

The Society for the Promotion of Mechanism and Institution Design (SPMiD)
Financial Report
For the year 01 April 2017 to 31 March 2018

Trustees

Prof. Tommy Andersson

Prof. Yuan Ju (Treasurer)

Prof. Paul Schweinzer (Secretary)

Prof. Jacco Thijssen

Prof. Zaifu Yang (Chair)

Financial Accounts

1. HSBC Bank
The Society for the Promotion of Mechanism and Institution Design (SPMiD)
Sort code: 40-47-31
Account number: 34691261
2. PayPal
ID: jmid-payments@york.ac.uk
The society for the promotion of mechanism and institution design (SPMiD)

SPMiD Trustees' Report
For the year 01 April 2017 to 31 March 2018

The trustees present the report and the financial statements of the charity for the year 01 April 2017 to 31 March 2018.

Principal activities

The principal activities of the charity during the year were the following

- (1) The management and publication of the academic journal *Journal of Mechanism and Institution Design* (<http://www.mechanism-design.org/index.php>);
- (2) Hosting and organisation of the academic conference *2017 Conference on Economic Design*, York, June 14-16, 2017 (<http://www.mechanism-design.org/cedy17.htm>);
- (3) The management of the society and related activities.

Full details of the Statement of Income and Retained Earnings can be seen in the next page.

The trustees who served the charity during the year were as follows

Prof. Tommy Andersson

Prof. Yuan Ju (Treasurer)

Prof. Paul Schweinzer (Secretary)

Prof. Jacco Thijssen

Prof. Zaifu Yang (Chair)

The financial report and accounts statements of the charity for the year were approved by the board of trustees.

This document is signed on behalf of the board of trustees by



Prof. Yuan Ju

York, UK

22 January 2019

The Society for the Promotion of Mechanism and Institution Design (SPMiD)

Statement of Income and Retained Earnings

For the year 01 April 2017 to 31 March 2018

	Amount (£)		
	HSBC account	PayPal account	HSBC +PayPal
Income			
CED Conference registration (from UK participants)	2,840	4,289	7,129
CED Conference registration (from Overseas participants)	10,711	31,807	42,518
Donations to SPMiD (from UK individuals)		60	60
Donations to SPMiD (from Overseas individuals)		120	120
Donations to the SPMiD from charities (UK: University of York)	300		300
Donations to the SPMiD from charities (Overseas: Southwest University of Finance and Economics, China)	17,309		17,309
Own transfer from SPMiD PayPal account	42,000		-
Total income of the accounts	73,160	36,276	-
Total income of the society SPMiD			67,436
Expenses			
Accounts payment fee (charged by HSBC and PayPal)	75	1,621	1,696
CED Conference brochure printing, lunches and drinks	16,906		16,906
CED conference Brochure, Badge and Bag design fee	400		400
CED plenary speakers hotel accommodation	910		910
CED Gala Dinner	8,815		8,815
CED delegates visit to York Minster Tickets	1,900		1,900
CED plenary speakers dinner	554		554
CED taxi (reimbursement)	18		18
Refund to two withdrawn CED delegates	331		331
Representative costs of the CED Conference	700		700
Donation to the University of York	2,000		2,000
Membership fee to the Society of Economic Design	6,615		6,615
Journal Front Page design fee	60		60
Journal proofreading fee	300		300
Journal and poster printing	458		458
Journal management: Crossref membership fee & DOI		213	213
SPMiD Webhosting Cost	96		96
Own transfer to SPMiD HSBC account		42,000	-
Total expenses of the accounts	40,138	43,834	-
Total expenses of the SPMiD (combined accounts)			41,972
Surplus			25,464
Retained Earnings at the start of the year	1,704	8,414	10,118
Retained Earnings at the end of the year	34,726	856	35,582

Explanation for the financial statements in page 3:

1. All the transfers have been recorded in the relevant HSBC and PayPal accounts. The financial statements of the HSBC account and PayPal account are enclosed to this report.
2. We confirm that all the financial activities detailed in page 3 and accordingly the money used were for charitable purposes and to our society's objective to advance education for the public benefit in the subject of mechanism and institution design. As stated in our objectives, we do this by
 - Managing the flagship journal of the Society: the *Journal of Mechanism and Institution Design*.
 - Promoting scientific research on designing, improving, analysing and testing economic, financial, political or social mechanisms and institutions.
 - Encouraging the development of mechanisms and institutions that improve efficiency, equality, prosperity, stability and sustainability in society.
 - Supporting and organising lectures, workshops and conferences on mechanism and institution design.
 - Fostering exchanges and discussions among academics, practitioners and policy makers and disseminating the scientific knowledge of the field.
 - And any related activities deemed appropriate and beneficial to the public in this area.
3. In the stated financial year, there are two major kinds of income for the SPMiD. One is contributions, as registration payments, made by the participants of the international academic conference, *2017 Conference on Economic Design*, which was organised by SPMiD at the University of York, June 14-16, 2017 (<http://www.mechanism-design.org/cedy17.htm>). About 200 delegates from all over the world (about 30 countries or districts) attended the conference. This is a bi-annual conference of the Society for Economic Design (<https://sites.google.com/site/societyforeconomicdesign/>) and the 10th in its series. Note that as a part of requirement the individual registration payment includes the membership fee of the Society for Economic Design. So, we transferred the related amount £6,615 to the Society for Economic Design.
4. The other major income was the donation (£17,309) from a Chinese university: Southwestern University of Finance and Economics, to support the activities of the SPMiD, especially for journal management and publication, as well as organising academic events to promote the related research. After the University of York and Alpen-Adria-Universitaet Klagenfurt (Austria), this university was a major supporter of the Society's flagship *Journal of Mechanism and Institution Design*.
5. There are three main types of expenses. One is related to the organisation of the 2017 Conference on Economic Design. Secondly, it was about the management and publication of the academic journal *Journal of Mechanism and Institution Design* (<http://www.mechanism-design.org/index.php>). And finally, the donation we made to the University of York is to appreciate and recognise the support and contribution that were offered by the University of York to the organisation of the conference,

the SPMiD and the research community of the mechanism and institution design. By making the donation, we expect that the University of York will continue to play a positive and helpful role in promoting the activities in this research area, which falls in the objective of the SPMiD.

6. The representative costs of the CED conference, amounted to be £700, were the payments made to cover the travel and food costs of the volunteers of the CED Conference, who spent many days in helping organise the conference.
7. To facilitate receiving or making payments, it is useful to keep both a bank account and PayPal account. We have transferred £42,000 from our PayPal account to the HSBC account. Since it is payment made and received in our own accounts, it does not make a change in the net total income and expense of our society during this financial year.

Independent examiner's report to the trustees of the Society for the Promotion of Mechanism and Institution Design

I report to the trustees on my examination of the accounts of the **Society for the Promotion of Mechanism and Institution Design** (the Trust) for the year ended 31 March 2018.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities ACT 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Name: Adam Golinski

Relevant professional qualification:

PhD Finance, MSc Financial Economics, MSc Banking and Finance

Senior Lecturer in Finance at Department of Economics and Related Studies, University of York

Address: 31 Derwent Mews, York, YO10 3DN

Date: 28/01/2019

Your Statement

The Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	150.01
Payments In	20,174.20
Payments Out	0.00
Closing Balance	20,324.21

8 March to 7 April 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

International Bank Account Number
GB02MIDL40473134691261

Branch Identifier Code
MIDLGB2109Y

Sortcode **Account Number** **Sheet Number**
40-47-31 34691261 6

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Mar 17	BALANCE BROUGHT FORWARD			150.01
16 Mar 17	CR DI MARIA+LAZAROV EMILIYA LAZAROVA		330.00	480.01
20 Mar 17	CR ADVICE CONFIRMS GBC20037HE78XNEP HU GAOJI		190.00	
	CR ADVICE CONFIRMS GBC20037HC78XNGG LIU PENG		190.00	860.01
27 Mar 17	CR WINKELMANN J FEE J WINKELMANN		190.00	1,050.01
28 Mar 17	CR ADVICE CONFIRMS GBC28037HB7Z53NK SHUROYIT CHATTERJI		330.00	1,380.01
30 Mar 17	CR ADVICE CONFIRMS GBS3003791806K00 UNIVERSITAT ROVIRA		324.00	1,704.01
03 Apr 17	CR ADVICE CONFIRMS GBC030470L8J2134 MW A B KHELNITSKA		330.00	
	CR ADVICE CONFIRMS GBS03047008JDYV4 1/T C A MADHAV RAG		330.00	2,364.01
04 Apr 17	CR ADVICE CONFIRMS GBC04047HE8N4CHS DR. WALTER TROCKEL		327.28	2,691.29
	BALANCE CARRIED FORWARD			2,691.29

8 March to 7 April 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

Sortcode

40-47-31

Account Number

34691261

Sheet Number

7

Your Statement

Your Community Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			2,691.29
05 Apr 17	CR ADVICE CONFIRMS GBS05047938KDSCG			
	MTA KOZG. ES REG.T		324.00	3,015.29
07 Apr 17	CR ADVICE CONFIRMS GBC07047AQ8W10W0			
	SOUTHWESTERN UNIVE		17,308.92	20,324.21
07 Apr 17	BALANCE CARRIED FORWARD			20,324.21

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, 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).

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>	Debit Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			Debit interest		21.34 %

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Effective from 1 August 2017

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

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

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.hsbc.com (Channel Islands and Isle of Man customers) or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee.

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 (UK customers) or 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 are calling from abroad, please call us on **44 1442 422 929**.

Your Statement

The Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	20,324.21
Payments In	11,232.16
Payments Out	0.00
Closing Balance	31,556.37

8 April to 7 May 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

International Bank Account Number
GB02MIDL40473134691261

Branch Identifier Code
MIDLGB2109Y

Sortcode **Account Number** **Sheet Number**
40-47-31 34691261 8

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Apr 17	BALANCE BROUGHT FORWARD			20,324.21
10 Apr 17	CR ADVICE CONFIRMS GBC100470R96AG5C XUE JINGYI		330.00	
	BP HOWARD G&JV JV HOWARD REGN FEE		330.00	20,984.21
11 Apr 17	CR ADVICE CONFIRMS GBS11047HE997Q0W 1/P.J.J. HERINGS E		324.00	21,308.21
12 Apr 17	CR HERRESTHAL C U S CED CONFERENCE FEE		190.00	21,498.21
13 Apr 17	CR ADVICE CONFIRMS GBC13047HD9G05TS CHUN HSIEN YEH		330.00	21,828.21
14 Apr 17	BP YANG & YU Zaifu Yang CED fee		330.00	22,158.21
15 Apr 17	CR V Tang Siqu Song		190.00	22,348.21
17 Apr 17	BP POSSAJENNI CED Possajennikov		330.00	
	BP Lee&Ahn Joosung Lee		330.00	
	BP MONTEROGARCI 2017 CED MONTERO		330.00	23,338.21
18 Apr 17	BP JU Y RegistrationfeeJu		330.00	
	CR Y Cheng conference y cheng		190.00	
	BALANCE CARRIED FORWARD			23,858.21

8 April to 7 May 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

Sortcode

40-47-31

Account Number

34691261

Sheet Number

9

Your Statement

Your Community Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			23,858.21
19 Apr 17	CR ABOUELKHEIR H CONFERENCE REGISTR		190.00	24,048.21
	CR ADVICE CONFIRMS GBS19047AR9X63UO 1/OKTAY SUERUECUE		307.19	
	CR ADVICE CONFIRMS GBS19047939GQ05C 1/DR. ANKE GERBER		324.00	
	CR IPEK SANVER SECK GBC19047HBA04ZNK 1/DELANO TURIZM VE		1,028.00	25,707.40
20 Apr 17	CR ADVICE CONFIRMS GBC20047ARA3SOG0 DR. PETER KATUSCAK		329.16	26,036.56
21 Apr 17	CR ADVICE CONFIRMS GBC210470QA65K00 KO CHIU YU		330.00	
	CR ADVICE CONFIRMS GBC210470QA6AC8W 1/SEMIH KORAY		330.00	
	CR ADVICE CONFIRMS GBC210478ZA6ABK0 DE HEER H J M PETE		330.00	
	CR ADVICE CONFIRMS GBS21047H9A0N0Q0 1/KATHARINA HUESMA		324.00	
	CR ADVICE CONFIRMS GBS210478YA65FWG ORIOLE TEJADA PINYO		324.00	
	CR ADVICE CONFIRMS GBS210470RA3FD4W 1/UNIVERSIDAD DE V		330.00	28,004.56
24 Apr 17	CR ADVICE CONFIRMS GBS2404700A00220 1/OIHANE GALLO FE		184.00	
	CR ADVICE CONFIRMS GBS24047APA3N0N4 1/LUKAS BLOCK		190.00	
	CR ADVICE CONFIRMS GBC240478XAG44A0 CSOKA GYOZO		330.00	
	CR ADVICE CONFIRMS GBC240470LAGA4SG KAROL FIDEL SZWAGR		330.00	
	BALANCE CARRIED FORWARD			29,038.56

8 April to 7 May 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

Sortcode

40-47-31

Account Number

34691261

Sheet Number

10

Your Statement

Your Community Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			29,038.56
	CR ADVICE CONFIRMS GBC240470RAGD0QO THOMAS SCHACHERER		190.00	29,228.56
25 Apr 17	CR ADVICE CONFIRMS GBS25047AMA6EUKG 1/LUCIEN FRY		184.00	29,412.56
27 Apr 17	CR ADVICE CONFIRMS GBC27047HBAPW0AO ANDERSSON, TOMMY		330.00	
	CR ADVICE CONFIRMS GBC27047HFAQ00SG UNIWERSYTET WARSZA		380.00	
	CR ADVICE CONFIRMS GBS270470RAQD54W 1/OKTAY SUERUECUE		22.81	
	CR ADVICE CONFIRMS GBS2704792AQNT1C 1/VIAJES EL CORTE		1,411.00	31,556.37
07 May 17	BALANCE CARRIED FORWARD			31,556.37

Information about the Financial Services Compensation Scheme

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Credit Interest Rates	<i>balance</i>	<i>AER variable</i>	Debit Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			Debit interest		21.34 %

Interest

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Effective from 1 August 2017

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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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Disabled Customers

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Lost and stolen cards

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Your Statement

The Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	31,556.37
Payments In	1,007.58
Payments Out	0.00
Closing Balance	32,563.95

8 May to 7 June 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

International Bank Account Number
GB02MIDL40473134691261

Branch Identifier Code
MIDLGB2109Y

Sortcode	Account Number	Sheet Number
40-47-31	34691261	11

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 May 17	BALANCE BROUGHT FORWARD			31,556.37
16 May 17	CR ADVICE CONFIRMS GBS16057HECH71C0 1/MEHMET BARLO		380.00	
	BP HOWARD G&JV JV HOWARD SPOUSE		100.00	32,036.37
24 May 17	CR ADVICE CONFIRMS GBQ24057PLD6XL1E Dr. Martina Bihn		383.58	32,419.95
26 May 17	CR ADVICE CONFIRMS GBC26057AKDE4GW1 RYAN TIERNEY OR CH		144.00	32,563.95
07 Jun 17	BALANCE CARRIED FORWARD			32,563.95

Information about the Financial Services Compensation Scheme

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Effective from 1 August 2017

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

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

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

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For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.hsbc.com (Channel Islands and Isle of Man customers) or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee.

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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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Your Statement

The Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	32,563.95
Payments In	0.00
Payments Out	13,278.95
Closing Balance	19,285.00

8 June to 7 July 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

International Bank Account Number
GB02MIDL40473134691261

Branch Identifier Code
MIDLGB2109Y

Sortcode	Account Number	Sheet Number
40-47-31	34691261	12

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Jun 17	BALANCE BROUGHT FORWARD			32,563.95
12 Jun 17	VIS DEAN AND CHAPTER O YORK	1,900.00		30,663.95
14 Jun 17	VIS HAMPTON BY HILTON 01904681240	910.00		29,753.95
16 Jun 17	VIS MELTONS RESTAURANT YORK	553.95		29,200.00
21 Jun 17	BP MISS CHI ZHANG ASSISTANCECEDCONFE	300.00		
	BP MISS OLUWASEYI VIN ASSISTANCECEDCONFE	100.00		28,800.00
23 Jun 17	BP MISS Y CHENG ASSISTANTSSEDCONFER	300.00		28,500.00
29 Jun 17	VIS THE PRINCIPAL YORK YORK	8,815.00		19,685.00
05 Jul 17	ATM CASH BARCLAY JUL04 YORK STATION@23:45	200.00		
	ATM CASH NOTEMAC JUL05 UNIV OF YORK@11:13	200.00		19,285.00
07 Jul 17	BALANCE CARRIED FORWARD			19,285.00

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8 June to 7 July 2017

Your Statement

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

Sortcode

40-47-31

Account Number

34691261

Sheet Number

13

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>
Credit interest is not paid		

Debit Interest Rates	<i>balance</i>	<i>EAR variable</i>
Debit interest		21.34 %

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Effective from 1 August 2017

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

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- (b) fees for each payment your bank allows despite lack of funds; and
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The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

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The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

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Your Statement

The Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	19,285.00
Payments In	0.00
Payments Out	17,205.90
Closing Balance	2,079.10

8 July to 7 August 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

International Bank Account Number
GB02MIDL40473134691261

Branch Identifier Code
MIDLGB2109Y

Sortcode	Account Number	Sheet Number
40-47-31	34691261	14

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Jul 17	BALANCE BROUGHT FORWARD			19,285.00
20 Jul 17	BP PHILIP ARMSTRONG PROOFREADING J MID	300.00		18,985.00
21 Jul 17	VIS UNIV OF YORK 1 HESLINGTON	16,905.90		2,079.10
07 Aug 17	BALANCE CARRIED FORWARD			2,079.10

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

Interest

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Effective from 1 August 2017

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Your Statement

The Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	2,079.10
Payments In	300.00
Payments Out	0.00
Closing Balance	2,379.10

8 August to 7 September 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

International Bank Account Number
GB02MIDL40473134691261

Branch Identifier Code
MIDLGB2109Y

Sortcode **Account Number** **Sheet Number**
40-47-31 34691261 15

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Aug 17	BALANCE BROUGHT FORWARD			2,079.10
25 Aug 17	CR UNIVERSITY OF YORK		300.00	2,379.10
07 Sep 17	BALANCE CARRIED FORWARD			2,379.10

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

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Your Statement

The Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	2,379.10
Payments In	2,000.00
Payments Out	17.90
Closing Balance	4,361.20

8 September to 7 October 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

International Bank Account Number
GB02MIDL40473134691261

Branch Identifier Code
MIDLGB2109Y

Sortcode	Account Number	Sheet Number
40-47-31	34691261	16

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Sep 17	BALANCE BROUGHT FORWARD			2,379.10
05 Oct 17	BP Y JU			
	REIMBURSETAXI1406	17.90		
	CR PayPal			
	PPWDL42K22A9VMMA92		2,000.00	4,361.20
07 Oct 17	BALANCE CARRIED FORWARD			4,361.20

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

Interest

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

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.hsbc.com (Channel Islands and Isle of Man customers) or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee.

Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

The following references apply to all customers

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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 Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	4,361.20
Payments In	40,000.00
Payments Out	8,963.07
Closing Balance	35,398.13

8 October to 7 November 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

International Bank Account Number
GB39HBUK40473134691261

Branch Identifier Code
HBUKGB4109Y

Sortcode	Account Number	Sheet Number
40-47-31	34691261	17

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Oct 17	BALANCE BROUGHT FORWARD			4,361.20
11 Oct 17	BP UNIVERSITY OF YORK AC18667IN98970	500.00		3,861.20
17 Oct 17	BP UNIVERSITY OF YORK AC18667IN98970	500.00		
	CR PayPal PPWDL42K22AA8PMDVY		40,000.00	43,361.20
19 Oct 17	BP UNIVERSITY OF YORK AC18667IN98970	500.00		42,861.20
28 Oct 17	BP UNIVERSITY OF YORK AC18667IN98970	500.00		42,361.20
01 Nov 17	DR 314851B00R6N RBD01117ARRXX4W MAKOTO HAGIWARA	133.07		
	DR 817451B00T6L RBD01117H9RXZ6RK SOCIETY FOR ECONOM	6,615.00		
	DR 817451B00T6L RBD01117H9RXZ6RK PAYMENT CHARGE	17.00		
	DR 068251B00W1E RBD01117HARY1Z28 PROF. SEMIH KORAY	198.00		35,398.13
07 Nov 17	BALANCE CARRIED FORWARD			35,398.13

8 October to 7 November 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

Sortcode

40-47-31

Account Number

34691261

Sheet Number

18

Your Statement

Information about the Financial Services Compensation Scheme

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Credit Interest Rates

balance

*AER
variable*

Credit interest is not paid

Debit Interest Rates

balance

*EAR
variable*

Debit interest

21.34 %

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Effective from 1 August 2017

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

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Your Statement

The Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	35,398.13
Payments In	0.00
Payments Out	0.00
Closing Balance	35,398.13

8 November to 7 December 2017

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

International Bank Account Number
GB39HBUK40473134691261

Branch Identifier Code
HBUKGB4109Y

Sortcode	Account Number	Sheet Number
40-47-31	34691261	19

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Nov 17	BALANCE BROUGHT FORWARD			35,398.13
07 Dec 17	BALANCE CARRIED FORWARD			35,398.13

Information about the Financial Services Compensation Scheme

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

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Your Statement

The Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	35,398.13
Payments In	0.00
Payments Out	6.00
Closing Balance	35,392.13

8 December 2017 to 7 January 2018

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

International Bank Account Number
GB39HBUK40473134691261

Branch Identifier Code
HBUKGB4109Y

Sortcode **Account Number** **Sheet Number**
40-47-31 34691261 20

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Dec 17	BALANCE BROUGHT FORWARD			35,398.13
28 Dec 17	DR TOTAL CHARGES TO 06DEC2017	6.00		35,392.13
07 Jan 18	BALANCE CARRIED FORWARD			35,392.13

Information about the Financial Services Compensation Scheme

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34 %

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Effective from 1 August 2017

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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

Your Statement

The Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	35,392.13
Payments In	0.00
Payments Out	480.66
Closing Balance	34,911.47

8 January to 7 February 2018

International Bank Account Number

GB39HBUK40473134691261

Branch Identifier Code

HBUKGB4109Y

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

Sortcode

40-47-31

Account Number Sheet Number

34691261

21

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Jan 18	BALANCE BROUGHT FORWARD			35,392.13
16 Jan 18	DR 131853G016CA RBD16018AL1IPLTS MOHORJEVA HERMAGOR	457.66		
	DR 131853G016CA RBD16018AL1IPLTS PAYMENT CHARGE	17.00		34,917.47
28 Jan 18	DR TOTAL CHARGES TO 06JAN2018	6.00		34,911.47
07 Feb 18	BALANCE CARRIED FORWARD			34,911.47

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Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34%

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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 (UK customers) or 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 are calling from abroad, please call us on **44 1442 422 929**.

Your Statement

The Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	34,911.47
Payments In	0.00
Payments Out	66.00
Closing Balance	34,845.47

8 February to 7 March 2018

International Bank Account Number

GB39HBUK40473134691261

Branch Identifier Code

HBUKGB4109Y

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

Sortcode

40-47-31

Account Number Sheet Number

34691261 22

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Feb 18	BALANCE BROUGHT FORWARD			34,911.47
15 Feb 18	ATM CASH NOTEMAC FEB15 UNIV OF YORK@13:04	60.00		34,851.47
28 Feb 18	DR TOTAL CHARGES TO 06FEB2018	6.00		34,845.47
07 Mar 18	BALANCE CARRIED FORWARD			34,845.47

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, 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).

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34%

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Effective from 1 August 2017

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

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

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciiom.hsbc.com (Channel Islands and Isle of Man customers) or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee.

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Your Statement

The Treasurer The Society for the
Promotion of Mechanism and Ins
University of York
Department of Economics
Heslington
York
YO10 5DD



Account Summary

Opening Balance	34,845.47
Payments In	0.00
Payments Out	119.46
Closing Balance	34,726.01

8 March to 7 April 2018

International Bank Account Number

GB39HBUK40473134691261

Branch Identifier Code

HBUKGB4109Y

Account Name

The Society for the Promotion of Mechanism and Ins
T/A SPMiD T/A Soc Promotion of Mechanism & Institution Design

Sortcode

40-47-31

Account Number Sheet Number

34691261 23

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
07 Mar 18	BALANCE BROUGHT FORWARD			34,845.47
26 Mar 18	DR 068755D00AI6 RBD26038HF7TPGLC PAUL SCHWEINZER	96.46		
	DR 068755D00AI6 RBD26038HF7TPGLC PAYMENT CHARGE	17.00		34,732.01
28 Mar 18	DR TOTAL CHARGES TO 06MAR2018	6.00		34,726.01
07 Apr 18	BALANCE CARRIED FORWARD			34,726.01

Information about the Financial Services Compensation Scheme

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Merchant Account ID: KJDGH6TFYA8DC

PayPal ID: jmid-payments@york.ac.uk

01/04/2017 - 31/03/2018

Statement for 01 April 2017 to 31 March 2018

The society for the promotion of mechanism and institution design
YO19 5RH york

Balance Summary (01/04/2017 - 31/03/2018)

	Available Start	Available End	Withheld Start	Withheld End
GBP	8,413.85	856.28	0.00	0.00
USD	0.00	0.00	0.00	0.00

Activity Summary (01/04/2017 - 31/03/2018)

	GBP	USD
Start Available Balance	8,413.85	0.00
Payments received	36,276.00	0.00
Payments sent	0.00	-275.00
Withdrawals and Debits	-42,000.00	0.00
Deposits and Credits	0.00	0.00
Fees	-1,620.93	0.00
Transfers	-212.64	275.00
End Available Balance	856.28	0.00

Payments received

Description	GBP	USD
Website Payment	36,096.00	0.00
Subscription Payment	180.00	0.00
Total	36,276.00	0.00

Payments sent

Description	GBP	USD
General Payment	0.00	-275.00
Total	0.00	-275.00

Withdrawals and Debits

Description	GBP	USD
Transfer Withdrawal	-42,000.00	0.00
Total	-42,000.00	0.00

Fees

Description	GBP	USD
Payment Fee	-1,620.93	0.00
Total	-1,620.93	0.00

Transfers

Description	GBP	USD
Currency Conversion	-212.64	275.00
Total	-212.64	275.00

Transaction History - GBP

Date	Description	Name \ Email Address	Gross	Fee	Net
02/04/2017	Website Payment ID: 6FS11830X15571211	Maciej Kotowski maciej.h.kotowski@gmail.com	341.00	-15.20	325.80
03/04/2017	Website Payment ID: 2W81747337263470A	Francis Flanagan fxflanag@gmail.com	341.00	-15.20	325.80
04/04/2017	Website Payment ID: 3G153903VA672414N	John Weymark john.weymark@vanderbilt.edu	341.00	-15.20	325.80
04/04/2017	Website Payment ID: 0UR87051T7188064V	Shashwat Khare s.khare@maastrichtuniversity.nl	197.00	-7.88	189.12
04/04/2017	Website Payment ID: 97S78882B4832012P	swarnendu chatterjee s.chatterjee@maastrichtuniversity.nl	197.00	-7.88	189.12
05/04/2017	Website Payment ID: 9ME238824T830412R	YU ZHOU zhouyu_0105@hotmail.com	341.00	-17.93	323.07
05/04/2017	Website Payment ID: 4LP22700JR9130404	Laura Kasper laura.kasper@uni-saarland.de	197.00	-7.88	189.12
05/04/2017	Website Payment ID: 4TB140795U616443T	MATIAS NUNEZ matias.nunez@dauphine.fr	341.00	-13.50	327.50
05/04/2017	Website Payment ID: 0P148618FA689063S	Panagiotis Protopapas panosprotopapas1984@gmail.com	197.00	-9.46	187.54
05/04/2017	Subscription Payment ID: 9Y199049CX4834120	Zaifu Yang zaifu.yang@york.ac.uk	60.00	-2.24	57.76
05/04/2017	Website Payment ID: 19269794GM6647537	Jinyong Jeong jeongjc@bc.edu	197.00	-8.87	188.13
06/04/2017	Website Payment ID: 2HH21598CL425205D	Angel Hernando Veciana ahvecian@eco.uc3m.es	341.00	-13.50	327.50
06/04/2017	Website Payment ID: 6RM984068G836370T	Claus-Jochen Haake cjhaake@wiwi.upb.de	341.00	-13.50	327.50
06/04/2017	Website Payment ID: 4NJ83549144935547	SHIGEHIRO SERIZAWA serizawa@iser.osaka-u.ac.jp	341.00	-17.93	323.07
06/04/2017	Website Payment ID: 5PJ09749FB358092Y	Ian Roberts Olga.Gorelkina@liverpool.ac.uk	341.00	-11.79	329.21
06/04/2017	Website Payment ID: 95A13293JX226241U	Vincent Meisner vincent.meisner@gmail.com	341.00	-13.50	327.50
07/04/2017	Website Payment ID: 8T524257U7932691F	Readerview decoderec@gmail.com	341.00	-15.20	325.80
07/04/2017	Website Payment ID: 4TU615219Y9884520	Louise Rowley l.rowley@derby.ac.uk	341.00	-11.79	329.21
07/04/2017	Website Payment ID: 5K577117PC045980A	Peter Troyan petetroyan@gmail.com	341.00	-15.20	325.80

Transaction History - GBP

Date	Description	Name \ Email Address	Gross	Fee	Net
08/04/2017	Website Payment ID: 38A22513HH350343P	Xu Lang econlangxu@gmail.com	341.00	-17.93	323.07
09/04/2017	Website Payment ID: 05G164370D839673M	Stefan Terstiege s.terstiege@maastrichtuniversity.nl	341.00	-13.50	327.50
09/04/2017	Website Payment ID: 01S64517E1207162G	MAKOTO HAGIWARA hagiwara.m.af@m.titech.ac.jp	341.00	-17.93	323.07
09/04/2017	Website Payment ID: 00T27557J8374872M	HUSEYIN YILDIRIM hy12@duke.edu	341.00	-15.20	325.80
10/04/2017	Website Payment ID: 15681604UY429013U	Toshiji Kawagoe MXE03373@nifty.com	341.00	-17.93	323.07
10/04/2017	Website Payment ID: 3RR47818RT9734809	NORIHITO SAKAMOTO norihito1978sakamoto@gmail.com	341.00	-17.93	323.07
10/04/2017	Website Payment ID: 2MP1291143025582B	Chia-Ling Hsu moorman.tw@gmail.com	341.00	-15.20	325.80
10/04/2017	Website Payment ID: 9PK15079EK895903L	Rustamdjan Hakimov rustamhakimov@gmail.com	341.00	-13.50	327.50
10/04/2017	Website Payment ID: 85T782991L436372S	Jens Gudmundsson jens.gudmundsson@gmail.com	341.00	-13.16	327.84
10/04/2017	Website Payment ID: 2LL8591687059115V	Jill Gunn jill.gunn@nottingham.ac.uk	341.00	-11.79	329.21
10/04/2017	Website Payment ID: 9V0386295C530201U	Jörgen Kratz jrgenkratz@gmail.com	197.00	-7.69	189.31
10/04/2017	Website Payment ID: 9CF26361EP507544H	YOKO KAWADA ykawada@keio.jp	197.00	-10.44	186.56
10/04/2017	Website Payment ID: 7B489750519387135	Cedric Wasser cedric.wasser@uni-bonn.de	341.00	-13.50	327.50
11/04/2017	Website Payment ID: 4CF069871M762882K	Tomomi Miyazaki tomomi611@gmail.com	341.00	-17.93	323.07
11/04/2017	Website Payment ID: 7C3130943L7270132	Yuuta Nakamura ryock.you0223@gmail.com	197.00	-10.44	186.56
11/04/2017	Website Payment ID: 2EA513739C9931143	SERGEY STEPANOV sergeystepan@gmail.com	341.00	-16.23	324.77
11/04/2017	Website Payment ID: 249444957E101474J	Jillian McGuren j.a.mcguren@durham.ac.uk	341.00	-11.79	329.21
11/04/2017	Website Payment ID: 5JL741649U421970P	Inacio Bo inaciog@gmail.com	341.00	-15.20	325.80
11/04/2017	Website Payment ID: 0TC24094WV2099607	Radoslav Raykov RRaykov@bankofcanada.ca	341.00	-15.20	325.80

Transaction History - GBP

Date	Description	Name \ Email Address	Gross	Fee	Net
12/04/2017	Website Payment ID: 22147759NC2928743	sang jeon kyo3212@gmail.com	197.00	-10.44	186.56
12/04/2017	Website Payment ID: 0Y455529DH246312U	Youngsub Chun ychun@snu.ac.kr	341.00	-17.93	323.07
12/04/2017	Website Payment ID: 2A357189J43549110	MUSTAFA AFACAN oafacan@alumni.stanford.edu	341.00	-15.20	325.80
12/04/2017	Website Payment ID: 7GS11243YU640000G	Ricardo Martinez Rico ricardo.martinez.rico@gmail.com	341.00	-13.50	327.50
13/04/2017	Website Payment ID: 93X80618GW142133X	Irene Lo irene.yuan.lo@gmail.com	197.00	-8.87	188.13
13/04/2017	Website Payment ID: 13S69613JN2067530	梦玲 李 mengling0101@gmail.com	341.00	-17.93	323.07
13/04/2017	Website Payment ID: 0CA36238B1575424K	Christian Stroh christian.stroh@gmail.com	197.00	-7.88	189.12
13/04/2017	Website Payment ID: 6V980069V4542231X	Carolyn Wilkinson finance.office@wbs.ac.uk	341.00	-11.79	329.21
13/04/2017	Website Payment ID: 5DA43738CJ616982A	Yvonne Ablett SARA.THOMPSON@YORK.AC.UK	341.00	-11.79	329.21
13/04/2017	Website Payment ID: 87D796703A991445C	Min-Hung Tsay tsaymh@gmail.com	341.00	-17.93	323.07
13/04/2017	Website Payment ID: 0X477030A5321124A	Sumiyo Nishiguchi nishiguchi@rs.tus.ac.jp	341.00	-17.93	323.07
13/04/2017	Website Payment ID: 25T871663N7767052	Lars Ehlers lars.ehlers@umontreal.ca	341.00	-15.20	325.80
13/04/2017	Website Payment ID: 0P4785819B0032715	Jillian McGuren j.a.mcguren@durham.ac.uk	341.00	-11.79	329.21
14/04/2017	Website Payment ID: 1CU619000A142841Y	Sean Horan smhoran@gmail.com	341.00	-15.20	325.80
15/04/2017	Website Payment ID: 4GB29041D1057704P	梦涵 许 xumhandy@163.com	341.00	-17.93	323.07
15/04/2017	Website Payment ID: 0FG49690AM536950C	Steve Alpern s.alpern@lse.ac.uk	341.00	-11.79	329.21
15/04/2017	Website Payment ID: 33E663199S701881L	ARIJIT SEN arijitsen@iimcal.ac.in	341.00	-17.93	323.07
16/04/2017	Website Payment ID: 3FN13275TH6472829	Akahoshi Takashi akahoshi@suou.waseda.jp	341.00	-17.93	323.07
16/04/2017	Website Payment ID: 5PH59739N2823454M	Noriaki Okamoto noriaki@a3.keio.jp	197.00	-10.44	186.56



Merchant Account ID: KJDGH6TFYA8DC

PayPal ID: jmid-payments@york.ac.uk

01/04/2017 - 31/03/2018

Transaction History - GBP

Date	Description	Name \ Email Address	Gross	Fee	Net
16/04/2017	Website Payment ID: 4UB59818RX035921P	Ryusuke Shinohara ryusukes@hosei.ac.jp	341.00	-17.93	323.07
16/04/2017	Website Payment ID: 3B161093M2316471T	mehmet remzi sanver remzi.sanver@dauphine.fr	341.00	-13.50	327.50
17/04/2017	Website Payment ID: 61797928EP166704A	Abdul Quadir quadir.sanabili@gmail.com	341.00	-17.93	323.07
17/04/2017	Website Payment ID: 2JN31433KL510904P	Hiroo SASAKI hiros011@gmail.com	341.00	-17.93	323.07
17/04/2017	Website Payment ID: 0W649119SK943211E	Rong Zhang zhangrong@cqu.edu.cn	341.00	-17.93	323.07
17/04/2017	Website Payment ID: 0XT962200C181761C	Acelya Altuntas altuntasacelya@gmail.com	197.00	-8.87	188.13
17/04/2017	Website Payment ID: 62V2527318506061H	Alexandros Rigos alexandros.rigos@nek.lu.se	341.00	-13.16	327.84
18/04/2017	Website Payment ID: 5AH23753W9031352K	Gabriele Zinczuk gabriele.zinczuk@ip.mpg.de	341.00	-13.50	327.50
18/04/2017	Website Payment ID: 4KW198718A580340B	AGNIESZKA LIPIETA alipieta@uek.krakow.pl	341.00	-16.23	324.77
18/04/2017	Website Payment ID: 3SG42007388331710	ARTUR LIPIETA lipietaa@uek.krakow.pl	341.00	-16.23	324.77
18/04/2017	Website Payment ID: 6Y51430216652503N	Jillian McGuren j.a.mcguren@durham.ac.uk	341.00	-11.79	329.21
18/04/2017	Website Payment ID: 64Y59638UE986173P	Jorge Masso jordi.masso@uab.es	341.00	-13.50	327.50
18/04/2017	Website Payment ID: 8K24726248598900F	Soumendu Sarkar sarkarsoumendu@gmail.com	341.00	-17.93	323.07
18/04/2017	Website Payment ID: 8S879961LC161320F	XINYI XU ross_econ@163.com	197.00	-10.44	186.56
18/04/2017	Website Payment ID: 1B904312EW731163K	Albin Erlanson albin.erlanson@hhs.se	341.00	-13.16	327.84
18/04/2017	Website Payment ID: 18S42622XP611584X	Sonal Yadav sonal.crk@gmail.com	341.00	-13.50	327.50
19/04/2017	Website Payment ID: 0J376671W4776525K	Oleg Baranov oleg.econumd@gmail.com	341.00	-15.20	325.80
19/04/2017	Website Payment ID: 1T6647947L6710948	Chih Chun Yang cyang16@econ.sinica.edu.tw	341.00	-17.93	323.07
19/04/2017	Website Payment ID: 16L56065HV367710Y	Anup Pramanik anup.isid@gmail.com	341.00	-17.93	323.07

Transaction History - GBP

Date	Description	Name \ Email Address	Gross	Fee	Net
19/04/2017	Website Payment ID: 0D401154EY137592A	Ming Li percyli@yahoo.com	341.00	-15.20	325.80
19/04/2017	Website Payment ID: 12N60976BV4386833	Elena Molis Bañales emolis@ugr.es	341.00	-13.50	327.50
19/04/2017	Website Payment ID: 9PY74753M37655810	LAINE JEAN jeanlainelirsa@gmail.com	341.00	-13.50	327.50
19/04/2017	Website Payment ID: 5K941222AP002263H	Spiros Bougheas spiros.bougheas@nottingham.ac.uk	341.00	-11.79	329.21
19/04/2017	Website Payment ID: 9DH77288M79429346	EDITH VERGER-TROCHAIN edith.verger@ensae.fr	341.00	-13.50	327.50
19/04/2017	Website Payment ID: 2M931148WJ5326614	Tilman Borgers tmborgers@gmail.com	341.00	-15.20	325.80
19/04/2017	Website Payment ID: 1R291801J5242535L	Bernhard Kasberger bernhardkasberger@gmail.com	197.00	-7.88	189.12
19/04/2017	Website Payment ID: 8X450643GY439491X	deepak basak deepal_basak@isb.edu	341.00	-17.93	323.07
19/04/2017	Website Payment ID: 6EP09862WR658074Y	ANINDYA BHATTACHARYA anindya.bhattacharya@york.ac.uk	341.00	-11.79	329.21
19/04/2017	Website Payment ID: 1HY34495J18354213	Andrea Gallice andrea.gallice@carloalberto.org	341.00	-13.50	327.50
19/04/2017	Website Payment ID: 7DH72557UR572073F	William Thomson Williamthomson7@gmail.com	341.00	-15.20	325.80
19/04/2017	Website Payment ID: 2GU44928VJ0395008	Ville Korpela vipeko@utu.fi	341.00	-13.16	327.84
19/04/2017	Website Payment ID: 8TF53843X38623003	Justin Kruger justin.g.kruger@gmail.com	197.00	-7.88	189.12
19/04/2017	Website Payment ID: 91J820435T497392N	ALEKSEI SUZDALTSEV asuzd@yandex.ru	197.00	-8.87	188.13
19/04/2017	Website Payment ID: 6SU95699M82550455	Дмитрий Воробьев dmitriy.a.vorobyev@gmail.com	341.00	-16.23	324.77
20/04/2017	Website Payment ID: 69716153X51861741	Jinpeng Ma jinpeng@camden.rutgers.edu	341.00	-15.20	325.80
20/04/2017	Website Payment ID: 8M27785719626421J	Lawrence Ausubel ausubel@econ.umd.edu	341.00	-15.20	325.80
20/04/2017	Website Payment ID: 89F35195TM389500A	Tomoya KAZUMURA pge003kt@gmail.com	341.00	-17.93	323.07
20/04/2017	Website Payment ID: 5GG8063046964090T	Paul Schweinzer Paul.Schweinzer@gmail.com	341.00	-13.50	327.50

Transaction History - GBP

Date	Description	Name \ Email Address	Gross	Fee	Net
20/04/2017	Website Payment ID: 1RB93565A4910662E	Xu Lang econlangxu@gmail.com	341.00	-17.93	323.07
20/04/2017	Website Payment ID: 3AF81479N4112870X	良祐 酒井 tge012sr@student.econ.osaka-u.ac.jp	197.00	-10.44	186.56
20/04/2017	Website Payment ID: 50844665P2740940E	Christian Basteck chrisbasteck@googlemail.com	341.00	-13.50	327.50
20/04/2017	Website Payment ID: 7CN04486A9807735L	Colin von Negenborn von.negenborn@gmail.com	197.00	-7.88	189.12
20/04/2017	Website Payment ID: 31S79286YJ497610T	Ritesh Jain jain.224@osu.edu	197.00	-8.87	188.13
20/04/2017	Website Payment ID: 79167770TB119441G	Avital Rachmilevitch avital.rachmilevitch@gmail.com	341.00	-15.20	325.80
20/04/2017	Website Payment ID: 6CA38537TK7022939	Dimitrios Voliotis voliotisdim@gmail.com	341.00	-13.50	327.50
20/04/2017	Website Payment ID: 64S464418S815552K	Asli Kimya akimya@stanford.edu	341.00	-15.20	325.80
20/04/2017	Website Payment ID: 1A880854724959251	umut m dur umutdur@gmail.com	341.00	-15.20	325.80
20/04/2017	Website Payment ID: 70B90608V0286240S	gwen tierney sunnyatalove@hotmail.com	197.00	-8.87	188.13
20/04/2017	Website Payment ID: 82V9671815994174M	Naoki Yoshihara nyoshihara@econs.umass.edu	341.00	-15.20	325.80
21/04/2017	Website Payment ID: 09W20751KB1894837	Alexander Teytelboym nitchie@gmail.com	341.00	-11.79	329.21
25/04/2017	Website Payment ID: 0WH47479XH887593S	Alberto Vesperoni alberto.vesperoni@gmail.com	391.00	-15.45	375.55
03/05/2017	Website Payment ID: 00P57505E0469301A	David Delacretaz zatercaled@hotmail.com	237.00	-11.34	225.66
04/05/2017	Website Payment ID: 1A691616UJ1062210	Karl Jandoc kljandoc@gmail.com	391.00	-17.40	373.60
15/05/2017	Website Payment ID: 1YY7884729314452P	Li Chen lichen.westwood@gmail.com	391.00	-15.45	375.55
16/05/2017	Website Payment ID: 52B4398512272894E	Huanhuan Zheng arwenzh@gmail.com	391.00	-21.31	369.69
16/05/2017	Website Payment ID: 98L75665D2848992T	Wonki Cho chowonki@gmail.com	391.00	-21.31	369.69
18/05/2017	Website Payment ID: 7YM98055GG614523G	ZHEWEI WANG zheweiwang@hotmail.com	391.00	-21.31	369.69

Transaction History - GBP

Date	Description	Name \ Email Address	Gross	Fee	Net
19/05/2017	Website Payment ID: 41F559324M925271K	RONGZHU KE rongzhuke@gmail.com	391.00	-21.31	369.69
20/09/2017	Subscription Payment ID: 1RM666440F222542A	Jingang Zhao j.zhao@usask.ca	60.00	-2.84	57.16
05/10/2017	General Withdrawal - Bank Account ID: 2RG55581S6589200T		-2,000.00	0.00	-2,000.00
17/10/2017	General Withdrawal - Bank Account ID: 4JU85069SJ873720C		-40,000.00	0.00	-40,000.00
19/12/2017	General Currency Conversion ID: 093791123C8281219		-212.64	0.00	-212.64
22/12/2017	Subscription Payment ID: 9L763667UA4962437	Harald Nax ammain@gmx.de	60.00	-2.54	57.46

Transaction History - USD

Date	Description	Name \ Email Address	Gross	Fee	Net
19/12/2017	General Payment ID: 43W439270A1253627	Publisher's Int'l Linking abosworth@crossref.org	-275.00	0.00	-275.00
19/12/2017	General Currency Conversion ID: 0VH02807V16523909		275.00	0.00	275.00

Any information provided is general only and does not take into account your financial situation or needs.

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