HSBC UK

Your Commercial Card Statement

Contact tel: 03456 076 434
From outside the UK tel: 44 1226 260 050

Lost and Stolen Cards: 0800 085 2401 (24 Hrs)
From outside the UK tel: 44 1442 422 929 (24 Hrs)
business.hsbc.uk

Oakheads Property Limited
6 Kings Road
St Leonards-on-Sea
East Sussex
TN37 6EA

Sheet number 1 of 3

/(TN37 6EA1NY) /

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NOT TO BE ACCEPTED AS PERSONAL IDENTIFICATION

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Oakheads Property Limited
6 Kings Road
St Leonards-on-Sea
East Sussex
TN37 6EA

Account Summary	
Opening Balance	202.66
Debits	201.85
Credits	202.66
New Balance	201.85
Your Credit Limit	£ 500.00

Statement Date **23 November 2025**

Account number
4864 8310 1256 0418

Oakheads Property Limited

Your Transaction Details

Received By Us	*Transaction Date*	*Details*	*Amount*
30 Oct 25	30 Oct 25	DIRECT DEBIT PAYMENT - THANK YOU	202.66CR

Summary Of Employee Details

Cardholder Name	*Card Number*	*Cardholder Limit*	*Balance*
Alexander Jem Atabey	4864 8310 2861 7194	500.00	201.85

Summary Of Interest On This Statement

Interest on Standard Balance (Purchases) at 1.238 % per month 0.00
NO INTEREST CHARGED ON THIS STATEMENT
Estimated interest - next month 2.65

Minimum payments
If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Payment Summary

Amount you owe at the date of this statement £201.85
Monthly minimum payment £35.00

By paying the full amount you owe at the date of this statement, no interest will be charged on your next statement. Your nominated bank account will be debited with the full balance due on the payment due date 01 Dec or soon after (7 days after this statement date).

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Mr Alexander Jem Atabey
6 Kings Road
St Leonards-on-Sea
East Sussex
TN37 6EA

Account Summary	
Opening Balance	0.00
Debits	201.85
Credits	0.00
New Balance	201.85
Your Credit Limit	£ 500.00

Statement Date **23 November 2025**

Card number
4864 8310 2861 7194

Mr Alexander Jem Atabey

Your Transaction Details

Received By Us	*Transaction Date*	*Details*	*Amount*
25 Oct 25	25 Oct 25	ANNUAL FEE	32.00
12 Nov 25	11 Nov 25	TESCO PAY AT PUMP 2177 BATTLE 6C9Y8PND4P76K2PK9	71.82
17 Nov 25	16 Nov 25	TESCO PAY AT PUMP 2177 BATTLE D858TAD2MS14JYXT4	19.56
17 Nov 25	16 Nov 25	))) TOBY EAST HUNSBURY NORTHAMPTON	39.82
17 Nov 25	17 Nov 25	Microsoft-G124819836 msbill.info	27.65
21 Nov 25	20 Nov 25	))) Dandelion Deli St. Leonards-	11.00

Summary Box The information below includes a summary of some of your HSBC Commercial Card Terms and Conditions. Please refer to those Terms for full details.

Interest free period	Up to 56 days (38 days if you pay in full each month by Direct Debit) for Purchases and Cash Advances if you pay your whole balance in full within 25 days of the statement date.
Interest charging	Interest will be calculated from the date transactions are applied on your account at the applicable simple rate until the balance outstanding has been repaid in full (unless the interest free period applies).
Allocation of payments	When we receive a payment from you that doesn't pay off everything you owe on your account, we'll allocate it as follows: (a) We'll reduce any overdue minimum payments (we call these arrears) and any amount you owe above your credit limit. (b) We'll pay amounts you owe us which were shown on the last statement. (c) If you pay us enough to pay everything on your last statement, we'll then pay off transactions that haven't appeared on a statement.
Minimum monthly repayment	You must pay the minimum payment each month, which will be the total of the following (rounded to the nearest pound): The sum of: (a) the interest for the period since the last statement; (b) any fees and charges added since your last statement; and (c) 1.5% of the remaining statement balance (not including interest and charges). But there is a minimum payment of £5 or the full balance - if this is less than £5.
Fees	£32 per card annually.
Charges	Cash or cash-related payment – 2.99% handling fee, minimum £3 (includes cash withdrawals, bill payments and purchases of foreign currency and travellers cheques).
Foreign usage	All transactions will be converted to sterling at the Visa rate applying on the day we receive the transaction. Visa rates can be found at visaeurope.com. You pay a charge for non-sterling payments which is 2.99% of the sterling payment amount (subject to a minimum charge of £3 for cash or cash-related payments). These charges are in addition to other charges (for example a cash transaction).
Default charges	£12 Late Payment charge.

Calculating the interest you pay
We calculate the interest on your account each day and include new transactions from the day after we receive them from the merchant. We also calculate interest on any unpaid amounts carried over from previous months. When we prepare your statement each month, we calculate how much interest will be due on your balance if you don't pay off what you owe us in full and show that on your statement.

If you pay the full amount of your balance by the payment due date, you'll pay no interest.

If you only pay the minimum payment, interest will be payable on the outstanding balance, this is the estimated interest shown on your statement. You can reduce the amount of interest you pay if there are any credits to your account before the payment due date shown on your statement. If you make any partial payments above the minimum amount, we'll recalculate your interest for your next statement period.

Estimated interest
The figure shown on the front of your statement is an indication of the interest you'll be charged on your next statement - this is based on you paying the minimum amount due and this reaching us by the due date. Please note, the interest charged will differ from the figure shown if a change is made to your statement date or interest rate (except for the expiry of a promotional rate).

Dispute resolution
If you have a problem with you're 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. For further information on the scope of the Financial Ombudsman Service, please refer to financial-ombudsman.org.uk.

If you're not eligible to complain to the FOS, you may be able to take your complaint to the Business Banking Resolution Service. For further information, including details on eligibility criteria, please refer to their website, thebbrs.org.

Security and fraud protection
We'll never ask you for your security details in full. If you're asked for this information either verbally, in writing or via email, you should refuse and let us know immediately. If you use your card online, registering for **Visa Secure** or **MasterCard SecureCode** will make your payments more secure.

If your card or card details are obtained and used without your consent, you won't be liable for any resulting fraudulent transactions. You must take all reasonable steps to safeguard your card and card details and report lost or stolen cards immediately. You can change your PIN at any time using one of our ATMs.

Check your statement regularly
Please retain all sales vouchers, including printed receipts from electronic terminals, to check against your statement. You should also keep a record of all purchases made by post or telephone. If there's a transaction you don't recognise, please call us on 03456 076 434*.

How and when businesses can make payments

All Payments		**Interest Calculations and available Credit**
Additional payments	Additional payments can be made through Business Internet Banking or Business Telephone Banking to the Company Account Number to reduce the amount of interest charged on your next statement, or to increase the available credit for the cardholder(s). Quote Sort code 40-42-46, Account number 49005315 and your 16 digit Company Account Number.	In normal circumstances, payments made will be credited to an account within 2 hours. All payments are credited the same working day. This transaction won't appear on your Business Internet Banking until the next working day.
Phone payments	Call us on 03456 076 434.	
Note that you must pay the minimum or full balance repayment 7 days after the statement date.		If you opt for the flexibility of minimum repayment, additional payments can also be made between the Direct Debit date and 18 days after, before interest is calculated and applied.
Direct Debit	A minimum balance or full balance Direct Debit must be set up to make payments to your Commercial Card. If you want to change the type of Direct Debit you have, please call 03456 076 434*. To make a payment via the internet or over the telephone, you need to quote the following beneficiary details. Sort Code 40 42 46, Account number 49005315 and make sure your 16 digit company account number or individual Commercial Card number is quoted in full.	Payments credited the same working day.
Post payments	Please make cheques payable to HSBC UK Bank plc, remembering to write your 16 digit company account number or individual Commercial Card number on the reverse. Send your cheque and completed bank giro slip to HSBC UK Bank plc, Card Services, PO Box 1539, Northampton, NN1 9HZ using the envelope provided. **Do not send cash or post dated cheques.**	Please allow 7 working days from the date of posting for your payment to be credited to your card account. The payment will be credited to your account no later than 3 working days after receipt.
Paying at any HSBC branches	You can make payments at any of our branches by using your HSBC Bank card to deposit cash or cheques into our Paying-in machines. If you want to make a payment but don't have the giro slip supplied, please call in at one of our branches, or call us on 03456 076 434*.	Payments which are made entirely in cash at any of our branches or an HSBC Bank cheque paid in at your HSBC Bank account holding branch, will be credited for interest calculations the same working day. For cheques paid in at other HSBC Bank branches please allow 4 working days for your payment to be credited.

How to contact us

Visit business.hsbc.uk or call us on 03457 60 60 60*.
*We're open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). Our up-to-date opening hours can be found at business.hsbc.uk/contact-us. If you're calling from outside the UK, please dial +44 1226 260 878. To help us improve our service, and in the interest of security, we may monitor and record your conversation. If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it. For other accessible ways to contact us, please visit business.hsbc.uk/accessibility.

If you're finding it difficult to make your minimum payment, please don't hesitate to contact us.

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