

NOTICE OF FILING

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BANK AUSTRALIA LIMITED ACN 006 434 162
Registry: VICTORIA REGISTRY - FEDERAL COURT OF AUSTRALIA



Sia Lagos

Registrar

Important Information

This Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

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Amended Defence

No. VID 1368 of 2024
Federal Court of Australia
District Registry: Victoria
Division: General

Australian Securities and Investments Commission
Plaintiff

HSBC Bank Australia Limited (ACN 006 434 162)
Defendant

Unless otherwise defined, capitalised terms in this Amended Defence (**Defence**) have the same meaning as in the Further Amended Statement of Claim dated 16 March 2026~~4 April 2025~~ and filed on 29 May~~16 March 2026~~5 (**FASOC**). The Defendant does not otherwise adopt the definitions in the **FASOC**, including the definitions in Schedule J to the **FASOC** (particularly where those definitions seek to characterise conduct).

To the allegations contained in the **FASOC**, HSBC Australia pleads as follows:

A PARTIES

- 1 HSBC Australia admits the allegations in paragraph 1.
- 2 HSBC Australia admits the allegations in paragraph 2.

B HSBC AUSTRALIA'S BANKING FACILITIES

B.1 Products and services offered by HSBC Australia to Customers

- 3 HSBC Australia admits the allegations in paragraph 3.
- 4 HSBC Australia admits the allegations in paragraph 4.
- 5 In response to paragraph 5, HSBC Australia:
 - (a) says that during the Relevant Period, it offered Customers a number of financial products including:
 - i. deposit accounts:

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- A. an at call savings account with introductory interest for the first 3 months known as an **Everyday Savings** account (re-branded from a Serious Saver account around about November 2021);
- B. an at call savings account with bonus interest paid if the account balance is increased by a set amount each month known as a Bonus Savings account (re-branded from a Flexi Savings account in November 2021);
- C. a full-service transaction account with the ability to hold up to 10 foreign currency sub accounts known as the Everyday Global Account;
- D. a basic banking transaction account known as the Day to Day Account;
- E. a transaction account available to certain Customers up to the age of 30 known as the Children's Premier Saver;
- F. a transaction account known as Premier Cash Management Account; and
- G. fixed term and fixed balance accounts known as Term Deposits;

(HSBC Australia Deposit Accounts);

- ii. secured lending products:
 - A. a home loan product with a variable interest rate, redraw access and offset facility known as the **Variable Home Loan**;
 - B. a home loan product with redraw access known as the Home Value Loan;
 - C. a fixed interest rate home loan product known as the **Fixed Home Loan**;
 - D. an "all-in-one" home loan product with transactional capabilities known as the Home Smart Loan; and
 - E. a "line of credit" product with redraw access and transactional capabilities known as the Home Equity Loan;

(HSBC Australia Secured Lending Products),

- iii. a personal loan product known as the **Personal Loan** and credit card products **(HSBC Australia Unsecured Lending Products)**; and

(HSBC Australia Lending Products comprising the HSBC Australia Secured Lending Products and the HSBC Australia Unsecured Lending Products); and

(b) otherwise denies the allegations in the paragraph.

6 In response to paragraph 6, HSBC Australia:

- (a) says that each of the HSBC Australia Deposit Accounts:
- i. was a facility through which, or through the acquisition of which, a person can make non-cash payments within the meaning of s 763D of the Corporations Act;
 - ii. was a deposit-taking facility made available by an ADI in the course of its banking business; and
 - iii. was a financial product with the meaning of s 763A(1) and s 764A(1)(i) of the Corporations Act; and
- (b) otherwise denies the allegations in the paragraph.

7 In response to paragraph 7, HSBC Australia:

- (a) says that each of the HSBC Australia Lending Products was a credit contract with the meaning of s 5 of the Credit Act and s 4 of the National Credit Code; and
- (b) otherwise denies the allegations in the paragraph.

8 ~~In response to paragraph 8, HSBC Australia~~ admits the allegations in paragraph 8.:

- (a) ~~says that during the Relevant Period it provided its Customers with the functionality to make and receive payments including to third parties, using methods including:~~
- i. ~~Online Banking (as defined in paragraph 27(b)(i) below) for the following accounts or products:~~
 - A. ~~HSBC Australia Deposit Accounts save for:~~
 - ~~(a) — Everyday Savings; and~~
 - ~~(b) — Term Deposits; and~~
 - B. ~~HSBC Australia Lending Products save for:~~
 - ~~(a) — Variable Home Loan except for transactions through an offset account;~~
 - ~~(b) — Fixed Home Loan (but can receive payments); and~~
 - ~~(c) — Personal Loan (but can receive payments);~~
 - ii. ~~Mobile Banking (as defined in paragraph 27(b)(i) below) for the following accounts or products:~~
 - A. ~~HSBC Australia Deposit Accounts save for:~~
 - ~~(a) — Everyday Savings; and~~
 - ~~(b) — Term Deposits;~~
 - B. ~~HSBC Australia Lending Products save for:~~

~~(a) Variable Home Loan except for transactions through an offset account; and~~

~~(b) Fixed Home Loan (but can receive payments); and~~

~~(c) Personal Loan (but can receive payments); and~~

(b) ~~otherwise denies the allegations in the paragraph.~~

B.2 Risks

9 In response to paragraph 9, HSBC Australia:

(a) refers to and repeats paragraphs 5 to 8 above;

(b) says that Customers were exposed to a risk of third parties, through forgery or account compromise (including through social engineering):

i. obtaining access to Online Banking or Mobile Banking (as defined in paragraph 27(b)(i) below) (**Digital Access**) to HSBC Australia Deposit Accounts or HSBC Australia Lending Products; and

ii. making payments from HSBC Australia Deposit Accounts or HSBC Australia Lending Products without the Customer's authority; and

(c) otherwise denies the allegations in the paragraph.

10 In response to paragraph 10, HSBC Australia:

(a) refers to and repeats paragraph 9 above;

(b) admits that HSBC Australia was aware of the risk of 'unauthorised payments' (as defined in the relevant Fraud Classification and Reporting Standard in the Relevant Period) arising from known fraud ~~patterns~~ typologies; and

Particulars

The particulars to paragraph 27(a)(ii) below are repeated.

(c) otherwise denies the allegations in the paragraph.

11 In response to paragraph 11, HSBC Australia:

(a) says that payments using the Real Time Gross Settlement (as defined in the HSBC Personal Banking Booklets issued during the Relevant Period) payment rail were made within the same day; and

(b) otherwise admits the allegations in the paragraph.

12 HSBC Australia denies the allegations in paragraph 12.

C HSBC AUSTRALIA'S LEGAL OBLIGATIONS

C.1 ePayments Code

13 ~~In response to paragraph 13, HSBC Australia: admits the allegations in paragraph 13.~~

(a) ~~says that during the Relevant Period:~~

- i. ~~up until 2 June 2023, it was required to comply with the 2016 ePayments Code's rules with respect to, among other things, unauthorised transactions and complaints about unauthorised transactions;~~
- ii. ~~since 2 June 2023, it was required to comply with the 2022 ePayments Code's rules with respect to, among other things, unauthorised transactions and reports of unauthorised transactions; and~~
- iii. ~~it was required to warrant that it will comply with the ePayments Code (as amended from time to time) in the terms and conditions that it gave each of its consumer account holders; and~~

(b) ~~otherwise admits the allegations in paragraph 13.~~

14 HSBC Australia admits the allegations in paragraph 14.

15 In response to paragraph 15, HSBC Australia:

(a) ~~[blank] refers to and repeats paragraph 13 above;~~

(b) ~~[blank] denies the allegations in sub-paragraphs (c) to (h) so far as they relate to reports of unauthorised transactions, which were not complaints about unauthorised transactions received prior to 2 June 2023;~~

(c) ~~denies sub-paragraph (f); and~~

(d) ~~otherwise admits the allegations in the paragraph.~~

16 ~~In response to paragraph 16, HSBC Australia admits the allegations in paragraph 16.:~~

(a) ~~refers to and repeats paragraphs 13 and 15 above; and~~

(b) ~~otherwise admits the allegations in the paragraph.~~

C.2 Banking Code

17 HSBC Australia admits the allegations in paragraph 17.

18 In response to paragraph 18, HSBC Australia:

(a) admits that the 'Guiding Principles' in the Banking Code included commitments to:

- i. deliver high customer service and standards; and

- ii. ensure banking services are accessible, inclusive and provided to customers in a fair and ethical manner;
- (b) admits the allegations in sub-paragraph (c);
- (c) admits the allegations in sub-paragraph (d); and
- (d) otherwise denies the allegations in the paragraph.

C.3 HSBC Personal Banking Booklet

19 In response to paragraph 19, HSBC Australia:

- (a) says that, during the Relevant Period, it issued the HSBC Personal Banking Booklet (**Booklet**), which formed part of its agreement with Customers in respect of:
 - i. HSBC Australia Deposit Accounts and HSBC Australia Lending Products (among other products) set out in cl 2 of the Booklet; and
 - ii. Digital Access services in respect of the accounts and products set out in cl 2 of the Booklet; and
- (b) otherwise denies the allegations in the paragraph.

20 HSBC Australia admits the allegations in paragraph 20.

21 In response to paragraph 21, HSBC Australia:

- (a) says that:
 - i. where a Customer provides security details to another person which that other person uses to make a payment from the Customer's account, that payment may be treated as having been authorised by the Customer under the terms of the Booklet; and
 - ii. in all versions of the Booklet applicable from 11 April 2024, HSBC Australia may restrict the Customer's account following a report of a suspected 'unauthorised payment' (as defined in the relevant Fraud Classification and Reporting Standard in the Relevant Period); and
- (b) otherwise admits the allegations in the paragraph.

22 HSBC Australia admits the allegations in paragraph 22.

23 In response to paragraph 23, HSBC Australia:

- (a) says, in respect of sub-paragraph (a)(i)(A):
 - i. that in all versions of the Booklet applicable until September 2021 there was a term that HSBC Australia will investigate a 'complaint' immediately and within 21 days of receiving the 'complaint'; and

- ii. otherwise denies the sub-paragraph; and
- (b) otherwise admits the allegations in the paragraph.

C.4 Corporations Act and Credit Act

- 24 HSBC Australia admits the allegations in paragraph 24.
- 25 HSBC Australia admits the allegations in paragraph 25.

D ADEQUATE CONTROLS

D.1 Detection and prevention

- 26 In response to paragraph 26, HSBC Australia:
 - (a) refers to and repeats paragraphs 9 to 12 above;
 - (b) admits that it should have had in place adequate controls for the prevention and detection of the risk referred to at sub-paragraph 9(b) above, but denies that this is because of the matters alleged in sub-paragraphs ~~26(a)9(a)~~ and ~~26(b)9(b)~~;
 - (c) refers to paragraph 27 below and says that it did have in place adequate controls for the prevention and detection of the risk referred to at sub-paragraph 9(b) above;
 - (d) says further that having had adequate controls in place did not mean eliminating the risk referred to at sub-paragraph 9(b) above; and
 - (e) otherwise denies the allegations in the paragraph.
- 27 In response to paragraph 27, HSBC Australia:
 - (a) denies that, in the period from 1 January 2023 to 1 June 2024, HSBC Australia failed to have in place adequate controls for the prevention and detection of 'unauthorised payments' (as defined in the relevant Fraud Classification and Reporting Standard in the Relevant Period) and says further that, during that period:
 - i. HSBC Australia used a fraud detection system known as SAS Fraud Management and Fraud Detection Software (**SASEFM**);

Particulars

SASEFM was developed by SAS Corporation and customised to HSBC's specifications.

- ii. SASEFM received and processed data and information inputs from various sources to generate alerts based on "rules" that are programmed into SASEFM (**Fraud Rules**);

Particulars

- 1 At all times in the period between 1 January 2023 to 1 June 2024, SASEFM received data from systems including the Australian Financial Crimes Exchange and the Common Electric Fund Transfer Switch, and from known fraud history.
 - 2 Once data and information from BioCatch~~Biocatch~~ and ThreatMetrix~~Threatmetrix~~ was available (as to which, see [27(b)] below), SASEFM also received data and information from these sources.
 - 3 Fraud Rules contain conditions based on known fraud ~~typologies~~ patterns. Fraud Rules are programmed into SASEFM to assist in the detection of potentially fraudulent transactions. The conditions used in Fraud Rules include: (a) certain events (for example whether a Customer recently increased their daily transaction limit); (b) the timing of a transaction after certain events (for example shortly after increasing a daily transaction limit); (c) the recent relative volume of transactions by a Customer; (d) the destination of the payee; and (e) the IP address used and whether the IP address is blacklisted.
- iii. if an event and/or transaction triggered one of the Fraud Rules, SASEFM responded, depending on the characteristics of the transaction, by raising an alert and, from 5 June 2023, for transactions on the GPS payment ~~ra~~engine, holding a payment from being processed; and
- iv. if an event and/or transaction triggered one of the Fraud Rules and SASEFM responded by holding a payment from being processed (on the GPS payment raengine):
- A. the affected Customer would receive an alert to contact HSBC Australia to confirm the legitimacy of the transaction in order for the payment to proceed; and
 - B. HSBC Australia would not remove the hold and release payment unless the affected Customer confirmed the legitimacy of the transaction by contacting HSBC Australia;
- (b) denies the allegations in sub-paragraph (a) and says that:

- i. in the period from 1 January 2023 to 1 June 2024, HSBC Australia had in place adequate authentication and access controls to regulate access to its internet browser banking platform (**Online Banking**) and mobile banking platform (**Mobile Banking**);

Particulars

- 1 "Knowledge Based Authentication" and "Possession Based Authentication" were the two authentication methods employed by HSBC Australia.
 - 2 "Knowledge Based Authentication" required Customers to enter a username and password.
 - 3 "Possession Based Authentication" required Customers to enter their username and either: (a) a one-time security code generated from a HSBC Physical Security Key (known as a hard token); or (b) a one-time security code generated from a HSBC Digital Security Key activated on the HSBC mobile app.
 - 4 HSBC Physical Security Keys are protected by a PIN and generated a 6-digit code every 120 seconds.
 - 5 An HSBC Digital Security Key could only be accessed by device-based biometric security (such as FaceID or fingerprint) or an alpha-numeric password. The HSBC Digital Security Key generated a 6-digit code every 32 seconds.
 - 6 Access to the Online Banking or Mobile Banking platform using a Knowledge Based Authentication method permitted the user to perform certain limited transactions using the account.
 - 7 Access to the Online Banking or Mobile Banking platform using Possession Based Authentication granted the user more extensive permissions than if they had obtained access using a Knowledge Based Authentication method, including, being able to make a payment to a new payee, change the account holder's details, or increase the transaction limit.
- ii. BioCatch:
- A. is not presently used by HSBC Australia as an "authentication and access control";
 - B. was phased in for payments on Mobile Banking between March 2023 and June 2024;

- C. was implemented for payments on Mobile Banking using the NPP rail in May 2023; and
 - D. was implemented for payments on Online Banking in June 2024; and
 - iii. ~~ThreatMetrix~~~~Threatmetrix~~:
 - A. was phased in for payments on Mobile Banking between March 2023 and June 2024;
 - B. was implemented for payments on Mobile Banking using the NPP rail in May 2023; and
 - C. was implemented for payments on Online Banking in June 2024.
- (c) denies the allegations in sub-paragraph (b) and:
- i. says that at all times, in the period from 1 January 2023 to 1 June 2024, HSBC Australia had adequate real-time fraud monitoring through SASEFM's transaction monitoring capabilities;
 - ii. refers to and repeats sub-paragraph (a) above; and
 - iii. says further that real time interception was implemented in phases across HSBC Australia's Online Banking and Mobile Banking services between October 2022 ~~May 2023~~ and June 2024; and

Particulars

- 1 Real time interception was implemented for payments effected using Mobile Banking on NPP in May 2023.
 - 2 Real time interception was implemented for payments effected using Mobile Banking on IAT and DE payment rails in May 2024.
 - 3 Real time interception was implemented for payments effected using Online Banking using Banking 2.0 in June 2024.
 - 4 Real time interception was implemented for payments effected using Mobile Banking on the Global Money Transfers payment rail in October 2022.
- (d) denies the allegations in sub-paragraph (c) and says that, during the Relevant Period:
- i. HSBC Australia had in place adequate or sufficient Fraud Rules to detect potentially fraudulent activity; and

- ii. HSBC Australia made enhancements to its Fraud Rules, including the addition of new rules in response to identifying new or different patterns of fraudulent activity and behaviour.

Particulars

- 1 Of the rules particularised at paragraph 27(c) of the EASOC, Fraud Rules 1, 2, 3 and 14 were already substantively implemented prior to 5 June 2023.
- 2 Between 5 June 2023 and 18 June 2024, Fraud Rules 1, 2, ~~3~~ and 14 were implemented on ~~additional payment rails~~ the GPS payment engine with the real time interception capability.
- 3 Fraud Rules 4, 5, 7 and 12 were implemented proactively between 5 June 2023 and 18 June 2024 to address fraud ~~typologies~~ patterns that had emerged overseas but had not yet been identified as fraud ~~typologies~~ patterns affecting HSBC Australia and its Customers.
- 4 While Fraud Rules 6, 8, 9 and 13 were new rules implemented between 5 June 2023 and 18 June 2024, those rules were implemented only after already identifying fraud cases with the same pattern.
- 5 BioCatch ~~and ThreatMetrix~~ are was utilised ~~only in respect of~~ Fraud Rules ~~8, 10, 11, 12 and 13~~.
- 6 ThreatMetrix was utilised in Fraud Rules 8 and 13.
- 7 Both BioCatch and ThreatMetrix were utilised in Fraud Rules 10 and 11.

D.2 Maintaining adequate controls

28 In response to paragraph 28, HSBC Australia:

- (a) admits that documents held or prepared by it from February 2021, identified that ~~BioCatch~~ Biocatch, ~~ThreatMetrix~~ Threatmetrix and real time interception would enhance HSBC Australia's controls for the detection and prevention of the risks identified in paragraph 9 above; and
- (b) otherwise denies the allegations in the paragraph.

D.3 Activity from May 2023

29 In response to paragraph 29, HSBC Australia:

- (a) admits that from around mid-2023 continuing until June 2024, there were significantly increased volumes of 'unauthorised payment' activity (as defined in the relevant Fraud Classification and Reporting Standard in the Relevant Period); and
- (b) otherwise does not know and therefore cannot admit the allegations in the paragraph.

E INVESTIGATING AND RESPONDING TO REPORTS OF UNAUTHORISED TRANSACTIONS

E.1 Systems and processes for investigating reports of unauthorised transactions

30 ~~In response to paragraph 30, HSBC Australia admits the allegations in paragraph 30.:~~

- (a) ~~refers to and repeats paragraphs 13 and 15 above;~~
- (b) ~~says that during the Relevant Period:~~
 - i. ~~it received reports from Customers including reports of transactions which Customers considered were unauthorised;~~
 - ii. ~~an unauthorised transaction for the purposes of the ePayments Code excluded transactions performed by the 'user' (as defined in the ePayments Code) or by anyone who performed a transaction with the knowledge and consent of the user; and~~
 - iii. ~~whether a transaction was an unauthorised transaction for the purposes of the ePayments Code was a fact specific inquiry that could only be determined once a report had been investigated; and~~
- (c) ~~otherwise admits the allegations in the paragraph.~~

E.1.1 HSBC Australia's systems and processes for investigating reports of unauthorised transactions

31 In response to paragraph 31, HSBC Australia:

- (a) ~~[blank] refers to and repeats paragraph 30 above;~~
- (b) in respect of the allegations in sub-paragraph (a):
 - i. says that from between (approximately) January 2020 to May 2021, Financial Crime Investigations (FCI) Major Investigations (FCMI) team was responsible for investigating reports of potential unauthorised transactions and preparing reports of investigations for further consideration by HSBC Australia;
 - ii. says that the FCMI team and the Fraud Investigation Management (FIM) team did not prepare information for the purpose of reporting outcomes to Customers;

- iii. says that responsibility for investigating reports of potential unauthorised transactions was transitioned from the FCMI team to the Fraud Investigation Management (FIM) ~~FIM~~ team as follows:
- A. for account takeover (management of live risk) (fraud recovery) investigations, by around 3 September 2020;
 - B. all WPB scam investigations, on or around 17 May 2021;
 - C. for declined application fraud investigations, on or around 31 May 2021;
 - D. for approved application fraud investigations, on or around 15 June 2021;
 - E. for mortgage fraud checks, on or around 31 August 2021;
 - F. for cheque fraud investigations, on or around 11 November 2021;
 - G. all WPB payment fraud investigations, on or around 14 March 2022;
 - H. for WPB card fraud investigations where net loss was greater than AUD10,000, on or around 5 April 2022;
 - I. for account takeover fraud investigations, on or around 1 February 2024; and
 - J. for all payment fraud (which included account takeover) cases with Account Takeover attributes, on or around 1 February 2024; and

Particulars

- 1 Email from Senior Manager of Major Investigations dated 14 May 2021 'Onshore FIM to handle WPB Scam cases from Monday [17MAY2021]'. [HBA.0001.0002.8700].
- 2 Email from Senior Manager of Major Investigations dated 28 May 2021 'Onshore FIM to handle declined App Fraud casework from Monday [31MAY2021]' [HBA.0002.0830.0196].
- 3 Email from Senior Manager of Major Investigations dated 15 June 2021 'Onshore FIM to handle App Fraud casework from Tuesday [15JUN2021]' [HBA.0001.0002.8920].
- 4 AUH WPB Fraud Steering Committee Pack dated 23 June 2021 [HBA.0001.0001.0109].
- 5 Email from Senior Manager of Major Investigations dated 9 November 2021 'Onshore FIM to handle WPB Cheque

Fraud cases from Thursday [11NOV2021]' [HBA.0002.0830.9154].

- 6 Email from GSC Oversight & Fraud IM Manager of Fraud Operations dated 31 August 2021 'RE: AOL mortgage fraud checks' [HBA.0002.0968.9703].
- 7 Email from GSC Oversight & Fraud IM Manager of Fraud Operations dated 9 November 2021 'RE: Cheque fraud migration' [HBA.0002.0830.9147].
- 8 Email from Senior Manager of Major Investigations dated 14 March 2022 'Onshore FIM to handle WPB Payment Fraud cases [Effective 14MAR22]' [HBA.0001.0002.8699].
- 9 Email from Senior Manager of Major Investigations dated 4 April 2022 'Onshore FIM to handle WPB Card Fraud cases [Effective 05APR22]' [HBA.0002.0836.1884].
- 10 Email from Manager of Major Investigations dated 31 January 2024 'Account takeover case allocation change' [HBA.0001.0002.8698].

iv. says that following the transition of responsibilities set out in the preceding sub-paragraph, investigations of complex reports of potential unauthorised transactions were referred to FCMI;

(c) in respect of the allegations in sub-paragraph (b), says that:

- i. the FCI Triage team received referrals raised by the Financial Crime – Unusual Activity Report (**FC-UARs**) system (**FC-UAR**) and undertook intake activities, which included reviewing the FC-UAR for completeness and identifying potential financial crime risks, and determining the appropriate investigative team for the case to be referred to;
- ii. the role of the FCI Triage team was preliminary to any investigation into reports of potential unauthorised transactions by the FCMI team or FIM team; and
- iii. the FCI Triage team did not prepare information for reporting of outcomes to Customers;

(d) in respect of the allegations in sub-paragraph (c), refers to and repeats paragraph 31(b) above; and

(e) otherwise denies the allegations in the paragraph.

32 In response to paragraph 32, HSBC Australia:

- (a) refers to and repeats paragraphs ~~13, 15(c), 23(a)~~~~30~~ and 31 above; and
 - (b) ~~[blank] says that the FCI Triage team, FCMI team and FIM team were not responsible for preparation of information for the reporting of outcomes to Customers; and~~
 - (c) otherwise admits the allegations in the paragraph.
- 33 HSBC Australia admits the allegations in paragraph 33.
- 34 In response to paragraph 34, HSBC Australia:
- (a) refers to and repeats paragraphs ~~13, 15(c) and 30~~;
 - (b) ~~[blank] denies the allegations so far as they relate to reports of unauthorised transactions, which were not complaints about unauthorised transactions received prior 2 June 2023;~~
 - (c) denies the allegations in sub-paragraph (c); and
 - (d) otherwise admits the allegations in the paragraph.
- 35 In response to paragraph 35, HSBC Australia:
- (a) refers to and repeats paragraphs ~~13, 15(c) and 30~~ above;
 - (b) ~~[blank] denies the allegations so far as they relate to reports of unauthorised transactions, which were not complaints about unauthorised transactions received prior 2 June 2023;~~
 - (c) denies the allegations in sub-paragraph (c); and
 - (d) otherwise admits the allegations in paragraph.
- 36 ~~In response to paragraph 36, HSBC Australia~~ admits the allegations in paragraph 36.:
- (a) ~~refers to and repeats paragraphs 13, 15 and 30 above;~~
 - (b) ~~in respect of the allegations in sub-paragraph (a), prior to October 2023:~~
 - i. ~~says the Liability Rules did not apply to transactions performed by a user (as defined in the ePayments Code) or by anyone who performs a transaction with the knowledge and consent of a user;~~
 - ii. ~~admits that prior to October 2023 HSBC Australia did not refer to the Liability Rules in conducting and finalising its investigations of reports of unauthorised transactions; and~~
 - iii. ~~otherwise denies the allegations in the sub-paragraph; and~~
 - (c) ~~in respect of the allegations in sub-paragraph (b):~~
 - i. ~~refers to and repeats paragraphs 13, 15 and 30 above;~~

- ii. ~~says the Liability Rules did not apply to and thus were not relevant to transactions performed by a user (as defined in the ePayments Code) or by anyone who performed a transaction with the knowledge and consent of a user; and~~
- iii. ~~otherwise admits the allegations in the sub-paragraph.~~

37 HSBC Australia admits the allegations in paragraph 37.

E.1.2 Tracking compliance with ePayments Code requirements

38 ~~In response to paragraph 38, HSBC Australia~~ admits the allegations in paragraph 38.:

- (a) ~~refers to and repeats paragraphs 13 and 15 above; and~~
- (b) ~~otherwise admits the allegations in the paragraph.~~

39 In response to paragraph 39, HSBC Australia:

- (a) ~~[blank]refers to and repeats paragraphs 13 and 15 above;~~
- (b) says that the volume of received, open and completed “scam” and “payment & cheque” cases managed by the FIM team was reported periodically to the AUH WPB Fraud Steering Committee from September 2022 and from about May 2023 to September 2023 was also reported at Risk Ops and Compliance meetings; and
- (c) otherwise denies the allegations in the paragraph.

40 In response to paragraph 40, HSBC Australia:

- (a) refers to and repeats paragraphs ~~13, 15, 30 and 39~~ above;
- (b) denies the allegations in sub-paragraph (c);
- (c) to the extent sub-paragraph (c) is relied on for the purposes of sub-paragraph (d), sub-paragraph (d) is also denied; and
- (d) otherwise admits the allegations in the paragraph.

41 HSBC Australia admits the allegations in paragraph 41.

42 HSBC Australia admits the allegations in paragraph 42.

43 ~~In response to paragraph 43, HSBC Australia~~ admits the allegations in paragraph 43.:

- (a) ~~refers to and repeats paragraphs 13 and 15 above; and~~
- (b) ~~otherwise admits the allegations in paragraph 43.~~

44 ~~In response to paragraph 44, HSBC Australia~~ admits the allegations in paragraph 44.:

- (a) ~~refers to and repeats paragraphs 13 and 15 above; and~~
- (b) ~~otherwise admits the allegations in the paragraph.~~

45 ~~In response to paragraph 45, HSBC Australia admits the allegations in paragraph 45.:~~

- ~~(a) refers to and repeats paragraphs 13 and 15 above; and~~
- ~~(b) otherwise admits the allegations in the paragraph.~~

E.1.3 Time to complete investigations

46 ~~In response to paragraph 46, HSBC Australia admits the allegations in paragraph 46.:~~

- ~~(a) refers to and repeats paragraphs 13 and 15 above; and~~
- ~~(b) otherwise admits the allegations in the paragraph.~~

47 HSBC Australia admits the allegations in paragraph 47.

E.2 Investigating reports of unauthorised transactions

48 ~~In response to paragraph 48, HSBC Australia admits the allegations in paragraph 48.:~~

- ~~(a) refers to and repeats paragraphs 13, 15 and 30 above and Schedule F of this Defence;~~
- ~~(b) says that on the dates in column (b) of Schedule F to this Defence, HSBC Australia received from a Customer(s) a report of one or more fraud incidents in respect of money transmission accounts that:

 - ~~i. were internally classified by HSBC Australia as falling within certain scam or fraud typologies based on the information available to HSBC Australia at or around the time it was notified by the Customer;~~
 - ~~ii. include incidents that are not "unauthorised transactions" as defined in the ePayments Code; and~~

(UAR)

 - ~~iii. are identified by the UCM system reference numbers in column (a) of Schedule F to this Defence; and~~~~
- ~~(c) otherwise denies the allegations in the paragraph.~~

49 In response to paragraph 49, HSBC Australia:

- (a) refers to and repeats paragraphs 13, 15(c), 30 and 48 above;
- (b) [blank] refers to and repeats Schedule F to this Defence and says that to the extent there is any difference between it and Schedule F to the ASOC, which is relevant to the allegations in the paragraph, the information in Schedule F to this Defence is correct;
- (c) denies sub-paragraph (b); and

(d) otherwise admits the allegations in the paragraph.

50 In response to paragraph 50, HSBC Australia admits the allegations in paragraph 50.:

(a) ~~refers to and repeats Schedule F to this Defence and says that to the extent there is any difference between it and Schedule F to the ASOC, which is relevant to the allegations in the paragraph, the information in Schedule F to this Defence is correct;~~

(b) ~~says that each of the UCM system reference numbers in Schedule F relates to a Customer(s) (**UAR Customer**) who was an individual in whose name a facility had been established with HSBC Australia and therefore a 'holder' within the meaning of cl 2.6 of the ePayments Code; and~~

(c) ~~otherwise denies the allegation in the paragraph.~~

51 In response to paragraph 51, HSBC Australia admits the allegations in paragraph 51.:

(a) ~~refers to and repeats paragraphs 13, 15, 30 and 48 above;~~

(b) ~~refers to and repeats Schedule F to this Defence and says that to the extent there is any difference between it and Schedule F to the ASOC, which is relevant to the allegations in the paragraph, the information in Schedule F to this Defence is correct; and~~

(c) ~~otherwise denies the allegations in the paragraph.~~

52 In response to paragraph 52, HSBC Australia:

(a) refers to and repeats paragraphs 13, 15(c), 30, 48, 50 and 54 above;

(b) [blank]~~refers to and repeats Schedule F to this Defence and says that to the extent there is any difference between it and Schedule F to the ASOC, which is relevant to the allegations in the paragraph, the information in Schedule F to this Defence is correct;~~

(c) [blank]~~denies the allegations in the paragraph insofar as they relate to UARs, which were not reports of unauthorised transactions;~~

(d) [blank]~~denies the allegations in the paragraph in so far as they relate to reports of unauthorised transactions, which were not a complaint about an unauthorised transaction received prior to 2 June 2023;~~

(e) [blank]~~denies the allegations in sub-paragraph (d);~~

(f) [blank]~~denies the allegations in sub-paragraph (e) insofar as it is alleged that there were no exceptional circumstances, which is denied;~~

(g) denies the allegations in sub-paragraph (f); and

- (h) otherwise admits the allegations in the paragraph.

E.3 Compliance with the ePayments Code

53 ~~In response to paragraph 53, HSBC Australia admits the allegations in paragraph 53.:~~

- (a) ~~refers to and repeats paragraphs 48, 50 and 52 above;~~
- (b) ~~refers to and repeats Schedule F to this Defence and says that to the extent there is any difference between it and Schedule F to the ASOC, which is relevant to the allegations in the paragraph, the information in Schedule F to this Defence is correct;~~
- (c) ~~denies the allegations in the paragraph insofar as they relate to UARs, which were not reports of unauthorised transactions;~~
- (d) ~~denies the allegations in the paragraph in so far as they relate to reports of unauthorised transactions, which were not complaints about unauthorised transactions received prior to 2 June 2023; and~~
- (e) ~~otherwise admits the allegations in the paragraph.~~

54 ~~In response to paragraph 54, HSBC Australia admits the allegations in paragraph 54.:~~

- (a) ~~refers to and repeats paragraphs 48 and 52 above;~~
- (b) ~~refers to and repeats Schedule F to this Defence and says that to the extent there is any difference between it and Schedule F to the ASOC, which is relevant to the allegations in the paragraph, the information in Schedule F to this Defence is correct; and~~
- (c) ~~denies the allegations in the paragraph.~~

55 In response to paragraph 55, HSBC Australia:

- (a) refers to and repeats paragraphs ~~48, 50 and 52 above;~~ and
- (b) [blank]~~refers to and repeats Schedule F to this Defence and says that to the extent there is any difference between it and Schedule F to the ASOC, which is relevant to the allegations in the paragraph, the information in Schedule F to this Defence is correct; and~~
- (c) otherwise denies the allegations in the paragraph.

56 In response to paragraph 56, HSBC Australia:

- (a) refers to and repeats paragraphs 19, 23 and 53 to 55 ~~to 55~~ above; and
- (b) otherwise denies the allegations in the paragraph.

57 In response to paragraph 57, HSBC Australia:

- (a) refers to and repeats paragraphs 52, 55 and to 56 above; and
- (b) ~~[blank] says that, to the extent there were failures to comply with the ePayments Code and the Booklet terms as referred to in paragraph 53 above, it otherwise admits the allegations sub-paragraphs (b) and (c); and~~
- (c) otherwise admits ~~denies~~ the allegations in the paragraph.

F REINSTATING BLOCKED CUSTOMERS' BANK ACCOUNTS

F.1 Systems and processes for blocking and reinstating banking services

58 In response to paragraph 58, HSBC Australia:

- (a) admits that at all times during the Relevant Period, after a Customer made a report of an unauthorised transaction, HSBC Australia would review the nature of the reported unauthorised transaction, and, where it considered necessary, apply certain ~~restrictions~~ blocks to some or all accounts, and/or put in place certain ~~blocks~~ restrictions on some or all facilities available to Customers including through Online Banking and/or Mobile Banking;
- (b) says that blocks and restrictions were applied for the purpose of preventing unauthorised transaction(s) occurring on the account(s) of the Customer who had made the report;
- (c) says that there were a variety of types of blocks and ~~account~~ restrictions that were applied to the HSBC Australia Deposit Accounts or HSBC Australia Lending Products and/or some or all facilities available to Customers including through Online Banking and/or Mobile Banking, during the Relevant Period. Some of the blocks or restrictions meant that the Customer could continue to bank with HSBC, but without access to the blocked or restricted banking facilities;

Particulars

- 1 During the Relevant Period, the types of blocks, ~~and account restrictions,~~ or other security measures, that HSBC Australia could apply to the HSBC Australia Deposit Accounts or HSBC Australia Lending Products and/or some or all of the facilities available to Customers including through Online Banking and/or Mobile Banking included one or more of the following:
 - a. ~~[blank] suspension of a Customer's access to Online Banking, Mobile Banking and/or telephone banking services, which prevented the Customer from effecting transactions through the suspended channel and did not~~

~~prevent a Customer from effecting over the counter transactions at a branch;~~

- b. suspension or deletion of a Customer's Online Banking, Mobile Banking and/or telephone banking services, which prevented the Customer from effecting transactions through the suspended or deleted channel and did not prevent a Customer from effecting over the counter transactions at a branch;
- c. ~~restriction of a Customer's telephone banking access by application of a unique passphrase which, if not correctly provided by the Customer to staff as part of identification processes, would restrict the Customer's ability to access telephone banking services (amongst other things);~~
- d. blocking or cancelling Customer debit cards or credit cards, which did not prevent the issuance of a replacement card;
- e. a code 4 restriction, which effected a restriction of all transactions on one or more specified accounts including:
 - i. system generated entries such as interest, withholding tax and bank charges;
 - ii. direct entry payments such as direct debit or credit transactions, periodic payments or standing instructions;
 - iii. Customer initiated transactions such as payments to other HSBC or external bank accounts both domestically and internationally; and
 - iv. debit card transactions such as tap transactions and online merchant payments; and
- f. a code 6 restriction, which effected a selective-restriction of transactions on one or more specified accounts, which restricted all transaction types (as set out in subparagraph (e) above), save for specifically defined entries in the core banking system~~other than system generated entries such as interest, withholding tax and bank charges;~~

- (d) says at the same time as an ~~account restriction~~ block was applied to a Customer's account or a restriction block was placed on a payment channel, HSBC could facilitate the opening of a new account and the transfer of the Customer's funds into the new account; and
- (e) otherwise denies the allegations in the paragraph.

59 In response to paragraph 59, HSBC Australia:

- (a) refers to and repeats paragraph 58 above;
- (b) ~~refers to and repeats Schedule H to this Defence and says that to the extent there is any difference between it and Schedule H to the ASOC, which is relevant to the allegations in the paragraph, the information in Schedule H to this Defence is correct;~~ says that where a Customer made a report of an unauthorised transaction to HSBC Australia, HSBC Australia usually:
 - i. placed a block on a Customer's account;
 - ii. suspended a Customer's access to Online Banking or Mobile Banking; and/or
 - iii. blocked any debit or credit cards linked to the Customer's account;
- (c) admits that the Customers identified in Schedule H to ~~this Defence~~ the FASOC had some form of ~~account-restriction~~ or block applied on one or more payment channels; and
- (d) otherwise denies the allegations in the paragraph.

60 In response to paragraph 60, HSBC Australia:

- (a) refers to and repeats paragraphs 58 and 59 above;
- (b) admits that while an investigation of ~~a report of an unauthorised transaction~~ was underway and had not been closed, it was usual practice for certain blocks and/or certain account-restrictions on accounts or and/or certain blocks on one or more payment channels ~~to~~ would remain in place until steps had been taken to allow the Customer to safely return to banking, which may, depending on the circumstances, have included;
 - i. the Customer visiting a HSBC Australia branch with personal identification;
 - ii. the Customer refreshing their KYC (know your customer) details;
 - iii. the Customer being issued a new personal banking number;
 - iv. the Customer's Online Banking and Mobile Banking password being changed;
and/or
 - v. the Customer having a security passphrase added to their account.

- (c) says that the practice referred to in sub-paragraph (b) was adopted to protect the account(s) of the Customer the subject of the reported unauthorised transaction(s);
- (d) says that once the steps referred to in sub-paragraph (b) were completed, the restrictions or blocks applied on the Customer's account or one or more payment channels would be lifted and Digital Access would be restored; Customers could request that HSBC Australia:
- i. ~~issue a new personal banking number to set up a new account; and/or~~
 - ii. ~~facilitate Digital Access;~~
- (e) refers to and repeats paragraph 31(b) above and says that:
- i. prior to the dates that responsibilities for investigating reports of potential unauthorised transactions were transitioned from the FCMI team to the FIM team, the FCMI team may be consulted in relation to a Customer's request to have blocks and restrictions lifted~~the FIM team would decide whether to approve a Customer's request for a new personal banking number to set up a new account, and/or to facilitate Digital Access;~~
 - ii. if the FCMI was asked to consult in relation to a Customer's request to have blocks and restrictions lifted, the FCMI team:
 - A. would review the case to determine whether the Customer's personal details, account and/or Digital Access had been compromised;
 - B. if the FCMI team were aware that the Customer's personal details, account and/or Digital Access had been compromised, the FCMI Team would recommend that:
 - (a) the Customer's existing PBN be deleted and a new PBN be issued, following verification of their details at a branch;
 - (b) the Customer's existing cards be cancelled and replaced;
 - (c) the Customer be required to use a security question or passphrase for their account; and
 - (d) the Customer be advised to report the matter to the police and provide HSBC Australia with the police case number, officer name and other details if available;
 - C. prior to about January 2022, would provide a recommendation on whether to lift any blocks or restrictions; and
 - D. from since about January 2022, would advise that further guidance be sought from teams within WPB, as assessing the level of risk

associated with lifting any blocks or restrictions within the FCMI team's responsibilities; and

- iii. on or about the dates that responsibility for investigating reports of potential unauthorised transactions was transitioned from the FCMI team to the FIM team,
 - A. if the case did not involve the Customer's account having been compromised, the FIM team would lift, or would approve the lifting of, any blocks or restrictions on the customer's accounts; or
 - B. if the case involved the Customer's accounts having been compromised:
 - (i) if the customer was identified as a victim, the FIM team would, and in some instances in consultation with the Fraud Mitigation Strategy team, approve the lifting of any blocks or restrictions, if the necessary steps referred to in sub-paragraph (b) were taken; and
 - (ii) If the account was identified as a mule or passthrough account, the FIM team would not approve the lifting of the blocks and restrictions and the blocks or restrictions would remain in place and once the investigation was complete, the customer would be exited;
- (f) says further that if a Customer who was a victim needed to make a transaction before they were able to visit a branch and complete the steps referred to in sub-paragraph (b), the FIM team or the Fraud Mitigation Strategy team would generally provide approval for or advice as to the process for the restrictions to be temporarily lifted to allow the transactions to be processed before applying the restrictions again; and, subject to the approval at sub-paragraph (e) being granted, Customers could then attend a HSBC branch in person to obtain a new personal banking number to set up a new account, and/or to facilitate Digital Access; and
- (g) otherwise denies the allegations in the paragraph.

61 In response to paragraph 61, HSBC Australia:

- (a) refers to and repeats paragraphs 58 to 60 above;
- (b) says that there was no obligation on HSBC to reinstate full access to a Customer's banking services where there had been a report of an unauthorised transaction within a specified period of time and what constituted a reasonable time for reinstatement depended on the facts and circumstances of the particular case;

- (c) says that the process for reinstating full access to any account and/or reinstating access to restricted or blocked payment channels is as set out at paragraph 60(b) above, and may have required among other things, required the Customer to attend an HSBC Australia branch with personal identification;
- (d) says that if a Customer requested HSBC Australia to reinstate full access to any account and/or to reinstate access to restricted or blocked payment channels, HSBC Australia would inform the Customer that they were required, among other things, to attend an HSBC Australia branch ~~that Customer of the process set out at sub-paragraph (c)) above;~~
- (e) denies that "promptly" or "within a reasonable period of time" means within 21 days; ~~and~~
- (f) admits that until April 2024 HSBC Australia did not have an adequate system or process in place for advising the Customers of the process to reinstate full access to any account and/or reinstate access to restricted or blocked payment channels, promptly or within a reasonable period of time after such restrictions had been applied following a report of an unauthorised transaction; and
- (g) otherwise denies the allegations in the paragraph.

61A In response to paragraph 61A, HSBC Australia:

- a) refers to and repeats paragraphs 58 to 60 above;
- b) otherwise denies the allegations in the paragraph.

62 In response to paragraph 62, HSBC Australia:

- (a) refers to and repeats paragraphs 58 to 61A above;
- (b) ~~[blank] refers to and repeats Schedule H to this Defence and says that to the extent there is any difference between it and Schedule H to the ASOC, which is relevant to the allegations in the paragraph, the information in Schedule H to this Defence is correct;~~
- (c) says that any ~~account~~ restriction or block on a payment channel that was in place on the dates listed in column (c) in Schedule H to the FASOC ~~this Defence~~ was removed by the dates listed in column (g) of that schedule; and
- (d) otherwise denies the allegations in the paragraph.

F.2 Reinstating access to Blocked Customers

63 In response to paragraph 63, HSBC Australia:

- (a) refers to and repeats paragraphs 58 to 62 above;

- (b) ~~[blank] refers to and repeats Schedule H to this Defence and says that to the extent there is any difference between it and Schedule H to the ASOC, which is relevant to the allegations in the paragraph, the information in Schedule H to this Defence is correct;~~
- (c) says that on the dates identified in column (c) of Schedule H to the FASOC ~~this Defence~~, HSBC Australia applied an ~~account~~ restriction or a block on a payment channel (or both) of the nature referred to in column (d) of that schedule in respect of the Customer(s) identified by the UCM system reference number in column (a) of that schedule; and
- (d) otherwise denies the allegations in the paragraph.

64 In response to paragraph 64, HSBC Australia:

- (a) refers to and repeats paragraphs 48 ~~and~~ 58 to 63 above;
- (b) ~~[blank] refers to and repeats Schedule H to this Defence and says that to the extent there is any difference between it and Schedule H to the ASOC, which is relevant to the allegations in the paragraph, the information in Schedule H to this Defence is correct;~~
- (c) says that any ~~account~~ restriction or block on a payment channel was in place on the dates listed in column (c) in Schedule H to the FASOC ~~this Defence~~;
- (d) in some instances, an ~~account~~ restriction or block on a payment channel may have been initiated by HSBC Australia independently of any report by a Customer and may predate any report by a Customer of a potential unauthorised transaction;
- (e) says that column (e) of Schedule H to the FASOC ~~this Defence~~ records where HSBC Australia has a readily accessible record of advising a Customer of the process to reinstate full access to their accounts;
- (f) says that column (f) of Schedule H to the FASOC ~~this Defence~~ is the calculation of the number of days between the date in column (c) and the date in column (e) of that schedule;
- (g) says that column (g) of Schedule H to the FASOC ~~this Defence~~ records the date on which all ~~account~~ restrictions or blocks on one or more payment channels were removed from a Customer's account(s);
- (h) says that column (h) of Schedule H to the FASOC ~~this Defence~~ is the calculation of the number of days between the date in column (c) and the date in column (g) of that schedule;

(i) says that column (j) of Schedule H to the FASOC ~~this Defence~~ records the time taken by HSBC Australia to complete the investigation into the report of an unauthorised transaction; and

(j) otherwise denies the allegations in the paragraph.

65 ~~In response to paragraph 65, HSBC Australia~~ admits the allegations in paragraph 65.:

(a) ~~refers to and repeats paragraph 63 above;~~

(b) ~~refers to and repeats Schedule H to this Defence and says that to the extent there is any difference between it and Schedule H to the ASOC, which is relevant to the allegations in the paragraph, the information in Schedule H to this Defence is correct;~~

(c) ~~admits that the Customers listed in column (a) of Schedule H to this Defence are individuals to whom the Banking Code applied; and~~

(d) ~~otherwise denies the allegations in the paragraph.~~

66 In response to paragraph 66, HSBC Australia:

(a) refers to and repeats paragraphs 17, 19, 20, 58, 64 and 65 above; and

(b) otherwise denies the allegations in the paragraph.

67 In response to paragraph 67, HSBC Australia:

(a) refers to and repeats paragraphs 63, 64 and 66 above; and

(b) otherwise denies the allegations in the paragraph.

G CORPORATIONS ACT AND CREDIT ACT DUTIES

G.1 Detection and prevention

68 HSBC Australia denies the allegations in paragraph 68.

69 HSBC Australia denies the allegations in paragraph 69.

G.2 Reports of unauthorised transactions

70 In response to paragraph 70, HSBC Australia:

(a) refers to and repeats paragraphs 15(c), 32, 34, 35, 38 and 39; and

(b) otherwise admits ~~denies~~ the allegations in paragraph 70.

G.3 Reinstating full use and access of bank accounts

71 HSBC Australia denies the allegations in paragraph 71.

H RELIEF

72 HSBC Australia denies ASIC is entitled to the relief set out in the Amended Originating Process.

Date: ~~1 April 13 June 2026~~5



Signed by Felicity Healy
Lawyer for the Defendant

This pleading was prepared by Ashurst and settled by Michael Hodge KC, Kane Loxley SC and Amir Chowdhury of Counsel.

Certificate of lawyer

I Felicity Healy certify to the Court that, in relation to the Defence filed on behalf of the Defendant-Respondent, the factual and legal material available to me at present provides a proper basis for:

- (a) each allegation in the pleading; and
- (b) each denial in the pleading; and
- (c) each non admission in the pleading.

Date: 1 April 13 June 2026~~5~~



Signed by Felicity Healy
Lawyer for the Defendant-Respondent

Schedule F

The Defendant does not adopt the definitions in this Schedule F (particularly where those definitions seek to characterise conduct) unless expressly stated in the Defence.
 - U means unknown

New row #	Old row # in Schedule F of Statement of Claim filed on 13 December 2024	(a) UCM Reference	(b) Date HBAU received UAR	(c) Date HBAU required to either complete investigation or advise investigation Outcome (24 days)	(d) Date of Extra-Time Request (where made)	(e) Date HBAU completed its investigation	(f) Number of days taken to complete investigation	(g) Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	(h) Date HBAU required to complete investigation (45 days) where applicable	(i) Date HBAU advised investigation Outcome	(j) Did HBAU complete investigation within 45 days (Yes/No)	(k) Did HBAU advise investigation Outcome within 45 days (Yes/No)	(l) Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	(m) Did HBAU refer to Liability Rules in its investigation Outcome (Yes/No)
1		C200524356787	2020-01-08	2020-01-20		2021-02-26	445	No	2020-02-22		No	No	No	U
2		C200110373362	2020-01-22	2020-02-12		2020-11-26	300	No	2020-03-07		No	No	No	U
3	20	C20200240486	2020-02-10	2020-03-02		2020-10-02	235	No	2020-03-26		No	No	No	U
4	30	C20200303214	2020-02-13	2020-03-05		2020-10-16	246	No	2020-03-20		No	No	No	U
5		C200420807793	2020-02-19	2020-03-11		2020-12-07	292	No	2020-04-04		No	No	No	U
6		C200240887886	2020-02-28	2020-03-20		2020-08-24	478	No	2020-04-13		No	No	U	U
7		C200240763803	2020-03-27	2020-04-17		2020-12-17	265	No	2020-06-14		No	No	No	U
8		C20200500648	2020-05-19	2020-06-09		2021-06-30	407	No	2020-07-03		No	No	No	U
9	24	C20200640007	2020-05-19	2020-06-09		2021-01-29	255	No	2020-07-03		No	No	No	U
10		C2005243556637	2020-05-24	2020-06-14		2020-12-31	224	No	2020-07-05	2020-09-11	No	No	No	No
11		C200624420546	2020-06-03	2020-06-24		2020-11-30	480	No	2020-07-18		No	No	No	U
12		C200624460046	2020-06-04	2020-06-25		2020-11-26	475	No	2020-07-19		No	No	No	U
13		C200624804446	2020-06-15	2020-07-06		2020-11-24	462	No	2020-07-30	2020-10-07	No	No	No	No
14	23	C20200640243	2020-06-15	2020-07-06		2021-06-30	380	No	2020-07-30		No	No	No	U
15		C200624883646	2020-06-27	2020-07-18		2020-09-04	69	No	2020-08-14		No	No	No	U
16		C200722324225	2020-07-23	2020-08-13		2021-02-26	218	No	2020-09-06		No	No	No	U
17		C200822585336	2020-08-10	2020-08-31		2021-05-25	288	No	2020-09-24		No	No	No	U
18	13	C200822680082	2020-08-13	2020-09-03		2020-09-24	42	No	2020-09-27		Yes	No	No	U
19		C200822845520	2020-08-14	2020-09-04		2021-06-04	294	No	2020-09-28		No	No	No	U
20		C200822866667	2020-08-28	2020-09-18		2021-02-26	482	No	2020-10-12	2020-12-04	No	No	No	No
21	26	C20200900706	2020-09-15	2020-10-06		2020-10-27	42	No	2020-10-30		Yes	No	No	U
22		C200023376498	2020-09-23	2020-10-14		2021-01-18	117	No	2020-11-07	2021-03-30	No	No	No	No
23		C200323379656	2020-09-25	2020-10-16		2020-12-24	87	No	2020-11-09		No	No	No	U
24		C201023400607	2020-10-02	2020-10-23		2021-01-13	403	No	2020-11-16		No	No	No	U
25		C201023484674	2020-10-08	2020-10-29		2021-01-18	402	No	2020-11-22		No	No	No	U
26		C201023515210	2020-10-11	2020-11-01		2021-05-18	210	No	2020-11-25		No	No	No	U
27	26	C202040089008	2020-10-12	2020-11-02		2021-06-23	254	No	2020-11-26		No	No	No	U
28		C201023549730	2020-10-13	2020-11-03		2020-12-16	64	No	2020-11-27	2020-12-29	No	No	U	No
29		C201124206478	2020-11-19	2020-12-10		2021-03-30	434	No	2021-01-03	2021-03-25	No	No	No	No
30	30	C20204204363	2020-11-30	2020-12-21		2021-02-19	84	No	2021-01-14	2021-02-26	No	No	No	No
31	37	C20204204286	2020-12-04	2020-12-22		2021-02-26	87	No	2021-01-16	2021-03-21	No	No	No	U
32	38	C20204204306	2020-12-04	2020-12-22		2021-05-17	167	No	2021-01-15	2021-06-02	No	No	No	No
33	24	C204224485336	2020-12-02	2020-12-23		2021-07-27	237	No	2021-01-16		No	No	No	U
34		C201224730378	2020-12-16	2021-01-06		2021-05-31	166	No	2021-01-20		No	No	No	U
35		C201224764063	2020-12-22	2021-01-12		2021-06-23	483	No	2021-02-05		No	No	No	U
36		C201224706867	2020-12-22	2021-01-12		2021-06-23	483	No	2021-02-05		No	No	No	U
37	41	C20204213417	2020-12-24	2021-01-14		2021-06-02	460	No	2021-02-07		No	No	No	U
38	28	C201224875072	2020-12-25	2021-01-15		2021-09-30	270	No	2021-02-08		No	No	No	U
39	40	C20204213244	2020-12-26	2021-01-16		2021-06-22	478	No	2021-02-09		No	No	No	U
40	42	C20240400045	2021-01-03	2021-01-24		2021-04-15	402	No	2021-02-17		No	No	No	U
41		C240124014179	2021-01-05	2021-01-26		2021-06-30	476	No	2021-02-19	2021-04-06	No	No	U	No
42	44	C240424074040	2021-01-08	2021-01-29		2021-07-20	493	No	2021-02-22	2021-03-12	No	No	No	No
43		C240426207405	2021-01-15	2021-02-06		2021-06-31	436	No	2021-03-04		No	No	No	U
44		C240426360546	2021-01-25	2021-02-15		2021-05-20	445	No	2021-03-11	2021-03-02	No	Yes	No	No
45		C240426363284	2021-01-27	2021-02-17		2021-07-20	482	No	2021-03-13	2021-07-29	No	No	No	No
46		C240225485403	2021-01-30	2021-02-20		2021-03-05	34	No	2021-03-16	2021-04-07	Yes	No	No	No
47	56	C240326068820	2021-02-02	2021-02-23		2021-09-03	213	No	2021-03-19		No	No	No	U
48	48	C240226466704	2021-02-03	2021-02-24		2021-07-30	477	No	2021-03-20	2021-03-22	No	No	No	No
49	61	C240226743055	2021-02-04	2021-02-25		2021-08-03	480	No	2021-03-21		No	No	No	U
50	60	C240226700347	2021-02-15	2021-03-08		2021-08-12	478	No	2021-04-01		No	No	No	U
51		C240226778300	2021-02-18	2021-03-11		2021-06-27	420	No	2021-04-04		No	No	U	U
52	53	C240226784444	2021-02-19	2021-03-12		2021-08-14	473	No	2021-04-05		No	No	No	U
53	54	C240226813850	2021-02-22	2021-03-15		2021-09-24	244	No	2021-04-08		No	No	No	U
54	55	C240226848874	2021-02-24	2021-03-17		2021-06-30	426	No	2021-04-10		No	No	No	U
55		C240226932781	2021-03-10	2021-03-31		2021-06-18	400	No	2021-04-24	2021-07-12	No	No	No	No
56	58	C240226934560	2021-03-14	2021-04-04		2021-06-30	444	No	2021-04-25		No	No	No	U
57	59	C240226948400	2021-03-23	2021-04-13		2021-08-26	456	No	2021-05-07	2021-12-02	No	No	No	U
58	60	C240326347386	2021-03-25	2021-04-15		2021-06-30	97	No	2021-05-09	2021-04-30	No	Yes	No	No
59	64	C240326373683	2021-03-29	2021-04-19		2021-10-13	408	No	2021-05-13		No	No	No	U
60		C240627200034	2021-03-30	2021-04-20		2021-06-24	86	No	2021-05-14		No	No	No	U
61	62	C240426450119	2021-04-06	2021-04-27		2021-04-23	47	No	2021-05-24		Yes	No	No	U
62	63	C240426450224	2021-04-06	2021-04-27		2021-09-16	463	No	2021-05-24		No	No	No	U

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)		
New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	UCIL Reference	Date HBAU received LAR	Date HBAU required to either complete investigation or advise investigation outcome (21 days)	Date of Extra-Time Request (where made)	Date HBAU completed its investigation	Number of days taken to complete investigation	Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	Date HBAU required to complete investigation (45 days) where applicable	Date HBAU advised investigation outcome	Did HBAU complete investigation within 45 days (Yes/No)	Did HBAU advise investigation outcome within 45 days (Yes/No)	Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	Did HBAU refer to Liability Rules in its investigation outcome (Yes/No)
63	64	C210426641060	2021-04-14	2021-05-05		2021-09-24	163	No	2021-05-29		No	No	U	U
64	65	C210426810292	2021-04-27	2021-05-18		2021-05-19	22	No	2021-06-14		Yes	No	No	U
65	66	C210626962406	2021-06-03	2021-06-24		2021-09-30	160	No	2021-06-17		No	No	No	U
66	67	C210627215401	2021-06-30	2021-06-20		2021-10-26	140	No	2021-07-14		No	No	No	U
67	66	C211120707051	2021-06-16	2021-07-06		2022-02-18	248	No	2021-07-30		No	No	No	U
68		C210627477266	2021-06-16	2021-07-07		2021-07-08	22	No	2021-07-31		Yes	No	No	U
69	68	C210627494864	2021-06-16	2021-07-07		2021-06-30	44	No	2021-07-31		Yes	No	No	U
70	69	C210627641582	2021-06-22	2021-07-13		2022-01-18	210	No	2021-08-06		No	No	No	U
71		C210627649064	2021-06-24	2021-07-16		2021-07-29	36	No	2021-08-08		Yes	No	No	U
72	70	C210627712701	2021-06-30	2021-07-21		2021-09-24	86	No	2021-08-14	2021-09-30	No	No	No	No
73		C210727715407	2021-07-04	2021-07-22		2021-08-06	36	No	2021-08-16		Yes	No	No	U
74		C210728020862	2021-07-09	2021-07-20		2021-07-20	23	No	2021-08-23		Yes	No	No	U
75		C210728020717	2021-07-12	2021-08-02		2021-08-13	32	No	2021-08-26	2021-10-12	Yes	No	No	No
76	74	C210728145669	2021-07-15	2021-08-06		2021-10-12	89	No	2021-08-29		No	No	No	U
77		C210728180648	2021-07-19	2021-08-09		2021-08-19	31	No	2021-09-02	2021-10-27	Yes	No	No	No
78	72	C2107281916000	2021-07-20	2021-08-10		2021-10-20	104	No	2021-09-03		No	No	No	U
79		C210728221884	2021-07-24	2021-08-14		2021-10-06	77	No	2021-09-04	2021-10-08	No	No	No	No
80		C210828314624	2021-08-03	2021-08-24		2021-09-04	29	No	2021-09-17		Yes	No	No	U
81	73	C210828706078	2021-08-27	2021-09-17		2021-10-14	48	No	2021-10-11	2021-10-18	No	No	No	No
82		C210828705607	2021-08-31	2021-09-21		2021-10-16	46	No	2021-10-16	2021-10-16	Yes	Yes	No	No
83	74	C210828761726	2021-09-04	2021-09-26		2021-11-19	76	No	2021-10-19	2021-11-10	No	No	U	U
84		C210828770907	2021-09-07	2021-09-28		2021-10-21	44	No	2021-10-22	2021-10-10	Yes	Yes	No	No
85	82	C211020369482	2021-09-10	2021-10-01		2022-02-16	168	No	2021-10-26		No	No	No	U
86	76	C210828813950	2021-09-11	2021-10-02		2021-10-18	37	No	2021-10-26	2021-10-28	Yes	No	No	No
87	76	C210828867877	2021-09-16	2021-10-06		2021-11-26	72	No	2021-10-30		No	No	No	U
88	77	C210828963086	2021-09-16	2021-10-06		2022-02-18	166	No	2021-10-30		No	No	U	U
89	78	C210829004119	2021-09-17	2021-10-08		2021-10-08	13	No	2021-09-30	2021-11-04	Yes	No	No	U
90	79	C210829110401	2021-09-29	2021-10-20		2021-12-21	83	No	2021-11-13		No	No	No	U
91		C210829112614	2021-09-30	2021-10-21		2022-01-21	113	No	2021-11-14		No	No	U	U
92	80	C211020116241	2021-10-01	2021-10-22		2021-11-10	49	No	2021-11-16	2022-03-16	Yes	No	No	No
93	84	C211020166646	2021-10-06	2021-10-27		2021-10-29	23	No	2021-11-20		Yes	No	No	U
94		C211020166640	2021-10-07	2021-10-28		2021-11-11	36	No	2021-11-21		Yes	No	No	U
95		C211020193422	2021-10-08	2021-10-29		2021-11-14	34	No	2021-11-22	2021-11-11	Yes	Yes	No	No
96		C211020262409	2021-10-12	2021-11-02		2021-10-27	16	No	2021-11-26		Yes	No	No	U
97	83	C211020309226	2021-10-21	2021-11-11		2022-01-14	86	No	2021-12-06		No	No	No	U
98		C211120615437	2021-11-02	2021-11-23		2021-11-23	22	No	2021-11-24		Yes	No	No	U
99		C211120614768	2021-11-12	2021-12-03		2021-12-03	21	No	2021-12-27		Yes	No	No	U
100		C211120769726	2021-11-17	2021-12-08		2022-02-18	93	No	2022-01-04		No	No	U	U
101	84	C211120780840	2021-11-20	2021-12-11		2022-04-29	160	No	2022-01-04		No	No	No	U
102	86	C211120794949	2021-11-21	2021-12-12		2022-02-09	89	No	2022-01-06		No	No	No	U
103		C211120799716	2021-11-22	2021-12-13		2022-01-07	46	No	2022-01-06		No	No	No	U
104	87	C211120871548	2021-11-30	2021-12-21		2022-03-31	121	No	2022-01-14		No	No	No	U
105	88	C211220896070	2021-12-03	2022-01-24		2022-03-29	116	No	2022-01-17		No	No	No	U
106	89	C211220905048	2021-12-13	2022-01-03		2022-06-13	161	No	2022-01-27	2022-06-26	No	No	No	No
107	90	C211230002422	2021-12-16	2022-01-06		2022-04-28	134	No	2022-01-29		No	No	No	U
108	91	C211230162066	2021-12-21	2022-01-11		2022-06-31	161	No	2022-02-04		No	No	No	U
109	92	C211230227908	2021-12-28	2022-01-18		2022-02-08	42	No	2022-02-14	2022-02-08	Yes	Yes	No	No
110	93	C211230228946	2021-12-28	2022-01-18		2022-06-30	163	No	2022-02-11		No	No	No	U
111	773	C220130620533	2022-01-19	2022-02-09		2022-02-17	29	No	2022-03-06		Yes	No	No	U
112	777	C220130663737	2022-01-20	2022-02-10		2022-02-07	18	No	2022-03-06		Yes	No	No	U
113	776	C220130682064	2022-01-27	2022-02-17		2022-02-22	26	No	2022-03-13		Yes	No	No	U
114	770	C220230622082	2022-02-02	2022-02-23		2022-02-17	16	No	2022-03-19		Yes	No	No	U
115	769	C220231013633	2022-02-03	2022-03-03		2022-03-22	19	No	2022-04-17		Yes	No	No	U
116	766	C220431359132	2022-03-04	2022-03-25		2022-04-06	33	No	2022-04-18	2022-04-06	Yes	Yes	No	No
117	755	C220331107406	2022-03-11	2022-04-01		2022-04-11	31	No	2022-04-26	2022-06-11	Yes	No	No	No
118	764	C220331273798	2022-03-24	2022-04-14		2022-04-04	11	No	2022-06-08		Yes	No	No	U
119	753	C220331310586	2022-03-29	2022-04-19		2022-06-13	46	No	2022-06-13	2022-06-13	Yes	Yes	No	No
120	774	C220431316466	2022-04-04	2022-04-26		2022-06-11	27	No	2022-06-19		Yes	No	Yes	U
121	764	C220431382727	2022-04-06	2022-04-27		2022-04-24	18	No	2022-06-24	2022-04-28	Yes	Yes	No	No
122	768	C220431386128	2022-04-07	2022-04-28		2022-06-20	43	No	2022-06-22	2022-06-28	Yes	No	No	U
123	760	C220431501806	2022-04-13	2022-05-04		2022-06-02	19	Yes	2022-06-28	2022-06-02	Yes	Yes	No	No
124	922	C220431727744	2022-04-28	2022-06-19		2022-06-26	28	No	2022-06-12	2022-06-26	Yes	Yes	No	No
125		C220631765736	2022-06-06	2022-06-27		2022-06-31	26	No	2022-06-20		Yes	No	No	U
126	167	C220631809070	2022-06-13	2022-06-03		2022-07-20	68	No	2022-06-27		No	No	No	U
127		C220631971329	2022-06-18	2022-06-08		2022-06-16	28	No	2022-07-02		Yes	No	No	U
128		C220632035627	2022-06-21	2022-06-11		2022-07-12	62	No	2022-07-06		No	No	No	U
129	742	C220632029846	2022-06-22	2022-06-12		2022-07-04	49	No	2022-07-06		Yes	No	No	U
130	766	C220632266820	2022-06-14	2022-07-06		2022-07-19	36	No	2022-07-29	2022-07-19	Yes	Yes	No	No
131		C220632290843	2022-06-18	2022-07-09		2022-07-26	38	No	2022-08-02		Yes	No	No	U

(a) New row #	(b) Old row # in Schedule E of Statement of Claim filed on 12 December 2024	(c) UCIL Reference	(d) Date HBAU received LIAR	(e) Date HBAU required to either complete investigation or advise investigation Outcome (21 days)	(f) Date of Extra-Time Request (where made)	(g) Date HBAU completed its investigation	(h) Number of days taken to complete investigation	(i) Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	(j) Date HBAU required to complete investigation (45 days) where applicable	(k) Date HBAU advised investigation Outcome	(l) Did HBAU complete investigation within 45 days (Yes/No)	(m) Did HBAU advise investigation Outcome within 45 days (Yes/No)	(n) Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	(o) Did HBAU refer to Liability Rules in its investigation Outcome (Yes/No)
132	847	C220732503620	2022-07-06	2022-07-27		2022-07-16	9	No	2022-08-20		Yes	No	No	U
133		C220732612303	2022-07-07	2022-07-28		2022-10-26	414	No	2022-08-24		No	No	No	U
134	720	C220732600000	2022-07-09	2022-07-30		2022-09-23	76	No	2022-08-23		No	No	Yes	U
135	776	C220732785376	2022-07-12	2022-08-02		2022-09-06	55	No	2022-08-26	2022-12-16	No	No	No	No
136	758	C220732681284	2022-07-16	2022-08-06		2022-09-02	48	No	2022-08-30	2022-09-04	No	No	No	No
137	750	C220732770084	2022-07-24	2022-08-14		2022-09-06	46	No	2022-09-04	2022-09-06	No	No	No	No
138	774	C220732800840	2022-07-29	2022-08-10		2022-09-19	62	No	2022-09-12	2022-09-19	No	No	No	No
139		C220832867816	2022-08-05	2022-08-26		2022-09-14	40	No	2022-09-10	2022-09-14	Yes	Yes	No	No
140	764	C220832016424	2022-08-10	2022-08-31		2022-10-11	62	No	2022-09-24		No	No	No	U
141	523	C220832073075	2022-08-14	2022-09-04		2022-09-04	47	No	2022-09-28	2022-09-30	No	No	No	No
142	740	C220832011314	2022-08-18	2022-09-08		2022-10-31	74	No	2022-10-02		No	No	No	U
143		C220832012487	2022-08-18	2022-09-08		2022-10-13	56	No	2022-10-02	2022-10-13	No	No	No	No
144	785	C220832085677	2022-08-18	2022-09-08		2022-10-13	56	No	2022-10-02		No	No	No	U
145	802	C220832066444	2022-08-23	2022-09-13		2022-11-16	84	No	2022-10-07		No	No	No	U
146		C220832113282	2022-08-26	2022-09-16		2022-10-24	60	No	2022-10-10	2022-10-24	No	No	No	No
147	846	C220832125064	2022-08-30	2022-09-20		2023-01-31	164	No	2022-10-14	2023-01-10	No	No	No	No
148		C220932132804	2022-09-04	2022-09-22		2022-10-26	64	No	2022-10-16		No	No	No	U
149	400	C220932203260	2022-09-07	2022-09-28		2022-10-14	37	No	2022-10-22	2022-10-14	Yes	Yes	No	No
150		C220932203853	2022-09-07	2022-09-28		2022-10-31	64	No	2022-10-22	2022-10-17	No	Yes	No	No
151		C220932206844	2022-09-07	2022-09-28		2022-11-02	56	No	2022-10-22		No	No	No	U
152	762	C220932363860	2022-09-10	2022-10-10		2022-11-17	60	No	2022-11-03		No	No	No	U
153	772	C220932431821	2022-09-20	2022-10-11		2022-11-26	66	No	2022-11-04	2022-11-26	No	No	No	U
154		C220932460956	2022-09-23	2022-10-14		2022-11-28	66	No	2022-11-07	2022-11-28	No	No	No	No
155		C220932487497	2022-09-23	2022-10-14		2022-10-31	130	No	2022-11-07	2022-11-08	No	No	No	No
156	806	C220932428860	2022-09-26	2022-10-17		2022-12-19	84	No	2022-11-10	2022-12-19	No	No	No	No
157	703	C220932403030	2022-09-28	2022-10-10		2023-01-27	121	No	2022-11-12		No	No	No	U
158	784	C221132844636	2022-09-28	2022-10-19		2023-01-23	117	No	2022-11-12	2023-03-20	No	No	No	No
159		C220932400781	2022-09-30	2022-10-21		2023-01-31	123	No	2022-11-14		No	No	No	U
160	763	C221032646016	2022-10-08	2022-10-29		2023-01-24	108	No	2022-11-22		No	No	No	U
161	846	C221032647263	2022-10-09	2022-10-30		2023-01-02	86	No	2022-11-23		No	No	No	U
162	741	C221032648718	2022-10-10	2022-10-31		2023-03-21	162	No	2022-11-24		No	No	No	U
163	756	C221032613248	2022-10-14	2022-11-04		2023-01-26	103	No	2022-11-28	2023-01-24	No	No	No	No
164		C221032643422	2022-10-18	2022-11-08		2023-02-04	106	No	2022-12-02		No	No	No	U
165	710	C221032664100	2022-10-19	2022-11-09		2022-11-17	29	No	2022-12-03	2022-11-18	Yes	Yes	No	No
166		C221032712382	2022-10-24	2022-11-11		2023-01-18	80	No	2022-12-06	2023-01-18	No	No	No	No
167	757	C221032778713	2022-10-26	2022-11-16		2023-01-24	90	No	2022-12-10	2023-01-24	No	No	No	No
168		C220832025160	2022-10-28	2022-11-18		2022-10-28	0	No	2022-12-12		Yes	No	No	U
169		C221032704667	2022-10-28	2022-11-18		2023-02-23	118	No	2022-12-12		No	No	No	U
170	508	C221032830160	2022-10-30	2022-11-20		2023-01-23	86	No	2022-12-14	2022-12-08	No	Yes	No	U
171	704	C221231183787	2022-11-04	2022-11-25		2023-03-27	143	No	2022-12-19		No	No	No	U
172		C221132901020	2022-11-08	2022-11-29		2023-02-17	101	No	2022-12-23	2023-02-17	No	No	No	No
173		C221132924883	2022-11-12	2022-12-03		2023-02-08	88	No	2022-12-27	2023-02-08	No	No	No	No
174	848	C221134007162	2022-11-16	2022-12-07		2023-01-31	76	No	2022-12-31		No	No	No	U
175		C221134046808	2022-11-18	2022-12-09		2023-04-06	130	No	2023-01-02	2022-12-22	No	Yes	No	No
176		C221134081440	2022-11-22	2022-12-13		2023-02-23	93	No	2023-01-06		No	No	No	U
177		C221134118836	2022-11-28	2022-12-19		2023-06-04	167	No	2023-01-12		No	No	No	U
178	844	C221134119052	2022-11-28	2022-12-19		2023-01-31	64	No	2023-01-12		No	No	No	U
179		C221234284746	2022-11-30	2022-12-21		2023-04-13	134	No	2023-01-14	2023-04-06	No	No	No	No
180		C221234136232	2022-12-02	2022-12-23		2023-03-08	96	No	2023-01-16		No	No	No	U
181		C221234183766	2022-12-06	2022-12-26		2023-03-17	102	No	2023-01-19	2023-03-07	No	No	No	No
182		C221234182822	2022-12-06	2022-12-27		2023-03-09	93	No	2023-01-20		No	No	No	U
183		C221234268360	2022-12-14	2023-01-04		2023-04-04	111	No	2023-01-28		No	No	No	U
184	402	C221234294847	2022-12-19	2023-01-09		2023-02-08	64	No	2023-02-02		No	No	No	U
185		C221234399070	2022-12-23	2023-01-13		2023-04-12	110	No	2023-02-06	2023-03-27	No	No	No	No
186	97	C230235013068	2023-01-19	2023-02-09		2023-04-24	96	No	2023-03-06	2024-04-24	No	No	No	U
187	790	C230134673468	2023-01-23	2023-02-13		2023-03-31	67	No	2023-03-09	2023-04-04	No	No	No	No
188	94	C230134676806	2023-01-24	2023-02-14		2023-03-27	62	No	2023-03-10		No	No	No	U
189	96	C230134690667	2023-01-25	2023-02-15		2023-05-16	110	No	2023-03-11		No	No	No	U
190	404	C230134703604	2023-01-27	2023-02-17		2023-03-31	63	No	2023-03-13		No	No	No	U
191	786	C230134744160	2023-01-27	2023-02-17		2023-03-31	63	No	2023-03-13		No	No	No	U
192	788	C230234784286	2023-02-06	2023-02-27		2023-04-12	66	No	2023-03-23		No	No	No	U
193	96	C230636700064	2023-02-13	2023-03-06		2023-06-06	113	No	2023-03-30	2023-06-06	No	No	No	No
194	787	C230234905802	2023-02-16	2023-03-16		2023-03-31	43	No	2023-04-02		Yes	No	No	U
195	721	C230234940062	2023-02-18	2023-03-11		2023-04-26	67	No	2023-04-04		No	No	No	U
196	722	C230235104883	2023-03-04	2023-03-22		2023-06-30	90	No	2023-04-16		No	No	No	U
197	98	C230235026852	2023-03-02	2023-03-23	2023-03-03	2023-07-11	131	Yes	2023-04-16	2023-07-03	No	No	No	No
198	99	C230235033265	2023-03-02	2023-03-23		2023-06-06	64	No	2023-04-16	2023-06-06	No	No	No	No
199	400	C230235049000	2023-03-03	2023-03-24		2023-09-29	210	No	2023-04-17		No	No	No	No
200	401	C230235074734	2023-03-04	2023-03-26		2023-07-14	132	No	2023-04-18	2023-07-14	No	No	No	No

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)		
New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	UCIL Reference	Date HBAU received LIAR	Date HBAU required to either complete investigation or advise investigation outcome (21 days)	Date of Extra-Time Request (where made)	Date HBAU completed its investigation	Number of days taken to complete investigation	Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	Date HBAU required to complete investigation (45 days) where applicable	Date HBAU advised investigation outcome	Did HBAU complete investigation within 45 days (Yes/No)	Did HBAU advise investigation outcome within 45 days (Yes/No)	Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	Did HBAU refer to Liability Rules in its investigation outcome (Yes/No)
201	403	C230335092447	2023-03-07	2023-03-28		2023-04-06	29	No	2023-04-24	2023-04-06	Yes	Yes	No	No
202	402	C230335092680	2023-03-07	2023-03-28		2023-07-18	433	No	2023-04-24		No	No	No	U
203	404	C230335090886	2023-03-08	2023-03-29		2023-07-17	434	No	2023-04-22	2023-07-17	No	No	No	No
204	762	C230335145263	2023-03-10	2023-03-31		2024-06-07	424	No	2023-04-24		No	No	U	U
205		C240235659674	2023-03-14	2023-03-14		2024-06-26	472	No	2023-04-26		No	No	No	U
206	406	C230335204467	2023-03-16	2023-04-06		2024-04-27	408	No	2023-04-30	2024-04-06	No	No	U	No
207	406	C230335347996	2023-03-27	2023-03-27		2023-03-30	3	No	2023-05-11		Yes	No	No	U
208	407	C230335354809	2023-03-28	2023-04-18		2023-04-20	23	No	2023-05-12		Yes	No	No	U
209	408	C230335356766	2023-03-28	2023-04-18		2023-04-24	24	No	2023-05-12		Yes	No	No	U
210	409	C230335374124	2023-03-31	2023-03-31		2023-06-13	74	No	2023-05-15		No	No	No	U
211		C230435377734	2023-04-02	2023-04-23		2023-06-09	68	No	2023-05-17		No	No	No	U
212	789	C230435394993	2023-04-04	2023-04-04		2023-07-04	88	No	2023-05-19		No	No	No	U
213		C230435447268	2023-04-06	2023-04-27		2024-02-28	328	No	2023-05-24	2023-08-16	No	No	Yes	Yes
214	440	C230435421080	2023-04-08	2023-04-20		2024-05-24	412	No	2023-05-23	2024-05-24	No	No	U	No
215	441	C230435480836	2023-04-12	2023-05-03		2023-07-04	80	No	2023-05-27		No	No	No	U
216	445	C230635741065	2023-04-12	2023-05-03		2023-07-24	403	No	2023-05-27		No	No	No	U
217	794	C230435613443	2023-04-17	2023-05-08		2023-11-16	242	No	2023-06-04		No	No	No	U
218	793	C230435628680	2023-04-18	2023-05-09		2023-11-14	240	No	2023-06-02	2023-11-10	No	No	No	U
219	442	C230435654262	2023-04-19	2023-05-10		2023-07-17	89	No	2023-06-03	2023-07-17	No	No	No	U
220		C230435702094	2023-04-26	2023-05-17		2024-06-24	422	No	2023-06-10	2024-07-24	No	No	No	Yes
221	443	C230635713333	2023-05-03	2023-05-24		2023-07-28	86	No	2023-06-17	2023-07-27	No	No	No	No
222	444	C230635720507	2023-05-04	2023-05-25		2024-04-15	266	No	2023-06-18		No	No	No	U
223	446	C230635804284	2023-05-10	2023-05-31		2023-12-04	208	No	2023-06-24	2023-12-04	No	No	No	No
224	746	C230635804799	2023-05-10	2023-05-31		2023-05-13	369	No	2023-06-24	2023-06-14	No	Yes	U	No
225	662	C230635833405	2023-05-14	2023-06-04		2024-03-06	300	No	2023-06-25	2023-08-29	No	No	No	No
226	447	C230635842467	2023-05-12	2023-06-02		2024-06-17	402	No	2023-06-26	2024-07-22	No	No	Yes	Yes
227	448	C230635894477	2023-05-16	2023-06-06		2023-08-03	79	No	2023-06-30	2023-08-03	No	No	No	No
228	449	C230635915874	2023-05-18	2023-06-08	2023-06-23	2023-07-27	70	No	2023-07-02	2023-07-27	No	No	No	No
229	420	C230635933720	2023-05-19	2023-06-09		2023-08-24	94	No	2023-07-03	2023-08-24	No	No	No	No
230	423	C230635992643	2023-05-25	2023-06-15		2024-03-24	394	No	2023-07-09	2024-05-13	No	No	Yes	Yes
231	424	C230635993805	2023-05-25	2023-06-15		2023-08-24	88	No	2023-07-09	2023-08-24	No	No	No	No
232	425	C230636032424	2023-05-30	2023-06-20		2023-11-09	463	No	2023-07-14	2023-08-22	No	No	No	No
233	424	C230636032886	2023-05-30	2023-06-20	2023-07-13	2023-08-10	72	No	2023-07-14	2023-08-08	No	No	No	No
234	426	C230636034232	2023-05-30	2023-06-20		2024-04-14	317	No	2023-07-14	2023-07-08	No	Yes	No	No
235	428	C230636034048	2023-05-31	2023-06-21		2023-09-04	93	No	2023-07-15	2023-09-04	No	No	No	No
236	427	C230636035047	2023-05-31	2023-06-21		2023-09-24	113	No	2023-07-15	2023-09-24	No	No	No	No
237	429	C230636035949	2023-05-31	2023-06-21		2024-06-24	399	No	2023-07-15	2024-07-23	No	No	No	Yes
238	430	C230636043084	2023-06-04	2023-06-22		2023-08-09	69	No	2023-07-16	2023-08-08	No	No	No	No
239	431	C230636046171	2023-06-02	2023-06-23		2023-12-06	487	No	2023-07-17		No	No	No	U
240	432	C230636074476	2023-06-05	2023-06-26		2024-04-29	329	No	2023-07-20	2024-07-03	No	No	Yes	Yes
241	433	C230636074866	2023-06-05	2023-06-26		2023-10-18	435	No	2023-07-20	2023-09-25	No	No	No	No
242	797	C230636088047	2023-06-06	2023-06-27		2023-10-23	439	No	2023-07-24	2023-10-23	No	No	U	No
243	434	C2306360886743	2023-06-06	2023-06-27		2024-07-31	424	No	2023-07-24	2024-06-17	No	No	No	No
244	669	C2306360886781	2023-06-06	2023-06-27		2024-02-26	265	No	2023-07-24		No	No	Yes	U
245	435	C230636108882	2023-06-07	2023-06-28		2023-08-23	77	No	2023-07-22	2023-08-23	No	No	No	No
246	436	C230636110127	2023-06-07	2023-06-28		2023-09-22	107	No	2023-07-22	2023-09-22	No	No	No	No
247	437	C230636135902	2023-06-09	2023-06-30		2023-09-14	94	No	2023-07-24	2023-09-14	No	No	No	U
248	438	C230636137577	2023-06-14	2023-07-02		2023-08-04	64	No	2023-07-26	2023-08-04	No	No	No	No
249	439	C230636157557	2023-06-13	2023-07-04		2023-07-06	23	No	2023-07-28	2023-07-06	Yes	Yes	No	No
250	440	C230636160307	2023-06-13	2023-07-04		2023-07-24	44	No	2023-07-28	2023-07-18	Yes	Yes	No	No
251	441	C230636180587	2023-06-14	2023-07-05		2023-09-18	65	No	2023-07-29	2023-08-18	No	No	No	No
252	N/A(6)	C230636190155	2023-06-14	2023-07-05		2023-06-27	13	No	2023-07-29		Yes	No	U	U
253	475	C230736602488	2023-06-15	2023-07-06		2024-05-06	326	No	2023-07-30	2024-06-13	No	No	No	Yes
254	442	C230636209577	2023-06-16	2023-07-07		2024-03-12	270	No	2023-07-31	2024-03-12	No	No	Yes	Yes
255	443	C230636210273	2023-06-16	2023-07-07		2024-03-14	269	No	2023-07-31	2024-03-12	No	No	Yes	Yes
256	444	C230636224199	2023-06-19	2023-07-10		2024-04-24	310	No	2023-08-03	2024-07-24	No	No	Yes	Yes
257	445	C230636248844	2023-06-20	2023-07-11		2024-04-18	303	No	2023-08-04	2024-05-03	No	No	Yes	Yes
258	717	C230636318498	2023-06-21	2023-07-12		2024-01-17	210	No	2023-08-05		No	No	No	U
259	448	C230636270922	2023-06-23	2023-07-14		2024-06-06	349	No	2023-08-07	2024-07-23	No	No	No	Yes
260	447	C230636270959	2023-06-23	2023-07-14		2024-04-15	297	No	2023-08-07	2024-04-25	No	No	No	No
261	446	C230636274040	2023-06-23	2023-07-14		2023-08-24	62	No	2023-08-07		No	No	No	U
262	449	C230636275490	2023-06-24	2023-07-15		2023-11-14	443	No	2023-08-08	2023-11-14	No	No	Yes	Yes
263		C230636298670	2023-06-25	2023-07-16		2024-05-07	317	No	2023-08-09	2024-07-26	No	No	Yes	Yes
264	699	C230636299126	2023-06-26	2023-07-17		2024-08-28	429	No	2023-08-10	2023-08-12	No	No	U	No
265	454	C230636299589	2023-06-26	2023-07-17		2024-03-12	269	No	2023-08-10	2024-04-30	No	No	Yes	Yes
266	450	C230636299830	2023-06-26	2023-07-17		2023-09-19	85	No	2023-08-10	2023-09-18	No	No	No	No
267	452	C230636300969	2023-06-26	2023-07-17		2024-06-06	346	No	2023-08-10	2024-07-22	No	No	Yes	Yes
268	453	C230636319007	2023-06-27	2023-07-18		2023-10-03	98	No	2023-08-14	2023-10-03	No	No	Yes	Yes
269	730	C230636319276	2023-06-27	2023-07-18		2024-02-29	247	No	2023-08-14	2023-08-23	No	No	Yes	Yes

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)		
New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	UCIL Reference	Date HBAU received LAR	Date HBAU required to either complete investigation or advise investigation outcome (21 days)	Date of Extra-Time Request (where made)	Date HBAU completed its investigation	Number of days taken to complete investigation	Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	Date HBAU required to complete investigation (45 days) where applicable	Date HBAU advised investigation outcome	Did HBAU complete investigation within 45 days (Yes/No)	Did HBAU advise investigation outcome within 45 days (Yes/No)	Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	Did HBAU refer to Liability Rules in its investigation outcome (Yes/No)
270	454	C230636323407	2023-06-28	2023-07-10		2024-05-24	231	No	2023-08-12	2024-05-24	No	No	U	No
271	740	C230636323404	2023-06-28	2023-07-10		2024-06-14	240	No	2023-08-12		No	No	U	U
272	456	C230636327666	2023-06-29	2023-07-20		2023-11-14	438	No	2023-08-13	2023-11-14	No	No	U	No
273	455	C230736330433	2023-06-29	2023-07-20		2023-09-14	77	No	2023-08-13	2023-08-23	No	No	No	No
274	457	C230736330404	2023-07-02	2023-07-23		2023-11-17	139	No	2023-08-16	2023-11-16	No	No	Yes	Yes
275	460	C230736340264	2023-07-03	2023-07-24		2024-05-14	316	No	2023-08-17	2024-07-25	No	No	Yes	No
276	460	C230736340668	2023-07-03	2023-07-24		2024-04-26	298	No	2023-08-17	2024-07-25	No	No	Yes	Yes
277	458	C230736342098	2023-07-03	2023-07-24		2023-09-18	77	No	2023-08-17	2023-09-18	No	No	No	No
278	464	C230736365330	2023-07-06	2023-07-26		2024-06-16	316	No	2023-08-19	2024-07-24	No	No	Yes	Yes
279	462	C230736369153	2023-07-06	2023-07-27		2024-05-19	319	No	2023-08-20	2024-07-26	No	No	Yes	Yes
280		C230736368738	2023-07-06	2023-07-27		2023-09-20	76	No	2023-08-20		No	No	No	U
281	464	C230736373448	2023-07-07	2023-07-28		2024-03-13	250	No	2023-08-24	2024-03-13	No	No	Yes	Yes
282	465	C230736377849	2023-07-08	2023-07-29		2024-04-29	296	No	2023-08-22	2024-07-15	No	No	Yes	Yes
283	468	C230736410958	2023-07-09	2023-07-30		2023-07-09	0	No	2023-08-23	2024-08-26	Yes	No	No	No
284	470	C230736423261	2023-07-11	2023-08-01		2023-10-24	405	No	2023-08-25	2023-10-18	No	No	No	No
285	460	C230736426233	2023-07-11	2023-08-01		2024-03-19	262	No	2023-08-26	2024-03-28	No	No	Yes	Yes
286	474	C230736433987	2023-07-12	2023-08-02	2023-11-05	2024-04-26	289	No	2023-08-26	2024-04-26	No	No	Yes	Yes
287	472	C230736435294	2023-07-12	2023-08-02		2024-05-07	300	No	2023-08-26	2024-06-04	No	No	No	Yes
288	473	C230736435508	2023-07-12	2023-08-02		2024-05-06	299	No	2023-08-26	2024-07-16	No	No	Yes	Yes
289	474	C230736439040	2023-07-14	2023-08-04		2024-05-20	311	No	2023-08-28	2024-07-17	No	No	Yes	Yes
290	796	C230736604726	2023-07-17	2023-08-07		2024-06-16	303	No	2023-08-31		No	No	No	U
291		C230736614505	2023-07-18	2023-08-08		2024-06-21	330	No	2023-09-01	2024-07-22	No	No	Yes	Yes
292	640	C230736634117	2023-07-20	2023-08-10		2024-05-14	290	No	2023-09-03		No	No	U	U
293	677	C230736674743	2023-07-23	2023-08-13		2023-10-18	87	No	2023-09-06		No	No	No	U
294	476	C230736689860	2023-07-25	2023-08-15		2023-09-12	49	No	2023-09-08	2023-09-11	No	No	No	No
295	478	C230736690140	2023-07-25	2023-08-15		2024-06-14	325	No	2023-09-08	2024-07-23	No	No	Yes	Yes
296	477	C230836688180	2023-07-25	2023-08-15		2024-07-09	350	No	2023-09-08	2024-07-20	No	No	No	No
297	482	C230736604223	2023-07-26	2023-08-16		2024-06-20	330	No	2023-09-09	2024-07-02	No	No	Yes	Yes
298	484	C230736604674	2023-07-26	2023-08-16		2024-02-22	214	No	2023-09-09	2024-03-22	No	No	Yes	Yes
299	479	C230736602457	2023-07-26	2023-08-16		2024-06-24	334	No	2023-09-09	2023-08-17	No	Yes	U	No
300	480	C230736641088	2023-07-26	2023-08-16		2024-04-29	278	No	2023-09-09	2024-04-16	No	No	No	No
301	483	C230736605382	2023-07-27	2023-08-17		2023-12-06	432	No	2023-09-10	2023-12-13	No	No	No	No
302	484	C230736605664	2023-07-27	2023-08-17		2024-02-28	216	No	2023-09-10	2024-04-22	No	No	Yes	Yes
303	485	C230736600938	2023-07-28	2023-08-18		2024-05-20	297	No	2023-09-11	2024-05-20	No	No	Yes	Yes
304	244	C230836606372	2023-07-28	2023-08-18		2024-03-15	231	No	2023-09-11	2024-03-15	No	No	No	No
305	486	C230736611486	2023-07-29	2023-08-19		2024-03-04	216	No	2023-09-12	2024-03-29	No	No	Yes	Yes
306	487	C230736641403	2023-07-29	2023-08-19		2024-03-15	239	No	2023-09-12	2024-05-22	No	No	Yes	No
307		C230836616100	2023-07-29	2023-08-19		2024-08-19	387	No	2023-09-12	2024-07-22	No	No	No	No
308	488	C230736613766	2023-07-31	2023-08-21		2024-03-22	235	No	2023-09-14	2024-03-04	No	No	Yes	No
309	803	C230736613904	2023-07-31	2023-08-21		2023-09-29	60	No	2023-09-14		No	No	No	U
310	489	C230836616886	2023-08-01	2023-08-22		2024-02-26	209	No	2023-09-15		No	No	Yes	U
311	493	C230836624044	2023-08-02	2023-08-23		2024-04-30	272	No	2023-09-16	2024-07-24	No	No	Yes	Yes
312	494	C230836624456	2023-08-02	2023-08-23		2024-04-06	248	No	2023-09-16	2024-04-06	No	No	No	No
313	496	C230836633304	2023-08-03	2023-08-24		2024-02-05	486	No	2023-09-17	2024-02-02	No	No	Yes	Yes
314		C230836634388	2023-08-03	2023-08-24		2024-02-12	493	No	2023-09-17		No	No	No	U
315	495	C230836639046	2023-08-03	2023-08-24		2024-02-19	290	No	2023-09-17	2024-03-13	No	No	Yes	Yes
316	498	C230836653320	2023-08-05	2023-08-26		2024-06-06	306	No	2023-09-19	2024-07-23	No	No	Yes	Yes
317	499	C230836653240	2023-08-05	2023-08-26	2023-09-15	2024-05-08	277	No	2023-09-19	2024-07-24	No	No	Yes	Yes
318	299	C230836653417	2023-08-05	2023-08-26		2024-07-22	352	No	2023-09-19	2024-07-22	No	No	Yes	Yes
319	497	C230836676030	2023-08-06	2023-08-27		2024-05-04	269	No	2023-09-20	2023-09-06	No	Yes	No	No
320	728	C231439044700	2023-08-06	2023-08-27		2024-06-19	318	No	2023-09-20	2023-09-12	No	Yes	U	No
321	204	C230836676820	2023-08-07	2023-08-28		2024-06-06	304	No	2023-09-21	2024-07-02	No	No	Yes	Yes
322		C230836677698	2023-08-07	2023-08-28		2024-08-02	364	No	2023-09-21	2024-08-23	No	No	Yes	Yes
323	202	C230836686648	2023-08-08	2023-08-29		2024-03-05	210	No	2023-09-22	2023-11-09	No	No	Yes	No
324	809	C230836687649	2023-08-08	2023-08-29		2024-05-16	282	No	2023-09-22		No	No	U	U
325	203	C230836704394	2023-08-09	2023-08-30		2024-05-27	292	No	2023-09-23	2024-07-22	No	No	Yes	Yes
326	733	C230836704517	2023-08-09	2023-08-30		2024-03-22	226	No	2023-09-23		No	No	No	U
327	204	C230836705036	2023-08-10	2023-08-31		2024-05-29	292	No	2023-09-24	2024-06-13	No	No	Yes	Yes
328	205	C230836752660	2023-08-13	2023-09-03		2024-07-06	328	No	2023-09-27	2024-07-23	No	No	No	Yes
329	208	C230836764130	2023-08-14	2023-09-04		2024-06-10	301	No	2023-09-28	2024-07-22	No	No	Yes	Yes
330	206	C230836764531	2023-08-14	2023-09-04		2024-02-20	490	No	2023-09-28		No	No	Yes	U
331	207	C230836764778	2023-08-14	2023-09-04		2024-06-13	304	No	2023-09-28	2024-07-15	No	No	Yes	Yes
332	210	C230836787495	2023-08-15	2023-09-05		2024-06-07	297	No	2023-09-29	2024-07-23	No	No	No	Yes
333	209	C230836850663	2023-08-15	2023-09-05		2024-05-22	281	No	2023-09-29		No	No	U	U
334	211	C230836949540	2023-08-17	2023-09-07		2024-03-14	210	No	2023-10-01	2024-03-26	No	No	Yes	Yes
335	212	C230836889058	2023-08-21	2023-09-11		2024-04-08	231	No	2023-10-05	2023-12-10	No	No	No	Yes
336	213	C230836902861	2023-08-22	2023-09-12	2023-08-29	2024-01-14	442	Yes	2023-10-06	2024-07-31	No	No	No	Yes
337	686	C230836899823	2023-08-23	2023-09-13		2024-03-14	204	No	2023-10-07	2023-10-06	No	Yes	No	No
338		C231037445228	2023-08-23	2023-09-13	2023-11-18	2024-03-12	292	No	2023-10-07	2024-03-13	No	No	Yes	Yes

New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	(a) UCIL Reference	(b) Date HBAU received LAR	(c) Date HBAU required to either complete investigation or advise investigation outcome (21 days)	(d) Date of Extra-Time Request (where made)	(e) Date HBAU completed its investigation	(f) Number of days taken to complete investigation	(g) Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	(h) Date HBAU required to complete investigation (45 days) where applicable	(i) Date HBAU advised investigation outcome	(j) Did HBAU complete investigation within 45 days (Yes/No)	(k) Did HBAU advise investigation outcome within 45 days (Yes/No)	(l) Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	(m) Did HBAU refer to Liability Rules in its investigation outcome (Yes/No)
329	245	C23083600468	2023-08-24	2023-09-14	2023-09-20	2024-07-09	220	No	2023-10-08	2024-07-31	No	No	Yes	Yes
340	246	C230836007428	2023-08-25	2023-09-15		2024-04-14	233	No	2023-10-09	2024-06-30	No	No	No	Yes
344		C230836000800	2023-08-26	2023-09-16		2024-04-14	220	No	2023-10-10	2024-06-10	No	No	Yes	Yes
342	249	C230836000043	2023-08-26	2023-09-16		2024-06-27	276	No	2023-10-10	2024-07-22	No	No	No	Yes
343	248	C230836000051	2023-08-26	2023-09-16		2024-01-08	136	No	2023-10-10	2023-10-17	No	No	No	No
344	247	C230836010048	2023-08-26	2023-09-16	2023-09-19	2024-03-04	194	No	2023-10-10	2024-04-12	No	No	Yes	Yes
345	229	C230836040043	2023-08-28	2023-09-18		2024-07-03	249	No	2023-10-12	2024-07-27	No	No	Yes	Yes
346	224	C230836032560	2023-08-29	2023-09-19	2023-09-22	2024-03-08	192	No	2023-10-13	2024-04-06	No	No	No	No
347	222	C230836038661	2023-08-31	2023-09-21	2023-09-27	2024-06-26	209	No	2023-10-15	2024-07-16	No	No	Yes	Yes
348	226	C230836038624	2023-09-05	2023-09-26	2023-10-03	2024-06-04	239	No	2023-10-20	2024-07-08	No	No	No	Yes
349	224	C230836080712	2023-09-05	2023-09-26	2023-10-03	2024-03-14	191	No	2023-10-20	2024-03-22	No	No	No	Yes
360	227	C230836089060	2023-09-05	2023-09-26		2023-09-06	0	No	2023-10-20	2024-07-22	Yes	No	Yes	Yes
364	226	C230836089063	2023-09-05	2023-09-26	2023-10-03	2024-04-06	214	No	2023-10-20	2024-04-06	No	No	No	No
362	223	C230836089063	2023-09-06	2023-09-27	2023-09-28	2024-05-02	230	No	2023-10-21	2024-04-30	No	No	U	No
363	228	C230837007417	2023-09-07	2023-09-28	2023-10-03	2024-06-10	246	No	2023-10-22	2024-05-10	No	No	U	No
364	229	C230837007670	2023-09-07	2023-09-28	2023-10-03	2024-03-21	196	No	2023-10-22	2024-06-10	No	No	No	U
365	224	C230837009704	2023-09-08	2023-09-29	2023-10-03	2024-05-14	249	No	2023-10-23	2024-07-18	No	No	No	Yes
366	223	C230837023420	2023-09-09	2023-09-30	2023-10-03	2024-06-27	292	No	2023-10-24		No	No	U	U
367	230	C230837044669	2023-09-10	2023-10-01	2023-10-03	2024-04-23	226	No	2023-10-25	2024-05-23	No	No	Yes	Yes
368	234	C230837044704	2023-09-10	2023-10-01	2023-10-03	2024-07-26	319	No	2023-10-26	2024-07-26	No	No	Yes	Yes
369	232	C230837046223	2023-09-11	2023-10-02		2024-04-02	204	No	2023-10-26	2024-04-26	No	No	Yes	Yes
360	232	C230837050270	2023-09-11	2023-10-02	2023-10-04	2024-06-30	262	No	2023-10-26		No	No	U	U
364	234	C230837056376	2023-09-12	2023-10-03	2023-10-09	2024-02-08	149	No	2023-10-27	2024-04-16	No	No	Yes	Yes
362	235	C230837098858	2023-09-12	2023-10-03	2023-10-09	2024-07-08	309	No	2023-10-27	2024-07-08	No	No	U	No
363	236	C230837073222	2023-09-13	2023-10-04	2023-10-11	2024-03-14	183	No	2023-10-28	2024-05-04	No	No	Yes	Yes
364	237	C230837074743	2023-09-13	2023-10-04	2023-10-09	2024-05-14	244	No	2023-10-28	2024-07-10	No	No	No	Yes
365	204	C230837270241	2023-09-13	2023-10-04	2023-10-30	2024-07-08	299	No	2023-10-28	2024-08-01	No	No	No	No
366	227	C240730843737	2023-09-13	2023-10-04		2024-09-13	366	No	2023-10-28	2024-09-26	No	No	Yes	Yes
367	238	C230837121070	2023-09-15	2023-10-06		2024-05-16	244	No	2023-10-30		No	No	U	U
368	239	C230837160874	2023-09-15	2023-10-06	2023-10-17	2024-03-28	196	No	2023-10-30	2024-04-04	No	No	Yes	Yes
369	240	C230837173806	2023-09-16	2023-10-07	2023-11-06	2024-04-04	198	No	2023-10-31	2024-06-12	No	No	Yes	Yes
370	242	C230837178877	2023-09-18	2023-10-09	2023-10-10	2024-06-10	266	No	2023-11-02	2024-07-22	No	No	No	Yes
374	244	C230837268047	2023-09-18	2023-10-09	2023-10-26	2024-06-13	269	No	2023-11-02	2024-07-24	No	No	Yes	No
372	247	C230837187877	2023-09-19	2023-10-10	2023-10-16	2024-01-06	198	No	2023-11-03	2024-07-22	No	No	Yes	No
373	246	C230837187044	2023-09-19	2023-10-10	2023-10-18	2024-03-14	174	No	2023-11-03	2024-07-22	No	No	Yes	Yes
374	245	C230837188024	2023-09-19	2023-10-10	2023-12-11	2024-03-26	189	No	2023-11-03	2024-08-14	No	No	Yes	Yes
375	244	C230837188164	2023-09-19	2023-10-10	2023-10-11	2024-06-10	265	No	2023-11-03	2024-07-22	No	No	Yes	Yes
376	243	C230837190686	2023-09-19	2023-10-10	2023-10-18	2024-05-28	262	No	2023-11-03	2024-06-28	No	No	Yes	Yes
377	240	C230837208063	2023-09-20	2023-10-11	2023-10-19	2024-06-08	262	No	2023-11-04	2024-07-22	No	No	Yes	Yes
379	693	C230837211780	2023-09-20	2023-10-11		2024-03-19	181	No	2023-11-04		No	No	No	U
379	248	C230837214586	2023-09-20	2023-10-11	2023-10-19	2024-03-07	169	No	2023-11-04	2024-03-19	No	No	Yes	Yes
380	250	C230837219239	2023-09-21	2023-10-12	2023-10-18	2024-05-04	223	No	2023-11-05	2024-06-12	No	No	Yes	Yes
384	254	C230837210478	2023-09-21	2023-10-12	2023-10-17	2024-04-04	193	No	2023-11-05	2024-05-14	No	No	Yes	Yes
382	258	C230837210620	2023-09-21	2023-10-12	2023-10-18	2024-03-14	176	No	2023-11-05	2024-06-12	No	No	Yes	Yes
383	254	C230837221906	2023-09-21	2023-10-12	2023-10-19	2024-05-04	223	No	2023-11-05	2024-07-23	No	No	Yes	Yes
384	257	C230837222073	2023-09-21	2023-10-12	2023-10-18	2024-05-30	262	No	2023-11-05	2024-05-30	No	No	No	No
385	255	C230837222183	2023-09-21	2023-10-12	2023-10-16	2024-06-26	278	No	2023-11-05	2024-07-16	No	No	Yes	Yes
386	253	C230837222247	2023-09-21	2023-10-12	2023-10-18	2024-03-14	176	No	2023-11-05	2024-08-28	No	No	No	No
387	252	C230837222426	2023-09-21	2023-10-12	2023-10-18	2024-02-28	169	No	2023-11-05	2024-03-06	No	No	Yes	Yes
388	256	C230837222681	2023-09-21	2023-10-12	2023-10-18	2024-06-27	249	No	2023-11-05	2024-07-22	No	No	Yes	Yes
389	422	C230837222870	2023-09-21	2023-10-12	2023-10-19	2024-04-06	197	No	2023-11-05	2024-08-16	No	No	Yes	Yes
390		C230837224000	2023-09-22	2023-10-13	2023-10-18	2024-06-04	266	No	2023-11-06	2024-06-04	No	No	U	No
394	263	C230837225602	2023-09-22	2023-10-13	2023-10-18	2024-03-28	188	No	2023-11-06	2024-05-02	No	No	U	No
392	260	C230837226729	2023-09-22	2023-10-13	2023-10-19	2024-02-21	152	No	2023-11-06	2024-03-20	No	No	Yes	Yes
393	264	C230837226842	2023-09-22	2023-10-13	2023-10-19	2024-03-08	168	No	2023-11-06	2024-05-24	No	No	Yes	Yes
394	262	C230837227026	2023-09-22	2023-10-13	2023-10-20	2024-07-11	293	No	2023-11-06	2024-07-11	No	No	No	No
395	264	C230837227080	2023-09-22	2023-10-13	2023-10-18	2024-05-03	224	No	2023-11-06	2024-06-26	No	No	No	Yes
396	259	C230837227248	2023-09-22	2023-10-13	2023-10-24	2024-02-28	169	No	2023-11-06	2024-03-07	No	No	Yes	Yes
397	266	C231037643862	2023-09-22	2023-10-13	2023-11-17	2024-03-27	187	No	2023-11-06	2024-05-24	No	No	Yes	Yes
398	265	C230837238094	2023-09-23	2023-10-14	2023-10-24	2024-03-07	166	No	2023-11-07		No	No	Yes	U
399	270	C230837237064	2023-09-23	2023-10-14	2023-10-20	2024-02-27	157	No	2023-11-07	2024-03-05	No	No	Yes	Yes
400	260	C230837237074	2023-09-23	2023-10-14	2023-10-24	2024-06-13	264	No	2023-11-07	2024-07-06	No	No	Yes	Yes
404	267	C230837237080	2023-09-23	2023-10-14	2023-10-24	2024-05-03	223	No	2023-11-07	2024-07-15	No	No	Yes	Yes
402	268	C230837237238	2023-09-23	2023-10-14	2023-10-24	2024-05-02	222	No	2023-11-07	2024-07-22	No	No	No	Yes
403	274	C230837267483	2023-09-24	2023-10-15	2023-10-24	2024-06-19	269	No	2023-11-08	2024-07-30	No	No	Yes	Yes
404	272	C230837267064	2023-09-25	2023-10-16	2023-10-26	2024-04-23	214	No	2023-11-09	2024-07-26	No	No	Yes	Yes
405	273	C230837270033	2023-09-25	2023-10-16	2023-10-26	2024-06-26	276	No	2023-11-09	2024-07-19	No	No	Yes	Yes
406	463	C230837272336	2023-09-27	2023-10-18	2023-10-30	2024-04-12	198	No	2023-11-11	2024-04-12	No	No	U	No
407	270	C230837284008	2023-09-27	2023-10-18	2023-10-27	2024-06-14	230	No	2023-11-11	2024-06-14	No	No	U	No

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)		
New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	UCIL Reference	Date HBAU received LAR	Date HBAU required to either complete investigation or advise investigation outcome (21 days)	Date of Extra-Time Request (where made)	Date HBAU completed its investigation	Number of days taken to complete investigation	Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	Date HBAU required to complete investigation (45 days) where applicable	Date HBAU advised investigation outcome	Did HBAU complete investigation within 45 days (Yes/No)	Did HBAU advise investigation outcome within 45 days (Yes/No)	Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	Did HBAU refer to Liability Rules in its investigation outcome (Yes/No)
408	292	C230037285804	2023-09-27	2023-10-18	2023-10-27	2024-06-04	248	No	2023-11-11	2024-06-13	No	No	Yes	Yes
409	277	C230037287143	2023-09-27	2023-10-18	2023-10-27	2023-12-04	68	No	2023-11-11	2023-12-07	No	No	Yes	Yes
410	284	C230037287206	2023-09-27	2023-10-18	2023-10-30	2024-04-24	210	No	2023-11-11	2024-07-10	No	No	Yes	Yes
411	276	C230037289568	2023-09-27	2023-10-18	2023-10-30	2024-04-11	407	No	2023-11-11	2024-07-16	No	No	Yes	Yes
412	283	C230037289680	2023-09-27	2023-10-18	2023-10-30	2024-05-12	229	No	2023-11-11	2024-07-26	No	No	Yes	Yes
413	278	C230037289788	2023-09-27	2023-10-18	2023-10-30	2024-05-17	233	No	2023-11-11	2024-05-20	No	No	Yes	Yes
414	284	C230037289904	2023-09-27	2023-10-18	2023-10-31	2024-05-03	219	No	2023-11-11	2024-05-03	No	No	Yes	Yes
415	280	C230037295189	2023-09-28	2023-10-19	2023-10-30	2024-05-06	224	No	2023-11-12	2024-06-13	No	No	No	No
416	286	C230037298720	2023-09-28	2023-10-19	2023-10-31	2024-04-26	214	No	2023-11-12	2024-05-13	No	No	Yes	Yes
417	267	C230037303164	2023-09-29	2023-10-20	2023-10-20	2024-03-26	470	No	2023-11-13	2024-03-28	No	No	No	Yes
418	286	C230037303207	2023-09-29	2023-10-20	2023-11-01	2024-06-07	262	No	2023-11-13	2024-06-07	No	No	U	No
419	288	C230037303444	2023-09-29	2023-10-20	2023-11-20	2024-06-28	273	No	2023-11-13	2024-07-23	No	No	No	Yes
420	289	C230037310433	2023-09-30	2023-10-21	2023-11-01	2024-06-04	245	No	2023-11-14	2024-06-12	No	No	Yes	Yes
421	290	C230037310481	2023-09-30	2023-10-21	2023-11-01	2024-05-15	228	No	2023-11-14	2024-07-24	No	No	Yes	Yes
422	293	C231037336721	2023-10-01	2023-10-22	2023-11-01	2024-05-06	218	No	2023-11-15	2024-07-22	No	No	Yes	Yes
423	292	C231037336730	2023-10-01	2023-10-22	2023-11-01	2024-04-12	404	No	2023-11-15	2024-04-12	No	No	U	No
424	222	C231037336743	2023-10-01	2023-10-22	2023-11-01	2024-05-06	219	No	2023-11-15	2024-05-06	No	No	U	No
425	294	C231037336840	2023-10-01	2023-10-22	2023-11-01	2024-05-22	234	No	2023-11-15	2024-05-22	No	No	U	No
426	294	C231037337219	2023-10-02	2023-10-23	2023-11-06	2024-02-26	447	No	2023-11-16	2024-03-04	No	No	Yes	Yes
427	295	C231037338031	2023-10-02	2023-10-23	2023-11-06	2024-02-26	447	No	2023-11-16	2024-03-13	No	No	Yes	Yes
428	296	C240238903118	2023-10-02	2023-10-23	2024-02-26	2024-02-26	447	No	2023-11-16	2024-03-13	No	No	Yes	Yes
429	290	C231037341585	2023-10-04	2023-10-26	2023-11-20	2024-04-01	480	No	2023-11-18	2024-07-17	No	No	Yes	Yes
430	297	C231037341686	2023-10-04	2023-10-26	2023-11-08	2024-02-22	441	No	2023-11-18	2023-11-03	No	Yes	Yes	Yes
431	298	C231037344822	2023-10-04	2023-10-26	2023-11-08	2024-04-11	490	No	2023-11-18	2024-05-03	No	No	Yes	Yes
432	292	C231037346824	2023-10-04	2023-10-26	2024-04-12	2024-04-12	404	No	2023-11-18	2024-07-02	No	No	No	Yes
433	303	C231037347001	2023-10-05	2023-10-26	2024-06-24	2024-06-24	260	No	2023-11-19	2024-07-24	No	No	Yes	Yes
434	304	C231037357124	2023-10-06	2023-10-26	2023-11-08	2024-03-16	462	No	2023-11-19	2024-07-16	No	No	Yes	Yes
435	300	C231037357165	2023-10-06	2023-10-26	2023-11-08	2024-06-02	241	No	2023-11-19	2024-06-12	No	No	Yes	Yes
436	302	C231037462370	2023-10-06	2023-10-26	2024-01-22	2024-01-22	409	No	2023-11-19	2024-01-18	No	No	No	No
437	312	C231037364974	2023-10-06	2023-10-27	2023-11-12	2024-06-04	242	No	2023-11-20	2024-07-22	No	No	No	Yes
438	314	C231037365333	2023-10-06	2023-10-27	2023-11-13	2024-05-29	236	No	2023-11-20	2024-05-29	No	No	Yes	Yes
439	307	C231037365667	2023-10-06	2023-10-27	2023-11-10	2024-05-22	220	No	2023-11-20	2024-06-22	No	No	No	No
440	306	C231037366123	2023-10-06	2023-10-27	2023-11-13	2024-04-30	207	No	2023-11-20	2024-05-08	No	No	Yes	Yes
441	304	C231037366300	2023-10-06	2023-10-27	2023-11-13	2024-03-16	464	No	2023-11-20	2024-05-01	No	No	No	No
442	310	C231037366427	2023-10-06	2023-10-27	2023-11-13	2024-05-07	214	No	2023-11-20	2024-06-13	No	No	Yes	Yes
443	306	C231037366441	2023-10-06	2023-10-27	2023-11-13	2024-03-01	447	No	2023-11-20	2024-03-12	No	No	Yes	Yes
444	309	C231037366622	2023-10-06	2023-10-27	2023-11-10	2024-04-26	293	No	2023-11-20	2024-06-13	No	No	Yes	Yes
445	308	C231037374984	2023-10-06	2023-10-27	2023-11-15	2024-05-07	214	No	2023-11-20	2024-07-24	No	No	Yes	Yes
446	314	C231037366890	2023-10-07	2023-10-28	2023-11-13	2024-05-28	234	No	2023-11-21	2024-05-28	No	No	Yes	Yes
447	316	C231037367477	2023-10-07	2023-10-28	2023-11-13	2024-05-07	213	No	2023-11-21	2024-07-30	No	No	Yes	Yes
448	316	C231037375098	2023-10-07	2023-10-28	2023-11-13	2024-04-19	495	No	2023-11-21	2024-07-16	No	No	Yes	Yes
449	317	C231037375018	2023-10-07	2023-10-28	2024-03-12	2024-03-12	457	No	2023-11-21	2024-07-23	No	No	Yes	Yes
450	313	C231037375189	2023-10-07	2023-10-28	2023-11-09	2024-02-26	442	No	2023-11-21	2024-03-13	No	No	Yes	Yes
451	672	C231037404888	2023-10-08	2023-10-29	2024-08-27	2024-08-27	324	No	2023-11-22	2024-04-16	No	No	U	U
452	310	C231037405141	2023-10-08	2023-10-29	2023-11-08	2024-03-06	450	No	2023-11-22	2024-03-06	No	No	Yes	Yes
453	318	C231238145606	2023-10-08	2023-10-29	2024-04-16	2024-04-16	491	No	2023-11-22	2024-05-09	No	No	No	No
454	317	C231037405493	2023-10-09	2023-10-30	2023-11-18	2024-06-27	262	No	2023-11-23	2024-07-24	No	No	Yes	Yes
455	324	C231037405625	2023-10-09	2023-10-30	2023-11-10	2024-05-07	211	No	2023-11-23	2024-08-25	No	No	Yes	Yes
456	320	C231037405851	2023-10-09	2023-10-30	2023-11-18	2024-04-03	477	No	2023-11-23	2024-04-11	No	No	Yes	Yes
457	323	C231037418877	2023-10-10	2023-10-31	2023-11-18	2024-04-30	293	No	2023-11-24	2024-07-30	No	No	Yes	Yes
458	324	C231037417700	2023-10-11	2023-11-01	2023-11-18	2024-05-07	290	No	2023-11-25	2024-07-22	No	No	Yes	Yes
459	343	C231037444046	2023-10-12	2023-11-02	2023-11-18	2024-06-14	246	No	2023-11-26	2024-06-14	No	No	No	U
460	326	C231037465332	2023-10-13	2023-11-03	2023-11-13	2024-06-02	233	No	2023-11-27	2024-07-12	No	No	Yes	Yes
461	325	C231037472758	2023-10-13	2023-11-03	2023-11-13	2024-07-22	283	No	2023-11-27	2024-07-22	No	No	Yes	Yes
462	327	C231037503174	2023-10-14	2023-11-04	2023-11-14	2024-05-09	298	No	2023-11-28	2024-07-17	No	No	No	Yes
463	328	C231037554363	2023-10-14	2023-11-04	2023-11-24	2024-04-25	494	No	2023-11-28	2024-11-06	No	No	No	Yes
464	330	C231037541064	2023-10-15	2023-11-05	2023-11-15	2024-03-01	438	No	2023-11-29	2024-03-12	No	No	Yes	Yes
465	329	C231037541192	2023-10-15	2023-11-05	2023-11-15	2024-05-04	292	No	2023-11-29	2024-05-09	No	No	Yes	Yes
466	334	C231037543487	2023-10-16	2023-11-06	2023-11-13	2024-03-06	442	No	2023-11-30	2024-03-08	No	No	Yes	Yes
467	466	C231037543868	2023-10-16	2023-11-06	2023-11-17	2024-06-27	255	No	2023-11-30	2024-06-27	No	No	No	U
468	332	C231037544137	2023-10-16	2023-11-06	2023-11-15	2024-04-11	478	No	2023-11-30	2024-05-09	No	No	No	Yes
469	333	C231037544266	2023-10-16	2023-11-06	2023-11-14	2024-04-04	471	No	2023-11-30	2024-06-17	No	No	Yes	Yes
470	334	C231037552564	2023-10-17	2023-11-07	2023-11-17	2024-03-04	439	No	2023-12-01	2024-03-21	No	No	Yes	Yes
471	335	C231037562018	2023-10-17	2023-11-07	2023-11-17	2024-06-12	290	No	2023-12-01	2024-07-05	No	No	Yes	Yes
472	337	C231037569760	2023-10-18	2023-11-08	2023-11-17	2024-04-24	489	No	2023-12-02	2024-07-30	No	No	Yes	Yes
473	338	C231037589752	2023-10-18	2023-11-08	2023-11-17	2024-04-16	489	No	2023-12-02	2024-07-22	No	No	Yes	Yes
474	336	C231037590718	2023-10-18	2023-11-08	2023-11-17	2024-03-14	448	No	2023-12-02	2024-07-30	No	No	Yes	Yes
475	734	C231037590760	2023-10-18	2023-11-08	2023-12-06	2023-12-06	49	No	2023-12-02	2023-11-17	No	Yes	Yes	Yes
476	336	C240138437910	2023-10-18	2023-11-08	2024-02-05	2024-07-12	268	No	2023-12-02	2024-02-16	No	No	No	No

New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	(a) UCIL Reference	(b) Date HBAU received LAR	(c) Date HBAU required to either complete investigation or advise investigation outcome (21 days)	(d) Date of Extra-Time Request (where made)	(e) Date HBAU completed its investigation	(f) Number of days taken to complete investigation	(g) Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	(h) Date HBAU required to complete investigation (45 days) where applicable	(i) Date HBAU advised investigation outcome	(j) Did HBAU complete investigation within 45 days (Yes/No)	(k) Did HBAU advise investigation outcome within 45 days (Yes/No)	(l) Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	(m) Did HBAU refer to Liability Rules in its investigation outcome (Yes/No)
477	340	C231037608660	2023-10-19	2023-11-09	2023-11-27	2024-07-26	284	No	2023-12-03	2024-07-26	No	No	Yes	Yes
478	348	C231037613060	2023-10-20	2023-11-10		2024-04-14	474	No	2023-12-04	2024-06-24	No	No	Yes	Yes
479	342	C231037613266	2023-10-20	2023-11-10	2023-11-27	2024-04-16	479	No	2023-12-04	2024-04-16	No	No	No	No
480	340	C231037613270	2023-10-20	2023-11-10	2023-11-27	2024-04-20	492	No	2023-12-04	2024-04-20	No	No	No	Yes
481	344	C231037613294	2023-10-20	2023-11-10	2023-11-18	2024-03-08	140	No	2023-12-04	2024-03-08	No	No	No	Yes
482	350	C231037613294	2023-10-20	2023-11-10	2023-11-18	2024-04-30	493	No	2023-12-04	2024-07-22	No	No	Yes	Yes
483	344	C231037613404	2023-10-20	2023-11-10	2023-11-18	2024-04-12	475	No	2023-12-04	2024-04-12	No	No	Yes	Yes
484		C231037614797	2023-10-20	2023-11-10	2023-11-27	2024-06-14	238	No	2023-12-04		No	No	U	U
485	346	C231037616667	2023-10-20	2023-11-10	2023-11-18	2024-04-09	472	No	2023-12-04	2024-04-12	No	No	Yes	Yes
486	345	C231037618607	2023-10-20	2023-11-10	2023-11-10	2024-04-16	479	No	2023-12-04	2024-05-03	No	No	No	Yes
487	347	C231037666040	2023-10-20	2023-11-10	2023-12-04	2024-04-06	469	No	2023-12-04	2024-04-06	No	No	No	No
488	352	C231037619490	2023-10-24	2023-11-14	2023-11-18	2024-03-04	436	No	2023-12-06	2024-03-12	No	No	Yes	Yes
489	354	C231037619607	2023-10-24	2023-11-14	2023-11-27	2024-04-04	466	No	2023-12-06	2024-05-04	No	No	No	Yes
490	354	C231037619639	2023-10-24	2023-11-14	2023-11-27	2024-04-16	477	No	2023-12-06	2024-05-03	No	No	Yes	Yes
491	353	C231037619703	2023-10-24	2023-11-14	2023-11-18	2024-03-06	436	No	2023-12-06	2024-03-06	No	No	Yes	Yes
492	368	C231037651340	2023-10-22	2023-11-12	2023-11-18	2024-06-07	498	No	2023-12-06	2024-07-30	No	No	Yes	Yes
493	360	C231037651873	2023-10-22	2023-11-12	2023-11-18	2024-03-26	455	No	2023-12-06	2024-07-22	No	No	Yes	Yes
494	363	C231037651882	2023-10-22	2023-11-12	2023-11-18	2024-06-09	200	No	2023-12-06	2024-05-27	No	No	Yes	Yes
495	362	C231037651883	2023-10-22	2023-11-12	2023-11-27	2024-04-16	476	No	2023-12-06	2024-07-22	No	No	Yes	Yes
496	358	C231037652077	2023-10-22	2023-11-12	2023-11-18	2024-03-12	442	No	2023-12-06	2024-03-18	No	No	Yes	Yes
497	356	C231037652104	2023-10-22	2023-11-12	2023-11-27	2024-04-17	478	No	2023-12-06	2024-05-10	No	No	No	No
498	365	C231037652121	2023-10-22	2023-11-12	2023-11-20	2024-07-16	268	No	2023-12-06	2024-07-16	No	No	Yes	Yes
499	364	C231037652144	2023-10-22	2023-11-12	2023-12-07	2024-03-06	436	No	2023-12-06	2024-03-27	No	No	Yes	Yes
500	366	C231037652167	2023-10-22	2023-11-12	2023-11-27	2024-05-08	499	No	2023-12-06	2024-06-18	No	No	Yes	Yes
501	355	C231037652177	2023-10-22	2023-11-12	2023-11-18	2024-03-04	434	No	2023-12-06	2024-07-24	No	No	No	Yes
502	357	C231037652200	2023-10-22	2023-11-12	2023-11-27	2024-04-04	462	No	2023-12-06	2024-04-14	No	No	Yes	Yes
503	367	C231037652224	2023-10-22	2023-11-12	2023-11-18	2024-04-22	483	No	2023-12-06	2024-07-15	No	No	No	Yes
504	359	C231037652240	2023-10-22	2023-11-12	2023-11-27	2024-06-10	232	No	2023-12-06	2024-07-16	No	No	Yes	Yes
505	364	C231037652422	2023-10-22	2023-11-12	2023-11-18	2024-04-14	472	No	2023-12-06	2024-07-17	No	No	Yes	Yes
506	372	C231037652404	2023-10-23	2023-11-13	2023-11-18	2024-03-07	436	No	2023-12-07	2024-03-26	No	No	No	No
507	374	C231037652414	2023-10-23	2023-11-13	2023-11-18	2024-03-27	456	No	2023-12-07	2024-04-02	No	No	No	Yes
508	370	C231037652458	2023-10-23	2023-11-13	2023-11-18	2024-02-16	446	No	2023-12-07	2024-03-04	No	No	Yes	Yes
509	375	C231037652664	2023-10-23	2023-11-13		2024-06-26	247	No	2023-12-07	2024-08-24	No	No	Yes	Yes
510	374	C231037652090	2023-10-23	2023-11-13	2023-11-18	2024-05-28	248	No	2023-12-07	2024-07-08	No	No	Yes	Yes
511	373	C231037656330	2023-10-23	2023-11-13	2023-11-18	2024-03-18	447	No	2023-12-07	2024-07-18	No	No	Yes	Yes
512	369	C231037656180	2023-10-23	2023-11-13	2023-12-04	2024-04-16	475	No	2023-12-07	2024-05-24	No	No	No	Yes
513	377	C231037656486	2023-10-23	2023-11-13	2023-11-18	2024-04-24	484	No	2023-12-07	2024-05-11	No	No	U	No
514	378	C231037656883	2023-10-24	2023-11-14	2023-11-18	2024-02-29	428	No	2023-12-08	2024-07-11	No	No	Yes	Yes
515	376	C231037660803	2023-10-26	2023-11-16	2023-12-04	2024-04-16	474	No	2023-12-09	2024-04-16	No	No	U	Yes
516	384	C231037661670	2023-10-26	2023-11-16		2024-04-23	484	No	2023-12-09	2024-06-14	No	No	No	Yes
517	379	C231037662476	2023-10-26	2023-11-16	2023-12-07	2024-03-22	440	No	2023-12-09	2024-03-22	No	No	Yes	Yes
518		C231037663237	2023-10-26	2023-11-16	2023-12-07	2024-06-13	232	No	2023-12-09	2024-07-05	No	No	Yes	Yes
519	380	C231037663707	2023-10-26	2023-11-16	2023-12-08	2024-05-17	295	No	2023-12-09		No	No	U	U
520	382	C231037674080	2023-10-27	2023-11-17	2023-12-04	2024-05-08	494	No	2023-12-11	2024-07-22	No	No	Yes	Yes
521	384	C231037674419	2023-10-27	2023-11-17	2023-12-04	2024-05-28	244	No	2023-12-11	2024-07-22	No	No	Yes	Yes
522	383	C231037674406	2023-10-27	2023-11-17	2023-12-04	2024-05-08	494	No	2023-12-11	2024-08-30	No	No	Yes	Yes
523	385	C231037676743	2023-10-28	2023-11-18	2023-12-04	2024-04-10	465	No	2023-12-12	2024-05-10	No	No	Yes	Yes
524	387	C231037676759	2023-10-28	2023-11-18	2023-12-04	2024-03-19	443	No	2023-12-12	2024-07-22	No	No	No	Yes
525	386	C231037705569	2023-10-28	2023-11-18	2023-12-04	2024-05-23	298	No	2023-12-12	2024-07-18	No	No	Yes	Yes
526	396	C231437741080	2023-11-01	2023-11-18	2023-12-04	2024-07-16	264	No	2023-12-12	2024-07-16	No	No	U	No
527	389	C231037703603	2023-10-30	2023-11-20	2023-12-04	2024-02-12	406	No	2023-12-14	2024-03-04	No	No	Yes	Yes
528	394	C231037704006	2023-10-30	2023-11-20		2024-05-14	497	No	2023-12-14	2024-05-14	No	No	U	No
529	388	C231037704082	2023-10-30	2023-11-20	2023-12-04	2024-03-24	443	No	2023-12-14	2024-05-03	No	No	Yes	Yes
530	393	C231037704383	2023-10-30	2023-11-20	2023-12-04	2024-04-10	463	No	2023-12-14	2024-07-18	No	No	Yes	Yes
531	390	C231037704458	2023-10-30	2023-11-20	2023-12-04	2024-05-08	494	No	2023-12-14	2024-07-22	No	No	No	Yes
532	392	C231037704466	2023-10-30	2023-11-20		2024-05-08	494	No	2023-12-14	2024-07-16	No	No	Yes	Yes
533	394	C231037709804	2023-10-30	2023-11-20	2023-12-06	2024-05-28	244	No	2023-12-14	2024-07-22	No	No	Yes	Yes
534	395	C231037707887	2023-10-31	2023-11-21	2024-03-07	2024-03-07	428	No	2023-12-15	2024-03-13	No	No	Yes	Yes
535	397	C2314377410074	2023-11-04	2023-11-22	2023-12-04	2024-05-07	488	No	2023-12-16	2024-05-28	No	No	No	Yes
536	399	C231437741449	2023-11-04	2023-11-22	2023-12-05	2024-05-13	494	No	2023-12-16	2024-07-22	No	No	No	Yes
537	398	C231437741474	2023-11-04	2023-11-22	2023-12-04	2024-03-26	445	No	2023-12-16	2024-05-18	No	No	Yes	Yes
538	404	C231437741247	2023-11-04	2023-11-22	2023-12-04	2024-05-09	499	No	2023-12-16	2024-07-26	No	No	Yes	Yes
539	400	C231437741620	2023-11-04	2023-11-22	2023-12-04	2024-04-12	463	No	2023-12-16	2024-07-20	No	No	Yes	Yes
540	404	C231437742056	2023-11-04	2023-11-22	2023-11-30	2024-05-22	293	No	2023-12-16	2024-05-22	No	No	U	No
541	402	C231437742366	2023-11-04	2023-11-22	2023-12-04	2024-06-14	202	No	2023-12-16	2024-07-24	No	No	No	Yes
542	403	C231437743047	2023-11-04	2023-11-22	2023-11-23	2024-05-28	299	No	2023-12-16	2024-07-22	No	No	Yes	Yes
543	406	C231437743634	2023-11-02	2023-11-23	2023-11-24	2024-02-16	406	No	2023-12-17		No	No	No	U
544	407	C231437743848	2023-11-02	2023-11-23		2024-06-26	236	No	2023-12-17	2024-06-26	No	No	Yes	Yes
545	406	C231437743986	2023-11-02	2023-11-23	2023-12-05	2024-03-26	446	No	2023-12-17	2024-06-13	No	No	Yes	Yes

New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	(a) UCIL Reference	(b) Date HBAU received LAR	(c) Date HBAU required to either complete investigation or advise investigation outcome (21 days)	(d) Date of Extra-Time Request (where made)	(e) Date HBAU completed its investigation	(f) Number of days taken to complete investigation	(g) Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	(h) Date HBAU required to complete investigation (45 days) where applicable	(i) Date HBAU advised investigation outcome	(j) Did HBAU complete investigation within 45 days (Yes/No)	(k) Did HBAU advise investigation outcome within 45 days (Yes/No)	(l) Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	(m) Did HBAU refer to Liability Rules in its investigation outcome (Yes/No)
546	408	C231437733060	2023-11-04	2023-11-25		2024-04-10	158	No	2023-12-19	2024-07-18	No	No	Yes	Yes
547	409	C231437767640	2023-11-05	2023-11-26	2023-12-14	2024-04-06	163	No	2023-12-20		No	No	U	U
548	411	C231437768704	2023-11-06	2023-11-27		2024-03-26	140	No	2023-12-21	2024-04-02	No	No	Yes	Yes
549	412	C231437769080	2023-11-06	2023-11-27	2023-12-11	2024-05-10	186	No	2023-12-21	2024-05-10	No	No	No	No
550	410	C231437771114	2023-11-06	2023-11-27	2023-11-28	2024-03-08	123	No	2023-12-21	2024-05-06	No	No	Yes	Yes
551	413	C231437770952	2023-11-07	2023-11-28	2023-12-27	2024-03-19	133	No	2023-12-22	2024-05-08	No	No	Yes	Yes
552	414	C231437773860	2023-11-07	2023-11-28		2024-05-09	184	No	2023-12-22	2024-07-30	No	No	Yes	Yes
553	415	C231437773843	2023-11-08	2023-11-29	2023-12-11	2024-02-28	112	No	2023-12-23	2024-03-06	No	No	Yes	Yes
554	416	C231437773907	2023-11-08	2023-11-29	2023-12-27	2024-06-28	202	No	2023-12-23	2024-07-22	No	No	Yes	Yes
555	418	C231437780406	2023-11-09	2023-11-30	2023-12-27	2024-05-10	183	No	2023-12-24	2024-06-26	No	No	Yes	Yes
556	417	C231437780410	2023-11-09	2023-11-30		2024-05-16	180	No	2023-12-24	2024-05-16	No	No	Yes	Yes
557	424	C2314377706627	2023-11-10	2023-12-04	2023-12-04	2024-05-10	182	No	2023-12-25	2024-07-26	No	No	Yes	Yes
558	420	C231437780908	2023-11-10	2023-12-04	2023-12-27	2024-05-10	182	No	2023-12-25	2024-08-07	No	No	Yes	Yes
559	419	C231437707069	2023-11-10	2023-12-04	2023-12-04	2024-05-30	202	No	2023-12-26	2024-05-30	No	No	U	No
560	422	C231437807768	2023-11-11	2023-12-02		2024-03-26	136	No	2023-12-26	2024-08-08	No	No	No	No
561	423	C231437827145	2023-11-12	2023-12-03	2023-12-11	2024-05-14	184	No	2023-12-27	2024-07-10	No	No	No	Yes
562	424	C231437828263	2023-11-13	2023-12-04	2023-12-04	2024-04-08	147	Yes	2023-12-04	2024-07-22	No	No	Yes	Yes
563	428	C231437856347	2023-11-14	2023-12-05	2023-12-05	2024-05-09	177	Yes	2023-12-20	2024-06-14	No	No	Yes	Yes
564	427	C231437856364	2023-11-14	2023-12-05	2023-12-05	2024-05-25	224	Yes	2023-12-20	2024-07-11	No	No	Yes	Yes
565	429	C231437856522	2023-11-14	2023-12-05	2023-12-13	2024-05-09	177	No	2023-12-20	2024-07-26	No	No	No	Yes
566	425	C231437861660	2023-11-14	2023-12-06		2024-03-07	114	No	2023-12-20	2024-03-07	No	No	Yes	Yes
567	426	C2314378808411	2023-11-14	2023-12-06	2024-03-24	2024-06-13	212	No	2023-12-20	2024-07-26	No	No	No	No
568	434	C231437881010	2023-11-16	2023-12-06	2023-12-07	2024-06-27	225	No	2023-12-30	2024-07-26	No	No	Yes	Yes
569	431	C231437882684	2023-11-16	2023-12-06	2023-12-06	2024-04-08	145	No	2023-12-30	2024-05-17	No	No	Yes	Yes
570	435	C231437882850	2023-11-16	2023-12-06	2023-12-07	2024-06-08	206	No	2023-12-30	2024-07-12	No	No	Yes	Yes
571	433	C231437882890	2023-11-16	2023-12-06	2023-12-07	2024-04-04	141	No	2023-12-30	2024-07-26	No	No	Yes	Yes
572	432	C231437883128	2023-11-16	2023-12-06	2023-12-11	2024-03-10	116	No	2023-12-30	2024-03-21	No	No	Yes	Yes
573	430	C231437883323	2023-11-16	2023-12-06	2023-12-07	2024-04-12	149	No	2023-12-30	2024-05-13	No	No	No	Yes
574	441	C231437888606	2023-11-16	2023-12-07	2023-12-07	2024-05-13	170	Yes	2023-12-31	2024-05-31	No	No	No	Yes
575	442	C231437888902	2023-11-16	2023-12-07	2023-12-07	2024-05-10	176	Yes	2023-12-31	2024-06-28	No	No	No	Yes
576	437	C231437889234	2023-11-16	2023-12-07	2023-12-07	2024-03-22	127	Yes	2023-12-31	2024-05-03	No	No	No	Yes
577	449	C231437889268	2023-11-16	2023-12-07	2023-12-07	2024-05-10	176	Yes	2023-12-31	2024-07-18	No	No	Yes	Yes
578	438	C231437889302	2023-11-16	2023-12-07	2023-12-07	2024-05-10	176	Yes	2023-12-31	2024-07-24	No	No	Yes	Yes
579	439	C231437889334	2023-11-16	2023-12-07	2023-12-07	2024-05-14	180	Yes	2023-12-31	2024-07-24	No	No	Yes	No
580	436	C231437889412	2023-11-16	2023-12-07	2023-12-07	2024-03-08	113	Yes	2023-12-31	2024-05-08	No	No	Yes	Yes
581	440	C231437889830	2023-11-16	2023-12-07	2023-12-07	2024-05-13	170	Yes	2023-12-31	2024-06-13	No	No	Yes	Yes
582	443	C2314378892073	2023-11-16	2023-12-07	2023-12-07	2024-04-30	166	Yes	2023-12-31	2024-07-22	No	No	No	Yes
583	444	C231437890584	2023-11-17	2023-12-08	2023-12-08	2024-02-08	83	Yes	2024-01-01	2024-03-04	No	No	Yes	Yes
584	446	C231437970117	2023-11-17	2023-12-08		2024-05-14	170	No	2024-01-04	2024-07-12	No	No	Yes	Yes
585	447	C231437890531	2023-11-18	2023-12-09	2023-12-27	2024-05-13	177	No	2024-01-02	2024-07-15	No	No	Yes	Yes
586	448	C231437890673	2023-11-18	2023-12-09	2023-12-11	2024-05-13	177	No	2024-01-02	2024-07-16	No	No	Yes	Yes
587	451	C231437890576	2023-11-18	2023-12-09		2024-03-24	124	No	2024-01-02	2024-07-23	No	No	No	Yes
588	450	C231437890589	2023-11-18	2023-12-09	2023-12-27	2024-05-03	167	No	2024-01-02	2024-07-15	No	No	Yes	Yes
589	446	C231437890602	2023-11-18	2023-12-09		2024-05-20	184	No	2024-01-02		No	No	U	U
590	456	C231437938831	2023-11-19	2023-12-10		2024-06-03	197	No	2024-01-03	2024-07-22	No	No	Yes	Yes
591	453	C231437938840	2023-11-19	2023-12-10	2023-12-27	2024-04-30	163	No	2024-01-03	2024-04-06	No	No	U	No
592	452	C231437938844	2023-11-19	2023-12-10	2023-12-27	2024-04-16	149	No	2024-01-03	2024-07-15	No	No	Yes	Yes
593	454	C231437938870	2023-11-19	2023-12-10	2023-12-27	2024-06-04	195	No	2024-01-03	2024-07-22	No	No	Yes	No
594	456	C231437941174	2023-11-20	2023-12-11		2024-04-12	144	No	2024-01-04	2024-04-12	No	No	No	No
595	459	C231437941493	2023-11-20	2023-12-11	2023-12-11	2024-05-14	176	Yes	2024-01-04	2024-06-26	No	No	No	Yes
596	461	C231437941730	2023-11-20	2023-12-11	2023-12-11	2024-06-24	217	Yes	2024-01-04	2024-07-22	No	No	Yes	Yes
597	458	C231437941860	2023-11-20	2023-12-11	2023-12-27	2024-03-22	123	No	2024-01-04	2024-05-10	No	No	Yes	Yes
598	467	C231437941806	2023-11-20	2023-12-11	2023-12-27	2024-04-08	140	No	2024-01-04	2024-05-14	No	No	No	Yes
599	460	C231437945343	2023-11-20	2023-12-11		2024-05-30	192	No	2024-01-04	2024-07-15	No	No	Yes	Yes
600	462	C231437947795	2023-11-20	2023-12-11	2023-12-27	2024-03-11	112	No	2024-01-04	2024-03-11	No	No	Yes	Yes
601	463	C231437963076	2023-11-20	2023-12-11	2023-12-20	2024-05-18	178	No	2024-01-04	2024-07-12	No	No	Yes	Yes
602	464	C231437963063	2023-11-21	2023-12-12		2024-04-16	146	No	2024-01-05	2024-05-10	No	No	Yes	Yes
603	465	C231437964048	2023-11-21	2023-12-12	2024-01-05	2024-07-26	248	No	2024-01-05	2024-07-26	No	No	U	No
604	460	C231437970063	2023-11-22	2023-12-13		2024-05-30	190	No	2024-01-06	2024-07-23	No	No	No	Yes
605	471	C231437971821	2023-11-22	2023-12-13	2023-12-13	2024-05-14	174	Yes	2024-01-06	2024-07-22	No	No	Yes	Yes
606	470	C231437972021	2023-11-22	2023-12-13		2024-05-14	174	No	2024-01-06	2024-06-28	No	No	No	Yes
607	466	C231437976086	2023-11-22	2023-12-13	2023-12-14	2024-05-09	160	No	2024-01-06	2024-05-09	No	No	No	No
608	468	C231437975840	2023-11-22	2023-12-13		2024-06-05	196	No	2024-01-06	2024-07-22	No	No	Yes	Yes
609	467	C231437977543	2023-11-22	2023-12-13	2023-12-20	2024-04-08	138	No	2024-01-06	2024-07-03	No	No	Yes	Yes
610	473	C231437975182	2023-11-23	2023-12-14	2023-12-12	2024-06-26	215	Yes	2024-01-07		No	No	No	U
611	472	C231437976195	2023-11-23	2023-12-14	2023-12-27	2024-04-20	158	No	2024-01-07	2024-04-20	No	No	U	No
612	739	C231437976319	2023-11-23	2023-12-14	2023-12-27	2024-05-22	181	No	2024-01-07	2024-06-28	No	No	No	No
613	475	C231437976664	2023-11-23	2023-12-14		2024-06-22	181	Yes	2024-01-07	2023-12-08	No	Yes	No	Yes
614	476	C231437976692	2023-11-23	2023-12-14	2023-12-27	2024-06-14	173	No	2024-01-07	2024-07-22	No	No	Yes	No

New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	(a) UCIL Reference	(b) Date HBAU received LAR	(c) Date HBAU required to either complete investigation or advise investigation outcome (21 days)	(d) Date of Extra-Time Request (where made)	(e) Date HBAU completed its investigation	(f) Number of days taken to complete investigation	(g) Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	(h) Date HBAU required to complete investigation (45 days) where applicable	(i) Date HBAU advised investigation outcome	(j) Did HBAU complete investigation within 45 days (Yes/No)	(k) Did HBAU advise investigation outcome within 45 days (Yes/No)	(l) Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	(m) Did HBAU refer to Liability Rules in its investigation outcome (Yes/No)
615	474	C231137077082	2023-11-23	2023-12-14		2024-05-27	186	No	2024-04-07	2024-07-10	No	No	Yes	Yes
616	478	C231137079027	2023-11-24	2023-12-16	2023-12-27	2024-03-14	408	No	2024-01-08	2024-07-29	No	No	No	Yes
617	477	C231137079088	2023-11-24	2023-12-16	2023-12-16	2024-02-26	94	Yes	2024-01-08	2024-03-07	No	No	Yes	Yes
618	470	C231137079136	2023-11-24	2023-12-16	2023-12-16	2024-06-14	472	Yes	2024-01-08	2024-07-22	No	No	Yes	Yes
619	480	C231137079423	2023-11-24	2023-12-16	2024-01-02	2024-02-13	84	No	2024-01-08		No	No	Yes	U
620	484	C231137084666	2023-11-26	2023-12-16	2024-01-14	2024-06-28	486	No	2024-01-09	2024-07-29	No	No	Yes	Yes
621	502	C231137084666	2023-11-26	2023-12-16	2024-01-08	2024-05-31	488	No	2024-01-09	2024-06-21	No	No	U	No
622	482	C231137084842	2023-11-26	2023-12-16	2023-12-27	2024-04-23	450	No	2024-01-09	2024-07-25	No	No	No	Yes
623	482	C231138004022	2023-11-26	2023-12-17	2024-01-11	2024-03-16	440	No	2024-01-10	2024-07-31	No	No	Yes	Yes
624	484	C231138004177	2023-11-26	2023-12-17	2024-01-11	2024-06-04	494	No	2024-01-10	2024-07-17	No	No	Yes	Yes
625		C231138004602	2023-11-27	2023-12-18		2024-02-07	72	No	2024-01-11		No	No	No	U
626	487	C231138004842	2023-11-27	2023-12-18	2023-12-20	2024-05-23	478	No	2024-01-11	2024-07-16	No	No	Yes	Yes
627	486	C231138004928	2023-11-27	2023-12-18	2023-12-20	2024-04-06	431	No	2024-01-11	2024-04-06	No	No	No	No
628	485	C231138015200	2023-11-27	2023-12-18		2024-07-18	284	No	2024-01-11	2024-07-25	No	No	No	Yes
629	480	C231138012018	2023-11-28	2023-12-19	2023-12-20	2024-04-18	442	No	2024-01-12	2024-07-22	No	No	No	Yes
630	488	C231138013880	2023-11-28	2023-12-19	2023-12-20	2024-06-16	460	No	2024-01-12	2024-06-17	No	No	Yes	Yes
631	494	C231138015380	2023-11-29	2023-12-20	2024-01-12	2024-05-20	473	No	2024-01-13		No	No	U	U
632	490	C231138015476	2023-11-29	2023-12-20	2024-01-12	2024-06-16	468	No	2024-01-13	2024-06-24	No	No	No	Yes
633	492	C231138015774	2023-11-29	2023-12-20	2023-12-20	2024-05-24	474	Yes	2024-01-13	2024-07-24	No	No	Yes	Yes
634	493	C231138016780	2023-11-29	2023-12-20	2024-01-12	2024-06-16	468	No	2024-01-13	2024-07-24	No	No	Yes	Yes
635	494	C231138017473	2023-11-29	2023-12-20	2023-12-22	2024-06-24	295	No	2024-01-13	2024-07-10	No	No	No	Yes
636		C240730858808	2023-11-29	2023-12-20	2023-12-20	2025-01-28	426	Yes	2024-01-13	2025-01-30	No	No	Yes	Yes
637	496	C231138018700	2023-11-30	2023-12-21	2023-12-20	2024-06-20	293	Yes	2024-01-14	2024-07-22	No	No	Yes	Yes
638	495	C231138018843	2023-11-30	2023-12-21	2023-12-20	2024-02-12	74	Yes	2024-01-14	2024-02-08	No	No	Yes	Yes
639	497	C231138019370	2023-11-30	2023-12-21	2023-12-20	2024-04-04	426	Yes	2024-01-14	2024-04-12	No	No	No	No
640	499	C231138019468	2023-11-30	2023-12-21	2024-01-12	2024-04-10	432	No	2024-01-14	2024-07-23	No	No	Yes	Yes
641	498	C231138019690	2023-11-30	2023-12-21	2023-12-21	2024-04-18	440	No	2024-01-14	2024-06-28	No	No	No	Yes
642	504	C231238025936	2023-12-04	2023-12-22		2024-05-09	460	No	2024-01-15	2024-05-09	No	No	Yes	Yes
643	500	C231238025980	2023-12-04	2023-12-22	2023-12-13	2024-02-19	80	Yes	2024-01-15	2023-12-20	No	Yes	Yes	Yes
644	502	C231238026718	2023-12-02	2023-12-23	2023-12-23	2024-04-08	428	Yes	2024-01-16	2024-04-19	No	No	Yes	Yes
645	505	C231238026986	2023-12-02	2023-12-23	2023-12-22	2024-03-28	417	Yes	2024-01-16	2024-07-19	No	No	Yes	Yes
646	506	C231238031410	2023-12-03	2023-12-24		2024-05-15	464	No	2024-01-17	2024-06-15	No	No	Yes	Yes
647	507	C231238045428	2023-12-03	2023-12-24		2024-04-18	437	No	2024-01-17	2024-04-18	No	No	No	Yes
648	508	C231238045863	2023-12-04	2023-12-25	2024-01-18	2024-05-16	463	No	2024-01-18	2024-07-26	No	No	Yes	Yes
649	509	C231238046526	2023-12-04	2023-12-25	2023-12-20	2024-06-16	464	Yes	2024-01-18	2024-07-09	No	No	Yes	Yes
650	510	C231238047670	2023-12-05	2023-12-26	2023-12-20	2024-03-26	412	Yes	2024-01-19	2024-03-27	No	No	Yes	Yes
651	513	C231238048868	2023-12-05	2023-12-26	2024-01-19	2024-04-17	434	No	2024-01-19	2024-07-17	No	No	Yes	Yes
652	512	C231238049128	2023-12-05	2023-12-26	2024-01-19	2024-06-06	484	No	2024-01-19	2024-07-26	No	No	Yes	Yes
653	516	C231238049266	2023-12-05	2023-12-26	2023-12-20	2024-04-17	434	Yes	2024-01-19	2024-07-22	No	No	Yes	Yes
654	514	C231238050050	2023-12-05	2023-12-26	2024-01-19	2024-05-29	476	No	2024-01-19	2024-07-22	No	No	No	Yes
655	511	C231238050604	2023-12-05	2023-12-26		2024-06-31	478	No	2024-01-19	2024-06-21	No	No	No	No
656	519	C231238052040	2023-12-05	2023-12-27	2023-12-20	2024-04-22	438	Yes	2024-01-20	2024-07-23	No	No	No	Yes
657	517	C231238052160	2023-12-05	2023-12-27		2024-05-07	453	No	2024-01-20	2024-07-02	No	No	Yes	Yes
658	516	C231238052244	2023-12-05	2023-12-27	2024-01-10	2024-05-16	462	No	2024-01-20	2024-06-12	No	No	No	Yes
659	518	C231238052244	2023-12-05	2023-12-27	2023-12-20	2024-04-06	422	Yes	2024-01-20	2024-04-06	No	No	No	No
660	520	C231238058805	2023-12-07	2023-12-28	2024-01-04	2024-02-08	63	No	2024-01-21	2024-03-06	No	No	Yes	Yes
661	525	C231238070286	2023-12-08	2023-12-29	2023-12-20	2024-05-24	465	Yes	2024-01-22		No	No	U	U
662	522	C231238070364	2023-12-08	2023-12-29	2023-12-20	2024-04-17	431	Yes	2024-01-22	2024-05-24	No	No	No	Yes
663	524	C231238070544	2023-12-08	2023-12-29	2023-12-20	2024-04-30	444	Yes	2024-01-22	2024-04-06	No	No	U	No
664	524	C231238070636	2023-12-08	2023-12-29		2024-06-24	466	No	2024-01-22	2024-07-11	No	No	Yes	Yes
665	528	C231238070768	2023-12-08	2023-12-29	2024-01-22	2024-06-07	482	No	2024-01-22	2024-07-22	No	No	No	Yes
666	526	C231238071074	2023-12-08	2023-12-29	2023-12-20	2024-05-17	461	Yes	2024-01-22	2024-06-14	No	No	No	Yes
667	527	C231238072610	2023-12-08	2023-12-29	2024-01-12	2024-04-08	422	No	2024-01-22	2024-07-26	No	No	Yes	Yes
668	531	C231238085416	2023-12-09	2023-12-30	2023-12-18	2024-04-25	438	Yes	2024-01-23	2024-07-26	No	No	Yes	Yes
669	529	C231238085468	2023-12-09	2023-12-30	2024-01-23	2024-05-07	450	No	2024-01-23	2024-07-03	No	No	Yes	Yes
670	530	C231238086810	2023-12-09	2023-12-30		2024-06-07	481	No	2024-01-23	2024-07-18	No	No	No	Yes
671	530	C231238086870	2023-12-11	2024-01-01		2024-06-17	480	No	2024-01-26		No	No	U	U
672	532	C231238086808	2023-12-11	2024-01-01	2023-12-20	2024-04-26	436	Yes	2024-01-26	2024-05-20	No	No	Yes	Yes
673	540	C231238086640	2023-12-11	2024-01-01		2024-03-14	94	No	2024-01-26	2024-03-16	No	No	Yes	Yes
674	537	C231238086627	2023-12-11	2024-01-01	2024-01-26	2024-04-08	419	No	2024-01-26	2024-07-08	No	No	Yes	Yes
675	535	C231238086638	2023-12-11	2024-01-01		2024-04-19	430	No	2024-01-26	2024-05-14	No	No	Yes	Yes
676	533	C231238087184	2023-12-11	2024-01-01	2024-01-26	2024-03-27	407	No	2024-01-26	2024-06-14	No	No	Yes	Yes
677	536	C231238087652	2023-12-11	2024-01-01	2024-01-26	2024-05-17	458	No	2024-01-26	2024-07-22	No	No	Yes	Yes
678	538	C231238087680	2023-12-11	2024-01-01	2024-01-26	2024-04-08	410	No	2024-01-26	2024-07-23	No	No	Yes	Yes
679	534	C231238087876	2023-12-11	2024-01-01	2023-12-20	2024-04-26	437	Yes	2024-01-26	2024-04-26	No	No	No	No
680	541	C231238090608	2023-12-12	2024-01-02	2024-01-26	2024-03-18	97	No	2024-01-26	2024-03-18	No	No	Yes	Yes
681	542	C231238103041	2023-12-12	2024-01-02	2023-12-20	2024-04-03	413	Yes	2024-01-26	2024-05-08	No	No	No	Yes
682	543	C231238104803	2023-12-12	2024-01-02	2024-01-26	2024-06-20	494	No	2024-01-26	2024-07-23	No	No	Yes	Yes
683	545	C231238129226	2023-12-13	2024-01-03	2024-01-26	2024-07-17	217	No	2024-01-27	2024-07-17	No	No	Yes	Yes

New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	(a) UCIL Reference	(b) Date HBAU received LAR	(c) Date HBAU required to either complete investigation or advise investigation outcome (21 days)	(d) Date of Extra-Time Request (where made)	(e) Date HBAU completed its investigation	(f) Number of days taken to complete investigation	(g) Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	(h) Date HBAU required to complete investigation (45 days) where applicable	(i) Date HBAU advised investigation outcome	(j) Did HBAU complete investigation within 45 days (Yes/No)	(k) Did HBAU advise investigation outcome within 45 days (Yes/No)	(l) Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	(m) Did HBAU refer to Liability Rules in its investigation outcome (Yes/No)
684	544	C231238128282	2023-12-13	2024-01-03	2024-01-25	2024-04-04	440	No	2024-01-27	2024-04-26	No	No	Yes	Yes
685	549	C231238128382	2023-12-13	2024-01-03	2023-12-20	2024-06-07	477	Yes	2024-01-27	2024-07-16	No	No	No	Yes
686	548	C231238128043	2023-12-13	2024-01-03	2024-01-26	2024-06-17	466	No	2024-01-27	2024-07-22	No	No	Yes	Yes
687	547	C231238128004	2023-12-13	2024-01-03	2024-01-26	2024-06-30	460	No	2024-01-27	2024-07-22	No	No	Yes	Yes
688	554	C2312381282710	2023-12-14	2024-01-04	2024-01-12	2024-04-19	427	No	2024-01-28	2024-05-16	No	No	Yes	Yes
689	552	C2312381282884	2023-12-14	2024-01-04	2023-12-20	2024-04-04	400	Yes	2024-01-28	2025-05-24	No	No	Yes	Yes
690	550	C240530424223	2023-12-14	2024-01-04	2024-06-30	2024-06-03	472	No	2024-01-28	2024-07-22	No	No	No	No
691	554	C231238145556	2023-12-15	2024-01-05	2024-01-26	2024-06-28	496	No	2024-01-29		No	No	No	U
692	552	C231238146016	2023-12-15	2024-01-06	2024-01-29	2024-06-06	473	No	2024-01-29	2024-06-06	No	No	No	No
693	555	C231238202660	2023-12-15	2024-01-06	2024-01-12	2024-03-19	95	No	2024-01-29	2024-03-22	No	No	Yes	Yes
694	558	C231238176668	2023-12-18	2024-01-08	2024-01-11	2024-01-29	433	No	2024-02-01	2024-07-22	No	No	Yes	Yes
695	556	C231238177085	2023-12-18	2024-01-08	2024-01-14	2024-04-17	424	No	2024-02-01	2024-05-15	No	No	Yes	Yes
696	557	C231238178032	2023-12-18	2024-01-08	2023-12-27	2024-02-08	52	Yes	2024-02-01	2024-02-08	No	No	Yes	Yes
697	559	C231238179054	2023-12-18	2024-01-08	2024-01-06	2024-02-08	52	Yes	2024-02-01	2024-02-08	No	No	Yes	Yes
698	562	C231238203268	2023-12-19	2024-01-09	2024-01-11	2024-04-18	424	No	2024-02-02	2024-07-17	No	No	No	Yes
699	560	C231238212415	2023-12-19	2024-01-09	2024-01-11	2024-06-17	460	No	2024-02-02	2024-05-20	No	No	No	Yes
700	564	C231238212762	2023-12-19	2024-01-09	2024-01-11	2024-03-19	94	No	2024-02-02		No	No	No	U
701	563	C231238213164	2023-12-19	2024-01-09	2024-01-14	2024-04-18	424	No	2024-02-02	2024-07-22	No	No	Yes	Yes
702	564	C231238222228	2023-12-19	2024-01-09	2024-01-11	2024-03-29	404	No	2024-02-02	2024-04-16	No	No	No	Yes
703	566	C231238214780	2023-12-20	2024-01-10	2024-01-14	2024-05-17	440	No	2024-02-03	2024-07-22	No	No	Yes	Yes
704	566	C231238216608	2023-12-20	2024-01-10	2024-01-10	2024-06-07	439	Yes	2024-02-03	2024-06-09	No	No	Yes	Yes
705	567	C231238218215	2023-12-20	2024-01-10	2024-01-11	2024-06-15	447	No	2024-02-03	2024-07-18	No	No	Yes	Yes
706	568	C231238223854	2023-12-24	2024-01-11	2024-02-02	2024-06-03	465	No	2024-02-04	2024-07-22	No	No	Yes	Yes
707	569	C231238234023	2023-12-22	2024-01-12	2024-01-12	2024-06-19	480	Yes	2024-02-05	2024-07-22	No	No	Yes	Yes
708	570	C231238236766	2023-12-23	2024-01-13	2024-02-05	2024-07-03	493	No	2024-02-06		No	No	U	U
709	572	C231238237082	2023-12-24	2024-01-14	2024-02-06	2024-06-04	460	No	2024-02-07	2024-07-03	No	No	Yes	Yes
710	574	C231238248186	2023-12-24	2024-01-14	2024-01-19	2024-06-10	469	No	2024-02-07	2024-07-18	No	No	No	Yes
711	573	C231238230730	2023-12-25	2024-01-16	2023-12-27	2024-06-26	484	Yes	2024-02-08	2024-10-01	No	No	No	Yes
712	574	C231238240776	2023-12-26	2024-01-16	2024-01-16	2024-04-18	414	Yes	2024-02-09	2024-05-24	No	No	Yes	Yes
713	577	C231238242192	2023-12-27	2024-01-17	2024-02-09	2024-04-29	424	No	2024-02-10	2024-02-07	No	Yes	U	No
714	575	C231238242418	2023-12-27	2024-01-17	2024-02-09	2024-05-27	452	No	2024-02-10	2024-07-26	No	No	Yes	Yes
715	576	C231238243120	2023-12-27	2024-01-17	2024-02-06	2024-02-06	44	No	2024-02-10	2024-02-13	Yes	No	Yes	Yes
716	578	C231238247420	2023-12-28	2024-01-18	2024-01-12	2024-04-20	444	Yes	2024-02-11	2024-07-22	No	No	Yes	Yes
717	580	C231238247916	2023-12-29	2024-01-19	2024-02-12	2024-04-22	415	No	2024-02-12	2024-07-17	No	No	Yes	Yes
718		C231238248030	2023-12-29	2024-01-19		2024-02-08	44	No	2024-02-12		Yes	No	No	U
719	579	C231238248045	2023-12-29	2024-01-19	2024-01-18	2024-02-24	54	Yes	2024-02-12	2024-03-14	No	No	Yes	Yes
720	584	C231238254733	2023-12-30	2024-01-20	2024-02-13	2024-06-07	469	No	2024-02-13	2024-07-22	No	No	Yes	Yes
721	582	C240138267016	2024-01-02	2024-01-23	2024-01-26	2024-07-18	498	No	2024-02-16	2024-07-18	No	No	Yes	Yes
722	586	C240138269893	2024-01-03	2024-01-24	2024-01-24	2024-06-34	440	Yes	2024-02-17	2024-07-22	No	No	Yes	Yes
723	594	C240138269825	2024-01-03	2024-01-24	2024-01-24	2024-05-17	435	Yes	2024-02-17	2024-07-19	No	No	No	Yes
724	583	C240138269850	2024-01-03	2024-01-24	2024-01-24	2024-03-06	63	Yes	2024-02-17	2024-06-06	No	No	No	Yes
725	587	C240138262630	2024-01-03	2024-01-24	2024-01-24	2024-05-17	435	Yes	2024-02-17	2024-07-23	No	No	No	Yes
726	585	C240138262764	2024-01-03	2024-01-24	2024-01-24	2024-03-13	70	Yes	2024-02-17	2024-03-20	No	No	Yes	Yes
727	589	C240138262770	2024-01-03	2024-01-24	2024-01-24	2024-05-30	448	Yes	2024-02-17	2024-07-22	No	No	Yes	Yes
728	584	C240138262826	2024-01-03	2024-01-24	2024-01-24	2024-05-06	424	Yes	2024-02-17	2024-05-13	No	No	No	No
729	588	C240138262950	2024-01-03	2024-01-24	2024-01-24	2024-04-23	411	Yes	2024-02-17	2024-07-24	No	No	Yes	Yes
730		C240138263045	2024-01-03	2024-01-24	2024-01-25	2024-05-28	446	No	2024-02-17	2024-07-16	No	No	Yes	Yes
731	592	C240138266894	2024-01-04	2024-01-25	2024-01-25	2024-04-09	96	Yes	2024-02-18	2024-05-09	No	No	No	Yes
732		C240138275049	2024-01-04	2024-01-25	2024-01-25	2024-05-34	448	Yes	2024-02-18	2024-07-18	No	No	No	Yes
733	593	C240138284617	2024-01-05	2024-01-26	2024-01-26	2024-04-30	416	Yes	2024-02-19	2024-04-06	No	No	U	No
734	594	C240138284533	2024-01-05	2024-01-26	2024-01-26	2024-07-09	486	No	2024-02-19		No	No	No	U
735	594	C240138292025	2024-01-05	2024-01-26	2024-01-26	2024-06-24	468	No	2024-02-19	2024-08-20	No	No	Yes	Yes
736	595	C240138312608	2024-01-07	2024-01-28	2024-01-28	2024-04-30	414	No	2024-02-21	2024-04-12	No	No	No	No
737	596	C240138309868	2024-01-07	2024-01-28	2024-02-02	2024-05-24	435	No	2024-02-21	2024-08-06	No	No	Yes	Yes
738	597	C240138312683	2024-01-08	2024-01-29	2024-01-29	2024-03-04	58	Yes	2024-02-22	2024-03-04	No	No	No	Yes
739	599	C240138313926	2024-01-08	2024-01-29	2024-01-29	2024-05-20	433	Yes	2024-02-22	2024-07-26	No	No	Yes	Yes
740	604	C240138319144	2024-01-09	2024-01-30	2024-01-30	2024-05-20	432	Yes	2024-02-23	2024-07-26	No	No	Yes	Yes
741	600	C240138320610	2024-01-09	2024-01-30	2024-01-30	2024-04-12	94	Yes	2024-02-23	2024-03-12	No	No	Yes	Yes
742	607	C240138322020	2024-01-10	2024-01-31	2024-01-31	2024-05-34	442	Yes	2024-02-24	2024-07-23	No	No	Yes	Yes
743	602	C240138324437	2024-01-10	2024-01-31	2024-01-31	2024-03-12	62	Yes	2024-02-24	2024-04-23	No	No	Yes	Yes
744	608	C240138334666	2024-01-10	2024-01-31	2024-01-31	2024-04-18	99	Yes	2024-02-24	2024-07-18	No	No	Yes	Yes
745	605	C240138334813	2024-01-10	2024-01-31	2024-01-31	2024-04-30	411	Yes	2024-02-24	2024-07-03	No	No	No	Yes
746	606	C240138334830	2024-01-10	2024-01-31	2024-01-31	2024-05-34	442	Yes	2024-02-24	2024-07-23	No	No	Yes	Yes
747	604	C240138335043	2024-01-10	2024-01-31	2024-01-30	2024-07-14	483	Yes	2024-02-24	2024-12-04	No	No	No	No
748	603	C2401383367100	2024-01-10	2024-01-31	2024-01-31	2024-05-20	434	Yes	2024-02-24	2024-07-23	No	No	Yes	Yes
749	613	C2401383366604	2024-01-14	2024-02-04	2024-02-04	2024-05-29	439	Yes	2024-02-25	2024-07-23	No	No	No	Yes
750	614	C240138337125	2024-01-14	2024-02-04	2024-02-04	2024-05-34	441	Yes	2024-02-25	2024-07-23	No	No	Yes	Yes
751	610	C240138337268	2024-01-14	2024-02-04	2024-02-04	2024-05-20	430	Yes	2024-02-25	2024-07-22	No	No	Yes	Yes
752	612	C240138337488	2024-01-14	2024-02-04	2024-02-04	2024-05-20	430	Yes	2024-02-25	2024-07-24	No	No	No	Yes

New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	(a) UCL# Reference	(b) Date HBAU received LAR	(c) Date HBAU required to either complete investigation or advise investigation outcome (21 days)	(d) Date of Extra-Time Request (where made)	(e) Date HBAU completed its investigation	(f) Number of days taken to complete investigation	(g) Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	(h) Date HBAU required to complete investigation (45 days) where applicable	(i) Date HBAU advised investigation outcome	(j) Did HBAU complete investigation within 45 days (Yes/No)	(k) Did HBAU advise investigation outcome within 45 days (Yes/No)	(l) Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	(m) Did HBAU refer to Liability Rules in its investigation outcome (Yes/No)
753	645	C240138367598	2024-01-14	2024-02-04	2024-02-04	2024-05-20	130	Yes	2024-02-25	2024-07-23	No	No	Yes	Yes
754	644	C240138369142	2024-01-14	2024-02-04	2024-02-04	2024-02-12	32	Yes	2024-02-26	2024-03-15	Yes	No	Yes	Yes
755	600	C240138369161	2024-01-14	2024-02-04	2024-02-04	2024-04-12	92	Yes	2024-02-26	2024-04-12	No	No	No	No
756	640	C240138372621	2024-01-12	2024-02-02	2024-02-02	2024-04-27	406	Yes	2024-02-26	2024-04-06	No	No	U	No
757	648	C240138372647	2024-01-12	2024-02-02	2024-02-02	2024-03-20	68	Yes	2024-02-26	2024-04-26	No	No	Yes	Yes
758	647	C240138375447	2024-01-12	2024-02-02	2024-02-02	2024-05-31	440	Yes	2024-02-26	2024-05-31	No	No	U	No
759	646	C240138376274	2024-01-12	2024-02-02	2024-02-02	2024-04-16	95	Yes	2024-02-26	2024-05-13	No	No	Yes	Yes
760	623	C240138383370	2024-01-12	2024-02-02	2024-02-02	2024-04-19	98	Yes	2024-02-26	2024-07-30	No	No	Yes	Yes
761	624	C240138386648	2024-01-12	2024-02-02	2024-02-02	2024-06-20	420	Yes	2024-02-26	2024-07-18	No	No	Yes	Yes
762	622	C240138386660	2024-01-12	2024-02-02	2024-02-02	2024-05-20	420	Yes	2024-02-26	2024-07-22	No	No	Yes	Yes
763	620	C240138387014	2024-01-12	2024-02-02	2024-02-02	2024-02-13	32	Yes	2024-02-26	2024-03-04	Yes	No	Yes	Yes
764	624	C240840206244	2024-01-12	2024-02-02	2024-02-02	2024-09-09	295	No	2024-02-26	2024-10-04	No	No	No	Yes
765	625	C240138391690	2024-01-13	2024-02-03	2024-02-05	2024-04-09	87	No	2024-02-27	2024-05-03	No	No	No	Yes
766	626	C240138391738	2024-01-13	2024-02-03	2024-02-02	2024-03-14	64	Yes	2024-02-27	2024-03-15	No	No	Yes	Yes
767	627	C240138391786	2024-01-13	2024-02-03	2024-02-02	2024-03-28	75	Yes	2024-02-27	2024-08-16	No	No	Yes	Yes
768	628	C240138393314	2024-01-13	2024-02-03	2024-02-05	2024-06-21	420	No	2024-02-27	2024-07-30	No	No	Yes	Yes
769	629	C240138417678	2024-01-13	2024-02-03	2024-02-05	2024-04-29	404	No	2024-02-27	2024-07-22	No	No	Yes	Yes
770	630	C240138398246	2024-01-14	2024-02-04	2024-02-02	2024-05-24	428	Yes	2024-02-28	2024-08-26	No	No	Yes	Yes
771	646	C240138417314	2024-01-14	2024-02-04	2024-02-05	2024-06-24	459	No	2024-02-28	2024-07-23	No	No	Yes	Yes
772	632	C240138417660	2024-01-14	2024-02-04	2024-02-06	2024-04-24	404	No	2024-02-28	2024-07-30	No	No	Yes	Yes
773	631	C240138418631	2024-01-14	2024-02-04	2024-02-06	2024-04-18	95	No	2024-02-28	2024-07-16	No	No	Yes	Yes
774	634	C240138417736	2024-01-15	2024-02-06	2024-02-05	2024-06-24	427	Yes	2024-02-29	2024-06-13	No	No	Yes	Yes
775	N/A	C240138417806	2024-01-16	2024-02-06	2024-02-05	2024-02-23	30	Yes	2024-02-29		Yes	No	Yes	U
776	635	C240138417981	2024-01-16	2024-02-06	2024-02-05	2024-05-24	427	Yes	2024-02-29	2024-07-27	No	No	Yes	Yes
777	633	C240138418104	2024-01-16	2024-02-06	2024-02-05	2024-04-26	402	Yes	2024-02-29	2024-04-26	No	No	No	No
778	636	C240138437633	2024-01-16	2024-02-06	2024-02-06	2024-04-12	87	Yes	2024-03-01	2024-06-09	No	No	No	Yes
779	644	C240138441373	2024-01-17	2024-02-07	2024-02-07	2024-04-10	93	Yes	2024-03-02	2024-06-11	No	No	No	No
780	652	C240138441451	2024-01-17	2024-02-07	2024-02-07	2024-05-21	425	Yes	2024-03-02	2024-07-24	No	No	Yes	Yes
781	644	C240138441602	2024-01-17	2024-02-07	2024-02-07	2024-03-22	65	Yes	2024-03-02	2024-04-02	No	No	Yes	Yes
782	654	C240138441630	2024-01-17	2024-02-07	2024-02-07	2024-06-02	428	Yes	2024-03-02	2024-07-12	No	No	Yes	Yes
783	654	C240138441666	2024-01-17	2024-02-07	2024-02-07	2024-06-05	440	Yes	2024-03-02	2024-07-23	No	No	Yes	Yes
784	653	C240138441631	2024-01-17	2024-02-07	2024-02-07	2024-05-22	426	Yes	2024-03-02	2024-07-18	No	No	No	Yes
785	650	C240138441776	2024-01-17	2024-02-07	2024-02-07	2024-04-20	403	Yes	2024-03-02	2024-07-16	No	No	Yes	Yes
786	646	C240138441900	2024-01-17	2024-02-07	2024-02-07	2024-04-22	96	Yes	2024-03-02	2024-07-23	No	No	Yes	Yes
787	648	C240138442521	2024-01-17	2024-02-07	2024-02-07	2024-05-23	427	Yes	2024-03-02	2024-07-24	No	No	Yes	Yes
788	638	C240138442540	2024-01-17	2024-02-07	2024-02-07	2024-05-24	425	Yes	2024-03-02	2024-07-23	No	No	Yes	Yes
789	643	C240138442807	2024-01-17	2024-02-07	2024-02-07	2024-04-16	90	Yes	2024-03-02	2024-04-16	No	No	No	No
790	642	C240138442061	2024-01-17	2024-02-07	2024-02-07	2024-04-03	77	Yes	2024-03-02	2024-04-15	No	No	No	No
791	681	C240138610702	2024-01-17	2024-02-07	2024-02-13	2024-07-12	477	No	2024-03-02	2024-07-08	No	No	U	No
792	660	C240138441366	2024-01-18	2024-02-08	2024-02-08	2024-05-22	425	Yes	2024-03-03	2024-07-22	No	No	Yes	Yes
793	663	C240138441474	2024-01-18	2024-02-08	2024-02-04	2024-04-26	90	No	2024-03-03	2024-06-18	No	No	Yes	Yes
794	664	C240138441631	2024-01-18	2024-02-08	2024-02-08	2024-05-24	424	Yes	2024-03-03	2024-07-08	No	No	Yes	Yes
795	667	C240138445603	2024-01-18	2024-02-08	2024-02-08	2024-03-14	56	Yes	2024-03-03	2024-03-20	No	No	Yes	Yes
796	650	C240138445790	2024-01-18	2024-02-08	2024-02-08	2024-03-18	60	Yes	2024-03-03	2024-05-15	No	No	Yes	Yes
797	655	C240138446363	2024-01-18	2024-02-08	2024-02-08	2024-03-13	65	Yes	2024-03-03	2024-03-13	No	No	No	No
798	666	C240138446601	2024-01-18	2024-02-08	2024-02-08	2024-06-24	466	No	2024-03-03	2024-07-30	No	No	Yes	Yes
799	664	C240138446772	2024-01-18	2024-02-08	2024-02-08	2024-05-22	425	Yes	2024-03-03	2024-07-24	No	No	Yes	Yes
800	656	C240138447423	2024-01-18	2024-02-08	2024-02-08	2024-05-20	422	Yes	2024-03-03	2024-07-23	No	No	Yes	Yes
801	659	C240138464887	2024-01-18	2024-02-08	2024-02-09	2024-04-04	77	No	2024-03-03	2024-04-19	No	No	No	No
802	667	C240138468826	2024-01-18	2024-02-09	2024-03-04	2024-06-03	436	No	2024-03-04	2024-06-03	No	No	U	No
803	668	C240138469467	2024-01-19	2024-02-09	2024-02-09	2024-06-20	463	No	2024-03-04	2024-07-22	No	No	Yes	Yes
804	670	C240138472600	2024-01-20	2024-02-10	2024-02-09	2024-04-20	94	Yes	2024-03-05	2024-07-22	No	No	Yes	Yes
805	671	C240138565036	2024-01-20	2024-02-10	2024-02-10	2024-05-22	423	No	2024-03-05	2024-07-19	No	No	Yes	Yes
806	673	C240138494864	2024-01-21	2024-02-11	2024-02-09	2024-05-22	422	Yes	2024-03-05	2024-07-23	No	No	Yes	Yes
807	675	C240138495287	2024-01-22	2024-02-12	2024-02-12	2024-05-22	424	Yes	2024-03-07	2024-07-19	No	No	Yes	Yes
808	674	C240138495290	2024-01-22	2024-02-12	2024-02-12	2024-04-06	75	Yes	2024-03-07	2024-06-06	No	No	No	No
809	678	C240138495606	2024-01-22	2024-02-12	2024-02-12	2024-05-23	422	Yes	2024-03-07	2024-07-16	No	No	Yes	Yes
810	676	C240138495603	2024-01-22	2024-02-12	2024-02-12	2024-05-23	422	Yes	2024-03-07	2024-07-19	No	No	Yes	Yes
811	679	C240138513003	2024-01-23	2024-02-13	2024-02-13	2024-04-14	79	Yes	2024-03-08	2024-04-13	No	No	No	Yes
812	692	C240138513822	2024-01-25	2024-02-15	2024-02-15	2024-04-19	85	Yes	2024-03-10	2024-05-10	No	No	Yes	Yes
813	685	C240138513831	2024-01-25	2024-02-15	2024-02-15	2024-05-27	423	Yes	2024-03-10	2024-07-22	No	No	Yes	Yes
814	683	C2401385139316	2024-01-25	2024-02-15	2024-02-16	2024-05-29	425	Yes	2024-03-10	2024-07-24	No	No	No	Yes
815	680	C240138519090	2024-01-25	2024-02-15	2024-02-15	2024-04-27	93	No	2024-03-10	2024-04-06	No	No	U	No
816	684	C240138520001	2024-01-25	2024-02-15	2024-02-15	2024-06-03	430	Yes	2024-03-10	2024-07-16	No	No	Yes	Yes
817	687	C240138523020	2024-01-26	2024-02-16	2024-01-30	2024-04-16	84	Yes	2024-03-11	2024-04-16	No	No	U	No
818	688	C240138562445	2024-01-27	2024-02-17	2024-02-19	2024-05-09	403	No	2024-03-12	2024-05-23	No	No	Yes	Yes
819	689	C240339013306	2024-01-29	2024-02-19	2024-02-19	2024-06-03	426	Yes	2024-03-14	2024-07-24	No	No	Yes	Yes
820	695	C240138566142	2024-01-30	2024-02-20	2024-02-20	2024-04-14	72	Yes	2024-03-16	2024-07-23	No	No	No	Yes
821	691	C240138566201	2024-01-30	2024-02-20	2024-02-20	2024-04-06	67	Yes	2024-03-16	2024-04-06	No	No	No	No

New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	(a) UCIL Reference	(b) Date HBAU received LAR	(c) Date HBAU required to either complete investigation or advise investigation outcome (21 days)	(d) Date of Extra-Time Request (where made)	(e) Date HBAU completed its investigation	(f) Number of days taken to complete investigation	(g) Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	(h) Date HBAU required to complete investigation (45 days) where applicable	(i) Date HBAU advised investigation outcome	(j) Did HBAU complete investigation within 45 days (Yes/No)	(k) Did HBAU advise investigation outcome within 45 days (Yes/No)	(l) Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	(m) Did HBAU refer to Liability Rules in its investigation outcome (Yes/No)
822	696	C240138566029	2024-01-30	2024-02-20	2024-02-20	2024-05-23	144	Yes	2024-03-15	2024-07-22	No	No	No	Yes
823	709	C240138566050	2024-01-30	2024-02-20	2024-02-20	2024-04-02	63	Yes	2024-03-16	2024-08-14	No	No	Yes	Yes
824	698	C240138566064	2024-01-30	2024-02-20	2024-02-21	2024-06-22	144	No	2024-03-16	2024-07-30	No	No	Yes	Yes
825	694	C240138567043	2024-01-30	2024-02-20	2024-02-20	2024-04-23	84	Yes	2024-03-16		No	No	Yes	U
826	692	C240138567627	2024-01-30	2024-02-20	2024-02-20	2024-04-04	65	Yes	2024-03-16	2024-05-14	No	No	Yes	Yes
827	697	C240138568904	2024-01-30	2024-02-20	2024-02-20	2024-04-26	86	Yes	2024-03-16	2024-07-17	No	No	No	Yes
828	699	C240138568967	2024-01-30	2024-02-20	2024-02-23	2024-04-27	88	No	2024-03-16	2024-04-06	No	No	U	No
829	704	C240238574436	2024-01-30	2024-02-20	2024-02-23	2024-05-27	118	No	2024-03-16	2024-07-08	No	No	Yes	Yes
830	702	C240238910866	2024-01-30	2024-02-20		2024-04-18	79	No	2024-03-16	2024-05-10	No	No	Yes	Yes
831	706	C240138564986	2024-01-31	2024-02-21	2024-02-21	2024-06-11	132	Yes	2024-03-16	2024-06-11	No	No	No	No
832	706	C240138565876	2024-01-31	2024-02-21	2024-02-23	2024-03-22	64	No	2024-03-16	2024-05-06	No	No	Yes	Yes
833	714	C240238565038	2024-01-31	2024-02-21	2024-02-23	2024-05-30	120	No	2024-03-16	2024-07-26	No	No	Yes	Yes
834	708	C240238566877	2024-01-31	2024-02-21	2024-02-23	2024-03-19	48	No	2024-03-16	2024-03-22	No	No	No	Yes
835	709	C240238571092	2024-01-31	2024-02-21	2024-02-23	2024-04-23	83	No	2024-03-16	2024-06-13	No	No	Yes	Yes
836	707	C240238574866	2024-01-31	2024-02-21	2024-02-23	2024-04-08	68	No	2024-03-16	2024-07-22	No	No	No	Yes
837	715	C240238566206	2024-02-01	2024-02-22	2024-02-23	2024-06-31	120	No	2024-03-17	2024-05-13	No	No	U	Yes
838	724	C240238566496	2024-02-01	2024-02-22	2024-02-22	2024-04-09	68	No	2024-03-17	2024-07-26	No	No	No	No
839	723	C240238566540	2024-02-01	2024-02-22	2024-02-23	2024-06-03	123	No	2024-03-17	2024-07-24	No	No	Yes	Yes
840	714	C240238566576	2024-02-01	2024-02-22	2024-02-23	2024-03-28	56	No	2024-03-17	2024-03-18	No	No	No	Yes
841	713	C240238566724	2024-02-01	2024-02-22	2024-02-23	2024-03-24	49	No	2024-03-17	2024-03-22	No	No	No	Yes
842	718	C240238908514	2024-02-01	2024-02-22		2024-03-29	67	No	2024-03-17	2024-05-02	No	No	No	Yes
843	725	C240238572803	2024-02-02	2024-02-23	2024-02-23	2024-04-01	59	Yes	2024-03-18	2024-05-27	No	No	No	Yes
844	732	C240238574928	2024-02-02	2024-02-23	2024-02-23	2024-04-09	67	Yes	2024-03-18	2024-06-07	No	No	Yes	Yes
845	726	C240238575239	2024-02-02	2024-02-23	2024-02-23	2024-06-07	126	Yes	2024-03-18	2024-07-11	No	No	Yes	Yes
846	727	C240238576667	2024-02-02	2024-02-23	2024-02-23	2024-03-25	52	Yes	2024-03-18	2024-03-27	No	No	Yes	Yes
847	743	C240238577461	2024-02-02	2024-02-23	2024-02-23	2024-07-06	164	Yes	2024-03-18	2024-08-13	No	No	No	Yes
848	734	C240238614303	2024-02-02	2024-02-23	2024-03-06	2024-06-04	123	No	2024-03-18	2024-07-30	No	No	Yes	Yes
849	736	C240238578308	2024-02-03	2024-02-24	2024-02-23	2024-06-07	125	Yes	2024-03-19	2024-07-22	No	No	Yes	Yes
850	737	C240238578342	2024-02-03	2024-02-24	2024-02-23	2024-04-02	59	Yes	2024-03-19	2024-07-19	No	No	Yes	Yes
851	782	C240238578372	2024-02-03	2024-02-24	2024-02-26	2024-06-06	123	No	2024-03-19	2024-07-22	No	No	Yes	Yes
852	744	C240238579118	2024-02-03	2024-02-24	2024-02-24	2024-06-04	122	Yes	2024-03-19	2024-07-22	No	No	Yes	Yes
853	738	C240238579147	2024-02-03	2024-02-24	2024-02-23	2024-06-11	120	Yes	2024-03-19	2024-07-09	No	No	Yes	Yes
854	747	C240238679162	2024-02-03	2024-02-24		2024-06-27	146	No	2024-03-19	2024-06-27	No	No	U	No
855	745	C240238679164	2024-02-03	2024-02-24		2024-06-16	102	No	2024-03-19	2024-06-12	No	No	Yes	Yes
856	767	C240238611490	2024-02-03	2024-02-24	2024-02-23	2024-06-28	146	Yes	2024-03-19	2024-07-26	No	No	No	No
857	806	C240238618057	2024-02-03	2024-02-24	2024-02-27	2024-05-19	97	No	2024-03-19	2024-05-10	No	No	U	No
858	735	C240238918366	2024-02-03	2024-02-24	2024-02-23	2024-06-18	136	Yes	2024-03-19	2024-06-18	No	No	U	No
859	750	C240238613034	2024-02-04	2024-02-25	2024-02-23	2024-06-01	118	Yes	2024-03-20	2024-07-16	No	No	Yes	Yes
860	749	C240238613049	2024-02-04	2024-02-25	2024-02-23	2024-03-29	64	Yes	2024-03-20	2024-06-30	No	No	Yes	Yes
861	764	C240238613050	2024-02-04	2024-02-25	2024-02-23	2024-06-06	122	Yes	2024-03-20	2024-07-22	No	No	Yes	Yes
862	748	C240238613056	2024-02-04	2024-02-25	2024-02-23	2024-06-20	137	Yes	2024-03-20	2024-06-20	No	No	No	No
863	778	C240238614205	2024-02-04	2024-02-25		2024-05-30	116	No	2024-03-20	2024-07-22	No	No	Yes	Yes
864	746	C240238578206	2024-02-05	2024-02-26		2024-06-24	137	No	2024-03-21	2024-07-24	No	No	Yes	Yes
865	783	C240238614206	2024-02-05	2024-02-26	2024-02-26	2024-04-02	67	Yes	2024-03-21	2024-06-20	No	No	Yes	Yes
866	780	C240238614638	2024-02-05	2024-02-26	2024-02-26	2024-05-10	95	Yes	2024-03-21	2024-05-10	No	No	Yes	Yes
867	784	C240238614884	2024-02-05	2024-02-26	2024-02-26	2024-07-09	166	Yes	2024-03-21	2024-07-31	No	No	Yes	Yes
868	792	C240238615062	2024-02-05	2024-02-26	2024-02-26	2024-05-24	109	Yes	2024-03-21	2024-07-23	No	No	No	Yes
869	794	C240238615277	2024-02-05	2024-02-26	2024-02-26	2024-05-23	108	Yes	2024-03-21	2024-07-19	No	No	Yes	Yes
870	798	C240238616819	2024-02-05	2024-02-27	2024-02-27	2024-04-08	62	Yes	2024-03-22	2024-06-11	No	No	Yes	Yes
871	795	C240238617081	2024-02-05	2024-02-27	2024-02-27	2024-04-09	63	Yes	2024-03-22	2024-06-02	No	No	Yes	Yes
872	805	C240238619409	2024-02-06	2024-02-27	2024-02-27	2024-06-06	120	Yes	2024-03-22	2024-07-22	No	No	Yes	Yes
873	801	C240238618626	2024-02-06	2024-02-27	2024-02-27	2024-04-16	79	Yes	2024-03-22	2024-05-10	No	No	Yes	Yes
874	799	C240238621136	2024-02-06	2024-02-27		2024-04-12	66	No	2024-03-22	2024-05-13	No	No	No	Yes
875	807	C240238621392	2024-02-07	2024-02-28	2024-02-28	2024-06-01	115	Yes	2024-03-23	2024-07-03	No	No	Yes	Yes
876	809	C240238621466	2024-02-07	2024-02-28	2024-02-28	2024-05-07	99	Yes	2024-03-23	2024-05-10	No	No	No	Yes
877	808	C240238621649	2024-02-07	2024-02-28	2024-02-28	2024-04-29	82	Yes	2024-03-23	2024-07-16	No	No	Yes	Yes
878	810	C240238621808	2024-02-07	2024-02-28		2024-06-06	120	No	2024-03-23	2024-06-06	No	No	No	No
879	811	C240238629218	2024-02-09	2024-03-01	2024-03-01	2024-04-06	67	Yes	2024-03-25		No	No	U	U
880	813	C240238652794	2024-02-10	2024-03-02	2024-03-01	2024-06-06	146	Yes	2024-03-26	2024-07-22	No	No	No	Yes
881	812	C240238652847	2024-02-10	2024-03-02	2024-03-01	2024-04-23	73	Yes	2024-03-26	2024-05-18	No	No	No	Yes
882	814	C240539382696	2024-02-10	2024-03-02		2024-08-08	189	No	2024-03-26	2024-08-09	No	No	No	No
883	816	C240238663880	2024-02-12	2024-03-04	2024-03-04	2024-05-23	104	Yes	2024-03-28	2024-07-30	No	No	No	Yes
884	816	C240238665048	2024-02-12	2024-03-04	2024-04-19	2024-04-19	67	No	2024-03-28	2024-05-13	No	No	No	No
885	819	C240238665087	2024-02-13	2024-03-05	2024-03-05	2024-05-23	100	Yes	2024-03-29	2024-06-11	No	No	Yes	Yes
886	818	C240238665162	2024-02-13	2024-03-05	2024-03-05	2024-06-12	120	Yes	2024-03-29	2024-07-22	No	No	Yes	Yes
887	817	C240238665196	2024-02-13	2024-03-05	2024-03-05	2024-06-04	112	Yes	2024-03-29	2024-07-17	No	No	Yes	Yes
888	829	C240238665468	2024-02-13	2024-03-05	2024-03-05	2024-05-14	91	Yes	2024-03-29	2024-05-15	No	No	Yes	Yes
889	826	C240238683087	2024-02-14	2024-03-06	2024-03-06	2024-05-22	98	Yes	2024-03-30	2024-07-04	No	No	No	No
890	822	C240238684794	2024-02-14	2024-03-06	2024-03-06	2024-06-07	83	Yes	2024-03-30	2024-07-04	No	No	Yes	Yes

New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	(a) UCIL Reference	(b) Date HBAU received LIAR	(c) Date HBAU required to either complete investigation or advise investigation Outcome (21-Days)	(d) Date of Extra-Time Request (where made)	(e) Date HBAU completed its investigation	(f) Number of days taken to complete investigation	(g) Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	(h) Date HBAU required to complete investigation (45 days) where applicable	(i) Date HBAU advised investigation Outcome	(j) Did HBAU complete investigation within 45 days (Yes/No)	(k) Did HBAU advise investigation Outcome within 45 days (Yes/No)	(l) Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	(m) Did HBAU refer to Liability Rules in its investigation Outcome (Yes/No)
801	825	C240238685203	2024-02-14	2024-03-06	2024-03-06	2024-03-20	44	Yes	2024-03-30	2024-07-30	Yes	No	Yes	Yes
802	823	C240238685211	2024-02-14	2024-03-06	2024-03-06	2024-06-10	417	Yes	2024-03-30	2024-07-23	No	No	No	Yes
803	827	C240238685660	2024-02-14	2024-03-06	2024-03-06	2024-06-06	413	Yes	2024-03-30	2024-07-23	No	No	No	Yes
804	824	C2402386850543	2024-02-14	2024-03-06	2024-03-06	2024-06-06	413	Yes	2024-03-30	2024-06-06	No	No	U	No
805	824	C2402386890810	2024-02-14	2024-03-06	2024-03-06	2024-06-06	412	Yes	2024-03-30	2024-07-06	No	No	Yes	Yes
806	828	C240238692046	2024-02-16	2024-03-07	2024-03-06	2024-04-17	62	Yes	2024-03-34	2024-05-18	No	No	Yes	Yes
807	829	C240238692064	2024-02-16	2024-03-07	2024-03-06	2024-05-23	98	Yes	2024-03-34	2024-07-26	No	No	Yes	Yes
808	834	C240238692310	2024-02-16	2024-03-07	2024-03-06	2024-05-23	98	Yes	2024-03-34	2024-07-30	No	No	Yes	Yes
809	832	C240238695161	2024-02-16	2024-03-07	2024-03-06	2024-06-28	403	Yes	2024-03-34	2024-06-28	No	No	Yes	Yes
800	830	C240238695241	2024-02-16	2024-03-07	2024-03-06	2024-06-24	99	Yes	2024-03-34	2024-07-22	No	No	Yes	Yes
901	833	C240238716476	2024-02-16	2024-03-08	2024-03-07	2024-05-24	98	Yes	2024-04-01	2024-08-27	No	No	Yes	Yes
902	837	C240238717244	2024-02-16	2024-03-08	2024-03-07	2024-06-12	417	Yes	2024-04-01	2024-07-23	No	No	No	Yes
903	835	C240238717538	2024-02-16	2024-03-08	2024-03-07	2024-05-24	98	Yes	2024-04-01	2024-07-10	No	No	Yes	Yes
904	836	C240238717607	2024-02-16	2024-03-08	2024-03-07	2024-06-27	432	Yes	2024-04-01	2024-07-22	No	No	Yes	Yes
905	834	C240238717772	2024-02-16	2024-03-08	2024-03-07	2024-04-06	49	Yes	2024-04-01	2024-05-01	No	No	No	Yes
906	838	C240238730626	2024-02-17	2024-03-09	2024-03-07	2024-04-24	67	Yes	2024-04-02	2024-07-03	No	No	No	Yes
907	840	C240238730922	2024-02-19	2024-03-10	2024-03-08	2024-05-24	96	Yes	2024-04-03	2024-07-22	No	No	Yes	Yes
908	844	C240238730986	2024-02-19	2024-03-10	2024-03-11	2024-06-09	412	No	2024-04-03	2024-07-16	No	No	Yes	Yes
909	839	C240238730986	2024-02-19	2024-03-10	2024-03-08	2024-03-22	33	Yes	2024-04-03	2024-04-26	Yes	No	No	No
910	849	C240238740160	2024-02-19	2024-03-11	2024-03-11	2024-05-31	402	Yes	2024-04-04	2024-07-22	No	No	Yes	Yes
911	843	C240238744682	2024-02-19	2024-03-11	2024-03-11	2024-04-29	70	Yes	2024-04-04	2024-07-22	No	No	Yes	Yes
912	850	C240238748481	2024-02-19	2024-03-11	2024-03-12	2024-06-03	74	No	2024-04-04	2024-07-22	No	No	Yes	Yes
913	842	C2402387560747	2024-02-20	2024-03-12	2024-03-12	2024-05-06	76	Yes	2024-04-05	2024-05-10	No	No	No	Yes
914	851	C240238753166	2024-02-20	2024-03-12	2024-03-12	2024-04-22	62	Yes	2024-04-05	2024-07-24	No	No	Yes	Yes
915	853	C240238768469	2024-02-21	2024-03-13	2024-03-13	2024-04-24	63	Yes	2024-04-05	2024-07-29	No	No	Yes	Yes
916	852	C240238769070	2024-02-21	2024-03-13	2024-03-13	2024-03-26	33	Yes	2024-04-05	2024-03-26	Yes	Yes	No	No
917		C240238776818	2024-02-22	2024-03-14	2024-03-14	2024-06-27	96	Yes	2024-04-07	2024-07-22	No	No	Yes	Yes
918	854	C2402387848761	2024-02-22	2024-03-14		2024-07-29	169	No	2024-04-07	2024-08-20	No	No	Yes	Yes
919	856	C2402387890853	2024-02-23	2024-03-15	2024-03-14	2024-03-26	32	Yes	2024-04-08	2024-03-26	Yes	Yes	No	No
920	858	C2402387910147	2024-02-23	2024-03-15	2024-03-14	2024-03-26	32	Yes	2024-04-08	2024-03-28	Yes	Yes	No	No
921	855	C240238781089	2024-02-23	2024-03-15	2024-03-14	2024-03-26	32	Yes	2024-04-08	2024-03-28	Yes	Yes	No	No
922	857	C240238787880	2024-02-23	2024-03-15	2024-03-26	2024-05-09	76	No	2024-04-08	2024-07-22	No	No	Yes	Yes
923	861	C240238784583	2024-02-24	2024-03-16	2024-03-14	2024-05-03	69	Yes	2024-04-09	2024-05-23	No	No	Yes	Yes
924	860	C240238784616	2024-02-24	2024-03-16	2024-03-14	2024-05-07	73	Yes	2024-04-09	2024-05-07	No	No	U	No
925	862	C240238795796	2024-02-24	2024-03-16	2024-03-16	2024-07-19	146	No	2024-04-09	2024-07-31	No	No	No	No
926		C240238784853	2024-02-25	2024-03-17	2024-04-01	2024-05-28	93	No	2024-04-10	2024-07-19	No	No	Yes	Yes
927	874	C240238802722	2024-02-25	2024-03-17	2024-03-20	2024-06-03	99	No	2024-04-10	2024-04-23	No	No	U	No
928	864	C240238785162	2024-02-26	2024-03-18	2024-03-10	2024-03-26	29	No	2024-04-11	2024-03-27	Yes	Yes	No	No
929	866	C240238785744	2024-02-26	2024-03-18	2024-03-18	2024-03-27	30	Yes	2024-04-11	2024-03-28	Yes	Yes	No	No
930	865	C240238786540	2024-02-26	2024-03-18	2024-03-18	2024-06-06	101	Yes	2024-04-11	2024-06-06	No	No	U	No
931	863	C240238794030	2024-02-26	2024-03-18	2024-06-28	2024-07-12	437	No	2024-04-11	2024-08-06	No	No	Yes	Yes
932	867	C240238791244	2024-02-27	2024-03-19	2024-03-19	2024-04-16	49	Yes	2024-04-12	2024-04-19	No	No	No	No
933	868	C240238802802	2024-02-27	2024-03-19	2024-03-20	2024-05-07	70	No	2024-04-12	2024-07-30	No	No	Yes	Yes
934	869	C240238802006	2024-02-28	2024-03-20	2024-03-20	2024-04-17	49	Yes	2024-04-13	2024-04-17	No	No	Yes	Yes
935	870	C240238803192	2024-02-28	2024-03-20	2024-03-20	2024-05-03	65	Yes	2024-04-13	2024-05-16	No	No	Yes	Yes
936	872	C2402388064921	2024-02-29	2024-03-21		2024-06-24	116	No	2024-04-14	2024-07-16	No	No	Yes	Yes
937	874	C240238811068	2024-03-01	2024-03-22	2024-03-21	2024-03-26	24	Yes	2024-04-15		Yes	No	No	U
938	873	C240238811694	2024-03-01	2024-03-22	2024-03-21	2024-07-03	124	Yes	2024-04-15		No	No	U	U
939	875	C240238858513	2024-03-06	2024-03-27	2024-03-26	2024-05-29	84	Yes	2024-04-20	2024-07-25	No	No	No	Yes
940	876	C240238864804	2024-03-08	2024-03-29	2024-03-27	2024-03-27	49	Yes	2024-04-22	2024-06-08	Yes	No	Yes	Yes
941	878	C240238874867	2024-03-09	2024-03-30	2024-03-28	2024-03-28	49	Yes	2024-04-23	2024-04-02	Yes	Yes	No	No
942	879	C240238900878	2024-03-12	2024-04-02	2024-04-02	2024-05-22	71	Yes	2024-04-26	2024-05-22	No	No	U	No
943	804	C240238926293	2024-03-15	2024-04-05	2024-04-02	2024-05-09	65	Yes	2024-04-29	2024-04-18	No	Yes	No	No
944	881	C240239014001	2024-03-19	2024-04-09		2024-03-25	6	No	2024-05-03		Yes	No	No	U
945	880	C240239025139	2024-03-20	2024-04-10	2024-04-10	2024-06-05	77	Yes	2024-05-04		No	No	U	U
946	883	C240239031092	2024-03-20	2024-04-10	2024-04-10	2024-05-29	70	Yes	2024-05-04		No	No	Yes	U
947	882	C240239031178	2024-03-20	2024-04-10		2024-03-26	6	No	2024-05-04	2024-05-10	Yes	No	No	Yes
948	884	C240239032026	2024-03-22	2024-04-12		2024-04-05	14	No	2024-05-06	2024-04-16	Yes	Yes	No	Yes
949		C240239039360	2024-03-22	2024-04-12	2024-04-10	2024-04-14	20	Yes	2024-05-06	2024-04-11	Yes	Yes	No	Yes
950		C240239039470	2024-03-22	2024-04-12	2024-04-10	2024-04-14	20	Yes	2024-05-06	2024-04-11	Yes	Yes	No	Yes
951	886	C240239047945	2024-03-23	2024-04-13		2024-07-17	416	No	2024-05-07	2024-07-26	No	No	No	No
952	887	C240239067074	2024-03-26	2024-04-16	2024-04-26	2024-06-06	71	No	2024-05-10		No	No	No	U
953	888	C240239068501	2024-03-26	2024-04-16		2024-04-04	9	No	2024-05-10	2024-07-23	Yes	No	No	U
954	890	C240239071881	2024-03-27	2024-04-17	2024-04-16	2024-05-02	36	Yes	2024-05-11	2024-04-20	Yes	Yes	U	No
955	890	C240239072046	2024-03-27	2024-04-17	2024-04-16	2024-05-02	36	Yes	2024-05-11	2024-04-20	Yes	Yes	U	No
956	892	C240239072316	2024-03-27	2024-04-17		2024-04-10	44	Yes	2024-05-11	2024-04-09	Yes	Yes	No	Yes
957	894	C240239077695	2024-03-28	2024-04-18	2024-04-18	2024-07-26	420	Yes	2024-05-12	2024-07-26	No	No	No	No
958	891	C240439142124	2024-03-28	2024-04-18	2024-04-26	2024-06-19	83	No	2024-05-12		No	No	No	U
959	896	C240239080624	2024-03-29	2024-04-19	2024-04-25	2024-05-04	36	No	2024-05-13	2024-05-20	Yes	No	No	No

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)		
New row #	Old row # in Schedule E of Statement of Claim filed on 12 December 2024	UCM Reference	Date HBAU received UAR	Date HBAU required to either complete investigation or advise investigation outcome (21 days)	Date of Extra-Time Request (where made)	Date HBAU completed its investigation	Number of days taken to complete investigation	Did HBAU make Extra Time Request or complete investigation within 21 days (Yes/No)	Date HBAU required to complete investigation (45 days) where applicable	Date HBAU advised investigation outcome	Did HBAU complete investigation within 45 days (Yes/No)	Did HBAU advise investigation outcome within 45 days (Yes/No)	Did HBAU refer to Liability Rules in completing its investigation (Yes/No)	Did HBAU refer to Liability Rules in its investigation outcome (Yes/No)
060	893	C240320083843	2024-03-30	2024-04-20	2024-04-25	2024-07-16	108	No	2024-05-14	2024-07-31	No	No	Yes	Yes
061		C240430085488	2024-04-01	2024-04-22	2024-04-26	2024-07-06	96	No	2024-05-16	2024-08-07	No	No	Yes	Yes
062	897	C240430006468	2024-04-02	2024-04-23	2024-04-23	2024-07-26	116	Yes	2024-06-17	2024-07-26	No	No	No	No
063	898	C240430000400	2024-04-02	2024-04-23	2024-04-23	2024-06-13	72	Yes	2024-06-17	2024-06-13	No	No	No	No
064	903	C240430247677	2024-04-04	2024-04-25	2024-06-07	2024-05-16	42	No	2024-05-10	2024-05-16	Yes	Yes	No	No
065	899	C240430145204	2024-04-05	2024-04-26	2024-04-29	2024-05-13	38	No	2024-05-20	2024-05-13	Yes	Yes	Yes	Yes
066	900	C240430172404	2024-04-10	2024-05-01	2024-05-04	2024-06-03	54	Yes	2024-05-25	2024-06-14	No	No	No	No
067	904	C240430236480	2024-04-14	2024-05-05	2024-05-03	2024-05-28	44	Yes	2024-05-29	2024-06-12	Yes	No	No	No
068	902	C240430273466	2024-04-17	2024-05-08	2024-05-08	2024-07-09	83	Yes	2024-06-04	2024-07-24	No	No	No	No
069	904	C240430204371	2024-04-19	2024-05-10	2024-05-10	2024-07-14	86	Yes	2024-06-03		No	No	No	U
070	905	C240430368048	2024-04-26	2024-05-17	2024-05-17	2024-06-14	49	Yes	2024-06-10	2024-07-26	No	No	No	No
071	906	C240430274694	2024-04-30	2024-05-24	2024-05-24	2024-06-04	35	Yes	2024-06-14	2025-07-26	Yes	No	No	No
072		C240530403338	2024-05-06	2024-05-27		2024-05-13	7	No	2024-06-20	2024-07-23	Yes	No	Yes	Yes
073	907	C240530424613	2024-05-09	2024-05-30		2024-05-17	8	Yes	2024-06-23	2024-05-17	Yes	Yes	U	No
074	908	C240530440807	2024-05-11	2024-06-01	2024-06-04	2024-06-04	24	Yes	2024-06-25	2024-07-26	Yes	No	No	No
075	N/A	C240530464323	2024-05-12	2024-06-02	2024-06-04	2024-06-14	33	Yes	2024-06-26		Yes	No	U	U
076		C240530486182	2024-05-14	2024-06-04	2024-06-03	2024-08-02	80	Yes	2024-06-28		No	No	No	U
077	909	C240530405766	2024-05-15	2024-06-05	2024-06-05	2024-07-08	54	Yes	2024-06-29	2024-07-30	No	No	Yes	Yes
078	910	C240530520284	2024-05-18	2024-06-08		2024-07-16	60	No	2024-07-02	2024-08-08	No	No	No	No
079	911	C240530550400	2024-05-22	2024-06-12	2024-06-13	2024-06-14	23	No	2024-07-06	2024-08-29	Yes	No	No	No
080	912	C240530673807	2024-05-27	2024-06-17	2024-06-17	2024-06-18	22	Yes	2024-07-14	2024-08-08	Yes	No	Yes	Yes
081	913	C240530676008	2024-05-27	2024-06-17	2024-06-17	2024-06-19	23	Yes	2024-07-14	2024-07-24	Yes	No	No	Yes
082		C240530684028	2024-05-29	2024-06-19	2024-06-26	2024-09-02	96	No	2024-07-13	2024-09-19	No	No	Yes	Yes
083	914	C240530684040	2024-05-29	2024-06-19		2024-05-31	2	No	2024-07-13	2024-07-25	Yes	No	Yes	Yes
084	916	C240530689253	2024-06-04	2024-06-25		2024-11-13	162	No	2024-07-19	2024-11-26	No	No	Yes	Yes
085	917	C240530705333	2024-06-12	2024-07-03		2024-06-16	3	No	2024-07-27	2024-07-26	Yes	Yes	Yes	Yes
086	918	C240530714713	2024-06-13	2024-07-04		2024-06-16	2	No	2024-07-28	2024-07-30	Yes	No	Yes	Yes
087	645	C240740020607	2024-06-13	2024-07-04	2024-08-23	2024-09-10	89	No	2024-07-28	2024-09-13	No	No	U	Yes
088	919	C240630779074	2024-06-18	2024-07-09	2024-07-09	2024-07-19	31	Yes	2024-08-02	2024-07-25	Yes	Yes	No	No
089	N/A	C240630818845	2024-06-25	2024-07-16	2024-07-16	2024-07-26	21	Yes	2024-08-09	2024-07-26	Yes	Yes	No	No
090	920	C240730856796	2024-07-03	2024-07-24	2024-07-24	2024-08-07	35	Yes	2024-08-17		Yes	No	No	U
091	921	C240730873486	2024-07-08	2024-07-29		2024-07-29	21	No	2024-08-22		Yes	No	No	U
092	923	C240730930958	2024-07-11	2024-08-01	2024-08-02	2024-08-26	46	No	2024-08-25	2024-09-02	No	No	No	No
093	924	C240730944327	2024-07-14	2024-08-04	2024-08-02	2024-08-27	44	Yes	2024-08-28		Yes	No	No	U
094	640	C240730969376	2024-07-16	2024-08-06		2024-07-29	13	No	2024-08-30	2024-11-27	Yes	No	U	No
095	925	C240730970944	2024-07-16	2024-08-06	2024-08-06	2024-08-19	34	Yes	2024-08-30	2024-08-27	Yes	Yes	No	Yes
096		C240730984488	2024-07-18	2024-08-08		2024-08-02	15	Yes	2024-09-04	2024-08-07	Yes	Yes	No	No
097	926	C240740040378	2024-07-21	2024-08-11	2024-08-09	2024-09-25	66	Yes	2024-09-04	2024-09-18	No	No	No	No
098	637	C240740042437	2024-07-22	2024-08-12	2024-08-12	2024-08-26	36	Yes	2024-09-05	2024-11-27	Yes	No	U	No
099	639	C240740044615	2024-07-23	2024-08-13	2024-08-13	2024-08-29	36	Yes	2024-09-06	2024-11-27	Yes	No	No	No
1000	930	C240740034626	2024-07-26	2024-08-16		2024-08-08	13	Yes	2024-09-09	2024-08-08	Yes	Yes	U	No
1001	927	C240740028883	2024-07-29	2024-08-19	2024-08-19	2024-09-24	67	Yes	2024-09-12	2024-09-24	No	No	U	No
1002	928	C240840417168	2024-08-09	2024-08-30	2024-08-30	2024-09-26	48	Yes	2024-09-23	2024-09-23	No	Yes	No	Yes
1003	647	C240840183603	2024-08-13	2024-09-03	2024-09-03	2024-09-17	36	Yes	2024-09-27		Yes	No	No	U
1004	929	C240840409690	2024-08-15	2024-09-05		2024-09-02	18	No	2024-09-29		Yes	No	Yes	U
1005		C240840245468	2024-08-22	2024-09-12		2024-11-06	76	No	2024-10-06	2024-11-19	No	No	Yes	Yes

Schedule H

¹The Defendant does not adopt the definitions in this Schedule H (particularly where those definitions seek to characterise conduct) unless expressly stated in the Defence.
²U means unknown when it is a reference to a date and unavailable when it is a reference to a calculation of days

New row #	Old row # in Schedule H of Statement of Claim filed on 13 December 2024	(a) UCM reference	(b) Date HBAU received UAR	(c) Date Customer's account was blocked or restricted by HBAU	(d) Nature of restrictions (Account Restriction, Digital Block, or Both)	(e) Date HBAU notified Customer of process to reinstate account access	(f) Number of days taken for HBAU to notify Customer of process to reinstate account	(g) Date HBAU reinstated Digital Access and removed Account Restrictions	(h) Number of days for Digital Access reinstatement and Account Restrictions removed	(i) Date HBAU completed its investigation	(j) Number of days taken to complete investigation
1	U	C200621366767	2020-01-08	2020-06-28	Both	2020-10-20	164	U	U	2021-02-26	416
2	U	C200410973362	2020-01-22	2020-01-02	Both	2020-02-03	32	U	U	2020-11-26	300
3	20	C20200210185	2020-02-10	2020-02-07	Both	2020-02-10	3	U	U	2020-10-02	236
4	30	C20200303244	2020-02-13	2020-02-13	Both	2020-03-07	23	2020-05-15	02	2020-10-16	246
5	U	C200420807703	2020-02-10	2020-02-10	Digital Block	U	U	2020-02-20	4	2020-12-07	202
6	U	C200210887896	2020-02-28	2020-02-28	Account	2020-03-20	21	2020-03-02	3	2020-08-24	178
7	U	C200210763803	2020-03-27	2020-03-17	Account	U	U	2020-05-08	52	2020-12-17	266
8	34	C20200500548	2020-05-10	2020-05-10	Both	2021-01-20	246	U	U	2021-06-30	407
9	32	C20200510007	2020-05-10	2020-05-10	Both	U	U	2023-12-10	1300	2021-01-29	255
10	U	C200621366637	2020-06-24	2020-06-24	Digital Block	U	U	U	U	2020-12-31	224
11	U	C200621420646	2020-06-03	2020-06-10	Both	U	U	U	U	2020-11-30	180
12	U	C200621460045	2020-06-04	2020-06-04	Both	U	U	2021-03-18	287	2020-11-26	176
13	U	C200621804446	2020-06-15	2020-06-15	Both	U	U	2020-06-17	2	2020-11-24	162
14	33	C20200610343	2020-06-16	2020-06-10	Both	U	U	U	U	2021-06-30	380
15	U	C200621883645	2020-06-27	2020-06-20	Both	2020-07-28	20	2020-10-13	106	2020-09-04	60
16	U	C200722321225	2020-07-23	2020-07-24	Both	2020-07-24	0	U	U	2021-02-26	218
17	U	C200822585236	2020-08-10	2020-08-10	Both	U	U	U	U	2021-05-25	288
18	13	C200822690062	2020-08-13	2020-08-13	Both	U	U	2020-08-24	8	2020-09-24	42
19	U	C200822845620	2020-08-14	2020-08-10	Both	2020-10-02	44	U	U	2021-06-04	204
20	U	C200822866667	2020-08-28	2020-08-28	Digital Block	2021-01-08	133	2020-12-31	125	2021-02-26	182
21	35	C20200900706	2020-09-15	2020-09-15	Account	2020-09-22	0	U	U	2020-10-27	42
22	U	C200923376198	2020-09-23	2020-09-23	Digital Block	2020-09-24	1	2022-06-07	622	2021-01-18	117
23	U	C200923378666	2020-09-26	2020-09-20	Digital Block	2021-01-06	00	2021-01-06	00	2020-12-21	87
24	U	C201023481574	2020-10-08	2020-10-08	Both	2020-10-08	0	U	U	2021-01-18	102
25	U	C201023515219	2020-10-11	2020-10-12	Both	U	U	U	U	2021-05-18	210
26	36	C20201009098	2020-10-12	2020-10-12	Both	U	U	U	U	2021-06-23	254
27	U	C201023510730	2020-10-13	2020-10-13	Both	U	U	2021-07-10	270	2020-12-16	64
28	U	C201124206478	2020-11-10	2020-11-10	Digital Block	2020-12-18	20	2020-12-18	20	2021-03-30	131
29	30	C20201201353	2020-11-30	2020-11-30	Both	U	U	U	U	2021-02-10	84
30	37	C20201201286	2020-12-01	2020-12-02	Account	U	U	2022-09-09	646	2021-02-26	87
31	38	C20201201306	2020-12-01	2020-12-02	Both	U	U	U	U	2021-05-17	167
32	24	C201224486336	2020-12-02	2020-12-02	Digital Block	2020-12-02	0	2020-12-02	0	2021-07-27	237
33	U	C201224739378	2020-12-16	2020-12-16	Digital Block	2022-01-25	406	2022-01-25	406	2021-05-31	166
34	U	C201224764063	2020-12-22	2020-12-21	Both	U	U	U	U	2021-06-23	183
35	U	C201224706857	2020-12-22	2020-12-22	Both	U	U	U	U	2021-06-23	183
36	41	C20201213417	2020-12-24	2020-12-23	Both	2020-12-20	6	2021-01-10	27	2021-06-02	160
37	28	C201224875072	2020-12-25	2020-12-20	Digital Block	U	U	2021-01-20	22	2021-09-30	270
38	40	C20201213314	2020-12-26	2020-12-20	Both	U	U	2021-02-06	38	2021-06-22	178
39	42	C20210100945	2021-01-03	2021-01-04	Both	U	U	U	U	2021-04-15	102
40	U	C210124014170	2021-01-06	2021-01-06	Digital Block	2022-12-05	600	U	U	2021-06-30	176
41	44	C210124074040	2021-01-08	2021-01-08	Both	U	U	U	U	2021-07-20	193
42	U	C210125350515	2021-01-25	2021-01-25	Both	2021-01-25	0	U	U	2021-05-20	116
43	U	C210125363284	2021-01-27	2021-01-27	Both	2021-02-24	28	U	U	2021-07-29	183
44	U	C210225485403	2021-01-30	2021-02-08	Both	2021-04-07	58	2023-05-20	840	2021-03-05	34
45	66	C210326068820	2021-02-02	2021-02-02	Both	U	U	U	U	2021-09-03	213
46	48	C210225455704	2021-02-03	2021-02-03	Both	U	U	U	U	2021-07-30	177
47	54	C210225713055	2021-02-04	2021-02-04	Both	2021-02-04	0	U	U	2021-08-03	180
48	50	C210225700347	2021-02-15	2021-02-15	Digital Block	U	U	2021-02-22	7	2021-08-12	178
49	U	C210225778000	2021-02-18	2021-02-18	Both	2021-02-10	4	2021-04-04	42	2021-06-27	120
50	53	C210225781444	2021-02-10	2021-02-10	Both	2021-03-17	26	U	U	2021-08-11	173
51	64	C210225813850	2021-02-22	2021-02-22	Both	U	U	U	U	2021-09-21	211
52	55	C210225818874	2021-02-24	2021-02-24	Both	2021-02-24	0	U	U	2021-06-30	126
53	58	C210326034560	2021-03-11	2021-03-11	Both	U	U	U	U	2021-06-30	111
54	50	C210326318400	2021-03-23	2021-03-23	Both	2021-11-08	230	2021-11-08	230	2021-08-26	166
55	60	C210326347386	2021-03-25	2021-03-24	Both	2021-05-03	40	2021-09-09	160	2021-06-30	97
56	64	C210326378683	2021-03-29	2021-03-29	Account	U	U	U	U	2021-10-13	198
57	62	C210426450119	2021-04-06	2021-04-06	Both	U	U	U	U	2021-04-23	17
58	63	C210426450224	2021-04-06	2021-04-09	Both	2021-04-14	6	U	U	2021-09-16	163
59	65	C210426810202	2021-04-27	2021-04-27	Both	U	U	2021-07-26	00	2021-05-19	22
60	66	C210526862405	2021-05-03	2021-05-04	Both	2021-05-08	4	U	U	2021-09-30	160

Row #	Old-row # in Schedule H of Statement of Claim filed on 13 December 2024	(a) UCM reference	(b) Date HBAU received UAR	(c) Date Customer's account was blocked or restricted by HBAU	(d) Nature of restrictions (Account Restriction, Digital Block, or Both)	(e) Date HBAU notified Customer of process to reinstate account access	(f) Number of days taken for HBAU to notify Customer of process to reinstate account	(g) Date HBAU reinstated Digital Access and removed Account Restrictions	(h) Number of days for Digital Access reinstatement and Account Restrictions removed	(i) Date HBAU completed its investigation	(j) Number of days taken to complete investigation
61	67	C210627245404	2021-06-30	2021-06-31	Digital Block	2021-06-31	0	2021-06-10	10	2021-10-26	140
62	U	C240627477266	2021-06-16	2021-06-16	Digital Block	U	U	2021-06-17	1	2021-07-08	22
63	68	C240627404864	2021-06-16	2021-06-16	Both	2022-07-28	407	U	U	2021-06-30	14
64	69	C240627641582	2021-06-22	2021-06-22	Both	U	U	U	U	2022-01-18	210
65	U	C240627640664	2021-06-24	2021-06-24	Both	2021-08-04	41	U	U	2021-07-20	35
66	70	C240627712704	2021-06-30	2021-06-29	Both	2021-07-20	22	U	U	2021-09-24	86
67	U	C240727745407	2021-07-04	2021-07-02	Digital Block	2021-07-02	0	2021-07-02	0	2021-08-06	36
68	U	C240728030853	2021-07-09	2021-07-12	Account	U	U	U	U	2021-08-11	33
69	U	C240728020717	2021-07-12	2021-07-13	Digital Block	2021-08-20	38	2024-11-07	1213	2021-08-13	32
70	74	C240728146550	2021-07-15	2021-07-10	Both	U	U	2021-07-20	10	2021-10-12	80
74	U	C240728180648	2021-07-19	2021-07-20	Both	2021-07-20	0	2021-10-27	99	2021-08-10	34
72	72	C240728105009	2021-07-20	2021-07-20	Digital Block	2021-07-20	0	U	U	2021-10-29	101
73	U	C240728221884	2021-07-24	2021-07-26	Both	U	U	U	U	2021-10-06	77
74	U	C240828314534	2021-08-03	2021-08-03	Both	U	U	2021-11-09	98	2021-09-01	29
75	73	C240928706078	2021-08-27	2021-08-27	Digital Block	2021-08-30	3	2021-08-30	3	2021-10-14	48
76	U	C240828705607	2021-08-31	2021-08-31	Both	2021-09-16	16	U	U	2021-10-15	45
77	74	C240928761725	2021-09-04	2021-09-06	Both	2021-09-28	22	2021-11-02	57	2021-11-10	76
78	U	C240928779097	2021-09-07	2021-09-07	Both	2021-10-10	42	U	U	2021-10-21	44
79	82	C241029360492	2021-09-10	2021-09-09	Account	U	U	U	U	2022-02-15	158
80	75	C240928913950	2021-09-11	2021-09-11	Both	2021-10-29	48	2021-11-26	76	2021-10-18	37
84	76	C240928967877	2021-09-15	2021-09-13	Both	2021-09-24	8	U	U	2021-11-26	72
82	77	C240928969066	2021-09-16	2021-09-16	Both	U	U	U	U	2022-02-18	166
83	78	C240929001419	2021-09-17	2021-09-17	Digital Block	2021-09-21	4	2021-09-21	4	2021-09-30	13
84	79	C240929110404	2021-09-20	2021-09-20	Both	2021-10-01	2	U	U	2021-12-21	83
85	U	C240929112614	2021-09-30	2021-09-30	Both	U	U	U	U	2022-01-21	113
86	80	C241029116241	2021-10-01	2021-10-06	Both	2021-10-11	6	U	U	2021-11-10	40
87	84	C241029166546	2021-10-06	2021-10-07	Digital Block	2021-10-25	18	2021-10-25	18	2021-10-29	23
88	U	C241029166640	2021-10-07	2021-10-07	Digital Block	2021-10-07	0	2021-11-16	40	2021-11-11	35
89	U	C241029193422	2021-10-08	2021-10-08	Both	2021-10-14	6	2021-11-16	39	2021-11-11	34
90	U	C241029252409	2021-10-12	2021-10-12	Both	2021-10-12	0	U	U	2021-10-27	15
94	83	C241029380226	2021-10-21	2021-10-21	Digital Block	2021-12-31	71	2022-01-06	167	2022-01-14	85
92	U	C241129615437	2021-11-02	2021-11-02	Digital Block	2021-11-02	0	2021-11-02	0	2021-11-24	22
93	U	C241129614768	2021-11-12	2021-11-12	Both	2021-12-03	21	U	U	2021-12-03	21
94	U	C241129760726	2021-11-17	2021-11-17	Digital Block	U	U	2021-11-23	6	2022-02-18	93
96	84	C241129789840	2021-11-20	2021-11-23	Account	U	U	U	U	2022-04-29	160
96	85	C241129790408	2021-11-21	2021-11-21	Both	U	U	U	U	2022-02-09	80
97	U	C241129790716	2021-11-22	2021-11-22	Both	2022-02-11	89	U	U	2022-01-07	46
98	87	C241129874518	2021-11-30	2021-11-30	Both	U	U	U	U	2022-03-31	121
99	88	C241220806070	2021-12-03	2021-12-03	Both	U	U	U	U	2022-03-29	116
100	89	C241220905048	2021-12-13	2021-12-13	Both	2022-05-26	164	2023-01-10	492	2022-05-13	151
101	90	C241230092422	2021-12-15	2021-12-15	Both	U	U	2022-10-26	316	2022-04-28	134
102	94	C241230162965	2021-12-21	2021-12-21	Digital Block	U	U	2022-06-15	176	2022-05-31	164
103	92	C241230227908	2021-12-28	2021-12-20	Both	2021-12-30	4	U	U	2022-02-08	42
104	93	C241230228316	2021-12-28	2021-12-29	Both	2021-12-29	0	U	U	2022-05-30	163
105	773	C220130520533	2022-01-10	2022-01-10	Digital Block	2022-01-10	0	2022-01-20	1	2022-02-17	29
106	777	C220130553737	2022-01-20	2022-01-21	Digital Block	U	U	2022-03-29	67	2022-02-07	18
107	775	C220130582954	2022-01-27	2022-01-27	Digital Block	U	U	U	U	2022-02-22	26
108	770	C220230622092	2022-02-02	2022-02-21	Both	U	U	U	U	2022-02-17	15
109	769	C220331013533	2022-03-03	2022-03-04	Both	2022-03-22	18	2022-05-03	60	2022-03-22	19
110	766	C220431259132	2022-03-04	2022-05-13	Account	U	U	U	U	2022-04-06	33
111	765	C220331107406	2022-03-11	2022-03-11	Both	2022-03-11	0	U	U	2022-04-11	31
112	764	C220331273708	2022-03-24	2022-03-24	Both	U	U	U	U	2022-04-04	11
113	763	C220331310585	2022-03-29	2022-03-29	Both	2022-04-14	16	U	U	2022-05-13	45
114	774	C220431346466	2022-04-04	2022-04-04	Both	U	U	U	U	2022-05-11	37
115	768	C220431386128	2022-04-07	2022-04-07	Digital Block	U	U	2022-04-08	1	2022-05-20	43
116	760	C220431501805	2022-04-13	2022-04-13	Both	2022-06-02	19	U	U	2022-05-02	19
117	922	C220431727744	2022-04-28	2022-04-28	Digital Block	2022-04-28	0	2022-05-04	6	2022-05-26	28
118	U	C220521765736	2022-05-06	2022-05-06	Account	U	U	2024-02-15	660	2022-05-31	25
119	167	C220531899079	2022-05-13	2022-05-13	Digital Block	2022-07-06	64	2022-09-28	138	2022-07-20	68
120	U	C220531971328	2022-05-18	2022-05-18	Both	2022-06-09	22	2022-10-07	142	2022-06-15	28
121	U	C220632035527	2022-06-21	2022-06-23	Digital Block	2024-03-01	648	U	U	2022-07-12	52
122	765	C220632266520	2022-06-14	2022-06-15	Both	U	U	2022-07-08	23	2022-07-19	35
123	U	C220632290843	2022-06-18	2022-06-15	Digital Block	2022-06-18	3	2022-06-24	9	2022-07-26	38
124	847	C220732503829	2022-07-06	2022-07-07	Digital Block	U	U	2022-07-25	18	2022-07-15	9
125	U	C220732612303	2022-07-07	2022-07-12	Both	2022-07-12	0	2022-07-10	7	2022-10-26	111
126	720	C220732609090	2022-07-09	2022-07-11	Both	2022-09-06	67	2022-08-03	23	2022-09-23	76
127	776	C220732786376	2022-07-12	2022-08-02	Both	2022-08-02	0	2022-09-30	59	2022-09-05	55

New-row.#	Old-row.# in Schedule H of Statement of Claim filed on 13 December 2024	(a) UCM reference	(b) Date HBAU received UAR	(c) Date Customer's account was blocked or restricted by HBAU	(d) Nature of restrictions (Account Restriction: Digital Block, or Both)	(e) Date HBAU notified Customer of process to reinstate account access	(f) Number of days taken for HBAU to notify Customer of process to reinstate account	(g) Date HBAU reinstated Digital Access and removed Account Restrictions	(h) Number of days for Digital Access reinstatement and Account Restrictions removed	(i) Date HBAU completed its investigation	(j) Number of days taken to complete investigation
428	769	C220732681284	2022-07-16	2022-07-18	Both	2022-07-28	10	2022-11-08	143	2022-09-02	48
429	760	C220732770094	2022-07-24	2022-07-22	Both	2022-08-22	24	2022-08-30	20	2022-09-06	46
430	774	C220732809840	2022-07-29	2022-07-29	Digital Block	2022-09-19	62	2022-08-02	4	2022-09-19	62
431	U	C220832867816	2022-08-06	2022-08-06	Both	U	U	2022-08-23	48	2022-09-14	40
432	764	C2208329145421	2022-08-10	2022-08-10	Both	U	U	U	U	2022-10-11	62
433	623	C220832973975	2022-08-14	2022-08-16	Both	2022-10-24	70	2023-01-04	142	2022-09-30	47
434	U	C2208330142487	2022-08-18	2022-08-19	Both	U	U	U	U	2022-10-13	56
435	U	C220833113262	2022-08-26	2022-08-26	Digital Block	2022-08-26	0	2022-08-20	3	2022-10-24	59
436	U	C220933132894	2022-09-04	2022-09-04	Digital Block	2022-09-08	7	2022-09-13	42	2022-10-26	64
437	U	C220933203853	2022-09-07	2022-09-07	Digital Block	2022-09-13	6	2022-09-14	7	2022-10-31	64
438	U	C220933206844	2022-09-07	2022-09-07	Both	U	U	2022-09-30	23	2022-11-02	56
439	762	C220933363850	2022-09-10	2022-09-09	Both	U	U	U	U	2022-11-17	59
440	772	C220933431824	2022-09-20	2022-09-20	Digital Block	U	U	U	U	2022-11-26	66
441	U	C220933460856	2022-09-23	2022-10-11	Digital Block	2022-10-11	0	U	U	2022-11-28	66
442	896	C220833128850	2022-09-26	2022-08-34	Both	U	U	2022-12-08	99	2022-12-10	84
443	703	C220933493039	2022-09-28	2022-09-28	Both	U	U	U	U	2023-01-27	124
444	U	C220933490784	2022-09-30	2022-09-30	Both	U	U	2022-10-07	7	2023-01-31	123
445	763	C221033646016	2022-10-08	2022-10-10	Digital Block	2022-10-10	0	2022-10-20	10	2023-01-24	108
446	744	C221033648748	2022-10-10	2022-10-10	Both	U	U	U	U	2023-03-21	162
447	766	C221033643248	2022-10-14	2022-10-14	Both	2022-11-16	33	U	U	2023-01-26	103
448	U	C221033643122	2022-10-18	2022-10-18	Both	2022-10-20	2	2022-11-20	42	2023-02-01	106
449	749	C221033664190	2022-10-19	2022-10-19	Both	2022-11-18	30	U	U	2022-11-17	29
450	U	C221033712382	2022-10-24	2022-10-24	Both	2022-10-24	0	U	U	2023-01-18	89
451	767	C221033778713	2022-10-26	2022-10-26	Both	2022-10-27	1	U	U	2023-01-24	90
452	U	C220833025169	2022-10-28	2022-08-22	Both	U	U	U	U	2022-10-28	0
453	U	C221033794667	2022-10-28	2022-10-28	Both	2023-03-16	138	2023-03-20	143	2023-02-23	118
454	699	C221033839160	2022-10-30	2022-10-31	Digital Block	U	U	2023-01-09	70	2023-01-23	86
455	704	C221234183787	2022-11-04	2022-11-04	Both	2022-11-06	1	U	U	2023-03-27	143
456	U	C221133904029	2022-11-08	2022-11-08	Digital Block	U	U	2022-12-16	38	2023-02-17	104
457	U	C221133931883	2022-11-12	2022-11-14	Both	2023-02-08	80	U	U	2023-02-08	88
458	U	C221134046808	2022-11-18	2022-06-24	Both	2022-11-24	484	U	U	2023-04-06	130
459	U	C221134081440	2022-11-22	2022-11-22	Both	2022-11-22	0	U	U	2023-02-23	93
460	U	C221134118826	2022-11-28	2022-11-30	Account	U	U	2023-01-30	64	2023-05-04	167
461	U	C221234284746	2022-11-30	2021-07-06	Both	U	U	2021-07-13	8	2023-04-13	134
462	U	C221234136232	2022-12-02	2022-12-02	Both	2023-01-24	63	2023-02-22	82	2023-03-08	96
463	U	C221234183766	2022-12-06	2022-12-12	Both	2022-12-14	2	2023-01-03	22	2023-03-17	102
464	U	C221234182822	2022-12-06	2022-11-26	Digital Block	U	U	2022-12-13	18	2023-03-09	93
465	U	C221234268350	2022-12-14	2022-12-14	Both	2022-12-16	1	2023-09-28	288	2023-04-04	111
466	U	C221234300070	2022-12-23	2022-12-23	Both	2023-03-27	94	U	U	2023-04-12	110
467	790	C230134673468	2023-01-23	2023-01-23	Digital Block	U	U	2023-02-13	21	2023-03-31	67
468	94	C230134676896	2023-01-24	2023-01-30	Both	U	U	U	U	2023-03-27	62
469	95	C230134690667	2023-01-25	2023-01-27	Account	U	U	U	U	2023-05-16	110
470	798	C230234784286	2023-02-06	2023-02-02	Account	U	U	2023-04-08	60	2023-04-12	66
471	96	C230636790064	2023-02-13	2023-02-10	Both	2023-06-06	146	U	U	2023-06-06	113
472	787	C230234906892	2023-02-16	2023-02-16	Digital Block	U	U	2023-03-30	42	2023-03-31	43
473	722	C230335101883	2023-03-04	2023-03-09	Digital Block	U	U	2023-05-10	62	2023-05-30	99
474	98	C230335036852	2023-03-02	2023-03-02	Digital Block	2023-03-02	0	2023-10-13	226	2023-07-11	131
475	99	C230336038266	2023-03-02	2023-03-03	Digital Block	2023-06-06	63	U	U	2023-06-06	64
476	100	C230336049090	2023-03-03	2023-03-03	Digital Block	2023-08-18	168	2024-01-24	327	2023-09-29	210
477	104	C230336074734	2023-03-04	2023-03-06	Digital Block	2023-07-14	130	2026-01-23	689	2023-07-14	132
478	103	C230336092447	2023-03-07	2023-03-07	Both	2023-03-10	3	2023-03-10	3	2023-04-06	29
479	104	C230336096886	2023-03-08	2023-03-08	Digital Block	2023-07-17	131	2023-07-18	132	2023-07-17	131
480	762	C230336116263	2023-03-10	2023-03-10	Digital Block	2023-03-16	6	2023-03-20	10	2024-06-07	424
481	U	C240236660674	2023-03-11	2023-03-13	Both	U	U	U	U	2024-06-26	472
482	105	C230336294467	2023-03-16	2023-03-16	Digital Block	2023-03-29	13	2023-06-30	106	2024-04-27	408
483	106	C230336347996	2023-03-27	2023-03-27	Digital Block	2023-03-27	0	U	U	2023-03-30	3
484	107	C230336364890	2023-03-28	2023-03-28	Digital Block	U	U	U	U	2023-04-20	23
485	108	C230336366766	2023-03-28	2023-03-20	Digital Block	U	U	2023-03-24	4	2023-04-21	24
486	U	C230436377734	2023-04-02	2023-04-06	Digital Block	2023-12-08	247	2023-12-08	247	2023-06-09	68
487	789	C230436394993	2023-04-04	2023-04-04	Digital Block	2023-04-04	0	2023-07-04	91	2023-07-01	88
488	U	C230436417268	2023-04-06	2023-04-06	Digital Block	2023-08-16	132	U	U	2024-02-28	328
489	115	C230636749056	2023-04-12	2023-04-12	Digital Block	U	U	2023-04-24	12	2023-07-24	103
490	793	C230436628689	2023-04-18	2023-04-18	Digital Block	U	U	2023-06-29	41	2023-11-14	210
491	112	C230436664262	2023-04-19	2023-04-19	Digital Block	2023-04-21	2	2023-05-09	20	2023-07-17	89
492	U	C230436702904	2023-04-26	2023-04-27	Both	2024-07-24	464	2024-11-16	668	2024-06-21	422
493	113	C230636713333	2023-05-03	2023-05-03	Digital Block	2023-06-09	6	U	U	2023-07-28	86
494	116	C230636804284	2023-05-10	2023-05-10	Digital Block	2023-06-31	21	2023-06-06	26	2023-12-04	208

New-row.#	Old-row.#-in-Schedule-H-of-Statement-of-Claim-filed-on-13-December-2024	(a) UCM-reference	(b) Date-HBAU-received-UAR	(c) Date-Customer's-account-was-blocked-or-restricted-by-HBAU	(d) Nature-of-restrictions-(Account-Restriction-Digital-Block,-or-Both)	(e) Date-HBAU-notified-Customer-of-process-to-reinstate-account-accuse	(f) Number-of-days-taken-for-HBAU-to-notify-Customer-of-process-to-reinstate-account	(g) Date-HBAU-reinstated-Digital-Acces-and-removed-Account-Restrictions	(h) Number-of-days-for-Digital-Acces-reinstatement-and-Account-Restrictions-removed	(i) Date-HBAU-completed-its-investigation	(j) Number-of-days-taken-to-complete-investigation
105	662	C230536033106	2023-05-11	2023-05-11	Both	2023-05-11	0	2023-00-28	140	2024-03-06	300
106	417	C230536042467	2023-05-12	2023-05-12	Both	U	U	2024-08-13	460	2024-06-17	402
107	418	C230536041177	2023-05-16	2023-05-16	Digital-Block	2023-08-03	70	2023-08-03	70	2023-08-03	70
108	410	C230536016874	2023-05-18	2023-05-18	Both	2023-06-26	7	U	U	2023-07-27	70
109	420	C230536033720	2023-05-10	2023-05-10	Digital-Block	2023-08-24	04	2023-06-04	13	2023-08-24	04
200	123	C230536002643	2023-05-25	2023-05-25	Digital-Block	2024-05-13	364	2023-05-26	4	2024-03-21	304
201	125	C230536032424	2023-05-30	2023-05-30	Digital-Block	2023-08-23	84	2023-05-30	0	2023-11-09	163
202	124	C230536032886	2023-05-30	2023-05-30	Digital-Block	2023-08-09	74	U	U	2023-08-10	72
203	126	C230536034232	2023-05-30	2023-05-30	Both	2023-06-30	31	2023-07-12	43	2024-04-11	317
204	128	C230536034018	2023-05-31	2023-05-31	Both	2023-09-01	03	U	U	2023-09-01	03
205	127	C230536036017	2023-05-31	2023-05-31	Both	2023-06-05	5	2023-06-06	6	2023-09-24	113
206	129	C230536036040	2023-05-31	2023-06-02	Both	U	U	U	U	2024-06-24	300
207	430	C230636043064	2023-06-01	2023-06-01	Digital-Block	2023-06-14	13	2024-07-20	424	2023-08-09	60
208	431	C230636046174	2023-06-02	2023-06-02	Digital-Block	2023-06-19	16	2023-11-03	164	2023-12-06	187
209	432	C230636074476	2023-06-05	2023-06-05	Both	U	U	2023-12-08	186	2024-04-20	320
210	433	C230636074866	2023-06-05	2023-06-05	Digital-Block	2023-07-11	36	2023-07-11	36	2023-10-18	135
211	707	C230636086047	2023-06-06	2023-06-06	Both	2023-06-15	0	2023-06-24	15	2023-10-23	130
212	434	C230636096743	2023-06-06	2023-06-06	Both	2023-06-10	13	2023-06-10	13	2024-07-31	421
213	660	C230636086764	2023-06-06	2023-06-06	Both	2023-10-13	120	2024-02-26	265	2024-02-26	266
214	435	C230636108862	2023-06-07	2023-06-07	Both	2023-08-23	77	U	U	2023-08-23	77
215	436	C230636110127	2023-06-07	2023-06-14	Account	2023-09-22	400	2023-08-18	65	2023-09-22	107
216	437	C230636136002	2023-06-09	2023-06-09	Both	2023-08-02	64	2023-08-02	64	2023-09-11	04
217	438	C230636137577	2023-06-11	2023-06-12	Digital-Block	2023-06-15	3	2023-06-16	4	2023-08-01	54
218	439	C230636157667	2023-06-13	2023-06-13	Both	2023-06-14	4	2024-11-18	624	2023-07-06	23
219	440	C230636169397	2023-06-13	2023-06-13	Digital-Block	2023-08-23	74	2023-08-23	74	2023-07-24	44
220	441	C230636180687	2023-06-14	2023-06-14	Digital-Block	2023-06-14	0	2023-07-10	26	2023-08-18	66
221	475	C230736024498	2023-06-15	2023-06-15	Both	2024-02-16	246	U	U	2024-05-06	326
222	142	C230636200677	2023-06-16	2023-06-16	Digital-Block	2023-06-16	0	2023-06-20	4	2024-03-12	270
223	443	C230636210273	2023-06-16	2023-06-19	Digital-Block	2024-03-12	267	2024-03-27	282	2024-03-11	269
224	444	C230636221100	2023-06-19	2023-06-21	Both	U	U	2024-06-13	368	2024-04-24	340
225	445	C230636248844	2023-06-20	2023-06-20	Digital-Block	2023-07-11	21	2023-07-11	21	2024-04-18	303
226	448	C230636270022	2023-06-23	2023-06-23	Both	2024-07-22	395	2024-06-10	U	2024-06-06	340
227	447	C230636270059	2023-06-23	2023-06-23	Digital-Block	2024-04-17	299	U	U	2024-04-15	297
228	446	C230636271010	2023-06-23	2023-06-23	Digital-Block	2023-08-24	62	2023-07-06	13	2023-08-24	62
229	449	C230636275400	2023-06-24	2023-06-26	Digital-Block	2023-11-14	144	2023-07-17	21	2023-11-14	143
230	U	C230636208670	2023-06-25	2023-06-26	Digital-Block	2023-08-24	56	2023-08-24	56	2024-05-07	317
231	600	C230636200426	2023-06-26	2023-06-26	Digital-Block	2023-06-27	1	U	U	2024-08-28	420
232	451	C230636200688	2023-06-26	2023-06-26	Both	2024-02-02	221	U	U	2024-03-12	260
233	452	C230636300060	2023-06-26	2023-06-26	Digital-Block	2023-10-05	101	2024-02-10	238	2024-06-06	346
234	453	C230636319007	2023-06-27	2023-06-28	Both	2023-06-28	0	2023-12-08	163	2023-10-03	08
235	730	C230636310276	2023-06-27	2023-06-27	Both	2023-07-31	34	U	U	2024-02-20	247
236	454	C230636323407	2023-06-28	2023-06-28	Digital-Block	U	U	U	U	2024-05-24	334
237	456	C230636327566	2023-06-20	2023-06-20	Both	2023-11-07	131	2023-11-08	132	2023-11-14	138
238	455	C230736330433	2023-06-20	2023-06-20	Digital-Block	2023-06-20	0	2023-09-10	82	2023-09-14	77
239	457	C230736330101	2023-07-02	2023-07-02	Both	2023-07-24	22	2023-08-17	46	2023-11-17	138
240	460	C230736340364	2023-07-03	2023-07-03	Both	2023-09-01	60	U	U	2024-05-14	316
241	459	C230736340668	2023-07-03	2023-07-03	Account	2024-02-29	241	U	U	2024-04-26	298
242	458	C230736342098	2023-07-03	2023-07-03	Both	2023-09-06	66	2023-08-24	52	2023-09-18	77
243	461	C230736356330	2023-07-05	2023-07-05	Both	2023-08-02	28	2023-08-04	30	2024-05-16	316
244	462	C230736368153	2023-07-06	2023-07-06	Both	2023-12-11	168	2024-01-30	208	2024-05-10	318
245	U	C230736368738	2023-07-06	2023-07-06	Account	2023-09-19	75	U	U	2023-09-20	76
246	464	C230736373148	2023-07-07	2023-07-07	Digital-Block	2023-08-18	42	2023-08-18	42	2024-03-13	260
247	465	C230736377810	2023-07-08	2023-07-10	Both	2023-07-20	10	2023-07-21	11	2024-04-20	206
248	470	C230736423251	2023-07-11	2023-07-11	Both	2023-08-10	30	2023-10-24	105	2023-10-24	106
249	469	C230736426233	2023-07-11	2023-07-11	Both	2024-03-28	264	U	U	2024-03-19	252
250	471	C230736433087	2023-07-12	2023-07-11	Digital-Block	U	U	2026-02-17	687	2024-04-26	280
251	472	C230736438204	2023-07-12	2023-07-12	Both	2023-07-14	2	U	U	2024-06-07	300
252	473	C230736436608	2023-07-12	2023-07-12	Both	2024-01-15	187	U	U	2024-05-06	200
253	474	C230736490049	2023-07-14	2023-07-14	Digital-Block	2024-07-15	367	U	U	2024-05-20	311
254	706	C230736501725	2023-07-17	2023-07-25	Account	U	U	U	U	2024-05-15	303
255	U	C230736514506	2023-07-18	2023-07-18	Digital-Block	U	U	2023-07-18	0	2024-06-21	330
256	677	C230736674743	2023-07-23	2023-07-24	Both	2023-09-19	67	U	U	2023-10-18	87
257	476	C230736698960	2023-07-25	2023-07-25	Both	2023-09-11	48	2024-11-18	482	2023-09-12	40
258	478	C230736690140	2023-07-25	2023-07-25	Both	2023-07-31	6	2023-10-06	73	2024-06-14	325
259	482	C230736604223	2023-07-26	2023-07-26	Both	U	U	2023-08-02	7	2024-06-20	330
260	481	C230736601674	2023-07-26	2023-07-26	Both	U	U	U	U	2024-02-22	211
261	470	C230736602167	2023-07-26	2023-07-26	Both	2023-08-03	8	2023-08-15	20	2024-06-24	334

Row #	Old-row # in Schedule H of Statement of Claim filed on 13 December 2024	(a) UCM reference	(b) Date HBAU received UAR	(c) Date Customer's account was blocked or restricted by HBAU	(d) Nature of restrictions (Account Restriction, Digital Block, or Both)	(e) Date HBAU notified Customer of process to reinstate account access	(f) Number of days taken for HBAU to notify Customer of process to reinstate account	(g) Date HBAU reinstated Digital Access and removed Account Restrictions	(h) Number of days for Digital Access reinstatement and Account Restrictions removed	(i) Date HBAU completed its investigation	(j) Number of days taken to complete investigation
262	180	C230736641088	2023-07-26	2023-07-31	Both	2023-08-30	30		U	2024-04-20	278
263	184	C230736605664	2023-07-27	2023-07-27	Digital Block	2024-04-25	273		U	2024-02-28	216
264	185	C230736609838	2023-07-28	2023-07-28	Digital Block	2024-05-20	297	2024-05-30	U	2024-05-20	297
265	214	C230836806372	2023-07-28	2023-07-28	Both	2024-03-16	231		U	2024-03-16	231
266	186	C2307366411186	2023-07-29	2023-07-31	Digital Block	U	U	2023-08-11	11	2024-03-04	216
267	187	C2307366411193	2023-07-29	2023-07-31	Both	U	U	U	U	2024-03-16	230
268	U	C230836646409	2023-07-29	2023-07-31	Account	2023-08-03	3		U	2024-08-19	387
269	188	C230736643765	2023-07-31	2023-07-31	Digital Block	2023-09-29	69		U	2024-03-22	235
270	803	C230736643994	2023-07-31	2023-07-31	Digital Block	U	U	2023-08-04	4	2023-09-29	69
271	189	C230836616885	2023-08-01	2023-08-01	Both	2024-07-20	263		U	2024-02-26	200
272	193	C230836624044	2023-08-02	2023-08-02	Both	2023-09-07	36	2023-09-07	36	2024-04-30	272
273	194	C230836621456	2023-08-02	2023-08-02	Digital Block	2023-08-02	0	2023-08-15	13	2024-04-06	248
274	196	C230836633304	2023-08-03	2023-08-03	Digital Block	2023-08-23	20	2023-09-12	40	2024-02-05	186
275	U	C230836634388	2023-08-03	2023-08-03	Digital Block	2023-08-03	0	2023-08-14	11	2024-02-12	193
276	195	C230836639046	2023-08-03	2023-08-03	Both	2024-03-13	223	2023-09-25	53	2024-02-19	200
277	198	C230836653329	2023-08-05	2023-08-07	Digital Block	2024-07-23	351	2023-11-20	195	2024-06-06	306
278	199	C230836653349	2023-08-05	2023-08-07	Digital Block	U	U	U	U	2024-05-08	277
279	200	C230836653417	2023-08-05	2023-08-07	Digital Block	2024-04-26	263	2024-05-04	268	2024-07-22	362
280	197	C230836675939	2023-08-06	2023-08-20	Account	U	U	U	U	2024-05-01	260
281	728	C231128944709	2023-08-06	2023-08-07	Both	U	U	U	U	2024-06-19	318
282	201	C230836676829	2023-08-07	2023-08-02	Both	2024-05-06	278		U	2024-06-06	304
283	U	C230836677698	2023-08-07	2023-08-07	Both	2023-08-09	2	U	U	2024-08-02	361
284	202	C230836686618	2023-08-08	2023-08-08	Both	2023-11-09	93	2024-10-03	422	2024-03-05	210
285	203	C230836701394	2023-08-09	2023-08-09	Both	2024-07-22	348	U	U	2024-05-27	292
286	733	C230836701517	2023-08-09	2023-08-09	Both	2023-08-17	8	2024-07-23	349	2024-03-22	226
287	204	C230836706036	2023-08-10	2023-08-10	Both	2024-06-13	308	U	U	2024-05-28	292
288	205	C230836752650	2023-08-13	2023-08-14	Digital Block	2023-08-14	0	2023-08-18	4	2024-07-06	328
289	208	C230836761130	2023-08-14	2023-08-14	Digital Block	2024-08-14	366	2023-10-20	67	2024-06-10	301
290	206	C230836764534	2023-08-14	2023-08-14	Digital Block	U	U	U	U	2024-02-29	199
291	207	C230836761778	2023-08-14	2023-08-14	Both	2023-10-20	67	2023-10-30	77	2024-06-13	304
292	210	C230836787496	2023-08-15	2023-09-07	Account	2024-01-20	144	2024-01-12	127	2024-06-07	297
293	209	C230836859663	2023-08-15	2023-09-05	Account	U	U	U	U	2024-05-22	281
294	211	C230836848540	2023-08-17	2023-08-17	Both	U	U	U	U	2024-03-14	210
295	212	C230836888958	2023-08-21	2023-08-21	Both	2023-12-19	120	U	U	2024-04-08	231
296	213	C230836892861	2023-08-22	2023-08-22	Both	U	U	2024-01-11	142	2024-04-11	142
297	686	C230836890823	2023-08-23	2023-08-23	Both	2023-08-29	6	2024-05-15	266	2024-03-14	204
298	U	C231027445228	2023-08-23	2023-08-23	Digital Block	U	U	2023-08-24	8	2024-03-12	202
299	215	C230836900468	2023-08-24	2023-08-24	Digital Block	2023-09-25	32	2023-09-26	33	2024-07-09	320
300	216	C230836907428	2023-08-26	2023-08-26	Digital Block	2023-11-22	89	U	U	2024-04-14	233
301	U	C230836909890	2023-08-26	2023-08-28	Digital Block	U	U	U	U	2024-04-11	229
302	218	C230836909954	2023-08-26	2023-08-28	Both	2023-11-14	78	2023-11-17	81	2024-01-08	136
303	217	C230836910918	2023-08-26	2023-08-28	Digital Block	U	U	2023-08-30	2	2024-03-04	191
304	220	C230836910913	2023-08-28	2023-08-28	Both	2024-07-27	334	U	U	2024-07-03	310
305	221	C230836932560	2023-08-29	2023-08-29	Digital Block	2023-08-29	0	2023-08-30	1	2024-03-08	192
306	222	C230836938561	2023-08-31	2023-08-31	Both	2024-07-16	320	U	U	2024-05-25	290
307	225	C230836988524	2023-09-05	2023-09-05	Both	2024-07-22	324	U	U	2024-05-01	239
308	224	C230836989712	2023-09-05	2023-09-05	Account	2023-09-12	7	U	U	2024-03-14	191
309	227	C230836990960	2023-09-05	2023-09-05	Account	2024-07-22	324	2024-09-03	364	2023-09-05	0
310	226	C230836990963	2023-09-05	2023-09-05	Digital Block	2023-09-05	0	U	U	2024-04-06	214
311	228	C230837007417	2023-09-07	2023-09-07	Account	2023-09-07	0	2024-05-15	251	2024-05-10	246
312	229	C230837007570	2023-09-07	2023-09-07	Both	2023-09-28	21	2024-10-15	404	2024-03-21	196
313	U	C230837000704	2023-09-08	2023-09-08	Account	U	U	2024-03-06	180	2024-05-14	240
314	U	C230837023420	2023-09-09	2023-09-11	Digital Block	U	U	U	U	2024-06-27	292
315	230	C230837044659	2023-09-10	2023-09-12	Both	U	U	U	U	2024-04-23	226
316	231	C230837044704	2023-09-10	2023-09-11	Both	2024-07-25	318	2023-10-04	23	2024-07-25	319
317	234	C230837056376	2023-09-12	2023-09-12	Digital Block	2024-02-26	167	U	U	2024-02-08	140
318	235	C230837098858	2023-09-12	2023-09-14	Account	U	U	2024-01-04	112	2024-07-08	300
319	236	C230837073222	2023-09-13	2023-09-13	Digital Block	2023-09-22	9	2023-11-28	76	2024-03-14	183
320	237	C230837074743	2023-09-13	2023-10-20	Digital Block	U	U	U	U	2024-05-14	244
321	274	C230837270211	2023-09-13	2023-10-06	Both	2024-10-25	385	U	U	2024-07-08	299
322	U	C240739843737	2023-09-13	2023-09-13	Both	2024-03-13	182	2024-03-18	187	2024-09-13	366
323	238	C230837121070	2023-09-15	2023-09-14	Account	U	U	U	U	2024-05-16	244
324	239	C230837150874	2023-09-15	2023-09-15	Both	2023-09-15	0	U	U	2024-03-28	195
325	240	C230837173896	2023-09-16	2023-09-18	Digital Block	2024-06-12	268	U	U	2024-04-01	198
326	242	C230837176877	2023-09-18	2023-09-18	Both	2024-07-22	308	U	U	2024-06-10	266
327	241	C230837258047	2023-09-18	2023-09-18	Both	2023-09-24	6	2023-10-10	22	2024-06-13	260
328	247	C230837187877	2023-09-19	2023-09-19	Both	2024-02-16	150	2024-05-09	233	2024-01-05	198

Row #	Old-row # in Schedule H of Statement of Claim filed on 13 December 2024	(a) UCM reference	(b) Date HBAU received UAR	(c) Date Customer's account was blocked or restricted by HBAU	(d) Nature of restrictions (Account Restriction, Digital Block, or Both)	(e) Date HBAU notified Customer of process to reinstate account access	(f) Number of days taken for HBAU to notify Customer of process to reinstate account	(g) Date HBAU reinstated Digital Access and removed Account Restrictions	(h) Number of days for Digital Access reinstatement and Account Restrictions removed	(i) Date HBAU completed its investigation	(j) Number of days taken to complete investigation
320	245	C230037187044	2023-00-10	2023-00-10	Digital Block	2023-00-24	2		U	2024-03-11	174
320	246	C230037188024	2023-00-10	2023-00-10	Both	2024-07-27	212	2024-04-17	211	2024-03-26	180
321	244	C230037188164	2023-00-10	2023-00-10	Both	2023-00-19	0	2024-02-14	148	2024-06-10	265
322	243	C230037190065	2023-00-10	2023-00-10	Both	2024-06-04	225		U	2024-05-28	252
323	240	C230037208063	2023-00-20	2023-00-10	Both	2024-07-22	207		U	2024-06-08	262
324	693	C230037211790	2023-00-20	2023-00-20	Digital Block	U	U	2023-00-20	0	2024-03-10	181
325	248	C230037214585	2023-00-20	2023-00-20	Digital Block	2024-03-19	484		U	2024-03-07	160
326	250	C230037216239	2023-00-24	2023-00-24	Digital Block	U	U	2024-03-14	172	2024-05-04	223
327	261	C230037219478	2023-00-24	2023-00-24	Both	2023-00-24	0	2023-11-14	54	2024-04-04	193
328	258	C230037219520	2023-00-24	2023-00-24	Digital Block	2023-10-16	25	2024-01-31	132	2024-03-14	175
329	254	C230037221995	2023-00-24	2023-00-24	Both	2024-05-02	224	2024-11-14	420	2024-05-04	223
340	257	C230037222073	2023-00-24	2023-00-29	Both	2023-00-30	4	2023-12-13	75	2024-05-30	252
341	256	C230037222183	2023-00-24	2023-00-24	Digital Block	2023-00-24	0		U	2024-06-25	278
342	253	C230037222247	2023-00-24	2023-00-24	Both	2024-08-28	242		U	2024-03-14	175
343	252	C230037222425	2023-00-24	2023-00-24	Digital Block	U	U	2023-00-22	4	2024-02-28	160
344	256	C230037222564	2023-00-24	2023-00-24	Digital Block	2024-05-27	249		U	2024-05-27	249
345	U	C230037224090	2023-00-22	2023-00-22	Both	2023-00-22	0		U	2024-06-04	256
346	263	C230037225602	2023-00-22	2023-00-22	Both	2023-00-22	0	2024-01-23	123	2024-03-28	188
347	260	C230037226729	2023-00-22	2023-00-22	Both	2024-03-20	180		U	2024-02-21	152
348	261	C230037226842	2023-00-22	2023-00-22	Account	2024-05-24	245	2024-02-16	147	2024-03-08	168
349	262	C230037227026	2023-00-22	2023-00-22	Both	2024-04-22	213	2024-05-17	238	2024-07-11	293
350	264	C230037227090	2023-00-22	2023-00-22	Both	2023-00-22	0		U	2024-06-03	224
351	250	C230037227248	2023-00-22	2023-00-22	Account	2023-00-26	4	2024-02-16	147	2024-02-29	150
352	265	C231037543852	2023-00-22	2023-00-22	Digital Block	2024-05-24	245		U	2024-03-27	187
353	266	C230037236994	2023-00-23	2023-00-25	Digital Block	U	U		U	2024-03-07	166
354	270	C230037237064	2023-00-23	2023-00-26	Digital Block	2024-03-05	162		U	2024-02-27	167
355	269	C230037237074	2023-00-23	2023-00-25	Digital Block	2024-05-03	221		U	2024-06-13	264
356	267	C230037237090	2023-00-23	2023-00-25	Digital Block	U	U	2024-00-13	354	2024-05-03	223
357	268	C230037237238	2023-00-23	2023-00-25	Both	U	U	2024-02-16	144	2024-05-02	222
358	271	C230037257483	2023-00-24	2023-00-26	Digital Block	U	U	2023-00-28	3	2024-06-10	260
359	272	C230037257061	2023-00-26	2023-00-25	Digital Block	2023-00-26	4	2023-12-08	74	2024-04-23	211
360	273	C230037270033	2023-00-25	2023-00-26	Account	2023-10-11	15	2023-10-11	15	2024-06-26	275
361	163	C230037272335	2023-00-27	2023-00-27	Account	U	U		U	2024-04-12	198
362	279	C230037284098	2023-00-27	2023-00-27	Digital Block	2023-12-06	70	2023-12-06	70	2024-05-14	230
363	282	C230037285994	2023-00-27	2023-00-27	Both	2024-05-14	230	2024-05-14	230	2024-06-04	248
364	277	C230037287143	2023-00-27	2023-00-27	Both	2023-11-24	55		U	2023-12-04	68
365	284	C230037287206	2023-00-27	2023-00-27	Both	2023-00-29	2		U	2024-04-24	210
366	276	C230037288558	2023-00-27	2023-00-27	Both	2023-00-27	0	2024-05-08	224	2024-04-11	197
367	283	C230037288680	2023-00-27	2023-00-27	Digital Block	2024-01-05	100	2024-01-08	193	2024-05-12	228
368	278	C230037288738	2023-00-27	2023-00-27	Both	2024-05-17	233	2024-03-14	169	2024-05-17	233
369	281	C230037289024	2023-00-27	2023-00-27	Digital Block	U	U	2024-02-20	146	2024-05-03	210
370	285	C230037298729	2023-00-28	2023-00-28	Digital Block	2024-05-13	228	2023-00-28	0	2024-04-26	214
371	287	C230037303164	2023-00-20	2023-00-20	Both	2024-03-28	181	2024-01-20	122	2024-03-26	170
372	286	C230037303207	2023-00-20	2023-00-20	Both	2023-10-30	31		U	2024-06-07	252
373	288	C230037303441	2023-00-20	2023-00-20	Both	2024-07-23	298		U	2024-06-28	273
374	289	C230037310133	2023-00-30	2023-10-02	Both	2024-04-30	214	2024-04-30	211	2024-06-04	245
375	290	C230037310181	2023-00-30	2023-10-02	Both	2024-07-24	295	2024-04-24	205	2024-05-15	228
376	293	C231037336721	2023-10-01	2023-10-02	Both	2024-02-01	122		U	2024-05-06	218
377	292	C231037336730	2023-10-01	2023-10-02	Digital Block	2023-10-05	3	2023-10-11	0	2024-04-12	194
378	292	C231037336743	2023-10-01	2023-10-02	Both	U	U		U	2024-05-06	218
379	291	C231037336840	2023-10-01	2023-10-02	Both	U	U	2023-10-30	28	2024-05-22	234
380	294	C231037337210	2023-10-02	2023-10-01	Both	2024-03-04	155		U	2024-02-26	147
381	295	C231037338031	2023-10-02	2023-10-02	Both	2024-03-13	163	2024-03-21	171	2024-02-26	147
382	296	C240238903118	2023-10-02	2023-10-02	Both	2024-03-13	163	2024-11-27	422	2024-02-26	147
383	299	C231037344585	2023-10-04	2023-10-04	Both	2023-10-04	0	2023-10-10	5	2024-04-01	180
384	297	C231037344666	2023-10-04	2023-10-04	Both	2023-11-14	41		U	2024-02-22	141
385	298	C231037344822	2023-10-04	2023-10-04	Digital Block	2023-10-04	0	2024-01-26	113	2024-04-11	190
386	303	C231037347901	2023-10-05	2023-10-05	Digital Block	2024-07-24	293		U	2024-06-21	260
387	304	C231037357124	2023-10-05	2023-10-05	Digital Block	2024-07-16	285	2024-08-16	316	2024-03-15	162
388	300	C231037357165	2023-10-05	2023-10-05	Both	2023-10-05	0	2023-10-05	0	2024-06-02	241
389	302	C231037462379	2023-10-05	2023-10-05	Both	2024-01-10	95		U	2024-01-22	109
390	312	C231037364074	2023-10-05	2023-10-05	Both	2023-10-09	3	2024-02-16	133	2024-06-04	242
391	311	C231037365333	2023-10-05	2023-10-05	Both	U	U	2024-06-12	250	2024-05-29	236
392	307	C231037366657	2023-10-05	2023-10-05	Both	2024-02-05	122		U	2024-05-22	229
393	305	C231037366123	2023-10-05	2023-10-05	Account	2024-05-08	215		U	2024-04-30	207
394	304	C231037366300	2023-10-05	2023-10-05	Both	2023-10-05	0		U	2024-03-15	161
395	310	C231037366427	2023-10-05	2023-10-05	Both	2024-06-13	251		U	2024-05-07	214

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396	396	C234037366444	2023-10-06	2023-10-06	Digital Block	2023-10-06	0	2024-09-04	334	2024-03-01	147
397	399	C234037366622	2023-10-06	2023-10-06	Both	2023-10-06	0	2024-02-16	133	2024-04-26	209
398	398	C234037374084	2023-10-06	2023-10-09	Both	2024-07-24	289		U	2024-05-07	214
399	344	C234037366899	2023-10-07	2023-10-09	Both	2024-06-28	232		U	2024-06-28	234
400	346	C234037367477	2023-10-07	2023-10-09	Both	2023-12-20	81	2024-05-01	205	2024-05-07	213
401	347	C234037376018	2023-10-07	2023-10-09	Both	2024-07-23	288		U	2024-03-12	167
402	343	C234037375489	2023-10-07	2023-10-09	Digital Block	U	U		U	2024-02-26	142
403	672	C234037404888	2023-10-08	2023-10-09	Both	2024-04-16	499		U	2024-08-27	324
404	349	C234037405144	2023-10-08	2023-10-23	Both	2024-12-05	409		U	2024-03-06	160
405	348	C234238446606	2023-10-09	2023-10-09	Both	2023-10-09	0	2023-12-18	79	2024-04-16	191
406	U	C234037405493	2023-10-09	2023-10-09	Both	2024-07-24	289		U	2024-06-27	262
407	324	C234037405625	2023-10-09	2023-10-09	Both	2023-10-09	0	2024-06-24	259	2024-05-07	211
408	320	C234037405864	2023-10-09	2023-10-09	Both	2023-10-09	0	2024-06-20	224	2024-04-03	177
409	323	C234037419877	2023-10-10	2023-10-11	Both	2023-12-04	54		U	2024-04-30	203
410	324	C234037417790	2023-10-11	2023-10-11	Both	2024-07-22	285	2024-04-16	187	2024-05-07	209
411	343	C234037444046	2023-10-12	2023-10-12	Both	2024-03-04	144		U	2024-06-14	246
412	326	C234037465332	2023-10-13	2023-10-13	Digital Block	2023-10-13	0	2023-10-17	4	2024-06-02	233
413	327	C234037560344	2023-10-14	2023-10-16	Both	2024-03-26	164	2024-04-06	172	2024-05-09	208
414	328	C234037554363	2023-10-14	2023-10-16	Account	2023-11-22	37	2023-12-05	59	2024-04-25	194
415	330	C234037544954	2023-10-15	2023-10-16	Both	U	U	2024-04-04	171	2024-03-01	138
416	331	C234037543487	2023-10-16	2023-10-16	Both	2024-01-11	87		U	2024-03-06	142
417	166	C234037543868	2023-10-16	2023-10-16	Both	2024-04-30	197		U	2024-06-27	265
418	332	C234037544137	2023-10-16	2023-10-16	Both	2024-02-12	119		U	2024-04-11	178
419	333	C234037544255	2023-10-16	2023-10-16	Both	2023-11-17	32	2023-11-23	38	2024-04-04	174
420	334	C234037552564	2023-10-17	2023-10-17	Both	2023-12-04	45		U	2024-03-04	139
421	U	C234037562918	2023-10-17	2023-10-17	Digital Block	2024-03-26	160	2024-05-08	204	2024-06-12	230
422	337	C234037569750	2023-10-18	2023-10-18	Both	2023-11-17	30	2023-12-04	44	2024-04-24	189
423	338	C234037569752	2023-10-18	2023-10-18	Digital Block	2023-10-19	1	2023-10-20	2	2024-04-16	180
424	336	C234037590748	2023-10-18	2023-10-18	Digital Block	2023-10-19	1	2023-10-20	2	2024-03-14	148
425	734	C234037590750	2023-10-18	2023-10-18	Both	U	U		U	2023-12-06	49
426	340	C234037599650	2023-10-19	2023-10-19	Both	2023-10-19	0	2024-07-03	258	2024-07-26	281
427	348	C234037613060	2023-10-20	2023-10-20	Both	2024-05-24	214		U	2024-04-11	174
428	342	C234037613256	2023-10-20	2023-10-20	Digital Block	2024-04-16	179	2024-04-17	189	2024-04-16	179
429	349	C234037613270	2023-10-20	2023-10-20	Both	2024-04-26	189		U	2024-04-29	192
430	344	C234037613294	2023-10-20	2023-10-20	Both	2024-03-08	140		U	2024-03-08	140
431	360	C234037613294	2023-10-20	2023-10-19	Both	2024-07-22	277	2023-11-24	36	2024-04-30	193
432	344	C234037613404	2023-10-20	2023-10-20	Both	2024-04-12	175		U	2024-04-12	175
433	U	C234037614797	2023-10-20	2023-10-20	Both	U	U		U	2024-06-14	238
434	346	C234037615667	2023-10-20	2023-10-20	Account	2024-04-12	175	2024-04-22	185	2024-04-09	172
435	345	C234037615697	2023-10-20	2023-10-20	Both	2024-05-03	196	2024-06-21	245	2024-04-16	179
436	347	C234037656910	2023-10-20	2023-10-20	Digital Block	2023-10-20	0	2023-10-24	4	2024-04-06	169
437	352	C234037619499	2023-10-21	2023-10-23	Both	2024-07-29	289		U	2024-03-04	135
438	351	C234037619607	2023-10-21	2023-10-23	Account	2024-04-03	163	2024-07-06	256	2024-04-04	166
439	354	C234037619630	2023-10-21	2023-10-23	Both	U	U	2024-03-01	139	2024-04-15	177
440	353	C234037619703	2023-10-21	2023-10-23	Both	2024-03-05	134		U	2024-03-05	136
441	368	C234037651340	2023-10-22	2023-10-23	Both	2024-07-30	284	2024-10-25	368	2024-05-07	198
442	360	C234037651873	2023-10-22	2023-10-23	Both	2025-01-13	448	2025-01-13	448	2024-03-25	155
443	363	C234037651892	2023-10-22	2023-10-23	Account	2024-05-27	217		U	2024-05-09	200
444	362	C234037651893	2023-10-22	2023-10-24	Both	2024-07-22	272		U	2024-04-15	176
445	359	C234037652077	2023-10-22	2023-10-23	Both	2024-02-14	114		U	2024-03-12	142
446	365	C234037652124	2023-10-22	2023-10-23	Both	2024-05-10	209	2024-04-05	165	2024-07-16	268
447	364	C234037652144	2023-10-22	2023-10-23	Account	2024-03-27	166	2024-10-08	354	2024-03-06	136
448	366	C234037652167	2023-10-22	2023-10-23	Both	2024-06-18	239		U	2024-05-08	199
449	355	C234037652177	2023-10-22	2023-10-23	Both	2024-07-31	282		U	2024-03-04	134
450	357	C234037652209	2023-10-22	2023-10-23	Account	2024-04-11	174		U	2024-04-01	162
451	361	C234037652422	2023-10-22	2023-10-23	Digital Block	2024-04-16	176	2024-07-22	273	2024-04-11	172
452	372	C234037652404	2023-10-23	2023-10-23	Both	2023-10-24	1	2023-10-31	8	2024-03-07	136
453	371	C234037652414	2023-10-23	2023-10-23	Both	2024-03-27	156	2024-04-12	172	2024-03-27	166
454	370	C234037652458	2023-10-23	2023-10-23	Both	2024-03-01	139		U	2024-02-16	146
455	375	C234037652564	2023-10-23	2023-10-23	Both	U	U		U	2024-06-26	247
456	374	C234037652999	2023-10-23	2023-10-23	Both	2024-03-12	144	2024-05-20	219	2024-05-28	218
457	373	C234037655330	2023-10-23	2023-10-23	Both	2024-02-22	122	2024-03-15	144	2024-03-18	147
458	369	C234037656189	2023-10-23	2023-10-24	Account	2024-05-21	219		U	2024-04-15	175
459	377	C234037656486	2023-10-23	2023-10-23	Both	2023-11-13	21	2025-01-30	465	2024-04-24	184
460	378	C234037656583	2023-10-24	2023-10-24	Both	U	U		U	2024-02-29	128
461	376	C234037660893	2023-10-25	2023-10-23	Both	2023-10-25	2	2024-03-21	169	2024-04-16	174
462	384	C234037661570	2023-10-25	2023-10-25	Account	2024-02-21	119		U	2024-04-23	181

Row #	Old-row # in Schedule H of Statement of Claim filed on 13 December 2024	(a) UCM reference	(b) Date HBAU received UAR	(c) Date Customer's account was blocked or restricted by HBAU	(d) Nature of restrictions (Account Restriction, Digital Block, or Both)	(e) Date HBAU notified Customer of process to reinstate account access	(f) Number of days taken for HBAU to notify Customer of process to reinstate account	(g) Date HBAU reinstated Digital Access and removed Account Restrictions	(h) Number of days for Digital Access reinstatement and Account Restrictions removed	(i) Date HBAU completed its investigation	(j) Number of days taken to complete investigation
463	379	C231037662476	2023-10-26	2023-10-26	Both	2023-11-04	7		U	2024-03-22	149
464	U	C231037663337	2023-10-26	2023-10-26	Both	2024-04-12	79	2024-02-07	405	2024-06-13	232
465	389	C231037663797	2023-10-26	2023-10-26	Account	U	U	2024-03-14	440	2024-05-17	205
466	384	C231037674410	2023-10-27	2023-10-27	Both	2024-07-22	269		U	2024-06-28	214
467	383	C231037674406	2023-10-27	2023-10-27	Both	U	U		U	2024-06-08	194
468	385	C231037676743	2023-10-28	2023-10-28	Account	U	U		U	2024-04-10	166
469	387	C231037676759	2023-10-28	2023-10-30	Account	2024-04-24	177		U	2024-03-19	143
470	386	C231037705569	2023-10-28	2023-10-26	Both	2024-07-18	266		U	2024-05-23	208
471	396	C231137711090	2023-10-28	2023-10-30	Digital Block	U	U	2023-11-04	2	2024-07-15	261
472	380	C231037703693	2023-10-30	2023-10-30	Both	2023-11-20	30		U	2024-02-12	105
473	394	C231037704006	2023-10-30	2023-10-30	Both	2024-03-22	144		U	2024-05-14	197
474	388	C231037704082	2023-10-30	2023-10-30	Both	2024-04-08	70	2024-05-03	486	2024-03-21	143
475	393	C231037704383	2023-10-30	2023-10-30	Both	2024-03-18	140		U	2024-04-10	163
476	390	C231037704458	2023-10-30	2023-10-30	Both	U	U		U	2024-05-08	191
477	392	C231037704466	2023-10-30	2023-10-30	Both	2023-10-30	0	2024-03-16	137	2024-05-08	194
478	394	C231037708964	2023-10-30	2023-10-30	Both	2024-05-13	496	2024-05-17	290	2024-05-28	214
479	395	C231037707887	2023-10-31	2023-10-31	Both	2024-02-12	104	2024-03-12	133	2024-03-07	128
480	397	C231137710074	2023-11-01	2023-11-01	Both	2024-02-16	106		U	2024-05-07	188
481	399	C231137711149	2023-11-01	2023-11-01	Both	2023-11-01	0	2024-11-28	393	2024-05-13	194
482	398	C231137711174	2023-11-01	2023-11-01	Both	2024-05-09	499	2024-05-08	489	2024-03-25	145
483	404	C231137711247	2023-11-01	2023-11-01	Digital Block	2024-01-02	62		U	2024-05-09	199
484	400	C231137711620	2023-11-01	2023-11-01	Both	2024-02-22	113		U	2024-04-12	163
485	401	C231137712055	2023-11-01	2023-11-01	Both	2023-11-01	0	2024-03-06	126	2024-05-22	203
486	402	C231137712356	2023-11-01	2023-11-01	Both	2024-05-08	489		U	2024-06-11	223
487	403	C231137713047	2023-11-01	2023-11-01	Both	2024-05-15	496		U	2024-05-28	209
488	406	C231137713634	2023-11-02	2023-11-02	Both	2024-01-09	68	2024-04-11	461	2024-02-16	106
489	407	C231137713648	2023-11-02	2023-11-01	Both	U	U	2024-07-11	263	2024-06-25	236
490	405	C231137713996	2023-11-02	2023-11-02	Both	2024-05-13	493	2024-10-16	348	2024-03-26	145
491	408	C231137733999	2023-11-04	2023-11-06	Account	2024-05-23	499	2023-11-06	9	2024-04-19	158
492	409	C231137757840	2023-11-06	2023-11-06	Account	U	U		U	2024-04-06	163
493	411	C231137758704	2023-11-06	2023-11-06	Both	2023-12-04	25	2023-12-07	31	2024-03-25	140
494	412	C231137758980	2023-11-06	2023-11-06	Digital Block	U	U	2024-01-09	64	2024-05-10	186
495	410	C231137771144	2023-11-06	2023-11-06	Both	2023-11-06	0	2024-02-16	102	2024-03-08	123
496	413	C231137770952	2023-11-07	2023-11-07	Both	2024-05-07	182		U	2024-03-19	133
497	414	C231137773660	2023-11-07	2023-11-07	Digital Block	2024-05-19	186	2023-11-08	4	2024-05-09	184
498	415	C231137773843	2023-11-08	2023-11-08	Digital Block	2024-03-06	119	2024-05-20	104	2024-02-28	112
499	416	C231137773997	2023-11-08	2023-11-08	Both	2023-12-05	27	2024-01-08	61	2024-05-28	202
500	418	C231137789496	2023-11-09	2023-10-31	Both	2024-06-26	239		U	2024-05-10	183
501	421	C231137796827	2023-11-10	2023-11-10	Both	2023-11-10	0	2024-05-20	291	2024-05-10	182
502	420	C231137796998	2023-11-10	2023-11-10	Both	2024-08-07	271	2024-08-15	279	2024-05-10	182
503	419	C231137797059	2023-11-10	2023-11-10	Digital Block	2024-05-13	185		U	2024-05-30	202
504	422	C231137807768	2023-11-11	2023-11-13	Both	U	U	2024-11-29	373	2024-03-26	136
505	423	C231137827146	2023-11-12	2023-11-13	Account	2024-07-19	249	2024-05-28	497	2024-05-14	184
506	424	C231137828263	2023-11-13	2023-11-13	Digital Block	2024-07-22	262	2024-05-10	179	2024-04-08	147
507	428	C231137856347	2023-11-14	2023-11-14	Both	2023-11-14	0		U	2024-05-09	177
508	427	C231137856364	2023-11-14	2023-11-14	Both	2024-05-02	479	2024-05-23	491	2024-06-25	224
509	429	C231137856522	2023-11-14	2023-11-13	Both	2023-11-14	4	2024-02-19	98	2024-05-09	177
510	425	C231137861669	2023-11-14	2023-11-16	Both	2024-01-29	75	2024-02-29	196	2024-03-07	114
511	426	C240238808411	2023-11-14	2023-11-08	Account	2024-04-22	166	2024-08-15	281	2024-06-13	212
512	434	C231137881919	2023-11-15	2023-11-15	Both	2024-07-26	254	2024-12-12	393	2024-06-27	225
513	431	C231137882684	2023-11-15	2023-11-15	Digital Block	2024-04-15	61	2024-02-15	92	2024-04-08	145
514	435	C231137882659	2023-11-15	2023-11-16	Both	2024-07-12	249	2023-11-27	42	2024-06-08	206
515	433	C231137882890	2023-11-15	2023-11-15	Account	2023-11-15	0	2024-07-30	268	2024-04-04	141
516	432	C231137883128	2023-11-15	2023-11-15	Both	2023-11-17	2	2024-03-26	132	2024-03-10	116
517	430	C231137883323	2023-11-15	2023-11-15	Both	2024-02-07	84	2025-01-29	432	2024-04-12	149
518	441	C231137888595	2023-11-16	2023-11-16	Both	2024-04-24	169	2024-05-14	489	2024-05-13	179
519	442	C231137888902	2023-11-16	2023-11-16	Both	2024-06-28	225	U	U	2024-06-10	176
520	437	C231137889234	2023-11-16	2023-11-16	Account	2024-02-02	78		U	2024-03-22	127
521	449	C231137889268	2023-11-16	2023-11-16	Both	2024-05-06	472	2024-06-28	225	2024-05-10	176
522	438	C231137889392	2023-11-16	2023-11-16	Both	2023-11-17	4	2024-10-30	349	2024-05-19	176
523	439	C231137889334	2023-11-16	2023-11-16	Both	2024-07-24	251	U	U	2024-05-14	180
524	436	C231137889412	2023-11-16	2023-11-16	Both	2023-12-28	42	U	U	2024-03-08	113
525	440	C231137890839	2023-11-16	2023-11-16	Both	2024-02-23	99	2024-02-23	99	2024-05-13	179
526	443	C231137892973	2023-11-16	2023-11-16	Digital Block	2023-11-17	4	2023-11-21	5	2024-04-30	166
527	444	C231137895684	2023-11-17	2023-11-17	Digital Block	2024-03-04	108	2024-07-04	299	2024-02-08	83
528	445	C231137901177	2023-11-17	2023-11-17	Both	2023-11-17	0		U	2024-05-14	179
529	447	C231137890531	2023-11-18	2023-11-20	Account	U	U	2024-05-31	493	2024-05-13	177

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)		
New-row #	Old-row # in Schedule H of Statement of Claim filed on 13 December 2024	UCM reference	Date HBAU received UAR	Date Customer's account was blocked or restricted by HBAU	Nature of restrictions (Account Restriction: Digital Block, or Both)	Date HBAU notified Customer of process to reinstate account/accses	Number of days taken for HBAU to notify Customer of process to reinstate account	Date HBAU reinstated Digital Accses and removed Account Restrictions	Number of days for Digital Accses reinstatement and Account Restrictions removed	Date HBAU completed its investigation	Number of days taken to complete investigation
530	449	C23113700673	2023-11-18	2023-11-20	Both	2023-11-30	10	2023-11-30	10	2024-05-13	177
531	451	C23113700676	2023-11-19	2023-11-19	Both	2023-11-19	0	2024-01-10	53	2024-03-24	124
532	450	C23113700680	2023-11-18	2023-11-20	Both	2024-03-27	128	2024-03-13	144	2024-05-03	167
533	455	C231137030834	2023-11-10	2023-11-20	Digital Block	U	U	2024-12-20	306	2024-06-03	197
534	453	C231137030840	2023-11-10	2023-11-20	Digital Block	2023-11-24	4	2024-05-16	177	2024-04-30	163
535	452	C231137030844	2023-11-10	2023-11-20	Digital Block	U	U	2023-12-23	25	2024-04-16	140
536	454	C231137030870	2023-11-10	2023-11-20	Both	2024-07-23	245	U	U	2024-06-04	195
537	456	C231137041174	2023-11-20	2023-11-20	Both	2023-11-24	4	2024-05-14	176	2024-04-12	144
538	450	C231137041493	2023-11-20	2023-11-20	Both	2024-06-07	160	U	U	2024-06-14	176
539	461	C231137041730	2023-11-20	2023-11-20	Both	U	U	2024-04-03	135	2024-06-24	217
540	458	C231137041860	2023-11-20	2023-11-20	Digital Block	2024-05-10	172	U	U	2024-03-22	123
541	457	C231137044806	2023-11-20	2023-11-20	Both	2023-11-20	0	2024-10-09	324	2024-04-08	140
542	460	C231137045343	2023-11-20	2023-11-20	Digital Block	2023-11-27	7	2024-04-30	162	2024-05-30	192
543	462	C231137047786	2023-11-20	2023-11-20	Both	2023-11-20	0	2024-02-02	74	2024-03-11	112
544	463	C231137063075	2023-11-20	2023-11-20	Both	U	U	2024-02-08	80	2024-05-16	178
545	464	C231137063063	2023-11-21	2023-11-21	Account	2024-05-10	174	2024-09-13	297	2024-04-15	146
546	465	C231137064048	2023-11-21	2023-11-21	Both	2023-11-21	0	U	U	2024-07-26	248
547	460	C231137070063	2023-11-22	2023-11-22	Both	2024-07-23	244	2024-12-17	304	2024-05-30	190
548	471	C231137071824	2023-11-22	2023-11-22	Account	2024-04-04	134	2024-04-04	134	2024-05-14	174
549	470	C231137072024	2023-11-22	2023-11-22	Both	2023-11-22	0	2024-10-17	330	2024-05-14	174
550	466	C231137075065	2023-11-22	2023-11-22	Both	2024-06-09	160	U	U	2024-05-09	160
551	468	C231137075840	2023-11-22	2023-11-22	Both	2024-04-11	144	U	U	2024-06-05	196
552	467	C231137075643	2023-11-22	2023-11-22	Digital Block	2024-05-16	176	2024-06-27	218	2024-04-09	138
553	473	C231137075482	2023-11-23	2023-11-27	Account	U	U	U	U	2024-06-25	215
554	472	C231137076495	2023-11-23	2023-11-23	Digital Block	2024-05-14	173	2023-11-23	0	2024-04-29	158
555	730	C231137076310	2023-11-23	2023-11-23	Both	2023-11-23	0	U	U	2024-06-22	181
556	475	C231137076554	2023-11-23	2023-11-23	Both	2023-11-23	0	2024-04-26	155	2024-05-22	181
557	476	C231137076602	2023-11-23	2023-11-23	Account	2024-07-22	242	U	U	2024-05-14	173
558	474	C231137077082	2023-11-23	2023-11-23	Both	2023-11-30	7	U	U	2024-05-27	186
559	478	C231137070027	2023-11-24	2023-11-24	Both	2023-12-15	21	U	U	2024-03-11	108
560	477	C231137070098	2023-11-24	2023-11-24	Both	2024-03-07	104	2024-03-08	105	2024-02-26	94
561	470	C231137070136	2023-11-24	2023-11-24	Both	2024-07-24	243	2024-08-09	250	2024-05-14	172
562	480	C231137070423	2023-11-24	2023-11-24	Both	2023-12-05	11	U	U	2024-02-13	84
563	481	C231137081656	2023-11-25	2023-11-27	Both	2023-11-27	0	2024-03-20	114	2024-05-28	185
564	602	C231137081665	2023-11-25	2023-11-27	Both	2024-05-31	186	2024-06-03	180	2024-05-31	188
565	482	C231137081812	2023-11-25	2023-11-27	Both	2023-12-29	32	2024-03-18	112	2024-04-23	150
566	483	C231138004022	2023-11-26	2023-11-27	Account	2024-05-01	156	2024-01-05	30	2024-03-15	110
567	484	C231138004177	2023-11-26	2023-11-24	Account	2024-07-16	235	2023-11-27	3	2024-06-04	194
568	U	C231138004602	2023-11-27	2023-11-27	Digital Block	2023-11-27	0	2023-12-06	9	2024-02-07	72
569	487	C231138004813	2023-11-27	2023-11-27	Both	2024-07-15	234	U	U	2024-05-23	179
570	486	C231138004928	2023-11-27	2023-11-27	Digital Block	2023-11-27	0	2023-11-28	1	2024-04-06	131
571	485	C231138015200	2023-11-27	2023-11-27	Digital Block	2024-07-25	244	2023-11-27	0	2024-07-18	234
572	480	C231138012048	2023-11-28	2023-11-28	Both	2024-04-30	164	U	U	2024-04-18	142
573	488	C231138013880	2023-11-28	2023-11-28	Account	2023-11-28	0	U	U	2024-05-15	160
574	490	C231138015475	2023-11-29	2023-11-20	Both	2024-05-21	174	2024-07-04	218	2024-05-15	168
575	492	C231138015774	2023-11-29	2023-11-28	Both	2024-06-25	210	U	U	2024-05-24	174
576	493	C231138016789	2023-11-29	2023-11-29	Both	2024-05-24	177	2024-07-31	245	2024-05-15	168
577	494	C231138017473	2023-11-29	2023-11-29	Both	2024-07-19	233	2024-08-05	250	2024-06-24	205
578	U	C24073085808	2023-11-29	2023-11-27	Both	2025-01-30	430	2024-04-20	164	2025-01-28	426
579	496	C231138018700	2023-11-30	2023-11-30	Both	2023-12-04	4	2023-12-04	4	2024-06-20	203
580	495	C231138018843	2023-11-30	2023-11-29	Both	2023-12-12	13	2023-12-10	20	2024-02-12	74
581	490	C231138010468	2023-11-30	2023-11-30	Both	2024-05-13	165	2024-10-02	307	2024-04-10	132
582	498	C231138010600	2023-11-30	2023-11-30	Both	2024-06-28	211	2024-07-17	230	2024-04-18	140
583	601	C231238025036	2023-12-01	2023-12-01	Both	2024-05-09	160	U	U	2024-05-09	160
584	504	C231238025080	2023-12-01	2023-12-01	Both	2023-12-01	0	2023-12-15	14	2024-02-19	80
585	505	C231238026086	2023-12-02	2023-12-04	Both	2024-07-19	228	2024-08-08	248	2024-03-28	117
586	506	C231238031410	2023-12-03	2023-12-04	Both	2024-07-22	234	2024-11-11	343	2024-05-15	164
587	607	C231238045428	2023-12-03	2023-12-04	Account	2023-12-08	4	2024-03-25	112	2024-04-19	137
588	508	C231238045853	2023-12-04	2023-12-04	Both	2024-05-16	164	2024-11-06	338	2024-05-15	163
589	509	C231238046525	2023-12-04	2023-12-04	Both	2024-07-09	218	2024-10-21	322	2024-05-16	164
590	510	C231238047670	2023-12-05	2023-12-05	Digital Block	U	U	2023-12-05	0	2024-03-26	112
591	513	C231238048868	2023-12-05	2023-12-01	Both	2024-07-17	220	2024-08-10	262	2024-04-17	134
592	512	C231238040428	2023-12-05	2023-12-05	Both	U	U	2024-02-15	72	2024-06-06	184
593	515	C231238040256	2023-12-05	2023-12-05	Both	2024-07-23	230	2024-09-20	290	2024-04-17	134
594	514	C231238050050	2023-12-05	2023-12-05	Both	2023-12-05	0	U	U	2024-05-20	176
595	511	C231238050604	2023-12-05	2023-12-05	Both	2024-05-31	178	U	U	2024-05-31	178
596	510	C231238052040	2023-12-05	2023-12-05	Both	2024-04-23	130	2024-12-24	384	2024-04-22	138

Row #	Old-row # in Schedule H of Statement of Claim filed on 13 December 2024	(a) UCM reference	(b) Date HBAU received UAR	(c) Date Customer's account was blocked or restricted by HBAU	(d) Nature of restrictions (Account Restriction, Digital Block, or Both)	(e) Date HBAU notified Customer of process to reinstate account access	(f) Number of days taken for HBAU to notify Customer of process to reinstate account	(g) Date HBAU reinstated Digital Access and removed Account Restrictions	(h) Number of days for Digital Access reinstatement and Account Restrictions removed	(i) Date HBAU completed its investigation	(j) Number of days taken to complete investigation
597	617	C231238062160	2023-12-06	2023-12-06	Both	2024-05-16	162		334	2024-05-07	163
598	616	C231238062244	2023-12-06	2023-12-06	Both	2023-12-06	0		U	2024-05-16	162
599	618	C231238062244	2023-12-06	2023-12-06	Account	2024-04-06	122		U	2024-04-06	122
600	620	C231238068695	2023-12-07	2023-12-07	Both	2023-12-07	0		U	2024-02-08	63
601	625	C231238070296	2023-12-08	2023-11-20	Account	U	U		U	2024-05-24	166
602	622	C231238070364	2023-12-08	2023-12-08	Both	2024-12-08	366		U	2024-04-17	131
603	624	C231238070644	2023-12-08	2023-12-08	Both	U	U	2024-05-27	171	2024-04-30	144
604	624	C231238070636	2023-12-08	2023-12-08	Both	2023-12-08	0		U	2024-05-24	166
606	628	C231238070768	2023-12-08	2023-12-08	Both	2023-12-08	0	2024-05-10	154	2024-06-07	182
606	626	C231238071074	2023-12-08	2023-12-08	Both	2023-12-08	0	2024-02-16	70	2024-05-17	161
607	627	C231238072519	2023-12-08	2023-12-08	Both	2023-12-08	0		U	2024-04-08	122
608	631	C231238085416	2023-12-09	2023-12-11	Both	2024-02-19	70		U	2024-04-25	138
609	620	C231238085468	2023-12-09	2023-12-11	Both	U	U		U	2024-05-07	160
610	630	C231238085810	2023-12-09	2023-12-11	Both	U	U		U	2024-06-07	181
611	630	C231238086470	2023-12-11	2023-12-08	Digital Block	U	U	2023-12-08	0	2024-06-17	180
612	632	C231238086508	2023-12-11	2023-12-11	Both	U	U		U	2024-04-25	136
613	640	C231238086610	2023-12-11	2023-12-11	Both	2024-03-15	95		U	2024-03-14	94
614	637	C231238086627	2023-12-11	2023-12-11	Both	U	U	2023-12-27	16	2024-04-08	110
615	635	C231238086638	2023-12-11	2023-12-11	Both	2023-12-13	2		U	2024-04-19	130
616	633	C231238087164	2023-12-11	2023-12-11	Both	2024-01-16	36		U	2024-03-27	107
617	636	C231238087652	2023-12-11	2023-12-11	Both	2024-07-22	224		U	2024-05-17	168
618	638	C231238087690	2023-12-11	2023-12-11	Both	2024-07-24	226	2024-07-24	226	2024-04-08	110
619	634	C231238087876	2023-12-11	2023-12-12	Digital Block	2024-04-26	136		U	2024-04-26	137
620	644	C2312380906058	2023-12-12	2023-12-12	Both	2023-12-12	0		U	2024-03-18	97
621	642	C231238103041	2023-12-12	2023-12-12	Both	2024-05-03	143	2024-08-08	240	2024-04-03	113
622	643	C231238104603	2023-12-12	2023-12-12	Both	2023-12-12	0		U	2024-06-20	101
623	645	C231238128226	2023-12-13	2023-12-13	Both	2024-05-20	160	2024-05-20	160	2024-07-17	217
624	644	C231238128282	2023-12-13	2023-12-13	Both	2024-03-19	97		U	2024-04-01	110
625	649	C231238128382	2023-12-13	2023-12-13	Both	2024-07-16	216		U	2024-06-07	177
626	648	C231238120343	2023-12-13	2023-12-13	Both	2024-07-22	222	2024-07-26	226	2024-05-17	166
627	647	C231238120010	2023-12-13	2023-12-14	Both	2024-07-22	224		U	2024-05-30	160
628	651	C231238132710	2023-12-14	2023-12-14	Both	2024-05-10	148		U	2024-04-19	127
629	652	C231238132884	2023-12-14	2023-12-14	Both	2024-05-24	162	2024-05-27	165	2024-04-01	100
630	654	C231238145556	2023-12-15	2023-12-15	Both	2023-12-15	0	2024-02-16	63	2024-06-28	196
631	653	C231238146016	2023-12-15	2023-12-16	Both	2023-12-22	7		U	2024-06-05	173
632	655	C231238202560	2023-12-15	2023-12-15	Both	2024-03-07	83	2024-03-07	83	2024-03-19	95
633	658	C231238176668	2023-12-18	2023-12-18	Digital Block	U	U	2024-05-02	136	2024-04-29	133
634	656	C231238177085	2023-12-18	2023-12-18	Both	2024-05-15	149	2024-02-16	60	2024-04-17	121
635	657	C231238178032	2023-12-18	2023-12-14	Account	2024-01-19	36	2024-01-19	36	2024-02-08	52
636	659	C231238178054	2023-12-18	2023-12-15	Account	2024-01-22	38	2024-02-02	40	2024-02-08	52
637	662	C231238203258	2023-12-19	2023-12-19	Both	2024-07-17	211		U	2024-04-18	121
638	660	C231238212415	2023-12-19	2023-12-20	Account	U	U	2024-02-09	51	2024-05-17	160
639	661	C231238212762	2023-12-19	2023-12-19	Both	2023-12-19	0	2024-02-27	70	2024-03-19	94
640	663	C231238213161	2023-12-19	2023-12-19	Both	2024-07-22	216		U	2024-04-18	121
641	664	C231238222228	2023-12-19	2023-12-21	Both	2024-04-16	117	2024-04-17	118	2024-03-29	101
642	666	C231238214789	2023-12-20	2024-01-18	Both	2024-01-18	0	2025-03-17	424	2024-05-17	140
643	665	C231238215608	2023-12-20	2023-12-20	Both	2024-03-26	97	2024-05-24	153	2024-05-07	139
644	667	C231238218215	2023-12-20	2023-12-20	Both	2023-12-20	0		U	2024-06-15	147
645	668	C231238223854	2023-12-21	2023-12-21	Both	2024-07-22	214		U	2024-06-03	165
646	669	C231238231023	2023-12-22	2023-12-22	Both	2024-07-22	213		U	2024-06-10	180
647	670	C231238236766	2023-12-23	2023-12-27	Both	U	U		U	2024-07-03	103
648	672	C231238237082	2023-12-24	2023-12-27	Both	U	U		U	2024-06-01	160
649	673	C231238239730	2023-12-26	2023-12-27	Both	U	U		U	2024-06-26	184
650	674	C231238240776	2023-12-26	2023-12-27	Digital Block	2023-12-29	2	2023-12-29	2	2024-04-18	114
651	677	C231238242192	2023-12-27	2023-12-27	Both	2024-02-19	45	2024-02-12	47	2024-04-29	124
652	675	C231238242118	2023-12-27	2023-12-27	Account	2023-12-27	0		U	2024-05-27	162
653	676	C231238243120	2023-12-27	2023-12-27	Both	2024-02-13	48		U	2024-02-06	41
654	678	C231238247420	2023-12-28	2023-12-28	Both	2023-12-28	0	2024-02-20	54	2024-01-20	114
655	680	C231238247916	2023-12-29	2023-12-29	Both	2024-03-11	73	2024-07-22	206	2024-04-22	115
656	U	C231238248030	2023-12-29	2023-12-29	Both	U	U	2024-03-06	68	2024-02-08	41
657	679	C231238248045	2023-12-29	2023-12-29	Both	2023-12-30	1	2024-02-15	48	2024-02-24	54
658	681	C231238254733	2023-12-30	2024-01-02	Both	U	U		U	2024-06-07	160
659	682	C240138257916	2024-01-02	2024-01-02	Both	2024-07-18	198		U	2024-07-18	198
660	686	C240138259893	2024-01-03	2024-01-03	Both	U	U	2024-06-28	177	2024-05-31	140
661	691	C240138260825	2024-01-03	2024-01-03	Both	2024-03-23	80	2024-03-27	84	2024-05-17	135
662	693	C240138260850	2024-01-03	2024-01-03	Both	2024-01-04	1	2024-03-28	85	2024-03-06	63
663	697	C240138262630	2024-01-03	2024-01-03	Account	2024-07-23	202		U	2024-05-17	136

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664	665	C240138262764	2024-01-03	2024-01-03	Both	2024-01-03	0		U	2024-03-13	70
665	666	C240138262779	2024-01-03	2024-01-03	Both	2024-01-11	8	2024-02-13	41	2024-05-30	148
666	664	C240138262826	2024-01-03	2024-01-03	Both	2024-01-27	24	2024-01-29	26	2024-05-06	124
667	668	C240138262960	2024-01-03	2024-01-03	Both	2024-01-08	5	2024-03-18	76	2024-04-23	111
668	U	C240138263046	2024-01-03	2024-01-03	Both	2024-06-13	131	2024-09-10	261	2024-06-28	146
669	692	C240138266904	2024-01-04	2024-01-04	Both	2024-01-04	0	2024-05-16	132	2024-04-09	96
670	U	C240138276049	2024-01-04	2024-01-04	Both	2024-04-18	406		U	2024-05-31	148
671	693	C240138284617	2024-01-06	2024-01-06	Both	2024-01-06	0		U	2024-04-30	116
672	804	C240138284633	2024-01-06	2024-01-06	Both	2024-01-06	0		U	2024-07-09	186
673	694	C240138292026	2024-01-06	2024-01-06	Both	U		2024-01-16	11	2024-06-21	168
674	695	C240138312608	2024-01-07	2024-01-08	Both	U	U		U	2024-04-30	114
675	696	C2401383300868	2024-01-07	2024-01-08	Both	2024-05-04	117		U	2024-05-21	135
676	697	C240138312683	2024-01-08	2024-01-08	Both	2024-03-04	63		U	2024-03-04	53
677	699	C240138313326	2024-01-08	2024-01-08	Both	2024-01-08	0	2024-01-31	23	2024-06-20	133
678	694	C240138310144	2024-01-09	2024-01-09	Both	2024-01-09	0	2024-03-18	69	2024-06-20	132
679	699	C240138320640	2024-01-09	2024-01-08	Both	U	U	2024-04-18	101	2024-04-12	94
680	697	C240138322020	2024-01-10	2024-01-09	Both	2024-01-12	3		U	2024-05-31	142
681	692	C240138334437	2024-01-10	2024-01-10	Both	2024-04-23	104		U	2024-03-12	62
682	698	C240138334666	2024-01-10	2024-01-10	Account	2024-01-10	0	2024-07-23	105	2024-04-18	99
683	695	C240138334813	2024-01-10	2024-01-10	Both	2024-01-12	2	2024-01-26	15	2024-04-30	111
684	696	C240138334839	2024-01-10	2024-01-10	Both	2024-06-31	142		U	2024-05-31	142
685	694	C240138336943	2024-01-10	2024-01-10	Both	2024-01-10	0	2024-10-21	286	2024-07-11	183
686	693	C240138357100	2024-01-10	2024-01-10	Both	2024-05-21	132	2024-01-11	1	2024-05-20	131
687	613	C240138366604	2024-01-11	2024-01-11	Both	2024-01-11	0		U	2024-06-20	130
688	614	C240138367126	2024-01-11	2024-01-11	Account	2024-04-23	103	2024-04-23	103	2024-05-31	141
689	610	C240138367268	2024-01-11	2024-01-11	Both	2024-01-11	0	2024-07-26	107	2024-06-20	130
690	612	C240138367488	2024-01-11	2024-01-11	Both	2024-07-24	106	2025-02-24	410	2024-06-20	130
691	616	C240138367638	2024-01-11	2024-01-11	Both	2024-01-26	14	2024-02-02	22	2024-06-20	130
692	614	C240138369142	2024-01-11	2024-01-11	Both	2024-03-16	64		U	2024-02-12	32
693	690	C240138369161	2024-01-11	2024-01-11	Both	2024-04-12	92	2024-06-27	137	2024-04-12	92
694	610	C240138372621	2024-01-12	2024-01-12	Account	2024-01-12	0		U	2024-04-27	106
695	618	C240138372647	2024-01-12	2024-01-12	Both	2024-03-06	63	2024-06-06	146	2024-03-20	68
696	617	C240138375447	2024-01-12	2024-01-12	Both	2024-01-12	0		U	2024-05-31	140
697	616	C240138376271	2024-01-12	2024-01-12	Both	2024-02-12	31	2024-02-22	41	2024-04-16	95
698	623	C240138383370	2024-01-12	2024-01-12	Both	2024-01-12	0		U	2024-04-19	98
699	621	C240138386648	2024-01-12	2024-01-12	Both	2024-05-13	122	2024-01-17	6	2024-06-20	129
700	622	C240138386660	2024-01-12	2024-01-12	Both	2024-03-28	76		U	2024-06-20	129
701	620	C240138387014	2024-01-12	2024-01-12	Both	2024-03-04	62	2024-12-09	332	2024-02-13	32
702	624	C240840206244	2024-01-12	2024-01-12	Both	U	U	2024-10-04	263	2024-09-03	236
703	625	C2401383901690	2024-01-13	2024-01-15	Both	2024-01-23	8	2024-06-06	112	2024-04-09	87
704	626	C240138391738	2024-01-13	2024-01-16	Both	2024-01-16	0		U	2024-03-14	61
705	627	C240138394786	2024-01-13	2024-01-16	Both	2024-01-24	9		U	2024-03-28	75
706	628	C240138393314	2024-01-13	2024-01-16	Both	U	U		U	2024-06-21	120
707	629	C2401384117678	2024-01-13	2024-01-16	Account	2024-07-22	189	2024-04-18	94	2024-04-23	101
708	630	C240138396216	2024-01-14	2024-01-16	Both	U	U		U	2024-05-21	128
709	646	C2401384117314	2024-01-14	2023-12-13	Digital Block	2023-12-13	0	2023-12-13	9	2024-06-21	169
710	632	C240138417669	2024-01-14	2024-01-16	Both	2024-06-16	121		U	2024-04-24	101
711	631	C240138418631	2024-01-14	2024-01-16	Both	U	U	2024-07-22	189	2024-04-18	96
712	634	C2401384177736	2024-01-16	2024-01-16	Both	2024-02-16	32	2024-02-16	32	2024-06-21	127
713	N/A	C240138417898	2024-01-16	2024-01-12	Account	2024-06-14	123		U	2024-02-23	39
714	635	C240138417981	2024-01-16	2024-01-16	Both	2024-07-27	104		U	2024-05-21	127
715	633	C240138418104	2024-01-16	2024-01-16	Account	2024-04-26	102		U	2024-04-26	102
716	636	C240138437633	2024-01-16	2024-01-16	Both	2024-01-16	0		U	2024-04-12	87
717	641	C240138441373	2024-01-17	2024-01-17	Both	2024-04-29	103	2024-06-31	136	2024-04-19	93
718	652	C240138441464	2024-01-17	2024-01-17	Both	2024-07-24	189		U	2024-05-21	126
719	644	C240138441602	2024-01-17	2024-01-17	Both	2024-01-18	1	2024-12-09	327	2024-03-22	65
720	661	C240138441630	2024-01-17	2024-01-17	Both	2024-07-12	177	2024-08-30	226	2024-06-03	138
721	664	C240138441666	2024-01-17	2024-01-17	Both	2024-07-22	187	2024-09-04	231	2024-06-06	140
722	663	C240138441634	2024-01-17	2024-01-17	Both	2024-06-10	114	2024-06-10	114	2024-06-22	126
723	660	C240138441776	2024-01-17	2024-01-17	Both	2024-01-17	0	2024-01-19	2	2024-04-29	103
724	646	C240138441990	2024-01-17	2024-01-17	Both	2024-03-01	44	2024-04-10	84	2024-04-22	96
725	648	C240138442621	2024-01-17	2024-01-18	Account	U	U	2025-02-07	386	2024-06-23	127
726	638	C240138442640	2024-01-17	2024-01-17	Both	2024-01-17	0		U	2024-05-21	126
727	643	C240138442697	2024-01-17	2024-01-18	Account	2024-04-30	103	2024-04-30	103	2024-04-16	99
728	642	C240138442961	2024-01-17	2024-01-18	Digital Block	U	U	2024-01-18	9	2024-04-03	77
729	681	C240138619792	2024-01-17	2024-02-08	Account	U	U		U	2024-07-12	177
730	660	C240138441366	2024-01-18	2024-01-18	Both	2024-02-16	29	2024-02-16	29	2024-06-22	126

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731	663	C240138444474	2024-01-18	2024-01-18	Account	2024-05-18	121		123	2024-04-26	90
732	664	C240138444534	2024-01-18	2024-01-18	Both	2024-09-26	262		U	2024-05-24	124
733	667	C240138445693	2024-01-18	2024-01-18	Both	U	U		U	2024-03-14	66
734	660	C240138446790	2024-01-18	2024-01-18	Both	2024-06-16	148		U	2024-03-18	60
735	665	C240138446353	2024-01-18	2024-01-18	Account	2024-03-13	66		U	2024-03-13	66
736	666	C240138446604	2024-01-18	2024-01-18	Account	2024-01-18	0	2024-11-12	209	2024-06-21	166
737	664	C240138446772	2024-01-18	2024-01-18	Both	U	U		U	2024-05-22	126
738	666	C240138447423	2024-01-18	2024-01-17	Both	2024-01-18	4		U	2024-05-29	132
739	668	C240138464897	2024-01-18	2024-01-18	Account	2024-02-10	32	2024-02-10	32	2024-04-04	77
740	667	C240138468825	2024-01-19	2024-01-19	Account	U	U		U	2024-06-03	136
741	668	C240138468467	2024-01-19	2024-01-19	Both	2024-07-22	186	2024-06-24	167	2024-06-20	163
742	670	C240138472599	2024-01-20	2024-01-22	Both	2024-07-22	182	2024-08-29	220	2024-04-29	94
743	671	C24013856036	2024-01-20	2024-01-18	Both	2024-06-06	140	2024-06-06	140	2024-05-22	123
744	673	C240138494864	2024-01-21	2024-01-22	Both	U	U		U	2024-05-22	122
745	U	C240138494872	2024-01-21	2024-01-18	Both	2024-02-02	16		U	2024-02-08	18
746	675	C240138495287	2024-01-22	2024-01-22	Both	2024-03-27	66	2024-08-10	210	2024-05-22	124
747	674	C240138495290	2024-01-22	2024-01-22	Account	U	U	2024-05-07	106	2024-04-06	76
748	678	C240138495606	2024-01-22	2024-01-22	Both	2024-01-26	4		U	2024-05-23	122
749	676	C240138495603	2024-01-22	2024-01-23	Account	2024-05-23	121	2025-03-03	405	2024-05-23	122
750	670	C240138513093	2024-01-23	2024-01-23	Account	U	U		U	2024-04-11	79
751	682	C240138518822	2024-01-25	2024-01-25	Both	2024-01-25	0		U	2024-04-19	86
752	686	C240138518934	2024-01-25	2024-01-26	Both	2024-07-22	179	2024-08-04	189	2024-06-27	123
753	683	C240138519315	2024-01-25	2024-01-22	Account	2024-07-24	184		U	2024-05-29	126
754	680	C240138519099	2024-01-25	2024-01-29	Both	U	U	2024-07-08	164	2024-04-27	93
755	684	C240138520094	2024-01-25	2024-01-25	Both	2024-01-25	0	2024-02-02	8	2024-06-03	130
756	687	C240138520920	2024-01-26	2024-01-20	Both	U	U	2024-08-16	290	2024-04-16	84
757	689	C240138552446	2024-01-27	2024-01-29	Both	U	U	2025-01-24	361	2024-05-09	103
758	689	C240339018306	2024-01-29	2024-01-29	Both	2024-02-14	16	2025-04-17	444	2024-06-03	126
759	695	C240138555142	2024-01-30	2024-01-30	Both	U	U		U	2024-04-11	72
760	694	C240138555204	2024-01-30	2024-01-30	Both	2024-02-28	29	2024-02-28	29	2024-04-06	67
761	696	C240138556020	2024-01-30	2024-01-30	Both	2024-07-22	174	2024-02-09	10	2024-05-23	114
762	700	C240138556950	2024-01-30	2024-01-30	Both	2024-01-31	1	2024-07-04	163	2024-04-02	63
763	698	C240138556954	2024-01-30	2024-01-30	Account	2024-07-30	182		U	2024-06-22	144
764	694	C240138557043	2024-01-30	2024-01-30	Both	2024-04-23	84		U	2024-04-23	84
765	692	C240138557827	2024-01-30	2024-01-30	Both	2024-05-14	106		U	2024-04-04	66
766	697	C240138558904	2024-01-30	2024-01-30	Both	2024-01-30	0		U	2024-04-26	86
767	690	C240138558867	2024-01-30	2024-01-30	Both	2024-04-08	69	2024-05-16	107	2024-04-27	88
768	704	C240238574436	2024-01-30	2024-01-30	Both	2024-01-30	0		U	2024-05-27	118
769	702	C240339010656	2024-01-30	2024-01-30	Both	2024-05-10	104		U	2024-04-18	79
770	706	C240138561896	2024-01-31	2024-02-02	Both	2024-02-11	9	2024-06-11	130	2024-06-11	132
771	U	C240138562152	2024-01-31	2024-01-31	Both	2024-01-31	0	2024-11-08	282	2024-03-14	43
772	705	C240138565876	2024-01-31	2024-01-31	Both	2024-02-15	15		U	2024-03-22	54
773	711	C240238566038	2024-01-31	2024-01-31	Both	2024-06-16	106		U	2024-05-30	120
774	708	C240238566677	2024-01-31	2024-01-31	Both	2024-03-22	64		U	2024-03-19	48
775	700	C240238571992	2024-01-31	2024-01-31	Both	U	U		U	2024-04-23	83
776	707	C240238574865	2024-01-31	2024-01-31	Both	2024-06-03	124	2024-02-02	2	2024-04-08	68
777	715	C240238566296	2024-02-04	2024-02-04	Account	2024-02-04	0		U	2024-05-31	120
778	724	C240238566496	2024-02-04	2024-02-04	Both	2024-02-04	0	2024-06-13	133	2024-04-09	68
779	723	C240238566649	2024-02-04	2024-02-04	Both	2024-07-24	174		U	2024-06-03	123
780	714	C240238566676	2024-02-04	2024-02-04	Both	2024-03-28	66	2024-03-28	66	2024-03-28	66
781	713	C240238566724	2024-02-04	2024-02-04	Digital Block	2024-02-04	0	2024-02-16	15	2024-03-21	49
782	718	C240339080644	2024-02-04	2024-02-04	Both	2024-02-04	0		U	2024-03-29	67
783	725	C240238572803	2024-02-02	2024-02-04	Both	2024-05-27	116	2024-05-28	117	2024-04-04	69
784	U	C240238574775	2024-02-02	2024-02-02	Both	2024-03-08	36	2024-03-04	28	2024-02-22	20
785	732	C240238574928	2024-02-02	2024-02-02	Both	2024-02-03	1	2024-02-23	20	2024-04-09	67
786	726	C240238575239	2024-02-02	2024-02-02	Both	2024-06-27	116	2024-06-07	126	2024-06-07	126
787	727	C240238576867	2024-02-02	2024-02-02	Both	2024-03-27	64		U	2024-03-26	62
788	743	C240238577464	2024-02-02	2024-02-06	Both	2024-07-22	168	2024-08-27	204	2024-07-06	164
789	734	C240238574303	2024-02-02	2024-02-02	Account	2024-05-23	111		U	2024-06-04	123
790	736	C240238578308	2024-02-03	2024-02-06	Account	2024-07-22	168	2024-02-23	18	2024-06-07	126
791	737	C240238578342	2024-02-03	2024-02-06	Both	2024-02-12	7	2024-09-13	224	2024-04-02	69
792	782	C240238578372	2024-02-03	2024-02-06	Both	2024-02-06	0	2025-01-10	340	2024-06-06	123
793	744	C240238579418	2024-02-03	2024-02-06	Both	2024-07-22	168	2024-10-24	269	2024-06-04	122
794	738	C240238579447	2024-02-03	2024-02-06	Both	2024-07-09	166		U	2024-06-11	129
795	747	C240238579462	2024-02-03	2024-02-06	Both	2024-06-13	129	2024-06-14	130	2024-06-27	146
796	745	C240238579454	2024-02-03	2024-02-06	Account	2024-03-06	20		U	2024-05-16	102
797	767	C240238614499	2024-02-03	2024-02-06	Both	U	U	2024-07-22	168	2024-06-28	146

Row #	Old-row # in Schedule H of Statement of Claim filed on 13 December 2024	(a) UCM reference	(b) Date HBAU received UAR	(c) Date Customer's account was blocked or restricted by HBAU	(d) Nature of restrictions (Account Restriction, Digital Block, or Both)	(e) Date HBAU notified Customer of process to reinstate account/accuse	(f) Number of days taken for HBAU to notify Customer of process to reinstate account	(g) Date HBAU reinstated Digital Account and removed Account Restrictions	(h) Number of days for Digital Account reinstatement and Account Restrictions removed	(i) Date HBAU completed its investigation	(j) Number of days taken to complete investigation
798	806	C240238618067	2024-02-03	2024-02-05	Both	2024-02-23	18		U	2024-05-10	97
799	735	C240238618366	2024-02-03	2024-02-05	Both	2024-02-05	0		U	2024-06-18	136
800	750	C240238613034	2024-02-04	2024-02-05	Both	2024-04-29	84		U	2024-06-04	118
801	740	C240238613040	2024-02-04	2024-02-05	Both	U	U	2024-03-27	54	2024-03-29	54
802	761	C240238613050	2024-02-04	2024-02-05	Both	2024-06-17	102	2025-01-14	344	2024-06-05	122
803	748	C240238613055	2024-02-04	2024-02-05	Both	2024-02-05	0		U	2024-06-20	137
804	778	C240238614205	2024-02-04	2024-02-05	Both	2024-05-30	115		U	2024-05-30	116
805	746	C240238678206	2024-02-05	2024-02-05	Both	U	U	2024-03-12	39	2024-06-24	137
806	793	C240238614205	2024-02-05	2024-02-05	Both	U	U		U	2024-04-02	67
807	780	C240238614638	2024-02-05	2024-02-05	Both	2024-02-05	0	2024-05-10	95	2024-05-10	95
808	784	C240238614884	2024-02-05	2024-02-05	Both	2024-07-31	177		U	2024-07-09	155
809	792	C240238615062	2024-02-05	2024-02-05	Both	2024-02-05	0	2024-08-16	193	2024-05-24	109
810	794	C240238615277	2024-02-05	2024-02-05	Both	2024-02-20	16		U	2024-05-23	108
811	799	C240238616810	2024-02-06	2024-02-06	Both	2024-06-11	126	2024-06-27	142	2024-04-08	62
812	795	C240238617061	2024-02-06	2024-02-06	Both	2024-05-02	86	2024-08-10	195	2024-04-09	63
813	805	C240238618409	2024-02-06	2024-02-06	Both	2024-05-23	107	2024-05-23	107	2024-06-05	120
814	804	C240238618626	2024-02-06	2024-02-06	Both	2024-05-02	86	2024-05-17	104	2024-04-16	79
815	799	C240238621136	2024-02-06	2024-02-06	Both	2024-02-07	5	2025-01-20	363	2024-04-12	66
816	807	C240238621392	2024-02-06	2024-02-07	Both	2024-07-03	147	2025-02-06	365	2024-06-01	115
817	809	C240238621466	2024-02-07	2024-02-07	Both	2024-04-30	83	2024-04-30	83	2024-05-07	90
818	808	C240238621549	2024-02-07	2024-02-07	Account	2024-02-09	2	2024-07-23	167	2024-04-29	82
819	810	C240238621808	2024-02-07	2024-02-07	Both	2024-02-07	0	2024-03-15	37	2024-06-06	120
820	811	C2402386220218	2024-02-09	2024-02-21	Digital Block	2024-05-01	79		U	2024-04-06	57
821	813	C240238662704	2024-02-10	2024-02-12	Both	U	U	2024-03-22	39	2024-06-05	116
822	812	C240238652847	2024-02-10	2024-02-12	Both	2024-05-18	96	2024-07-10	158	2024-04-23	73
823	814	C240639382696	2024-02-10	2024-02-09	Both	2024-02-10	4		U	2024-08-08	180
824	815	C240238663850	2024-02-12	2024-02-14	Account	2024-07-30	167		U	2024-05-23	101
825	816	C240238665048	2024-02-12	2024-02-12	Both	2024-03-21	28		U	2024-04-19	67
826	819	C240238665087	2024-02-13	2024-02-13	Both	2024-02-13	0	2024-06-10	127	2024-05-23	109
827	818	C240238665162	2024-02-13	2024-02-13	Both	2024-02-13	0	2025-01-17	339	2024-06-12	120
828	817	C240238665196	2024-02-13	2024-02-13	Both	2024-02-14	1		U	2024-06-04	112
829	820	C240238665468	2024-02-13	2024-02-13	Both	2024-02-13	0	2024-07-10	148	2024-05-14	94
830	826	C2402386683957	2024-02-14	2024-02-14	Both	2024-02-14	0		U	2024-05-22	98
831	822	C240238684791	2024-02-14	2024-02-14	Both	2024-02-14	0	2024-02-15	4	2024-05-07	83
832	825	C240238685203	2024-02-14	2024-02-14	Both	2024-02-21	7		U	2024-03-29	44
833	823	C240238685211	2024-02-14	2024-02-14	Both	2024-07-23	160		U	2024-06-10	117
834	827	C240238685569	2024-02-14	2024-02-14	Both	2024-02-14	0	2024-10-16	245	2024-06-06	113
835	824	C240238689543	2024-02-14	2024-02-14	Both	U	U	2024-04-23	69	2024-06-06	113
836	824	C240238689810	2024-02-14	2024-02-14	Both	2024-07-05	142	2024-11-15	275	2024-06-05	112
837	828	C240238692046	2024-02-15	2024-02-15	Both	2024-04-26	71	2024-05-15	90	2024-04-17	62
838	829	C240238692064	2024-02-15	2024-02-15	Both	2024-02-15	0	2024-03-26	40	2024-05-23	98
839	834	C240238692319	2024-02-15	2024-02-15	Both	2024-02-19	4		U	2024-05-23	98
840	832	C240238695154	2024-02-15	2024-02-15	Both	2024-02-15	0	2024-05-28	103	2024-05-28	103
841	830	C240238695244	2024-02-15	2024-02-15	Both	2024-02-15	1		U	2024-05-24	99
842	833	C240238716475	2024-02-16	2024-02-16	Both	2024-02-16	0		U	2024-05-24	98
843	837	C240238717314	2024-02-16	2024-02-16	Both	2024-05-19	84	2024-05-19	84	2024-06-12	117
844	835	C240238717538	2024-02-16	2024-02-16	Both	2024-02-19	3	2024-02-19	3	2024-05-24	98
845	836	C240238717697	2024-02-16	2024-02-16	Both	U	U		U	2024-06-27	132
846	834	C240238717772	2024-02-16	2024-02-16	Both	2024-04-24	68	2024-04-24	68	2024-04-05	49
847	838	C240238730626	2024-02-17	2024-02-20	Both	2024-07-03	134		U	2024-04-24	67
848	840	C240238730822	2024-02-18	2024-02-19	Account	2024-07-22	154	2024-10-18	242	2024-05-24	96
849	841	C240238730856	2024-02-18	2024-02-19	Both	2024-07-16	148		U	2024-06-09	112
850	839	C240238730865	2024-02-18	2024-02-19	Both	2024-02-20	10	2024-03-21	31	2024-03-22	33
851	840	C240238740150	2024-02-19	2024-02-19	Both	U	U		U	2024-05-31	102
852	843	C240238744582	2024-02-19	2024-02-19	Account	2024-02-19	0		U	2024-04-29	79
853	850	C240238748481	2024-02-19	2024-02-20	Both	2024-06-01	71	2024-05-20	99	2024-05-03	74
854	842	C240238750747	2024-02-20	2024-02-20	Both	2024-03-26	35	2024-04-30	70	2024-05-05	75
855	851	C240238753166	2024-02-20	2024-02-20	Both	2024-07-24	155		U	2024-04-22	62
856	853	C240238768459	2024-02-21	2024-02-21	Digital Block	U	U		U	2024-04-24	63
857	852	C240238769879	2024-02-21	2024-02-21	Both	2024-05-14	83		U	2024-03-25	33
858	U	C240238776818	2024-02-22	2024-02-22	Both	2024-03-04	11	2024-03-11	18	2024-05-27	95
859	854	C240840048764	2024-02-22	2024-02-22	Both	2024-02-22	0	2024-02-23	4	2024-07-29	159
860	856	C240238780853	2024-02-23	2024-02-23	Both	2024-03-26	32	2024-04-05	42	2024-03-26	32
861	855	C240238781017	2024-02-23	2024-02-23	Both	2024-03-23	0		U	2024-03-26	32
862	858	C240238781089	2024-02-23	2024-02-23	Both	2024-02-23	0	2024-05-05	73	2024-03-26	32
863	857	C240238787860	2024-02-23	2024-02-23	Both	2024-02-23	0		U	2024-05-09	75
864	861	C240238784583	2024-02-24	2024-02-26	Both	2024-05-23	87	2024-06-18	113	2024-05-03	69

New-row.#	Old-row.#-in-Schedule-H-of-Statement-of-Claim-filed-on-13-December-2024	(a) UCM-reference	(b) Date-HBAU-received-UAR	(c) Date-Customer's-account-was-blocked-or-restricted-by-HBAU	(d) Nature-of-restrictions-(Account-Restriction-Digital-Block,-or-Both)	(e) Date-HBAU-notified-Customer-of-process-to-reinstate-account-access	(f) Number-of-days-taken-for-HBAU-to-notify-Customer-of-process-to-reinstate-account	(g) Date-HBAU-reinstated-Digital-Account-and-removed-Account-Restrictions	(h) Number-of-days-for-Digital-Account-reinstatement-and-Account-Restrictions-removed	(i) Date-HBAU-completed-its-investigation	(j) Number-of-days-taken-to-complete-investigation
865	860	C240238784616	2024-02-24	2024-02-26	Both	2024-06-07	71	2024-10-04	218	2024-06-07	73
866	862	C240238786796	2024-02-24	2024-02-26	Both	2024-07-34	466	2024-08-06	164	2024-07-10	146
867	U	C240238784853	2024-02-26	2024-02-26	Both	2024-07-19	144	U	U	2024-05-28	93
868	874	C240238802722	2024-02-26	2024-03-12	Both	2024-04-12	34	2024-04-12	34	2024-06-03	99
869	864	C240238785462	2024-02-26	2024-02-26	Both	2024-03-12	16	U	U	2024-03-26	29
870	866	C240238786744	2024-02-26	2024-02-26	Both	U	U	2024-03-18	24	2024-03-27	36
871	865	C240238786640	2024-02-26	2024-02-26	Both	2024-06-29	84	2024-06-20	84	2024-06-06	104
872	867	C240238791211	2024-02-27	2024-02-27	Both	2024-04-19	62	U	U	2024-04-16	49
873	868	C240238802802	2024-02-27	2024-02-27	Both	2024-07-30	464	2024-08-28	183	2024-06-07	79
874	860	C240238802905	2024-02-28	2024-02-28	Both	2024-03-04	2	2024-06-10	72	2024-04-17	40
875	870	C240238803492	2024-02-28	2024-02-28	Both	2024-02-28	0	U	U	2024-06-03	65
876	872	C240539584824	2024-02-29	2024-02-29	Both	U	U	2024-08-12	465	2024-06-24	416
877	874	C240338841068	2024-03-04	2024-03-04	Both	2024-03-04	0	2024-08-20	172	2024-03-26	24
878	873	C240338841694	2024-03-04	2024-03-13	Account	U	U	2024-03-15	2	2024-07-03	124
879	U	C240338851359	2024-03-04	2024-03-04	Both	2024-03-14	7	2024-03-20	46	2024-03-27	23
880	875	C240338858543	2024-03-06	2024-02-29	Both	2024-07-06	127	2024-06-13	195	2024-05-29	84
881	876	C240338864804	2024-03-08	2024-03-08	Both	2024-03-12	4	U	U	2024-03-27	49
882	878	C240338874857	2024-03-09	2024-03-11	Both	2024-03-14	0	U	U	2024-03-28	49
883	877	C240338876809	2024-03-09	2024-03-14	Both	2024-04-04	24	U	U	2024-03-26	47
884	879	C240338909878	2024-03-12	2024-03-12	Both	2024-03-12	0	2024-04-22	44	2024-05-22	74
885	U	C240338914837	2024-03-13	2024-03-13	Both	2024-03-28	15	2024-04-18	36	2024-03-26	43
886	N/A	C240338924594	2024-03-16	2024-03-16	Both	2024-03-18	3	U	U	2024-03-26	49
887	804	C240338926203	2024-03-16	2024-03-18	Both	U	U	2024-06-20	63	2024-05-09	55
888	N/A	C240338968375	2024-03-17	2024-03-18	Both	U	U	2024-04-04	47	2024-03-28	44
889	884	C240339014904	2024-03-19	2024-03-19	Both	2024-03-29	4	2025-04-04	384	2024-03-25	6
890	U	C240339024866	2024-03-20	2024-03-20	Both	2024-04-04	16	U	U	2024-06-04	42
891	883	C240339031092	2024-03-20	2024-03-20	Both	U	U	U	U	2024-05-29	79
892	882	C240339031178	2024-03-20	2024-03-20	Both	2024-04-09	29	2024-03-22	2	2024-03-26	5
893	885	C240339038666	2024-03-22	2024-03-22	Both	2024-04-08	47	U	U	2024-04-19	49
894	884	C240339039025	2024-03-22	2024-03-22	Both	2024-03-27	5	2024-03-28	6	2024-04-05	44
895	U	C240339039350	2024-03-22	2024-03-22	Both	2024-03-28	6	2024-04-11	29	2024-04-11	29
896	U	C240339039470	2024-03-22	2024-03-22	Both	2024-03-27	5	U	U	2024-04-11	29
897	886	C240339047945	2024-03-23	2024-03-25	Both	2024-08-15	443	2024-08-26	464	2024-07-17	116
898	U	C240339065137	2024-03-23	2024-03-25	Both	U	U	U	U	2024-04-08	46
899	U	C240339066894	2024-03-26	2024-03-26	Both	2024-03-26	4	2024-04-08	44	2024-04-02	8
900	U	C240339066896	2024-03-26	2024-03-26	Both	2024-04-14	17	U	U	2024-04-08	44
901	887	C240339067974	2024-03-26	2024-03-26	Both	2024-03-29	3	2024-04-04	9	2024-06-06	74
902	888	C240339068594	2024-03-26	2024-03-26	Both	2024-04-04	6	2024-04-02	7	2024-04-04	9
903	890	C240339071884	2024-03-27	2024-03-27	Both	2024-03-27	0	2024-06-06	40	2024-06-02	36
904	889	C240339072046	2024-03-27	2024-03-27	Both	2024-04-03	7	U	U	2024-05-02	36
905	892	C240339072316	2024-03-27	2024-03-27	Both	2024-04-09	13	U	U	2024-04-10	44
906	894	C240339077695	2024-03-28	2024-03-28	Both	2024-04-15	18	2024-04-16	19	2024-07-26	129
907	894	C240439112124	2024-03-28	2024-03-28	Both	2024-03-28	0	2024-04-16	18	2024-06-19	83
908	896	C240339089624	2024-03-29	2024-04-02	Both	2024-04-14	9	U	U	2024-06-04	36
909	893	C240339083843	2024-03-30	2024-04-02	Both	2024-06-12	74	U	U	2024-07-16	108
910	U	C240439085488	2024-04-04	2024-04-02	Both	2024-06-03	62	2024-10-03	484	2024-07-05	95
911	897	C240439095458	2024-04-02	2024-04-02	Both	2024-07-26	115	U	U	2024-07-26	115
912	898	C240439099490	2024-04-02	2024-04-02	Both	2024-06-13	72	2024-08-09	129	2024-06-13	72
913	903	C240439247677	2024-04-04	2024-04-23	Both	2024-04-24	4	2024-04-30	7	2024-05-16	42
914	899	C240439151204	2024-04-05	2024-04-05	Both	2024-04-09	4	2024-04-22	47	2024-05-13	38
915	900	C240439172494	2024-04-10	2024-04-10	Both	2024-05-29	49	U	U	2024-06-03	54
916	904	C240439236480	2024-04-14	2024-04-16	Both	2024-04-16	0	U	U	2024-06-28	44
917	902	C240439273466	2024-04-17	2024-04-17	Both	2024-07-24	98	U	U	2024-07-09	83
918	904	C240439291374	2024-04-19	2024-04-19	Both	U	U	U	U	2024-07-14	86
919	905	C240439358048	2024-04-26	2024-04-26	Both	2024-05-02	6	U	U	2024-06-14	49
920	906	C240439371594	2024-04-30	2024-04-30	Both	2024-07-39	94	2024-07-39	94	2024-06-04	35
921	U	C240539403338	2024-05-06	2024-05-06	Both	2024-07-22	77	U	U	2024-06-13	7
922	907	C240539424513	2024-05-09	2024-05-09	Both	2024-05-14	5	2024-06-29	29	2024-05-17	8
923	908	C240539449597	2024-05-11	2024-05-13	Both	2024-05-16	3	U	U	2024-06-04	24
924	U	C240539486182	2024-05-14	2024-05-24	Both	U	U	2025-01-29	253	2024-08-02	89
925	909	C240539496756	2024-05-16	2024-05-16	Both	2024-05-16	0	U	U	2024-07-08	54
926	910	C240539529284	2024-05-18	2024-05-20	Both	2024-07-19	69	2024-08-16	88	2024-07-16	59
927	914	C240539559490	2024-05-22	2024-05-22	Both	2024-05-27	5	2024-05-30	8	2024-06-14	23
928	912	C240539573897	2024-05-27	2024-05-27	Both	2024-07-23	67	U	U	2024-06-18	22
929	913	C240539576908	2024-05-27	2024-05-27	Both	2024-07-24	68	2024-09-24	129	2024-06-19	23
930	U	C240539584928	2024-05-29	2024-05-29	Both	2024-06-29	0	2024-07-23	65	2024-09-02	96
931	914	C240539584949	2024-05-29	2024-05-29	Digital Block	2024-05-29	0	2024-05-30	4	2024-05-31	2

New-row.#	Old-row.# in Schedule H of Statement of Claim filed on 13 December 2024	(e) UCM-reference	(b) Date HBAU received UAR	(e) Date Customer's account was blocked or restricted by HBAU	(d) Nature of restrictions (Account Restriction, Digital Block, or Both)	(e) Date HBAU notified Customer of process to reinstate account access	(f) Number of days taken for HBAU to notify Customer of process to reinstate account	(g) Date HBAU reinstated Digital Access and removed Account Restrictions	(h) Number of days for Digital Access reinstatement and Account Restrictions removed	(i) Date HBAU completed its investigation	(j) Number of days taken to complete investigation
032	016	C240630609253	2024-06-04	2024-06-04	Both	2024-06-11	7	2024-07-08	34	2024-11-13	162
033	017	C240630705333	2024-06-12	2024-06-12	Both	2024-06-19	7	2024-08-10	68	2024-06-16	3
034	018	C240630714713	2024-06-13	2024-06-13	Both	2024-06-13	0	2024-08-13	61	2024-06-16	2
035	045	C240740020607	2024-06-13	2024-06-13	Both	2024-06-19	6	2024-10-30	130	2024-09-10	80
036	019	C240630779071	2024-06-18	2024-06-18	Digital Block	2024-07-25	37		U	2024-07-19	31
037	N/A	C240630818846	2024-06-25	2024-06-24	Both	2024-07-26	32	2024-07-15	21	2024-07-26	31
038	020	C240730856796	2024-07-03	2024-06-28	Both	U	U		U	2024-08-07	35
039	023	C240730930958	2024-07-11	2024-07-12	Both	2024-09-02	52		U	2024-08-26	46
040	024	C240730944327	2024-07-14	2024-07-16	Digital Block	U	U	2024-08-06	22	2024-08-27	44
041	040	C240730969375	2024-07-16	2024-07-16	Both	2024-07-23	7		U	2024-07-29	13
042	026	C240740010378	2024-07-21	2024-07-22	Both	2024-09-09	49	2024-09-11	51	2024-09-26	66
043	037	C240740012437	2024-07-22	2024-07-30	Both	2024-08-05	6		U	2024-08-26	35
044	039	C240740014616	2024-07-23	2024-07-23	Both	2024-08-01	9		U	2024-08-28	36
045	027	C240740036863	2024-07-29	2024-08-02	Both	2024-09-24	53	2024-10-04	63	2024-09-24	57
046	U	C240840061914	2024-08-02	2024-08-02	Both	2024-08-23	21	2024-11-04	94	2024-08-16	14
047	U	C240840094644	2024-08-06	2024-08-06	Both	2024-09-19	44		U	2024-09-19	44
048	028	C240840117168	2024-08-09	2024-08-07	Both	2024-08-14	7		U	2024-09-26	48
049	047	C240840183693	2024-08-13	2024-08-13	Both	2024-08-20	7	2024-08-20	7	2024-09-17	36
050	U	C240840190458	2024-08-15	2024-08-15	Both	2024-09-27	43		U	2024-09-26	41
051	029	C240840190599	2024-08-15	2024-08-15	Both	U	U	2024-12-17	124	2024-09-02	18
052	U	C240840245468	2024-08-22	2024-08-22	Digital Block	2024-11-19	89	2024-09-02	11	2024-11-06	76
053	U	C240840206366	2024-08-30	2024-08-30	Both	U	U		U	2024-09-12	13