

STATEMENT PERIOD FROM 16 Oct 2019 TO 15 Nov 2019

ENQUIRIES-(English) 1300 308 008  
ENQUIRIES-(Cantonese/Mandarin) 1300 309 388  
Corporate Banking 1300 300 437  
Business Banking 1300 731 720



001893

MR IAN POULTON & MS KAY EDWARDS  
ATF GAUDIUM ET AMOR ACCOUNT  
90 ANNANDALE STREET  
ANNANDALE NSW 2038

**BRANCH:** SYDNEY 342011

### Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
(AUD Equivalent)	
Your Deposits and Dual CCY Investment	10,987.79
Your Investment	0.00
Your Loans	0.00
Net position	10,987.79



## The world is always moving. So are HSBC FX rates.

When you're looking to exchange currencies, wouldn't you want to make the most of the very latest movements as they occur? At HSBC, our Real Time Rates\* are updated every 1 to 3 seconds.

[HSBC real time exchange rates](#)

**Important information** 1. Real Time Exchange Rates will apply for certain currencies when using Online Banking and Mobile Banking to transfer between HSBC Accounts and the foreign exchange (FX) market is open (excluding weekends, currency and US holidays). When the FX market is closed on weekends (from US market close on Friday until Asia market open on Monday), the exchange rate which will apply between your HSBC Australia accounts is the exchange rate at US FX market close plus an additional weekend spread. The HSBC Daily Exchange Rate, set once a day (excluding weekends and NSW public holidays) will apply to transfers outside of HSBC Australia entered after currency cut-off times, on currency holidays and on NSW and US public holidays, and will apply for all future-dated transactions on the future date of the transaction. FX transactions are subject to foreign exchange risk associated with exchange rate movements. HSBC FX accounts should not be used for speculative purposes.

## Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		10,987.79	10,987.79
<b>TOTAL DEPOSITS</b>						<b>10,987.79</b>

**Important Information**

- Please check all entries on the statements and promptly advise your bank if you have any queries or notice any apparent errors or possible unauthorised transactions.
- Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
- The account will be debited if cheques are subsequently returned.
- If you would like to change your address please call 1300 308 008 and have your Telephone Banking PIN handy. If you do not know your Telephone Banking PIN you can change your address details via HSBC's Internet Banking or visit your local HSBC branch.
- For other important information regarding your statement please visit [hsbc.com.au/info-statements](http://hsbc.com.au/info-statements).
- HSBC Bank Australia Limited has a dispute resolution mechanism which covers customer complaints. Details of how to access this can be obtained by referring to the applicable Product Disclosure Statement or credit product terms and conditions or by calling Customer Relations on 1300 308 808 or if you are calling from overseas +61 2 9005 8187. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides complaint resolution that is free to consumers. Website: [www.afca.org.au](http://www.afca.org.au), Email: [info@afca.org.au](mailto:info@afca.org.au), Telephone: 1800 931 678 (free call), In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

## Details of your Accounts

**DAY TO DAY ACCOUNT**                      **BSB No.** 342011                      **Account** 222122-412                      **Currency** AUD                      **Balance** 10,987.79

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
16 Oct	BALANCE BROUGHT FORWARD			10,987.79
15 Nov	CLOSING BALANCE			10,987.79
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**END OF STATEMENT**

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