19</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>14,905.39 D</b>
01 May 19	CR DUALITY-E 280419		393.75	14,511.64 D
03 May 19	CR DUALITY-E 300419		705.00	
	BP CORKE 00975GL00EQ6	600.00		14,406.64 D
07 May 19	CR DUALITY-E 010519		414.38	
	BP CORKE 09835GP00LOK	600.00		14,592.26 D
08 May 19	CR DUALITY-E 020519		153.75	
	CR American Express P AX9446513285 BF		185.26	
	BP EUROPE COPPER 07495GQ0251D	250.00		14,503.25 D
09 May 19	CR DUALITY-E 050519		606.25	
	CR American Express P AX9446513285		944.90	
	BP EUROPE COPPER 13495GR00K92	200.00		
	BP DESPATCH 4U 22065GR01TF0	1,624.44		14,776.54 D
10 May 19	CR DUALITY-E 070519		801.25	
	BP DACHSER SHIPPING 06925GS006HB	211.95		14,187.24 D
13 May 19	CR DUALITY-E 080519		146.25	
	DR ELECTR BKG CHARGES	90.50		
	BP CORKE 76985GV000NR	600.00		14,731.49 D
14 May 19	CR DUALITY-E 090519		86.25	14,645.24 D
	<b>BALANCE CARRIED FORWARD</b>			<b>14,645.24 D</b>

**1 May to 31 May 2019**

## Your Statement

**Account Name**

Culinary Concepts Limited T/As Falk Culinaire UK

**Sortcode Account Number Sheet Number**

40-22-20 51761064 270

<b>Your Business Current Account details</b>					
<i>Date</i>	<i>Payment type and details</i>		<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
15 May 19	CR	<b>BALANCE BROUGHT FORWARD</b>			<b>14,645.24 D</b>
	BP	EUROPE COPPER LTD		900.00	
		IMMEDIATE MEDIA			
		13145GX01PH0	570.00		14,315.24 D
17 May 19	DD	GLOBAL PAYMENTS	154.84		14,470.08 D
20 May 19	CR	DUALITY-E 150519		1,684.50	
	CR	ELECTR BKG CREDIT		2.00	12,783.58 D
21 May 19	DR	DEBIT INTEREST			
		TO 29APR2019	70.60		
	DR	TOTAL CHARGES			
		TO 29APR2019	5.50		
	CR	D Edwards			
		INV. W-105367		595.00	12,264.68 D
22 May 19	CR	DUALITY-E 180519		311.50	
	CR	BROWN A K			
		InvW51761064		595.00	
	BP	CAROL CORKE			
		22475H400UDL	500.00		
	CR	HOLMES SC			
		SAUCEPAN SET		595.00	11,263.18 D
23 May 19	CR	DUALITY-E 200519		85.00	
	BP	EUROPE COPPER			
		47435H501T3Q	1,000.00		12,178.18 D
24 May 19	CR	DUALITY-E 210519		973.00	
	BP	CORKE			
		08945H601K2D	600.00		11,805.18 D
28 May 19	CR	DUALITY-E 220519		638.95	11,166.23 D
29 May 19	DD	COMMERCIAL CARD	38.00		
	BP	COMMERCIAL CARD			
		70295HB01SND	800.00		12,004.23 D
30 May 19	DD	DUALITY-E 240519	655.75		12,659.98 D
31 May 19	DD	HMRC VAT ANNACC	230.00		12,889.98 D
<b>31 May 19</b>		<b>BALANCE CARRIED FORWARD</b>			<b>12,889.98 D</b>

### Information about the Financial Services Compensation Scheme

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

**1 May to 31 May 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode Account Number Sheet Number**  
 40-22-20 51761064 271

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			upto	15,000	6.43%
			over	15,000	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:

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## Your Statement

The Secretary  
 Culinary Concepts Limited  
 483 Green Lanes  
 London  
 N13 4BS



Account Summary	
Opening Balance	12,889.98 D
Payments In	10,349.08
Payments Out	12,360.56
Closing Balance	14,901.46 D
Arranged Overdraft Limit	15,000.00

**1 June to 30 June 2019**

**International Bank Account Number**  
 GB90HBUK40222051761064

**Branch Identifier Code**  
 HBUKGB4132J

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinair UK

**Sortcode**      **Account Number**      **Sheet Number**  
 40-22-20      51761064      271

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
<b>31 May 19</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>12,889.98 D</b>
03 Jun 19	BP CORKE 57865HG002G5	1,000.00		
	BP DACHSER SHIPPING 09765HG00YF0	107.66		13,997.64 D
05 Jun 19	CR DUALITY-E 020619		1,315.00	12,682.64 D
06 Jun 19	BP CORKE 02575HJ00FHZ	500.00		13,182.64 D
07 Jun 19	CR DUALITY-E 040619		160.00	13,022.64 D
10 Jun 19	CR DUALITY-E 050619		179.25	
	BP EUROPE COPPER 13845HN007YM	520.00		
	BP DESPATCH 4U 41995HN008E6	941.30		
	BP HUBERT BURDA 70365HN00LOF	444.00		14,748.69 D
11 Jun 19	DR ELECTR BKG CHARGES	96.20		14,844.89 D
12 Jun 19	CR CORKE NR Neil Corke		4,000.00	
	DR GBP TO EUR RBH120690NEYFFWG EUR RATE 1.100843 0000001.10084300	3,978.77		14,823.66 D
13 Jun 19	CR DUALITY-E 100619		276.25	14,547.41 D
14 Jun 19	CR DUALITY-E 110619		303.00	
	DD CAPITAL ON TAP FIRST PAYMENT	249.00		
	<b>BALANCE CARRIED FORWARD</b>			<b>14,493.41 D</b>

**1 June to 30 June 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinaire UK

**Sortcode**   **Account Number**   **Sheet Number**  
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<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>14,493.41 D</b>
	CR American Express P AX9446513285 BF		895.60	
	BP IMMEDIATE MEDIA 56735HR01KEA	150.00		
	BP COMMERCIAL CARD 66225HR01S2J	649.32		14,397.13 D
17 Jun 19	CR DUALITY-E 120619		728.00	
	BP EYE TO EYE MEDIA 13705HU000L7	360.00		14,029.13 D
18 Jun 19	CR DUALITY-E 130619		816.00	
	DD GLOBAL PAYMENTS	112.73		13,325.86 D
19 Jun 19	CR DUALITY-E 140619		110.83	13,215.03 D
21 Jun 19	DR DEBIT INTEREST TO 30MAY2019	72.08		
	DR TOTAL CHARGES TO 30MAY2019	5.50		13,292.61 D
24 Jun 19	BP CORKE 37755I100P6A	1,000.00		14,292.61 D
25 Jun 19	BP CORKE 31715I200Q2A	500.00		14,792.61 D
26 Jun 19	CR DUALITY-E 220619		619.75	14,172.86 D
27 Jun 19	CR DUALITY-E 240619		343.50	
	DD COMMERCIAL CARD	94.00		
	CR American Express P AX9446513285 BF		252.57	
	BP CAROL CORKE 56635I400WHW	500.00		
	BP EUROPE COPPER 46465I400YUV	350.00		14,520.79 D
28 Jun 19	CR DUALITY-E 250619		349.33	
	DD HMRC VAT ANNACC	230.00		14,401.46 D
30 Jun 19	BP CORKE 26625I701AQZ	500.00		14,901.46 D
<b>30 Jun 19</b>	<b>BALANCE CARRIED FORWARD</b>			<b>14,901.46 D</b>

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

**1 June to 30 June 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinaire UK

**Sortcode**   **Account Number**   **Sheet Number**  
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 *The way we verify online transactions is changing. We'll need to send you a One-Time Passcode via text to your mobile or by email. Please ensure all cardholders call us on 03458 505 588 to update their details. Lines are open Monday to Friday 9am to 6pm. Calls may be recorded.*

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			upto	15,000	6.43%
			over	15,000	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](http://hsbc.co.uk) (UK customers) or [ciiom.hsbc.com](http://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](http://hsbc.co.uk) (UK customers) or [ciiom.hsbc.com](http://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

## Your Statement

The Secretary  
 Culinary Concepts Limited  
 483 Green Lanes  
 London  
 N13 4BS



Account Summary	
Opening Balance	14,901.46 D
Payments In	15,251.18
Payments Out	14,560.68
Closing Balance	14,210.96 D
Arranged Overdraft Limit	15,000.00

**1 July to 31 July 2019**

**International Bank Account Number**  
 GB90HBUK40222051761064

**Branch Identifier Code**  
 HBUKGB4132J

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinaire UK

**Sortcode**      **Account Number**      **Sheet Number**  
 40-22-20      51761064      274

### Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
<b>30 Jun 19</b>	<b>BALANCE BROUGHT FORWARD</b>			<b>14,901.46 D</b>
01 Jul 19	CR DUALITY-E 260619		624.50	
	BP CORKE			
	517051800BBQ	600.00		14,876.96 D
03 Jul 19	CR DUALITY-E 290619		803.75	14,073.21 D
04 Jul 19	CR DUALITY-E 010719		213.75	
	BP CORKE			
	10285IB019U1	500.00		14,359.46 D
05 Jul 19	CR DUALITY-E 020719		60.00	14,299.46 D
08 Jul 19	CR DUALITY-E 030719		276.25	14,023.21 D
09 Jul 19	CR DUALITY-E 040719		1,772.50	12,250.71 D
10 Jul 19	DD DUALITY-E 060719	100.00		12,350.71 D
11 Jul 19	DR ELECTR BKG CHARGES	79.40		
	CR American Express P			
	AX9446513285 BF		727.63	
	DR GBP TO EUR			
	RBH11079HBHLD6RK			
	EUR RATE 1.088334			
	0000001.08833400	2,756.51		14,458.99 D
12 Jul 19	CR DUALITY-E 090719		592.50	
	BP CORKE			
	69105IJ00RZD	800.00		14,666.49 D
15 Jul 19	CR DUALITY-E 100719		958.38	
	BP EUROPE COPPER			
	38765IM00692	420.00		
	BP DESPATCH 4U			
	12815IM000S7	718.32		14,846.43 D
16 Jul 19	DD GLOBAL PAYMENTS	167.59		
	<b>BALANCE CARRIED FORWARD</b>			<b>15,014.02 D</b>

**1 July to 31 July 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinaire UK

**Sortcode** **Account Number** **Sheet Number**  
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<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>15,014.02 D</b>
	CR ADVICE CONFIRMS RBH16079AKIITCSG Culinary Concepts 0000001.13308921		17.65	14,996.37 D
17 Jul 19	CR DUALITY-E 140719		330.00	
	CR American Express P AX9446513285		116.08	
	CR Culinary Concepts Currency Fair Exch		1,664.17	12,886.12 D
18 Jul 19	BP EUROPE COPPER 72595IP00YL9	850.00		
	BP COMMERCIAL CARD 67725IP0106M	300.00		14,036.12 D
19 Jul 19	CR DUALITY-E 160719		2,954.66	
	BP EUROPE COPPER 59555IQ01I48	700.00		
	CR American Express P AX9446513285		1,101.15	10,680.31 D
21 Jul 19	DR DEBIT INTEREST TO 29JUN2019	70.89		
	DR TOTAL CHARGES TO 29JUN2019	5.50		10,756.70 D
22 Jul 19	BP CORKE 10615IT0095G	500.00		11,256.70 D
23 Jul 19	CR DUALITY-E 180719		178.88	
	CR American Express P AX9446513285		151.28	10,926.54 D
24 Jul 19	CR DUALITY-E 210719		692.67	
	CR American Express P AX9446513285		213.75	
	BP COMMERCIAL CARD 80505IV00DJX	300.00		10,320.12 D
25 Jul 19	CR DUALITY-E 220719		130.00	
	BP CAROL CORKE 77925IW00RKJ	500.00		
	CR Culinary Concepts Currency Fair Exch		798.50	9,891.62 D
26 Jul 19	CR DUALITY-E 230719		185.63	
	DD CAPITAL ON TAP FIRST PAYMENT	4,204.47		13,910.46 D
29 Jul 19	CR DUALITY-E 240719		528.75	
	DD COMMERCIAL CARD	78.00		13,459.71 D
30 Jul 19	CR DUALITY-E 250719		85.00	13,374.71 D
31 Jul 19	CR DUALITY-E 260719		73.75	
	<b>BALANCE CARRIED FORWARD</b>			<b>13,300.96 D</b>

**1 July to 31 July 2019**

## Your Statement

**Account Name**  
 Culinary Concepts Limited T/As Falk Culinaire UK

**Sortcode**   **Account Number**   **Sheet Number**  
 40-22-20   51761064   276

<b>Your Business Current Account details</b>				
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	<b>BALANCE BROUGHT FORWARD</b>			<b>13,300.96 D</b>
DD	HMRC VAT ANNACC	230.00		
BP	EYE TO EYE MEDIA 14175J200UH0	180.00		
BP	CORKE 07585J201CRQ	500.00		14,210.96 D
<b>31 Jul 19</b>	<b>BALANCE CARRIED FORWARD</b>			<b>14,210.96 D</b>

### Information about the Financial Services Compensation Scheme

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<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER</i> <i>variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR</i> <i>variable</i>
Credit interest is not paid			upto	15,000	6.43%
			over	15,000	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:

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- (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.

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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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://ciom.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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##### Dispute resolution

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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](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://ciom.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



Account name	Falk Culnair UK	Closing ledger balance brought forward	-11,187.71
Account number	402220-51761064	From 20 Aug 2019	
Bank name	HSBC UK Bank PLC	Closing available balance brought forward	-11,187.71
Currency	GBP	From 20 Aug 2019	
Location	United Kingdom		
BIC	HBUKGB4B		
IBAN	GB90HBUK40222051761064		
Account status	Active	Current ledger balance	-10,821.91
Account type	Current account	As at 21 Aug 2019 10:30	
		Current available balance	-10,821.91
		As at 21 Aug 2019 10:30	

Bank reference	Narrative	Customer reference	TRN type	Value date	Credit amount	Debit amount	Balance	Time	Post date
TO 30JUL2019	TOTAL CHARGES TO 30JUL2019	NONREF	CHG	21 Aug 2019		-5.50	-10,821.91	00:00	21 Aug 2019
TO 30JUL2019	DEBIT INTEREST TO 30JUL2019	NONREF	CHG	21 Aug 2019		-70.70	-10,816.41	00:00	21 Aug 2019
No Ref	DUALITY-E 170819 40025011314092	NONREF	BGC	21 Aug 2019	442.00		-10,745.71	00:00	21 Aug 2019
NONREF	GLOBAL PAYMENTS	GLOBAL PAYMENTS	BACS	16 Aug 2019		-305.26	-11,187.71	00:00	16 Aug 2019
67875JH01S4B	CORKE 67875JH01S4B	CORKE	DEBIT	15 Aug 2019		-316.75	-10,882.45	00:00	15 Aug 2019
PH737VTKZ3A4 DSE0040201908 14826203253	American Express P FP97D94653808231 /EREF/ AXFP94465132850252250029 2217T55 /REMI/ 820.00 0.00 /ROC/AX9446513285 BF /FPID/ PH737VTKZ3A4DSE0040201 90814826203253	AX9446513285 BF	FBP	14 Aug 2019	817.95		-10,565.70	00:00	14 Aug 2019
BACS PAYMENT	DUALITY-E 090819	DUALITY-E 090819	BACS	14 Aug 2019	446.25		-11,383.65	00:00	14 Aug 2019
BACS PAYMENT	DUALITY-E 080819	DUALITY-E 080819	BACS	13 Aug 2019	1,061.00		-11,829.90	00:00	13 Aug 2019
NONREF	ELECTR BKG CHARGES	NONREF	COM	13 Aug 2019		-66.00	-12,890.90	00:00	13 Aug 2019



Bank reference	Narrative	Customer reference	TRN type	Value date	Credit amount	Debit amount	Balance	Time	Post date
36205JE00H1N	CORKE 36205JE00H1N	CORKE	DEBIT	12 Aug 2019		-600.00	-12,824.90	00:00	12 Aug 2019
BACS PAYMENT	DUALITY-E 060819	DUALITY-E 060819	BACS	09 Aug 2019	402.24		-12,224.90	00:00	09 Aug 2019
47365JB018BU	DESPATCH 4U 47365JB018BU	DESPATCH 4U	DEBIT	09 Aug 2019		-520.42	-12,627.14	00:00	09 Aug 2019
69425JB00OXD	IMMEDIATE MEDIA 69425JB00OXD	IMMEDIATE MEDIA	DEBIT	09 Aug 2019		-1,560.00	-12,106.72	00:00	09 Aug 2019
BACS PAYMENT	DUALITY-E 050819	DUALITY-E 050819	BACS	08 Aug 2019	1,006.16		-10,546.72	00:00	08 Aug 2019
BACS PAYMENT	DUALITY-E 040819	DUALITY-E 040819	BACS	07 Aug 2019	556.74		-11,552.88	00:00	07 Aug 2019
PH737VTKE239T 3V500402019080 6826203253	American Express P FP97594757198941 /EREF/ AXFP94465132850252170063 9918T31 /REMII/ 108.00 0.00 /ROC/AX9446513285 BF /FPID/ PH737VTKE239T3V50040201 90806826203253	AX9446513285 BF	FBP	06 Aug 2019	80.10		-12,109.62	00:00	06 Aug 2019
BACS PAYMENT	DUALITY-E 310719	DUALITY-E 310719	BACS	05 Aug 2019	1,285.24		-12,189.72	00:00	05 Aug 2019
37775J701ZN8	CORKE 37775J701ZN8	CORKE	DEBIT	05 Aug 2019		-1.00	-13,474.96	00:00	05 Aug 2019
46845J7017FL	CORKE 46845J7017FL	CORKE	DEBIT	05 Aug 2019		-499.00	-13,473.96	00:00	05 Aug 2019
BACS PAYMENT	DUALITY-E 300719	DUALITY-E 300719	BACS	02 Aug 2019	978.50		-12,974.96	00:00	02 Aug 2019
40025J400O8Q	CORKE 40025J400O8Q	CORKE	DEBIT	02 Aug 2019		-500.00	-13,953.46	00:00	02 Aug 2019
BACS PAYMENT	DUALITY-E 290719	DUALITY-E 290719	BACS	01 Aug 2019	757.50		-13,453.46	00:00	01 Aug 2019