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Your Statement

Miss Tilly Louise Reynolds and
Mrs Olivia Beatrice
Alfredos Conwy Restaurant
Lancaster Square
Conwy
Gwynedd
LL32 8DA

Account Summary	
Opening Balance	42,532.59
Payments In	63,680.55
Payments Out	74,606.19
Closing Balance	31,606.95

International Bank Account Number
GB59HBUK40290884562801

Branch Identifier Code
HBUKGB4105D

13 September to 12 October 2026

Account Name	Sortcode	Account Number	Sheet Number
Miss Tilly Louise Reynolds and Mrs Olivia Beatrice	40-29-08	84562801	26

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*		*Paid out*	*Paid in*	*Balance*
12 Sep 26		**BALANCE BROUGHT FORWARD**			**42,532.59**
13 Sep 26	CR	Paymentsense Limit			
		DOJO13SEPLOC000001		3,183.64	
	BP	Harlech frozen foo			
		alfredos	3,018.48		
	CR	Love To Eat (Nw) L			
		TRANSFER		6,689.00	49,386.75
14 Sep 26	CR	Paymentsense Limit			
		DOJO14SEPLOC000001		1,730.86	
	BP	Alfreodos			
		Alfreods	2,001.35		
	BP	Adam Price			
		Wages	70.79		
	BP	Caleb Owen			
		Wages	26.53		
	BP	Chloe Jones			
		Wages	59.24		
	BP	Harry chapman			
		Wages	9.40		
	BP	Liam Barker			
		Wages	9.76		
	BP	Harry Dootson			
		Wages	55.24		
	BP	Martha Jones			
		Wages	21.85		
	BP	Sophia Marshall			
		Wages	7.31		
		BALANCE CARRIED FORWARD			**48,856.14**

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13 September to 12 October 2026

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Miss Tilly Louise Reynolds and Mrs Olivia Beatrice	40-29-08	84562801	27

Your BUSINESS CURRENT ACCOUNT details

Date		Payment type and details	Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			**48,856.14**
	BP	Glyn Burrows			
		Wages	31.07		
	BP	Bethany Reeve			
		Wages	21.42		
	BP	Aaron Jones			
		Wages	8.49		
	BP	Liv worral			
		Cleaning	9.76		
	BP	Hayden Burrows			
		Wages	61.33		
	BP	REYNOLDS T			
		Paying in		220.00	48,944.07
15 Sep 26	CR	Paymentsense Limit			
		DOJO15SEPLOC000001		1,237.07	50,181.14
16 Sep 26	DD	NEST	472.63		
	CR	Paymentsense Limit			
		DOJO16SEPLOC000001		1,038.98	
	BP	Alfreodos			
		Alfreods	754.00		
	BP	Alfreodos			
		Alfreods	366.00		
	BP	Carnevale ltd			
		Alfredos conwy	88.98		
	BP	Livia Racz			
		Tips	54.17		
	BP	Danny masopefoluwa			
		Tips	55.63		49,428.71
17 Sep 26	CR	Paymentsense Limit			
		DOJO17SEPLOC000001		1,508.08	
	BP	Alfreodos			
		Alfreods	159.00		
	BP	Craig Harris			
		Wages	557.21		50,220.58
18 Sep 26	CR	Paymentsense Limit			
		DOJO18SEPLOC000001		1,576.40	51,796.98
19 Sep 26	CR	Paymentsense Limit			
		DOJO19SEPLOC000001		1,346.13	53,143.11
20 Sep 26	CR	Paymentsense Limit			
		DOJO20SEPLOC000001		2,868.76	56,011.87
21 Sep 26	CR	Paymentsense Limit			
		DOJO21SEPLOC000001		787.51	
	BP	Harlech frozen foo			
		alfredos	2,582.78		
		BALANCE CARRIED FORWARD			**54,216.60**

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13 September to 12 October 2026

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Miss Tilly Louise Reynolds and Mrs Olivia Beatrice	40-29-08	84562801	28

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
	BALANCE BROUGHT FORWARD			**54,216.60**
	BP Tribells			
	Paying in	6,000.00		48,216.60
22 Sep 26	CR Paymentsense Limit			
	DOJO22SEPLOC000001		1,381.57	
	BP Alfreodos			
	Alfreods	500.00		49,098.17
23 Sep 26	DD DOJOUK	567.30		
	CR Paymentsense Limit			
	DOJO23SEPLOC000001		1,482.44	
	BP Alfreodos			
	Alfreods	910.00		49,103.31
24 Sep 26	DD NEST	831.90		
	CR Paymentsense Limit			
	DOJO24SEPLOC000001		983.82	
	BP Alfreodos			
	Alfreods	866.00		
	BP Caleb Owen			
	Wages	3.93		
	BP Chloe Jones			
	Wages	44.85		
	BP Bethany Reeve			
	Wages	25.12		
	BP Harry chapman			
	Wages	12.48		
	BP Liv worral			
	Cleaning	16.44		
	BP Livia Racz			
	Tips	32.85		
	BP Hayden Burrows			
	Wages	62.55		
	BP Harry Dootson			
	Wages	51.33		
	BP Martha Jones			
	Wages	23.61		
	BP Sophia Marshall			
	Wages	12.48		
	BP Ajewole Sunday			
	Wages	31.62		
	BP Danny masopefoluwa			
	Tips	50.01		
	BP Adam Price			
	Wages	29.64		47,992.32
25 Sep 26	CR Paymentsense Limit			
	DOJO25SEPLOC000001		1,042.88	
	BALANCE CARRIED FORWARD			**49,035.20**

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13 September to 12 October 2026

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Miss Tilly Louise Reynolds and Mrs Olivia Beatrice	40-29-08	84562801	29

Your BUSINESS CURRENT ACCOUNT details

Date		Payment type and details	Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			**49,035.20**
	BP	Alfreodos			
		Alfreods	1,438.00		47,597.20
26 Sep 26	CR	Paymentsense Limit			
		DOJO26SEPLOC000001		2,320.35	49,917.55
27 Sep 26	CR	Paymentsense Limit			
		DOJO27SEPLOC000001		4,302.12	
	BP	Harlech frozen foo			
		alfredos	2,721.88		
	BP	Alfreodos			
		Alfreods	3,000.00		48,497.79
28 Sep 26	CR	Paymentsense Limit			
		DOJO28SEPLOC000001		1,110.42	
	BP	Tilly Reynolds			
		Loan repayment	895.00		
	BP	Alfreodos			
		Alfreods	3,827.00		44,886.21
29 Sep 26	CR	Paymentsense Limit			
		DOJO29SEPLOC000001		864.29	
	BP	Adam Price			
		Wages	29.64		
	BP	Ajewole Sunday			
		Wages	31.62		
	BP	Danny masopefoluwa			
		Tips	50.01		
	BP	Glyn Burrows			
		Wages	32.85		
	BP	Sophia Marshall			
		Wages	12.48		
	BP	Martha Jones			
		Wages	23.61		
	BP	Harry Dootson			
		Wages	51.33		
	BP	Bethany Reeve			
		Wages	25.12		
	BP	Chloe Jones			
		Wages	44.85		
	BP	Caleb Owen			
		Wages	3.93		
	BP	Harry chapman			
		Wages	12.48		
	BP	Livia Racz			
		Tips	32.88		
	BP	Liv worral			
		Cleaning	16.44		
		BALANCE CARRIED FORWARD			**45,383.26**

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13 September to 12 October 2026

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Miss Tilly Louise Reynolds and Mrs Olivia Beatrice	40-29-08	84562801	30

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
	BALANCE BROUGHT FORWARD			**45,383.26**
	BP Hayden Burrows			
	Wages	62.55		45,320.71
30 Sep 26	CR Paymentsense Limit			
	DOJO30SEPLOC000001		983.79	
	BP Alfreodos			
	Alfreods	641.00		
	BP Alfreodos			
	Alfreods	778.00		
	BP Alfreodos			
	Alfreods	788.00		44,097.50
01 Oct 26	CR Paymentsense Limit			
	DOJO01OCTLOC000001		1,515.08	
	BP 30-91-92			
	Alfredos Conwy	4,630.00		40,982.58
02 Oct 26	CR Paymentsense Limit			
	DOJO02OCTLOC000001		1,156.96	42,139.54
03 Oct 26	CR Paymentsense Limit			
	DOJO03OCTLOC000001		2,558.28	44,697.82
04 Oct 26	CR Paymentsense Limit			
	DOJO04OCTLOC000001		3,015.39	
	CR Love To Eat (Nw) L			
	TRANSFER		5,732.00	
	BP TRIBELLS LLA			
	tribells		500.00	
	BP Bethany Reeve			
	Wages	372.96		
	BP Chloe Jones			
	Wages	1,369.15		
	BP Danny masopefoluwa			
	Tips	945.31		
	BP Glyn Burrows			
	Wages	984.12		
	BP Hayden Burrows			
	Wages	1,329.00		
	BP Livia Racz			
	Tips	2,294.00		
	BP Martha Jones			
	Wages	213.18		
	BP Leah Jones			
	Wages	968.36		
	BP Sophia Marshall			
	Wages	97.84		
	BP Harry chapman			
	Wages	252.00		45,119.29
	BALANCE CARRIED FORWARD			**45,119.29**

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13 September to 12 October 2026

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Miss Tilly Louise Reynolds and Mrs Olivia Beatrice	40-29-08	84562801	31

Your BUSINESS CURRENT ACCOUNT details

Date	*Payment type and details*	*Paid out*	*Paid in*	*Balance*
	BALANCE BROUGHT FORWARD			**45,119.29**
05 Oct 26	DD NFU MUTUAL INS-BC	206.80		
	CR Paymentsense Limit			
	DOJO05OCTLOC000001		1,235.68	
	BP Aaron Jones			
	Wages	284.60		
	BP Adam Price			
	Wages	1,327.53		
	BP Caleb Owen			
	Wages	1,072.67		
	BP Harry Dootson			
	Wages	1,502.69		
	BP Carnevale ltd			
	Alfredos conwy	124.57		
	BP Chloe Jones			
	Wages	5.00		
	BP Livia Racz			
	Tips	29.36		
	BP Ashlea L Roberts			
	Wages	436.33		41,365.42
06 Oct 26	CR Paymentsense Limit			
	DOJO06OCTLOC000001		1,664.66	
	BP Alfreodos			
	Alfreods	2,657.00		
	BP Ajewole Sunday			
	Wages	2,017.38		
	BP Harlech frozen foo			
	alfredos	1,989.84		36,365.86
07 Oct 26	DD NEST	753.56		
	CR Paymentsense Limit			
	DOJO07OCTLOC000001		1,048.67	
	BP Alfreodos			
	Alfreods	1,595.00		35,065.97
08 Oct 26	CR Paymentsense Limit			
	DOJO08OCTLOC000001		1,288.96	
	BP Ashlea L Roberts			
	Wages	24.42		
	PIM CASH IN HSBC OCT08			
	Llandudno @11:39			
	465941XXXXXX1967		160.00	
	BP Deeside laundry			
	Alfredos Conwy	957.61		35,532.90
09 Oct 26	DD PREMIUM CREDIT LTD			
	FIRST PAYMENT	435.44		
	BALANCE CARRIED FORWARD			**35,097.46**

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13 September to 12 October 2026

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Miss Tilly Louise Reynolds and Mrs Olivia Beatrice	40-29-08	84562801	32

Your BUSINESS CURRENT ACCOUNT details

Date		Payment type and details	Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			**35,097.46**
	CR	Paymentsense Limit			
		DOJO09OCTLOC000001		454.06	
	BP	Alfreodos			
		Alfreods	600.00		
	BP	Danny masopefoluwa			
		Wage correction	63.07		34,888.45
10 Oct 26	CR	Paymentsense Limit			
		DOJO10OCTLOC000001		958.74	
	BP	Tribells			
		Paying in	847.00		
	BP	Livia Racz			
		Tips	81.59		34,918.60
11 Oct 26	CR	Paymentsense Limit			
		DOJO11OCTLOC000001		4,550.52	39,469.12
12 Oct 26	CR	Paymentsense Limit			
		DOJO12OCTLOC000001		1,183.44	
	BP	Tribells			
		Paying in	4,652.00		
	BP	Alfreodos			
		Alfreods	3,946.46		
	BP	Livia Racz			
		Tips	447.15		31,606.95
12 Oct 26		**BALANCE CARRIED FORWARD**			**31,606.95**

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection by the FSCS. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website https://www.hsbc.co.uk/fscs/

For further information about the compensation provided by the FSCS, refer to the FSCS website at fscs.org.uk.

Account Fee	charge	frequency
Fee for maintaining the account	10.00	Monthly

Credit Interest Rates	balance	AER variable
Credit interest is not applied		

Debit Interest Rates	balance	EAR variable
Debit interest		21.34%

Business Banking Customers

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

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

Overdrafts

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

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

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

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

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

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

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

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

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

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

Personal Banking Customers

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

Overdraft interest is charged on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

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

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

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
   (a) going overdrawn when you have not arranged an overdraft; or
   (b) going over/past your arranged overdraft limit (if you have one).
2. This cap covers any:
   (a) interest and fees for going over/past your arranged overdraft limit;
   (b) fees for each payment your bank allows despite lack of funds; and
   (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges for the HSBC Private Banking Account is £10,000.

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

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

For Private Banking Account clients, please refer to the Private Banking Banking Services Terms and Conditions.

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

Business and Personal Banking Customers

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

Dispute Resolution
If you have a problem with your agreement, please try to resolve it with us in the first instance. If you're not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

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

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

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