Form 17
Rule 8.05(1)(a)

Further Amended Statement of Claim

Filed pursuant to paragraph 3 of the orders of Bennett J made 16 March 2026

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

TABLE OF CONTENTS

A. THE PARTIES 2

B. HSBC AUSTRALIA'S BANKING FACILITIES 3

B.1 PRODUCTS AND SERVICES OFFERED BY HSBC AUSTRALIA TO CUSTOMERS 3

B.2 RISK OF UNAUTHORISED PAYMENTS 5

C. LEGAL OBLIGATIONS THAT APPLIED TO HSBC AUSTRALIA 9

C.1 OBLIGATIONS UNDER THE EPAYMENTS CODE 9

C.2 OBLIGATIONS UNDER THE BANKING CODE 12

C.3 HSBC PERSONAL BANKING BOOKLET 13

C.4 CORPORATIONS ACT AND CREDIT ACT OBLIGATIONS 17

D. HSBC AUSTRALIA'S FAILURE TO HAVE ADEQUATE CONTROLS 18

D.1 INADEQUATE CONTROLS FOR DETECTION AND PREVENTION OF UNAUTHORISED PAYMENTS 18

D.2 GAPS IN CONTROLS IDENTIFIED BY HSBC AUSTRALIA 21

D.3 SIGNIFICANT INCREASE IN CONSUMER LOSSES FROM UNAUTHORISED PAYMENTS FROM MAY 2023 25

E. INVESTIGATING AND RESPONDING TO REPORTS OF UNAUTHORISED TRANSACTIONS . 26

E.1 SYSTEMS AND PROCESSES FOR INVESTIGATING REPORTS OF UNAUTHORISED TRANSACTIONS 26

Filed on behalf of (name & role of party) The Plaintiff, Australian Securities and Investments Commission
Prepared by (name of person/lawyer) ~~Fred Prickett~~ Alexandra Tighe & ~~JK Muckersie~~ Jeff Simpson
Law firm (if applicable) **Clayton Utz**
Tel ~~0404 318 400~~ (03) 9286 6170 / ~~0410 531 730~~ 0466 851 232 Fax 03 9629 8488
Email ~~f~~prickett~~atighe~~@claytonutz.com / jeffsimpson~~muckersie~~@claytonutz.com
Address for service (include state and postcode) Email addresses above and Level 18, 333 Collins Street, Melbourne VIC 3000

E.2 INVESTIGATING REPORTS OF UNAUTHORISED TRANSACTIONS 37

E.3 SIGNIFICANT, WIDESPREAD OR SYSTEMIC NON-COMPLIANCE WITH THE EPAYMENTS CODE 40

F. DELAY IN REINSTATING BLOCKED CUSTOMER'S BANK ACCOUNTS 42

F.1 SYSTEMS AND PROCESSES FOR BLOCKING AND REINSTATING BANKING SERVICES 42

F.2 SYSTEMIC AND WIDESPREAD DELAYS IN REINSTATING ACCESS TO BLOCKED CUSTOMERS 46

G BREACHES OF CORPORATIONS ACT AND CREDIT ACT 50

G.1 FAILURE TO HAVE ADEQUATE CONTROLS FOR THE DETECTION AND PREVENTION OF UNAUTHORISED PAYMENTS 50

G.2 REPORTS OF UNAUTHORISED TRANSACTIONS 51

G.3 DELAY IN REINSTATING FULL USE AND ACCESS OF BANK ACCOUNTS 52

H. RELIEF 53

SCHEDULE A 55

SCHEDULE B 62

SCHEDULE C 76

SCHEDULE D 78

SCHEDULE E 80

SCHEDULE F 82

SCHEDULE G 169

SCHEDULE H 174

SCHEDULE I 223

SCHEDULE J 229

A. THE PARTIES

1 The plaintiff (**ASIC**) is:

(a) a body corporate under s 8(1)(a) of the *Australian Securities and Investments Commission Act 2001* (Cth) (the **ASIC Act**); and

(b) entitled to commence and maintain this proceeding in its corporate name under s 8(1)(d) of the ASIC Act.

2 The defendant (**HSBC Australia** or **HBAU**) is and was at all times during the **Relevant Period** (1 January 2020 to 30 November 2024):

(a) a corporation duly incorporated;

(b) liable to be sued in its corporate name;

(c) the holder of Australian Financial Services Licence (**AFSL**) and Australian Credit Licence (**ACL**) numbered 232595;

(d) a financial services licensee within the meaning of s 9 (since 20 October 2023) and s 761A (until 19 October 2023) of the *Corporations Act 2001* (Cth) (the **Corporations Act**);

(e) carrying on a financial services business in Australia within the meaning of s 911D of the Corporations Act;

(f) a licensee within the meaning of the *National Consumer Credit Protection Act 2009* (Cth) (**Credit Act**);

(g) an authorised deposit taking institution for the purposes of the *Banking Act 1959* (Cth) (**ADI**);

(h) a wholly owned subsidiary of HSBC Holdings plc;

(i) a member of the HSBC group of companies comprising HSBC Holdings plc and its subsidiaries (**HSBC Group**);

(j) a 'subscriber' to the ePayments Code being relevantly the 2016 ePayments Code and the 2022 ePayments Code (as defined in paragraph 13 below); and

(k) a signatory to the Banking Code of Practice (**Banking Code**), being relevantly the 2020 Banking Code and the 2019 Banking Code (as defined in paragraph 17 below).

B. HSBC AUSTRALIA'S BANKING FACILITIES

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

3 At all material times, HSBC Australia's AFSL authorised it, among other things, to deal in a financial product including in respect of deposit and payment products including:

(a) basic deposit products;

(b) deposit products other than basic deposit products; and

(c) non-cash payment products.

4 At all material times, HSBC Australia's ACL authorised it to engage in credit activities including as a credit provider within the meaning of s 6 of the Credit Act, including:

(a) carrying on a business of providing credit, being credit the provision of which the National Credit Code, being Schedule 1 to the Credit Act (**National Credit Code**), applies to; and/or

(b) being a credit provider under a credit contract.

5 During the Relevant Period, HSBC Australia offered its account holders in its Wealth and Personal Banking (**WPB**) business (**Customers**):

(a) financial products, including transaction, offset, savings, and term deposit accounts (**Deposit accounts**); and

(b) credit contracts, including home loans, personal loans and credit card accounts (**Loan accounts**).

6 Each of the Deposit accounts:

(a) was a facility through which, or through the acquisition of which, a person makes non-cash payments within the meaning of s 763D of the Corporations Act;

(b) was a deposit-taking facility made available by an ADI in the course of its banking business; and

(c) was a financial product with the meaning of s 763A(1) and s 764A(1)(i) of the Corporations Act.

7 Each of the Loan accounts was a credit contract with the meaning of s 5 of the Credit Act and s 4 of the National Credit Code.

Particulars

ASIC relies on the statutory presumption in section 13 of the National Credit Code.

8 During the Relevant Period, HSBC Australia provided its Customers the functionality to make and receive payments, including to third parties, using methods including:

(a) online banking through an Internet browser (**Online Banking**); and

(b) mobile banking though an HSBC-branded mobile banking application on a mobile device (**Mobile Banking**).

B.2 Risk of Unauthorised Payments

9 By reason of the matters pleaded in paragraphs 5 to 8 above, Customers were exposed to the risk of third-parties, through forgery or account compromise (including by social engineering):

(a) obtaining access to their Online Banking or Mobile Banking (**Digital Access**) (or both); and

(b) making payments from the Customers' Deposit accounts or Loan accounts (or both) to unintended parties, without the Customer's authority,

(**Unauthorised Payments**).

Particulars

1. The risk of Unauthorised Payments using Digital Access was identified in:

    a. the HSBC Group's Fraud Classification and Reporting Standard dated 24 November 2020 [BCB.1000.0001.0252] (**Fraud Classification and Reporting Standard**) which was updated from time to time and used by HSBC Australia during the Relevant Period, including in HSBC Australia's

Payment Fraud Investigation Procedure Instruction Manual dated 8 February 2022;

b. the Fraud Classifications and Reporting Specifications Support Pack dated 15 February 2023 [HBA.0001.0001.1032].

2. The Fraud Classification and Reporting Standard defined Unauthorised Payments as "*Payment instructions to unintended parties via forgery of authorities or account compromise. This includes cases related to social engineering to harvest credentials",* and from at least February 2023, as "*including but not limited to phishing, smishing and vishing*" [HBA.0001.0001.1395].

3. The Fraud Classification and Reporting Standard included the following fraud typologies for Unauthorised Payments through Digital Access:

   a. ***Token Reactivation:*** *Fraudster socially engineers a customer to provide token reactivation codes which enable the fraudster to link their device to the Customer's account and make fraudulent Unauthorised Payment(s).*

   b. ***Smishing:*** *Fraudster socially engineers a customer into revealing sensitive information such as Online Banking or Mobile Banking login credentials via a text/SMS message, with the purpose of making unauthorised fraudulent payment(s) from customer accounts.*

   c. ***Remote Access:*** *Fraudster socially engineers a customer to give them remote control over their computer or device, and to login to their Online Banking or Mobile Banking. Once logged in, the fraudster uses the remote access to make fraudulent payments.*

   d. ***Malware****: Fraudster installs malicious software to harvest sensitive information, such as login credentials, and uses these details to make fraudulent payments from customer accounts.*

   e. ***Compromise Point Unknown:*** *Fraudsters use compromised credentials to access customer accounts to make fraudulent payments, but the method used to compromise the credentials is unknown.*

4. The HSBC Group's Global External Fraud Policy - Fraud Risk Definitions Appendix [HBA.0001.0001.1944], which was also used by HSBC Australia, also included the risk

of Unauthorised Payments as a result of **Account Takeover** (also referred to as **ATO**), which was defined as follows: "*A third party claims to be a legitimate account holder and changes, by deception, static data. This may facilitate gaining access to the account, prevent the genuine customer accessing the account, or prevent the genuine customer being alerted to fraudulent transactions. A successful ATO attack leads to fraudulent transactions being made on the account*".

5. HSBC Australia Fraud Steering Committee meeting minutes dated May 2021 identified Unauthorised Payments by means of **Impersonation**, where a third party had pretended to be an HSBC Australia staff member, and had compromised the Customer's account and made Unauthorised Payments out of the Customer's account, which was on the rise [HBA.0001.0001.0109_0018].

6. The risk of Unauthorised Payments occurring was evident from external fraud activity that posed a risk to Customers, which was reported internally as evidenced by the matters in paragraph 29 below and the statements made in the documents in Part A of Schedule A.

10 Materially before January 2023, HSBC Australia was aware of the risk to Customers of Unauthorised Payments.

Particulars

1. HSBC Australia was aware of the risk to Customers of Unauthorised Payments by no later than:

   a) April 2020;

   b) May 2021;

   c) August 2022; alternatively

   d) January 2023.

2. ASIC refers to and repeats the particulars at paragraph 9 above.

3. Unauthorised Payments were also referred to by HSBC Australia as a type of **Payment Fraud**.

4. From time to time, Unauthorised Payments were also referred to by HSBC Australia as a type of **Scam**.

5. The risk of Unauthorised Payments using Digital Access was identified in the HSBC Australia Risk Committee minutes dated 15 April 2021 (including the risk of defrauding Customer by the means of social engineering by Malware, Phishing, Vishing, and Smishing) [HBA.0001.0001.0426_0055].

11 During the Relevant Period, HSBC Australia provided its Customers the functionality to make real-time, or near real-time (within seconds) payments, including to third parties:

(a) using Mobile Banking:

(i) at all times until June 2022, using the Real Time Gross Settlement payment rail;

(ii) to third parties with HSBC Australia accounts using the internal account transfer HUB payment rail; and

(iii) from May 2023, using the New Payment Platform (**NPP**) or Fast Payments to other financial institutions that support the NPP;

(b) using Online Banking:

(i) at all times until June 2024, using the Real Time Gross Settlement payment rail; and

(ii) at all times, to third parties with HSBC Australia accounts using the internal account transfer HUB payment rail.

12 During the Relevant Period the risk of Unauthorised Payments occurring was increased by reason of the matters pleaded at paragraph 11 above.

Particulars

The increased fraud risks associated with HSBC Australia's proposed introduction of the functionality to "send" payments through NPP (Fast Payments) including the reduced ability for HSBC Australia to recover funds given the velocity with which funds move (citing industry recovery rates are between 20-30%), and that NPP delivers a "*more attractive proposition for fraudsters to move stolen funds between local financial institutions*" was referred to in the "NPP Phase 2 Discussion paper presented to the HSBC Australia Fraud

Steering Committee on 19 August 2021 [HBA.0001.0001.0105_0029-0030]; and the NPP/Open Banking Project Steering Committee Presentation dated 21 March 2022 [HBA.0001.0001.3661_0007].

C. LEGAL OBLIGATIONS THAT APPLIED TO HSBC AUSTRALIA

C.1 Obligations under the ePayments Code

13 As a subscriber to the ePayments Code, HSBC Australia was required during the Relevant Period to:

(a) comply with the ePayments Code's rules with respect to, among other things, unauthorised transactions, reports of unauthorised transactions and complaints about unauthorised transactions; and

(b) warrant that it will comply with the ePayments Code in the terms and conditions that it gave each of its consumer account holders.

Particulars

1. The **ePayments Code** is a code of practice, which regulates electronic payments, including ATM, EFTPOS and credit card transactions, online payments, internet and mobile banking, and BPAY. Banks and other providers of electronic payment facilities to consumers can subscribe to the Code. During the Relevant Period, the following versions of the ePayments Code applied:

   a) ePayments Code effective 1 July 2012 amended 29 March 2016 (**2016 ePayments Code**); and

   b) ePayments Code effective 2 June 2022, with a transitional period requiring subscribers to comply with its provisions by 2 June 2023 (**2022 ePayments Code**).

2. Clauses 1.1(d), 2.2 and cl 4.2(c) and Chapter C of the ePayments Code.

3. The ePayments Code defined an **unauthorised transaction** as a 'transaction that is not authorised by a user'. The 2022 ePayments Code also stated as part of the definition: "*It does not include any transaction that is performed by a user themselves or by anyone who performs a transaction with the knowledge and consent of a user*", which wording was also included in cl 9.1 of the 2016 ePayments Code.

4. In this Amended Statement of Claim, the expression '**report of an unauthorised transaction'**, includes a '**complaint about an unauthorised transaction**' within the meaning of the 2016 ePayments Code. A '**report of an unauthorised transaction'** within the meaning of the 2022 ePayments Code, and a '**complaint about an unauthorised transaction**' within the meaning of the 2016 ePayments Code, by necessary implication, means a report or complaint of a suspected or potential unauthorised transaction (by reason of the fact that at the time a user made a 'report' or 'complaint' to the subscriber, the transaction had yet to be investigated by the subscriber to confirm, among other things, whether the transaction was in fact 'unauthorised').

14 At all times during the Relevant Period, the ePayments Code contained rules which applied to HSBC Australia, as a subscriber, for the allocation of liability for losses arising from unauthorised transactions (**Liability Rules**).

Particulars

The Liability Rules were contained in cll 9 to 15 of Chapter C of the 2016 ePayments Code and the 2022 ePayments Code.

15 The following rules applied to HSBC Australia during the Relevant Period, as a subscriber, in relation to reports of unauthorised transactions by an individual 'holder' or 'user' of a 'facility' (as those terms are defined in the ePayments Code) in respect of transactions that the ePayments Code applied to:

(a) the Liability Rules;

(b) a subscriber must have an effective and convenient process for users to report unauthorised transactions;

(c) within 21 days of receiving a report of an unauthorised transaction, a subscriber must: (a) complete the investigation and advise the user, in writing, of the outcome, or (b) advise the user in writing of the need for more time to complete its investigation;

(d) unless there are exceptional circumstances, a subscriber must complete its investigation within 45 days of receiving the report of an unauthorised transaction;

(e) a subscriber must tell a user who reports an unauthorised transaction: (a) the outcome of the report, and (b) the reasons for the outcome, including references to the relevant clauses of the ePayments Code (including the relevant Liability Rules);

(f) unless there are exceptional circumstances, a subscriber must tell the user the matters referred to in (e), within 45 days, or a reasonable time after 45 days, of receiving the report of an unauthorised transaction;

(g) if a report of an unauthorised transaction is settled to the complete satisfaction of a user and the subscriber within 5 business days, the subscriber is not required to advise the user in writing of the outcome of the report, unless the user requests a written response; and

(h) if a report of an unauthorised transaction is not settled to the complete satisfaction of a user and the subscriber within 5 business days, the information referred to in paragraph (e) and (f) above must be given in writing.

Particulars

1. Clauses 2.1, 2.6, 17.1, 38.4, 38.5, 38.7, 38.8 and 38.9 of the 2016 ePayments Code.

2. Clauses 2.1, 2.6, 17.1, 18.1, 18.2, 18.4, 18.6 and 18.7 of the 2022 ePayments Code.

3. The obligation in sub-paragraph (f) arises as a matter of inference or implication from clauses 38.4, 38.5 and 38.7 to 38.9 of the 2016 ePayments Code, and clauses 18.1, 18.2 and 18.4 to 18.7 of the 2022 ePayments Code. A reasonable time after 45 days is no later than 5 business days.

4. The obligation in sub-paragraph (g) arises on the natural and proper construction of clause 18.6 of the 2022 ePayments Code and 38.8 of the 2016 ePayments Code having regard to their terms as well as other clauses in the ePayments Code in which they are found such as cll 17.1, 17.3, 17.6, 17.7, 18.1, 18.2 18.4, and 18.7 of the 2022 ePayments Code, and cll 17.1, 17.5, 38.1, 38.2, 38.4, 38.5, 38.7 and 38.9 of the 2016 ePayments Code.

5. The requirement in sub-paragraph (h) to give the information in writing if a report of an unauthorised transaction is not settled to the complete satisfaction of a user and the

subscriber within 5 business days arises on the natural and proper construction of cl 18.7 of the 2022 ePayments Code and cl 38.9 of the 2016 ePayments Code.

6. A **user** was defined to mean a holder or an individual who is authorised by a subscriber and a holder to perform transactions using a facility held by the holder.

7. A **holder** was defined to mean an individual in whose name a facility has been established, or to whom a facility has been issued.

8. A **facility** was defined to mean an arrangement through which a person can perform transactions.

16 By reason of paragraphs 14 and 15(a) above, it was necessary for HSBC Australia to consider and apply the relevant Liability Rules in conducting an investigation of a report of an unauthorised transaction made by its Customers.

Particulars

The relevant Liability Rules depended on the circumstances of each particular report of an unauthorised transaction.

C.2 Obligations under the Banking Code

17 As a signatory to the Banking Code, HSBC Australia was required to:

(a) honour the commitments made to Customers in the Banking Code;

(b) comply with the Banking Code unless doing so would lead to a breach of the law; and

(c) include in its written terms and conditions for all banking services to which the Banking Code applies a statement to the effect that the relevant provisions of the Banking Code apply to the banking service.

Particulars

The Banking Code is the Australian Banking Association's code of conduct which sets the standards of good banking practice and service for banks, including HSBC Australia, to follow when dealing with individual and small business customers. HSBC Australia has been a signatory of the Banking Code since at least before the Relevant Period. During the Relevant Period, the following versions of the Banking Code applied:

A) Banking Code of Practice 1 March 2020 release, revised on 5 October 2021 (**2020 Banking Code**).

B) Banking Code of Practice 2019, commencing 1 July 2019 (**2019 Banking Code**).

18 During the Relevant Period, HSBC Australia was obliged under the Banking Code to:

(a) deliver high customer service and standards;

(b) ensure banking services are accessible, inclusive and provided to customers in a fair and ethical manner;

(c) engage with customers in a fair, reasonable and ethical manner; and

(d) communicate with customers in a timely manner and give customers information that is useful and clear.

Particulars

Guiding Principles 2, 3 and 4, Chapter 4, cl 10 and Chapter 9, cl 17 of the 2019 Banking Code and 2020 Banking Code.

C.3 HSBC Personal Banking Booklet

19 During the Relevant Period, HSBC Australia issued the HSBC Personal Banking Booklet (**Booklet**), which formed part of its agreement with its Customers in respect of:

(a) Deposit accounts and Loan accounts (among other products); and

(b) Digital Access services (among other services).

Particulars

1. During the Relevant Period, HSBC Australia issued versions of the Booklet dated 19 July 2020, 26 September 2020, 30 November 2020, 24 September 2021, 26 November 2021, 1 August 2022, 7 October 2022, 2 June 2023, 3 November 2023 (which only applied to products or services opened after 3 November 2023), 11 April 2024, and 17 July 2024.

2. The products and services that the Booklet applied to were listed in cl 2 of the Booklet.

20 During the Relevant Period, the Booklet contained the following standard terms in respect of the ePayments Code and the Banking Code:

(a) HSBC Australia warrants that it will comply with the ePayments Code;

(b) if the Banking Code applies to a Customer, the relevant provisions of that code apply when the Customer uses one of HSBC Australia's products or services.

Particulars

Cl 3 of the Booklet.

21 During the Relevant Period, the Booklet contained the following terms in respect of reports of suspected unauthorised payments:

(a) an 'unauthorised payment' is:

(i) a payment made from the Customer's account which was not authorised by the Customer or someone the Customer has authorised to make payments from the Customer's account; and

(ii) in all versions of the Booklet applicable from 11 April 2024 (and accounts opened after 3 November 2023), a payment is not 'unauthorised' where it is performed by the Customer or by anyone else with the Customer's knowledge and consent.

Particulars

Clause 6 of Booklet.

(b) the Customer must tell HSBC Australia immediately if they suspect a transaction has been made without their authority;

(c) following a report of a suspected unauthorised payment:

(i) in all versions of the Booklet applicable until 10 April 2024, HSBC Australia will cancel the access method, if this is necessary and arrange for the Customer to select a new one;

(ii) in all versions of the Booklet applicable from 11 April 2024 (and accounts opened after 3 November 2023), HSBC Australia may cancel the access method, if this is necessary and arrange for the Customer to select a new one.

Particulars

Cl 6 and 7 of Booklet.

22 During the Relevant Period, the Booklet contained the following terms in respect of blocking payment devices, services and accounts:

(a) HSBC Australia can block or suspend a transaction, the Customer's use of any payment device (and the Customer's access to related services such as phone banking, Online Banking or Mobile Banking), keep hold of the Customer's payment device, freeze the Customer's account or place temporary transaction limits on the Customer's account if HSBC Australia reasonably believes it's necessary because of:

(i) suspected fraudulent or criminal activity of any kind whether or not linked to the Customer's account or relationship with HSBC Australia; or

(ii) security concerns (for example, if HSBC Australia knows or suspects that the Customer's payment device and/or security details have been misused);

(b) if HSBC Australia does this, HSBC Australia will usually let the Customer know why reasonably soon afterwards, unless HSBC Australia believes the law, or any regulation prevents it from doing so or it believes doing so would compromise reasonable fraud prevention or security measures, or cause harm to someone else; and

(c) any scheduled payments during any block or after closure will not be made and HSBC Australia is not responsible for any losses this may cause. HSBC Australia will unblock the transaction, payment device or service as soon as HSBC Australia believes the reason for it ends (HSBC Australia may ask the Customer for more information to help it assess if this is the

case) and if it doesn't, HSBC Australia may reject the Customer's payment, keep and close the Customer's payment device and refuse to issue replacements, close access to related services and close the Customer's account.

Particulars

Cl 16 of Booklet.

23 During the Relevant Period, the Booklet contained the following standard terms in respect of complaints, disputes and investigations:

(a) in all versions of the Booklet applicable until September 2021:

(i) HSBC Australia will:

(A) investigate a complaint or transaction query immediately and within 21 days of receiving the complaint;

(B) write to the Customer explaining the outcome of its investigation or let the Customer know if more time is needed to complete the investigation; and

(C) complete its investigation within 45 days of receiving the Customer's complaint, unless exceptional circumstances apply;

Particulars

Cl 62 of Booklet.

(b) in all versions of the Booklet applicable from 11 April 2024 (and accounts opened after 3 November 2023);

(i) HSBC Australia will investigate (and update Customers on) unauthorised payments in accordance with the ePayments Code; and

(ii) HSBC Australia will handle disputes relating to electronic transactions that are not card transactions in accordance with the ePayments Code; and

Particulars

Cl 6 and 59 of Booklet.

(c) when HSBC Australia complete an investigation of a complaint, disputed transaction or unauthorised payment, HSBC Australia will inform the Customer of:

(i) its conclusions;

(ii) the reasons for its conclusions with reference to the relevant provisions of the terms and conditions; and

(iii) if applicable the areas of the ePayments Code that apply to its conclusions.

Particulars

Cl 63 of Booklet dated 19 July 2020, 26 September 2020, 30 November 2020.

Cl 61 of Booklet dated 24 September 2021, 26 November 2021.

Cl 62 of Booklet dated 1 August 2022, 7 October 2022, and 2 June 2023.

Cl 60 of Booklet dated 3 November 2023 (which only applied to products or services opened after 3 November 2023), 11 April 2024, and 17 July 2024.

C.4 Corporations Act and Credit Act obligations

24 At all material times, as the holder of the AFSL, HSBC Australia was required pursuant to s 912A(1)(a) of the Corporations Act, to do all things necessary to ensure that the financial services covered by the AFSL were provided efficiently, honestly and fairly.

25 At all material times, as the holder of the ACL, HSBC Australia was required pursuant to s 47(1)(a) of the Credit Act, to do all things necessary to ensure that

the credit activities covered by the ACL were engaged in efficiently, honestly and fairly.

D. HSBC AUSTRALIA'S FAILURE TO HAVE ADEQUATE CONTROLS

D.1 Inadequate controls for detection and prevention of Unauthorised Payments

26 By reason of the:

(a) matters pleaded in paragraph 9, alternatively paragraphs 9 and 10, alternatively paragraphs 9 to 12 above; and

(b) the obligations owed by HSBC Australia as the holder of its AFSL and ACL referred to in paragraphs 24 to 25 above,

during the Relevant Period, HSBC Australia should have had in place adequate controls for the prevention and detection of Unauthorised Payments.

27 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, because it failed to have in place each of the following:

(a) adequate customer authentication and access controls, using:

(i) digital fraud behavioural biometrics, which were not implemented by HSBC Australia across both Mobile Banking and Online Banking until June 2024; and

Particulars

1. HSBC Australia did not adequately implement digital fraud behavioural biometrics, which were necessary to adequately detect and prevent Unauthorised Payments including through Token Reactivation, Smishing, Remote Access, Malware, Account Takeover and Impersonation, until the following dates when it implemented **BioCatch**:

   a) for payments on Mobile Banking, BioCatch was phased in between February and May 2023;

   b) for payments on Mobile Banking using the NPP rail, BioCatch was implemented in June 2023; and

c) for domestic payments using Online Banking, BioCatch was not implemented until June 2024.

2. Digital fraud behavioural biometrics, such as BioCatch, means processes and/or IT systems which analyse biometric behaviours of digital transaction processes, which is designed to distinguish between normal and fraudulent or non-human use based on key data captured through the user's engagement with the platform.

(ii) digital fraud device identification capabilities, which were not implemented by HSBC Australia across both Mobile Banking and Online Banking until June 2024;

Particulars

1. HSBC Australia did not implement digital fraud device identification capabilities, which were necessary to adequately detect and prevent Unauthorised Payments including through Token Reactivation, Smishing, Remote Access, Malware, Account Takeover and Impersonation, until after the following dates when it implemented LexisNexis **ThreatMetrix**:

   a) for payments on Mobile Banking, ThreatMetrix was phased in between February and May 2023;

   b) for payments on Mobile Banking using the NPP rail, ThreatMetrix was implemented in June 2023;

   c) for domestic payments using Online Banking, ThreatMetrix was not implemented until June 2024.

2. Digital fraud device identification capabilities, such as ThreatMetrix, means the capability to assess device data, digital identity (i.e. browser activity and digital footprint and true location - IP address) to define patterns of trusted user behaviour.

(b) adequate real time fraud payment monitoring which included transaction interception capabilities to identify and block suspicious activity, which were not implemented by HSBC Australia across both Mobile Banking and Online Banking until about May 2024;

Particulars

1. HSBC Australia did not adequately implement real time fraud payment monitoring with interception capabilities, which were necessary to adequately detect and prevent

Unauthorised Payments including through Token Reactivation, Smishing, Remote Access, Malware, Account Takeover and Impersonation, until after the following dates:

a) Real time (batch) interception on domestic payments using Online Banking (using the Global Payment System ~~Service Platform~~) to "non me" (third party) accounts outside HSBC Australia was implemented in May 2023.

b) Real time interception/decline on domestic payments using Online Banking (using the new Banking 2.0 platform which replaced the Global Service Platform) was not implemented until May 2024.

c) Real time interception for payments using Mobile Banking was not implemented until May 2024.

(c) adequate or sufficient rules to detect potentially fraudulent activity, which included critical rules within its SAS enterprise fraud management (**EFM**) transaction monitoring software system, which were not introduced until between 5 June 2023 and 18 June 2024.

Particulars

HSBC Australia did not implement the following rules within its SAS EFM transaction monitoring platform, which were necessary to adequately detect and prevent Unauthorised Payments including through Token Reactivation, Smishing, Remote Access, Malware, Account Takeover and Impersonation, until the dates referred to below:

[redacted]

4. Payment to high risk crypto account (12 September 2023);

[redacted]



Further particulars of paragraph 27

Further, ASIC refers to and repeats paragraph 29 below from which it can be inferred that HSBC Australia did not have in place adequate controls for the prevention and detection of Unauthorised Payments.

D.2 Gaps in controls identified by HSBC Australia

28 By no later than:

(a) February 2021;

(b) January 2022;

(c) August 2022;

(d) January 2023; alternatively

(e) June 2024,

documents prepared or held by HSBC Australia, identified that one or more of the controls in paragraph 27 were:

(f) available controls that could be implemented;

(g) controls that would substantially protect against the risks of Unauthorised Payments; and/or

(h) gaps in HSBC Australia's controls to detect and prevent Unauthorised Payments.

Particulars

ASIC refers to the following statements in HSBC Australia documents:

(A) in respect of the behavioural biometrics, device identification, real time interception, and SAS EFM controls, on about 21 January 2021, the Global WPB Financial Crime Risk Management Committee 'Scams Deep Dive' paper dated 6 November 2020 was noted by the AUH WPB Fraud Steering Committee [HBA.0001.0001.0107_0013]. This included the 'Scams Control Framework', which identified [redacted] and "Smishing", Vishing, and Phishing activity; and the 'Phish and Smish Control Framework', in Appendix 4, which identified that digital event SAS EFM rules were "live" controls, and BioCatch and ThreatMetrix on both Online Banking and Mobile Banking, and payment interception, were "*in development or partially live*" controls for the prevention and detection of Unauthorised Payments through Mobile Banking and Online Banking [HBA.0001.0001.0018_0012];

(B) in respect of the real-time interception control, on 18 March 2021, in the slides of a presentation titled 'Fraud Mitigation Strategy – Australia: Scams Overview' [HBA.0001.0001.0089], it was noted that HSBC Australia had "*no real time interception or payment holding to clarify suspicious transaction content with customer*" and that the implementation of real time payment interception "*requires funding c.$380k and will be tied to NPP*";

(C) in respect of the real-time interception control, on 22 July 2021, the slide pack for a meeting of the AUH WPB Fraud Steering Committee [HBA.0001.0001.0108] recorded that "*Current HSBC Fraud Prevention systems cannot intercept transactions before completion*" and that implementation was "*[p]ending update of Internet Banking Platform before investment*";

(D) in respect of the real-time interception control, on 19 August 2021, the slide pack for a meeting of the AUH WPB Fraud Steering Committee [HBA.0001.0001.0105] recorded that

there was "*[n]o real-time payment interception capability for internet banking transactions, at present*";

(E) in respect of the behavioural biometrics, and device identification, on 20 January 2022, the slide pack for a meeting of the AUH WPB Fraud Steering Committee [HBA.0001.0001.0127] recorded that "*fraud prevention initiatives such as BioCatch & ThreatMetrix screening capabilities for transactions [are] … key for fraud prevention for the NPP and Global Money projects*";

(F) in respect of the behavioural biometrics, and device identification controls, the minutes of the AUH WPB Fraud Steering Committee meeting on 20 January 2022 [HBA.0001.0001.0115] record that "*Losses resulting from these scam cases and determinations would likely have been avoided with BioCatch/Threatmetrix implementation for transactional monitoring*";

(G) in respect of the behavioural biometrics, device identification, and SAS EFM controls, the June 2022, 'Fraud Controls Framework - Mobile' for Payment Fraud [HBA.0001.0001.0199] recorded [redacted] and "[redacted] or the detection of Unauthorised Payments on Mobile Banking;

(H) in respect of real-time interception control, on 21 October 2022, the slide pack for a meeting of the AUH WPB Fraud Steering Committee [HBA.0001.0001.0133] recorded that "*[c]urrently, HSBC do not have the capability to stop an online transfer of funds from one bank account to another*", that "*(Mobile) [is] On Track*" and that "*(Browser) [is] Pending Banking 2.0 – No Schedule*";

(I) in respect of the behavioural biometrics, and device identification controls, the 'External Fraud Management: Strategy Appendix – 2022 Performance and Deliverables Assessment' dated February 2023 [HBA.0001.0001.0067] recorded that [redacted]

(J) in respect of the behavioural biometrics, and device identification controls, the 'Fraud Management Update' dated March 2023 [HBA.0001.0001.0052] recorded that "*Biocatch/Threatmetrix – Payments Mobile / Web"* as costing USD$200,000;

(K) in respect of the behavioural biometrics, and device identification controls, a slide pack for the meeting of the AUH WPB Fraud Steering Committee on 13 July 2023 [HBA.0001.0001.0061], recorded that "*[l]ack of Biocatch and Threatmetrix capability on Desktop (PIB) significantly impacts our detective and preventative capability*";

(L) in respect of the behavioural biometrics, device identification, real time interception, and SAS EFM controls, in May 2023, 'Fraud Controls Framework - Browser' for Payment Fraud [HBA.0001.0001.0197] and 'Fraud Controls Framework – Mobile' for Payment Fraud [HBA.0001.0001.0200] each [redacted] for Unauthorised Payments through Mobile Banking and Online Banking;

(M) in respect of the behavioural biometrics, device identification, and SAS EFM controls, minutes of the Fraud Steering Committee dated 13 July 2023 [HBA.0001.0001.0083], recorded in relation to 'HSBC Impersonation Scam' that "*[c]hallenges [are] arising from the management of this risk: resourcing constraints limiting speed to action, Inconsistent coverage of contextual data tools (BC/TMX) being not deployed in browser, payment rules deployed have been blunt to date as a result of limited systems and tools capabilities which have prevented precision rules*";

(N) in respect of the behavioural biometrics, and device identification controls, a 14 November 2023, a 'Scams Scope - Convergent Assessment' [HBA.0001.0001.0180] recorded that ThreatMetrix and BioCatch were yet to be implemented for Online Banking, and that deployment "*Must*" occur and was identified as a system "*Gap*";

(O) in respect of the behavioural biometrics, device identification, and real time interception controls, on 4 December 2023, the slide pack for a meeting of the AUH WPB Fraud Steering Committee [HBA.0001.0001.0152] provided estimates to implement Real Time Intercept and ThreatMetrix and BioCatch on the Desktop (i.e. Online Banking), and recorded that "*[u]ntil this happens FIM cannot disrupt scams and losses will continue to mount*";

(P) in respect of real time interception controls, in April 2024, the HSBC Australia – Scams and Fraud report [HBA.0001.0001.0192] recorded that: "*[f]rom a detection perspective, the two highest priority gaps that remain are real-time interception capability for domestic desktop*

(browser/GSP) [Online Banking] payments and HSBC-HSBC mobile payments";

(Q) the further statements made in the documents in Schedule B.

D.3 Significant increase in Consumer losses from Unauthorised Payments from May 2023

29 From around mid-2023 continuing until about June 2024, there were significantly increased volumes of Unauthorised Payment activity, resulting in Customers losing significant sums of money.

Particulars

1. The increased volume of cases, primarily driven by Unauthorised Payment Impersonation cases was recorded in an HSBC Australia presentation to ASIC dated June 2024, slide 20 [BCB.1002.0001.0039].

2. The increased volume of Unauthorised Payment activity is reflected in the increased volume of reports of unauthorised transactions received by HSBC Australia from mid-2023, as recorded in column (b) of Schedule F.

3. The increased volumes and significant losses suffered by Customers as a result of Unauthorised Payments including through Impersonation were recorded in the following documents:

    a. In a 'Wealth and Personal Banking Business Presentation' to the HSBC Australia Board of Directors dated 9 February 2024, it was reported that "*WPB Australia customer exposure from scams has increased from $9m in 2022 to —$25m in 2023, with impersonation and investment scams making up the majority of those customer losses. Of the $25m in customer exposure, the net loss to the bank was $3.1 m, which was made up of goodwill/reimbursements and provisions*" [HBA.0001.0001.0397_0004].

    b. In an HSBC Australia presentation to ASIC dated 10 April 2024, the estimated annual Customer exposure from Unauthorised Payments through Impersonation using Online Banking and Mobile Re-Provisioning was $20 million and $30 million respectively, slides 42 and 43 [HBA.0001.0001.0145].

    c. On 29 April 2024, in a report titled "*Managing the Risk of Fraud and Scams in WPB*" to the HSBC

Australia Risk Committee, it was reported that there was an increase in gross Payment Fraud losses (inclusive of Scams) in 2023, which spiked in 4Q 2023 (2.67x increase year on year). For FY2022, total gross Customer losses were $9 million; and FY2023 $34 million. It was reported that 53% of Customer losses in FY2023 related to Impersonation scam cases ($18 million). Among the various Payment Fraud typologies, 'unauthorised payment fraud', and 'authorised/scam payment fraud' were the most prominent types impacting HSBC Australia and its Customers [HBA.0001.0001.0457_0202].

d. On 18 October 2024, the AUH WPB Fraud Steering Committee reported the gross losses (to Customers) from Payment Fraud in the period from January 2024 to September 2024 was almost $61 million, of which over $24 million was as a result of Impersonation scams (data calculated at case close date) [HBA.0001.0001.3466_0007].

e. Response to NTC2425818 – Attachment A dated 1 November 2024 [BCB.1010.0001.0008] records, for Customers who reported an unauthorised transaction the Customers' total loss (net of any recoveries) at column (i).

f. Response to NTC2426642 – Attachment C [BCB.1012.0001.0013] dated 25 November 2024 which records for Customers who reported an unauthorised transaction the Customers' total loss (net of any recoveries) at column (i).

g. Response to NTC2426457 – Attachment A [BCB.1018.0001.0003] dated 5 December 2024 which records for Customers who reported an unauthorised transaction, the transaction amounts at column C.

E. INVESTIGATING AND RESPONDING TO REPORTS OF UNAUTHORISED TRANSACTIONS

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

30 During the Relevant Period, HSBC Australia received from Customers reports of unauthorised transactions for the purposes of the ePayments Code.

Particulars

The reports of unauthorised transactions from Customers were recorded by HSBC Australia staff members in a Financial Crime – Unusual Activity Report (**FC-UARs**) and/or were stored in HSBC Australia's unified case management (**UCM**) system for fraud cases.

E.1.1 Inadequate systems and processes for investigating reports of unauthorised transactions

31 During the Relevant Period:

(a) the two main teams at HSBC Australia involved in investigating reports of unauthorised transactions and preparing information for any reporting of outcomes to Customers were the Financial Crime Investigations (**FCI**) Major Investigations (**FCMI**) team and the Fraud Investigation Management (**FIM**) team;

(b) the FCI-Triage team also provided assistance with the initial steps of some investigations of reports of unauthorised transactions, including to ensure appropriate information had been collected and that the investigation was referred to the appropriate team; and

(c) from about the end of August 2021, the FIM team took over primary responsibility from the FCMI team for handling the investigation of the majority of reports of unauthorised transactions and preparing information for the reporting of outcomes to Customers.

Particulars

The transition of "*low risk/high volume labour intensive*" case reviews from the FCMI team to the FIM team including Unauthorised Payments (which was also described by HSBC Australia internally as 'Payment Fraud') in about the end of August 2021 was recorded in Takeover Certificate for Fraud Typologies (AUH Financial Crime Investigations (FCI) Major Investigations to AUH WPB CCS (Onshore Fraud Investigation Management (FIM) Team)) Australia (**FIM Fraud Investigation Takeover Certificate**) [HBA.0001.0001.1903].

32 HSBC Australia's systems and processes for the ~~which governed the FCI Triage team, FCMI team and FIM team's~~ investigation of reports of unauthorised transactions and preparing information for the reporting of outcomes to Customers:

(a) in the Relevant Period until about August 2023:

(i) were recorded in internal documents; and

Particulars

The documents are listed in Part B of Schedule A.

(ii) did not refer or have regard to, and did not seek to apply the timeframes or processes referred to in the ePayments Code and the Booklet, and in particular any of the matters referred to in paragraphs 15(c) to 15(f), 15(h), 23(a) and 23(c) above;

(b) in the Relevant Period until about ~~December 2023, alternatively October~~August 2023, did not refer or have regard to, and did not seek to apply the Liability Rules.

Particulars

The allegation in paragraph 32(b) arises by inference from the following matters:

1. the documents listed in Part B of Schedule A do not refer to, or appear to have regard to or apply, the Liability Rules;

2. the Defendant's response dated 1 November 2024 to question 3 of ASIC Notice NTC2425818 [BCB.1009.0001.0002] does not list any policies, procedures, standards, guidelines, training documents or service level agreements dated before August 2023 that refer to, or appear to have regard to or apply, the Liability Rules in respect of HBAU's investigation, management and reporting in relation to reports of unauthorised transactions;

3. neither the investigation reports nor the reports to Customers made any reference to any of the Liability Rules, until ~~3 October~~5 September 2023 and ~~20 December~~23 August 2023 respectively; and

4. the matters in paragraphs 52(h) and (i) and Schedule F (columns l and m), and Schedule G; and

5. a paper titled "Regulatory Reporting – Assessment of Materiality: ACIR 2715: Non-compliance with ePayments Code" prepared in about April 2024, by Martin Kern, Manager Compliance Advisory [HBA.0001.0001.2028_0007] recorded that the teams involved in unauthorised transaction decisions had no understanding of the liability provisions of the ePayments Code.

33 During the Relevant Period until approximately November 2023, HSBC Australia's systems and processes for the investigation of reports of unauthorised transactions, and reporting of outcomes to Customers:

(a) applied the HSBC Group's expected timelines (referred to as **SLAs**); and

Particulars

1. When the FCMI team transferred primary responsibility for investigating reports of unauthorised transactions to the FIM team in about the end of August 2021 as referred to in paragraph 31(c) above, FIM Fraud Investigation Takeover Certificate [HBA.0001.0001.1903] confirmed that the relevant SLAs which applied were aligned to the global framework, which were set out in the email from Basil Su to Lucy Mullens dated 10 February 2021 [HBA.0001.0001.1945].

2. It can be inferred that the same time frames applied from the beginning of the Relevant Period.

3. HSBC Group's expected timelines were also set out in the HSBC Group Fraud Investigations – Global Standards Manual dated January 2023 [BCB.1000.0001.0280].

(b) applied the following SLAs:

(i) if a fraud case reported in a FC-UAR is referred to the FCI -Triage team, the FCI-Triage team were to review and assign it for investigation by the FIM team or External Investigative Reporting within 7 calendar days of the date of creation of the FC-UAR;

(ii) if the fraud case in a FC-UAR was referred to the FIM team (whether directly or via the FCI-Triage team), the FIM team would investigate the fraud case to closure, or transfer the investigation to the FCMI team, within 53 days of case assignment to the FIM team

(that is, within a maximum of 60 days of creation of the FC-UAR, if the fraud case was referred via the FCI-Triage);

(iii) if a fraud case generated by an FC-UAR was referred to the External Investigative Reporting team, the investigation should be completed within 90 days (including the period in review by FCI-Triage, and investigation by FIM and External Investigative Reporting team); and

(iv) for FC-UAR investigations referred by the FIM team (or FCI-Triage) to the FCMI team, no time frame for completion of the FCMI team's investigation was specified.

Particulars

1. FIM Fraud Investigation Takeover Certificate [HBA.0001.0001.1903] which referred at point 6 to the "FW FIM SLA" email chain including an email dated 10 February 2021 from Basil Su to Lucy Mullens [HBA.0001.0001.1945].

2. HSBC Group Fraud Investigations – Global Standards Manual dated January 2023 [BCB.1000.0001.0280_0290].

34 At all times during the Relevant Period until August 2024, a significant proportion of the investigations of reports of unauthorised transactions undertaken by HSBC Australia did not comply with the timeframes or processes referred to in the ePayments Code (as referred to in paragraphs 15(c) to 15(d) and 15(h) above) or the Booklet (as referred to in paragraph 23 above), in that HSBC Australia did not:

(a) within 21 days of receiving a report of an unauthorised transaction, either (a) complete its investigation and advise the Customer in writing of the outcome, or (b) advise the Customer in writing of the need for more time to complete its investigation;

(b) complete its investigation of the report of an unauthorised transaction within 45 days of receiving the report of an unauthorised transaction (where there were no exceptional circumstances); or

(c) report the outcome of its investigation to Customers in writing including the reasons for the outcome, within 45 days, or a reasonable time after 45 days, of receiving a report of an unauthorised transaction (or at all).

Particulars

ASIC refers to paragraphs 46 to 48, 53 to 57, and Schedules F and G.

35 At all times during the Relevant Period until August 2023, HSBC Australia did not have in place adequate systems or processes in respect of the requirements set out in the ePayments Code referred to at paragraphs 15(c) to 15(f) and 15(h) above for:

(a) completing its investigation and advising the Customer (in writing) of the outcome within 21 days of receiving a report of an unauthorised transaction, or advising the Customer in writing of the need for more time to complete its investigation;

(b) completing its investigation within 45 days of receiving a report of an unauthorised transaction (unless there were exceptional circumstances); or

(c) reporting the outcome of an investigation to Customers in writing, including the reasons for the outcome and references to the relevant clauses of the ePayments Code, within 45 days of receiving a report of an unauthorised transaction.

Particulars

1. ASIC refers to and repeats the matters in paragraphs 31 and 32 above.

2. Further, ASIC refers to and repeats paragraph 33 above, and paragraphs 46 to 48, 53 to 57 below from which it can be inferred that HSBC Australia did not have in place adequate systems and processes.

36 At all times during the Relevant Period:

(a) before ~~October~~August 2023, HSBC Australia did not:

(i) refer to or consider the Liability Rules in conducting and finalising its investigation of reports of unauthorised transactions; or

(ii) as a result of (i) above, did not refer to, consider and / or apply the Liability Rules in relation to any unauthorised transactions;

(b) before ~~December~~August 2023, HSBC Australia did not refer to relevant clauses of the ePayments Code (including the Liability Rules) in reporting on the outcome of its investigation of the reports of unauthorised transactions to the Customer.

Particulars

ASIC refers to and repeats the matters in paragraphs 31 and 32 above.

Further, neither the investigation reports nor the reports to Customers made any reference to any of the Liability Rules, until 5 September ~~3 October~~ 2023 and 23 August ~~20 December~~ 2023 respectively.

ASIC refers to paragraph 52(i) and Schedule F (columns l and m), and Schedule G, from which it can be inferred that HSBC Australia did not apply or consider the Liability Rules.

The matters alleged in paragraph 36(a)(ii) can be inferred from the matters alleged in paragraph 36(a)(i).

37 At all times during the Relevant Period until ~~December~~ August 2023, HSBC Australia did not have in place adequate systems or processes to refer to, consider or apply the Liability Rules in conducting and finalising its investigation of reports of unauthorised transactions.

Particulars

1. ASIC refers to and repeats the matters in paragraphs 32(b) and 36 above.

2. ASIC refers to paragraph 52(h) and Schedule F (column l and m), from which it can be inferred that HSBC Australia did not have in place adequate systems and processes.

E.1.2 Inadequate tracking of compliance with ePayments Code requirements

38 From March 2021 until January 2024, the number of open Payment Fraud and Account Takeover and "scam" cases (among other cases) currently under investigation by the FCMI team (which included reports of unauthorised transactions) were reported periodically to the HSBC Australia WPB Fraud Steering Committee:

(a) by reference to the number of cases which had been open and under investigation for zero to 89 days, 90 to 180 days and over 180 days; and

(b) without making any reference to the required investigation time frames of 21 days and 45 days referred to in the ePayments Code as referred to in paragraphs 15(c) to 15(d) above.

Particulars

The number of open Payment Fraud and Account Takeover cases reported by the FCMI team to the AUH WPB Fraud Steering Committee in the period March 2021 to January 2024 are set out in Schedule C.

39 From September 2022, the volume of received, open and completed "scam" and "payment & cheque" cases (which included reports of unauthorised transactions as well as other fraud typologies) managed by the FIM team was reported periodically to the AUH WPB Fraud Steering Committee and in other forums within HSBC Australia.

Particulars

1. The number of new, open and completed "scams" and "payment & cheque" cases reported by the FIM team to the AUH WPB Fraud Steering Committee for the period September 2022 to December 2023 are in Schedule D.

2. The number of open "scams/fraud" and "payment & cheque" cases reported by the FIM team to the AUH WPB Fraud Steering Committee and the AUH EXCO Scams Forum in the period 28 March 2024 to 18 October 2024 are in Schedule E.

3. The FIM reports did not identify what comprised "scams", "scams/fraud", or a "payment & cheque" case, but it can be inferred they included reports of unauthorised transactions.

40 In respect of HSBC Australia's reporting of open cases being investigated by the FCMI team and FIM teams during the Relevant Period referred to in paragraphs 38 and 39 above:

(a) none of the reports, nor any other reports, identified the number of reported, open or completed reports of unauthorised transactions for the purposes of the ePayments Code that were investigated by the FCMI team or FIM teams;

(b) none of the reports, nor any other reports, reported how many open or closed reports of unauthorised transactions cases exceeded the 21-day or 45-day investigation and reporting time requirements in the ePayments Code referred to in paragraphs 15(c) to 15(d) above;

(c) the reports used inconsistent and confusing terminology; and

(d) by reason of the matters in sub-paragraphs (a), (b) and/or (c) above, it was difficult or impossible for HSBC Australia's management to track, or reliably track, HSBC Australia's compliance with its obligations under the ePayments Code referred to in paragraphs 15(c) to 15(d) above.

Particulars

1. Within the same presentation:

   a. The FCMI team reported separately on the figures for "payment fraud" cases and "account takeover" cases (which included Unauthorised Payment and reports of unauthorised transactions) and "scam" cases (which included authorised payment cases, and can be inferred did not include reports of unauthorised transactions).

   b. The FIM team reported on "scams" or "scams/fraud" cases which included combined figures for both Unauthorised Payment cases (including reports of unauthorised transactions) and "authorised payment" or push/pull cases, which were not reports of unauthorised transactions, and separately reported on "payment & cheque" cases.

2. Neither the FIM team nor FCMI referred to or reported on the number of reports of unauthorised transactions as defined in the ePayments Code.

3. The FCMI team did not report on any of the relevant timeframes required by the ePayments Code and the FIM team only reported on the relevant timeframes from March 2024, but not by reference to "reports of unauthorised transactions" for the purposes of the ePayments Code.

41 On about 9 November 2023, HSBC Australia's ePayments Code Compliance Project Steering Committee approved new SLAs to apply to the investigations of reports of unauthorised transactions under the ePayments Codes.

Particulars

1. The approval of the new SLAs were recorded in an ePayments Code Project Steering Committee Meeting presentation dated 9 November 2023 on slide 4 (item 35) [HBA.0001.0001.1735].

2. The SLAs were recorded in Appendix D of ePayments Code Project Steering Committee Meeting presentation dated 9 November 2023 [HBA.0001.0001.1735].

42 In November 2024, HSBC Australia's WPB Fraud Investigation Mitigation team implemented a process of tracking and reporting HSBC Australia's compliance with the requirements in the ePayments Code referred to in paragraphs 15(c) to 15(d) above.

Particulars

The process implemented by the WPB Fraud Investigation Mitigation team is referred to in HSBC Australia's response to ASIC Notice NTC2426642 dated 25 November 2024 (item 5).

43 Prior to November 2024, HSBC Australia did not have in place any systems or processes to track and report the extent to which HSBC Australia was complying with the requirements in the ePayments Code referred to in paragraphs 15(c) to 15(d) above other than as referred to at paragraphs 31 to 42 above.

44 By reason of the matters in paragraphs 31 to 43 above, at all times during the Relevant Period until November 2024, HSBC Australia did not have in place any, or any adequate, systems or processes to track and report the extent to which HSBC Australia was complying with the requirements in the ePayments Code referred to in paragraphs 15(c) to 15(d) above.

45 Further and alternatively, by reason of the matters in paragraphs 31 to 41 above, at all times during the Relevant Period until at least November 2023, HSBC Australia did not have in place any, or any adequate systems or processes to track and report the extent to which HSBC Australia was complying with the requirements in the ePayments Code referred to in paragraphs 15(c) to 15(d) above.

E.1.3 HSBC Australia's reporting of widespread or systemic delays in completing investigations

46 In the period from October 2022 to January 2024, the FIM and FCMI team reported an increasing and significant number of Payment Fraud, Account Takeover and Scam cases (which included reports of unauthorised transactions) that were under investigation and remained open for a period exceeding the 21-day and 45-day timeframes referred to in paragraphs 15(c) and 15(d) above.

Particulars

1. The number of open 'payment fraud' and "account takeover" cases reported by the FCMI team to the AUH WPB Fraud Steering Committee in the period March 2021 to January 2024 are in Schedule C, including open cases which exceeded 90 days.

2. The number of new, open and completed Scam and "payment & cheque" cases reported by the FIM team to the AUH WPB Fraud Steering Committee for the period September 2022 to December 2023 are in Schedule D.

47 In the period from 28 March 2024 to June 2024, the FIM team continued to report a significant number of open Scam cases (which included reports of unauthorised transactions) which remained open for a period longer than 45 days.

Particulars

The number of new Scam cases, and open "scams/fraud" and "payment & cheque" cases reported by the FIM team to the AUH WPB Fraud Steering Committee in the period 28 March 2024 to 18 October 2024 are in Schedule E.

E.2 Investigating reports of unauthorised transactions

48 During the period 8 January 2020 to 30 August 2024, ~~On~~ on the dates in column (b) of Schedule F, HSBC Australia received from a Customer(s) ~~a~~ the reports of one or more unauthorised transactions (**UARs**) identified by the UCM system reference number in column (a) of Schedule F (**UAR Customers**).

Particulars

The UARs were recorded in FC-UARs.

49 Each of the reports of unauthorised transactions recorded in the UARs identified in Schedule F:

(a) was:

(i) performed using HSBC Australia's Digital Access; and/or

(ii) involved a direct debit or online bill payment (including BPAY);

(b) involved one or more payments made from a Customer's Deposit account and/or Loan account to a third party;

(c) constituted one or more 'transactions' to which the ePayments Code applied by reason of being:

(i) a 'payment or funds transfer' for the purposes of cl 2.4 of the ePayments Code;

(ii) a 'pay anyone banking facility transaction' within the meaning of cl 2.5(c) of the ePayments Code;

(iii) an 'online bill payment (including BPAY)' within the meaning of cl 2.5(e) of the ePayments Code;

(iv) a 'direct debit' within the meaning of cl 2.5(g) of the ePayments Code; and/or

(v) a 'transaction using a mobile device' within the meaning of cl 2.5(i) of the ePayments Code.

50 Each of the UAR Customers in Schedule F 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.

51 Each of the UARs identified in Schedule F was:

(a) a 'complaint about an unauthorised transaction' within the meaning of cl 38 of the 2016 ePayments Code; and/or

(b) a 'report of an unauthorised transaction' within the meaning of cl 18.1 of the 2022 ePayments Code.

52 Further, in respect of each of the UARs:

(a) HSBC Australia was required pursuant to cl 38.4 of the 2016 ePayments Code and cl 18.1 of the 2022 ePayments Code within 21 days of receiving the UAR, being the date identified in column (c) of Schedule F, to either:

(i) complete the investigation of the UAR (**Investigation**), and advise the UAR Customer in writing of the outcome (**Investigation Outcome**); or

(ii) advise the UAR Customer in writing of the need for more time to complete its Investigation (**Extra Time Request**);

(b) HSBC Australia did not advise the UAR Customer of the Extra Time Request until the date identified in column (d) of Schedule F (if a date is specified in that column); or

(c) HSBC Australia did not complete the Investigation until the date identified in column (e) of Schedule F (if a date is specified in that column), with the total number of days taken to complete UAR Investigation identified in column (f) of Schedule F;

(d) there were no exceptional circumstances save in respect of eight UARs, being those with the UCM references C210928761725, C230636137577, C230636275400, C230736598960, C240138557627, C240739944327, C240740010378, and C240740036863;

Particulars

This is recorded in HSBC Australia's responses to section 912C notices as follows:

1. Response to NTC2425818 – Attachment A [BCB.1009.0001.0011; BCB.1010.0001.0008];

2. Response to NTC2426028 – Attachment A [BCB.1010.0002.0004]; and

3. Response to NTC2426642 – Attachment C [BCB.1012.0001.0013].

(e) HSBC Australia was required pursuant to cl 38.5 of the 2016 ePayments Code and cl 18.2 of the 2022 ePayments Code, to complete the Investigation within 45 days of receiving the UAR unless there were exceptional circumstances (which save in respect of the 8 UARs referred to at (d) above, there were not), being the date identified in column (h) of Schedule F;

(f) HSBC Australia was required pursuant to cl 38.5, 38.7 and 38.9 of the 2016 ePayments Code and cl 18.2, 18.4 and 18.7 of the 2022 ePayments Code to advise the UAR Customer of the Investigation Outcome, within 45 days, or a reasonable time after 45 days, of receiving the UAR unless there were exceptional circumstances (which save in respect of the 8 UARs referred to at (d) above, there were not), being the date identified in column (h) of Schedule F;

(g) HSBC Australia did not advise the UAR Customer of the Investigation Outcome until the date identified in column (i) of Schedule F (if a date is specified in that column);

(h) HSBC Australia did not refer to the Liability Rules in each of the Investigations of the UARs marked 'no' in column (l) of Schedule F; and

(i) HSBC Australia did not refer to the Liability Rules in each of the Investigation Outcomes for the UARs marked 'no' in column (m) of Schedule F.

E.3 Significant, widespread or systemic non-compliance with the ePayments Code

53 By reason of paragraphs 52(a) to (c) above, HSBC Australia did not comply with cl 38.4 of the 2016 ePayments Code and cl 18.1 of the 2022 ePayments Code in respect of the UARs marked "no" in column (g) of Schedule F, in that it failed within 21 days of receiving the UAR to either:

(a) complete the Investigation and advise the UAR Customer of the Investigation Outcome; or

(b) advise the UAR Customer of the Extra Time Request.

54 By reason of paragraphs 52(c) to (d) above, HSBC Australia did not comply with cl 38.5 of the 2016 ePayments Code and cl 18.2 of the 2022 ePayments Code in respect of the UARs marked "no" in column (j) of Schedule F in that it failed to complete the Investigation of the UAR within 45 days of receiving the UAR.

55 By reason of paragraphs 52(e) to (f) above, HSBC Australia did not comply with cl 38.5, 38.7 and 38.9 of the 2016 ePayments Code and cl 18.2, 18.4 and 18.7 of the 2022 ePayments Code in respect of the UARs marked "no" in column (k) of Schedule F in that it failed to advise the UAR Customer of the Investigation Outcome within 45 days, or a reasonable time after 45 days, of receiving the UAR.

56 By reason of paragraphs 19 and 20 above, in each instance HSBC Australia did not comply with the ePayments Code referred to in paragraphs 53 to 55 above, it breached the Booklet terms (as referred to in paragraphs 20(a), and 23 above).

57 Further, during the Relevant Period until August 2024, HSBC Australia's failures to comply with the ePayments Code and the Booklet terms, as referred to in paragraphs 53 to 56 above, were:

(a) significant;

(b) widespread; and/or

(c) systemic.

Particulars

The extent of non-compliance in the period January 2020 to 30 August 2024 with the ePayments Code is set out in Schedule G. As set out in more detail in Schedule G, in the period January 2020 to 30 August 2024:

1. HSBC Australia received ~~950~~1022 UARs.

2. HSBC Australia advised Customers of an Extra Time Request for 587 UARs (57%). In the case of 328 UARs, 56% of these Extra Time Requests, HSBC Australia took more than 21 days. ~~to advise the Customers of the Extra Time Request for 444 UARs (46.74%).~~

3. The mean average number of days it took HSBC Australia to advise Customers of an Extra Time Request was ~~46~~28 days. Excluding UARs in which HSBC Australia advised a customer of Extra Time Request within 21 days, the average number of days increases to ~~62~~34 days.

4. HSBC Australia took more than 21 days to complete its Investigation into ~~880~~979 UARs (9~~63~~% of all UARs).

5. The mean average amount of time HSBC Australia took to complete its Investigation into an UAR is 144~~5~~ days.

6. HSBC Australia took more than 100 days to complete its Investigation into 677~~33~~ UARs (66~~.63~~%).

7. HSBC Australia took more than 200 days to complete its Investigation into 220~~10~~ UARs (22%).

8. HSBC Australia took more than 21 days to advise the Customer of the Investigation Outcome for 805~~770~~ UARs (~~81~~79% of all UARs).

9. HSBC Australia took more than 45 days to advise the Customer of the Investigation Outcome for 753~~10~~ UARs (74~~.74~~%).

10. The mean average amount of time HSBC Australia took to advise the Customer of the Investigation Outcome is 176~~2~~ days.

11. HSBC Australia took more than 100 days to advise the Customer of the Investigation Outcome for ~~581~~615 UARs (60~~1~~%).

12. HSBC Australia took more than 200 days to advise the Customer of the Investigation Outcome for 3180~~2~~ UARs (31~~2~~%).

13. HSBC Australia did not advise the Customer of the Investigation Outcome for ~~155~~199 UARs (~~16.32~~19%).

14. HSBC Australia failed to comply with the prescribed timeframes in cl 38.4 and 38.5 of the 2016 ePayments Code and cl 18.1 and 18.2 of the 2022 ePayments Code for ~~741~~968 UARs (~~78~~95%).

F. DELAY IN REINSTATING BLOCKED CUSTOMER'S BANK ACCOUNTS

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

58 At all times during the Relevant Period, after a Customer made a report of an unauthorised transaction under the ePayments Code to HSBC Australia, HSBC Australia's system and process was that it would review the nature of the reported unauthorised transaction, and where it considered necessary:

(a) apply restrictions to transactions on the Customer's Loan account or Deposit account (or both) (**Account Restrictions**);

(b) block the Customer's access to Online Banking or Mobile Banking (or both) (**Digital Block**); or

(c) apply a combination of Account Restrictions and a Digital Block.

Particulars

HSBC Australia's system and process for the Account Restrictions and Digital Block were recorded in the documents listed in Part C of Schedule A.

59 As a result of the system and process referred to in paragraph 58, where a Customer made a report of an unauthorised transaction to HSBC Australia, HSBC Australia usually applied Account Restrictions, a Digital Block (or both).

Particulars

HSBC Australia applied an Account Restriction, Digital Block (or both) to 9~~6~~3% of the UARs received between January 2020 and August 2024. See Schedule I.

60 Prior to about August 2024, alternatively April 2024, if Account Restrictions or a Digital Block (or both) had been applied, HSBC Australia's typical process was

that while an investigation of a report of an unauthorised transaction was underway and had not been closed by either the FCMI team or the FIM team:

(a) any Account Restrictions and Digital Block would not be removed;

(b) the Customer would not be provided with a new electronic banking number or personal banking number to allow Digital Access; and

(c) the Customer could not use or access the account while the Account Restrictions and Digital Block (or both) remained in place.

Particulars

HSBC Australia's process prior to April 2024 is evidenced by, or to be inferred from, the following:

1. Getting customers back to banking presentation dated April 2024, slide 4 [HBA.0001.0001.2064].

2. HBAU's response to ASIC Notice NTC2426642 item 2, in which HBAU stated that the reference to the "Old Process" in slide 4 of HBA.0001.0001.2064 is a reference to the processes that were in place prior to April 2024.

Further, the typical process prior to August 2024 can be inferred from the fact that there were systemic and widespread delays in removing Account Restrictions and Digital Block while an investigation was underway and not yet closed, as alleged in paragraphs 63 to 64, and 67 below, and Schedules H and I.

61 Further, or alternatively, at all times during the Relevant Period until about August 2024, alternatively April 2024, HSBC Australia did not have in place any, or any adequate, systems or processes for:

(a) reinstating full access and use of the Customer's banking services; or

(b) advising the Customers of the process to reinstate full access or use of their accounts,

promptly or within a reasonable period of time after Account Restrictions and Digital Blocks had been applied following a report of an unauthorised transaction.

Particulars

The lack of any, or any adequate, systems or processes before August 2024, alternatively April 2024, can be inferred from:

1. HSBC Australia Fraud Steering Committee presentation dated 12 December 2023 [HBA.0001.0001.0059_0015 and 0016].

2. Scams Scope – Convergent Assessment dated 14 November 2023 [HBA.0001.0001.0180, row 165].

3. The reference to a lack of a "clear process" and a "black hole in the process" in the HSBC Australia Fraud Steering Committee minutes dated 12 December 2023 [HBA.0001.0001.0082_0003].

4. The reference to "uplift back to banking" in the Scams Capability Uplift steering committee meeting presentation, dated 19 December 2023 [HBA.0001.0001.0154, slide 8].

5. The reference to the 'new process' in the Getting customers back to banking presentation dated April 2024 [HBA.0001.0001.2064].

~~5.~~6. The lack of reference to any such, or any adequate, systems or processes in the documents referred to in HSBC Australia's response to ASIC Notice NTC2425621 dated 30 September 2024 (item 2).

~~6.~~7. The fact that there were systemic and widespread delays in removing Account Restrictions and Digital Block after a Customer reported an unauthorised transaction until August 2024, as alleged in paragraphs 63 to 64, and 67 below, and Schedules H and I.

~~7.~~8. Internal documents recording interactions with Customers who had reported unauthorised transactions including, the 6 December 2023 HSBC Australia file note recording that the "*Customer asked if she will be able to access her account and the agent said that it cannot be accessed till the investigation is completed*" [HBA.0001.00001.5442_0006].

~~8.~~9. At all times during the Relevant Period, HSBC Australia received ongoing complaints about the delays experienced by Customers in having full access or use of their banking services reinstated after Account Restrictions (including in some cases, restrictions on mortgage repayments), a Digital Block (or both) had been put in place, and that there had been no communication from HSBC Australia on when full use and access would be restored, including as referred to in the following documents:

a. HSBC Australia WBP Fraud Steering Committee Minutes dated 27 November 2020 [HBA.0001.0001.3471_0015].

b. AUH WPB Fraud Steering Committee Minutes dated 27 October 2021 [HBA.0001.0001.0100_0010].

c. AUH WPB Fraud Steering Committee minutes dated 20 January 2022 [HBA.0001.0001.0115_0007].

d. AUH WPB Fraud Steering Committee presentation dated 17 February 2022 [HBA.0001.0001.0126_0016, 0019 and 0057].

e. HSBC Australia Fraud Steering Committee presentation dated 21 April 2022 [HBA.0001.0001.0124_0018 and 0062].

f. HSBC Australia Fraud Steering Committee presentation dated 22 August 2022 [HBA.0001.0001.0125_0048].

g. HSBC Australia Fraud Steering Committee presentation dated 13 July 2023 [HBA.0001.0001.0061_0026].

h. HSBC Australia Fraud Steering Committee presentation dated 16 August 2023 [HBA.0001.0001.0058_0023].

i. Monthly Complaints Report October 2023 referred to in ‘Reporting arrangements to senior management, board, and other relevant forums’ in response to ASIC Notice NTC2423059 [BCB.1000.0001.0239_0240].

j. HSBC Australia Fraud Steering Committee presentation dated 12 December 2023 [HBA.0001.0001.1117, slide 30].

k. Investigation report on complaint number C230636074476 dated 29 April 2024 [HBA.0001.0001.2801_0010].

l. HSBC Australia Fraud Steering Committee presentation dated 25 June 2024 [HBA.0001.0001.3464_0024].

m. HSBC Australia Fraud Steering Committee presentation dated 16 August 2024 [HBA.0001.0001.1093, slide 23].

n. HSBC Australia Fraud Steering Committee presentation dated 18 October 2024 [HBA.0001.0001.3466_0024].

The words 'promptly' and 'reasonable' are to be given their ordinary meaning. In the context of the allegations in paragraphs 61 and 66 and 67 below, the words "promptly or within a reasonable period of time" means within no more than 21 days.

61A Further, or alternatively, at all times during the Relevant Period until about August 2024, alternatively April 2024, HSBC Australia did not have in place any, or any adequate, systems or processes for assisting Customers to regain access to their accounts or to restore Digital Access while a FIM investigation was underway following a report of an unauthorised transaction.

Particulars

Particulars 1 to 6 and 8 to 9 to paragraph 61 are repeated.

62 In the Relevant Period until August 2024, alternatively until April 2024, as a result of the matters pleaded in paragraphs 58 to 61A above, alternatively 58, 60(a) and 61A above, after a Customer made a report of an unauthorised transaction to HSBC Australia, if Account Restrictions or a Digital Blocks (or both) were applied by HSBC Australia, they typically remained in place until after HSBC Australia's fraud investigation had been underway for a significant period of time, or until after it was completed.

Particulars

ASIC refers to and repeats paragraphs 64 and 67 below and Schedule H and I.

F.2 Systemic and widespread delays in reinstating access to Blocked Customers

63 On the dates identified in column (c) of Schedule H, HSBC Australia applied an Account Restriction or a Digital Block (or both) of the nature referred to in column (d) of Schedule H in respect of the Customer(s) identified by the UCM system reference number in column (a) of Schedule H (**Blocked Customers**).

64 In respect of each of the Blocked Customers:

(a) HSBC Australia placed the Account Restrictions, or a Digital Block (or both) after HSBC Australia had received from a Blocked Customer(s) a UAR identified on the date in column (b) of Schedule H;

(b) HSBC Australia did not advise the Blocked Customer of the process to reinstate full access or use of the Blocked Customer's account(s) that had been blocked or restricted until the date identified in column (e) of Schedule H (if a date is specified in that column, otherwise not at all), with the total number of days taken to advise the customer of the process identified in column (f) of Schedule H (if applicable);

(c) HSBC Australia did not reinstate full access and use of the Blocked Customer's accounts that had been blocked or restricted until the date identified in column (g) of Schedule H (if a date is specified in that column, otherwise not at all) with the total number of days taken to reinstate full access and use in column (h) of Schedule H (if applicable); and

(d) the time taken in (b) and (c) above typically occurred at the same time as HSBC Australia was investigating the UAR, with the total number of days taken by HSBC Australia to complete its investigation in column (j) of Schedule H (which typically exceeded 45 days).

65 Each of the Blocked Customers in Schedule H was an individual to whom the Banking Code applied under cl 1 of the Banking Code.

66 By reason of paragraphs 17 to 19, 20(b) and 65, in each instance HSBC Australia failed to reinstate the Blocked Customer's full access and use of the Blocked Customer's account(s), or advise the Blocked Customers of the process to reinstate full access or use of the Blocked Customer's account(s) promptly or within a reasonable period of time (or at all) as referred to in paragraphs 63 and 64 above, it breached the Booklet terms by not complying with the Banking Code in that it did not:

(a) deliver high customer service and standards;

(b) ensure its banking services were accessible to customers;

(c) engage with customers in a fair and reasonable manner; or

(d) communicate with customers in a timely manner and give customers information that was useful and clear.

Particulars

In each instance in Schedule H, HSBC Australia following receipt of the UAR, failed to:

A) advise the Blocked Customer of the process to reinstate full access or use of the Customer's account(s) promptly or within a reasonable period of time, or in any event, a period that exceeded 21 days; and

B) reinstate full access or use of the Blocked Customer's account(s) promptly or within a reasonable period of time, being a period that exceeded 21 days.

67 Further, during the Relevant Period until August 2024, HSBC Australia's failures to reinstate the Blocked Customer's full access and use of the Blocked Customer's account(s), or advise the Blocked Customers of the process to reinstate full access or use of the Blocked Customer's account(s), promptly or within a reasonable period of time (or at all) as referred to in paragraphs 63 to 64 above and to comply with the Booklet terms as referred to in paragraphs 66 above were:

(a) significant;

(b) widespread; and/or

(c) systemic.

Particulars

The words 'promptly' and 'reasonable' are to be given their ordinary meaning. In the context of the allegations in paragraph 67, the words "promptly or within a reasonable period of time" means within no more than 21 days.

As set out in more detail in Schedule I:

1. HSBC Australia received ~~relevant 950~~1022 UARs between January 2020 and 30 August 2024.

2. HSBC Australia placed Account Restrictions / or a Digital Block on the accounts of 95314 customers (**Total Blocked Customers**)~~Blocked Customers~~ who had reported a UAR to HSBC Australia. The Total Blocked Customers includes the Blocked Customers.

3. The mean number of days between HSBC Australia placing Account Restrictions / or a Digital Block and HSBC Australia reinstating full access or use of the Total Blocked Customer's account is 13693 days.

4. HSBC Australia took more than 21 days to reinstate full access or use of the Total Blocked Customer's account in respect of ~~635~~826 Total Blocked Customers (~~69.47~~87% of Total Blocked Customers).

5. HSBC Australia took more than 100 days to reinstate full access or use of the Total Blocked Customer's account in respect of ~~341~~268 Total Blocked Customers (~~37.3~~28% of Total Blocked Customers).

6. HSBC Australia took more than 200 days to reinstate full access or use of the Total Blocked Customer's account in respect of 131~~14~~ Total Blocked Customers (~~12.47~~14% of Total Blocked Customers).

7. HSBC Australia only informed ~~549~~767 Total Blocked Customers of the process to reinstate full access or use of the Total Blocked Customer's account (~~60.06~~80% of Total Blocked Customers)

8. The mean number of days between HSBC Australia placing Account Restrictions / or a Digital Block and advising the Total Blocked Customer of the process to reinstate full access or use of the Total Blocked Customer's account is 8~~9~~3 days.

9. HSBC Australia took more than 21 days to advise the Total Blocked Customer of the process to reinstate full access or use of the Total Blocked Customer's account, in the case of ~~733~~641 Total Blocked Customers (~~81.2~~67% of Total Blocked Customers).

10. HSBC Australia took more than 100 days to advise the Total Blocked Customer of the process to reinstate full access or use of the Total Blocked Customer's account, in the case of 274~~90~~ Total Blocked Customers (~~31.73~~29% of Total Blocked Customers).

11. HSBC Australia took more than 200 days to advise the Total Blocked Customer of the process to reinstate full access or use of the Total Blocked Customer's account, in the case of

10721 Total Blocked Customers (13.2411% of Total Blocked Customers).

12. For 92.4561% of Total Blocked Customers, it took HSBC Australia more than 21 days to either advise them of the process to reinstate full use and access of their accounts (for those who were advised at all) or to reinstate full use and access of Total Blocked Customers' accounts.

13. There were 1237 Total Blocked Customers in respect of whom HSBC Australia took 365 days or more to reinstate full use and access of their accounts.

G BREACHES OF CORPORATIONS ACT AND CREDIT ACT

G.1 Failure to have adequate controls for the detection and prevention of Unauthorised Payments

68 By its conduct in the period from 1 January 2023 to 1 June 2024 of failing to have adequate controls for the prevention and detection of Unauthorised Payments (as set out in paragraph 27 above) HSBC Australia breached its obligations set out in paragraph 26 above to do all things necessary to ensure that:

(a) the financial services covered by the AFSL were provided efficiently, honestly and fairly, as required by s 912A(1)(a) and (5A) of the Corporations Act; and

(b) the credit activities covered by the ACL were engaged in efficiently, honestly and fairly, as required by s 47(1)(a) of the Credit Act.

69 Further or alternatively, by its conduct in the period from 1 January 2023 to 1 June 2024 of failing to have implemented the controls set out in paragraph 27 in the circumstances set out in paragraphs 9, 10, 11, and/or 28 (either individually or in any combination), ~~alternatively paragraphs 9 to 12 and 28,~~ HSBC Australia breached its obligations to do all things necessary to ensure that:

(a) the financial services covered by the AFSL were provided efficiently, honestly and fairly, as required by s 912A(1)(a) and (5A) of the Corporations Act; and

(b) the credit activities covered by the ACL were engaged in efficiently, honestly and fairly, as required by s 47(1)(a) of the Credit Act.

G.2 Reports of unauthorised transactions

70 By its conduct during the Relevant Period (either individually or in any combination):

(a) between January 2020 and August 2023, of failing to have adequate systems and processes (as set out in paragraphs 32, 33, 34, ~~to~~ and 35 above (either individually or in any combination) to ensure that significant, widespread or systemic non-compliance with the prescribed timeframes in the ePayments Code set out in paragraphs 15(c), 15(d) and/or 15(f) above did not occur, or otherwise prevent such non-compliance occurring;

(b) between January 2020 and ~~December 2023 (or alternatively October~~August 2023), of failing to have adequate systems and processes (as set out in paragraphs 36(a), 36(b) and/or 37 above (either individually or in any combination)) to ensure that there was not a significant, widespread or systemic failure to:

(i) refer to or consider, the Liability Rules in conducting and finalising its investigation into reports of unauthorised transactions;

(ii) refer to, consider or apply the Liability Rules in relation to any unauthorised transactions; and/or

(iii) refer to the relevant clauses of the ePayments Code when reporting the outcome of investigations to Customers;

(c) between January 2020 and November 2024 (or alternatively November 2023), of failing to have adequate systems and processes (as set out in paragraphs 38 to 45 above, alternatively paragraphs 38 to 40(a), 40(b), and 40(d) to 45 above) to identify, track and report the extent to which HSBC Australia was complying with the requirements in the ePayments Code set out in paragraphs 15(c), 15(d) and/or 15(f),

HSBC Australia failed to do all things necessary to ensure that:

(d) the financial services covered by the AFSL were provided efficiently, honestly and fairly, in contravention of ss 912A(1)(a) and (5A) of the Corporations Act; and

(e) the credit activities covered by the ACL were engaged in efficiently, honestly and fairly, in contravention of s 47(1)(a) and (4) of the Credit Act.

G.3 Delay in reinstating full use and access of bank accounts

71 By its conduct during the Relevant Period until August 2024, alternatively April 2024, of failing to have:

(a) adequate systems and processes (as set out in paragraphs 58 to 61A, above, alternatively paragraphs 58, 60(a) and 61A) to ensure that there were not significant, widespread or systemic failures to reinstate full access or use of ~~the Blocked~~ Customers' accounts, or to advise ~~the Blocked~~ Customers of the process to reinstate full access or use of their accounts, promptly or within a reasonable period of time (or at all), or to assist Customers to regain access to their accounts or to restore Digital Access while a FIM investigation was underway, following the report of an unauthorised transaction, or otherwise to prevent such failures occurring; or

(b) further or alternatively, adequate systems and processes (as set out in paragraphs 58 to 61A above, alternatively paragraphs 58, 60(a) and 61A) to reinstate full access or use of Customers' accounts, or to advise Customers of the process to reinstate full access or use of their accounts, promptly or within a reasonable period of time (or at all), following the report of an unauthorised transaction, or to assist Customers to regain access to their accounts or to restore Digital Access while a FIM investigation was underway, following a report of an unauthorised transaction,

HSBC Australia failed to do all things necessary to ensure that:

~~(a)~~(c) the financial services covered by the AFSL were provided efficiently, honestly and fairly, in contravention of ss 912A(1)(a) and (5A) of the Corporations Act; and

~~(b)~~(d) the credit activities covered by the ACL were engaged in efficiently, honestly and fairly, in contravention of s 47(1)(a) and (4) of the Credit Act.

H. RELIEF

72 By reason of the matters referred to above, ASIC seeks the relief set out in the Amended Originating Process.

Date: ~~4 April 2025~~ 16 March 2026



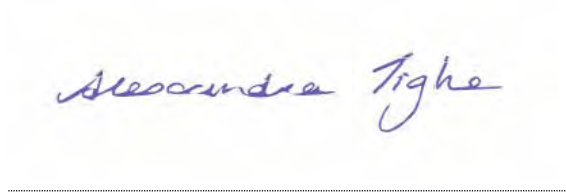
Signed by ~~Fred Prickett~~ Alexandra Tighe
Lawyer for the plaintiff

This pleading was prepared and amended by Laila Hamzi and Fleur Shand of counsel and Paul Liondas KC.

Certificate of lawyer

I ~~Fred Prickett~~ Alexandra Tighe certify to the Court that, in relation to the further amended statement of claim filed on behalf of the plaintiff, the factual and legal material available to me at present provides a proper basis for each allegation in the pleading.

Date: ~~4 April 2025~~ 16 March 2026



Signed by ~~Fred Prickett~~ Alexandra Tighe

Lawyer for the plaintiff

Schedule A

Part A (paragraph 9 – Risk of Unauthorised Payments)

1 On about 8 April 2020 and on 15 July 2021, the risk of fraudulent **pass-through** activity associated with Account Takeover was reported to the HSBC Australia Risk Committee [HBA.0001.0001.0418_0230] and [HBA.0001.0001.0415_0113]. A pass-through account refers to an account that is opened using stolen or false identification, where the person operating the account in someone else's name utilises it for the purpose of receiving and forwarding proceeds of fraud to another financial institution.

2 On 24 July 2020, it was reported to the HSBC Australia WPB Fraud Steering Committee, that since January 2020, HSBC Australia had received an average of 47 fraud pass-through cases a month since January 2020, and that as at 3 July 2020, a total of 300 pass-through accounts were being investigated [HBA.0001.0001.3469_0015].

3 From 24 July 2020 to 23 March 2022, the number or proportion (or both) of money mule / pass-through, Account Takeover, Attempted Account Takeover, Scam, Phishing, Payment Fraud and Remote Access cases which had been reported to the HSBC Australia triage team were reported to the HSBC Australia WPB Fraud Steering Committee, including on 24 July 2020 [HBA.0001.0001.3469_0015]; 21 August 2020 [HBA.0001.0001.3468_0064]; 25 September 2020 [HBA.0001.0001.3473_0050]; 16 October 2020 [HBA.0001.0001.3472_0046]; 27 November 2020 [HBA.0001.0001.3471_0051]; 21 January 2021 [HBA.0001.0001.0107_0047]; 18 February 2021 [HBA.0001.0001.0106_0058] 18 March 2021 [HBA.0001.0001.0110_0075]; 22 April 2021 [HBA.0001.0001.0104_0064]; 20 May 2021 [HBA.0001.0001.0111_0061]; 23 June 2021 [HBA.0001.0001.0109_0058]; 22 July 2021 [HBA.0001.0001.0108_0063] 19 August 2021 [HBA.0001.0001.0105_0053]; 23 September 2021 [HBA.0001.0001.0113_0058]; 27 October 2021; [HBA.0001.0001.0112_0050]; 23 November 2021 [HBA.0001.0001.0132_0050]; 20 January 2022 [HBA.0001.0001.0127_0052]; 17 February 2022 [HBA.0001.0001.0126_0054]; and 23 March 2022 [HBA.0001.0001.0130_0052]. A **money mule** account refers to an account where the account holder is an identified customer of HSBC Australia, but the customer has allowed or facilitated another person to use their account for pass-through activity.

4 The WPB Fraud Technology Investment Strategy 2021 dated 15 September 2020 stated that the emerging threats that required investment in Australia were Scams and Account Takeover [HBA.0001.0001.0019_0002]. This Strategy paper was annexed to the Global WPB External Fraud Strategy dated April 2021 [HBA.0001.0001.0014] reported to the HSBC Group Global WPB Fraud Steering Committee (which was a formal sub-meeting of the Global WPB Financial Crime Risk Management Committee) of which HSBC Australia WPC Fraud Steering Committee was a sub-committee.

5 On about 21 January 2021, a Global WPB Financial Crime Risk Management Committee 'Scams Deep Dive' paper dated 6 November 2020 was reported to the Australia (AUH) WPB Fraud Steering Committee

[HBA.0001.0001.0107_0013], in which it had been assessed that there was a high-level of fraud within Australia, which was one of the indicators of elevated Scam risk [HBA.0001.0001.0018_0002].

6 On 18 February 2021, the AUH WPB Fraud Steering Committee reported that the Financial Crimes Investigation tracker indicated that HSBC Australia Customers had reported in excess of AUD$3.2 million of Scams related losses in 2020, of which only one reimbursement outcome had been recorded to the value of $35,950 [HBA.0001.0001.0106_0024].

7 On 18 March 2021, it was reported to the AUH WPB Fraud Steering Committee that there had been recent phishing attempts noted involving Impersonation where fraudsters had attempted to pose as HSBC agents through both SMS and phone, which had been escalated to Fraud Risk to inform the wider business [HBA.0001.0001.0110_0075].

8 From 18 March 2021, the number of Payment Fraud, Account Takeover and Scam cases being investigated by the HSBC Australia Major Investigation team were reported periodically to the AUH WPB Fraud Steering Committee [HBA.0001.0001.0110_0076], including the Payment Fraud and Account Takeover cases summarised in Schedule C.

9 On 15 April 2021, it was reported to the HSBC Australia Risk Committee, that external fraud was considered a material risk due to the continually evolving nature and methods that fraudulent events can occur, with technological advancements, the development of newer ways to perpetrate sophisticated fraud schemes that appear difficult to detect or prevent, and requiring HSBC Australia to continually assess the controls environment is fit for purpose [HBA.0001.0001.0426_0141].

10 On about 15 July 2021, it was reported to the HSBC Australia Risk Committee that there was a significant increase in Scam activity during 2020 noting that WPB Customers had experienced $3.2 million in losses from Scams in 2020 [HBA.0001.0001.0427_0015].

11 On about 28 October 2021, it was reported to the HSBC Australia Risk Committee that phishing (by email) and Smishing (SMS phishing) attacks were on the constant increase and fake HSBC websites were a consistent thread for fraud actors, increasing globally by 140% in 2021 [HBA.0001.0001.0429_0256].

12 On 21 March 2022, the NPP / Open Banking Project Steering Committee reported that in 2021, there had been $6.8 million in losses to Customers through Scams, and $270,000 in net losses though Account Takeover and Payment Fraud, and WPB had observed 1,300 potential pass-through accounts across 2021 [HBA.0001.0001.3661 _0007].

13 On 21 April 2022, the AUH WPB Fraud Steering Committee reported that on average each month, there were approximately 520,000 active users on Mobile Banking or Internet Banking. Of these users, 36% were active on Mobile Banking and 64% were consistently active on Internet Banking [HBA.0001.0001.0124_0028].

14 On 16 August 2022, the AUH WPB Fraud Strategy Workshop records under "Sizing the problem" for Account Takeover (which was defined as Unauthorised Payments with a preceding change to customer information without consent), that it was financially and emotionally detrimental to Customers, and involved real time payment rails [HBA.0001.0001.0086, slide 17].

15 In February 2023, the 'External Fraud Management: Strategy Appendix – 2022 Performance and Deliverables Assessment' recorded that compared to prior years, Payments and Scam losses have continued to grow, and were now the largest drivers of gross losses, as bad actors continue to target Customers through a range of social engineering and scam vectors [HBA.0001.0001.0067_0002].

16 In March 2023, the 'Fraud Management Update' recorded that: "*The bank faces increasing reputational, operational, and financial risks arising from the payment fraud attack. In the past few years, with COVID 19 pandemic impacting the world and consumers adopting to the new ways, there has been a dramatic shift in the payment behaviour via various of digital channels. In ASP [Asia Pacific], it's seeing a dramatically increasing numbers of unauthorised digital payment where the customer credentials and security code being compromised via social engineering, along with the scam / authorised push payment (APP) fraud is also on the rise* [HBA.0001.0001.0052_0004].

17 On 9 May 2023, the AUH WPB Fraud Steering Committee reported that a few examples had come through in March of fake HSBC name tags via SMS (Smishing) followed by a call from a scammer, with one successful transaction of $14k linked to HSBC Impersonation [HBA.0001.0001.0063_ 0017].

18 In June 2023, the Global WBP External Fraud Strategy recorded that payment and Scam losses had continued to grow, and were now the largest driver of gross losses overall, and "*the concentration of banking and messaging services in the customer's mobile device means a compromised device (whether through malware, malicious provisioning or theft) provides a bad actor access to the full suite of capabilities to commit fraud. Mobile devices have become a 'single point of failure' which requires a correspondingly robust set of controls*" [HBA.0001.0001.0068_0010 and 0018].

19 On 14 June 2023, AUH WPB Fraud Steering Committee recorded under "emerging trends and risks" that WPB Customers had been targeted by Bank Impersonation scams in 2Q23, under the guise of calling from HSBC's Fraud (or Security) team in combination of spoofed SMS's, scammers have attempted (successfully) to deceive Customers into sharing key security information including OTPs [One Time Passwords] and DSKs [Digital Security Key] which were then utilised for fraudulent spending [HBA.0001.0001.0062_0020].

20 On 13 July 2023, the AUH WPB Fraud Steering Committee, Matthew Hannan, Head of Fraud Management reported in a special presentation about the "HSBC Impersonation Scam", that there had been over 150 Unusual Activity Reports (**UARs**) raised by Customers, with about 50 individual Customers who had recorded a loss event seeing a potential Customer loss over AUD1 million. Customers had received Smishing (for example SMS containing 'verification codes'). One group behind the Scam, involved the movement of funds to first a

HSBC Australia mule account then remitted to beneficiaries in Pakistan [HBA.0001.0001.0083_0003 and HBA.0001.0001.0061_0011.]

21 On 20 September 2023, AUH WPB Fraud Steering Committee recorded that in August 2023, HSBC Australia received a total of 88 Scam cases, with 43 (49%) of these being Impersonation scams, compared to March 2023 where HSBC Australia received a total of 35 Scam cases, with 12 (34%) of these being Impersonation scams [HBA.0001.0001.0066_0023].

22 On 19 December 2023, in a report to the HSBC Australia Risk Committee, it was identified that operational risk losses remained outside of risk appetite, which included losses associated with Impersonation scams [HBA.0001.0001.0448_0010].

23 On 8 February 2024, in a risk appetite breach report to the HSBC Australia Risk Committee, it was identified that there were significant matters relating to Impersonation scam reimbursements [HBA.0001.0001.0456_0061].

24 On 29 April 2024, in a report titled "*Managing the Risk of Fraud and Scams in WPB*" to the HSBC Australia Risk Committee, it was reported that there was an increase in gross Payment Fraud losses (inclusive of Scams) in 2023, which spiked in 4Q 2023 (2.67x increase YoY). For FY2022, total gross Customer losses were $9 million; and FY2023 $34million. It was reported that 53% of Customer losses in FY2023 related to Impersonation scam cases ($18 million). Among the various Payment Fraud typologies, 'unauthorised payment fraud', and 'authorised/scam payment fraud' were the most prominent types impacting HSBC Australia and its Customers. It was also reported that money mules presented an ongoing challenge within the broader financial crime landscape [HBA.0001.0001.0457_0202].

Part B (paragraph 32 – HSBC Australia's systems and processes in respect of reports of unauthorised transactions)

1 FIM – Onshore Team version 1.0.4 dated 3 March 2020 [HBA.0001.0001.1904].

2 Global Fraud Operations Procedures for Australia, Fraud Investigations Management Teams, version 1.0 dated March 2020 [HBA.0001.0001.3779].

3 Appendix A – Creating a Case (Case management system) dated 30 March 2020 [HBA.0001.0001.3787].

4 WPB Communications – Fraud Awareness: Account Takeovers dated 17 August 2020 [HBA.0001.0001.4591].

5 WPB Communications – Key Steps for Fraud Recoveries and Internal Contacts dated 3 September 2020 [HBA.0001.0001.4592].

6 Global External Fraud Policy dated September 2020 [HBA.0001.0001.1388], April 2021 [HBA.0001.0001.1387], July 2021 [BCB.1000.0001.0524],

14 November 2022 [HBA.0001.0001.1386] and 1 February 2023 [HBA.0001.0001.1390].

7 Financial Crime Investigations – Global Major Investigations Instructions dated 29 September 2020 [HBA.0001.0001.1499], 1 June 2021 [HBA.0001.0001.1500], 1 October 2022 [HBA.0001.0001.1501], 1 June 2023 [HBA.0001.0001.1502].

8 Financial Crime Investigations Triage Instructions dated 29 September 2020 [HBA.0001.0001.1504], 1 October 2021 [HBA.0001.0001.1505], and 1 October 2022 [HBA.0001.0001.1506].

9 Fraud Classification and Reporting Standards – Group Fraud Risk version 3.0 dated November 2020 [BCB.1000.0001.0252] and version 3.6 dated 15 February 2023 [HBA.0001.0001.1395].

10 Financial Crime – UAR – Frequently Asked Questions dated February 2021 [HBA.0001.0001.3752].

11 Takeover Certificate for Fraud Typologies (AUH Financial Crime Investigations (FCI) Major Investigations to AUH WPB CCS (Onshore Fraud Investigation Management (FIM) Team)) Australia dated April 2021 [HBA.0001.0001.1903]; which incorporated:

(a) an email dated 10 February 2021 re FIM SLA [HBA.0001.0001.1945]; and

(b) D.6.1. Global External Fraud Policy – Fraud Risk Definitions Appendix [HBA.0001.0001.1944].

12 Fraud Operations Quality Group Standards Manual dated 12 January 2022 [HBA.0001.0001.1482].

13 Payment Fraud Investigation Procedure Instruction Manual dated version 1.0.1, dated 8 February 2022 [BCB.1000.0001.0304; HBA.0001.0001.3791].

14 Financial Crime Unusual Activity Report (FC-UAR) High Risk indicators (HRIs) Enhanced Considerations for Cash Services Part 1 – FC_UAR dated April 2022 [HBA.0001.0001.4623].

15 Financial Crime Unusual Activity Report (FC-UAR) High Risk indicators (HRIs) Enhanced Considerations for Cash Services Part 2 – FC_UAR dated April 2022 [HBA.0001.0001.4625].

16 Fraud Management Scams – Investigation, version 1.0, dated October 2022 [HBA.0001.0001.4579].

17 International Money Transfers using the HSBC Mobile App – Trouble Shooting dated 6 October 2022 [HBA.0001.0001.4590].

18 Financial Crime Investigations – Australia External Investigative Reporting Instructions version 4.0 dated 15 December 2022 [HBA.0001.0001.1498].

19 HSBC Group Fraud Investigations – Global Standards Manual dated January 2023 [BCB.1000.0001.0280].

20 Case narrative referral template [BCB.1000.0001.0296] dated about January 2023.

21 WPB External Fraud Policy dated 25 May 2023 [HBA.0001.0001.1466].

22 Guidelines for raising an e-UAR (Unusual Activity Report) dated 11 May 2023 [HBA.0001.0001.3714] and 3 July 2023 [HBA.0001.0001.3701].

23 HSBC Group Global Financial Crime Policy version 2.0 dated 31 July 2023 [HBA.0001.0001.1402; HBA.0001.0001.1456].

24 HSBC Group Global Financial Crime Policy Standards version 1.0 dated 15 February 2023 [HBA.0001.0001.1403] and version 2.0 dated 31 July 2023 [HBA.0001.0001.1404].

Part C (paragraph 58 – HSBC Australia's systems and processes in respect of restricted or blocked accounts)

1 The terms of Booklet as referred to at paragraphs 21(c) and 22 above.

2 How to block an account and PBN dated 16 October 2020 [HBA.0001.0001.3756].

3 Distribution Frontline Fraud Respond Procedure Instruction Manual (PIM), v 1.0, dated 26 August 2020 [HBA.0001.0001.1669], to v1.4 dated 19 May 2022 [HBA.0001.0001.1673].

4 Fraud awareness training deck dated July 2021 [HBA.0001.0001.0229; HBA.0001.0001.4599; HBA.0001.0001.4602]; 2022 [HBA.0001.0001.0252; HBA.0001.0001.4622], and 2023 [HBA.0001.0001.0247; HBA.0001.0001.4617].

5 Handling a Temporary Suspend Username request (KM1089199) dated 30 August 2021 [HBA.0001.0001.3882], 3 September 2021 [HBA.0001.0001.3883], 28 March 2021 [HBA.0001.0001.3884], 19 April 2023 [HBA.0001.0001.3885; HBA.0001.0001.3886].

6 WPB Communications Frontline Staff expectation for Identified Mule/Passthrough Customers and Account Block/Restrictions dated 5 October 2021 [HBA.0001.0001.3880].

7 Dealing with fraud suspicion (KM1086869) dated 7 October 2021 [HBA.0001.0001.1487], 11 May 2023 [HBA.0001.0001.3705; HBA.0001.0001.3713] and 6 November 2024 [HBA.0001.0001.0259].

8 Block Suspend Services and Account Procedure Instruction Manual (PIM) dated 12 July 2022 [HBA.0001.0001.1850].

9 WPB Communications Block, Suspend Services and Account PIM Update dated 22 July 2022 [HBA.0001.0001.3858].

10 Fraud Investigations Management – Scams – Investigation manual, version 1, dated October 2022 [HBA.~~1~~0001.0001.4579] ; Fraud Investigations Management – Scams – Investigation manual, version 1.0.2, dated August 2023 [BCB.1000.0001.0314].

11 Blocking fraud related payments, payment devices, services and accounts – Frontline Fraud Respond (KM1119291) dated 23 November 2022 [HBA.0001.0001.3855], 29 November 2022 [HBA.0001.0001.3856] and 25 May 2023 [HBA.0001.0001.3857].

12 Suspending and deleting online or phone banking (KM1115441) dated November 2022 [HBA.0001.0001.3889; HBA.0001.0001.3890].

13 Overview of Contact list Matrix (KM1088192) dated 28 March 2023 [HBA.0001.0001.3888].

14 Handling Fraud and Scams training presentation dated May 2024 [HBA.0001.0001.2069] and July 2024 [HBA.0001.0001.0256].

Schedule B (paragraph 28, particular Q)

Controls identified in HSBC Australia's documents

No.	Reference	Date	Relevant control	Quote
1.	HBA.0001.0001.0019, p.2	15 September 2020	SAS EFM Behavioural biometrics Digital fraud device identification	The 'Global WPB Fraud Steerco WPB Fraud Technology 2021 Investment Strategy' records that *"The emerging threats that require investment are **Scams, Account Take Over and Cyber Enabled Fraud**. Market's the Global Fraud SteerCo has noted as subject to these risks are:* • *Scams: AMH, Australia, Canada, US* • *Account Take Over: Canada, Australia …* *the intention will be for global investment to be focused on:… Continued investment in the digital fraud capabilities of PinPoint, Biocatch, Threatmetrix and SAS EFM and mobile application SDKs to improve digital payments protection including scams".*
2.	HBA.0001.0001.3473, p.31	25 September 2020	SAS EFM Behavioural biometrics Digital fraud device identification	The slide pack for a meeting of the AUH WPB Fraud Steering Committee records that: *"Post review of current internal environment against the Global inventory of control instances, FMS has identified (3) material gaps in **Payment Fraud** detailed below:* *i) Device ID - A control to ascertain the level of risk a device carries by comparing the device with a database of bad devices.* *ii) Behavioural Biometrics - A control that analyses the customers online behaviour patterns and compares against known fraudulent behavioural patterns or alerts if the behaviour deviates from the expected behaviour of the customer.* *iii) Transaction blocking and restriction is implemented where fraudulent activity is identified, to minimize fraud losses for the bank. i.e. system driven transaction interception.* *Next steps: assessed material gaps have been raised by WPB to ASP for funding in the 2021 AOP wishlist, seeking to deliver Device ID (Threatmetrix), Behavioural Biometrics (BioCatch) & digital transaction interception (SAS eFM).* *FMS would like to call out NPP Phase 2 (remittance) in 2021 will have an impact to Payment Fraud".*

No.	Reference	Date	Relevant control	Quote
3.	HBA.0001.0001.0015, p.4	6 October 2020	SAS EFM Behavioural biometrics Digital fraud device identification	The 'Global WPB FCRMC External Fraud Deep Dive' records that "**Payment Fraud** *Payment fraud through digital channels continues to see significant increases (+21 % YoY in Jul-20), particularly in the UK, with almost 70% of the UK payment fraud linked to compromises on the mobile channel. The target state control for this type of payment fraud is being delivered through SAS EFM, bringing together payment and card data in one platform and driving richer insights and improved control effectiveness…* *The key additional controls to address issues of payment fraud, as well as the associated emerging risks of Account Takeover and Scams, are being delivered through the combined deployment of behavioural biometrics (BioCatch) digital identity and device protection (ThreatMetrix)…* ***Account Takeover (ATO)** Although ATO event frequency remains low, significant ATO events were seen in late 2018 and 2019 in Canada and Australia that demonstrate the material impact of fraud events that are able to negate our technology. As a result, root cause analysis is being undertaken and global read across has commenced to assess our vulnerability to this risk globally.* *Tactical strategies will be considered in response to the outcome of this read across and our near term strategic response will be to extract additional value from the deployment of behavioural biometrics (BioCatch) and digital identity and device protection (ThreatMetrix) as mentioned under payment fraud above. SAS EFM will provide the orchestration engines in these designs, linking in with Operations to ensure the threat is mitigated end-to-end*".
4.	HBA.0001.0001.0088, p.2	2021	Behavioural biometrics Digital fraud device identification Real time interception	The 'Fraud Mitigation Strategic focus 2021' slide pack records that the implementation of: • BioCatch and ThreatMetrix (BC/TMX) is currently only for the application journey and does not include transactions. • Payment interception is "*Pending update of Internet Banking Platform before investment as reinvestment would be required post update*" and that the expected delivery is "*TBC*".
5.	HBA.0001.0001.1020, rows 17 and 18 ('AUH Gap Analysis' sheet)	5 February 2021	Behavioural biometrics Digital fraud device identification	The 'AUH Scams Control Progress 2021' spreadsheet records, in the 'AUH Gap Analysis' sheet, that "[redacted] In the column "*2021 Initiatives in pipeline*", the

No.	Reference	Date	Relevant control	Quote
			Real time interception	document records that "*ThreatMetrix & BioCatch for Internet / Mobile banking to be included in the Payment journey if funding approved by 2022 year end*" and the "*2021 Initiatives Timeline*" is "*TBA*". The spreadsheet also records "*Real Time GPS Payment Interception*" and "*Real Time OBS Payment Interception*" as being "*2021 Initiatives in pipeline*".
6.	HBA.0001.0001.0089, pp.4, 5 and 9	18 March 2021	Behavioural biometrics Digital fraud device identification Real time interception	In the slides of a 'Fraud Mitigation Strategy – Australia Scams overview' presentation, in respect of two "*Remote Access scams*", it is recorded that there is "*no real time interception or payment holding to clarify suspicious transaction content with customer*' and *"Behavioural Biometrics currently not implemented to transaction journey (Bio-catch)*". The same document records in respect of "*Remote Access Scams*" the implementation of: • Behavioural Biometrics which is *"[c]urrently under CTA 8 requires funding c.$500k*" and has an expected delivery of 2022; and • real time payment interception which is "*[c]urrently under CTA 8 requires funding c.$380k and will be tied to NPP*" and has an expected delivery of 2022.
7.	HBA.0001.0001.0108, pp.37, 38, and 71	22 July 2021	Behavioural biometrics Digital fraud device identification Real time interception	The slide pack for a meeting of the AUH WPB Fraud Steering Committee provides an update under the deliverable "*BioCatch/Threat Metrix on Transaction Payments*", the status of which is listed as *"in progress*" with the following note: [redacted] The document later records that the deployment of Biocatch and Threatmetrix "*is currently only for the application journey and does not include transactions*". The slide pack also records that the status of "*Real Time Payment Interception*" is "*in progress*" with a note: [redacted] The document later records that "*Current HSBC Fraud Prevention systems cannot intercept transactions before completion*" and that implementation is "*[p]ending update of Internet Banking Platform before investment as reinvestment would be required post update*". The expected delivery of this item is listed as "*TBC*".
8.	HBA.0001.0001.0105, p.5	22 July 2021	Real time interception	The minutes of the AUH WPB Fraud Steering Committee meeting record that "*[r]eal time capability isn't possible until Payment Interception for Banking Transactions is*

No.	Reference	Date	Relevant control	Quote
				implemented; Scheduled for 2022" and it was resolved that a "*[r]eal time model… be implemented as part of system requirements in 2022*".
9.	HBA.0001.0001.0105, pp.29-30	19 August 2021	Real time interception Behavioural biometrics SAS EFM	The slide pack for a meeting of the AUH WPB Fraud Steering Committee records in the "*NPP Phase 2 Discussion paper*" that there is *"[n]o real-time payment interception capability for internet banking transactions, at present*" and lists the following consideration for NPP Phase 2: "*Ensure that both real time payment interception, along with in-session behavioural biometrics capability has been integrated with SAS EFM, to cover banking prior to go live of Phase2. This will enable Fraud Operations to review suspicious attempted transfer/s and discuss suspicious details with customer real-time*".
10.	HBA.0001.0001.0113, p.66 (23 Sep 21) and HBA.0001.0001.0112, p.57 (27 Oct 21)	23 September 2021 and 27 October 2021	Behavioural biometrics Digital fraud device identification Real time interception	The slide packs for the meetings of the AUH WPB Fraud Steering Committee on 23 September 2021 and 27 October 2021 record that the deployment of Biocatch and Threatmetrix "*is currently only for the application journey and does not include transactions*", that the implementation of payment interception is "*Pending update of Internet Banking Platform before investment as reinvestment would be required post update*" and that the expected delivery is "*TBC*".
11.	HBA.0001.0001.0127, p.27	20 January 2022	Behavioural biometrics Digital fraud device identification Real time interception SAS EFM	The slide pack for a meeting of the AUH WPB Fraud Steering Committee records that "*DSP [Digital Security Platform] delayed to Q3 2022. Will directly impact key fraud prevention initiatives such as BioCatch & ThreatMetrix screening capabilities for transactions – which is key for fraud prevention for the NPP and Global Money projects. Without BC/TMX the Real time payment interception in SASEFM will continue to be rule based, which will likely result in high false positive rates thereby impacting customer experience*".
12.	HBA.0001.0001.0115, p.11	20 January 2022	Behavioural biometrics Digital fraud device identification	The minutes of the AUH WPB Fraud Steering Committee on 20 January 2022 record a business case discussion for [redacted] and that HBAU has identified that [redacted] *- A business case is being brought forward to Global team to*

No.	Reference	Date	Relevant control	Quote
				highlight the needs and benefits of [redacted] *before a transition onto Banking 2.0*".
13.	HBA.0001.0001.0130, pp.28 and 57	23 March 2022	Real time interception Behavioural biometrics Digital fraud device identification SAS EFM	The slide pack for a meeting of the AUH WPB Fraud Steering Committee records under "*NPP Phase 2 – WPB Fraud Strategy Mobile*" that "*[r]eal-time payment interception integrated with SAS EFM and GPPSP — full timeline currently being finalised for SEP22 implementation*" and BioCatch and ThreatMetrix had been "*added to the DSP [Digital Security Platform] workflow, enabling increased sophistication of our fraud screening*" with potential implementation in December 2022. The document later records that "*Biocatch gaining traction in AUH market with competitors — CBA recently announced broad rollout, joining several other users. User Group established in AUH*".
14.	HBA.0001.0001.0124, pp.28 and 32	21 April 2022	Behavioural biometrics Digital fraud device identification Real time interception	The slide pack for the AUH WPB Fraud Steering Committee dated 21 April 2022 records in a 'SCAM Awareness Strategy' paper, "*[l]ocal FI's inclusive of HSBC have been working with the Australian Banking Association (ABA) to review and formulate policy to guide the future landscape of SCAM handling. Adding to this pressure, is the swiftness of funds movement when perpetrated through the New Payments Platform (NPP) essentially reducing ability to recover funds.* *There are a number of ways we can attempt to minimise the impact on victims, through which HSBC specifically is looking to tackle:* • *Uplift in Real-time transaction interception capability* • *Biometrics and device monitoring at a transaction level*". In a "*Group Fraud Policy Dispensation, Annual Renewal*", the document records *"A dispensation was approved by local FCRMC 22nd April 2021 allowing for Group Fraud to proceed approval for a 12-month period however, as this time is due to lapse there is a requirement for this to be renewed and tabled as a "noting item" for the local RMF scheduled in 22nd April 2022.* *Behavioral Biometrics As one of the minimum authentication control requirements, Behavioral Biometric data is required to be collected to support customer on registration, provision and login to digital banking. To meet this requirement, we will need to move to DSP [Digital Security Platform]/Banking 2.0 in conjunction with the extension of the*

No.	Reference	Date	Relevant control	Quote
				Biocatch tool. This is looking to occur between 0421 and 0122. Therefore, this dispensation covers Australia for a further 12 months against the policy. *Device Identification (Login)* [redacted] *which is considered part of the mandatory data elements for digital banking, although we do have mitigating controls in place, the future move to DSP/Banking 2.0 will allow this gap to be closed. On top of this funding is being secured for "Threatmetrix" to also be deployed however, reliant on DSP upgrade. As a result, this dispensation gives us breathing space for the next twelve months against policy, noting we have other mitigating controls".*
15.	HBA.0001.0001.0121, p.9	21 April 2022	Behavioural biometrics Digital fraud device identification	The minutes of the AUH WPB Fraud Steering Committee record that with respect to the 'Group Fraud Policy Dispensation – Annual Review', "*Purpose is to request dispensation extension for inability to meet Group Fraud Policy. Dispensations to be renewed are Behavioural Biometrics*", "*Device Identification (Registration)*" and "*Device Identification (Login)*" deployment has been delayed "*due to technology [the] DSP [Digital Security Platform]/Banking 2.0 Platform*".
16.	HBA.0001.0001.0199	June 2022	Real time interception Behavioural biometrics Digital fraud device identification	The 'Fraud Controls Framework - Mobile' for Payment Fraud records [redacted] and [redacted] for Payment Fraud through Mobile Banking.
17.	HBA.0001.0001.0128, p.12	18 July 2022	Real time interception Behavioural biometrics Digital fraud device identification	The minutes of the AUH WPB Fraud Steering Committee record that real-time payment interception is expected to be implemented by November and Q1 (Feb-March 2023) for BC/TM.
18.	HBA.0001.0001.0086, pp. 7 and 36	16 August 2022	SAS EFM Behavioural biometrics	The 'AUH WPB Fraud Strategy Workshop' records for the 'Fraud Strategy 2022', "*tools pending delivering*" include BioCatch for Transactions, Realtime Payment Interception – HUB, and Threatmetrix for Transactions.

No.	Reference	Date	Relevant control	Quote
			Digital fraud device identification Real time interception	The 'Strategic Fraud Analytics landscape for Australia 2022-23' records that for "*Payments Fraud / Scams*" (*Detect unauthorised payments from Bank account, protect customers' & Bank against financial loss*), the "*Strategic plan*" is for "*[p]revention to be enabled leveraging SAS EFM real time interception capability across all payment journeys…Develop rules using TMX & Biocatch Models to work in conjunction to detect Payments Fraud – Timeline for pipeline set up between SAS EFM & TMX/BC : To be confirmed by Hariom & Team".*
19.	HBA.0001.0001.0133, p. 54	21 October 2022	Real time interception Behavioural biometrics Digital fraud device identification	The slide pack for a meeting of the AUH WPB Fraud Steering Committee records for the "*Fraud Workshop*" that the following tools were "*pending delivery*": "*BioCatch for transactions, BioCatch for transactions will implement the same behavioural input and interaction analytics that we have for applications and apply it to would be customers transferring funds online"* and implementation was "*(Mobile) On Track, (Browser) Pending, Banking 2.0 — No Schedule".* *"Realtime Payment Interception for HUB, [c]urrently, HSBC do not have the capability to stop an online transfer of funds from one bank account to another. Realtime Payment Interception for HUB would allow for our, currently alert only rules, to stop transactions where certain criteria is met*." and implementation was "*(Mobile) [is] On Track" and that "(Browser) [is] Pending Banking 2.0 No Schedule*". "*Threatmetrix for Transactions ThreatMetrix for transactions is a monitoring tool applied utilising digital identity insights and analysis sourced from activity across the industry*" and implementation was "*(Mobile) On Track, (Browser) Pending, Banking 2.0 — No Schedule".* The same information is replicated in the 22 November 2022 edition of the slides.
20.	HBA.0001.0001.0119, p.9	21 October 2022	Behavioural biometrics Digital fraud device identification	The minutes of the AUH WPB Fraud Steering Committee record that: "(*BC/TMX) - On track. With Tech release expected for end of Nov… Potential delay with an IT embargo in dec and impact to IT support for the release… Potential to moved to 10 Jan. This could affect other implementations such as NPP and Global Money*".
21.	HBA.0001.0001.0022, pp.26 and 52	22 November 2022	Behavioural biometrics Digital fraud device identification	The slide pack for a meeting of the AUH WPB Fraud Steering Committee records that for "*Existing to Bank (BC/TMX)"* the *"The Global pods have confirmed that Tech go Live cannot be completed in November and have pushed the release to 10th Jan 2023*".

No.	Reference	Date	Relevant control	Quote
				"*Biocatch for Transactions*" and "*Threatmetrix for Transactions*" is "*On track*" for Mobile and is "*Pending Banking 2.0 - No Schedule*" for Browser.
22.	HBA.0001.0001.0060, p.7	22 November 2022	Real time interception	The minutes of the AUH WPB Fraud Steering Committee meeting on 22 November 2022 record that Matthew Hannan, Head of Fraud Risk, "*raise[d] potential risk in unauthorised payment fraud as our most recent loss is likely to put us over 500k in losses. Notes that cause of majority of these losses is related to fraudsters passing HRVQ, resetting DSK, and getting online. Suggests we can look at these in 2023*". Gavin Papworth, Senior Fraud Mitigation Manager, is recorded as responding that "*we have real-time payment interception that is likely to help*" to which Mr Hannan agreed and "*notes real-time notification of change of details is likely to help as well".*
23.	HBA.0001.0001.0067, p.4	February 2023	Behavioural biometrics Digital fraud device identification Real time interception	The 'External Fraud Management: Strategy Appendix – 2022 Performance and Deliverables Assessment' records that BioCatch and ThreatMetrix capabilities have been deployed across [redacted]
24.	HBA.0001.0001.0052, p.8	March 2023	Behavioural biometrics Digital fraud device identification Real time interception	The 'Fraud Management Update' records that the key initiatives that will be carried out in 2023 (subject to the final funding allocation) for the Payment Fraud Strategy, included "*Build the payment interception capability for all payment types",* including for HSBC Australia, and that the funded fraud VSIP capabilities as at 16 February 2023 for Australia included the "*Biocatch/Threatmetrix - Payments Mobile / Web*" project which had funding of $200,000 USD and the "*real time interception-payments*" project which had funding of $100,000 USD.
25.	HBA.0001.0001.0197	May 2023	Behavioural biometrics Digital fraud device identification Real time interception	The 'Fraud Controls Framework - Browser' for Payment Fraud records [redacted] nd [redacted] for Payment Fraud through Online Banking.

No.	Reference	Date	Relevant control	Quote
			SAS EFM	
26.	HBA.0001.0001.0200	May 2023	Behavioural biometrics Digital fraud device identification Real time interception SAS EFM	The 'Fraud Controls Framework - Mobile' for Payment Fraud records [redacted] for Payment Fraud through Mobile Banking.
27.	HBA.0001.0001.0063, pp.16-17	9 May 2023	Behavioural biometrics Digital fraud device identification	The slide pack for a meeting of the AUH WPB Fraud Steering Committee records that for "*(BC/TMX - Mobile Payments)*", "*[c]alibration continues post 29MAR with tranches of customers migrating to DSP [Digital Security Platform], further providing data to support calibration which has been cut short by almost a month. These tools support NPP as one of the mandatory requirements*". Under the subheading "*Low Risk FIM Dispensations*", it is recorded that "*[l]ocal approvals received to support extension of Low Risk FIM Dispensations for another 12 months, due to BC/TMX tools currently not deployed on Browser journey (requires Banking 2.0 to be rolled out)*".
28.	HBA.0001.0001.0068, p.17	June 2023	Behavioural biometrics Digital fraud device identification Real time interception	The 'Global WBP External Fraud Strategy' records that in relation to *"The risk of increasing unauthorised payment fraud", "the ongoing deployment of strategic tools such as BioCatch and TMX have increased the effectiveness of our unauthorised payment fraud controls, offsetting the additional risks stemming from propositional enhancements introducing real time, cross-border payment functionality, which have the potential to increase the inherent risk of payment fraud by making it harder to trace, inhibit and recover stolen funds*".
29.	BCB.1000.0001.0277, p.3	June 2023	Behavioural biometrics Digital fraud device identification Real time interception	As part of the Scam Strategy and Control Framework, [redacted] for the detection of scam payments and Smishing, Vishing, and Phishing activity.
30.	HBA.0001.0001.0062, p.17	14 June 2023	Behavioural biometrics	The slide pack for a meeting of the AUH WPB Fraud Steering Committee records that HSBC Australia's gap assessment against the ABA Scam Guidelines indicated that

No.	Reference	Date	Relevant control	Quote
			Digital fraud device identification	"*[b]anking 2.0 Implementation [is] required in order to have Biocatch and Threatmetrix deployed consistently across all Digital Payments channels*".
31.	HBA.0001.0001.0061, p.11	13 July 2023	Behavioural biometrics Digital fraud device identification	The slide pack for a meeting of the AUH WPB Fraud Steering Committee records in a special presentation on the "*HSBC Impersonation Scam*" involving Impersonation and Smishing from scammers who were purporting to be from HSBC, with potential customer losses of over $1 million, that *"[l]ack of Biocatch and Threatmetrix capability on Desktop (PIB) significantly impacts our detective and preventative capability— dependency is Banking 2.0 for Move Money*".
32.	HBA.0001.0001.0083, p.3	13 July 2023	Behavioural biometrics Digital fraud device identification SAS EFM	The minutes of the AUH WPB Fraud Steering Committee meeting record that Matthew Hannan, Head of Fraud Management reported in relation to "*HSBC Impersonation Scam*" that "*[c]hallenges [are] arising from the management of this risk: Inconsistent coverage of contextual data tools (BC/TM X) being not deployed In browser, payment rules deployed have been blunt to date as a result of limited systems and tools capabilities which have prevented precision rules*".
33.	HBA.0001.0001.0066, pp.17 and 19	20 September 2023	Real time interception SAS EFM	The slide pack for a meeting of the AUH WPB Fraud Steering Committee records under the subheading "*Impersonation Scams*" that "*Current limitations on desktop banking monitoring and real-time interception are impacting our ability to disrupt and prevent these attacks*". The document also records that "*FA [Fraud Analytics] is working on various payment strategies against the increase of impersonation scam cases along with FM [Fraud Management] team (few rules have been implemented before for overseas countries via real time channel)….*".
34.	HBA.0001.0001.0150, pp.16 and 23	6 November 2023	Behavioural biometrics Digital fraud device identification Real time interception	The slide pack for the AUH Scams Capability Uplift – Steering Committee meeting records that tools for "*Detect*" included "*Payment delays*" including implementing "*real time interception*" and, under "*Uplift and Integrate Technical tools*", [redacted] It also recorded as [redacted] Regarding these "*key tools*" the document records that "*[f]unding is not approved*" and that a "*[d]ependency*" is "*[p]otentially 2.0 rollout*".

No.	Reference	Date	Relevant control	Quote
35.	HBA.0001.0001.0180, rows 119 and 132	14 November 2023	Behavioural biometrics Digital fraud device identification Real time interception	The 'Scams Scope - Convergent Assessment' spreadsheet records under "*Detect*" controls that Threatmetrix and BioCatch are yet to be implemented for Internet Banking. The document notes that deployment "*Must*" occur and is identified as a system "*Gap*". The spreadsheet also lists under the "*Detect*" controls that "*Implement real time interception*" was a "*Must*" that "*[e]xists but needs work*".
36.	HBA.0001.0001.0152, pp.5, 6 and 7	4 December 2023	Behavioural biometrics Digital fraud device identification Real time interception	The slide pack for a meeting of the AUH Scams Capability Uplift – Steering Committee records that $350,000 (USD) funding is required for Threatmetrix and BioCatch. Under "*Detection*", the document records that "*Real-time Interception – payment holds/delays*" and "*Implement Biocatch/Threatmetrix on Desktop*" were funded, but the latter was "*depending upon Banking 2.0 vs GSP [Global Service Platform] status*". Under the heading "*The Biggest Change is Getting Real Time Intercept, Threatmetrix (TMX) and BioCatch (BC) on Desktop*", the document records that "*1.5m*" and "*6 months*" is needed "*[t]o roll out internet banking 2.0 in Australia*" that a further "*400k*" is needed for "*Real Time Intercept*" and "*350k*" for "*ThreatMetrix and BioCatch*". The document then records that "*[u]ntil this happens FIM cannot disrupt scams and losses will continue to mount*".
37.	HBA.0001.0001.0059, pp.11,17 and 20	12 December 2023	Digital fraud device identification SAS EFM	The slide pack for a meeting of the AUH WPB Fraud Steering Committee records that in relation to Impersonation scams, "*TMX coverage of browser logon journey via DSP [Digital Security Platform] implemented ahead of schedule (4Q23) — currently undergoing model approval to enable usage in rules*". It also records that "*…Fraud Management has deployed a series of rules in an effort to prevent and detect customer losses from scams -subject to the technical capabilities available across different payment channels.* *Accounts exhibiting risky transactions are monitored through rules loaded into SAS EFM that determines these risky exit channels by elements such as (but not limited to):* [redacted] *(i.e. cryptocurrency platforms),* [redacted] *As an example — rules have recently been enacted specifically regarding spend at known crypto exchange-related BSBs (decline on mobile, alert on browser). The intent is to*

No.	Reference	Date	Relevant control	Quote
				continue to uplift the sophistication of these rules and their associated level of friction as and when the capability becomes available. *FA [Fraud Analytics] is working on various payment strategies against the increase of impersonation scam & also mule cases along with FM team (few rules have been implemented before for overseas countries via real time channel)".*
38.	HBA.0001.0001.0141, p.12	25 January 2024	Behavioural biometrics Digital fraud device identification Real time interception	The slide pack for a meeting of the AUH WPB Fraud Steering Committee records the following under the heading "*4.1.1 Fraud Management Update*" for BioCatch/ThreatMetrix on NPP: "*[t]he digital feeds strengthen fraud detection systems and provides enhanced data to improve the fraud decision-making processes. It's absence has underscored this component and has impacted the level of sophistication in identifying and intercepting potential fraudulent transactions via Mobile App on the NPP rail…During the period Payment fraud feeds and real-time interception were working as expected. However, without Digital Fraud feeds & BC/TMX the fraud decision making did not leverage additional data such as device information… Fix implementation plan has been agreed between all parties, targeted for production release on 4-Feb-24*".
39.	HBA.0001.0001.0189, pp.2, 5 and 8	February 2024	Behavioural biometrics Digital fraud device identification Real time interception	The slide pack titled 'WPB Scams and Fraud – Timeline of work undertaken February 2024' records that key technology deployments include "*BioCatch/TMX deployed to Mobile*" in May 2023. It also records that Threatmetrix was deployed on login on Desktop banking and mandatory facial biometrics across DCO (transactional accounts) over October to December 2023. The document also records that "*Today, the expected spending in 2024 is ~USD12m.* [redacted]" and that "*Key Tech Deployments*" are [redacted]
40.	HBA.0001.0001.0090, p. 5-6	13 March 2024	Behavioural biometrics Digital fraud device identification Real time interception	The 'HBAU WPB Fraud Risk Management Strategy' records that as of February 2024 the following initiative is complete: "*Refined mule/scam rules in SASefm" with the description: "Implemented new rules and refined existing SASefm scam rules to detect scam activity. Real-time interception capability needed on desktop to use these rules more effectively to prevent scams*".

No.	Reference	Date	Relevant control	Quote
			SAS EFM	Fraud and Scam initiatives in progress under "*prevention*" capability include "*BioCatch and ThreatMetrix for desktop (already deployed on mobile) are required to be deployed on desktop to provide channel agnostic coverage of behavioural/device contextual data to aid in scam detection".* Fraud and Scam initiatives under "*detection*" capability include "*[e]xpansion of current real-time interception capability to include payment holds and declines across all payment channels*". Each of these controls had a target date of 2Q 2024.
41.	HBA.0001.0001.0192, p.1	April 2024	Real time interception	The 'HSBC Australia – Scams and Fraud report' provided to HBAP (The Hongkong and Shanghai Banking Corporation Limited) Risk Committee records that: "*HBAU experienced an increase in gross payment fraud losses (incl. scams) in 2H23 (267% increase YoY; $16m between FY22 and FY23)…. [f]rom a detection perspective, the two highest priority gaps that remain are real-time interception capability for domestic desktop (browser/GSP [Global Service Platform]) payments and HSBC-HSBC mobile payments. Both gaps are being addressed with in-flight projects with target delivery date in MAY24*".
42.	HBA.0001.0001.0193, pp.4-6 and 10	April 2024	SAS EFM Behavioural biometrics Digital fraud device identification Real time interception	The slide pack for the 'Australia Fraud and Scams - Management Response' records under "*refined mule/scam rules in SAS EFM",* that it had *"Implemented new rules and refined existing SASefm scam rules to detect scam activity. Real-time interception capability needed on desktop to use these rules more effectively to prevent scams",* and later that *"Work continues on optimising and refining rules targeted towards both scam detection and mule identification".* It also records that "*Biocatch and Threatmetrix (already deployed on mobile) are required to be deployed on desktop to provide channel agnostic coverage of behavioural/device contextual data to aid in scam detection"*, with a target date of 2Q 2024, and a target date had been set for 2Q 2024 for the "*[e]xpansion of current real-time interception capability to include payment holds and declines across all payment channels*".
43.	HBA.0001.0001.0140, pp.15-16	12 April 2024	Behavioural biometrics Digital fraud device identification Real time interception SAS EFM	The slide pack for a meeting of the AUH WPB Fraud Steering Committee, under the heading "*Scam Initiatives - WPB Fraud Management",* records the prevention initiative of "*BioCatch and ThreatMetrix Risk Assessment for Payments on Desktop Banking"* with the description: "*(Banking 2.0 Payment journey dependent) Biocatch and Threatmetrix (already deployed on mobile) are ASP Fraud required to be deployed on desktop to provide product channel agnostic coverage of behavioural/device contextual data to aid in scam detection*", with a cost of USD 350K.

No.	Reference	Date	Relevant control	Quote
				The document also records a detection initiative of "*real time interception capability for payments*" with the description: "*[e]xpansion of current real-time interception capability to include payment holds & declines across all payment channels (GSP [Global Service Platform] + MX [Mobile X])*", with a cost of USD 400K. The Fraud Analytics team are recorded as reporting that in January and February *"several banking rules have been deployed for ATO, SCAM pattern such as* [redacted] *The rules are expected to prevent the ongoing fraud/scam cases however, it will increase the alert volume in coming months".*

Schedule C

Payment Fraud/ Account Takeover cases (including reports of unauthorised transactions) – reported by the FCMI team to AUH WPB Fraud Steering Committee for the period March 2021 to March 2024

Reporting period	Number of open Payment Fraud (PF) and Account Takeover (ATO) cases								Report date	Reference
	0-89 days		90-180 days		>180 days		Total number			
	PF	ATO	PF	ATO	PF	ATO	PF	ATO		
March 2021	7	8	6	7	1	5	14	20	18 March 2021	HBA.0001.0001.0110
April 2021	7	6	6	12	2	6	15	24	22 April 2021	HBA.0001.0001.0104
May 2021	7	8	7	8	3	10	17	26	20 May 2021	HBA.0001.0001.0111
June 2021	6	8	4	8	3	8	13	24	23 June 2021	HBA.0001.0001.0109
July 2021	8	15	5	4	2	2	15	21	22 July 2021	HBA.0001.0001.0108
August 2021	8	19	4	5	2	2	14	26	19 August 2021	HBA.0001.0001.0105
September 2021	12	15	5	10	1	3	18	28	23 September 2021	HBA.0001.0001.0113
October 2021	13	10	4	12	1	2	18	24	27 October 2021	HBA.0001.0001.0112
November 2021	10	8	1	7	0	1	11	16	23 November 2021	HBA.0001.0001.0132
January 2022	13	21	2	3	0	1	15	25	20 January 2022	HBA.0001.0001.0127
February 2022	13	21	3	6	0	1	16	28	17 February 2022	HBA.0001.0001.0126
March 2022	15	14	6	6	0	1	21	21	23 March 2022	HBA.0001.0001.0130

Reporting period	Number of open Payment Fraud (PF) and Account Takeover (ATO) cases								Report date	Reference
	0-89 days		90-180 days		>180 days		Total number			
	PF	ATO	PF	ATO	PF	ATO	PF	ATO		
April 2022	15	5	7	9	0	0	22	14	21 April 2022	HBA.0001.0001.0124
April 2022	15	5	7	9	0	0	22	14	23 May 2022	HBA.0001.0001.0131
June 2022	3	5	8	3	0	0	11	8	22 June 2022	HBA.0001.0001.0129
July 2022	1	5	3	0	0	0	4	5	18 July 2022	HBA.0001.0001.0128
August 2022	1	6	2	0	0	0	3	0	23 August 2022	HBA.0001.0001.0125
September 2022	4	11	0	1	0	0	4	12	21 October 2022	HBA.0001.0001.0133
October 2022	13	N/A	1	N/A	0	N/A	14	N/A	22 November 2022	HBA.0001.0001.0022
January 2023	4	12	0	3	0	1	4	16	28 February 2023	HBA.0001.0001.0060
April 2023	7	5	0	4	0	0	7	9	9 May 2023	HBA.0001.0001.0063
May 2023	4	5	1	5	0	1	5	11	14 June 2023	HBA.0001.0001.0062
June 2023	1	5	3	2	0	1	4	8	13 July 2023	HBA.0001.0001.0061
November 2023	N/A	2	N/A	0	N/A	0	N/A	2	20 November 2023	HBA.0001.0001.0064
January 2024	N/A	4	N/A	2	N/A	0	N/A	6	25 January 2024	HBA.0001.0001.0141

Schedule D

Scams and Payment & Cheque cases including reports of unauthorised transactions – reported by the FIM team to AUH WPB Fraud Steering Committee for the period September 2022 to December 2023

Reporting period	**Received cases**		**Open cases under investigation for Scams (SC) and Payment & Cheques (P/C) cases**										**Completed cases**		**Report date and Doc ID**
			0-20 days		**21-53 days**		**53+ days**		**Total number**		**% outside 53-days SLA** *(italicized if % not reported)*				
	SC	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	
September 2022	33	7	23	15	31	6	0	1	49	22	*0%*	*5%*	31	1	21 October 2022 HBA.0001.0001.0133
October 2022	31	19	22	11	32	12	2	3	56	26	*4%*	*9%*	30	7	22 November 2022 HBA.0001.0001.0022
January 2023	39	17	23	13	28	5	38	4	89	22	*43%*	*18%*	26	0	28 February 2023 HBA.0001.0001.0060
April 2023	43	12	22	7	43	10	55	1	120	18	*46%*	*6%*	24	14	9 May 2023 HBA.0001.0001.0063
May 2023	42	11	27	4	45	10	66	7	138	21	48%	33%	24	9	14 June 2023 HBA.0001.0001.0062
June 2023	51	12	30	10	46	8	71	5	147	23	48%	22%	51	12	13 July 2023 HBA.0001.0001.0061
July 2023	53	14	26	7	52	16	94	13	172	36	55%	36%	22	3	16 August 2023 HBA.0001.0001.0058
August 2023	88	14	76	12	52	7	118	19	246	38	*48%*	*50%*	28	1	20 September 2023 HBA.0001.0001.0066

Reporting period	**Received cases**		**Open cases under investigation for Scams (SC) and Payment & Cheques (P/C) cases**										**Completed cases**		**Report date and Doc ID**
			0-20 days		**21-53 days**		**53+ days**		**Total number**		**% outside 53-days SLA** *(italicized if % not reported)*				
	SC	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	
September 2023	72	8	30	4	83	11	196	32	309	47	63%	68%	14	0	18 October 2023 HBA.0001.0001.0138
October 2023	106	6	73	3	91	10	247	39	411	52	60%	75%	5	1	20 November 2023 HBA.0001.0001.0064
November 2023	154	9	64	3	144	6	305	44	513	53	59%	83%	20	5	12 December 2023 HBA.0001.0001.0059
December 2023	163	10	24	3	197	9	433	49	652	61	66%	80%	58	4	25 January 2024 HBA.0001.0001.0141

Schedule E

Scams/fraud and payment & cheque cases including reports of unauthorised transactions – reported by the FIM team to the AUH EXCO Scams Forum and AUH WPB Fraud Steering Committee for the period March 2024 to October 2024

Reporting date	Open cases under investigation for Scams (SC) and Payment & Cheques (P/C) cases																		Report date and Doc ID
	0-21 days		22-45 days		46-52 days		53-90 days		91-120 days		121+ days		% of total > 21 days *(italicized if % not reported)*		% of total > 45 days *(italicized if % not reported)*		Total open		
	SC	P/C	SC	P/C	SC	P/C	SC	P/C	SC	P/C	SC	P/C	SC	P/C	SC	P/C	SC	P/C	
27 March 2024	29	7	79	4	27	0	139	6	144	10	351	42	*96%*	*90%*	*86%*	*84%*	769	69	28 March 2024, HBA.0001.0001.0170
2 April 2024	32	5	39	7	35	1	158	5	128	9	364	42	*96%*	*93%*	*91%*	*83%*	756	69	4 April 2024, HBA.0001.0001.0171
9 April 2024	24	2	29	8	16	3	141	3	76	7	430	54	*97%*	*97%*	*93%*	*87%*	716	77	12 April 2024, HBA.0001.0001.0140
5 May 2024	19	5	13	16	3	3	76	9	95	4	354	44	*97%*	*94%*	*94%*	*74%*	560	81	9 May 2024, HBA.0001.0001.0208
12 May 2024	26	3	22	16	4	5	48	9	73	4	318	45	*95%*	*96%*	*90%*	*77%*	491	82	16 May 2024, HBA.0001.0001.0204

Reporting date	**Open cases under investigation for Scams (SC) and Payment & Cheques (P/C) cases**																		**Report date and Doc ID**
	0-21 days		**22-45 days**		**46-52 days**		**53-90 days**		**91-120 days**		**121+ days**		**% of total > 21 days** *(italicized if % not reported)*		**% of total > 45 days** *(italicized if % not reported)*		**Total open**		
	SC	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	**SC**	**P/C**	
May to June 2024	4	8	6	13	0	2	10	16	*2*	7	78	42	*96%*	*91%*	*90%*	*76%*	100	88	25 June 2024, HBA.0001.0001.3464
11 August 2024	11	4	0	9	0	0	0	2	0	2	0	5	*0%*	*82%*	*0%*	*41%*	11	22	30 August 2024, HBA.0001.0001.3462
15 September 2024	10	5	2	4	1	1	0	2	0	1	0	0	*30%*	*62%*	*8%*	*31%*	13	13	19 September 2024, HBA.0001.0001.3467
6 October 2024	15	4	0	7	0	0	1	0	0	0	0	0	*6%*	*64%*	*6%*	*0%*	16	11	18 October 2024, HBA.0001.0001.3466

Schedule F

Delay in completing investigation of UARs

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 (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)
1.	1.	C20200107397 C200119373352	21/01/2020	11/02/2020	U[1]	26/11/2020	310	No	6/03/2020	U	No	No	No	NP[2]
2.	29.	C20200210185	10/02/2020	2/03/2020	U	2/10/2020	235	No	26/03/2020	[3]	No	No	No	NP
3.	30.	C20200303211	13/02/2020	5/03/2020	U	16/10/2020	246	No	29/03/2020	U	No	No	No	NP
4.	4.	C20200502166 C200420897793	19/02/2020	11/03/2020	U	7/12/2020	292	No	4/04/2020		No	No	No	NP
5.	33.	C20200610313	27/02/2020	19/03/2020	U	30/06/2021	489	No	12/04/2020		No	No	No	NP
6.	3.	C20200311619 C200219887886	28/02/2020	20/03/2020	U	24/08/2020	178	No	13/04/2020	U	No	No	No	NP
7.	2.	C20200102389 C200219763893	27/03/2020	17/04/2020	U	17/12/2020	265	No	11/05/2020		No	No	No	NP
8.	31.	C20200509618	19/05/2020	9/06/2020	U	30/06/2021	407	No	3/07/2020		No	No	No	NP
9.	32.	C20200510097	19/056/2020	109/067/2020	U	29/01/2021	224255	No	3/078/2020		No	No	No	NP
10.	5.	C20200512164 C200521355637	21/05/2020	11/06/2020	U	31/12/2020	224	No	5/07/2020	U	No	No	No	NP
11.	6.	C20200706215 C200521356767	22/05/2020	12/06/2020	U	26/02/2021	280	No	6/07/2020		No	No	No	NP
12.	7.	C20200606637 C200621429546	3/06/2020	24/06/2020	U	30/11/2020	180	No	18/07/2020		No	No	No	NP
13.	8.	C20200606594 C200621460045	5/06/2020	26/06/2020	U	26/11/2020	174	No	20/07/2020		No	No	No	NP
14.	9.	C20200608157 C200621801446	15/06/2020	6/07/2020	U	24/11/2020	162	No	30/07/2020		No	No	No	NP

[1] 'U' values in this Schedule F indicate HBAU has stated that the data is unavailable, so it can be inferred that HBAU did not take the step referred to in that column. Further, N/A values in Columns (d), (e) and (i) indicate HBAU has stated that the data is not applicable, so it can be inferred that HBAU did not take the step referred to in that column.

[2] 'NP' values in Column (l) means that HBAU have not produced an Investigation Report (or in some cases, provided a date it completed its Investigation).

'NP' values in Column (m) mean that HBAU have not produced an Investigation Outcome (or in some cases, provided a date of any Investigation Outcome).

[3] Blank values in this Schedule F indicate that HBAU has provided no information, so it can be inferred that HBAU did not take the step referred to in that column.

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 (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)
15.	10.	C20200700651 C200621883645	27/06/2020	18/07/2020	U	4/09/2020	69	No	11/08/2020		No	No	No	NP
16.	11.	C20200715640C 200722321225	23/07/2020	13/08/2020	U	26/02/2021	218	No	6/09/2020		No	No	No	NP
17.	12.	C20200805423 C200822585336	10/08/2020	31/08/2020	U	25/05/2021	288	No	24/09/2020		No	No	No	NP
18.	13.	C200822680962	13/08/2020	3/09/2020	U	24/09/2020	42	No	27/09/2020	U	Yes	No	No	NP
19.	34.	C20200806640	13/08/2020	3/09/2020	U	24/09/2020	42	No	27/09/2020	U	Yes	No	No	NP
20.	15.	C20200900658 C200822866667	28/08/2020	18/09/2020	U	26/02/2021	182	No	12/10/2020		No	No	No	NP
21.	35.	C20200909706	15/09/2020	6/10/2020	U	28/11/2020	74	No	30/10/2020	U	No	No	No	NP
22.	16.	C20200912474 C200923376198	23/09/2020	14/10/2020	U	18/01/2021	117	No	7/11/2020		No	No	No	NP
23.	17.	C20200913985 C200923378656	25/09/2020	16/10/2020	U	21/12/2020	87	No	9/11/2020		No	No	No	NP
24.	14.	C20200914850 C200822845520	1/10/2020	22/10/2020	U	4/06/2021	246	No	15/11/2020		No	No	No	NP
25.	18.	C20201003767 C201023409697	2/10/2020	23/10/2020	U	13/01/2021	103	No	16/11/2020		No	No	No	NP
26.	19.	C20201004379 C201023481574	8/10/2020	29/10/2020	U	18/01/2021	102	No	22/11/2020		No	No	No	NP
27.	20.	C20201006085 C201023515219	11/10/2020	1/11/2020	U	18/05/2021	219	No	25/11/2020		No	No	No	NP
28.	36.	C20201008998	12/10/2020	2/11/2020	U	23/06/2021	254	No	26/11/2020		No	No	No	NP
29.	21.	C20201006747 C201023519739	13/10/2020	3/11/2020	U	16/12/2020	64	No	27/11/2020	U	No	No	No	NP
30.	22.	C20201006747 C201023519739	13/10/2020	3/11/2020	U	16/12/2020	64	No	27/11/2020	U	No	No	No	NP
31.	23.	C20201109857 C201124296478	19/11/2020	10/12/2020	U	30/03/2021	131	No	3/01/2021		No	No	No	NP
32.	39.	C20201201353	29/11/2020	20/12/2020	U	19/02/2021	82	No	13/01/2021		No	No	No	NP
33.	37.	C20201201286	1/12/2020	22/12/2020	U	26/02/2021	87	No	15/01/2021		No	No	No	NP
34.	38.	C20201201306	1/12/2020	22/12/2020	U	17/05/2021	167	No	15/01/2021		No	No	No	NP

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 (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)
35.	24.	C201224485336	2/12/2020	23/12/2020	U	27/07/2021	237	No	16/01/2021		No	No	No	NP
36.	25.	C20201208111 C201224739378	16/12/2020	6/01/2021	U	31/05/2021	166	No	30/01/2021		No	No	No	NP
37.	26.	C20201209542 C201224764063	22/12/2020	12/01/2021	U	23/06/2021	183	No	5/02/2021		No	No	No	NP
38.	27.	C20201210917 C201224796857	22/12/2020	12/01/2021	U	23/06/2021	183	No	5/02/2021		No	No	No	NP
39.	41.	C20201213417	23/12/2020	13/01/2021	U	2/06/2021	161	No	6/02/2021		No	No	No	NP
40.	28.	C201224875072	24/12/2020	14/01/2021	U	30/09/2021	280	No	7/02/2021	U	No	No	No[4]	NP
41.	40.	C20201213314	26/12/2020	16/01/2021	U	22/06/2021	178	No	9/02/2021		No	No	No	NP
42.	42.	C20210100945	3/01/2021	24/01/2021	U	4/06/2021	152	No	17/02/2021		No	No	No	NP
43.	43.	C20210102762 C210124914179	5/01/2021	26/01/2021	U	30/06/2021	176	No	19/02/2021	U	No	No	No	NP
44.	44.	C210124974949	8/01/2021	29/01/2021	U	20/07/2021	193	No	22/02/2021		No	No	No	NP
45.	45.	C20210111303 C210125207405	15/01/2021	5/02/2021	U	31/05/2021	136	No	1/03/2021		No	No	No	NP
46.	46.	C20201014583 C210125359515	25/01/2021	15/02/2021	U	20/05/2021	115	No	11/03/2021		No	No	No	NP
47.	47.	C20210118995 C210125363284	27/01/2021	17/02/2021	U	29/07/2021	183	No	13/03/2021	U	No	No	No	NP
48.	56.	C210325968829 C210325968829	2/02/2021	23/02/2021	U	3/09/2021	213	No	19/03/2021	U	No	No	No	NP
49.	51.	C210225713955	4/02/2021	25/02/2021	U	26/07/2021	172	No	21/03/2021	U	No	No	No	NP
50.	48.	C210225455791	5/02/2021	26/02/2021	U	30/07/2021	175	No	22/03/2021		No	No	No	NP
51.	49.	C20210205697 C210225485403	8/02/2021	1/03/2021	U	5/03/2021	25	No	25/03/2021	U	Yes	No	No	NP
52.	50.	C210225700347	15/02/2021	8/03/2021	U	12/08/2021	178	No	1/04/2021	U	No	No	No	NP

[4] 'No*' values in Column (l) refer to where no Investigation report was produced by HBAU, but it has been inferred that any Investigation reports would not have referred to the Liability Rules, as the Investigation completion date in column (e) was before 3 October 2023.

'No*' values in Column (m) refer to where no Investigation Outcome was produced by HBAU but it has been inferred that any Investigation Outcome would not have referred to the Liability Rules, as the date the Investigation Outcome was advised to the UAR Customer in Column (i) for that row is prior to 20 December 2023.

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 (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)
53.	52.	C20210213012 C210225778399	18/02/2021	11/03/2021	U	27/06/2021	129	No	4/04/2021	U	No	No	No	NP
54.	53.	C210225781444	19/02/2021	12/03/2021	U	31/08/2021	193	No	5/04/2021	U	No	No	No	NP
55.	54.	C210225813859	22/02/2021	15/03/2021	U	21/09/2021	211	No	8/04/2021	U	No	No	No	NP
56.	55.	C210225818874	24/02/2021	17/03/2021	U	30/06/2021	126	No	10/04/2021	U	No	No	No*	NP
57.	57.	C20210306799 C210326032781	10/03/2021	31/03/2021	U	18/06/2021	100	No	24/04/2021		No	No	No	NP
58.	58.	C210326034569	11/03/2021	1/04/2021	U	30/06/2021	111	No	25/04/2021		No	No	No	NP
59.	59.	C210326318490	23/03/2021	13/04/2021	U	26/08/2021	156	No	7/05/2021	U	No	No	No	NP
60.	60.	C210326347386	25/03/2021	15/04/2021	U	30/06/2021	97	No	9/05/2021	U	No	No	No	NP
61.	61.	C210326378683	29/03/2021	19/04/2021	U	12/10/2021	197	No	13/05/2021	U	No	No	No	NP
62.	62.	C210426459119	6/04/2021	27/04/2021	U	28/04/2021	22	No	21/05/2021		Yes	No	No	NP
63.	63.	C210426459221	6/04/2021	27/04/2021	U	16/09/2021	163	No	21/05/2021	U	No	No	No	NP
64.	64.	C210426641950	14/04/2021	5/05/2021	U	24/09/2021	163	No	29/05/2021	U	No	No	No	NP
65.	65.	C210426810292	27/04/2021	18/05/2021	U	19/05/2021	22	No	11/06/2021		Yes	No	No	NP
66.	66.	C210526862495	3/05/2021	24/05/2021	U	30/09/2021	150	No	17/06/2021	U	No	No	No	NP
67.	67.	C210527215491	30/05/2021	20/06/2021	U	26/10/2021	149	No	14/07/2021		No	No	No	NP
68.	68.	C210627494864	16/06/2021	7/07/2021	N/A[5]	30/06/2021	14	Yes	31/07/2021	30/06/2021	Yes	Yes	No	No*
69.	69.	C210627641582	22/06/2021	13/07/2021	U	18/01/2022	210	No	6/08/2021		No	No	No	NP
70.	70.	C210627712701	30/06/2021	21/07/2021	U	30/09/2021	92	No	14/08/2021	U	No	No	No	NP
71.	71.	C210728145659	17/07/2021	7/08/2021	U	12/10/2021	87	No	31/08/2021		No	No	No	NP
72.	72.	C210728195009	20/07/2021	10/08/2021	U	29/10/2021	101	No	3/09/2021	U	No	No	NoNP	NP
73.	73.	C210928706078	27/08/2021	17/09/2021	U	14/10/2021	48	No	11/10/2021	U	No	No	No	NP
74.	74.	C210928761725	4/09/2021	25/09/2021	U	15/12/2021	102	No	19/10/2021	U	No	No	No	NP
75.	82.	C211029369482	10/09/2021	1/10/2021	U	14/02/2022	157	No	25/10/2021	U	No	No	No	NP

[5] 'N/A' values within this Schedule F indicate where the data is not applicable.

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 (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)
76.	75.	C210928813950	11/09/2021	2/10/2021	U	18/10/2021	37	YesNo	26/10/2021	24/09/2021	Yes	Yes	No	No*
77.	76.	C210928967877	15/09/2021	6/10/2021	U	26/11/2021	72	No	30/10/2021	U	No	No	No	NP
78.	77.	C210928968966	15/09/2021	6/10/2021	U	18/02/2022	156	No	30/10/2021	U	No	No	No	NP
79.	78.	C210929001419	17/09/2021	8/10/2021	U	11/02/2022	147	No	1/11/2021	U	No	No	No	NP
80.	79.	C210929110401	28/09/2021	19/10/2021	U	21/12/2021	84	No	12/11/2021	U	No	No	No	NP
81.	80.	C211029116241	1/10/2021	22/10/2021	U	10/11/2021	40	No	15/11/2021	2/11/2021	Yes	Yes	No	No*
82.	81.	C211029166546	6/10/2021	27/10/2021	U	29/10/2021	23	No	20/11/2021	28/10/2021	Yes	Yes	No	No*
83.	83.	C211029380226	21/10/2021	11/11/2021	U	25/02/2022	127	No	5/12/2021	U	No	No	No	NP
84.	84.	C211129789840	20/11/2021	11/12/2021	U	29/04/2022	160	No	4/01/2022		No	No	No	NP
85.	85.	C211129794948	21/11/2021	12/12/2021	U	9/02/2022	80	No	5/01/2022	U	No	No	No	NP
86.	86.	C211129797951	22/11/2021	13/12/2021	U	18/02/2022	88	No	6/01/2022		No	No	No	NP
87.	87.	C211129871518	30/11/2021	21/12/2021	U	31/03/2022	121	No	14/01/2022		No	No	No	NP
88.	88.	C211229895070	3/12/2021	24/12/2021	U	29/03/2022	116	No	17/01/2022		No	No	No	NP
89.	89.	C211229995948	13/12/2021	3/01/2022	U	13/05/2022	151	No	27/01/2022		No	No	No	NP
90.	90.	C211230092422	175/12/2021	75/01/2022	U	28/04/2022	1324	No	2931/01/2022		No	No	No	NP
91.	91.	C211230162065	21/12/2021	11/01/2022	U	31/05/2022	161	No	4/02/2022		No	No	No	NP
92.	92.	C211230227998	28/12/2021	18/01/2022	U	31/03/2022	93	No	11/02/2022	U	No	No	No	NP
93.	93.	C211230228316	28/12/2021	18/01/2022	U	30/05/2022	153	No	11/02/2022		No	No	No	NP
94.	773.	C220130529533	19/01/2022	9/02/2022	7/02/2022	17/02/2022	29	Yes	5/03/2022	17/02/2022	Yes	Yes	No	No*
95.	777.	C220130553737	21/01/2022	11/02/2022	N/A	7/02/2022	17	Yes	7/03/2022	7/02/2022	Yes	Yes	No	No*
96.	775.	C220130582954	27/01/2022	17/02/2022	U	22/02/2022	26	No	13/03/2022	21/02/2022	Yes	Yes	No	No*
97.	770.	C220230622082	2/02/2022	23/02/2022	N/A	17/02/2022	15	Yes	19/03/2022	17/02/2022	Yes	Yes	No	No*
98.	769.	C220331013533	3/03/2022	24/03/2022	N/A	22/03/2022	19	Yes	17/04/2022	22/03/2022	Yes	Yes	No	No*
99.	766.	C220431359132	4/03/2022	25/03/2022	5/04/2022	U	UN/A	No	18/04/2022	6/04/2022	No	Yes	NP	No*

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 (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)
100.	755.	C220331107406	10/03/2022	31/03/2022	4/04/2022	U	UN/A	No	24/04/2022	11/04/2022	No	Yes	NP	No*
101.	742.	C220532029846	22/03/2022	12/04/2022	1/06/2022	1/07/2022	101	No	6/05/2022	U	No	No	No	NP
102.	764.	C220331273798	24/03/2022	14/04/2022	N/A	4/04/2022	11	Yes	8/05/2022	1/04/2022	Yes	Yes	No	No*
103.	753.	C220331310585	29/03/2022	19/04/2022	U	13/05/2022	45	No	13/05/2022	13/05/2022	Yes	Yes	No	No*
104.	774.	C220431346466	4/04/2022	25/04/2022	4/05/2022	11/05/2022	37	No	19/05/2022	11/05/2022	Yes	Yes	No	No*
105.	754.	C220431382727	6/04/2022	27/04/2022	22/04/2022	28/04/2022	22	Yes	21/05/2022	28/04/2022	Yes	Yes	No	No
106.	768.	C220431386128	7/04/2022	28/04/2022	U	20/05/2022	43	No	22/05/2022	20/05/2022	Yes	Yes	No	No*
107.	760.	C220431501805	13/04/2022	4/05/2022	21/04/2022	2/05/2022	19	Yes	28/05/2022	U	Yes	No	No	No
108.	922.	C220431727744	2/05/2022	23/05/2022	26/05/2022	26/05/2022	24	No	16/06/2022	26/05/2022	Yes	Yes	No	No
109.	167.	C220531899979	13/05/2022	3/06/2022	6/07/2022	20/07/2022	68	No	27/06/2022	6/07/2022	No	No	No	No*
110.	765.	C220632266520	14/06/2022	5/07/2022	18/07/2022	19/07/2022	35	No	29/07/2022	19/07/2022	Yes	Yes	No	No*
111.	847.	C220732503629	6/07/2022	27/07/2022	N/A	15/07/2022	9	Yes	20/08/2022	U	Yes	No	No	NP
112.	720.	C220732609099	9/07/2022	30/07/2022	N/A	23/09/2022	76	No	23/08/2022	N/A	No	N/ANo	No	NP
113.	758.	C220732681284	16/07/2022	6/08/2022	U	2/09/2022	48	No	30/08/2022	1/09/2022	No	No	No	No*
114.	759.	C220732770981	21/07/2022	11/08/2022	U	5/09/2022	46	No	4/09/2022	5/09/2022	No	No	No	No*
115.	776.	C220732785376	26/07/2022	16/08/2022	23/08/2022	5/09/2022	41	No	9/09/2022	5/09/2022	Yes	Yes	No	No*
116.	771.	C220732809840	29/07/2022	19/08/2022	U	19/09/2022	52	No	12/09/2022	19/09/2022	No	No	No	No*
117.	751.	C220832915421	10/08/2022	31/08/2022	N/A	11/10/2022	62	No	24/09/2022	U	No	No	No	NP
118.	523.	C220832973975	14/08/2022	4/09/2022	27/09/2022	30/09/2022	47	No	28/09/2022	2730/09/2022	No	YesNo	No	No*
119.	740.	C220833011311	18/08/2022	8/09/2022	U	31/10/2022	74	No	2/10/2022	U	No	No	No	NP
120.	802.	C220833065444	23/08/2022	13/09/2022	U	15/11/2022	84	No	7/10/2022	U	No	No	No	NP
121.	785.	C220833085677	25/08/2022	15/09/2022	U	12/10/2022	48	No	9/10/2022	12/10/2022	No	No	No	No*
122.	846.	C220833125951	30/08/2022	20/09/2022	N/A	31/01/2023	154	No	14/10/2022	8/11/2022	No	No	No	No*
123.	190.	C220933203259 C240339039350	7/09/2022	28/09/2022	14/10/2022	14/10/2022	37	No	22/10/2022	14/10/2022	Yes	Yes	No	No*

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 (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)
124.	752.	C220933363850	19/09/2022	10/10/2022	U	U	UN/A	No	3/11/2022	U	No	No	No	NP
125.	772.	C220933431821	21/09/2022	12/10/2022	N/A	25/11/2022	65	No	5/11/2022	25/11/2022	No	No	No	No
126.	895.	C220833128859	26/09/2022	17/10/2022	N/A	19/12/2022	84	No	10/11/2022	19/12/2022	No	No	No	No
127.	703.	C220933493039	28/09/2022	19/10/2022	N/A	27/01/2023	121	N/ANo	12/11/2022	U	No	No	No	NP
128.	763.	C221033546916	8/10/2022	29/10/2022	N/A	24/01/2023	108	No	22/11/2022	24/01/2023	No	No	No	No*
129.	845.	C221033547253	8/10/2022	29/10/2022	N/A	31/01/2023	115	N/ANo	22/11/2022	U	No	No	No	NP
130.	741.	C221033548748	10/10/2022	31/10/2022	N/A	21/03/2023	162	No	24/11/2022	N/A	No	N/ANo	No	NP
131.	756.	C221033613248	14/10/2022	4/11/2022	18/01/2023	25/01/2023	103	No	28/11/2022	24/01/2023	No	No	No	No*
132.	719.	C221033664190	19/10/2022	9/11/2022	N/A	28/03/2023	160	No	3/12/2022	N/A	No	N/ANo	No	NP
133.	757.	C221033778713	26/10/2022	16/11/2022	23/01/2023	24/01/2023	90	No	10/12/2022	24/01/2023	No	No	No	No*
134.	598.	C221033839169	1/11/2022	22/11/2022	9/12/2022	U	UN/A	No	16/12/2022	9/12/2022	No	Yes	No	No*
135.	784.	C221133844636	1/11/2022	22/11/2022	N/A	23/01/2023	83	Yes	16/12/2022	8/11/2022N/A	No	Yes	No	No*NP
136.	848.	C221134007162	16/11/2022	7/12/2022	N/A	31/01/2023	76	No	31/12/2022	17/01/2023	No	No	No	No*
137.	844.	C221134119952	28/11/2022	19/12/2022	20/01/2023	31/01/2023	64	No	12/01/2023	20/01/2023N/A	No	No	No	No*NP
138.	704.	C221234183787	6/12/2022	27/12/2022	N/A	27/03/2023	111	N/ANo	20/01/2023	U	No	No	No	NP
139.	192.	C221234294847 C240238808411	19/12/2022	9/01/2023	8/02/2023	8/02/2023	51	No	2/02/2023	8/02/2023	No	No	No	No*
140.	790.	C230134673468	23/01/2023	13/02/2023	N/A	31/03/2023	67	N/ANo	9/03/2023	U	No	No	No	NP
141.	94.	C230134676895	24/01/2023	14/02/2023	U	27/03/2023	62	No	10/03/2023	27/03/2024	No	No	No	NP
142.	95.	C230134699667	25/01/2023	15/02/2023	13/04/2023	15/05/2023	110	No	11/03/2023	13/04/2023U	No	No	No	No*NP
143.	194.	C230134703504 C240138437919	27/01/2023	17/02/2023	28/03/2023	31/03/2023	63	No	13/03/2023	N/A	No	N/ANo	No	NP
144.	786.	C230134714169	28/01/2023	18/02/2023	N/A	31/03/2023	62	N/ANo	14/03/2023	N/A	No	N/ANo	No	NP
145.	788.	C230234784286	7/02/2023	28/02/2023	N/A	12/04/2023	64	N/ANo	24/03/2023	U	No	No	No	NP
146.	96.	C230535709064	13/02/2023	6/03/2023	U	6/06/2023	113	No	30/03/2023	6/06/2023	No	No	No	No*
147.	787.	C230234905892	16/02/2023	9/03/2023	N/A	31/03/2023	43	N/ANo	2/04/2023	U	Yes	No	No	NP

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 (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)
148.	721.	C230234940062	18/02/2023	11/03/2023	20/04/2023	26/04/2023	67	No	4/04/2023	N/A	No	N/ANo	No	NP
149.	97.	C230235013968	25/02/2023	18/03/2023	U	24/04/2023	58	No	11/04/2023	24/04/2023	No	No	No	No*
150.	98.	C230335036852	2/03/2023	23/03/2023	U	11/07/2023	131	No	16/04/2023	3/07/2023	No	No	No	No*
151.	99.	C230335038265	2/03/2023	23/03/2023	U	5/05/2023	64	No	16/04/2023	5/05/2023	No	No	No	No
152.	100.	C230335049990	3/03/2023	24/03/2023	U	29/09/2023	210	No	17/04/2023	18/08/2023	No	No	No	No*
153.	101.	C230335074734	4/03/2023	25/03/2023	U	14/07/2023	132	No	18/04/2023	14/07/2023	No	No	No	No*
154.	102.	C230335092680	7/03/2023	28/03/2023	U	18/07/2023	133	No	21/04/2023	14/07/2023	No	No	No	No*
155.	103.	C230335092447	7/03/2023	28/03/2023	N/A	5/04/2023	29	No	21/04/2023	5/04/2023	Yes	Yes	No	No*
156.	104.	C230336096886	8/03/2023	29/03/2023	U	17/07/2023	131	No	22/04/2023	17/07/2023	No	No	No	No*
157.	722.	C230335101883	9/03/2023	30/03/2023	15/05/2023	30/05/2023	82	No	23/04/2023	N/A	No	N/ANo	No	NP
158.	762.	C230335115263	10/03/2023	31/03/2023	N/A	N/A	N/A	N/ANo	24/04/2023	N/A	N/ANo	N/ANo	NP	NP
159.	105.	C230335201467	16/03/2023	6/04/2023	U	6/04/2024	387	No	30/04/2023	6/04/2024	No	No	NP	No
160.	106.	C230335347996	27/03/2023	17/04/2023	25/05/2023	2930/065/2023	964	No	11/05/2023	25/05/2023	No	No	No	No*
161.	107.	C230335354809	28/03/2023	18/04/2023	U	20/04/2023	23	YesNo	12/05/2023	12/04/2023	Yes	Yes	No	No*
162.	108.	C230335355766	28/03/2023	18/04/2023	U	21/04/2023	24	No	12/05/2023	21/04/2023	Yes	Yes	No	No*
163.	109.	C230336374124	31/03/2023	21/04/2023	13/06/2023	13/06/2023	74	No	15/05/2023	13/06/2023	No	No	No	No*
164.	789.	C230435394993	4/04/2023	25/04/2023	N/A	3/07/2023	90	N/ANo	19/05/2023	U	No	No	No	NP
165.	110.	C230435421080	8/04/2023	29/04/2023	U	U	UN/A	No	23/05/2023	24/05/2024	No	No	NP	No
166.	111.	C230435460835	12/04/2023	3/05/2023	19/06/2023	13/07/2023	820	No	27/05/2023	19/06/2023U	No	No	No	No*NP
167.	791.	C230435613413	178/04/2023	98/05/2023	10/11/2023	15/11/2023	2121	No	21/06/2023	N/A	No	N/ANo	No	NP
168.	112.	C230435654262	19/04/2023	10/05/2023	U	18/07/2023	90	No	3/06/2023	17/07/2023	No	No	No	No
169.	793.	C230435628689	19/04/2023	10/05/2023	10/11/2023	14/11/2023	209	No	3/06/2023	U	No	No	No	NP
170.	113.	C230535713333	3/05/2023	24/05/2023	U	28/07/2023	86	No	17/06/2023	27/07/2023	No	No	No	No*
171.	114.	C230535729507	4/05/2023	25/05/2023	U	15/01/2024	256	No	18/06/2023	15/08/2023	No	No	No	No*

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 (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)
172.	115.	C230535749955	5/05/2023	26/05/2023	N/A	24/07/2023	80	No	19/06/2023	24/07/2023	No	No	No	No*
173.	716.	C230535804799	10/05/2023	31/05/2023	U	N/A	N/A	No	24/06/2023	N/A	N/ANo	N/ANo	NP	NP
174.	116.	C230535804284	10/05/2023	31/05/2023	N/A	4/12/2023	208	No	24/06/2023	1/12/2023	No	No	No	No
175.	662.	C230535933195	11/05/2023	1/06/2023	15/11/2023	6/03/2024	300	No	25/06/2023	U	No	No	No	NP
176.	117.	C230535842457	12/05/2023	2/06/2023	U	17/06/2024	402	No	26/06/2023	22/07/2024	No	No	Yes	Yes
177.	118.	C230535894177	16/05/2023	6/06/2023	U	3/08/2023	79	No	30/06/2023	3/08/2023	No	No	No	No
178.	119.	C230535915874	18/05/2023	8/06/2023	23/06/2023	27/07/2023	70	No	2/07/2023	27/07/2023	No	No	No	No*
179.	120.	C230535933729	19/05/2023	9/06/2023	U	21/08/2023	94	No	3/07/2023	21/08/2023	No	No	No	No
180.	121.	C230536993805	25/05/2023	15/06/2023	U	21/08/2023	88	No	9/07/2023	21/08/2023	No	No	No	No
181.	123.	C230535992643	25/05/2023	15/06/2023	13/05/2024	21/03/2024	301	No	9/07/2023	13/05/2024	No	No	Yes	Yes
182.	124.	C230536032886	30/05/2023	20/06/2023	13/07/2023	10/08/2023	72	No	14/07/2023	9/08/2023	No	No	No	No*
183.	125.	C230536032424	30/05/2023	20/06/2023	U	11/09/2023	104	No	14/07/2023	22/08/2023	No	No	No	No
184.	126.	C230536034232	30/05/2023	20/06/2023	30/06/2023	U	UN/A	No	14/07/2023	8/07/2023	No	Yes	NP	No*
185.	127.	C230536035017	31/05/2023	21/06/2023	2/06/2023	21/09/2023	113	Yes	15/07/2023	21/09/2023	No	No	No	No*
186.	128.	C230536034918	31/05/2023	21/06/2023	16/08/2023	1/09/2023	93	No	15/07/2023	1/09/2023	No	No	No	No
187.	129.	C230636036940	31/05/2023	21/06/2023	U	24/06/2024	390	No	15/07/2023	22/07/2024	No	No	No	Yes
188.	130.	C230636043054	1/06/2023	22/06/2023	U	9/08/2023	69	No	16/07/2023	8/08/2023	No	No	No	No
189.	131.	C230636046171	2/06/2023	23/06/2023	6/12/2023	6/12/2023	187	No	17/07/2023	6/12/2023	No	No	No	No*
190.	132.	C230636074476	5/06/2023	26/06/2023	18/08/2023	29/04/2024	329	No	20/07/2023	3/07/2024	No	No	Yes	Yes
191.	133.	C230636074866	5/06/2023	26/06/2023	25/09/2023	18/10/2023	135	No	20/07/2023	25/09/2023	No	No	No	No
192.	669.	C230636086761	6/06/2023	27/06/2023	N/A	27/02/2024	266	N/ANo	21/07/2023	N/A	No	N/ANo	Yes	NP
193.	797.	C230636086047	6/06/2023	27/06/2023	U	13/05/2024	342	No	21/07/2023	N/A	No	N/ANo	NP	NP
194.	134.	C230636086743	6/06/2023	27/06/2023	N/A	13/06/2024	373	No	21/07/2023	17/06/2024	No	No	NP	NP
195.	135.	C230636108862	7/06/2023	28/06/2023	23/08/2023	20/09/2023	105	No	22/07/2023	20/09/2023	No	No	No	No*

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 (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)
196.	136.	C230636110127	7/06/2023	28/06/2023	U	22/09/2023	107	No	22/07/2023	22/09/2023	No	No	No	No
197.	137.	C230636135902	9/06/2023	30/06/2023	U	11/09/2023	94	No	24/07/2023	11/09/2023	No	No	No	No*
198.	138.	C230636137577	11/06/2023	2/07/2023	15/06/2023	1/08/2023	51	Yes	26/07/2023	1/08/2023	No	No	No	No*
199.	139.	C230636157557	13/06/2023	4/07/2023	U	6/07/2023	23	No	28/07/2023	56/07/2023	Yes	Yes	No	No*
200.	140.	C230636169397	13/06/2023	4/07/2023	U	24/07/2023	41	No	28/07/2023	18/07/2023	Yes	Yes	No	No*
201.	141.	C230636189587	14/06/2023	5/07/2023	11/08/2023	18/08/2023	65	No	29/07/2023	18/08/2023	No	No	No	No
202.	N/A[6]	C230636190155	14/06/2023	5/07/2023	N/A	27/06/2023	13	Yes	29/07/2023	27/06/2023	Yes	Yes	NP	No*
203.	142.	C230636209577	16/06/2023	7/07/2023	12/03/2024	12/03/2024	270	No	31/07/2023	12/03/2024	No	No	Yes	Yes
204.	143.	C230636210273	17/06/2023	8/07/2023	12/03/2024	11/03/2024	268	No	1/08/2023	12/03/2024	No	No	Yes	Yes
205.	144.	C230636221199	19/06/2023	10/07/2023	U	26/04/2024	312	No	3/08/2023	24/07/2024	No	No	Yes	NP
206.	145.	C230636248844 C240138372547	20/06/2023	11/07/2023	3/05/2024	19/04/2024	304	No	4/08/2023	3/05/2024	No	No	Yes	Yes
207.	717.	C230636318498	21/06/2023	12/07/2023	U	17/01/2024	210	No	5/08/2023	U	No	No	No	NP
208.	146.	C230636271010	23/06/2023	14/07/2023	U	24/08/2023	62	No	7/08/2023	24/08/2023	No	No	No	No
209.	147.	C230636270959	23/06/2023	14/07/2023	25/04/2024	25/04/2024	307	No	7/08/2023	25/04/2024	No	No	NP	No
210.	148.	C230636270922	23/06/2023	14/07/2023	U	6/06/2024	349	No	7/08/2023	22/07/2024	No	No	Yes	Yes
211.	149.	C230636275400	24/06/2023	15/07/2023	14/11/2023	14/11/2023	143	No	8/08/2023	14/11/2023	No	No	No	No
212.	699.	C230636299126	25/06/2023	16/07/2023	U	21/02/2024	241	No	9/08/2023	U	No	No	NP	NP
213.	150.	C230636299830	26/06/2023	17/07/2023	U	19/09/2023	85	No	10/08/2023	18/09/2023	No	No	No	No
214.	151.	C230636299588	26/06/2023	17/07/2023	U	12/04/2024	291	No	10/08/2023	30/04/2024	No	No	NP	NP
215.	152.	C230636300060	26/06/2023	17/07/2023	U	6/06/2024	346	No	10/08/2023	22/07/2024	No	No	Yes	Yes
216.	153.	C230636319007	27/06/2023	18/07/2023	U	3/10/2023	98	No	11/08/2023	3/10/2023	No	No	Yes	No
217.	730.	C230636319276	27/06/2023	18/07/2023	N/A	29/02/2024	247	No	11/08/2023	U	No	No	Yes	NP
218.	710.	C230636323491	28/06/2023	19/07/2023	U	11/06/2024	349	No	12/08/2023	U	No	No	NP	NP

[6] 'N/A' values within the 'Old row #' column indicate where a row has been inserted that was not included in the original Schedule F.

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 (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)
219.	154.	C230636323407	28/06/2023	19/07/2023	24/05/2024	24/05/2024	331	No	12/08/2023	24/05/2024	No	No	NP	No
220.	155.	C230736339433	29/06/2023	20/07/2023	U	14/09/2023	77	No	13/08/2023	23/08/2023	No	No	No	No*
221.	156.	C230636327556	29/06/2023	20/07/2023	14/11/2023	14/11/2023	138	No	13/08/2023	14/11/2023	No	No	No	No
222.	157.	C230736339191	2/07/2023	23/07/2023	16/11/2023	29/02/2024	242	No	16/08/2023	16/11/2023	No	No	No	No
223.	158.	C230736342098	3/07/2023	24/07/2023	18/09/2023	18/09/2023	77	No	17/08/2023	18/09/2023	No	No	No	No
224.	159.	C230736340668	3/07/2023	24/07/2023	U	26/04/2024	298	No	17/08/2023	25/07/2024	No	No	Yes	Yes
225.	160.	C230736340364	3/07/2023	24/07/2023	U	14/05/2024	316	No	17/08/2023	25/07/2024	No	No	Yes	Yes
226.	161.	C230736355339	5/07/2023	26/07/2023	U	18/05/2024	318	No	19/08/2023	24/07/2024	No	No	Yes	Yes
227.	162.	C230736368153	6/07/2023	27/07/2023	U	19/05/2024	318	No	20/08/2023	26/07/2024	No	No	Yes	Yes
228.	164.	C230736373148 C240138262826	7/07/2023	28/07/2023	13/03/2024	12/03/2024	249	No	21/08/2023	13/03/2024	No	No	Yes	Yes
229.	165.	C230736377819	8/07/2023	29/07/2023	U	7/06/2024	335	No	22/08/2023	15/07/2024	No	No	Yes	Yes
230.	168.	C230736410958	9/07/2023	30/07/2023	U	18/07/2024	375	No	23/08/2023	26/08/2024	No	No	No	NP
231.	169.	C230736426233 C230937226842	11/07/2023	1/08/2023	28/03/2024	22/03/2024	255	No	25/08/2023	28/03/2024	No	No	Yes	Yes
232.	170.	C230736423251	11/07/2023	1/08/2023	U	24/10/2023	105	No	25/08/2023	25/09/2023	No	No	No	No*
233.	171.	C230736433987	11/07/2023	1/08/2023	26/04/2024	19/03/2024	252	No	25/08/2023	26/04/2024	No	No	No	Yes
234.	172.	C230736435291	12/07/2023	2/08/2023	7/05/2024	7/05/2024	300	No	26/08/2023	7/05/2024	No	No	No	Yes
235.	173.	C230736435508	12/07/2023	2/08/2023	U	6/05/2024	299	No	26/08/2023	16/07/2024	No	No	Yes	Yes
236.	174.	C230736490949	145/07/2023	45/08/2023	U	20/05/2024	3110	No	289/08/2023	17/07/2024	No	No	Yes	Yes
237.	175.	C230736602488	15/07/2023	5/08/2023	U	17/05/2024	307	No	29/08/2023	13/06/2024	No	No	Yes	Yes
238.	796.	C230736501725	17/07/2023	7/08/2023	U	U	UN/A	No	31/08/2023	U	No	No	NP	NP
239.	649.	C230736531117	20/07/2023	10/08/2023	U	14/05/2024	299	No	3/09/2023	U	No	No	NP	NP
240.	677.	C230736574743	23/07/2023	13/08/2023	29/08/2023	18/10/2023	87	No	6/09/2023	N/A	No	N/ANo	No	NP
241.	176.	C230736598960	25/07/2023	15/08/2023	U	12/09/2023	49	No	8/09/2023	11/0912/2023	No	No	No	No*
242.	177.	C230836688180	25/07/2023	15/08/2023	U	9/07/2024	350	No	8/09/2023	29/07/2024	No	No	Yes	No

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 (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)
243.	178.	C230736599149	25/07/2023	15/08/2023	U	21/06/2024	332	No	8/09/2023	23/07/2024	No	No	Yes	Yes
244.	179.	C230736602157	26/07/2023	16/08/2023	N/A	24/05/2024	303	Yes	9/09/2023	4/08/2023	No	Yes	NP	No*
245.	180.	C230736611088	26/07/2023	16/08/2023	16/04/2024	22/04/2024	271	No	9/09/2023	22/04/2024	No	No	NP	No
246.	181.	C230736601574	26/07/2023	16/08/2023	22/03/2024	27/02/2024	216	No	9/09/2023	22/03/2024	No	No	Yes	Yes
247.	182.	C230736601223	26/07/2023	16/08/2023	22/07/2024	20/06/2024	330	No	9/09/2023	22/07/2024	No	No	Yes	Yes
248.	183.	C230736605362	27/07/2023	17/08/2023	N/A	6/12/2023	132	No	10/09/2023	13/12/2023	No	No	No	No*
249.	184.	C230736605654	27/07/2023	17/08/2023	N/A	15/03/2024	232	No	10/09/2023	22/04/2024	No	No	No	Yes
250.	185.	C230736609838	28/07/2023	18/08/2023	U	20/05/2024	297	No	11/09/2023	20/05/2024	No	No	Yes	Yes
251.	186.	C230736611186	29/07/2023	19/08/2023	26/09/2023	1/03/2024	216	No	12/09/2023	29/03/2024	No	No	Yes	NP
252.	187.	C230736611193	29/07/2023	19/08/2023	22/05/2024	315/063/2024	310230	No	12/09/2023	22/05/2024	No	No	Yes	NP
253.	803.	C230736613994	31/07/2023	21/08/2023	U	U	N/A	No	14/09/2023	U	No	No	NP	NP
254.	188.	C230736613765	31/07/2023	21/08/2023	9/05/2024	26/02/2024	210	No	14/09/2023	7/06/2024	No	No	Yes	NP
255.	189.	C230836616885	1/08/2023	22/08/2023	N/A	26/02/2024	209	No	15/09/2023	10/07/2024	No	No	Yes	NP
256.	191.	C230836621456	2/08/2023	23/08/2023	6/04/2024	6/04/2024	248	No	16/09/2023	6/04/2024	No	No	No	No
257.	193.	C230836621041	2/08/2023	23/08/2023	24/07/2024	30/04/2024	272	No	16/09/2023	24/07/2024	No	No	No	Yes
258.	195.	C230836639046 C230836932560	3/08/2023	24/08/2023	13/03/2024	23/02/2024	204	No	17/09/2023	13/03/2024	No	No	Yes	Yes
259.	196.	C230836633301	3/08/2023	24/08/2023	U	75/032/2024	186217	No	17/09/2023	2/02/2024	No	No	Yes	Yes
260.	197.	C230836675939	5/08/2023	26/08/2023	N/A	1/05/2024	270	No	19/09/2023	6/09/2023	No	Yes	Yes	No*
261.	198.	C230836653320	5/08/2023	26/08/2023	U	18/06/2024	318	No	19/09/2023	23/07/2024	No	No	Yes	Yes
262.	199.	C230836653349	5/08/2023	26/08/2023	24/07/2024	8/05/2024	277	No	19/09/2023	24/07/2024	No	No	Yes	Yes
263.	200.	C230836653417	5/08/2023	26/08/2023	22/07/2024	17/06/2024	317	No	19/09/2023	22/07/2024	No	No	Yes	Yes
264.	728.	C231138014700	6/08/2023	27/08/2023	U	U	UN/A	No	20/09/2023	U	No	No	NP	NP
265.	201.	C230836676820	7/08/2023	28/08/2023	22/07/2024	8/06/2024	306	No	21/09/2023	22/07/2024	No	No	Yes	Yes
266.	202.	C230836686618	8/08/2023	29/08/2023	9/11/2023	5/03/2024	210	No	22/09/2023	9/11/2023	No	No	Yes	No

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 (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)
267.	800.	C230836687619	8/08/2023	29/08/2023	U	U	UN/A	No	22/09/2023	U	No	No	NP	NP
268.	733.	C230836701517	9/08/2023	30/08/2023	U	22/03/2024	226	No	23/09/2023	U	No	No	No	NP
269.	203.	C230836701394	9/08/2023	30/08/2023	N/A	27/05/2024	292	No	23/09/2023	22/07/2024	No	No	Yes	Yes
270.	204.	C230836705035	10/08/2023	31/08/2023	13/06/2024	28/05/2024	292	No	24/09/2023	13/06/2024	No	No	Yes	Yes
271.	205.	C230836752650	13/08/2023	3/09/2023	23/07/2024	6/06/2024	298	No	27/09/2023	23/07/2024	No	No	Yes	Yes
272.	206.	C230836761531 C230937222247	14/08/2023	4/09/2023	5/10/2023	2114/012/2024	191153	No	28/09/2023	15/01/2024 5/10/2023	No	No	Yes	No*NP
273.	207.	C230836761778	14/08/2023	4/09/2023	15/07/2024	15/06/2024	306	No	28/09/2023	15/07/2024	No	No	Yes	Yes
274.	208.	C230836761130	14/08/2023	4/09/2023	22/07/2024	10/06/2024	301	No	28/09/2023	22/07/2024	No	No	No	Yes
275.	209.	C230836859663	15/08/2023	5/09/2023	U	U	N/A	No	29/09/2023	3/11/2023	No	No	NP	No*
276.	210.	C230836787495	15/08/2023	5/09/2023	U	20/06/2024	310	No	29/09/2023	23/07/2024	No	No	Yes	Yes
277.	211.	C230836848540	17/08/2023	7/09/2023	26/03/2024	14/03/2024	210	No	1/10/2023	26/03/2024	No	No	Yes	Yes
278.	212.	C230836888958	20/08/2023	10/09/2023	U	8/04/2024	232	No	4/10/2023	19/12/2023	No	No	No	NPNo*
279.	213.	C230836892861	22/08/2023	12/09/2023	N/A	28/02/2024	190	No	6/10/2023	31/07/2024	No	No	No	Yes
280.	214.	C230836896372	23/08/2023	13/09/2023	15/03/2024	151/034/2024	20532	No	7/10/2023	15/03/2024	No	No	Yes	No
281.	686.	C230836899823	23/08/2023	13/09/2023	U	14/03/2024	204	No	7/10/2023	U	No	No	No	NP
282.	215.	C230836900468	24/08/2023	14/09/2023	20/09/2023	9/04/2024	229	No	8/10/2023	31/07/2024	No	No	Yes	Yes
283.	216.	C230836907428	25/08/2023	15/09/2023	19/03/2024	14/04/2024	233	No	9/10/2023	30/05/2024	No	No	Yes	Yes
284.	217.	C230836910018 C230937073222	26/08/2023	16/09/2023	19/09/2023	7/03/2024	194	No	10/10/2023	12/04/2024	No	No	Yes	Yes
285.	218.	C230836909951	26/08/2023	16/09/2023	U	8/01/2024	135	No	10/10/2023	17/10/2023	No	No	No	No*
286.	219.	C230836909913	26/08/2023	16/09/2023	U	2/06/2024	281	No	10/10/2023	22/07/2024	No	No	Yes	Yes
287.	220.	C230836910013	26/08/2023	16/09/2023	U	3/07/2024	312	No	10/10/2023	27/07/2024	No	No	No	Yes
288.	221.	C230836932560 C240238717772	29/08/2023	19/09/2023	19/09/2023	6/04/2024	221	Yes	13/10/2023	6/04/2024	No	No	NP	No
289.	222.	C230836938561	31/08/2023	21/09/2023	20/10/2023	26/06/2024	300	No	15/10/2023	16/07/2024	No	No	Yes	Yes

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 (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)
290.	223.	C230936989593	5/09/2023	26/09/2023	28/09/2023	30/04/2024	238	No	20/10/2023	30/04/2024	No	No	NP	No
291.	224.	C230936989712	5/09/2023	26/09/2023	3/10/2023	14/03/2024	191	No	20/10/2023	22/03/2024	No	No	No	Yes
292.	225.	C230936988521	5/09/2023	26/09/2023	3/10/2023	1/05/2024	239	No	20/10/2023	8/07/2024	No	No	Yes	Yes
293.	226.	C230936989963 C231037344666	5/09/2023	26/09/2023	3/10/2023	6/04/2024	214	No	20/10/2023	6/04/2024	No	No	Yes	No
294.	227.	C230936989960	5/09/2023	26/09/2023	N/A	19/06/2024	288	No	20/10/2023	22/07/2024	No	No	Yes	Yes
295.	228.	C230937007417 C240138437533	7/09/2023	28/09/2023	3/10/2023	10/05/2024	246	No	22/10/2023	10/05/2024	No	No	NP	No
296.	229.	C230937007570	7/09/2023	28/09/2023	U	21/03/2024	196	No	22/10/2023	28/02/2024 27/10/2023	No	No	Yes	No*NP
297.	230.	C230937044659	10/09/2023	1/10/2023	3/10/2023	23/04/2024	226	No	25/10/2023	22/05/2024	No	No	Yes	Yes
298.	231.	C230937044704	10/09/2023	1/10/2023	3/10/2023	25/07/2024	319	No	25/10/2023	25/07/2024	No	No	Yes	Yes
299.	232.	C230937060270	11/09/2023	2/10/2023	4/10/2023	30/05/2024	262	No	26/10/2023	30/10/2023	No	No	NP	No*
300.	233.	C230937046323	11/09/2023	2/10/2023	28/03/2024	2/04/2024	204	No	26/10/2023	26/04/2024	No	No	Yes	Yes
301.	234.	C230937056376 C240138266991	12/09/2023	3/10/2023	9/10/2023	16/02/2024	157	No	27/10/2023	16/04/2024	No	No	Yes	Yes
302.	235.	C230937098858	12/09/2023	3/10/2023	9/10/2023	8/07/2024	300	No	27/10/2023	8/07/2024	No	No	NP	NP
303.	236.	C230937073222 C231037652414	13/09/2023	4/10/2023	11/10/2023	14/03/2024	183	No	28/10/2023	1/05/2024	No	No	Yes	Yes
304.	237.	C230937074743 C240138417736	13/09/2023	4/10/2023	9/10/2023	14/05/2024	244	No	28/10/2023	19/07/2024	No	No	Yes	Yes
305.	238.	C230937121979	15/09/2023	6/10/2023	16/10/2023	16/05/2024	244	No	30/10/2023	9/11/2023	No	No	NP	No*
306.	239.	C230937150874 C231137963063	15/09/2023	6/10/2023	17/10/2023	28/03/2024	195	No	30/10/2023	4/04/2024	No	No	Yes	NP
307.	240.	C230937173896 C240138357100	16/09/2023	7/10/2023	10/10/2023	1/04/2024	198	No	31/10/2023	12/06/2024	No	No	Yes	Yes
308.	241.	C230937258047	18/09/2023	9/10/2023	25/10/2023	13/06/2024	269	No	2/11/2023	24/07/2024	No	No	Yes	Yes
309.	242.	C230937176877	18/09/2023	9/10/2023	10/10/2023	14/06/2024	270	No	2/11/2023	22/07/2024	No	No	Yes	Yes
310.	243.	C230937190655 C230937284098	19/09/2023	10/10/2023	18/10/2023	13/05/2024	237	No	3/11/2023	28/05/2024	No	No	Yes	Yes

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 (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)
311.	244.	C230937188161	19/09/2023	10/10/2023	11/10/2023	10/06/2024	265	No	3/11/2023	22/07/2024	No	No	Yes	Yes
312.	245.	C230937187944	19/09/2023	10/10/2023	18/10/2023	11/03/2024	174	No	3/11/2023	22/07/2024	No	No	Yes	Yes
313.	246.	C230937188024	19/09/2023	10/10/2023	11/12/2023	26/03/2024	189	No	3/11/2023	14/08/2024	No	No	Yes	Yes
314.	247.	C230937187877	19/09/2023	10/10/2023	16/10/2023	1/05/2024	225	No	3/11/2023	22/07/2024	No	No	Yes	Yes
315.	248.	C230937214585 C240138562152	20/09/2023	11/10/2023	19/10/2023	7/03/2024	169	No	4/11/2023	19/03/2024	No	No	Yes	NP
316.	249.	C230937208063	20/09/2023	11/10/2023	19/10/2023	8/06/2024	262	No	4/11/2023	22/07/2024	No	No	Yes	Yes
317.	693.	C230937211780	20/09/2023	11/10/2023	N/A	19/03/2024	181	N/ANo	4/11/2023	N/A	No	N/ANo	Yes	NP
318.	250.	C230937219239	21/09/2023	12/10/2023	18/10/2023	1/05/2024	223	No	5/11/2023	12/06/2024	No	No	Yes	Yes
319.	122.	C230937222870	21/09/2023	12/10/2023	19/10/2023	5/04/2024	197	No	5/11/2023	N/A	No	N/ANo	Yes	Yes
320.	251.	C230937219478	21/09/2023	12/10/2023	17/10/2023	1/04/2024	193	No	5/11/2023	14/06/2024	No	No	Yes	Yes
321.	252.	C230937222425 C231037336743	21/09/2023	12/10/2023	18/10/2023	6/03/2024	167	No	5/11/2023	6/03/2024	No	No	Yes	Yes
322.	253.	C230937222247 C240238716475	21/09/2023	12/10/2023	18/10/2023	22/03/2024	183	No	5/11/2023	28/08/2024	No	No	Yes	No
323.	254.	C230937221995 C240238744582	21/09/2023	12/10/2023	19/10/2023	10/05/2024	232	No	5/11/2023	23/07/2024	No	No	Yes	Yes
324.	255.	C230937222183	21/09/2023	12/10/2023	16/10/2023	25/06/2024	278	No	5/11/2023	16/07/2024	No	No	Yes	Yes
325.	256.	C230937222561	21/09/2023	12/10/2023	18/10/2023	27/05/2024	249	No	5/11/2023	22/07/2024	No	No	Yes	Yes
326.	257.	C230937222073	21/09/2023	12/10/2023	18/10/2023	30/05/2024	252	No	5/11/2023	30/05/2024	No	No	NP	No
327.	258.	C230937219520	21/09/2023	12/10/2023	10/11/2023	2/05/2024	224	No	5/11/2023	12/06/2024	No	No	Yes	Yes
328.	259.	C230937227248	22/09/2023	13/10/2023	24/10/2023	28/02/2024	159	No	6/11/2023	7/03/2024	No	No	Yes	NP
329.	260.	C230937226729	22/09/2023	13/10/2023	19/10/2023	21/02/2024	152	No	6/11/2023	20/03/2024	No	No	Yes	Yes
330.	261.	C230937226842 C231137770952	22/09/2023	13/10/2023	19/10/2023	10/05/2024	231	No	6/11/2023	24/05/2024	No	No	Yes	Yes
331.	262.	C230937227026 C231137981656	22/09/2023	13/10/2023	10/11/2023	10/05/2024	231	No	6/11/2023	11/07/2024	No	No	Yes	NP
332.	263.	C230937225602 C231037444046	22/09/2023	13/10/2023	18/10/2023	2/05/2024	223	No	6/11/2023	2/05/2024	No	No	NP	No

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 (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)
333.	264.	C230937227080	22/09/2023	13/10/2023	18/10/2023	22/05/2024	243	No	6/11/2023	25/06/2024	No	No	Yes	Yes
334.	265.	C231037543852	22/09/2023	13/10/2023	17/11/2023	24/05/2024	245	No	6/11/2023	24/05/2024	No	No	Yes	Yes
335.	266.	C230937236994 C240238574865	23/09/2023	14/10/2023	24/10/2023	216/02/2024	14651	No	7/11/2023	20/11/2023	No	No	Yes	No*
336.	267.	C230937237080 C240238566577	23/09/2023	14/10/2023	24/10/2023	21/06/2024	272	No	7/11/2023	15/07/2024	No	No	Yes	Yes
337.	268.	C230937237238	23/09/2023	14/10/2023	24/10/2023	2/05/2024	222	No	7/11/2023	22/07/2024	No	No	Yes	Yes
338.	269.	C230937237074	23/09/2023	14/10/2023	24/10/2023	13/06/2024	264	No	7/11/2023	5/07/2024	No	No	Yes	Yes
339.	270.	C230937237064	23/09/2023	14/10/2023	20/10/2023	27/02/2024	157	No	7/11/2023	5/03/2024	No	No	Yes	NP
340.	271.	C230937257483	24/09/2023	15/10/2023	24/10/2023	19/06/2024	269	No	8/11/2023	30/07/2024	No	No	Yes	Yes
341.	272.	C230937257961	25/09/2023	16/10/2023	25/10/2023	17/05/2024	235	No	9/11/2023	26/07/2024	No	No	Yes	Yes
342.	273.	C230937270033	25/09/2023	16/10/2023	26/10/2023	28/06/2024	277	No	9/11/2023	19/07/2024	No	No	Yes	No
343.	274.	C230937270211	26/09/2023	17/10/2023	30/10/2023	1/08/2024	310	No	10/11/2023	1/08/2024	No	No	No	NP
344.	163.	C230937272335	27/09/2023	18/10/2023	30/10/2023	U	UN/A	No	11/11/2023	U	No	No	NP	No
345.	275.	C230937285866	27/09/2023	18/10/2023	30/10/2023	U	UN/A	No	11/11/2023	12/04/2024	No	No	NP	NP
346.	276.	C230937288558	27/09/2023	18/10/2023	30/10/2023	11/04/2024	197	No	11/11/2023	15/07/2024	No	No	Yes	Yes
347.	277.	C230937287143 C231037674496	27/09/2023	18/10/2023	27/10/2023	4/12/2023 23/02/2024	68149	No	11/11/2023	207/121/2023	No	No	Yes	No*
348.	278.	C230937288788 C240238574775	27/09/2023	18/10/2023	30/10/2023	17/05/2024	233	No	11/11/2023	21/05/2024	No	No	Yes	Yes
349.	279.	C230937284098 C230836910018	27/09/2023	18/10/2023	27/10/2023	14/05/2024	230	No	11/11/2023	14/05/2024	No	No	NP	No
350.	280.	C230937295189 C240138387014	27/09/2023	18/10/2023	30/10/2023	6/05/2024	222	No	11/11/2023	13/06/2024	No	No	Yes	Yes
351.	281.	C230937289201	27/09/2023	18/10/2023	31/10/2023	3/05/2024	219	No	11/11/2023	3/07/2024	No	No	Yes	Yes
352.	282.	C230937285894	27/09/2023	18/10/2023	27/10/2023	1/06/2024	248	No	11/11/2023	13/06/2024	No	No	Yes	Yes
353.	283.	C230937288689	27/09/2023	18/10/2023	30/10/2023	12/05/2024	228	No	11/11/2023	26/07/2024	No	No	Yes	Yes
354.	284.	C230937287206	27/09/2023	18/10/2023	30/10/2023	9/05/2024	225	No	11/11/2023	19/07/2024	No	No	Yes	Yes

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 (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)
355.	285.	C230937298729 C231037405851	28/09/2023	19/10/2023	31/10/2023	26/04/2024	211	No	12/11/2023	13/05/2024	No	No	Yes	Yes
356.	286.	C230937303207	29/09/2023	20/10/2023	1/11/2023	7/06/2024	252	No	13/11/2023	7/06/2024	No	No	Yes	No
357.	287.	C230937303164 C240238571992	29/09/2023	20/10/2023	31/10/2023	26/03/2024	179	No	13/11/2023	28/03/2024	No	No	Yes	Yes
358.	288.	C230937303441	29/09/2023	20/10/2023	1/11/2023	28/06/2024	273	No	13/11/2023	23/07/2024	No	No	Yes	Yes
359.	289.	C230937310133 C240339080624	30/09/2023	21/10/2023	1/11/2023	2/06/2024	246	No	14/11/2023	12/06/2024	No	No	Yes	Yes
360.	290.	C230937310181	30/09/2023	21/10/2023	1/11/2023	15/05/2024	228	No	14/11/2023	24/07/2024	No	No	Yes	Yes
361.	291.	C231037336840 C230937214585	1/10/2023	22/10/2023	1/11/2023	22/05/2024	234	No	15/11/2023	22/05/2024	No	No	NP	No
362.	292.	C231037336739 C231137941860	1/10/2023	22/10/2023	1/11/2023	12/04/2024	194	No	15/11/2023	12/04/2024	No	No	NP	No
363.	293.	C231037336721	1/10/2023	22/10/2023	1/11/2023	6/05/2024	218	No	15/11/2023	22/07/2024	No	No	Yes	Yes
364.	294.	C231037337219	2/10/2023	23/10/2023	6/11/2023	26/02/2024	147	No	16/11/2023	4/03/2024	No	No	Yes	Yes
365.	295.	C231037338031	2/10/2023	23/10/2023	6/11/2023	1/03/2024	151	No	16/11/2023	13/03/2024	No	No	Yes	Yes
366.	296.	C240238803118	2/10/2023	23/10/2023	13/03/2024	4/03/2024	154	No	16/11/2023	13/03/2024	No	No	Yes	Yes
367.	297.	C231037344666 C231037336739	4/10/2023	25/10/2023	8/11/2023	22/02/2024	141	No	18/11/2023	21/11/2023	No	No	Yes	No*
368.	298.	C231037344822	4/10/2023	25/10/2023	8/11/2023	11/04/2024	190	No	18/11/2023	3/05/2024	No	No	Yes	NP
369.	299.	C231037344585	4/10/2023	25/10/2023	20/11/2023	20/06/2024	260	No	18/11/2023	17/07/2024	No	No	NP	NP
370.	300.	C231037357165	5/10/2023	26/10/2023	8/11/2023	2/06/2024	241	No	19/11/2023	12/06/2024	No	No	Yes	Yes
371.	301.	C231037357124	5/10/2023	26/10/2023	8/11/2023	1/05/2024	209	No	19/11/2023	16/07/2024	No	No	Yes	Yes
372.	302.	C231037462379	5/10/2023	26/10/2023	U	22/01/2024	109	No	19/11/2023	18/01/2024	No	No	No	NP
373.	303.	C231037347901	5/10/2023	26/10/2023	24/07/2024	UN/A	N/A	No	19/11/2023	24/07/2024	No	No	Yes	Yes
374.	304.	C231037366300	6/10/2023	27/10/2023	13/11/2023	1/05/2024	208	No	20/11/2023	1/05/2024	No	No	Yes	No
375.	305.	C231037366123 C240238566576	6/10/2023	27/10/2023	13/11/2023	30/04/2024	207	No	20/11/2023	8/05/2024	No	No	Yes	Yes

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 (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)
376.	306.	C231037366441 C231037613401	6/10/2023	27/10/2023	13/11/2023	6/03/2024	152	No	20/11/2023	12/03/2024	No	No	Yes	Yes
377.	307.	C231037365657 C231037703693	6/10/2023	27/10/2023	10/11/2023	22/05/2024	229	No	20/11/2023	22/05/2024	No	No	NP	No
378.	308.	C231037374984	6/10/2023	27/10/2023	15/11/2023	7/05/2024	214	No	20/11/2023	24/07/2024	No	No	Yes	Yes
379.	309.	C231037366622	6/10/2023	27/10/2023	10/11/2023	17/05/2024	224	No	20/11/2023	13/06/2024	No	No	Yes	Yes
380.	310.	C231037366427	6/10/2023	27/10/2023	13/11/2023	24/05/2024	231	No	20/11/2023	13/06/2024	No	No	Yes	Yes
381.	311.	C231037365333	6/10/2023	27/10/2023	13/11/2023	8/05/2024	215	No	20/11/2023	29/05/2024	No	No	Yes	Yes
382.	312.	C231037364974	6/10/2023	27/10/2023	13/11/2023	4/06/2024	242	No	20/11/2023	22/07/2024	No	No	Yes	NP
383.	313.	C231037375180 C240339031178	7/10/2023	28/10/2023	9/11/2023	26/02/2024	142	No	21/11/2023	26/11/1102/2024 3	No	YesNo	Yes	No*
384.	314.	C231037366899 C240138442607	7/10/2023	28/10/2023	13/11/2023	11/05/2024	217	No	21/11/2023	28/05/2024	No	No	Yes	Yes
385.	315.	C231037375008	7/10/2023	28/10/2023	13/11/2023	19/04/2024	195	No	21/11/2023	16/07/2024	No	No	Yes	Yes
386.	316.	C231037367477	7/10/2023	28/10/2023	13/11/2023	16/05/2024	222	No	21/11/2023	30/07/2024	No	No	Yes	Yes
387.	317.	C231037375018	7/10/2023	28/10/2023	21/11/2023	12/03/2024	157	No	21/11/2023	30/07/2024	No	No	Yes	Yes
388.	318.	C231238145606 C231238087876	8/10/2023	29/10/2023	29/01/2024	16/04/2024	191	No	22/11/2023	9/05/2024	No	No	Yes	No
389.	319.	C231037405141	8/10/2023	29/10/2023	8/11/2023	6/03/2024	150	No	22/11/2023	6/03/2024	No	No	Yes	Yes
390.	672.	C231037404888	8/10/2023	29/10/2023	U	15/04/2024	190	No	22/11/2023	N/A	No	N/ANo	NP	NP
391.	320.	C231037405851 C240138494872	9/10/2023	30/10/2023	18/11/2023	3/04/2024	177	No	23/11/2023	11/04/2024	No	No	Yes	Yes
392.	321.	C231037405625	9/10/2023	30/10/2023	10/11/2023	7/06/2024	242	No	23/11/2023	26/07/2024	No	No	Yes	Yes
393.	322.	C231037336743 C231238132710	10/10/2023	31/10/2023	1/11/2023	6/05/2024	209	No	24/11/2023	6/05/2024	No	No	NP	No
394.	323.	C231037418877	10/10/2023	31/10/2023	18/11/2023	27/06/2024	261	No	24/11/2023	30/07/2024	No	No	Yes	Yes
395.	324.	C231037417709	11/10/2023	1/11/2023	18/11/2023	7/05/2024	209	No	25/11/2023	22/07/2024	No	No	Yes	Yes
396.	343.	C231037444046 C231238215608	12/10/2023	2/11/2023	18/11/2023	18/06/2024	250	No	26/11/2023	N/A	No	N/ANo	Yes	NP

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 (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)
397.	325.	C231037472758 C231037652240	13/10/2023	3/11/2023	13/11/2023	1/05/2024	201	No	27/11/2023	22/07/2024	No	No	Yes	Yes
398.	326.	C231037465332	13/10/2023	3/11/2023	13/11/2023	2/06/2024	233	No	27/11/2023	12/07/2024	No	No	Yes	Yes
399.	327.	C231037503174 C240238717538	14/10/2023	4/11/2023	14/11/2023	9/05/2024	208	No	28/11/2023	17/07/2024	No	No	Yes	NP
400.	328.	C231037554363	14/10/2023	4/11/2023	30/11/2023	23/05/2024	222	No	28/11/2023	17/07/2024	No	No	Yes	Yes
401.	329.	C231037541972	15/10/2023	5/11/2023	15/11/2023	4/05/2024	202	No	29/11/2023	9/05/2024	No	No	Yes	Yes
402.	330.	C231037541954	15/10/2023	5/11/2023	15/11/2023	1/03/2024	138	No	29/11/2023	12/03/2024	No	No	Yes	Yes
403.	166.	C231037543868	169/10/2023	69/11/2023	17/11/2023	2/11/2023	1Z4	No	30/112/2023	U	Yes	No	NP	NP
404.	331.	C231037543487 C231137713634	16/10/2023	6/11/2023	13/11/2023	7/03/2024	143	No	30/11/2023	8/03/2024	No	No	Yes	Yes
405.	332.	C231037544137 C231137975065	16/10/2023	6/11/2023	15/11/2023	11/04/2024	178	No	30/11/2023	9/05/2024	No	No	Yes	Yes
406.	333.	C231037544255 C230936989963	16/10/2023	6/11/2023	14/11/2023	30/04/2024	197	No	30/11/2023	17/05/2024	No	No	Yes	Yes
407.	334.	C231037552564 C231037613060	17/10/2023	7/11/2023	4/12/2023	4/03/2024	139	No	1/12/2023	21/03/2024	No	No	Yes	NP
408.	335.	C240138437919 C221234294847	18/10/2023	8/11/2023	5/02/2024	12/07/2024	268	No	2/12/2023	15/02/2024 N/A	No	No	No	NP
409.	336.	C231037590718 C240238614884	18/10/2023	8/11/2023	17/11/2023	4/04/2024	169	No	2/12/2023	30/07/2024	No	No	Yes	Yes
410.	337.	C231037589750	18/10/2023	8/11/2023	17/11/2023	24/04/2024	189	No	2/12/2023	30/07/2024	No	No	Yes	No
411.	338.	C231037589752	18/10/2023	8/11/2023	17/11/2023	15/04/2024	180	No	2/12/2023	22/07/2024	No	No	Yes	Yes
412.	731.	C231037590750	18/10/2023	8/11/2023	N/A	6/12/2023	49	No	2/12/2023	U	No	No	Yes	NP
413.	339.	C231037654575	19/10/2023	9/11/2023	29/11/2023	30/04/2024	194	No	3/12/2023	22/07/2024	No	No	Yes	Yes
414.	340.	C231037598650	19/10/2023	9/11/2023	27/11/2023	10/05/2024	204	No	3/12/2023	26/07/2024	No	No	Yes	Yes
415.	341.	C231037613291	20/10/2023	10/11/2023	18/11/2023	8/03/2024	140	No	4/12/2023	8/03/2024	No	No	Yes	Yes
416.	342.	C231037613256	20/10/2023	10/11/2023	27/11/2023	16/04/2024	179	No	4/12/2023	16/04/2024	No	No	NP	No
417.	344.	C231037613401 C240238652847	20/10/2023	10/11/2023	18/11/2023	11/04/2024	174	No	4/12/2023	12/04/2024	No	No	Yes	Yes

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 (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)
418.	345.	C231037618597 C231037619639	20/10/2023	10/11/2023	27/11/2023	16/04/2024	179	No	4/12/2023	3/05/2024	No	No	Yes	Yes
419.	346.	C231037615567 C240238803192	20/10/2023	10/11/2023	18/11/2023	9/04/2024	172	No	4/12/2023	12/04/2024	No	No	Yes	Yes
420.	347.	C231037655910 C230636248844	20/10/2023	10/11/2023	4/12/2023	6/04/2024	169	No	4/12/2023	6/04/2024	No	No	NP	No
421.	348.	C231037613060 C231137895584	20/10/2023	10/11/2023	27/11/2023	26/04/2024	189	No	4/12/2023	21/05/2024	No	No	Yes	Yes
422.	349.	C231037613270 C230937190655	20/10/2023	10/11/2023	27/11/2023	29/04/2024	192	No	4/12/2023	29/04/2024	No	No	Yes	Yes
423.	350.	C231037613294	20/10/2023	10/11/2023	18/11/2023	20/05/2024	213	No	4/12/2023	22/07/2024	No	No	Yes	Yes
424.	351.	C231037619607	21/10/2023	11/11/2023	27/11/2023	4/04/2024	166	No	5/12/2023	1/05/2024	No	No	Yes	Yes
425.	352.	C231037619499	21/10/2023	11/11/2023	18/11/2023	4/03/2024	135	No	5/12/2023	12/03/2024	No	No	Yes	Yes
426.	353.	C231037619793 C231037366123	21/10/2023	11/11/2023	18/11/2023	16/02/2024	118	No	5/12/2023	5/03/2024	No	No	Yes	Yes
427.	354.	C231037619639 C240238802995	21/10/2023	11/11/2023	27/11/2023	15/04/2024	177	No	5/12/2023	3/05/2024	No	No	Yes	NP
428.	355.	C231037652177	22/10/2023	12/11/2023	18/11/2023	4/03/2024	134	No	6/12/2023	31/07/2024	No	No	Yes	Yes
429.	356.	C231037652104	22/10/2023	12/11/2023	27/11/2023	17/04/2024	178	No	6/12/2023	10/05/2024	No	No	Yes	No
430.	357.	C231037652200	22/10/2023	12/11/2023	27/11/2023	1/04/2024	162	No	6/12/2023	11/04/2024	No	No	Yes	Yes
431.	358.	C231037652077 C231138015475	22/10/2023	12/11/2023	18/11/2023	12/03/2024	142	No	6/12/2023	18/03/2024	No	No	Yes	Yes
432.	359.	C231037652240 C230937295189	22/10/2023	12/11/2023	27/11/2023	10/06/2024	232	No	6/12/2023	16/07/2024	No	No	Yes	Yes
433.	360.	C231037651873	22/10/2023	12/11/2023	18/11/2023	25/03/2024	155	No	6/12/2023	22/07/2024	No	No	Yes	Yes
434.	361.	C231037652422	22/10/2023	12/11/2023	18/11/2023	17/04/2024	178	No	6/12/2023	17/07/2024	No	No	No	No
435.	362.	C231037651883	22/10/2023	12/11/2023	27/11/2023	15/04/2024	176	No	6/12/2023	22/07/2024	No	No	Yes	Yes
436.	363.	C231037651882	22/10/2023	12/11/2023	18/11/2023	9/05/2024	200	No	6/12/2023	27/05/2024	No	No	Yes	Yes
437.	364.	C231037652144	22/10/2023	12/11/2023	27/11/2023	6/03/2024	136	No	6/12/2023	27/03/2024	No	No	Yes	Yes
438.	365.	C231037652121	22/10/2023	12/11/2023	29/11/2023	30/05/2024	221	No	6/12/2023	15/07/2024	No	No	Yes	Yes

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 (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)
439.	366.	C231037652167	22/10/2023	12/11/2023	27/11/2023	8/05/2024	199	No	6/12/2023	18/06/2024	No	No	Yes	Yes
440.	367.	C231037652224	22/10/2023	12/11/2023	18/11/2023	22/04/2024	183	No	6/12/2023	25/07/2024	No	No	Yes	Yes
441.	368.	C231037651340	22/10/2023	12/11/2023	18/11/2023	17/05/2024	208	No	6/12/2023	30/07/2024	No	No	Yes	Yes
442.	369.	C231037656189 C240138391699	23/10/2023	13/11/2023	4/12/2023	21/04/2024	181	No	7/12/2023	21/05/2024	No	No	NP	Yes
443.	370.	C231037652458 C231138018813	23/10/2023	13/11/2023	18/11/2023	16/02/2024	116	No	7/12/2023	1/03/2024	No	No	Yes	Yes
444.	371.	C231037652414 C231037544255	23/10/2023	13/11/2023	27/11/2023	27/03/2024	156	No	7/12/2023	2/04/2024	No	No	Yes	Yes
445.	372.	C231037652404	23/10/2023	13/11/2023	18/11/2023	7/03/2024	136	No	7/12/2023	13/03/2024	No	No	Yes	NP
446.	373.	C231037655330	23/10/2023	13/11/2023	18/11/2023	18/03/2024	147	No	7/12/2023	18/07/2024	No	No	Yes	Yes
447.	374.	C231037652989	23/10/2023	13/11/2023	18/11/2023	8/06/2024	229	No	7/12/2023	8/07/2024	No	No	Yes	Yes
448.	375.	C231037652664	23/10/2023	13/11/2023	N/A	26/06/2024	247	No	7/12/2023	21/08/2024	No	No	Yes	NP
449.	376.	C231037660893	24/10/2023	14/11/2023	4/12/2023	U	UN/A	No	8/12/2023	16/04/2024	No	No	NP	No
450.	377.	C231037656486 C240238739822	24/10/2023	14/11/2023	18/11/2023	6/04/2024	165	No	8/12/2023	8/12/2023	No	Yes	NP	No*
451.	378.	C231037655883	24/10/2023	14/11/2023	18/11/2023	29/02/2024	128	No	8/12/2023	11/07/2024	No	No	Yes	NP
452.	379.	C231037662476	25/10/2023	15/11/2023	7/12/2023	22/03/2024	149	No	9/12/2023	22/03/2024	No	No	No	NP
453.	380.	C231037663797	25/10/2023	15/11/2023	8/12/2023	U	UN/A	No	9/12/2023	12/12/2023	No	No	NP	No
454.	381.	C231037661570	25/10/2023	15/11/2023	14/06/2024	23/04/2024	181	No	9/12/2023	14/06/2024	No	No	Yes	Yes
455.	382.	C231037674060	27/10/2023	17/11/2023	4/12/2023	8/05/2024	194	No	11/12/2023	22/07/2024	No	No	Yes	Yes
456.	383.	C231037674486 C240338874857	27/10/2023	17/11/2023	4/12/2023	8/05/2024	194	No	11/12/2023	30/08/2024	No	No	Yes	NP
457.	384.	C231037674419	27/10/2023	17/11/2023	4/12/2023	28/05/2024	214	No	11/12/2023	22/07/2024	No	No	Yes	Yes
458.	385.	C231037676743	28/10/2023	18/11/2023	4/12/2023	10/04/2024	165	No	12/12/2023	10/05/2024	No	No	Yes	Yes
459.	386.	C231037705560	28/10/2023	18/11/2023	4/12/2023	23/05/2024	208	No	12/12/2023	18/07/2024	No	No	Yes	Yes
460.	387.	C231037676759	28/10/2023	18/11/2023	4/12/2023	19/04/2024	174	No	12/12/2023	22/07/2024	No	No	Yes	Yes

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 (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)
461.	388.	C231037704082	30/10/2023	20/11/2023	4/12/2023	21/03/2024	143	No	14/12/2023	3/05/2024	No	No	Yes	Yes
462.	389.	C231037703693 C230937287143	30/10/2023	20/11/2023	4/12/2023	16/02/2024	109	No	14/12/2023	4/03/2024	No	No	Yes	Yes
463.	390.	C231037704458	30/10/2023	20/11/2023	4/12/2023	8/05/2024	191	No	14/12/2023	22/07/2024	No	No	Yes	Yes
464.	391.	C231037708964	30/10/2023	20/11/2023	5/12/2023	17/05/2024	200	No	14/12/2023	22/07/2024	No	No	Yes	Yes
465.	392.	C231037704466	30/10/2023	20/11/2023	4/12/2023	8/05/2024	191	No	14/12/2023	17/07/2024	No	No	Yes	Yes
466.	393.	C231037704383	30/10/2023	20/11/2023	4/12/2023	1/06/2024	215	No	14/12/2023	19/07/2024	No	No	Yes	Yes
467.	394.	C231037704006	30/10/2023	20/11/2023	14/05/2024	23/11/2023	24	No	14/12/2023	14/05/2024	Yes	No	NP	No
468.	395.	C231037707887 C240238614638	31/10/2023	21/11/2023	4/12/2023	7/03/2024	128	No	15/12/2023	13/03/2024	No	No	Yes	Yes
469.	396.	C231137711089	1/11/2023	22/11/2023	4/12/2023	13/05/2024	194	No	16/12/2023	13/05/2024	No	No	NP	No
470.	397.	C231137710974	1/11/2023	22/11/2023	4/12/2023	7/05/2024	188	No	16/12/2023	28/05/2024	No	No	Yes	Yes
471.	398.	C231137711171 C231137773843	1/11/2023	22/11/2023	1/12/2023	30/04/2024	181	No	16/12/2023	18/05/2024	No	No	Yes	NP
472.	399.	C231137711149	1/11/2023	22/11/2023	5/12/2023	13/05/2024	194	No	16/12/2023	23/07/2024	No	No	Yes	Yes
473.	400.	C231137711620	1/11/2023	22/11/2023	4/12/2023	12/04/2024	163	No	16/12/2023	29/07/2024	No	No	Yes	Yes
474.	401.	C231137712055	1/11/2023	22/11/2023	30/11/2023	22/05/2024	203	No	16/12/2023	22/05/2024	No	No	NP	No
475.	402.	C231137712356	1/11/2023	22/11/2023	4/12/2023	18/06/2024	230	No	16/12/2023	24/07/2024	No	No	Yes	Yes
476.	403.	C231137713047	1/11/2023	22/11/2023	23/11/2023	1/06/2024	213	No	16/12/2023	22/07/2024	No	No	Yes	Yes
477.	404.	C231137711247	1/11/2023	22/11/2023	4/12/2023	2/06/2024	214	No	16/12/2023	25/07/2024	No	No	Yes	Yes
478.	405.	C231137713986	2/11/2023	23/11/2023	5/12/2023	26/03/2024	145	No	17/12/2023	13/05/2024	No	No	Yes	Yes
479.	406.	C231137713634 C240138375147	2/11/2023	23/11/2023	11/12/2023	16/02/2024	106	No	17/12/2023	15/1209/20243	No	YesNo	Yes	No*NP
480.	407.	C231137713648	2/11/2023	23/11/2023	27/11/2023	25/06/2024	236	No	17/12/2023	25/06/2024	No	No	No	NP
481.	408.	C231137733969	4/11/2023	25/11/2023	27/11/2023	10/04/2024	158	No	19/12/2023	18/07/2024	No	No	Yes	Yes
482.	409.	C231137757640	5/11/2023	26/11/2023	11/12/2023	U	UN/A	No	20/12/2023	20/12/2023	No	Yes	NP	NP
483.	410.	C231137771114	6/11/2023	27/11/2023	28/11/2023	8/03/2024	123	No	21/12/2023	6/05/2024	No	No	Yes	NP

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 (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)
484.	411.	C231137758704 C231238087164	6/11/2023	27/11/2023	11/12/2023	2/04/2024	148	No	21/12/2023	2/04/2024	No	No	Yes	Yes
485.	412.	C231137758980 C240138390868	6/11/2023	27/11/2023	11/12/2023	5/04/2024	151	No	21/12/2023	10/05/2024	No	No	Yes	No
486.	413.	C231137770952 C240238785744	7/11/2023	28/11/2023	27/12/2023	5/04/2024	150	No	22/12/2023	8/05/2024	No	No	Yes	Yes
487.	414.	C231137773650	7/11/2023	28/11/2023	27/12/2023	17/06/2024	223	No	22/12/2023	30/07/2024	No	No	Yes	Yes
488.	415.	C231137773843 C240238689543	8/11/2023	29/11/2023	11/12/2023	29/02/2024	113	No	23/12/2023	8/03/2024	No	No	Yes	Yes
489.	416.	C231137773997	8/11/2023	29/11/2023	27/12/2023	1/06/2024	206	No	23/12/2023	22/07/2024	No	No	Yes	Yes
490.	417.	C231137789410	9/11/2023	30/11/2023	27/12/2023	16/05/2024	189	No	24/12/2023	16/05/2024	No	No	NP	Yes
491.	418.	C231137789406	9/11/2023	30/11/2023	27/12/2023	10/05/2024	183	No	24/12/2023	26/06/2024	No	No	Yes	Yes
492.	419.	C231137797059	10/11/2023	1/12/2023	4/12/2023	30/05/2024	202	No	25/12/2023	30/05/2024	No	No	NP	No
493.	420.	C231137796998 C231137977543	10/11/2023	1/12/2023	27/12/2023	29/05/2024	201	No	25/12/2023	7/08/2024	No	No	Yes	Yes
494.	421.	C231137796627 C240238618409	10/11/2023	1/12/2023	4/12/2023	30/05/2024	202	No	25/12/2023	26/07/2024	No	No	Yes	Yes
495.	422.	C231137807768	11/11/2023	2/12/2023	4/12/2023	26/03/2024	136	No	26/12/2023	8/08/2024	No	No	Yes	No
496.	423.	C231137827145	12/11/2023	3/12/2023	11/12/2023	14/05/2024	184	No	27/12/2023	19/07/2024	No	No	Yes	Yes
497.	424.	C231137828263	13/11/2023	4/12/2023	4/12/2023	5/02/2024	84	Yes	28/12/2023	22/07/2024	No	No	Yes	Yes
498.	425.	C231137861659	14/11/2023	5/12/2023	5/12/2023	7/03/2024	114	Yes	29/12/2023	7/03/2024	No	No	Yes	Yes
499.	426.	C240238808411 C220933203259	14/11/2023	5/12/2023	21/03/2024	13/06/2024	212	No	29/12/2023	26/07/2024	No	No	No	NP
500.	427.	C231137855364	14/11/2023	5/12/2023	5/12/2023	25/06/2024	224	Yes	29/12/2023	11/07/2024	No	No	Yes	NP
501.	428.	C231137855347	14/11/2023	5/12/2023	5/12/2023	15/05/2024	183	Yes	29/12/2023	14/06/2024	No	No	Yes	Yes
502.	429.	C231137855522	14/11/2023	5/12/2023	13/12/2023	9/05/2024	177	No	29/12/2023	26/07/2024	No	No	Yes	Yes
503.	430.	C231137883323 C231037590718	15/11/2023	6/12/2023	7/12/2023	12/04/2024	149	No	30/12/2023	13/05/2024	No	No	Yes	Yes
504.	431.	C231137882684 C240238692046	15/11/2023	6/12/2023	7/12/2023	15/05/2024	182	No	30/12/2023	17/05/2024	No	No	Yes	Yes

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 (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)
505.	432.	C231137883128 C240238613949	15/11/2023	6/12/2023	11/12/2023	21/03/2024	127	No	30/12/2023	21/03/2024	No	No	Yes	NP
506.	433.	C231137882899 C231137941493	15/11/2023	6/12/2023	7/12/2023	4/04/2024	141	No	30/12/2023	26/07/2024	No	No	Yes	Yes
507.	434.	C231137881919	15/11/2023	6/12/2023	7/12/2023	27/06/2024	225	No	30/12/2023	26/07/2024	No	No	Yes	Yes
508.	435.	C231137882859	15/11/2023	6/12/2023	7/12/2023	8/06/2024	206	No	30/12/2023	12/07/2024	No	No	Yes	Yes
509.	436.	C231137889412 C231137711171	16/11/2023	7/12/2023	7/12/2023	16/03/2024	121	Yes	31/12/2023	8/05/2024	No	No	Yes	Yes
510.	437.	C231137889234 C231137758980	16/11/2023	7/12/2023	7/12/2023	12/04/2024	148	Yes	31/12/2023	3/05/2024	No	No	Yes	Yes
511.	438.	C231137889302	16/11/2023	7/12/2023	7/12/2023	10/05/2024	176	Yes	31/12/2023	24/07/2024	No	No	Yes	Yes
512.	439.	C231137889334	16/11/2023	7/12/2023	7/12/2023	14/05/2024	180	Yes	31/12/2023	24/07/2024	No	No	Yes	Yes
513.	440.	C231137890830	16/11/2023	7/12/2023	7/12/2023	23/05/2024	189	Yes	31/12/2023	13/06/2024	No	No	Yes	Yes
514.	441.	C231137888595	16/11/2023	7/12/2023	7/12/2023	24/05/2024	190	Yes	31/12/2023	31/05/2024	No	No	Yes	Yes
515.	442.	C231137888902	16/11/2023	7/12/2023	7/12/2023	30/05/2024	196	Yes	31/12/2023	28/06/2024	No	No	Yes	Yes
516.	443.	C231137892973	16/11/2023	7/12/2023	7/12/2023	6/06/2024	203	Yes	31/12/2023	22/07/2024	No	No	Yes	Yes
517.	444.	C231137895584 C240138495290	17/11/2023	8/12/2023	8/12/2023	16/02/2024	91	Yes	1/01/2024	4/03/2024	No	No	Yes	Yes
518.	445.	C231137970117	17/11/2023	8/12/2023	5/01/2024	21/06/2024	217	No	1/01/2024	12/07/2024	No	No	Yes	Yes
519.	446.	C231137899602	18/11/2023	9/12/2023	27/12/2023	20/05/2024	184	No	2/01/2024	2/01/2024	No	Yes	NP	NP
520.	447.	C231137899531	18/11/2023	9/12/2023	27/12/2023	29/05/2024	193	No	2/01/2024	15/07/2024	No	No	Yes	Yes
521.	448.	C231137899573	18/11/2023	9/12/2023	11/12/2023	5/06/2024	200	No	2/01/2024	16/07/2024	No	No	Yes	Yes
522.	449.	C231137889268	18/11/2023	9/12/2023	7/12/2023	27/05/2024	191	Yes	2/01/2024	16/07/2024	No	No	Yes	Yes
523.	450.	C231137899589	18/11/2023	9/12/2023	27/12/2023	9/05/2024	173	No	2/01/2024	17/07/2024	No	No	Yes	Yes
524.	451.	C231137899576	18/11/2023	9/12/2023	27/12/2023	12/04/2024	146	No	2/01/2024	23/07/2024	No	No	Yes	Yes
525.	452.	C231137938844	19/11/2023	10/12/2023	27/12/2023	16/04/2024	149	No	3/01/2024	14/08/2024	No	No	Yes	Yes
526.	453.	C231137938840	19/11/2023	10/12/2023	27/12/2023	6/04/2024	139	No	3/01/2024	6/04/2024	No	No	NP	No

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 (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)
527.	454.	C231137938870	19/11/2023	10/12/2023	27/12/2023	1/06/2024	195	No	3/01/2024	22/07/2024	No	No	Yes	Yes
528.	455.	C231137938831	19/11/2023	10/12/2023	22/07/2024	4/06/2024	198	No	3/01/2024	22/07/2024	No	No	Yes	Yes
529.	456.	C231137941174	20/11/2023	11/12/2023	27/12/2023	12/04/2024	144	No	4/01/2024	12/04/2024	No	No	NP	No
530.	457.	C231137944806 C240138464887	20/11/2023	11/12/2023	27/12/2023	128/04/2024	1404	No	4/01/2024	414/051/2024	No	YesNo	Yes	Yes
531.	458.	C231137941860 C231238103041	20/11/2023	11/12/2023	27/12/2023	30/04/2024	162	No	4/01/2024	10/05/2024	No	No	Yes	Yes
532.	459.	C231137941493 C231137796627	20/11/2023	11/12/2023	11/12/2023	14/05/2024	176	Yes	4/01/2024	26/06/2024	No	No	Yes	Yes
533.	460.	C231137945343	20/11/2023	11/12/2023	11/12/2023	30/05/2024	192	Yes	4/01/2024	15/07/2024	No	No	Yes	Yes
534.	461.	C231137941739	20/11/2023	11/12/2023	11/12/2023	24/06/2024	217	Yes	4/01/2024	22/07/2024	No	No	Yes	Yes
535.	462.	C231137947785	20/11/2023	11/12/2023	27/12/2023	11/03/2024	112	No	4/01/2024	11/03/2024	No	No	Yes	Yes
536.	463.	C231137963075	20/11/2023	11/12/2023	19/01/2024	16/05/2024	178	No	4/01/2024	12/07/2024	No	No	Yes	Yes
537.	464.	C231137963063 C240138418104	21/11/2023	12/12/2023	29/04/2024	15/04/2024	146	No	5/01/2024	10/05/2024	No	No	Yes	Yes
538.	465.	C231137964048	21/11/2023	12/12/2023	27/12/2023	28/06/2024	220	No	5/01/2024	26/07/2024	No	No	Yes	No
539.	466.	C231137975065 C231037656189	22/11/2023	13/12/2023	14/12/2023	9/05/2024	169	No	6/01/2024	9/05/2024	No	No	NP	No
540.	467.	C231137977543 C231238068695	22/11/2023	13/12/2023	1/05/2024	1/05/2024	161	No	6/01/2024	3/07/2024	No	No	Yes	Yes
541.	468.	C231137975840	22/11/2023	13/12/2023	14/12/2023	12/06/2024	203	No	6/01/2024	22/07/2024	No	No	Yes	Yes
542.	469.	C231137970063	22/11/2023	13/12/2023	5/01/2024	5/06/2024	196	No	6/01/2024	23/07/2024	No	No	Yes	Yes
543.	470.	C231137972021	22/11/2023	13/12/2023	20/12/2023	14/05/2024	174	No	6/01/2024	28/06/2024	No	No	Yes	Yes
544.	471.	C231137971821	22/11/2023	13/12/2023	13/12/2023	14/05/2024	174	Yes	6/01/2024	22/07/2024	No	No	Yes	Yes
545.	472.	C231137976195	23/11/2023	14/12/2023	27/12/2023	29/04/2024	158	No	7/01/2024	29/04/2024	No	No	NP	No
546.	739.	C231137976319	23/11/2023	14/12/2023	27/12/2023	22/05/2024	181	No	7/01/2024	U	No	No	Yes	NP
547.	473.	C231137975182	23/11/2023	14/12/2023	N/A	25/06/2024	215	Yes	7/01/2024	12/12/2023	No	Yes	No	No*
548.	474.	C231137977082	23/11/2023	14/12/2023	5/01/2024	28/05/2024	187	No	7/01/2024	19/07/2024	No	No	Yes	Yes

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 (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)
549.	475.	C231137976554	23/11/2023	14/12/2023	20/12/2023	2230/045/2024	15981	Yes	7/01/2024	13/05/2024 8/12/2023	No	YesNo	Yes	No* NP
550.	476.	C231137976692	23/11/2023	14/12/2023	27/12/2023	14/05/2024	173	No	7/01/2024	22/07/2024	No	No	Yes	Yes
551.	477.	C231137979088 C231037543487	24/11/2023	15/12/2023	15/12/2023	7/03/2024	104	Yes	8/01/2024	15/03/2024	No	No	Yes	Yes
552.	478.	C231137979027	24/11/2023	15/12/2023	27/12/2023	11/03/2024	108	No	8/01/2024	29/07/2024	No	No	Yes	Yes
553.	479.	C231137979136	24/11/2023	15/12/2023	15/12/2023	14/05/2024	172	Yes	8/01/2024	24/07/2024	No	No	Yes	Yes
554.	480.	C231137979423	24/11/2023	15/12/2023	2/01/2024	1322/032/2024	81119	No	8/01/2024	8/01/2024U	No	YesNo	Yes	Yes
555.	481.	C231137981656 C240138372521	25/11/2023	16/12/2023	8/01/2024	17/06/2024	205	No	9/01/2024	29/07/2024	No	No	Yes	NP
556.	482.	C231137981812	25/11/2023	16/12/2023	27/12/2023	23/04/2024	150	No	9/01/2024	25/07/2024	No	No	Yes	Yes
557.	483.	C231138004022	26/11/2023	17/12/2023	11/01/2024	12/04/2024	138	No	10/01/2024	31/07/2024	No	No	Yes	Yes
558.	484.	C231138004177	26/11/2023	17/12/2023	11/01/2024	8/06/2024	195	No	10/01/2024	17/07/2024	No	No	Yes	Yes
559.	485.	C231138015200	27/11/2023	18/12/2023	12/01/2024	18/07/2024	234	No	11/01/2024	25/07/2024	No	No	No	Yes
560.	486.	C231138004928	27/11/2023	18/12/2023	11/01/2024	6/04/2024	131	No	11/01/2024	6/04/2024	No	No	NP	No
561.	487.	C231138004813	27/11/2023	18/12/2023	11/01/2024	23/05/2024	178	No	11/01/2024	15/07/2024	No	No	Yes	Yes
562.	488.	C231138013889 C240339083843	28/11/2023	19/12/2023	20/12/2023	16/05/2024	170	No	12/01/2024	17/05/2024	No	No	Yes	Yes
563.	489.	C231138012918	28/11/2023	19/12/2023	20/12/2023	18/04/2024	142	No	12/01/2024	22/07/2024	No	No	Yes	Yes
564.	490.	C231138015475 C240138262764	29/11/2023	20/12/2023	12/01/2024	21/05/2024	174	No	13/01/2024	21/05/2024	No	No	Yes	Yes
565.	491.	C231138015389	29/11/2023	20/12/2023	20/12/2023	20/05/2024	173	Yes	13/01/2024	12/01/2024	No	Yes	NP	NP
566.	492.	C231138015774	29/11/2023	20/12/2023	20/12/2023	27/06/2024	211	Yes	13/01/2024	24/07/2024	No	No	Yes	Yes
567.	493.	C231138016789	29/11/2023	20/12/2023	20/12/2023	15/05/2024	168	Yes	13/01/2024	24/07/2024	No	No	Yes	Yes
568.	494.	C231138017473	29/11/2023	20/12/2023	20/12/2023	21/06/2024	205	Yes	13/01/2024	19/07/2024	No	No	Yes	Yes
569.	495.	C231138018813 C230937227026	30/11/2023	21/12/2023	20/12/2023	16/02/2024	78	Yes	14/01/2024	8/02/2024	No	No	Yes	Yes
570.	496.	C231138018799	30/11/2023	21/12/2023	12/01/2024	27/06/2024	210	No	14/01/2024	22/07/2024	No	No	Yes	Yes

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 (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)
571.	497.	C231138019379	30/11/2023	21/12/2023	20/12/2023	12/04/2024	134	Yes	14/01/2024	12/04/2024	No	No	NP	No
572.	498.	C231138019699	30/11/2023	21/12/2023	12/01/2024	26/04/2024	148	No	14/01/2024	28/06/2024	No	No	Yes	Yes
573.	499.	C231138019468	30/11/2023	21/12/2023	20/12/2023	30/04/2024	152	Yes	14/01/2024	23/07/2024	No	No	Yes	Yes
	500.	C231238025980	1/12/2023	22/12/2023	13/12/2023	19/12/2023	18	Yes	15/01/2024	20/12/2023	Yes	Yes	Yes	Yes
574.	501.	C231238025936	1/12/2023	22/12/2023	15/01/2024	229/052/2024	83160	No	15/01/2024	159/051/2024	No	YesNo	Yes	NP
575.	502.	C231137981665	1/12/2023	22/12/2023	8/01/2024	31/05/2024	182	No	15/01/2024	31/05/2024	No	No	NP	No
576.	503.	C231238026718	2/12/2023	23/12/2023	23/12/2023	8/04/2024	128	Yes	16/01/2024	19/04/2024	No	No	Yes	Yes
577.	505.	C231238026986	2/12/2023	23/12/2023	22/12/2023	1/05/2024	151	Yes	16/01/2024	19/07/2024	No	No	Yes	Yes
578.	506.	C231238031419	3/12/2023	24/12/2023	17/05/2024	915/085/2024	250164	No	17/01/2024	22/07/2024	No	No	Yes	Yes
579.	507.	C231238045428	3/12/2023	24/12/2023	18/01/2024	18/04/2024	137	No	17/01/2024	18/04/2024	No	No	NP	No
580.	508.	C231238045853	4/12/2023	25/12/2023	18/01/2024	2/06/2024	181	No	18/01/2024	25/07/2024	No	No	Yes	Yes
581.	509.	C231238046525	4/12/2023	25/12/2023	20/12/2023	29/05/2024	177	Yes	18/01/2024	9/07/2024	No	No	Yes	Yes
582.	510.	C231238047679	5/12/2023	26/12/2023	20/12/2023	27/03/2024	113	Yes	19/01/2024	26/03/2024	No	No	Yes	Yes
583.	511.	C231238050591	5/12/2023	26/12/2023	19/01/2024	U	UN/A	No	19/01/2024	31/05/2024	No	No	NP	No
584.	512.	C231238049128	5/12/2023	26/12/2023	20/12/2023	6/06/2024	184	Yes	19/01/2024	26/07/2024	No	No	Yes	Yes
585.	513.	C231238048868	5/12/2023	26/12/2023	19/01/2024	10/05/2024	167	No	19/01/2024	17/07/2024	No	No	Yes	Yes
586.	514.	C231238050050	5/12/2023	26/12/2023	19/01/2024	29/05/2024	176	No	19/01/2024	22/07/2024	No	No	Yes	Yes
587.	515.	C231238049256	5/12/2023	26/12/2023	20/12/2023	17/04/2024	134	Yes	19/01/2024	22/07/2024	No	No	Yes	Yes
588.	516.	C231238052241	6/12/2023	27/12/2023	19/01/2024	2/06/2024	179	No	20/01/2024	12/06/2024	No	No	Yes	Yes
589.	517.	C231238052159	6/12/2023	27/12/2023	19/01/2024	7/05/2024	153	No	20/01/2024	2/07/2024	No	No	Yes	Yes
590.	518.	C231238052244	6/12/2023	27/12/2023	19/01/2024	6/04/2024	122	No	20/01/2024	6/04/2024	No	No	NP	No
591.	519.	C231238052049	6/12/2023	27/12/2023	19/01/2024	3/05/2024	149	No	20/01/2024	23/07/2024	No	No	Yes	Yes
592.	520.	C231238068695 C240338968375	7/12/2023	28/12/2023	4/01/2024	22/02/2024	77	No	21/01/2024	5/03/2024	No	No	Yes	Yes
593.	521.	C231238070541 C240138445503	8/12/2023	29/12/2023	22/01/2024	6/04/2024	120	No	22/01/2024	6/04/2024	No	No	NP	No

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 (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)
594.	522.	C231238070364	8/12/2023	29/12/2023	29/12/2023	17/04/2024	131	Yes	22/01/2024	21/05/2024	No	No	Yes	NP
595.	524.	C231238070636	8/12/2023	29/12/2023	22/01/2024	21/05/2024	165	No	22/01/2024	11/07/2024	No	No	Yes	Yes
596.	525.	C231238070286	8/12/2023	29/12/2023	22/01/2024	U	UN/A	No	22/01/2024	22/01/2024	No	Yes	NP	NP
597.	526.	C231238071074	8/12/2023	29/12/2023	20/12/2023	29/05/2024	173	Yes	22/01/2024	22/07/2024	No	No	Yes	Yes
598.	527.	C231238072519	8/12/2023	29/12/2023	20/12/2023	8/04/2024	122	Yes	22/01/2024	26/07/2024	No	No	Yes	Yes
599.	528.	C231238070768	8/12/2023	29/12/2023	22/01/2024	7/06/2024	182	No	22/01/2024	22/07/2024	No	No	Yes	Yes
600.	529.	C231238085468	9/12/2023	30/12/2023	20/12/2023	7/05/2024	150	Yes	23/01/2024	3/07/2024	No	No	Yes	Yes
601.	530.	C231238085810	9/12/2023	30/12/2023	20/12/2023	7/06/2024	181	Yes	23/01/2024	18/07/2024	No	No	Yes	Yes
602.	531.	C231238086416	9/12/2023	30/12/2023	20/12/2023	25/04/2024	138	Yes	23/01/2024	26/07/2024	No	No	Yes	NP
603.	532.	C231238086508	11/12/2023	1/01/2024	20/12/2023	25/04/2024	136	Yes	25/01/2024	20/05/2024	No	No	Yes	NP
604.	533.	C231238087164 C231037544137	11/12/2023	1/01/2024	25/01/2024	14/05/2024	155	No	25/01/2024	14/05/2024	No	No	Yes	Yes
605.	534.	C231238087876 C240138359142	11/12/2023	1/01/2024	25/01/2024	26/04/2024	137	No	25/01/2024	26/04/2024	No	No	NP	No
606.	535.	C231238086638 C230937303164	11/12/2023	1/01/2024	27/04/2024	27/04/2024	138	No	25/01/2024	14/05/2024	No	No	Yes	Yes
607.	536.	C231238087652	11/12/2023	1/01/2024	25/01/2024	17/05/2024	158	No	25/01/2024	22/07/2024	No	No	Yes	Yes
608.	537.	C231238086627	11/12/2023	1/01/2024	25/01/2024	8/04/2024	119	No	25/01/2024	8/07/2024	No	No	Yes	Yes
609.	538.	C231238087689	11/12/2023	1/01/2024	25/01/2024	29/04/2024	140	No	25/01/2024	23/07/2024	No	No	NP	NP
610.	539.	C231238086470	11/12/2023	1/01/2024	20/12/2023	U	UN/A	Yes	25/01/2024	25/01/2024	No	Yes	NP	NP
611.	540.	C231238086619	11/12/2023	1/01/2024	20/12/2023	14/03/2024	94	Yes	25/01/2024	15/03/2024	No	No	Yes	Yes
612.	541.	C231238096058 C231037615567	12/12/2023	2/01/2024	25/01/2024	18/03/2024	97	No	26/01/2024	18/03/2024	No	No	Yes	Yes
613.	542.	C231238103041 C240138391738	12/12/2023	2/01/2024	20/12/2023	4/04/2024	114	Yes	26/01/2024	8/05/2024	No	No	Yes	Yes
614.	543.	C231238104503	12/12/2023	2/01/2024	25/01/2024	25/06/2024	196	No	26/01/2024	23/07/2024	No	No	Yes	Yes
615.	544.	C231238128282 C240238618626	13/12/2023	3/01/2024	25/01/2024	4/01/2024	22	No	27/01/2024	26/04/2024	Yes	No	Yes	Yes

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 (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)
616.	545.	C231238128226	13/12/2023	3/01/2024	25/01/2024	17/05/2024	156	No	27/01/2024	17/07/2024	No	No	Yes	Yes
617.	546.	C240138417314	13/12/2023	3/01/2024	5/02/2024	21/06/2024	191	No	27/01/2024	22/07/2024	No	No	Yes	Yes
618.	547.	C231238129910	13/12/2023	3/01/2024	25/01/2024	9/06/2024	179	No	27/01/2024	22/07/2024	No	No	Yes	Yes
619.	548.	C231238129343	13/12/2023	3/01/2024	25/01/2024	30/05/2024	169	No	27/01/2024	22/07/2024	No	No	Yes	Yes
620.	549.	C231238128382	13/12/2023	3/01/2024	4/01/2024	10/06/2024	180	No	27/01/2024	16/07/2024	No	No	Yes	Yes
621.	550.	C240539424223	14/12/2023	4/01/2024	30/05/2024	3/06/2024	172	No	28/01/2024	22/07/2024	No	No	No	No
622.	551.	C231238132710 C240138466825	14/12/2023	4/01/2024	25/01/2024	19/04/2024	127	No	28/01/2024	10/05/2024	No	No	Yes	Yes
623.	552.	C231238132884	14/12/2023	4/01/2024	25/01/2024	30/04/2024	138	No	28/01/2024	24/05/2024	No	No	Yes	Yes
624.	553.	C231238146016	15/12/2023	5/01/2024	29/01/2024	U	UN/A	No	29/01/2024	5/06/2024	No	No	NP	No
625.	554.	C231238145556	15/12/2023	5/01/2024	25/01/2024	28/06/2024	196	No	29/01/2024	25/01/2024 N/A	No	Yes	Yes	NP
626.	555.	C231238202569	15/12/2023	5/01/2024	12/01/2024	19/03/2024	95	No	29/01/2024	22/03/2024	No	No	Yes	NP
627.	556.	C231238177985 C240138667043	18/12/2023	8/01/2024	11/01/2024	17/04/2024	121	No	1/02/2024	15/05/2024	No	No	Yes	Yes
628.	557.	C231238178032	18/12/2023	8/01/2024	21/12/2023	8/02/2024	52	Yes	1/02/2024	8/02/2024	No	No	Yes	Yes
629.	558.	C231238176668	18/12/2023	8/01/2024	11/01/2024	29/04/2024	133	No	1/02/2024	22/07/2024	No	No	Yes	Yes
630.	559.	C231238178054	18/12/2023	8/01/2024	U	8/02/2024	52	No	1/02/2024	8/02/2024	No	No	Yes	Yes
631.	560.	C231238212415	19/12/2023	9/01/2024	11/01/2024	17/05/2024	150	No	2/02/2024	29/05/2024	No	No	Yes	Yes
632.	561.	C231238212762	19/12/2023	9/01/2024	2/02/2024	19/03/2024	91	No	2/02/2024	224/012/2024	No	Yes	Yes	NP
633.	562.	C231238203258	19/12/2023	9/01/2024	11/01/2024	20/04/2024	123	No	2/02/2024	17/07/2024	No	No	Yes	Yes
634.	563.	C231238213161	19/12/2023	9/01/2024	11/01/2024	18/04/2024	121	No	2/02/2024	22/07/2024	No	No	Yes	Yes
635.	564.	C231238222228 C231138013889	20/12/2023	10/01/2024	11/01/2024	4/04/2024	106	No	3/02/2024	16/04/2024	No	No	Yes	Yes
636.	565.	C231238215608 C231238222228	20/12/2023	10/01/2024	10/01/2024	7/05/2024	139	Yes	3/02/2024	9/05/2024	No	No	Yes	Yes
637.	566.	C231238214780	20/12/2023	10/01/2024	11/01/2024	31/05/2024	163	No	3/02/2024	22/07/2024	No	No	Yes	Yes

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 (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)
638.	567.	C231238218215	20/12/2023	10/01/2024	11/01/2024	17/05/2024	149	No	3/02/2024	18/07/2024	No	No	Yes	Yes
639.	568.	C231238223854	21/12/2023	11/01/2024	11/01/2024	3/06/2024	165	Yes	4/02/2024	22/07/2024	No	No	Yes	Yes
640.	569.	C231238231023	22/12/2023	12/01/2024	12/01/2024	19/06/2024	180	Yes	5/02/2024	22/07/2024	No	No	Yes	Yes
641.	570.	C231238236766	23/12/2023	13/01/2024	12/01/2024	U3/07/2024	U193	Yes	6/02/2024	5/02/2024 N/A	No	Yes	NP	NP
642.	571.	C231238248185	24/12/2023	14/01/2024	19/01/2024	10/06/2024	169	No	7/02/2024	19/07/2024	No	No	Yes	Yes
643.	572.	C231238237082	24/12/2023	14/01/2024	8/02/2024	17/05/2024	145	No	7/02/2024	3/07/2024	No	No	Yes	Yes
644.	573.	C231238239739	25/12/2023	15/01/2024	U	26/06/2024	184	No	8/02/2024	1/10/2024	No	No	Yes	NP
645.	574.	C231238240776	26/12/2023	16/01/2024	16/01/2024	18/04/2024	114	Yes	9/02/2024	24/05/2024	No	No	Yes	Yes
646.	575.	C231238242418	27/12/2023	17/01/2024	12/01/2024	4/06/2024	160	Yes	10/02/2024	26/07/2024	No	No	Yes	Yes
647.	576.	C231238243129	27/12/2023	17/01/2024	9/02/2024	6/02/2024	41	No	10/02/2024	4/03/2024	Yes	No	Yes	Yes
648.	577.	C231238242192	27/12/2023	17/01/2024	9/02/2024	728/056/2024	15463	No	10/02/2024	97/02/2024	No	Yes	Yes	NP
649.	578.	C231238247429	28/12/2023	18/01/2024	12/01/2024	20/05/2024	144	Yes	11/02/2024	22/07/2024	No	No	Yes	Yes
650.	579.	C231238248045	29/12/2023	19/01/2024	18/01/2024	23/02/2024	56	Yes	12/02/2024	14/03/2024	No	No	Yes	Yes
651.	580.	C231238247916	29/12/2023	19/01/2024	12/02/2024	28/04/2024	121	No	12/02/2024	17/07/2024	No	No	Yes	NP
652.	581.	C231238254733	30/12/2023	20/01/2024	13/02/2024	12/06/2024	165	No	13/02/2024	22/07/2024	No	No	Yes	Yes
653.	582.	C240138267916	2/01/2024	23/01/2024	25/01/2024	1/06/2024	120	No	16/02/2024	22/07/2024	No	No	Yes	Yes
654.	583.	C240138260859	3/01/2024	24/01/2024	24/01/2024	6/03/2024	63	Yes	17/02/2024	6/06/2024	No	No	No	Yes
655.	584.	C240138262826 C231238070541	3/01/2024	24/01/2024	24/01/2024	7/05/2024	125	Yes	17/02/2024	13/05/2024	No	No	Yes	No
656.	585.	C240138262764 C231037655910	3/01/2024	24/01/2024	24/01/2024	13/03/2024	70	Yes	17/02/2024	20/03/2024	No	No	Yes	NP
657.	586.	C240138259893	3/01/2024	24/01/2024	24/01/2024	31/05/2024	149	Yes	17/02/2024	22/07/2024	No	No	Yes	Yes
658.	587.	C240138262639	3/01/2024	24/01/2024	24/01/2024	17/05/2024	135	Yes	17/02/2024	23/07/2024	No	No	Yes	Yes
659.	588.	C240138262950	3/01/2024	24/01/2024	24/01/2024	23/04/2024	111	Yes	17/02/2024	24/07/2024	No	No	Yes	Yes
660.	589.	C240138262779	3/01/2024	24/01/2024	24/01/2024	30/05/2024	148	Yes	17/02/2024	22/07/2024	No	No	Yes	Yes
661.	590.	C240138263045	3/01/2024	24/01/2024	25/01/2024	28/05/2024	146	No	17/02/2024	16/07/2024	No	No	Yes	Yes

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 (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)
662.	591.	C240138260825	3/01/2024	24/01/2024	24/01/2024	28/05/2024	146	Yes	17/02/2024	19/07/2024	No	No	Yes	Yes
663.	592.	C240138266991 C240138441502	4/01/2024	25/01/2024	25/01/2024	9/04/2024	96	Yes	18/02/2024	9/05/2024	No	No	Yes	Yes
664.	593.	C240138284517	5/01/2024	26/01/2024	25/01/2024	6/04/2024	92	Yes	19/02/2024	6/04/2024	No	No	NP	No
665.	594.	C240138292025	5/01/2024	26/01/2024	29/08/2024	21/06/2024	168	No	19/02/2024	29/08/2024	No	No	Yes	Yes
666.	804.	C240138284533	5/01/2024	26/01/2024	N/A	9/07/2024	186	N/ANo	19/02/2024	N/A	No	N/ANo	No	NP
667.	595.	C240138312508	7/01/2024	28/01/2024	29/01/2024	12/04/2024	96	No	21/02/2024	12/04/2024	No	No	NP	No
668.	596.	C240138390868 C230836639046	7/01/2024	28/01/2024	2/02/2024	6/06/2024	151	No	21/02/2024	6/08/2024	No	No	Yes	Yes
669.	597.	C240138312683	8/01/2024	29/01/2024	29/01/2024	1/03/2024	53	Yes	22/02/2024	1/03/2024	No	No	Yes	No
670.	599.	C240138313326	8/01/2024	29/01/2024	29/01/2024	19/06/2024	163	Yes	22/02/2024	26/07/2024	No	No	Yes	Yes
671.	600.	C240138320610	9/01/2024	30/01/2024	30/01/2024	125/034/2024	9456	Yes	23/02/2024	15/03/2024	No	No	Yes	NP
672.	601.	C240138319141	9/01/2024	30/01/2024	30/01/2024	20/05/2024	132	Yes	23/02/2024	26/07/2024	No	No	Yes	Yes
673.	602.	C240138334437 C231238026980	10/01/2024	31/01/2024	31/01/2024	15/03/2024	65	Yes	24/02/2024	23/04/2024	No	No	Yes	Yes
674.	603.	C240138357100 C231037503174	10/01/2024	31/01/2024	31/01/2024	20/05/2024	131	Yes	24/02/2024	22/07/2024	No	No	Yes	Yes
675.	604.	C240138335943	10/01/2024	31/01/2024	30/01/2024	2311/07/2024	18395	Yes	24/02/2024	231/0211/2024	No	YesNo	No	NP
676.	605.	C240138334813	10/01/2024	31/01/2024	31/01/2024	14/05/2024	125	Yes	24/02/2024	16/07/2024	No	No	Yes	Yes
677.	606.	C240138334830	10/01/2024	31/01/2024	31/01/2024	6/06/2024	148	Yes	24/02/2024	22/07/2024	No	No	Yes	Yes
678.	607.	C240138322929	10/01/2024	31/01/2024	31/01/2024	5/06/2024	147	Yes	24/02/2024	22/07/2024	No	No	Yes	Yes
679.	608.	C240138334666	10/01/2024	31/01/2024	31/01/2024	18/04/2024	99	Yes	24/02/2024	18/07/2024	No	No	Yes	Yes
680.	609.	C240138359151	11/01/2024	1/02/2024	1/02/2024	12/04/2024	92	Yes	25/02/2024	12/04/2024	No	No	NP	No
681.	610.	C240138357268	11/01/2024	1/02/2024	1/02/2024	20/05/2024	130	Yes	25/02/2024	22/07/2024	No	No	Yes	Yes
682.	611.	C240138359142 C231137882684	11/01/2024	1/02/2024	1/02/2024	16/02/2024	36	Yes	25/02/2024	15/03/2024	Yes	No	Yes	Yes
683.	612.	C240138357488	11/01/2024	1/02/2024	1/02/2024	19/06/2024	160	Yes	25/02/2024	24/07/2024	No	No	Yes	Yes

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 (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.	613.	C240138356501	11/01/2024	1/02/2024	1/02/2024	29/05/2024	139	Yes	25/02/2024	22/07/2024	No	No	Yes	Yes
685.	614.	C240138357125	11/01/2024	1/02/2024	1/02/2024	5/06/2024	146	Yes	25/02/2024	22/07/2024	No	No	Yes	Yes
686.	615.	C240138357538	11/01/2024	1/02/2024	1/02/2024	2/06/2024	143	Yes	25/02/2024	22/07/2024	No	No	Yes	Yes
687.	616.	C240138376271 C230937007417	12/01/2024	2/02/2024	2/02/2024	19/04/2024	98	Yes	26/02/2024	13/05/2024	No	No	Yes	Yes
688.	617.	C240138375147 C230937236994	12/01/2024	2/02/2024	2/02/2024	31/05/2024	140	Yes	26/02/2024	31/05/2024	No	No	NP	No
689.	618.	C240138372547 C230736426233	12/01/2024	2/02/2024	2/02/2024	15/03/2024	63	Yes	26/02/2024	26/04/2024	No	No	Yes	Yes
690.	619.	C240138372521 C231137889234	12/01/2024	2/02/2024	2/02/2024	6/04/2024	85	Yes	26/02/2024	6/04/2024	No	No	NP	No
691.	620.	C240138387014 C231238086638	12/01/2024	2/02/2024	2/02/2024	16/02/2024	35	Yes	26/02/2024	4/03/2024	Yes	No	Yes	NP
692.	621.	C240138386648	12/01/2024	2/02/2024	2/02/2024	20/05/2024	129	Yes	26/02/2024	18/07/2024	No	No	Yes	NP
693.	622.	C240138386650	12/01/2024	2/02/2024	2/02/2024	20/05/2024	129	Yes	26/02/2024	22/07/2024	No	No	Yes	NP
694.	623.	C240138383379	12/01/2024	2/02/2024	2/02/2024	25/04/2024	104	Yes	26/02/2024	30/07/2024	No	No	Yes	Yes
695.	624.	C240840296244	12/01/2024	2/02/2024	N/A	3/09/2024	235	No	26/02/2024	1/10/2024	No	No	Yes	Yes
696.	625.	C240138391699 C231137979088	13/01/2024	3/02/2024	5/02/2024	2/05/2024	110	No	27/02/2024	3/05/2024	No	No	Yes	NP
697.	626.	C240138391738 C240238574928	13/01/2024	3/02/2024	2/02/2024	14/03/2024	61	Yes	27/02/2024	15/03/2024	No	No	Yes	Yes
698.	627.	C240138391786	13/01/2024	3/02/2024	2/02/2024	5/04/2024	83	Yes	27/02/2024	19/08/2024	No	No	Yes	Yes
699.	628.	C240138393314	13/01/2024	3/02/2024	5/02/2024	8/06/2024	147	No	27/02/2024	30/07/2024	No	No	Yes	Yes
700.	629.	C240138417578	13/01/2024	3/02/2024	5/02/2024	23/04/2024	101	No	27/02/2024	22/07/2024	No	No	Yes	Yes
701.	630.	C240138396216	14/01/2024	4/02/2024	2/02/2024	21/05/2024	128	Yes	28/02/2024	26/08/2024	No	No	Yes	Yes
702.	631.	C240138418531	14/01/2024	4/02/2024	5/02/2024	18/06/2024	156	No	28/02/2024	19/07/2024	No	No	Yes	Yes
703.	632.	C240138417659	14/01/2024	4/02/2024	5/02/2024	24/05/2024	131	No	28/02/2024	30/07/2024	No	No	Yes	Yes
704.	N/A	C240138417808	15/01/2024	5/02/2024	5/02/2024	22/02/2024	38	Yes	29/02/2024	29/02/2024	Yes	Yes	Yes	NP

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 (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)
705.	633.	C240138418104 C240238750747	15/01/2024	5/02/2024	5/02/2024	U	UN/A	Yes	29/02/2024	26/04/2024	No	No	NP	No
706.	634.	C240138417736 C231037656486	15/01/2024	5/02/2024	5/02/2024	5/06/2024	142	Yes	29/02/2024	12/06/2024	No	No	Yes	Yes
707.	635.	C240138417981	15/01/2024	5/02/2024	5/02/2024	21/05/2024	127	Yes	29/02/2024	27/07/2024	No	No	Yes	Yes
708.	636.	C240138437533 C230736373148	16/01/2024	6/02/2024	5/02/2024	15/04/2024	90	Yes	1/03/2024	9/05/2024	No	No	Yes	Yes
709.	638.	C240138442540	17/01/2024	7/02/2024	7/02/2024	21/05/2024	125	Yes	2/03/2024	22/07/2024	No	No	Yes	Yes
710.	641.	C240138441373	17/01/2024	7/02/2024	7/02/2024	U	UN/A	Yes	2/03/2024	11/06/2024	No	No	NP	No
711.	642.	C240138442951 C231037707887	17/01/2024	7/02/2024	7/02/2024	15/04/2024	89	Yes	2/03/2024	15/04/2024	No	No	Yes	No
712.	643.	C240138442607 C231238177985	17/01/2024	7/02/2024	7/02/2024	16/04/2024	90	Yes	2/03/2024	16/04/2024	No	No	NP	No
713.	644.	C240138441502 C230937225602	17/01/2024	7/02/2024	7/02/2024	22/03/2024	65	Yes	2/03/2024	2/04/2024	No	No	Yes	Yes
714.	646.	C240138441909 C240138495287	17/01/2024	7/02/2024	7/02/2024	26/04/2024	100	Yes	2/03/2024	22/07/2024	No	No	Yes	Yes
715.	648.	C240138442521	17/01/2024	7/02/2024	7/02/2024	5/06/2024	140	Yes	2/03/2024	24/07/2024	No	No	Yes	Yes
716.	650.	C240138441776	17/01/2024	7/02/2024	7/02/2024	10/05/2024	114	Yes	2/03/2024	19/07/2024	No	No	Yes	Yes
717.	651.	C240138441539	17/01/2024	7/02/2024	7/02/2024	28/06/2024	163	Yes	2/03/2024	12/07/2024	No	No	Yes	Yes
718.	652.	C240138441451	17/01/2024	7/02/2024	7/02/2024	8/06/2024	143	Yes	2/03/2024	24/07/2024	No	No	Yes	NP
719.	653.	C240138441631	17/01/2024	7/02/2024	7/02/2024	22/05/2024	126	Yes	2/03/2024	18/07/2024	No	No	Yes	Yes
720.	654.	C240138441566	17/01/2024	7/02/2024	7/02/2024	27/06/2024	162	Yes	2/03/2024	22/07/2024	No	No	Yes	Yes
721.	655.	C240138446353	18/01/2024	8/02/2024	8/02/2024	13/03/2024	55	Yes	3/03/2024	11/03/2024	No	No	Yes	NP
722.	656.	C240138447423	18/01/2024	8/02/2024	8/02/2024	29/05/2024	132	Yes	3/03/2024	22/07/2024	No	No	Yes	Yes
723.	657.	C240138445503 C231037619703	18/01/2024	8/02/2024	8/02/2024	15/03/2024	57	Yes	3/03/2024	20/03/2024	No	No	Yes	Yes
724.	658.	C240138464887 C240238566296	18/01/2024	8/02/2024	9/02/2024	19/04/2024	92	No	3/03/2024	19/04/2024	No	No	NP	No
725.	659.	C240138445790 C231137883128	18/01/2024	8/02/2024	8/02/2024	22/03/2024	64	Yes	3/03/2024	15/05/2024	No	No	Yes	Yes

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 (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)
726.	660.	C240138444356	18/01/2024	8/02/2024	8/02/2024	22/05/2024	125	Yes	3/03/2024	22/07/2024	No	No	Yes	Yes
727.	661.	C240138446772	18/01/2024	8/02/2024	8/02/2024	22/05/2024	125	Yes	3/03/2024	31/07/2024	No	No	Yes	Yes
728.	663.	C240138444474	18/01/2024	8/02/2024	1/03/2024	6/05/2024	109	No	3/03/2024	18/05/2024	No	No	Yes	Yes
729.	664.	C240138444531	18/01/2024	8/02/2024	8/02/2024	21/05/2024	124	Yes	3/03/2024	8/07/2024	No	No	Yes	Yes
730.	665.	C240138446353	18/01/2024	8/02/2024	8/02/2024	13/03/2024	55	Yes	3/03/2024	11/03/2024	No	No	Yes	NP
731.	666.	C240138446601	18/01/2024	8/02/2024	30/07/2024	30/07/2024	194	No	3/03/2024	30/07/2024	No	No	No	Yes
732.	667.	C240138466825 C240238575239	19/01/2024	9/02/2024	4/03/2024	3/06/2024	136	No	4/03/2024	3/06/2024	No	No	NP	No
733.	668.	C240138468467	19/01/2024	9/02/2024	9/02/2024	26/06/2024	159	Yes	4/03/2024	22/07/2024	No	No	Yes	Yes
734.	670.	C240138472599	20/01/2024	10/02/2024	9/02/2024	10/05/2024	111	Yes	5/03/2024	22/07/2024	No	No	Yes	No
735.	671.	C240138565035	20/01/2024	10/02/2024	U	22/05/2024	123	No	5/03/2024	19/07/2024	No	No	Yes	Yes
736.	673.	C240138494864 C240238629218	21/01/2024	11/02/2024	9/02/2024	21/06/2024	152	Yes	6/03/2024	23/07/2024	No	No	Yes	Yes
737.	674.	C240138495290 C231037662077	22/01/2024	12/02/2024	12/02/2024	6/04/2024	75	Yes	7/03/2024	6/04/2024	No	No	Yes	No
738.	675.	C240138495287 C231037472758	22/01/2024	12/02/2024	12/02/2024	29/05/2024	128	Yes	7/03/2024	19/07/2024	No	No	Yes	Yes
739.	676.	C240138495603	22/01/2024	12/02/2024	12/02/2024	23/05/2024	122	Yes	7/03/2024	19/07/2024	No	No	Yes	Yes
740.	678.	C240138495505	22/01/2024	12/02/2024	12/02/2024	23/05/2024	122	Yes	7/03/2024	19/07/2024	No	No	Yes	Yes
741.	679.	C240138513003 C240238617961	23/01/2024	13/02/2024	13/02/2024	11/04/2024	79	Yes	8/03/2024	12/04/2024	No	No	Yes	Yes
742.	680.	C240138518999	25/01/2024	15/02/2024	15/02/2024	6/04/2024	72	Yes	10/03/2024	6/04/2024	No	No	NP	No
743.	681.	C240138518792	25/01/2024	15/02/2024	13/02/2024	12/07/2024	169	Yes	10/03/2024	103/07/2024	No	YesNo	NP	NP
744.	682.	C240138518822	25/01/2024	15/02/2024	15/02/2024	19/04/2024	85	Yes	10/03/2024	7/05/2024	No	No	Yes	NP
745.	683.	C240138519315	25/01/2024	15/02/2024	15/02/2024	10/06/2024	137	Yes	10/03/2024	24/07/2024	No	No	Yes	Yes
746.	684.	C240138520001	25/01/2024	15/02/2024	15/02/2024	3/06/2024	130	Yes	10/03/2024	16/07/2024	No	No	Yes	Yes
747.	685.	C240138518931	25/01/2024	15/02/2024	15/02/2024	1/06/2024	128	Yes	10/03/2024	22/07/2024	No	No	Yes	Yes

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 (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)
748.	687.	C240138523929	27/01/2024	17/02/2024	30/01/2024	29/01/2024	2	Yes	12/03/2024	16/04/2024	Yes	No	NP	No
749.	688.	C240138552445 C240238621136	27/01/2024	17/02/2024	19/02/2024	9/05/2024	103	No	12/03/2024	23/05/2024	No	No	Yes	Yes
750.	689.	C240339018306	29/01/2024	19/02/2024	19/02/2024	3/06/2024	126	Yes	14/03/2024	24/07/2024	No	No	Yes	NP
751.	690.	C240138565857	30/01/2024	20/02/2024	23/02/2024	6/04/2024	67	No	15/03/2024	6/04/2024	No	No	NP	No
752.	691.	C240138555291	30/01/2024	20/02/2024	20/02/2024	6/04/2024	67	Yes	15/03/2024	6/04/2024	No	No	NP	No
753.	692.	C240138557627 C240238614878	30/01/2024	20/02/2024	20/02/2024	4/04/2024	65	Yes	15/03/2024	14/05/2024	No	No	Yes	Yes
754.	694.	C240138557043 C240238786540	30/01/2024	20/02/2024	20/02/2024	237/054/2024	8488	Yes	15/03/2024	1423/043/2024	No	YesNo	Yes	NP
755.	695.	C240138555142	30/01/2024	20/02/2024	20/02/2024	11/04/2024	72	Yes	15/03/2024	23/07/2024	No	No	Yes	Yes
756.	696.	C240138556929	30/01/2024	20/02/2024	20/02/2024	23/05/2024	114	Yes	15/03/2024	22/07/2024	No	No	Yes	Yes
757.	697.	C240138558801	30/01/2024	20/02/2024	20/02/2024	21/05/2024	112	Yes	15/03/2024	18/07/2024	No	No	Yes	Yes
758.	698.	C240138556954	30/01/2024	20/02/2024	21/02/2024	22/06/2024	144	No	15/03/2024	30/07/2024	No	No	Yes	Yes
759.	700.	C240138556950	30/01/2024	20/02/2024	20/02/2024	29/04/2024	90	Yes	15/03/2024	23/07/2024	No	No	Yes	Yes
760.	701.	C240238574436	30/01/2024	20/02/2024	23/02/2024	27/05/2024	118	No	15/03/2024	8/07/2024	No	No	Yes	Yes
761.	702.	C240338919555	30/01/2024	20/02/2024	25/04/2024	18/04/2024	79	No	15/03/2024	10/05/2024	No	No	Yes	NP
762.	705.	C240138565876	31/01/2024	21/02/2024	15/03/2024	22/03/2024	51	No	16/03/2024	9/05/2024	No	No	Yes	Yes
763.	706.	C240138561885	31/01/2024	21/02/2024	21/02/2024	11/06/2024	132	Yes	16/03/2024	11/06/2024	No	No	NP	No
764.	707.	C240238574865 C240238785162	31/01/2024	21/02/2024	23/02/2024	810/04/2024	6870	No	16/03/2024	22/07/2024	No	No	Yes	NP
765.	708.	C240238566577 C230937056376	31/01/2024	21/02/2024	23/02/2024	21/03/2024	50	No	16/03/2024	22/03/2024	No	No	Yes	Yes
766.	709.	C240238571992 C231238128282	31/01/2024	21/02/2024	23/02/2024	26/04/2024	86	No	16/03/2024	13/06/2024	No	No	Yes	Yes
767.	711.	C240238565938	31/01/2024	21/02/2024	23/02/2024	30/05/2024	120	No	16/03/2024	30/07/2024	No	No	Yes	Yes
768.	712.	C240138565876	31/01/2024	21/02/2024	15/03/2024	22/03/2024	51	No	16/03/2024	9/05/2024	No	No	Yes	Yes
769.	713.	C240238566724	1/02/2024	22/02/2024	23/02/2024	21/03/2024	49	No	17/03/2024	22/03/2024	No	No	Yes	Yes

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 (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)
770.	714.	C240238566576 C240238780853	1/02/2024	22/02/2024	23/02/2024	18/03/2024	46	No	17/03/2024	19/03/2024	No	No	Yes	Yes
771.	715.	C240238566296 C240138334437	1/02/2024	22/02/2024	23/02/2024	11/04/2024	70	No	17/03/2024	13/05/2024	No	No	NP	Yes
772.	718.	C240339080514 C231037365657	1/02/2024	22/02/2024	1/04/2024	5/04/2024	64	No	17/03/2024	2/05/2024	No	No	Yes	Yes
773.	723.	C240238566549	1/02/2024	22/02/2024	23/02/2024	3/06/2024	123	No	17/03/2024	24/07/2024	No	No	Yes	NP
774.	724.	C240238566496	1/02/2024	22/02/2024	U	9/04/2024	68	No	17/03/2024	26/07/2024	No	No	Yes	No
775.	725.	C240238572803 C230536034232	2/02/2024	23/02/2024	23/02/2024	1/04/2024	59	Yes	18/03/2024	27/05/2024	No	No	Yes	Yes
776.	726.	C240238575239 C231037375180	2/02/2024	23/02/2024	23/02/2024	7/06/2024	126	Yes	18/03/2024	11/07/2024	No	No	Yes	NP
777.	727.	C240238576567 C240138557627	2/02/2024	23/02/2024	23/02/2024	27/03/2024	54	Yes	18/03/2024	27/03/2024	No	No	Yes	Yes
778.	729.	C240238627004 C240138442951	2/02/2024	23/02/2024	1/03/2024	22/02/2024	20	No	18/03/2024	1/03/2024	Yes	Yes	NP	NP
779.	732.	C240238574928 C231137796998	2/02/2024	23/02/2024	23/02/2024	9/04/2024	67	Yes	18/03/2024	7/06/2024	No	No	Yes	NP
780.	734.	C240238614303	2/02/2024	23/02/2024	5/03/2024	9/06/2024	128	No	18/03/2024	30/07/2024	No	No	Yes	Yes
781.	735.	C240339018366	3/02/2024	24/02/2024	23/02/2024	18/06/2024	136	Yes	19/03/2024	18/06/2024	No	No	NP	No
782.	736.	C240238578308	3/02/2024	24/02/2024	23/02/2024	7/06/2024	125	Yes	19/03/2024	22/07/2024	No	No	Yes	Yes
783.	737.	C240238578342	3/02/2024	24/02/2024	23/02/2024	30/04/2024	87	Yes	19/03/2024	19/07/2024	No	No	Yes	Yes
784.	738.	C240238579147	3/02/2024	24/02/2024	23/02/2024	12/06/2024	130	Yes	19/03/2024	9/07/2024	No	No	Yes	NP
785.	743.	C240238577461	3/02/2024	24/02/2024	23/02/2024	13/08/2024	192	Yes	19/03/2024	13/08/2024	No	No	No	Yes
786.	744.	C240238579118	3/02/2024	24/02/2024	23/02/2024	19/06/2024	137	Yes	19/03/2024	22/07/2024	No	No	Yes	Yes
787.	745.	C240238579154	3/02/2024	24/02/2024	12/06/2024	15/05/2024	102	No	19/03/2024	12/06/2024	No	No	Yes	Yes
788.	746.	C240238578296	3/02/2024	24/02/2024	24/07/2024	U	UN/A	No	19/03/2024	24/07/2024	No	No	Yes	NP
789.	747.	C240238579152	3/02/2024	24/02/2024	27/06/2024	U	UN/A	No	19/03/2024	27/06/2024	No	No	NP	No
790.	748.	C240238613955	4/02/2024	25/02/2024	23/02/2024	20/06/2024	137	Yes	20/03/2024	20/06/2024	No	No	NP	No

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 (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)
791.	749.	C240238613949 C230937310133	4/02/2024	25/02/2024	23/02/2024	9/04/2024	65	Yes	20/03/2024	30/05/2024	No	No	Yes	NP
792.	750.	C240238613934	4/02/2024	25/02/2024	23/02/2024	1/06/2024	118	Yes	20/03/2024	16/07/2024	No	No	Yes	Yes
793.	761.	C240238613950	4/02/2024	25/02/2024	23/02/2024	5/06/2024	122	Yes	20/03/2024	22/07/2024	No	No	Yes	Yes
794.	767.	C240238611499	4/02/2024	25/02/2024	23/02/2024	28/06/2024	145	Yes	20/03/2024	26/07/2024	No	No	Yes	NP
795.	778.	C240238614205	4/02/2024	25/02/2024	22/07/2024	1/06/2024	118	No	20/03/2024	22/07/2024	No	No	Yes	Yes
796.	779.	C240238614878 C240138513003	5/02/2024	26/02/2024	26/02/2024	5/06/2024	121	Yes	21/03/2024	22/07/2024	No	No	Yes	NP
797.	780.	C240238614638 C231238096058	5/02/2024	26/02/2024	26/02/2024	23/04/2024	78	Yes	21/03/2024	10/05/2024	No	No	Yes	Yes
798.	781.	C240238614884 C230836761531	5/02/2024	26/02/2024	26/02/2024	31/07/2024	177	Yes	21/03/2024	31/07/2024	No	No	No	Yes
799.	782.	C240238578372	5/02/2024	26/02/2024	26/02/2024	5/06/2024	121	Yes	21/03/2024	22/07/2024	No	No	Yes	Yes
800.	783.	C240238614295	5/02/2024	26/02/2024	26/02/2024	2/04/2024	57	Yes	21/03/2024	29/05/2024	No	No	Yes	NP
801.	792.	C240238615062	5/02/2024	26/02/2024	26/02/2024	24/05/2024	109	Yes	21/03/2024	23/07/2024	No	No	Yes	Yes
802.	794.	C240238615277	5/02/2024	26/02/2024	26/02/2024	23/05/2024	108	Yes	21/03/2024	19/07/2024	No	No	Yes	Yes
803.	795.	C240238617961 C230937222425	6/02/2024	27/02/2024	27/02/2024	9/04/2024	63	Yes	22/03/2024	2/05/2024	No	No	Yes	Yes
804.	798.	C240238616810 C231037366441	6/02/2024	27/02/2024	27/02/2024	29/04/2024	83	Yes	22/03/2024	11/06/2024	No	No	Yes	Yes
805.	799.	C240238621136 C231137883323	6/02/2024	27/02/2024	28/02/2024	12/04/2024	66	No	22/03/2024	2213/053/2024	No	YesNo	Yes	Yes
806.	801.	C240238618626 C230937237080	6/02/2024	27/02/2024	27/02/2024	25/04/2024	79	Yes	22/03/2024	10/05/2024	No	No	Yes	Yes
807.	805.	C240238618409 C230937173896	6/02/2024	27/02/2024	27/02/2024	5/06/2024	120	Yes	22/03/2024	22/07/2024	No	No	Yes	Yes
808.	806.	C240238618057	6/02/2024	27/02/2024	27/02/2024	U	UN/A	Yes	22/03/2024	10/05/2024	No	No	NP	No
809.	807.	C240238621392	7/02/2024	28/02/2024	28/02/2024	1/06/2024	115	Yes	23/03/2024	3/07/2024	No	No	Yes	Yes
810.	808.	C240238621549	7/02/2024	28/02/2024	28/02/2024	29/04/2024	82	Yes	23/03/2024	15/07/2024	No	No	Yes	Yes
811.	809.	C240238621466	7/02/2024	28/02/2024	28/02/2024	7/05/2024	90	Yes	23/03/2024	10/05/2024	No	No	Yes	Yes

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 (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)
812.	810.	C240238621808	7/02/2024	28/02/2024	6/06/2024	6/06/2024	120	No	23/03/2024	6/06/2024	No	No	NP	No
813.	811.	C240238629218 C230937074743	9/02/2024	1/03/2024	1/03/2024	6/04/2024	57	Yes	25/03/2024	25/03/2024	No	Yes	NP	NP
814.	812.	C240238652847 C240338876809	10/02/2024	2/03/2024	1/03/2024	6/05/2024	86	Yes	26/03/2024	18/05/2024	No	No	Yes	Yes
815.	813.	C240238652791	10/02/2024	2/03/2024	1/03/2024	9/06/2024	120	Yes	26/03/2024	22/07/2024	No	No	Yes	Yes
816.	814.	C240539382696	10/02/2024	2/03/2024	9/08/2024	9/08/2024	181	No	26/03/2024	9/08/2024	No	No	No	NP
817.	815.	C240238663850	12/02/2024	4/03/2024	4/03/2024	23/05/2024	101	Yes	28/03/2024	30/07/2024	No	No	Yes	Yes
818.	816.	C240238665048	12/02/2024	4/03/2024	19/04/2024	19/04/2024	67	No	28/03/2024	13/05/2024	No	No	Yes	NP
819.	817.	C240238665196	13/02/2024	5/03/2024	5/03/2024	4/06/2024	112	Yes	29/03/2024	17/07/2024	No	No	Yes	Yes
820.	818.	C240238665162	13/02/2024	5/03/2024	5/03/2024	16/06/2024	124	Yes	29/03/2024	22/07/2024	No	No	Yes	Yes
821.	819.	C240238665087	13/02/2024	5/03/2024	5/03/2024	23/05/2024	100	Yes	29/03/2024	11/06/2024	No	No	Yes	Yes
822.	820.	C240238665468	13/02/2024	5/03/2024	5/03/2024	14/05/2024	91	Yes	29/03/2024	15/05/2024	No	No	Yes	Yes
823.	821.	C240238689543 C240238769879	14/02/2024	6/03/2024	28/03/2024	6/06/2024	113	No	30/03/2024	6/06/2024	No	No	NP	No
824.	822.	C240238684791	14/02/2024	6/03/2024	6/03/2024	7/05/2024	83	Yes	30/03/2024	4/07/2024	No	No	Yes	Yes
825.	823.	C240238685211	14/02/2024	6/03/2024	6/03/2024	21/06/2024	128	Yes	30/03/2024	23/07/2024	No	No	Yes	Yes
826.	824.	C240238689810	14/02/2024	6/03/2024	6/03/2024	7/06/2024	114	Yes	30/03/2024	5/07/2024	No	No	Yes	Yes
827.	825.	C240238685203	14/02/2024	6/03/2024	6/03/2024	29/03/2024	44	Yes	30/03/2024	30/07/2024	Yes	No	Yes	Yes
828.	826.	C240238683957	14/02/2024	6/03/2024	6/03/2024	22/05/2024	98	Yes	30/03/2024	4/07/2024	No	No	Yes	Yes
829.	827.	C240238685569	14/02/2024	6/03/2024	6/03/2024	86/06/2024	1135	Yes	30/03/2024	623/074/2024	No	No	NP	Yes
830.	828.	C240238692046 C240138552445	15/02/2024	7/03/2024	6/03/2024	20/04/2024	65	Yes	31/03/2024	18/05/2024	No	No	Yes	Yes
831.	829.	C240238692064	15/02/2024	7/03/2024	6/03/2024	26/07/2024	162	Yes	31/03/2024	26/07/2024	No	No	Yes	Yes
832.	830.	C240238695241	15/02/2024	7/03/2024	28/03/2024	2/06/2024	108	No	31/03/2024	22/07/2024	No	No	Yes	Yes
833.	831.	C240238692310	15/02/2024	7/03/2024	28/03/2024	18/06/2024	124	No	31/03/2024	30/07/2024	No	No	Yes	Yes
834.	832.	C240238695151	15/02/2024	7/03/2024	28/03/2024	2/05/2024	77	No	31/03/2024	28/05/2024	No	No	NP	NP

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 (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)
835.	833.	C240238716475 C231137889412	16/02/2024	8/03/2024	1/04/2024	10/06/2024	115	No	1/04/2024	27/08/2024	No	No	Yes	Yes
836.	834.	C240238717772 C230937288788	16/02/2024	8/03/2024	1/04/2024	5/04/2024	49	No	1/04/2024	123/04/2024	No	YesNo	Yes	NP
837.	835.	C240238717538 C240138494864	16/02/2024	8/03/2024	7/03/2024	24/05/2024	98	Yes	1/04/2024	19/07/2024	No	No	Yes	Yes
838.	836.	C240238717607	16/02/2024	8/03/2024	7/03/2024	27/06/2024	132	Yes	1/04/2024	22/07/2024	No	No	Yes	Yes
839.	837.	C240238717311	16/02/2024	8/03/2024	7/03/2024	18/06/2024	123	Yes	1/04/2024	23/07/2024	No	No	Yes	Yes
840.	838.	C240238730626	17/02/2024	9/03/2024	7/03/2024	4/06/2024	108	Yes	2/04/2024	3/07/2024	No	No	Yes	NP
841.	839.	C240238739865 C240138445790	18/02/2024	10/03/2024	8/03/2024	22/03/2024	33	Yes	3/04/2024	26/04/2024	Yes	No	Yes	No
842.	840.	C240238739822 C230937221995	18/02/2024	10/03/2024	8/03/2024	8/06/2024	111	Yes	3/04/2024	22/07/2024	No	No	NP	NP
843.	841.	C240238739856	18/02/2024	10/03/2024	11/03/2024	9/06/2024	112	No	3/04/2024	16/07/2024	No	No	Yes	Yes
844.	842.	C240238760747 C230134703504	19/02/2024	11/03/2024	12/03/2024	6/05/2024	77	No	4/04/2024	10/05/2024	No	No	Yes	Yes
845.	843.	C240238744582 C240138441909	19/02/2024	11/03/2024	11/03/2024	10/05/2024	81	Yes	4/04/2024	22/07/2024	No	No	Yes	Yes
846.	849.	C240238740150	19/02/2024	11/03/2024	11/03/2024	31/05/2024	102	Yes	4/04/2024	22/07/2024	No	No	Yes	NP
847.	850.	C240238748481	19/02/2024	11/03/2024	12/03/2024	8/06/2024	110	No	4/04/2024	22/07/2024	No	No	Yes	NP
848.	851.	C240238753166	20/02/2024	12/03/2024	12/03/2024	2/06/2024	103	Yes	5/04/2024	24/07/2024	No	No	Yes	Yes
849.	852.	C240238769879 C231137944806	21/02/2024	13/03/2024	13/03/2024	26/03/2024	34	Yes	6/04/2024	26/03/2024	Yes	Yes	Yes	No
850.	853.	C240238768459	21/02/2024	13/03/2024	13/03/2024	26/05/2024	95	Yes	6/04/2024	29/07/2024	No	No	NP	Yes
851.	854.	C240840048761	22/02/2024	14/03/2024	N/A	29/07/2024	158	No	7/04/2024	20/08/2024	No	No	Yes	Yes
852.	855.	C240238781017 C240238572803	23/02/2024	15/03/2024	14/03/2024	28/03/2024	34	Yes	8/04/2024	28/03/2024	Yes	Yes	No	NP
853.	856.	C240238780853 C240238784583	23/02/2024	15/03/2024	14/03/2024	276/03/2024	332	Yes	8/04/2024	26/03/2024	Yes	Yes	Yes	No
854.	857.	C240238787869	23/02/2024	15/03/2024	25/03/2024	14/05/2024	81	No	8/04/2024	22/07/2024	No	No	Yes	Yes
855.	858.	C240238781089	23/02/2024	15/03/2024	N/A	27/03/2024	33	No	8/04/2024	28/03/2024	Yes	Yes	No	No

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 (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)
856.	859.	C240238787869	23/02/2024	15/03/2024	25/03/2024	14/05/2024	81	No	8/04/2024	22/07/2024	No	No	Yes	Yes
857.	860.	C240238784616	24/02/2024	16/03/2024	14/03/2024	7/05/2024	73	Yes	9/04/2024	7/05/2024	No	No	NP	No
858.	861.	C240238784583 C240238576567	24/02/2024	16/03/2024	14/03/2024	153/05/2024	8169	Yes	9/04/2024	923/045/2024	No	YesNo	Yes	Yes
859.	862.	C240238785796	24/02/2024	16/03/2024	18/03/2024	19/07/2024	146	No	9/04/2024	31/07/2024	No	No	Yes	Yes
860.	863.	C240539404039	26/02/2024	18/03/2024	28/05/2024	12/07/2024	137	No	11/04/2024	6/08/2024	No	No	No	No
861.	864.	C240238785162 C240138376271	26/02/2024	18/03/2024	19/03/2024	26/03/2024	29	No	11/04/2024	27/03/2024	Yes	Yes	Yes	NP
862.	865.	C240238786540 C230937298729	26/02/2024	18/03/2024	18/03/2024	6/06/2024	101	Yes	11/04/2024	6/06/2024	No	No	NP	No
863.	866.	C240238785744 C240339080514	26/02/2024	18/03/2024	18/03/2024	28/03/2024	31	Yes	11/04/2024	28/03/2024	Yes	Yes	No	No
864.	867.	C240238791211	27/02/2024	19/03/2024	19/03/2024	6/04/2024	39	Yes	12/04/2024	19/04/2024	Yes	No	Yes	NP
865.	868.	C240238802802	27/02/2024	19/03/2024	20/03/2024	31/05/2024	94	No	12/04/2024	30/07/2024	No	No	Yes	Yes
866.	869.	C240238802995 C240238616810	28/02/2024	20/03/2024	20/03/2024	17/04/2024	49	Yes	13/04/2024	10/04/2024	No	Yes	Yes	NP
867.	870.	C240238803192 C231037618597	28/02/2024	20/03/2024	20/03/2024	3/05/2024	65	Yes	13/04/2024	16/05/2024	No	No	Yes	Yes
868.	871.	C240238802722	28/02/2024	20/03/2024	20/03/2024	U	UN/A	Yes	13/04/2024	10/04/2024	No	Yes	NP	No
869.	872.	C240539584921	29/02/2024	21/03/2024	U	24/06/2024	116	No	14/04/2024	16/07/2024	No	No	Yes	Yes
870.	873.	C240338811691	1/03/2024	22/03/2024	21/03/2024	U	UN/A	Yes	15/04/2024	15/04/2024	No	Yes	NP	NP
871.	874.	C240338811068	1/03/2024	22/03/2024	21/03/2024	25/03/2024	24	Yes	15/04/2024	4/04/2024	Yes	Yes	No	Yes
872.	875.	C240338858513	6/03/2024	27/03/2024	26/03/2024	2/06/2024	88	Yes	20/04/2024	25/07/2024	No	No	Yes	Yes
873.	876.	C240338864804	8/03/2024	29/03/2024	27/03/2024	28/03/2024	20	Yes	22/04/2024	8/05/2024	Yes	No	Yes	Yes
874.	877.	C240338876809 C231137758704	9/03/2024	30/03/2024	26/03/2024	26/03/2024	17	Yes	23/04/2024	2/05/2024	Yes	No	Yes	NP
875.	878.	C240338874857 C231037366899	9/03/2024	30/03/2024	28/03/2024	2/04/2024	24	Yes	23/04/2024	2/04/2024	Yes	Yes	No	No
876.	879.	C240338909878	12/03/2024	2/04/2024	2/04/2024	22/05/2024	71	Yes	26/04/2024	22/05/2024	No	No	NP	No

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 (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)
877.	504.	C240338926203	15/03/2024	5/04/2024	2/04/2024	9/05/2024	55	Yes	29/04/2024	U	No	No	Yes	NP
878.	N/A	C240338924504	15/03/2024	5/04/2024	N/A	26/03/2024	11	Yes	29/04/2024	27/03/2024	Yes	Yes	Yes	NP
879.	N/A	C240338968375	17/03/2024	7/04/2024	26/03/2024	28/03/2024	11	Yes	1/05/2024	2/04/2024	Yes	Yes	Yes	NP
880.	880.	C240339025130	19/03/2024	9/04/2024	10/04/2024	521/056/2024	7863	No	3/05/2024	3/05/2024U	No	YesNo	NP	NP
881.	881.	C240339014001	19/03/2024	9/04/2024	N/A	25/03/2024	6	Yes	3/05/2024	25/03/2024	Yes	Yes	No	NP
882.	882.	C240339031178 C231037336840	20/03/2024	10/04/2024	10/04/2024	27/03/2024	7	Yes	4/05/2024	10/05/2024	Yes	No	Yes	Yes
883.	883.	C240339031092	20/03/2024	10/04/2024	10/04/2024	2/06/2024	74	Yes	4/05/2024	22/07/2024	No	No	Yes	Yes
884.	884.	C240339039025	22/03/2024	12/04/2024	N/A	5/04/2024	14	No	6/05/2024	16/04/2024	Yes	Yes	Yes	Yes
885.	885.	C240339038666	22/03/2024	12/04/2024	10/04/2024	8/04/2024	17	Yes	6/05/2024	10/04/2024	Yes	Yes	No	Yes
886.	886.	C240339047945	23/03/2024	13/04/2024	26/07/2024	26/07/2024	125	No	7/05/2024	26/07/2024	No	No	No	NP
887.	887.	C240339067974	26/03/2024	16/04/2024	25/04/2024	5/06/2024	71	No	10/05/2024	17/05/2024	No	No	No	NP
888.	888.	C240339068591	26/03/2024	16/04/2024	13/05/2024	18/04/2024	23	No	10/05/2024	23/07/2024	Yes	No	Yes	Yes
889.	889.	C240339072046	27/03/2024	17/04/2024	16/04/2024	29/04/2024	33	Yes	11/05/2024	29/04/2024	Yes	Yes	NP	No
890.	890.	C240339071881	27/03/2024	17/04/2024	16/04/2024	29/04/2024	33	Yes	11/05/2024	29/04/2024	Yes	Yes	NP	No
891.	891.	C240439112124	27/03/2024	17/04/2024	25/04/2024	19/06/2024	84	No	11/05/2024	4/09/2024	No	No	No	NP
892.	892.	C240339072316	27/03/2024	17/04/2024	N/A	10/04/2024	14	Yes	11/05/2024	9/04/2024	Yes	Yes	No	Yes
893.	893.	C240339083843 C240238739865	28/03/2024	18/04/2024	25/04/2024	31/07/2024	125	No	12/05/2024	31/07/2024	No	No	No	Yes
894.	894.	C240339077695	28/03/2024	18/04/2024	18/04/2024	26/07/2024	120	Yes	12/05/2024	26/07/2024	No	No	No	Yes
895.	896.	C240339080624 C231037613270	29/03/2024	19/04/2024	25/04/2024	9/05/2024	41	No	13/05/2024	29/05/2024	Yes	No	Yes	No
896.	897.	C240439095458	2/04/2024	23/04/2024	23/04/2024	10/07/2024	99	Yes	17/05/2024	26/07/2024	No	No	Yes	NP
897.	898.	C240439099100	2/04/2024	23/04/2024	23/04/2024	13/06/2024	72	Yes	17/05/2024	9/09/2024	No	No	Yes	Yes
898.	899.	C240439151201	5/04/2024	26/04/2024	29/04/2024	13/05/2024	38	No	20/05/2024	13/05/2024	Yes	Yes	Yes	Yes
899.	900.	C240439172491	10/04/2024	1/05/2024	1/05/2024	18/04/2024	8	Yes	25/05/2024	14/06/2024	Yes	No	Yes	NP

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 (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)
900.	901.	C240439236480	14/04/2024	5/05/2024	3/05/2024	28/05/2024	44	Yes	29/05/2024	12/06/2024	Yes	No	Yes	NP
901.	902.	C240439273466	17/04/2024	8/05/2024	8/05/2024	U	UN/A	Yes	1/06/2024	24/07/2024	No	No	Yes	NP
902.	903.	C240439247677	17/04/2024	8/05/2024	7/05/2024	U	UN/A	Yes	1/06/2024	31/05/2024	No	Yes	NP	NP
903.	904.	C240439291371	19/04/2024	10/05/2024	10/05/2024	15/07/2024	87	Yes	3/06/2024	10/09/2024	No	No	No	NP
904.	905.	C240439358048	26/04/2024	17/05/2024	17/05/2024	21/05/2024	25	Yes	10/06/2024	26/07/2024	Yes	No	Yes	NP
905.	906.	C240439371594	30/04/2024	21/05/2024	21/05/2024	18/06/2024	49	Yes	14/06/2024	26/07/2024	No	No	Yes	Yes
906.	907.	C240539424513	8/05/2024	29/05/2024	17/05/2024	17/05/2024	9	Yes	22/06/2024	17/05/2024	Yes	Yes	NP	No
907.	908.	C240539449597	11/05/2024	1/06/2024	1/06/2024	4/06/2024	24	Yes	25/06/2024	26/07/2024	Yes	No	No	NP
908.	N/A	C240539464323	12/05/2024	2/06/2024	1/06/2024	14/06/2024	33	Yes	26/06/2024	26/06/2024	Yes	Yes	NP	NP
909.	909.	C240539495756	15/05/2024	5/06/2024	5/06/2024	30/07/2024	76	Yes	29/06/2024	30/07/2024	No	No	Yes	NP
910.	910.	C240539520284	18/05/2024	8/06/2024	5/08/2024	7/08/2024	81	No	2/07/2024	8/08/2024	No	No	No	Yes
911.	911.	C240539559400	23/05/2024	13/06/2024	13/06/2024	20/08/2024	89	Yes	7/07/2024	20/08/2024	No	No	No	NP
912.	912.	C240539573807	27/05/2024	17/06/2024	17/06/2024	20/06/2024	24	Yes	11/07/2024	23/07/2024	Yes	No	Yes	Yes
913.	913.	C240539576008	27/05/2024	17/06/2024	17/06/2024	26/06/2024	30	Yes	11/07/2024	24/07/2024	Yes	No	Yes	Yes
914.	914.	C240539581949	29/05/2024	19/06/2024	U	31/05/2024	2	No	13/07/2024	25/07/2024	Yes	No	Yes	Yes
915.	915.	C240639819686	29/05/2024	19/06/2024	N/A	31/05/2024	2	No	13/07/2024	25/07/2024	Yes	No	Yes	NP
916.	916.	C240639608253	4/06/2024	25/06/2024	26/07/2024	16/07/2024	42	No	19/07/2024	26/07/2024	Yes	No	Yes	Yes
917.	917.	C240639705333	12/06/2024	3/07/2024	26/07/2024	18/06/2024	6	No	27/07/2024	26/07/2024	Yes	Yes	Yes	NP
918.	918.	C240639714713	13/06/2024	4/07/2024	U	30/07/2024	47	No	28/07/2024	30/07/2024	No	No	Yes	Yes
919.	919.	C240639779071	18/06/2024	9/07/2024	9/07/2024	2518/07/2024	317	Yes	2/08/2024	9/07/2024	Yes	Yes	No	NP
920.	N/A	C240639818845	25/06/2024	16/07/2024	16/07/2024	26/07/2024	31	Yes	9/08/2024	26/07/2024	Yes	Yes	NP	NP
921.	920.	C240739855796	3/07/2024	24/07/2024	24/07/2024	7/08/2024	35	Yes	17/08/2024	19/08/2024	Yes	No	No	NP
922.	921.	C240739873486	8/07/2024	29/07/2024	30/07/2024	29/07/2024	21	No	22/08/2024	30/08/2024	Yes	No	No	NP
923.	923.	C240739930958	112/07/2024	12/08/2024	2/08/2024	26/08/2024	465	Yes	256/08/2024	2/09/2024	YesNo	No	No	Yes

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 (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)
924.	924.	C240739944327	14/07/2024	4/08/2024	2/08/2024	27/08/2024	44	Yes	28/08/2024	27/08/2024	Yes	Yes	NP	No
925.	640.	C240739969375	16/07/2024	6/08/2024	6/08/2024	29/07/2024	13	Yes	30/08/2024	U	Yes	No	NP	NP
926.	925.	C240739970941	16/07/2024	6/08/2024	6/08/2024	20/08/2024	35	Yes	30/08/2024	27/08/2024	Yes	Yes	No	Yes
927.	926.	C240740010378	21/07/2024	11/08/2024	9/08/2024	19/09/2024	60	Yes	4/09/2024	19/09/2024	No	No	No	Yes
928.	637.	C240740012437	22/07/2024	12/08/2024	12/08/2024	23/08/2024	32	Yes	5/09/2024	N/A	Yes	N/ANo	NP	NP
929.	639.	C240740014615	23/07/2024	13/08/2024	13/08/2024	28/08/2024	36	Yes	6/09/2024	U	Yes	No	NP	NP
930.	645.	C240740029607	26/07/2024	16/08/2024	23/08/2024	U	UN/A	No	9/09/2024	U	No	No	NP	NP
931.	930.	C240740031525	26/07/2024	16/08/2024	N/A	8/08/2024	13	Yes	9/09/2024	N/A	Yes	N/ANo	NP	NP
932.	927.	C240740036863	29/07/2024	19/08/2024	19/08/2024	24/09/2024	57	Yes	12/09/2024	24/09/2024	No	No	NP	NP
933.	928.	C240840117168	7/08/2024	28/08/2024	30/08/2024	26/09/2024	50	No	21/09/2024	23/09/2024	No	No	No	Yes
934.	647.	C240840183503	13/08/2024	3/09/2024	3/09/2024	17/09/2024	35	Yes	27/09/2024	U	Yes	No	NP	NP
935.	929.	C240840199599	15/08/2024	5/09/2024	N/A	6/09/2024	22	N/ANo	29/09/2024	U	Yes	No	Yes	NP

Schedule F

Part A: Delay in completing investigation of UARs

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 (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)
1.	-	C200521356767	2020-01-08	2020-01-29	[1]	2021-02-26	415	No	2020-02-22	-	No	No	No	U[2]
2.	-	C200119373352	2020-01-22	2020-02-12	-	2020-11-26	309	No	2020-03-07	-	No	No	No	U
3.	29	C20200210185	2020-02-10	2020-03-02	-	2020-10-02	235	No	2020-03-26	-	No	No	No	U
4.	30	C20200303211	2020-02-13	2020-03-05	-	2020-10-16	246	No	2020-03-29	-	No	No	No*[3]	U
5.	-	C200420897793	2020-02-19	2020-03-11	-	2020-12-07	292	No	2020-04-04	-	No	No	No	U
6.	-	C200219887886	2020-02-28	2020-03-20	-	2020-08-24	178	No	2020-04-13	-	No	No	No	U
7.	-	C200219763893	2020-03-27	2020-04-17	-	2020-12-17	265	No	2020-05-11	-	No	No	No	U
8.	31	C20200509518	2020-05-19	2020-06-09	-	2021-06-30	407	No	2020-07-03	-	No	No	No	U
9.	32	C20200510097	2020-05-19	2020-06-09	-	2021-01-29	255	No	2020-07-03	-	No	No	No	U
10.	-	C200521355637	2020-05-21	2020-06-11	-	2020-12-31	224	No	2020-07-05	2020-09-11	No	No	No	No
11.	-	C200621429546	2020-06-03	2020-06-24	-	2020-11-30	180	No	2020-07-18	-	No	No	No	U
12.	-	C200621460045	2020-06-04	2020-06-25	-	2020-11-26	175	No	2020-07-19	-	No	No	No	U
13.	-	C200621801446	2020-06-15	2020-07-06	-	2020-11-24	162	No	2020-07-30	2020-10-07	No	No	No	No
14.	33	C20200610313	2020-06-15	2020-07-06	-	2021-06-30	380	No	2020-07-30	-	No	No	No	U
15.	-	C200621883645	2020-06-27	2020-07-18	-	2020-09-04	69	No	2020-08-11	-	No	No	No	U
16.	-	C200722321225	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	C200822680962	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	182	No	2020-10-12	2020-12-04	No	No	No	No

[1] Blank values in this Schedule F indicate that HBAU has provided no information, so it can be inferred that HBAU did not take the step referred to in that column.
[2] 'U' values in column (l) mean that HBAU have not produced an Investigation Report. 'U' values in column (m) mean that HBAU have not produced an Investigation Outcome.
[3] 'No*' values in column (l) refer to where no Investigation Report was produced by HBAU, but it has been inferred that any Investigation Reports would not have referred to the Liability Rules, as the Investigation completion date in column (e) was before 5 September 2023.

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 (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)
21.	35	C20200909706	2020-09-15	2020-10-06	-	2020-10-27	42	No	2020-10-30	-	Yes	No	No	U
22.	-	C200923376198	2020-09-23	2020-10-14	-	2021-01-18	117	No	2020-11-07	2021-03-30	No	No	No	No
23.	-	C200923378656	2020-09-25	2020-10-16	-	2020-12-21	87	No	2020-11-09	-	No	No	No	U
24.	-	C201023409697	2020-10-02	2020-10-23	-	2021-01-13	103	No	2020-11-16	-	No	No	No	U
25.	-	C201023481574	2020-10-08	2020-10-29	-	2021-01-18	102	No	2020-11-22	-	No	No	No	U
26.	-	C201023515219	2020-10-11	2020-11-01	-	2021-05-18	219	No	2020-11-25	-	No	No	No	U
27.	36	C20201008998	2020-10-12	2020-11-02	-	2021-06-23	254	No	2020-11-26	-	No	No	No	U
28.	-	C201023519739	2020-10-13	2020-11-03	-	2020-12-16	64	No	2020-11-27	2020-12-29	No	No	No*	No*[4]
29.	-	C201124296478	2020-11-19	2020-12-10	-	2021-03-30	131	No	2021-01-03	2021-03-25	No	No	No	No
30.	39	C20201201353	2020-11-30	2020-12-21	-	2021-02-19	81	No	2021-01-14	2021-02-25	No	No	No	No
31.	37	C20201201286	2020-12-01	2020-12-22	-	2021-02-26	87	No	2021-01-15	2021-03-21	No	No	No	No*
32.	38	C20201201306	2020-12-01	2020-12-22	-	2021-05-17	167	No	2021-01-15	2021-06-02	No	No	No	No
33.	24	C201224485336	2020-12-02	2020-12-23	-	2021-07-27	237	No	2021-01-16	-	No	No	No	U
34.	-	C201224739378	2020-12-16	2021-01-06	-	2021-05-31	166	No	2021-01-30	-	No	No	No	U
35.	-	C201224764063	2020-12-22	2021-01-12	-	2021-06-23	183	No	2021-02-05	-	No	No	No	U
36.	-	C201224796857	2020-12-22	2021-01-12	-	2021-06-23	183	No	2021-02-05	-	No	No	No	U
37.	41	C20201213417	2020-12-24	2021-01-14	-	2021-06-02	160	No	2021-02-07	-	No	No	No	U
38.	28	C201224875072	2020-12-25	2021-01-15	-	2021-09-30	279	No	2021-02-08	-	No	No	No	U
39.	40	C20201213314	2020-12-26	2021-01-16	-	2021-06-22	178	No	2021-02-09	-	No	No	No	U
40.	42	C20210100945	2021-01-03	2021-01-24	-	2021-04-15	102	No	2021-02-17	2021-04-15	No	No	No*	No
41.	-	C210124914179	2021-01-05	2021-01-26	-	2021-06-30	176	No	2021-02-19	2021-04-06	No	No	No*	No
42.	44	C210124974949	2021-01-08	2021-01-29	-	2021-07-20	193	No	2021-02-22	2021-03-12	No	No	No	No
43.	-	C210125207405	2021-01-15	2021-02-05	-	2021-05-31	136	No	2021-03-01	-	No	No	No	U

[4] 'No*' values in column (m) refer to where no Investigation Outcome was produced by HBAU, but it has been inferred that any Investigation Outcome would not have referred to the Liability Rules, as the date the Investigation Outcome was advised to the UAR Customer in column (i) for that row is prior to 23 August 2023.

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 (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)
44.	-	C210125359515	2021-01-25	2021-02-15	-	2021-05-20	115	No	2021-03-11	2021-03-15	No	No	No	No
45.	-	C210125363284	2021-01-27	2021-02-17	-	2021-07-29	183	No	2021-03-13	2021-07-29	No	No	No	No*
46.	-	C210225485403	2021-01-30	2021-02-20	-	2021-03-05	34	No	2021-03-16	2021-04-07	Yes	No	No	No*
47.	56	C210325968829	2021-02-02	2021-02-23	-	2021-09-03	213	No	2021-03-19	-	No	No	No	U
48.	48	C210225455791	2021-02-03	2021-02-24	-	2021-07-30	177	No	2021-03-20	2021-03-22	No	No	No	No
49.	51	C210225713955	2021-02-04	2021-02-25	-	2021-08-03	180	No	2021-03-21	-	No	No	No*	U
50.	50	C210225700347	2021-02-15	2021-03-08	-	2021-08-12	178	No	2021-04-01	-	No	No	No*	U
51.	-	C210225778399	2021-02-18	2021-03-11	-	2021-06-27	129	No	2021-04-04	-	No	No	No	U
52.	53	C210225781444	2021-02-19	2021-03-12	-	2021-08-11	173	No	2021-04-05	-	No	No	No*	U
53.	54	C210225813859	2021-02-22	2021-03-15	-	2021-09-21	211	No	2021-04-08	-	No	No	No	U
54.	55	C210225818874	2021-02-24	2021-03-17	-	2021-06-30	126	No	2021-04-10	-	No	No	No	U
55.	-	C210326032781	2021-03-10	2021-03-31	-	2021-06-18	100	No	2021-04-24	2021-07-12	No	No	No	No
56.	58	C210326034569	2021-03-11	2021-04-01	-	2021-06-30	111	No	2021-04-25	-	No	No	No	U
57.	59	C210326318490	2021-03-23	2021-04-13	-	2021-08-26	156	No	2021-05-07	2021-12-02	No	No	No	No
58.	60	C210326347386	2021-03-25	2021-04-15	-	2021-06-30	97	No	2021-05-09	2021-04-30	No	Yes	No	No
59.	61	C210326378683	2021-03-29	2021-04-19	-	2021-10-13	198	No	2021-05-13	-	No	No	No	U
60.	-	C210627299031	2021-03-30	2021-04-20	-	2021-06-24	86	No	2021-05-14	-	No	No	No	U
61.	62	C210426459119	2021-04-06	2021-04-27	-	2021-04-23	17	Yes	2021-05-21	-	Yes	No	No	U
62.	63	C210426459221	2021-04-06	2021-04-27	-	2021-09-16	163	No	2021-05-21	-	No	No	No	U
63.	64	C210426641950	2021-04-14	2021-05-05	-	2021-09-24	163	No	2021-05-29	-	No	No	No	U
64.	65	C210426810292	2021-04-27	2021-05-18	-	2021-05-19	22	No	2021-06-11	-	Yes	No	No	U
65.	66	C210526862495	2021-05-03	2021-05-24	-	2021-09-30	150	No	2021-06-17	-	No	No	No	U
66.	67	C210527215491	2021-05-30	2021-06-20	-	2021-10-26	149	No	2021-07-14	-	No	No	No	U
67.	86	C211129797951	2021-06-15	2021-07-06	-	2022-02-18	248	No	2021-07-30	-	No	No	No	U

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 (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)
68.	-	C210627477265	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	14	Yes	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.	-	C210627649664	2021-06-24	2021-07-15	-	2021-07-29	35	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	2021-07-01	2021-07-22	-	2021-08-06	36	No	2021-08-15	-	Yes	No	No	U
74.	-	C210728030853	2021-07-09	2021-07-30	-	2021-08-11	33	No	2021-08-23	-	Yes	No	No	U
75.	-	C210728029717	2021-07-12	2021-08-02	-	2021-08-13	32	No	2021-08-26	2021-10-12	Yes	No	No	No
76.	71	C210728145659	2021-07-15	2021-08-05	-	2021-10-12	89	No	2021-08-29	-	No	No	No	U
77.	-	C210728189648	2021-07-19	2021-08-09	-	2021-08-19	31	No	2021-09-02	2021-10-27	Yes	No	No	No
78.	72	C210728195009	2021-07-20	2021-08-10	-	2021-10-29	101	No	2021-09-03	-	No	No	No*	U
79.	-	C210728221884	2021-07-21	2021-08-11	-	2021-10-06	77	No	2021-09-04	2021-10-08	No	No	No	No
80.	-	C210828314534	2021-08-03	2021-08-24	-	2021-09-01	29	No	2021-09-17	-	Yes	No	No	U
81.	73	C210928706078	2021-08-27	2021-09-17	-	2021-10-14	48	No	2021-10-11	2021-10-18	No	No	No	No
82.	-	C210828705507	2021-08-31	2021-09-21	-	2021-10-15	45	No	2021-10-15	2021-10-15	Yes	Yes	No	No
83.	74	C210928761725	2021-09-04	2021-09-25	-	2021-11-19	76	No	2021-10-19	2021-11-19	No	No	No*	No
84.	-	C210928779997	2021-09-07	2021-09-28	-	2021-10-21	44	No	2021-10-22	2021-10-19	Yes	Yes	No*	No
85.	82	C211029369482	2021-09-10	2021-10-01	-	2022-02-15	158	No	2021-10-25	-	No	No	No*	U
86.	75	C210928813950	2021-09-11	2021-10-02	-	2021-10-18	37	No	2021-10-26	2021-10-29	Yes	No	No	No
87.	76	C210928967877	2021-09-15	2021-10-06	-	2021-11-26	72	No	2021-10-30	-	No	No	No*	U
88.	77	C210928968966	2021-09-15	2021-10-06	-	2022-02-18	156	No	2021-10-30	-	No	No	No	U
89.	78	C210929001419	2021-09-17	2021-10-08	-	2021-09-30	13	Yes	2021-11-01	-	Yes	No	No*	U
90.	79	C210929110401	2021-09-29	2021-10-20	-	2021-12-21	83	No	2021-11-13	-	No	No	No	U
91.	-	C210929112614	2021-09-30	2021-10-21	-	2022-01-21	113	No	2021-11-14	-	No	No	No*	U

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 (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)
92.	80	C211029116241	2021-10-01	2021-10-22	-	2021-11-10	40	No	2021-11-15	2022-03-16	Yes	No	No	No
93.	81	C211029166546	2021-10-06	2021-10-27	-	2021-10-29	23	No	2021-11-20	-	Yes	No	No	U
94.	-	C211029166640	2021-10-07	2021-10-28	-	2021-11-11	35	No	2021-11-21	-	Yes	No	No	U
95.	-	C211029193422	2021-10-08	2021-10-29	-	2021-11-11	34	No	2021-11-22	2021-11-11	Yes	Yes	No	No
96.	-	C211029252409	2021-10-12	2021-11-02	-	2021-10-27	15	Yes	2021-11-26	-	Yes	No	No	U
97.	83	C211029380226	2021-10-21	2021-11-11	-	2022-01-14	85	No	2021-12-05	-	No	No	No*	U
98.	-	C211129515437	2021-11-02	2021-11-23	-	2021-11-24	22	No	2021-12-17	-	Yes	No	No	U
99.	-	C211129614768	2021-11-12	2021-12-03	-	2021-12-03	21	Yes	2021-12-27	-	Yes	No	No	U
100.	-	C211129769726	2021-11-17	2021-12-08	-	2022-02-18	93	No	2022-01-01	-	No	No	No*	U
101.	84	C211129789840	2021-11-20	2021-12-11	-	2022-04-29	160	No	2022-01-04	-	No	No	No	U
102.	85	C211129794948	2021-11-21	2021-12-12	-	2022-02-09	80	No	2022-01-05	-	No	No	No*	U
103.	-	C211129799716	2021-11-22	2021-12-13	-	2022-01-07	46	No	2022-01-06	-	No	No	No	U
104.	87	C211129871518	2021-11-30	2021-12-21	-	2022-03-31	121	No	2022-01-14	-	No	No	No	U
105.	88	C211229895070	2021-12-03	2021-12-24	-	2022-03-29	116	No	2022-01-17	-	No	No	No	U
106.	89	C211229995948	2021-12-13	2022-01-03	-	2022-05-13	151	No	2022-01-27	2022-05-26	No	No	No	No
107.	90	C211230092422	2021-12-15	2022-01-05	-	2022-04-28	134	No	2022-01-29	-	No	No	No	U
108.	91	C211230162065	2021-12-21	2022-01-11	-	2022-05-31	161	No	2022-02-04	-	No	No	No	U
109.	92	C211230227998	2021-12-28	2022-01-18	-	2022-02-08	42	No	2022-02-11	2022-02-08	Yes	Yes	No*	No
110.	93	C211230228316	2021-12-28	2022-01-18	-	2022-05-30	153	No	2022-02-11	-	No	No	No	U
111.	773	C220130529533	2022-01-19	2022-02-09	-	2022-02-17	29	No	2022-03-05	-	Yes	No	No	U
112.	777	C220130553737	2022-01-20	2022-02-10	-	2022-02-07	18	Yes	2022-03-06	-	Yes	No	No	U
113.	775	C220130582954	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	15	Yes	2022-03-19	-	Yes	No	No	U
115.	769	C220331013533	2022-03-03	2022-03-24	-	2022-03-22	19	Yes	2022-04-17	-	Yes	No	No	U

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 (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)
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	2022-04-25	2022-05-11	Yes	No	No	No
118.	764	C220331273798	2022-03-24	2022-04-14	-	2022-04-04	11	Yes	2022-05-08	-	Yes	No	No	U
119.	753	C220331310585	2022-03-29	2022-04-19	-	2022-05-13	45	No	2022-05-13	2022-05-13	Yes	Yes	No	No
120.	774	C220431346466	2022-04-04	2022-04-25	-	2022-05-11	37	No	2022-05-19	-	Yes	No	No	U
121.	754	C220431382727	2022-04-06	2022-04-27	-	2022-04-28	22	No	2022-05-21	2022-04-28	Yes	Yes	No	No
122.	768	C220431386128	2022-04-07	2022-04-28	-	2022-05-20	43	No	2022-05-22	2022-05-30	Yes	No	No	No*
123.	760	C220431501805	2022-04-13	2022-05-04	-	2022-05-02	19	Yes	2022-05-28	2022-05-02	Yes	Yes	No	No
124.	922	C220431727744	2022-04-28	2022-05-19	-	2022-05-26	28	No	2022-06-12	2022-05-26	Yes	Yes	No	No
125.	-	C220531765736	2022-05-06	2022-05-27	-	2022-05-31	25	No	2022-06-20	-	Yes	No	No	U
126.	167	C220531899979	2022-05-13	2022-06-03	-	2022-07-20	68	No	2022-06-27	-	No	No	No	U
127.	-	C220531971328	2022-05-18	2022-06-08	-	2022-06-15	28	No	2022-07-02	-	Yes	No	No	U
128.	-	C220532035527	2022-05-21	2022-06-11	-	2022-07-12	52	No	2022-07-05	-	No	No	No	U
129.	742	C220532029846	2022-05-22	2022-06-12	-	2022-07-01	40	No	2022-07-06	-	Yes	No	No	U
130.	765	C220632266520	2022-06-14	2022-07-05	-	2022-07-19	35	No	2022-07-29	2022-07-19	Yes	Yes	No	No
131.	-	C220632299843	2022-06-18	2022-07-09	-	2022-07-26	38	No	2022-08-02	-	Yes	No	No	U
132.	847	C220732503629	2022-07-06	2022-07-27	-	2022-07-15	9	Yes	2022-08-20	-	Yes	No	No	U
133.	-	C220732612393	2022-07-07	2022-07-28	-	2022-10-26	111	No	2022-08-21	-	No	No	No	U
134.	720	C220732609099	2022-07-09	2022-07-30	-	2022-09-23	76	No	2022-08-23	-	No	No	No	U
135.	776	C220732785376	2022-07-12	2022-08-02	-	2022-09-05	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	2022-09-01	No	No	No	No
137.	759	C220732770981	2022-07-21	2022-08-11	-	2022-09-05	46	No	2022-09-04	2022-09-05	No	No	No	No
138.	771	C220732809840	2022-07-29	2022-08-19	-	2022-09-19	52	No	2022-09-12	2022-09-19	No	No	No	No
139.	-	C220832867816	2022-08-05	2022-08-26	-	2022-09-14	40	No	2022-09-19	2022-09-14	Yes	Yes	No	No

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 (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)
140.	751	C220832915421	2022-08-10	2022-08-31	-	2022-10-11	62	No	2022-09-24	-	No	No	No	U
141.	523	C220832973975	2022-08-14	2022-09-04	-	2022-09-30	47	No	2022-09-28	2022-09-30	No	No	No	No*
142.	740	C220833011311	2022-08-18	2022-09-08	-	2022-10-31	74	No	2022-10-02	-	No	No	No	U
143.	-	C220833012487	2022-08-18	2022-09-08	-	2022-10-13	56	No	2022-10-02	2022-10-13	No	No	No	No
144.	785	C220833085677	2022-08-18	2022-09-08	-	2022-10-13	56	No	2022-10-02	-	No	No	No	U
145.	802	C220833065444	2022-08-23	2022-09-13	-	2022-11-15	84	No	2022-10-07	-	No	No	No	U
146.	-	C220833113262	2022-08-26	2022-09-16	-	2022-10-24	59	No	2022-10-10	2022-10-24	No	No	No	No
147.	846	C220833125951	2022-08-30	2022-09-20	-	2023-01-31	154	No	2022-10-14	2022-11-08	No	No	No	No
148.	-	C220933132891	2022-09-01	2022-09-22	-	2022-10-25	54	No	2022-10-16	-	No	No	No	U
149.	190	C220933203259	2022-09-07	2022-09-28	-	2022-10-14	37	No	2022-10-22	2022-10-14	Yes	Yes	No	No
150.	-	C220933203853	2022-09-07	2022-09-28	-	2022-10-31	54	No	2022-10-22	2022-10-17	No	Yes	No	No
151.	-	C220933206844	2022-09-07	2022-09-28	-	2022-11-02	56	No	2022-10-22	-	No	No	No	U
152.	752	C220933363850	2022-09-19	2022-10-10	-	2022-11-17	59	No	2022-11-03	-	No	No	No*	U
153.	772	C220933431821	2022-09-20	2022-10-11	-	2022-11-25	66	No	2022-11-04	2022-11-25	No	No	No	No
154.	-	C220933460856	2022-09-23	2022-10-14	-	2022-11-28	66	No	2022-11-07	2022-11-28	No	No	No	No
155.	-	C220933487497	2022-09-23	2022-10-14	-	2023-01-31	130	No	2022-11-07	2022-11-09	No	No	No	No
156.	895	C220833128859	2022-09-26	2022-10-17	-	2022-12-19	84	No	2022-11-10	2022-12-19	No	No	No	No
157.	703	C220933493039	2022-09-28	2022-10-19	-	2023-01-27	121	No	2022-11-12	-	No	No	No	U
158.	784	C221133844636	2022-09-28	2022-10-19	-	2023-01-23	117	No	2022-11-12	2023-03-20	No	No	No	No*
159.	-	C220933499781	2022-09-30	2022-10-21	-	2023-01-31	123	No	2022-11-14	-	No	No	No	U
160.	763	C221033546916	2022-10-08	2022-10-29	-	2023-01-24	108	No	2022-11-22	-	No	No	No	U
161.	845	C221033547253	2022-10-09	2022-10-30	-	2023-01-03	86	No	2022-11-23	-	No	No	No*	U
162.	741	C221033548748	2022-10-10	2022-10-31	-	2023-03-21	162	No	2022-11-24	-	No	No	No	U
163.	756	C221033613248	2022-10-14	2022-11-04	-	2023-01-25	103	No	2022-11-28	2023-01-24	No	No	No	No

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 (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)
164.	-	C221033643122	2022-10-18	2022-11-08	-	2023-02-01	106	No	2022-12-02	-	No	No	No*	U
165.	719	C221033664190	2022-10-19	2022-11-09	-	2022-11-17	29	No	2022-12-03	2022-11-18	Yes	Yes	No*	No
166.	-	C221033712382	2022-10-21	2022-11-11	-	2023-01-18	89	No	2022-12-05	2023-01-18	No	No	No	No
167.	757	C221033778713	2022-10-26	2022-11-16	-	2023-01-24	90	No	2022-12-10	2023-01-24	No	No	No	No
168.	-	C220833025169	2022-08-20	2022-09-10	-	2022-10-28	69	No	2022-10-04	-	No	No	No	U
169.	-	C221033794557	2022-10-28	2022-11-18	-	2023-02-23	118	No	2022-12-12	-	No	No	No	U
170.	598	C221033839169	2022-10-30	2022-11-20	-	2023-01-23	85	No	2022-12-14		No	No	No	No*
171.	704	C221234183787	2022-11-04	2022-11-25	-	2023-03-27	143	No	2022-12-19	-	No	No	No	U
172.	-	C221133901020	2022-11-08	2022-11-29	-	2023-02-17	101	No	2022-12-23	2023-02-17	No	No	No	No
173.	-	C221133931883	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.	-	C221134045808	2022-05-17	2022-06-07	-	2023-04-06	324	No	2022-07-01	2022-12-22	No	No	No	No
176.	-	C221134081440	2022-11-22	2022-12-13	-	2023-02-23	93	No	2023-01-06	-	No	No	No	U
177.	-	C221134118835	2022-11-28	2022-12-19	-	2023-05-04	157	No	2023-01-12	-	No	No	No*	U
178.	844	C221134119952	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.	-	C221234183765	2022-12-05	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.	-	C221234268350	2022-12-14	2023-01-04	-	2023-04-04	111	No	2023-01-28	-	No	No	No	U
184.	192	C221234294847	2022-12-19	2023-01-09	-	2023-02-08	51	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	C230235013968	2023-01-19	2023-02-09	-	2023-04-24	95	No	2023-03-05	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

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 (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)
188.	94	C230134676895	2023-01-24	2023-02-14	-	2023-03-27	62	No	2023-03-10	-	No	No	No	U
189.	95	C230134699667	2023-01-25	2023-02-15	-	2023-05-15	110	No	2023-03-11	-	No	No	No	U
190.	194	C230134703504	2023-01-27	2023-02-17	-	2023-03-31	63	No	2023-03-13	-	No	No	No	U
191.	786	C230134714169	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	65	No	2023-03-23	-	No	No	No	U
193.	96	C230535709064	2023-02-13	2023-03-06	-	2023-06-06	113	No	2023-03-30	2023-06-06	No	No	No	No
194.	787	C230234905892	2023-02-16	2023-03-09	-	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	C230335101883	2023-03-01	2023-03-22	-	2023-05-30	90	No	2023-04-15	-	No	No	No	U
197.	98	C230335036852	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	C230335038265	2023-03-02	2023-03-23	-	2023-05-05	64	No	2023-04-16	2023-05-05	No	No	No	No
199.	100	C230335049990	2023-03-03	2023-03-24	-	2023-09-29	210	No	2023-04-17	2023-08-18	No	No	No	No
200.	101	C230335074734	2023-03-04	2023-03-25	-	2023-07-14	132	No	2023-04-18	2023-07-14	No	No	No	No
201.	103	C230335092447	2023-03-07	2023-03-28	-	2023-04-05	29	No	2023-04-21	2023-04-06	Yes	Yes	No	No
202.	102	C230335092680	2023-03-07	2023-03-28	-	2023-07-18	133	No	2023-04-21	-	No	No	No	U
203.	104	C230335096886	2023-03-08	2023-03-29	-	2023-07-17	131	No	2023-04-22	2023-07-17	No	No	No	No
204.	762	C230335115263	2023-03-10	2023-03-31	-	2024-05-07	424	No	2023-04-24	-	No	No	U	U
205.	-	C240238659671	2023-03-11	2023-04-01	-	2024-06-25	472	No	2023-04-25	-	No	No	No	U
206.	105	C230335201467	2023-03-16	2023-04-06	-	2024-04-27	408	No	2023-04-30	2024-04-06	No	No	U	No
207.	106	C230335347996	2023-03-27	2023-04-17	-	2023-05-30	64	No	2023-05-11	-	No	No	No	U
208.	107	C230335354809	2023-03-28	2023-04-18	-	2023-04-20	23	No	2023-05-12	-	Yes	No	No	U
209.	108	C230335355766	2023-03-28	2023-04-18	-	2023-04-21	24	No	2023-05-12	-	Yes	No	No	U
210.	109	C230335374124	2023-03-31	2023-04-21	-	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

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 (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)
212.	789	C230435394993	2023-04-04	2023-04-25	-	2023-07-01	88	No	2023-05-19	-	No	No	No	U
213.	-	C230435417268	2023-04-06	2023-04-27	-	2024-02-28	328	No	2023-05-21	2023-08-16	No	No	Yes	No
214.	110	C230435421080	2023-04-08	2023-04-29	-	2024-05-24	412	No	2023-05-23	2024-05-24	No	No	U	No
215.	111	C230435460835	2023-04-12	2023-05-03	-	2023-07-01	80	No	2023-05-27	-	No	No	No	U
216.	115	C230535749955	2023-04-12	2023-05-03	-	2023-07-24	103	No	2023-05-27	-	No	No	No	U
217.	791	C230435613413	2023-04-17	2023-05-08	-	2023-11-15	212	No	2023-06-01	-	No	No	No	U
218.	793	C230435628689	2023-04-18	2023-05-09	-	2023-11-14	210	No	2023-06-02	2023-11-10	No	No	No	U
219.	112	C230435654262	2023-04-19	2023-05-10	-	2023-07-17	89	No	2023-06-03	2023-07-17	No	No	No*	No
220.	-	C230435702091	2023-04-26	2023-05-17	-	2024-06-21	422	No	2023-06-10	2024-07-24	No	No	No	Yes
221.	113	C230535713333	2023-05-03	2023-05-24	-	2023-07-28	86	No	2023-06-17	2023-07-27	No	No	No	No
222.	114	C230535729507	2023-05-04	2023-05-25	-	2024-01-15	256	No	2023-06-18	-	No	No	No	U
223.	116	C230535804284	2023-05-10	2023-05-31	-	2023-12-04	208	No	2023-06-24	2023-12-01	No	No	No	No
224.	716	C230535804799	2023-05-10	2023-05-31	-	2024-05-13	369	No	2023-06-24	2023-06-14	No	Yes	U	No
225.	662	C230535933195	2023-05-11	2023-06-01	-	2024-03-06	300	No	2023-06-25	2023-08-29	No	No	No	No
226.	117	C230535842457	2023-05-12	2023-06-02	-	2024-06-17	402	No	2023-06-26	2024-07-22	No	No	Yes	Yes
227.	118	C230535894177	2023-05-16	2023-06-06	-	2023-08-03	79	No	2023-06-30	2023-08-03	No	No	No	No
228.	119	C230535915874	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.	120	C230535933729	2023-05-19	2023-06-09	-	2023-08-21	94	No	2023-07-03	2023-08-21	No	No	No	No
230.	123	C230535992643	2023-05-25	2023-06-15	-	2024-03-21	301	No	2023-07-09	2024-05-13	No	No	Yes	Yes
231.	121	C230535993805	2023-05-25	2023-06-15	-	2023-08-21	88	No	2023-07-09	2023-08-21	No	No	No	No
232.	125	C230536032424	2023-05-30	2023-06-20	-	2023-09-11	104	No	2023-07-14	2023-08-22	No	No	No	No
233.	124	C230536032886	2023-05-30	2023-06-20	2023-07-13	2023-08-10	72	No	2023-07-14	2023-08-09	No	No	No	No
234.	126	C230536034232	2023-05-30	2023-06-20	-	2024-04-11	317	No	2023-07-14	2023-07-08	No	Yes	U	No
235.	128	C230536034918	2023-05-31	2023-06-21	-	2023-09-01	93	No	2023-07-15	2023-09-01	No	No	No	No

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 (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)
236.	127	C230536035017	2023-05-31	2023-06-21	-	2023-09-21	113	No	2023-07-15	2023-09-21	No	No	No	No
237.	129	C230536035940	2023-05-31	2023-06-21	-	2024-06-24	390	No	2023-07-15	2024-07-22	No	No	No	Yes
238.	130	C230636043054	2023-06-01	2023-06-22	-	2023-08-09	69	No	2023-07-16	2023-08-08	No	No	No	No
239.	131	C230636046171	2023-06-02	2023-06-23	-	2023-12-06	187	No	2023-07-17	-	No	No	No	U
240.	132	C230636074476	2023-06-05	2023-06-26	-	2024-04-29	329	No	2023-07-20	2024-07-03	No	No	Yes	Yes
241.	133	C230636074866	2023-06-05	2023-06-26	-	2023-10-18	135	No	2023-07-20	2023-09-25	No	No	No	No
242.	797	C230636086047	2023-06-06	2023-06-27	-	2023-10-23	139	No	2023-07-21	2023-10-23	No	No	U	U
243.	134	C230636086743	2023-06-06	2023-06-27	-	2024-07-30	420	No	2023-07-21	2024-06-17	No	No	U	No
244.	669	C230636086761	2023-06-06	2023-06-27	-	2024-02-26	265	No	2023-07-21	-	No	No	Yes	U
245.	135	C230636108862	2023-06-07	2023-06-28	-	2023-08-23	77	No	2023-07-22	2023-09-28	No	No	No*	Yes
246.	136	C230636110127	2023-06-07	2023-06-28	-	2023-09-22	107	No	2023-07-22	2023-09-22	No	No	No	No
247.	137	C230636135902	2023-06-09	2023-06-30	-	2023-09-11	94	No	2023-07-24	2023-09-11	No	No	No	No
248.	138	C230636137577	2023-06-11	2023-07-02	-	2023-08-01	51	No	2023-07-26	2023-08-01	No	No	No	No
249.	139	C230636157557	2023-06-13	2023-07-04	-	2023-07-06	23	No	2023-07-28	2023-07-06	Yes	Yes	No	No
250.	140	C230636169397	2023-06-13	2023-07-04	-	2023-07-24	41	No	2023-07-28	2023-07-18	Yes	Yes	No	No
251.	141	C230636189587	2023-06-14	2023-07-05	-	2023-08-18	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	Yes	2023-07-29	-	Yes	No	No*	U
253.	175	C230736602488	2023-06-15	2023-07-06	-	2024-05-06	326	No	2023-07-30	2024-06-13	No	No	No	Yes
254.	142	C230636209577	2023-06-16	2023-07-07	-	2024-03-12	270	No	2023-07-31	2024-03-12	No	No	Yes	Yes
255.	143	C230636210273	2023-06-16	2023-07-07	-	2024-03-11	269	No	2023-07-31	2024-03-12	No	No	Yes	Yes
256.	144	C230636221199	2023-06-19	2023-07-10	-	2024-04-24	310	No	2023-08-03	2024-07-24	No	No	Yes	Yes
257.	145	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.	148	C230636270922	2023-06-23	2023-07-14	-	2024-06-06	349	No	2023-08-07	2024-07-22	No	No	No	Yes

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 (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)
260.	147	C230636270959	2023-06-23	2023-07-14	-	2024-04-15	297	No	2023-08-07	2024-04-25	No	No	No	No
261.	146	C230636271010	2023-06-23	2023-07-14	-	2023-08-24	62	No	2023-08-07	-	No	No	No	U
262.	149	C230636275400	2023-06-24	2023-07-15	-	2023-11-14	143	No	2023-08-08	2023-11-14	No	No	No	No
263.	-	C230636298679	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.	151	C230636299588	2023-06-26	2023-07-17	-	2024-09-30	462	No	2023-08-10	2024-04-30	No	No	U	Yes
266.	150	C230636299830	2023-06-26	2023-07-17	-	2023-09-19	85	No	2023-08-10	2023-09-18	No	No	No	No
267.	152	C230636300060	2023-06-26	2023-07-17	-	2024-06-06	346	No	2023-08-10	2024-07-22	No	No	Yes	Yes
268.	153	C230636319007	2023-06-27	2023-07-18	-	2023-10-03	98	No	2023-08-11	2023-10-03	No	No	Yes	No
269.	730	C230636319276	2023-06-27	2023-07-18	-	2024-02-29	247	No	2023-08-11	2023-08-23	No	No	Yes	Yes
270.	154	C230636323407	2023-06-28	2023-07-19	-	2024-05-24	331	No	2023-08-12	2024-05-24	No	No	U	No
271.	710	C230636323491	2023-06-28	2023-07-19	-	2024-06-11	349	No	2023-08-12	-	No	No	U	U
272.	156	C230636327556	2023-06-29	2023-07-20	-	2023-11-14	138	No	2023-08-13	2023-11-14	No	No	No	No
273.	155	C230736339433	2023-06-29	2023-07-20	-	2023-09-14	77	No	2023-08-13	2023-08-23	No	No	No	No
274.	157	C230736339191	2023-07-02	2023-07-23	-	2023-11-17	138	No	2023-08-16	2023-11-16	No	No	U	No
275.	160	C230736340364	2023-07-03	2023-07-24	-	2024-05-14	316	No	2023-08-17	2024-07-25	No	No	Yes	Yes
276.	159	C230736340668	2023-07-03	2023-07-24	-	2024-04-26	298	No	2023-08-17	2024-07-25	No	No	Yes	Yes
277.	158	C230736342098	2023-07-03	2023-07-24	-	2023-09-18	77	No	2023-08-17	2023-09-18	No	No	No	No
278.	161	C230736355339	2023-07-05	2023-07-26	-	2024-05-16	316	No	2023-08-19	2024-07-24	No	No	Yes	Yes
279.	162	C230736368153	2023-07-06	2023-07-27	-	2024-05-19	318	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.	164	C230736373148	2023-07-07	2023-07-28	-	2024-03-13	250	No	2023-08-21	2024-03-13	No	No	Yes	Yes
282.	165	C230736377819	2023-07-08	2023-07-29	-	2024-04-29	296	No	2023-08-22	2024-07-15	No	No	Yes	Yes
283.	168	C230736410958	2023-07-09	2023-07-30	-	2024-07-18	375	No	2023-08-23	2024-08-26	No	No	No	No

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 (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)
284.	170	C230736423251	2023-07-11	2023-08-01	-	2023-10-24	105	No	2023-08-25	2023-10-19	No	No	No	No
285.	169	C230736426233	2023-07-11	2023-08-01	-	2024-03-19	252	No	2023-08-25	2024-03-28	No	No	Yes	Yes
286.	171	C230736433987	2023-07-12	2023-08-02	2023-11-05	2024-04-26	289	No	2023-08-26	2024-04-26	No	No	No	Yes
287.	172	C230736435291	2023-07-12	2023-08-02	-	2024-05-07	300	No	2023-08-26	2024-06-04	No	No	No	U
288.	173	C230736435508	2023-07-12	2023-08-02	-	2024-05-06	299	No	2023-08-26	2024-07-16	No	No	Yes	Yes
289.	174	C230736490949	2023-07-14	2023-08-04	-	2024-05-20	311	No	2023-08-28	2024-07-17	No	No	Yes	Yes
290.	796	C230736501725	2023-07-17	2023-08-07	-	2024-05-15	303	No	2023-08-31	-	No	No	U	U
291.	-	C230736514505	2023-07-18	2023-08-08	-	2024-06-21	339	No	2023-09-01	2024-07-22	No	No	Yes	Yes
292.	649	C230736531117	2023-07-20	2023-08-10	-	2024-05-14	299	No	2023-09-03	-	No	No	U	U
293.	677	C230736574743	2023-07-23	2023-08-13	-	2023-10-18	87	No	2023-09-06	-	No	No	No	U
294.	176	C230736598960	2023-07-25	2023-08-15	-	2023-09-12	49	No	2023-09-08	2023-09-11	No	No	No	No
295.	178	C230736599149	2023-07-25	2023-08-15	-	2024-06-14	325	No	2023-09-08	2024-07-23	No	No	Yes	Yes
296.	177	C230836688180	2023-07-25	2023-08-15	-	2024-07-09	350	No	2023-09-08	2024-07-29	No	No	No	No
297.	182	C230736601223	2023-07-26	2023-08-16	-	2024-06-20	330	No	2023-09-09	2024-07-02	No	No	Yes	Yes
298.	181	C230736601574	2023-07-26	2023-08-16	-	2024-02-22	211	No	2023-09-09	2024-03-22	No	No	Yes	Yes
299.	179	C230736602157	2023-07-26	2023-08-16	-	2024-06-24	334	No	2023-09-09	2023-08-17	No	Yes	U	No
300.	180	C230736611088	2023-07-26	2023-08-16	-	2024-04-29	278	No	2023-09-09	2024-04-16	No	No	U	No
301.	183	C230736605362	2023-07-27	2023-08-17	-	2023-12-06	132	No	2023-09-10	2023-12-13	No	No	No	No
302.	184	C230736605654	2023-07-27	2023-08-17	-	2024-02-28	216	No	2023-09-10	2024-04-22	No	No	No	Yes
303.	185	C230736609838	2023-07-28	2023-08-18	-	2024-05-20	297	No	2023-09-11	2024-05-20	No	No	Yes	Yes
304.	214	C230836896372	2023-07-28	2023-08-18	-	2024-03-15	231	No	2023-09-11	2024-03-15	No	No	No	No
305.	186	C230736611186	2023-07-29	2023-08-19	-	2024-03-01	216	No	2023-09-12	2024-03-29	No	No	Yes	Yes
306.	187	C230736611193	2023-07-29	2023-08-19	-	2024-03-15	230	No	2023-09-12	2024-05-22	No	No	No	Yes
307.	-	C230836616100	2023-07-29	2023-08-19	-	2024-06-19	326	No	2023-09-12	2024-07-22	No	No	No	No

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 (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)
308.	188	C230736613765	2023-07-31	2023-08-21	-	2024-03-22	235	No	2023-09-14	2024-03-04	No	No	Yes	Yes
309.	803	C230736613994	2023-07-31	2023-08-21	-	2023-09-29	60	No	2023-09-14	-	No	No	No	U
310.	189	C230836616885	2023-08-01	2023-08-22	-	2024-02-26	209	No	2023-09-15	-	No	No	Yes	U
311.	193	C230836621041	2023-08-02	2023-08-23	-	2024-04-30	272	No	2023-09-16	2024-07-24	No	No	No	Yes
312.	191	C230836621456	2023-08-02	2023-08-23	-	2024-04-06	248	No	2023-09-16	2024-04-06	No	No	No	No
313.	196	C230836633301	2023-08-03	2023-08-24	-	2024-02-05	186	No	2023-09-17	2024-02-02	No	No	Yes	Yes
314.	-	C230836634388	2023-08-03	2023-08-24	-	2024-02-12	193	No	2023-09-17	-	No	No	U	U
315.	195	C230836639046	2023-08-03	2023-08-24	-	2024-02-19	200	No	2023-09-17	2024-03-13	No	No	Yes	Yes
316.	198	C230836653320	2023-08-05	2023-08-26	-	2024-06-06	306	No	2023-09-19	2024-07-23	No	No	No	Yes
317.	199	C230836653349	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.	200	C230836653417	2023-08-05	2023-08-26	-	2024-07-22	352	No	2023-09-19	2024-07-22	No	No	U	Yes
319.	197	C230836675939	2023-08-06	2023-08-27	-	2024-05-01	269	No	2023-09-20	2023-09-06	No	Yes	No	No
320.	728	C231138014700	2023-08-06	2023-08-27	-	2024-06-19	318	No	2023-09-20	2023-09-12	No	Yes	U	No
321.	201	C230836676820	2023-08-07	2023-08-28	-	2024-06-06	304	No	2023-09-21	2024-07-02	No	No	Yes	U
322.	-	C230836677598	2023-08-07	2023-08-28	-	2024-08-02	361	No	2023-09-21	2024-08-23	No	No	No	Yes
323.	202	C230836686618	2023-08-08	2023-08-29	-	2024-03-05	210	No	2023-09-22	2023-11-09	No	No	Yes	No
324.	800	C230836687619	2023-08-08	2023-08-29	-	2024-05-16	282	No	2023-09-22	-	No	No	U	U
325.	203	C230836701394	2023-08-09	2023-08-30	-	2024-05-27	292	No	2023-09-23	2024-07-22	No	No	Yes	Yes
326.	733	C230836701517	2023-08-09	2023-08-30	-	2024-03-22	226	No	2023-09-23	-	No	No	No	U
327.	204	C230836705035	2023-08-10	2023-08-31	-	2024-05-28	292	No	2023-09-24	2024-06-13	No	No	Yes	Yes
328.	205	C230836752650	2023-08-13	2023-09-03	-	2024-04-06	237	No	2023-09-27	2024-07-23	No	No	Yes	Yes
329.	208	C230836761130	2023-08-14	2023-09-04	-	2024-06-10	301	No	2023-09-28	2024-07-22	No	No	Yes	Yes
330.	206	C230836761531	2023-08-14	2023-09-04	-	2024-02-20	190	No	2023-09-28	-	No	No	Yes	U
331.	207	C230836761778	2023-08-14	2023-09-04	-	2024-06-13	304	No	2023-09-28	2024-07-15	No	No	Yes	Yes

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 (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)
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	C230836859663	2023-08-15	2023-09-05	-	2024-05-22	281	No	2023-09-29	-	No	No	U	U
334.	211	C230836848540	2023-08-17	2023-09-07	-	2024-03-14	210	No	2023-10-01	2024-03-26	No	No	Yes	Yes
335.	212	C230836888958	2023-08-21	2023-09-11	-	2024-04-08	231	No	2023-10-05	2023-12-19	No	No	No	Yes
336.	213	C230836892861	2023-08-22	2023-09-12	2023-08-29	2024-01-11	142	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	U	No
338.	-	C231037445228	2023-08-23	2023-09-13	2023-11-18	2024-03-12	202	No	2023-10-07	2024-03-13	No	No	Yes	Yes
339.	215	C230836900468	2023-08-24	2023-09-14	2023-09-20	2024-07-09	320	No	2023-10-08	2024-07-31	No	No	Yes	Yes
340.	216	C230836907428	2023-08-25	2023-09-15	-	2024-04-14	233	No	2023-10-09	2024-05-30	No	No	No	Yes
341.	-	C230836909899	2023-08-26	2023-09-16	-	2024-04-11	229	No	2023-10-10	2024-05-10	No	No	Yes	Yes
342.	219	C230836909913	2023-08-26	2023-09-16	-	2024-05-27	275	No	2023-10-10	2024-07-22	No	No	No	Yes
343.	218	C230836909951	2023-08-26	2023-09-16	-	2024-01-08	135	No	2023-10-10	2023-10-17	No	No	No	No
344.	217	C230836910018	2023-08-26	2023-09-16	2023-09-19	2024-03-04	191	No	2023-10-10	2024-04-12	No	No	Yes	Yes
345.	220	C230836910013	2023-08-28	2023-09-18	-	2024-07-03	310	No	2023-10-12	2024-07-27	No	No	No	Yes
346.	221	C230836932560	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	C230836938561	2023-08-31	2023-09-21	2023-09-27	2024-06-25	299	No	2023-10-15	2024-07-16	No	No	Yes	Yes
348.	225	C230936988521	2023-09-05	2023-09-26	2023-10-03	2024-05-01	239	No	2023-10-20	2024-07-08	No	No	No	Yes
349.	224	C230936989712	2023-09-05	2023-09-26	2023-10-03	2024-03-14	191	No	2023-10-20	2024-03-22	No	No	No	Yes
350.	227	C230936989960	2023-09-05	2023-09-26	-	2024-08-08	338	No	2023-10-20	2024-07-22	No	No	Yes	Yes
351.	226	C230936989963	2023-09-05	2023-09-26	2023-10-03	2024-04-06	214	No	2023-10-20	2024-04-06	No	No	No	No
352.	223	C230936989593	2023-09-06	2023-09-27	2023-09-28	2024-05-02	239	No	2023-10-21	2024-04-30	No	No	U	No
353.	228	C230937007417	2023-09-07	2023-09-28	2023-10-03	2024-05-10	246	No	2023-10-22	2024-05-10	No	No	U	No
354.	229	C230937007570	2023-09-07	2023-09-28	2023-10-03	2024-03-21	196	No	2023-10-22	2024-06-19	No	No	No	U
355.	-	C230937009704	2023-09-08	2023-09-29	2023-10-03	2024-05-14	249	No	2023-10-23	2024-07-18	No	No	No	Yes

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 (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)
356.	-	C230937023429	2023-09-09	2023-09-30	2023-10-03	2024-06-27	292	No	2023-10-24	-	No	No	U	U
357.	230	C230937044659	2023-09-10	2023-10-01	2023-10-03	2024-04-23	226	No	2023-10-25	2024-05-23	No	No	Yes	Yes
358.	231	C230937044704	2023-09-10	2023-10-01	2023-10-03	2024-07-25	319	No	2023-10-25	2024-07-25	No	No	Yes	Yes
359.	233	C230937046323	2023-09-11	2023-10-02	-	2024-04-02	204	No	2023-10-26	2024-04-26	No	No	Yes	Yes
360.	232	C230937050270	2023-09-11	2023-10-02	2023-10-04	2024-05-30	262	No	2023-10-26	-	No	No	U	U
361.	234	C230937056376	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	C230937098858	2023-09-12	2023-10-03	2023-10-09	2024-07-08	300	No	2023-10-27	2024-07-08	No	No	U	No
363.	236	C230937073222	2023-09-13	2023-10-04	2023-10-11	2024-03-14	183	No	2023-10-28	2024-05-01	No	No	No	Yes
364.	237	C230937074743	2023-09-13	2023-10-04	2023-10-09	2024-05-14	244	No	2023-10-28	2024-07-19	No	No	No	Yes
365.	274	C230937270211	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.	-	C240739843737	2023-09-13	2023-10-04	-	2024-09-13	366	No	2023-10-28	2024-09-26	No	No	Yes	Yes
367.	238	C230937121979	2023-09-15	2023-10-06	-	2024-05-16	244	No	2023-10-30	-	No	No	U	U
368.	239	C230937150874	2023-09-15	2023-10-06	2023-10-17	2024-03-28	195	No	2023-10-30	2024-04-04	No	No	No	Yes
369.	240	C230937173896	2023-09-16	2023-10-07	2023-11-06	2024-04-01	198	No	2023-10-31	2024-06-12	No	No	Yes	Yes
370.	242	C230937176877	2023-09-18	2023-10-09	2023-10-10	2024-06-10	266	No	2023-11-02	2024-07-22	No	No	No	Yes
371.	241	C230937258047	2023-09-18	2023-10-09	2023-10-25	2024-06-13	269	No	2023-11-02	2024-07-24	No	No	Yes	Yes
372.	247	C230937187877	2023-09-19	2023-10-10	2023-10-16	2024-01-05	108	No	2023-11-03	2024-07-22	No	No	U	Yes
373.	245	C230937187944	2023-09-19	2023-10-10	2023-10-18	2024-03-11	174	No	2023-11-03	2024-07-22	No	No	Yes	Yes
374.	246	C230937188024	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	C230937188161	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	C230937190655	2023-09-19	2023-10-10	2023-10-18	2024-05-28	252	No	2023-11-03	2024-05-28	No	No	Yes	Yes
377.	249	C230937208063	2023-09-20	2023-10-11	2023-10-19	2024-06-08	262	No	2023-11-04	2024-07-22	No	No	Yes	Yes
378.	693	C230937211780	2023-09-20	2023-10-11	-	2024-03-19	181	No	2023-11-04	-	No	No	No	U
379.	248	C230937214585	2023-09-20	2023-10-11	2023-10-19	2024-03-07	169	No	2023-11-04	2024-03-19	No	No	No	Yes

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 (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)
380.	250	C230937219239	2023-09-21	2023-10-12	2023-10-18	2024-05-01	223	No	2023-11-05	2024-06-12	No	No	Yes	Yes
381.	251	C230937219478	2023-09-21	2023-10-12	2023-10-17	2024-04-01	193	No	2023-11-05	2024-05-14	No	No	Yes	Yes
382.	258	C230937219520	2023-09-21	2023-10-12	2023-10-18	2024-03-14	175	No	2023-11-05	2024-06-12	No	No	Yes	Yes
383.	254	C230937221995	2023-09-21	2023-10-12	2023-10-19	2024-05-01	223	No	2023-11-05	2024-07-23	No	No	No	Yes
384.	257	C230937222073	2023-09-21	2023-10-12	2023-10-18	2024-05-30	252	No	2023-11-05	2024-05-30	No	No	U	No
385.	255	C230937222183	2023-09-21	2023-10-12	2023-10-16	2024-06-25	278	No	2023-11-05	2024-07-16	No	No	Yes	Yes
386.	253	C230937222247	2023-09-21	2023-10-12	2023-10-18	2024-03-14	175	No	2023-11-05	2024-08-28	No	No	No	No
387.	252	C230937222425	2023-09-21	2023-10-12	2023-10-18	2024-02-28	160	No	2023-11-05	2024-03-06	No	No	Yes	Yes
388.	256	C230937222561	2023-09-21	2023-10-12	2023-10-18	2024-05-27	249	No	2023-11-05	2024-07-22	No	No	No	Yes
389.	122	C230937222870	2023-09-21	2023-10-12	2023-10-19	2024-04-05	197	No	2023-11-05	2024-08-16	No	No	Yes	Yes
390.	-	C230937224090	2023-09-22	2023-10-13	2023-10-18	2024-06-04	256	No	2023-11-06	2024-06-04	No	No	U	No
391.	263	C230937225602	2023-09-22	2023-10-13	2023-10-18	2024-03-28	188	No	2023-11-06	2024-05-02	No	No	No	No
392.	260	C230937226729	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.	261	C230937226842	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	C230937227026	2023-09-22	2023-10-13	2023-10-20	2024-07-11	293	No	2023-11-06	2024-07-11	No	No	U	Yes
395.	264	C230937227080	2023-09-22	2023-10-13	2023-10-18	2024-05-03	224	No	2023-11-06	2024-06-25	No	No	No	Yes
396.	259	C230937227248	2023-09-22	2023-10-13	2023-10-24	2024-02-28	159	No	2023-11-06	2024-03-07	No	No	Yes	Yes
397.	265	C231037543852	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.	266	C230937236994	2023-09-23	2023-10-14	2023-10-24	2024-03-07	166	No	2023-11-07	-	No	No	U	U
399.	270	C230937237064	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.	269	C230937237074	2023-09-23	2023-10-14	2023-10-24	2024-06-13	264	No	2023-11-07	2024-07-05	No	No	Yes	Yes
401.	267	C230937237080	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	C230937237238	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.	271	C230937257483	2023-09-24	2023-10-15	2023-10-24	2024-06-19	269	No	2023-11-08	2024-07-30	No	No	Yes	Yes

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 (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)
404.	272	C230937257961	2023-09-25	2023-10-16	2023-10-25	2024-04-23	211	No	2023-11-09	2024-07-26	No	No	Yes	Yes
405.	273	C230937270033	2023-09-25	2023-10-16	2023-10-26	2024-06-26	275	No	2023-11-09	2024-07-19	No	No	U	Yes
406.	163	C230937272335	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.	279	C230937284098	2023-09-27	2023-10-18	2023-10-27	2024-05-14	230	No	2023-11-11	2024-05-14	No	No	U	No
408.	282	C230937285894	2023-09-27	2023-10-18	2023-10-27	2024-06-01	248	No	2023-11-11	2024-06-13	No	No	Yes	Yes
409.	277	C230937287143	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	C230937287206	2023-09-27	2023-10-18	2023-10-30	2024-04-24	210	No	2023-11-11	2024-07-19	No	No	Yes	Yes
411.	276	C230937288558	2023-09-27	2023-10-18	2023-10-30	2024-04-11	197	No	2023-11-11	2024-07-15	No	No	Yes	Yes
412.	283	C230937288689	2023-09-27	2023-10-18	2023-10-30	2024-05-12	228	No	2023-11-11	2024-07-26	No	No	Yes	Yes
413.	278	C230937288788	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.	281	C230937289201	2023-09-27	2023-10-18	2023-10-31	2024-05-03	219	No	2023-11-11	2024-05-03	No	No	Yes	U
415.	280	C230937295189	2023-09-28	2023-10-19	2023-10-30	2024-05-06	221	No	2023-11-12	2024-06-13	No	No	No	Yes
416.	285	C230937298729	2023-09-28	2023-10-19	2023-10-31	2024-04-26	211	No	2023-11-12	2024-05-13	No	No	Yes	Yes
417.	287	C230937303164	2023-09-29	2023-10-20	2023-10-31	2024-03-26	179	No	2023-11-13	2024-03-28	No	No	No	Yes
418.	286	C230937303207	2023-09-29	2023-10-20	2023-11-01	2024-06-07	252	No	2023-11-13	2024-06-07	No	No	No	No
419.	288	C230937303441	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	C230937310133	2023-09-30	2023-10-21	2023-11-01	2024-06-01	245	No	2023-11-14	2024-06-12	No	No	Yes	Yes
421.	290	C230937310181	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	C231037336739	2023-10-01	2023-10-22	2023-11-01	2024-04-12	194	No	2023-11-15	2024-04-12	No	No	U	No
424.	322	C231037336743	2023-10-01	2023-10-22	2023-11-01	2024-05-06	218	No	2023-11-15	2024-05-06	No	No	U	No
425.	291	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	147	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	147	No	2023-11-16	2024-03-13	No	No	Yes	Yes

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 (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)
428.	296	C240238803118	2023-10-02	2023-10-23	-	2024-02-26	147	No	2023-11-16	2024-03-13	No	No	Yes	Yes
429.	299	C231037344585	2023-10-04	2023-10-25	2023-11-20	2024-04-01	180	No	2023-11-18	2024-07-17	No	No	Yes	Yes
430.	297	C231037344666	2023-10-04	2023-10-25	2023-11-08	2024-02-22	141	No	2023-11-18	2023-11-03	No	Yes	Yes	Yes
431.	298	C231037344822	2023-10-04	2023-10-25	2023-11-08	2024-04-11	190	No	2023-11-18	2024-05-03	No	No	Yes	Yes
432.	-	C231037346824	2023-10-04	2023-10-25	-	2024-04-12	191	No	2023-11-18	2024-07-02	No	No	Yes	Yes
433.	303	C231037347901	2023-10-05	2023-10-26	-	2024-06-21	260	No	2023-11-19	2024-07-24	No	No	Yes	Yes
434.	301	C231037357124	2023-10-05	2023-10-26	2023-11-08	2024-03-15	162	No	2023-11-19	2024-07-16	No	No	Yes	Yes
435.	300	C231037357165	2023-10-05	2023-10-26	2023-11-08	2024-06-02	241	No	2023-11-19	2024-06-12	No	No	Yes	Yes
436.	302	C231037462379	2023-10-05	2023-10-26	-	2024-01-22	109	No	2023-11-19	2024-01-18	No	No	No	No
437.	312	C231037364974	2023-10-06	2023-10-27	2023-11-13	2024-06-04	242	No	2023-11-20	2024-07-22	No	No	No	Yes
438.	311	C231037365333	2023-10-06	2023-10-27	2023-11-13	2024-05-29	236	No	2023-11-20	2024-05-29	No	No	U	Yes
439.	307	C231037365657	2023-10-06	2023-10-27	2023-11-10	2024-05-22	229	No	2023-11-20	2024-05-22	No	No	U	No
440.	305	C231037366123	2023-10-06	2023-10-27	2023-11-13	2024-04-30	207	No	2023-11-20	2024-05-08	No	No	No	Yes
441.	304	C231037366300	2023-10-06	2023-10-27	2023-11-13	2024-03-15	161	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	147	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	203	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	C231037366899	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.	315	C231037375008	2023-10-07	2023-10-28	2023-11-13	2024-04-19	195	No	2023-11-21	2024-07-16	No	No	No	Yes
449.	317	C231037375018	2023-10-07	2023-10-28	-	2024-03-12	157	No	2023-11-21	2024-07-23	No	No	Yes	U
450.	313	C231037375180	2023-10-07	2023-10-28	2023-11-09	2024-02-26	142	No	2023-11-21	2024-03-13	No	No	Yes	Yes
451.	672	C231037404888	2023-10-08	2023-10-29	-	2024-08-27	324	No	2023-11-22	~~2024-04-16~~	No	No	U	U

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 (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)
452.	319	C231037405141	2023-10-08	2023-10-29	2023-11-08	2024-03-06	150	No	2023-11-22	2024-03-06	No	No	Yes	Yes
453.	318	C231238145606	2023-10-08	2023-10-29	-	2024-04-16	191	No	2023-11-22	2024-05-09	No	No	No	No
454.	-	C231037405493	2023-10-09	2023-10-30	2023-11-18	2024-06-27	262	No	2023-11-23	2024-07-24	No	No	No	Yes
455.	321	C231037405625	2023-10-09	2023-10-30	2023-11-10	2024-05-07	211	No	2023-11-23	2024-08-29	No	No	Yes	U
456.	320	C231037405851	2023-10-09	2023-10-30	2023-11-18	2024-04-03	177	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	203	No	2023-11-24	2024-07-30	No	No	Yes	Yes
458.	324	C231037417709	2023-10-11	2023-11-01	2023-11-18	2024-05-07	209	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	-	No	No	U	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	U	Yes
462.	327	C231037503174	2023-10-14	2023-11-04	2023-11-14	2024-05-09	208	No	2023-11-28	2024-07-17	No	No	No	Yes
463.	328	C231037554363	2023-10-14	2023-11-04	2023-11-21	2024-04-25	194	No	2023-11-28	2024-11-05	No	No	No	Yes
464.	330	C231037541954	2023-10-15	2023-11-05	2023-11-15	2024-03-01	138	No	2023-11-29	2024-03-12	No	No	Yes	Yes
465.	329	C231037541972	2023-10-15	2023-11-05	2023-11-15	2024-05-04	202	No	2023-11-29	2024-05-09	No	No	Yes	Yes
466.	331	C231037543487	2023-10-16	2023-11-06	2023-11-13	2024-03-06	142	No	2023-11-30	2024-03-08	No	No	Yes	Yes
467.	166	C231037543868	2023-10-16	2023-11-06	2023-11-17	2024-06-27	255	No	2023-11-30	-	No	No	U	U
468.	332	C231037544137	2023-10-16	2023-11-06	2023-11-15	2024-04-11	178	No	2023-11-30	2024-05-09	No	No	No	Yes
469.	333	C231037544255	2023-10-16	2023-11-06	2023-11-14	2024-04-04	171	No	2023-11-30	2024-05-17	No	No	Yes	Yes
470.	334	C231037552564	2023-10-17	2023-11-07	-	2024-03-04	139	No	2023-12-01	2024-03-21	No	No	Yes	Yes
471.	-	C231037552918	2023-10-17	2023-11-07	2023-11-17	2024-06-12	239	No	2023-12-01	2024-07-05	No	No	Yes	Yes
472.	337	C231037589750	2023-10-18	2023-11-08	2023-11-17	2024-04-24	189	No	2023-12-02	2024-07-30	No	No	Yes	Yes
473.	338	C231037589752	2023-10-18	2023-11-08	2023-11-17	2024-04-15	180	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	148	No	2023-12-02	2024-07-30	No	No	Yes	Yes
475.	731	C231037590750	2023-10-18	2023-11-08	-	2023-12-06	49	No	2023-12-02	2023-11-17	No	Yes	Yes	Yes

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 (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)
476.	335	C240138437919	2023-10-18	2023-11-08	2024-02-05	2024-07-12	268	No	2023-12-02	2024-02-15	No	No	No	Yes
477.	340	C231037598650	2023-10-19	2023-11-09	2023-11-27	2024-07-26	281	No	2023-12-03	2024-07-26	No	No	U	Yes
478.	348	C231037613060	2023-10-20	2023-11-10	-	2024-04-11	174	No	2023-12-04	2024-05-21	No	No	Yes	Yes
479.	342	C231037613256	2023-10-20	2023-11-10	2023-11-27	2024-04-16	179	No	2023-12-04	2024-04-16	No	No	U	No
480.	349	C231037613270	2023-10-20	2023-11-10	2023-11-27	2024-04-29	192	No	2023-12-04	2024-04-29	No	No	No	Yes
481.	341	C231037613291	2023-10-20	2023-11-10	2023-11-18	2024-03-08	140	No	2023-12-04	2024-03-08	No	No	Yes	Yes
482.	350	C231037613294	2023-10-20	2023-11-10	2023-11-18	2024-04-30	193	No	2023-12-04	2024-07-22	No	No	Yes	Yes
483.	344	C231037613401	2023-10-20	2023-11-10	2023-11-18	2024-04-12	175	No	2023-12-04	2024-04-12	No	No	U	Yes
484.	-	C231037614797	2023-10-20	2023-11-10	2023-11-27	2024-06-14	238	No	2023-12-04	-	No	No	No	U
485.	346	C231037615567	2023-10-20	2023-11-10	2023-11-18	2024-04-09	172	No	2023-12-04	2024-04-12	No	No	Yes	Yes
486.	345	C231037618597	2023-10-20	2023-11-10	2023-11-27	2024-04-16	179	No	2023-12-04	2024-05-03	No	No	Yes	Yes
487.	347	C231037655910	2023-10-20	2023-11-10	2023-12-04	2024-04-06	169	No	2023-12-04	2024-04-06	No	No	U	No
488.	352	C231037619499	2023-10-21	2023-11-11	2023-11-18	2024-03-04	135	No	2023-12-05	2024-03-12	No	No	Yes	Yes
489.	351	C231037619607	2023-10-21	2023-11-11	2023-11-27	2024-04-04	166	No	2023-12-05	2024-05-01	No	No	No	Yes
490.	354	C231037619639	2023-10-21	2023-11-11	2023-11-27	2024-04-15	177	No	2023-12-05	2024-05-03	No	No	Yes	Yes
491.	353	C231037619703	2023-10-21	2023-11-11	2023-11-18	2024-03-05	136	No	2023-12-05	2024-03-05	No	No	Yes	Yes
492.	368	C231037651340	2023-10-22	2023-11-12	2023-11-18	2024-05-07	198	No	2023-12-06	2024-07-30	No	No	Yes	Yes
493.	360	C231037651873	2023-10-22	2023-11-12	2023-11-18	2024-03-25	155	No	2023-12-06	2024-07-22	No	No	Yes	Yes
494.	363	C231037651882	2023-10-22	2023-11-12	2023-11-18	2024-05-09	200	No	2023-12-06	2024-05-27	No	No	Yes	Yes
495.	362	C231037651883	2023-10-22	2023-11-12	2023-11-27	2024-04-15	176	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	142	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	178	No	2023-12-06	2024-05-10	No	No	No	No
498.	365	C231037652121	2023-10-22	2023-11-12	2023-11-29	2024-07-16	268	No	2023-12-06	2024-07-16	No	No	U	Yes
499.	364	C231037652144	2023-10-22	2023-11-12	2023-12-07	2024-03-06	136	No	2023-12-06	2024-03-27	No	No	Yes	Yes

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 (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)
500.	366	C231037652167	2023-10-22	2023-11-12	2023-11-27	2024-05-08	199	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	134	No	2023-12-06	2024-07-31	No	No	Yes	Yes
502.	357	C231037652200	2023-10-22	2023-11-12	2023-11-27	2024-04-01	162	No	2023-12-06	2024-04-11	No	No	Yes	Yes
503.	367	C231037652224	2023-10-22	2023-11-12	2023-11-18	2024-04-22	183	No	2023-12-06	2024-07-15	No	No	No	U
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.	361	C231037652422	2023-10-22	2023-11-12	2023-11-18	2024-04-11	172	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	136	No	2023-12-07	2024-03-26	No	No	No	No
507.	371	C231037652414	2023-10-23	2023-11-13	2023-11-18	2024-03-27	156	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	116	No	2023-12-07	2024-03-01	No	No	Yes	Yes
509.	375	C231037652664	2023-10-23	2023-11-13	-	2024-06-26	247	No	2023-12-07	2024-08-21	No	No	No	Yes
510.	374	C231037652989	2023-10-23	2023-11-13	2023-11-18	2024-05-28	218	No	2023-12-07	2024-07-08	No	No	Yes	Yes
511.	373	C231037655330	2023-10-23	2023-11-13	2023-11-18	2024-03-18	147	No	2023-12-07	2024-07-18	No	No	Yes	Yes
512.	369	C231037656189	2023-10-23	2023-11-13	2023-12-04	2024-04-15	175	No	2023-12-07	2024-05-21	No	No	No	Yes
513.	377	C231037656486	2023-10-23	2023-11-13	2023-11-18	2024-04-24	184	No	2023-12-07	2024-05-11	No	No	U	No
514.	378	C231037655883	2023-10-24	2023-11-14	2023-11-18	2024-02-29	128	No	2023-12-08	2024-07-11	No	No	Yes	Yes
515.	376	C231037660893	2023-10-25	2023-11-15	2023-12-04	2024-04-16	174	No	2023-12-09	2024-04-16	No	No	U	No
516.	381	C231037661570	2023-10-25	2023-11-15	-	2024-04-23	181	No	2023-12-09	2024-06-14	No	No	No	Yes
517.	379	C231037662476	2023-10-25	2023-11-15	2023-12-07	2024-03-22	149	No	2023-12-09	2024-03-22	No	No	No	Yes
518.	-	C231037663337	2023-10-25	2023-11-15	2023-12-07	2024-06-13	232	No	2023-12-09	2024-07-05	No	No	Yes	Yes
519.	380	C231037663797	2023-10-25	2023-11-15	2023-12-08	2024-05-17	205	No	2023-12-09	-	No	No	U	U
520.	382	C231037674060	2023-10-27	2023-11-17	2023-12-04	2024-05-08	194	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	214	No	2023-12-11	2024-07-22	No	No	Yes	Yes
522.	383	C231037674496	2023-10-27	2023-11-17	2023-12-04	2024-05-08	194	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	165	No	2023-12-12	2024-05-10	No	No	Yes	Yes

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 (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)
524.	387	C231037676759	2023-10-28	2023-11-18	2023-12-04	2024-03-19	143	No	2023-12-12	2024-07-22	No	No	No	Yes
525.	386	C231037705560	2023-10-28	2023-11-18	2023-12-04	2024-05-23	208	No	2023-12-12	2024-07-18	No	No	Yes	Yes
526.	396	C231137711089	2023-10-28	2023-11-18	2023-12-04	2024-07-15	261	No	2023-12-12	2024-07-15	No	No	U	No
527.	389	C231037703693	2023-10-30	2023-11-20	2023-12-04	2024-02-12	105	No	2023-12-14	2024-03-04	No	No	Yes	Yes
528.	394	C231037704006	2023-10-30	2023-11-20	-	2024-05-14	197	No	2023-12-14	2024-05-14	No	No	U	No
529.	388	C231037704082	2023-10-30	2023-11-20	2023-12-04	2024-03-21	143	No	2023-12-14	2024-05-03	No	No	No	Yes
530.	393	C231037704383	2023-10-30	2023-11-20	2023-12-04	2024-04-10	163	No	2023-12-14	2024-07-19	No	No	Yes	Yes
531.	390	C231037704458	2023-10-30	2023-11-20	2023-12-04	2024-05-08	191	No	2023-12-14	2024-07-22	No	No	No	Yes
532.	392	C231037704466	2023-10-30	2023-11-20	-	2024-05-08	191	No	2023-12-14	2024-07-16	No	No	Yes	Yes
533.	391	C231037708964	2023-10-30	2023-11-20	2023-12-05	2024-05-28	211	No	2023-12-14	2024-07-22	No	No	U	Yes
534.	395	C231037707887	2023-10-31	2023-11-21	-	2024-03-07	128	No	2023-12-15	2024-03-13	No	No	Yes	Yes
535.	397	C231137710974	2023-11-01	2023-11-22	2023-12-04	2024-05-07	188	No	2023-12-16	2024-05-28	No	No	No	Yes
536.	399	C231137711149	2023-11-01	2023-11-22	2023-12-05	2024-05-13	194	No	2023-12-16	2024-07-23	No	No	No	Yes
537.	398	C231137711171	2023-11-01	2023-11-22	2023-12-01	2024-03-25	145	No	2023-12-16	2024-05-18	No	No	Yes	Yes
538.	404	C231137711247	2023-11-01	2023-11-22	2023-12-04	2024-05-09	190	No	2023-12-16	2024-07-25	No	No	Yes	Yes
539.	400	C231137711620	2023-11-01	2023-11-22	2023-12-04	2024-04-12	163	No	2023-12-16	2024-07-29	No	No	Yes	Yes
540.	401	C231137712055	2023-11-01	2023-11-22	2023-11-30	2024-05-22	203	No	2023-12-16	2024-05-22	No	No	U	No
541.	402	C231137712356	2023-11-01	2023-11-22	2023-12-04	2024-06-11	223	No	2023-12-16	2024-07-24	No	No	Yes	Yes
542.	403	C231137713047	2023-11-01	2023-11-22	2023-11-23	2024-05-28	209	No	2023-12-16	2024-07-22	No	No	Yes	Yes
543.	406	C231137713634	2023-11-02	2023-11-23	2023-11-24	2024-02-16	106	No	2023-12-17	-	No	No	Yes	U
544.	407	C231137713648	2023-11-02	2023-11-23	-	2024-06-25	236	No	2023-12-17	2024-06-25	No	No	No	No
545.	405	C231137713986	2023-11-02	2023-11-23	2023-12-05	2024-03-26	145	No	2023-12-17	2024-05-13	No	No	Yes	Yes
546.	408	C231137733969	2023-11-04	2023-11-25	-	2024-04-10	158	No	2023-12-19	2024-07-18	No	No	Yes	Yes
547.	409	C231137757640	2023-11-05	2023-11-26	2023-12-11	2024-04-06	153	No	2023-12-20	-	No	No	U	U

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 (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)
548.	411	C231137758704	2023-11-06	2023-11-27	-	2024-03-25	140	No	2023-12-21	2024-04-02	No	No	Yes	Yes
549.	412	C231137758980	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	C231137771114	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	C231137770952	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	C231137773650	2023-11-07	2023-11-28	-	2024-05-09	184	No	2023-12-22	2024-07-30	No	No	Yes	Yes
553.	415	C231137773843	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	C231137773997	2023-11-08	2023-11-29	2023-12-27	2024-05-28	202	No	2023-12-23	2024-07-22	No	No	Yes	Yes
555.	418	C231137789406	2023-11-09	2023-11-30	2023-12-27	2024-05-10	183	No	2023-12-24	2024-06-26	No	No	No	Yes
556.	417	C231137789410	2023-11-09	2023-11-30	-	2024-05-16	189	No	2023-12-24	2024-05-16	No	No	Yes	Yes
557.	421	C231137796627	2023-11-10	2023-12-01	2023-12-04	2024-05-10	182	No	2023-12-25	2024-07-26	No	No	Yes	Yes
558.	420	C231137796998	2023-11-10	2023-12-01	2023-12-27	2024-05-10	182	No	2023-12-25	2024-08-07	No	No	Yes	Yes
559.	419	C231137797059	2023-11-10	2023-12-01	2023-12-04	2024-05-30	202	No	2023-12-25	2024-05-30	No	No	U	No
560.	422	C231137807768	2023-11-11	2023-12-02	-	2024-03-26	136	No	2023-12-26	2024-08-08	No	No	No	No
561.	423	C231137827145	2023-11-12	2023-12-03	2023-12-11	2024-05-14	184	No	2023-12-27	2024-07-19	No	No	No	Yes
562.	424	C231137828263	2023-11-13	2023-12-04	2023-12-04	2024-04-08	147	Yes	2023-12-28	2024-07-22	No	No	Yes	Yes
563.	428	C231137855347	2023-11-14	2023-12-05	2023-12-05	2024-05-09	177	Yes	2023-12-29	2024-06-14	No	No	Yes	Yes
564.	427	C231137855364	2023-11-14	2023-12-05	2023-12-05	2024-06-25	224	Yes	2023-12-29	2024-07-11	No	No	Yes	Yes
565.	429	C231137855522	2023-11-14	2023-12-05	2023-12-13	2024-05-09	177	No	2023-12-29	2024-07-26	No	No	No	Yes
566.	425	C231137861659	2023-11-14	2023-12-05	-	2024-03-07	114	No	2023-12-29	2024-03-07	No	No	Yes	Yes
567.	426	C240238808411	2023-11-14	2023-12-05	2024-03-21	2024-06-13	212	No	2023-12-29	2024-07-26	No	No	No	No
568.	434	C231137881919	2023-11-15	2023-12-06	2023-12-07	2024-06-27	225	No	2023-12-30	2024-07-26	No	No	Yes	Yes
569.	431	C231137882684	2023-11-15	2023-12-06	-	2024-04-08	145	No	2023-12-30	2024-05-17	No	No	Yes	Yes
570.	435	C231137882859	2023-11-15	2023-12-06	2023-12-07	2024-06-08	206	No	2023-12-30	2024-07-12	No	No	Yes	Yes
571.	433	C231137882899	2023-11-15	2023-12-06	2023-12-07	2024-04-04	141	No	2023-12-30	2024-07-26	No	No	Yes	Yes

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 (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)
572.	432	C231137883128	2023-11-15	2023-12-06	2023-12-11	2024-03-10	116	No	2023-12-30	2024-03-21	No	No	Yes	Yes
573.	430	C231137883323	2023-11-15	2023-12-06	2023-12-07	2024-04-12	149	No	2023-12-30	2024-05-13	No	No	No	Yes
574.	441	C231137888595	2023-11-16	2023-12-07	2023-12-07	2024-05-13	179	Yes	2023-12-31	2024-05-31	No	No	No	Yes
575.	442	C231137888902	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	C231137889234	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	C231137889268	2023-11-16	2023-12-07	2023-12-07	2024-05-10	176	Yes	2023-12-31	2024-07-16	No	No	Yes	Yes
578.	438	C231137889302	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	C231137889334	2023-11-16	2023-12-07	2023-12-07	2024-05-14	180	Yes	2023-12-31	2024-07-24	No	No	Yes	Yes
580.	436	C231137889412	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	C231137890830	2023-11-16	2023-12-07	2023-12-07	2024-05-13	179	Yes	2023-12-31	2024-06-13	No	No	No	Yes
582.	443	C231137892973	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	C231137895584	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.	445	C231137970117	2023-11-17	2023-12-08	-	2024-05-14	179	No	2024-01-01	2024-07-12	No	No	Yes	Yes
585.	447	C231137899531	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	C231137899573	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	C231137899576	2023-11-18	2023-12-09	-	2024-03-21	124	No	2024-01-02	2024-07-23	No	No	Yes	Yes
588.	450	C231137899589	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	C231137899602	2023-11-18	2023-12-09	-	2024-05-20	184	No	2024-01-02	-	No	No	U	U
590.	455	C231137938831	2023-11-19	2023-12-10	-	2024-06-03	197	No	2024-01-03	2024-07-22	No	No	Yes	Yes
591.	453	C231137938840	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	C231137938844	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	C231137938870	2023-11-19	2023-12-10	2023-12-27	2024-06-01	195	No	2024-01-03	2024-07-22	No	No	Yes	Yes
594.	456	C231137941174	2023-11-20	2023-12-11	-	2024-04-12	144	No	2024-01-04	2024-04-12	No	No	U	No
595.	459	C231137941493	2023-11-20	2023-12-11	2023-12-11	2024-05-14	176	Yes	2024-01-04	2024-06-26	No	No	No	Yes

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 (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)
596.	461	C231137941739	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	C231137941860	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.	457	C231137944806	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	C231137945343	2023-11-20	2023-12-11	-	2024-05-30	192	No	2024-01-04	2024-07-15	No	No	Yes	Yes
600.	462	C231137947785	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	C231137963075	2023-11-20	2023-12-11	2023-12-29	2024-05-16	178	No	2024-01-04	2024-07-12	No	No	Yes	Yes
602.	464	C231137963063	2023-11-21	2023-12-12	-	2024-04-15	146	No	2024-01-05	2024-05-10	No	No	Yes	Yes
603.	465	C231137964048	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.	469	C231137970063	2023-11-22	2023-12-13	-	2024-05-30	190	No	2024-01-06	2024-07-23	No	No	No	Yes
605.	471	C231137971821	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	C231137972021	2023-11-22	2023-12-13	-	2024-05-14	174	No	2024-01-06	2024-06-28	No	No	No	Yes
607.	466	C231137975065	2023-11-22	2023-12-13	2023-12-14	2024-05-09	169	No	2024-01-06	2024-05-09	No	No	U	No
608.	468	C231137975840	2023-11-22	2023-12-13	-	2024-06-05	196	No	2024-01-06	2024-07-22	No	No	Yes	Yes
609.	467	C231137977543	2023-11-22	2023-12-13	2023-12-20	2024-04-08	138	No	2024-01-06	2024-07-03	No	No	U	Yes
610.	473	C231137975182	2023-11-23	2023-12-14	2023-12-12	2024-06-25	215	Yes	2024-01-07	-	No	No	No	U
611.	472	C231137976195	2023-11-23	2023-12-14	2023-12-27	2024-04-29	158	No	2024-01-07	2024-04-29	No	No	U	No
612.	739	C231137976319	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	C231137976554	2023-11-23	2023-12-14	-	2024-05-22	181	Yes	2024-01-07	2023-12-08	No	Yes	Yes	Yes
614.	476	C231137976692	2023-11-23	2023-12-14	2023-12-27	2024-05-14	173	No	2024-01-07	2024-07-22	No	No	Yes	Yes
615.	474	C231137977082	2023-11-23	2023-12-14	-	2024-05-27	186	No	2024-01-07	2024-07-19	No	No	Yes	Yes
616.	478	C231137979027	2023-11-24	2023-12-15	2023-12-27	2024-03-11	108	No	2024-01-08	2024-07-29	No	No	No	Yes
617.	477	C231137979088	2023-11-24	2023-12-15	2023-12-15	2024-02-26	94	Yes	2024-01-08	2024-03-07	No	No	Yes	Yes
618.	479	C231137979136	2023-11-24	2023-12-15	2023-12-15	2024-05-14	172	Yes	2024-01-08	2024-07-22	No	No	Yes	U
619.	480	C231137979423	2023-11-24	2023-12-15	2024-01-02	2024-02-13	81	No	2024-01-08	-	No	No	Yes	U

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 (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)
620.	481	C231137981656	2023-11-25	2023-12-16	2024-01-11	2024-05-28	185	No	2024-01-09	2024-07-29	No	No	U	Yes
621.	502	C231137981665	2023-11-25	2023-12-16	2024-01-08	2024-05-31	188	No	2024-01-09	2024-05-31	No	No	U	No
622.	482	C231137981812	2023-11-25	2023-12-16	2023-12-27	2024-04-23	150	No	2024-01-09	2024-07-25	No	No	No	Yes
623.	483	C231138004022	2023-11-26	2023-12-17	2024-01-11	2024-03-15	110	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	191	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	U	U
626.	487	C231138004813	2023-11-27	2023-12-18	2023-12-20	2024-05-23	178	No	2024-01-11	2024-07-15	No	No	Yes	Yes
627.	486	C231138004928	2023-11-27	2023-12-18	2023-12-20	2024-04-06	131	No	2024-01-11	2024-04-06	No	No	U	No
628.	485	C231138015200	2023-11-27	2023-12-18	-	2024-07-18	234	No	2024-01-11	2024-07-25	No	No	No	Yes
629.	489	C231138012918	2023-11-28	2023-12-19	2023-12-20	2024-04-18	142	No	2024-01-12	2024-07-22	No	No	No	Yes
630.	488	C231138013889	2023-11-28	2023-12-19	2023-12-20	2024-05-15	169	No	2024-01-12	2024-05-17	No	No	Yes	Yes
631.	491	C231138015389	2023-11-29	2023-12-20	2024-01-12	2024-05-20	173	No	2024-01-13	-	No	No	U	U
632.	490	C231138015475	2023-11-29	2023-12-20	2024-01-12	2024-05-15	168	No	2024-01-13	2024-05-21	No	No	No	Yes
633.	492	C231138015774	2023-11-29	2023-12-20	2023-12-20	2024-05-21	174	Yes	2024-01-13	2024-07-24	No	No	Yes	Yes
634.	493	C231138016789	2023-11-29	2023-12-20	2024-01-12	2024-05-15	168	No	2024-01-13	2024-07-24	No	No	Yes	Yes
635.	494	C231138017473	2023-11-29	2023-12-20	2023-12-22	2024-06-21	205	No	2024-01-13	2024-07-19	No	No	No	Yes
636.	-	C240739858808	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	C231138018799	2023-11-30	2023-12-21	2023-12-20	2024-06-20	203	Yes	2024-01-14	2024-07-22	No	No	Yes	Yes
638.	495	C231138018813	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	C231138019379	2023-11-30	2023-12-21	2023-12-20	2024-04-04	126	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	132	No	2024-01-14	2024-07-23	No	No	Yes	Yes
641.	498	C231138019699	2023-11-30	2023-12-21	-	2024-04-18	140	No	2024-01-14	2024-06-28	No	No	No	Yes
642.	501	C231238025936	2023-12-01	2023-12-22	-	2024-05-09	160	No	2024-01-15	2024-05-09	No	No	Yes	Yes
643.	500	C231238025980	2023-12-01	2023-12-22	2023-12-13	2024-02-19	80	Yes	2024-01-15	2023-12-20	No	Yes	Yes	Yes

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 (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)
644.	503	C231238026718	2023-12-02	2023-12-23	2023-12-23	2024-04-08	128	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	117	Yes	2024-01-16	2024-07-19	No	No	Yes	Yes
646.	506	C231238031419	2023-12-03	2023-12-24	-	2024-05-15	164	No	2024-01-17	2024-05-15	No	No	Yes	U
647.	507	C231238045428	2023-12-03	2023-12-24	-	2024-04-18	137	No	2024-01-17	2024-04-18	No	No	U	No
648.	508	C231238045853	2023-12-04	2023-12-25	2024-01-18	2024-05-15	163	No	2024-01-18	2024-07-25	No	No	Yes	Yes
649.	509	C231238046525	2023-12-04	2023-12-25	2023-12-20	2024-05-16	164	Yes	2024-01-18	2024-07-09	No	No	U	Yes
650.	510	C231238047679	2023-12-05	2023-12-26	2023-12-20	2024-03-26	112	Yes	2024-01-19	2024-03-27	No	No	U	U
651.	513	C231238048868	2023-12-05	2023-12-26	2024-01-19	2024-04-17	134	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	184	No	2024-01-19	2024-07-26	No	No	Yes	Yes
653.	515	C231238049256	2023-12-05	2023-12-26	2023-12-20	2024-04-17	134	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	176	No	2024-01-19	2024-07-22	No	No	Yes	Yes
655.	511	C231238050591	2023-12-05	2023-12-26	-	2024-05-31	178	No	2024-01-19	2024-05-31	No	No	U	No
656.	519	C231238052049	2023-12-06	2023-12-27	2023-12-20	2024-04-22	138	Yes	2024-01-20	2024-07-23	No	No	No	Yes
657.	517	C231238052159	2023-12-06	2023-12-27	-	2024-05-07	153	No	2024-01-20	2024-07-02	No	No	Yes	Yes
658.	516	C231238052241	2023-12-06	2023-12-27	2024-01-19	2024-05-16	162	No	2024-01-20	2024-06-12	No	No	No	Yes
659.	518	C231238052244	2023-12-06	2023-12-27	2023-12-20	2024-04-06	122	Yes	2024-01-20	2024-04-06	No	No	U	No
660.	520	C231238068695	2023-12-07	2023-12-28	2024-01-04	2024-02-08	63	No	2024-01-21	2024-03-05	No	No	Yes	Yes
661.	525	C231238070286	2023-12-08	2023-12-29	2023-12-20	2024-05-21	165	Yes	2024-01-22	-	No	No	U	U
662.	522	C231238070364	2023-12-08	2023-12-29	2023-12-29	2024-04-17	131	Yes	2024-01-22	2024-05-21	No	No	No	Yes
663.	521	C231238070541	2023-12-08	2023-12-29	2023-12-20	2024-04-30	144	Yes	2024-01-22	2024-04-06	No	No	U	No
664.	524	C231238070636	2023-12-08	2023-12-29	-	2024-05-21	165	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	182	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	161	Yes	2024-01-22	2024-06-14	No	No	No	Yes
667.	527	C231238072519	2023-12-08	2023-12-29	2024-01-12	2024-04-08	122	No	2024-01-22	2024-07-26	No	No	Yes	Yes

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 (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)
668.	531	C231238085416	2023-12-09	2023-12-30	2023-12-18	2024-04-25	138	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	150	No	2024-01-23	2024-07-03	No	No	Yes	Yes
670.	530	C231238085810	2023-12-09	2023-12-30	-	2024-06-07	181	No	2024-01-23	2024-07-18	No	No	No	Yes
671.	539	C231238086470	2023-12-11	2024-01-01	-	2024-06-17	189	No	2024-01-25	-	No	No	U	U
672.	532	C231238086508	2023-12-11	2024-01-01	2023-12-20	2024-04-25	136	Yes	2024-01-25	2024-05-20	No	No	Yes	Yes
673.	540	C231238086619	2023-12-11	2024-01-01	-	2024-03-14	94	No	2024-01-25	2024-03-15	No	No	Yes	Yes
674.	537	C231238086627	2023-12-11	2024-01-01	2024-01-25	2024-04-08	119	No	2024-01-25	2024-07-08	No	No	Yes	Yes
675.	535	C231238086638	2023-12-11	2024-01-01	-	2024-04-19	130	No	2024-01-25	2024-05-14	No	No	Yes	Yes
676.	533	C231238087164	2023-12-11	2024-01-01	2024-01-25	2024-03-27	107	No	2024-01-25	2024-05-14	No	No	Yes	Yes
677.	536	C231238087652	2023-12-11	2024-01-01	2024-01-25	2024-05-17	158	No	2024-01-25	2024-07-22	No	No	Yes	Yes
678.	538	C231238087689	2023-12-11	2024-01-01	2024-01-25	2024-04-08	119	No	2024-01-25	2024-07-23	No	No	Yes	Yes
679.	534	C231238087876	2023-12-11	2024-01-01	2023-12-20	2024-04-26	137	Yes	2024-01-25	2024-04-26	No	No	U	No
680.	541	C231238096058	2023-12-12	2024-01-02	2024-01-25	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	113	Yes	2024-01-26	2024-05-08	No	No	Yes	Yes
682.	543	C231238104503	2023-12-12	2024-01-02	2024-01-25	2024-06-20	191	No	2024-01-26	2024-07-23	No	No	Yes	Yes
683.	545	C231238128226	2023-12-13	2024-01-03	2024-01-25	2024-07-17	217	No	2024-01-27	2024-07-17	No	No	U	Yes
684.	544	C231238128282	2023-12-13	2024-01-03	2024-01-25	2024-04-01	110	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	177	Yes	2024-01-27	2024-07-16	No	No	No	Yes
686.	548	C231238129343	2023-12-13	2024-01-03	2024-01-25	2024-05-17	156	No	2024-01-27	2024-07-22	No	No	Yes	Yes
687.	547	C231238129910	2023-12-13	2024-01-03	2024-01-25	2024-05-30	169	No	2024-01-27	2024-07-22	No	No	Yes	Yes
688.	551	C231238132710	2023-12-14	2024-01-04	2024-01-12	2024-04-19	127	No	2024-01-28	2024-05-10	No	No	No	Yes
689.	552	C231238132884	2023-12-14	2024-01-04	2023-12-20	2024-04-01	109	Yes	2024-01-28	2024-05-24	No	No	Yes	Yes
690.	550	C240539424223	2023-12-14	2024-01-04	2024-05-30	2024-06-03	172	No	2024-01-28	2024-07-22	No	No	No	No
691.	554	C231238145556	2023-12-15	2024-01-05	2024-01-25	2024-06-28	196	No	2024-01-29	-	No	No	No	U

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 (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)
692.	553	C231238146016	2023-12-15	2024-01-05	2024-01-29	2024-06-05	173	No	2024-01-29	2024-06-05	No	No	U	No
693.	555	C231238202569	2023-12-15	2024-01-05	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	2024-04-29	133	No	2024-02-01	2024-07-22	No	No	Yes	Yes
695.	556	C231238177985	2023-12-18	2024-01-08	2024-01-11	2024-04-17	121	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	C231238178054	2023-12-18	2024-01-08	2024-01-05	2024-02-08	52	Yes	2024-02-01	2024-02-08	No	No	Yes	Yes
698.	562	C231238203258	2023-12-19	2024-01-09	2024-01-11	2024-04-18	121	No	2024-02-02	2024-07-17	No	No	No	Yes
699.	560	C231238212415	2023-12-19	2024-01-09	2024-01-11	2024-05-17	150	No	2024-02-02	2024-05-29	No	No	No	Yes
700.	561	C231238212762	2023-12-19	2024-01-09	2024-01-11	2024-03-19	91	No	2024-02-02	-	No	No	No	U
701.	563	C231238213161	2023-12-19	2024-01-09	2024-01-11	2024-04-18	121	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	101	No	2024-02-02	2024-04-16	No	No	No	Yes
703.	566	C231238214780	2023-12-20	2024-01-10	2024-01-11	2024-05-17	149	No	2024-02-03	2024-07-22	No	No	Yes	Yes
704.	565	C231238215608	2023-12-20	2024-01-10	2024-01-10	2024-05-07	139	Yes	2024-02-03	2024-05-09	No	No	Yes	Yes
705.	567	C231238218215	2023-12-20	2024-01-10	2024-01-11	2024-05-15	147	No	2024-02-03	2024-07-18	No	No	Yes	Yes
706.	568	C231238223854	2023-12-21	2024-01-11	2024-02-02	2024-06-03	165	No	2024-02-04	2024-07-22	No	No	Yes	Yes
707.	569	C231238231023	2023-12-22	2024-01-12	2024-01-12	2024-06-19	180	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	193	No	2024-02-06	-	No	No	U	U
709.	572	C231238237082	2023-12-24	2024-01-14	2024-02-08	2024-06-01	160	No	2024-02-07	2024-07-03	No	No	Yes	Yes
710.	571	C231238248185	2023-12-24	2024-01-14	2024-01-19	2024-06-10	169	No	2024-02-07	2024-07-19	No	No	No	Yes
711.	573	C231238239739	2023-12-25	2024-01-15	2023-12-27	2024-06-26	184	Yes	2024-02-08	2024-10-01	No	No	Yes	Yes
712.	574	C231238240776	2023-12-26	2024-01-16	2024-01-16	2024-04-18	114	Yes	2024-02-09	2024-05-24	No	No	Yes	Yes
713.	577	C231238242192	2023-12-27	2024-01-17	2024-02-09	2024-05-29	154	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	152	No	2024-02-10	2024-07-26	No	No	Yes	Yes
715.	576	C231238243129	2023-12-27	2024-01-17	-	2024-02-06	41	No	2024-02-10	2024-02-13	Yes	No	Yes	No

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 (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)
716.	578	C231238247429	2023-12-28	2024-01-18	2024-01-12	2024-04-20	114	Yes	2024-02-11	2024-07-22	No	No	U	Yes
717.	580	C231238247916	2023-12-29	2024-01-19	2024-02-12	2024-04-22	115	No	2024-02-12	2024-07-17	No	No	Yes	Yes
718.	-	C231238248030	2023-12-29	2024-01-19	-	2024-02-08	41	No	2024-02-12	-	Yes	No	Yes	U
719.	579	C231238248045	2023-12-29	2024-01-19	2024-01-18	2024-02-21	54	Yes	2024-02-12	2024-03-14	No	No	Yes	Yes
720.	581	C231238254733	2023-12-30	2024-01-20	2024-02-13	2024-06-07	160	No	2024-02-13	2024-07-22	No	No	Yes	Yes
721.	582	C240138257916	2024-01-02	2024-01-23	2024-01-25	2024-07-18	198	No	2024-02-16	2024-07-18	No	No	U	Yes
722.	586	C240138259893	2024-01-03	2024-01-24	2024-01-24	2024-05-31	149	Yes	2024-02-17	2024-07-22	No	No	No	Yes
723.	591	C240138260825	2024-01-03	2024-01-24	2024-01-24	2024-05-17	135	Yes	2024-02-17	2024-07-19	No	No	No	Yes
724.	583	C240138260859	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	C240138262639	2024-01-03	2024-01-24	2024-01-24	2024-05-17	135	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	C240138262779	2024-01-03	2024-01-24	2024-01-24	2024-05-30	148	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	124	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	111	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	146	No	2024-02-17	2024-07-16	No	No	Yes	Yes
731.	592	C240138266991	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	2024-05-31	148	Yes	2024-02-18	2024-07-18	No	No	No	Yes
733.	593	C240138284517	2024-01-05	2024-01-26	2024-01-25	2024-04-30	116	Yes	2024-02-19	2024-04-06	No	No	U	No
734.	804	C240138284533	2024-01-05	2024-01-26	-	2024-07-09	186	No	2024-02-19	-	No	No	No	U
735.	594	C240138292025	2024-01-05	2024-01-26	-	2024-06-21	168	No	2024-02-19	2024-08-29	No	No	Yes	Yes
736.	595	C240138312508	2024-01-07	2024-01-28	2024-01-29	2024-04-30	114	No	2024-02-21	2024-04-12	No	No	U	No
737.	596	C240138390868	2024-01-07	2024-01-28	2024-02-02	2024-05-21	135	No	2024-02-21	2024-08-06	No	No	Yes	Yes
738.	597	C240138312683	2024-01-08	2024-01-29	2024-01-29	2024-03-01	53	Yes	2024-02-22	2024-03-01	No	No	No	Yes
739.	599	C240138313326	2024-01-08	2024-01-29	2024-01-29	2024-05-20	133	Yes	2024-02-22	2024-07-26	No	No	Yes	Yes

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 (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)
740.	601	C240138319141	2024-01-09	2024-01-30	2024-01-30	2024-05-20	132	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	2024-03-15	No	No	Yes	Yes
742.	607	C240138322929	2024-01-10	2024-01-31	2024-01-31	2024-05-31	142	Yes	2024-02-24	2024-07-22	No	No	Yes	Yes
743.	602	C240138334437	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	111	Yes	2024-02-24	2024-07-03	No	No	No	Yes
746.	606	C240138334830	2024-01-10	2024-01-31	2024-01-31	2024-05-31	142	Yes	2024-02-24	2024-07-22	No	No	Yes	Yes
747.	604	C240138335943	2024-01-10	2024-01-31	2024-01-30	2024-07-11	183	Yes	2024-02-24	2024-12-04	No	No	No	No
748.	603	C240138357100	2024-01-10	2024-01-31	2024-01-31	2024-05-20	131	Yes	2024-02-24	2024-07-22	No	No	Yes	Yes
749.	613	C240138356501	2024-01-11	2024-02-01	2024-02-01	2024-05-29	139	Yes	2024-02-25	2024-07-22	No	No	No	Yes
750.	614	C240138357125	2024-01-11	2024-02-01	2024-02-01	2024-05-31	141	Yes	2024-02-25	2024-07-22	No	No	Yes	Yes
751.	610	C240138357268	2024-01-11	2024-02-01	2024-02-01	2024-05-20	130	Yes	2024-02-25	2024-07-22	No	No	Yes	Yes
752.	612	C240138357488	2024-01-11	2024-02-01	2024-02-01	2024-05-20	130	Yes	2024-02-25	2024-07-24	No	No	No	Yes
753.	615	C240138357538	2024-01-11	2024-02-01	2024-02-01	2024-05-20	130	Yes	2024-02-25	2024-07-22	No	No	Yes	Yes
754.	611	C240138359142	2024-01-11	2024-02-01	2024-02-01	2024-02-12	32	Yes	2024-02-25	2024-03-15	Yes	No	Yes	Yes
755.	609	C240138359151	2024-01-11	2024-02-01	2024-02-01	2024-04-12	92	Yes	2024-02-25	2024-04-12	No	No	U	No
756.	619	C240138372521	2024-01-12	2024-02-02	2024-02-02	2024-04-27	106	Yes	2024-02-26	2024-04-06	No	No	U	No
757.	618	C240138372547	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.	617	C240138375147	2024-01-12	2024-02-02	2024-02-02	2024-05-31	140	Yes	2024-02-26	2024-05-31	No	No	U	No
759.	616	C240138376271	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	C240138383379	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.	621	C240138386648	2024-01-12	2024-02-02	2024-02-02	2024-05-20	129	Yes	2024-02-26	2024-07-18	No	No	Yes	Yes
762.	622	C240138386650	2024-01-12	2024-02-02	2024-02-02	2024-05-20	129	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

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 (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)
764.	624	C240840296244	2024-01-12	2024-02-02	-	2024-09-03	235	No	2024-02-26	2024-10-01	No	No	Yes	Yes
765.	625	C240138391699	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	61	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	2024-08-19	No	No	Yes	Yes
768.	628	C240138393314	2024-01-13	2024-02-03	2024-02-05	2024-05-21	129	No	2024-02-27	2024-07-30	No	No	Yes	Yes
769.	629	C240138417578	2024-01-13	2024-02-03	2024-02-05	2024-04-23	101	No	2024-02-27	2024-07-22	No	No	Yes	Yes
770.	630	C240138396216	2024-01-14	2024-02-04	2024-02-02	2024-05-21	128	Yes	2024-02-28	2024-08-26	No	No	Yes	Yes
771.	546	C240138417314	2024-01-14	2024-02-04	2024-02-05	2024-06-21	159	No	2024-02-28	2024-07-22	No	No	Yes	Yes
772.	632	C240138417659	2024-01-14	2024-02-04	2024-02-05	2024-04-24	101	No	2024-02-28	2024-07-30	No	No	Yes	Yes
773.	631	C240138418531	2024-01-14	2024-02-04	2024-02-05	2024-04-18	95	No	2024-02-28	2024-07-19	No	No	Yes	Yes
774.	634	C240138417736	2024-01-15	2024-02-05	2024-02-05	2024-05-21	127	Yes	2024-02-29	2024-06-12	No	No	Yes	Yes
775.	N/A	C240138417808	2024-01-15	2024-02-05	2024-02-05	2024-02-23	39	Yes	2024-02-29	-	Yes	No	Yes	U
776.	635	C240138417981	2024-01-15	2024-02-05	2024-02-05	2024-05-21	127	Yes	2024-02-29	2024-07-27	No	No	Yes	Yes
777.	633	C240138418104	2024-01-15	2024-02-05	2024-02-05	2024-04-26	102	Yes	2024-02-29	2024-04-26	No	No	U	No
778.	636	C240138437533	2024-01-16	2024-02-06	2024-02-05	2024-04-12	87	Yes	2024-03-01	2024-05-09	No	No	No	Yes
779.	641	C240138441373	2024-01-17	2024-02-07	2024-02-07	2024-04-19	93	Yes	2024-03-02	2024-06-11	No	No	U	No
780.	652	C240138441451	2024-01-17	2024-02-07	2024-02-07	2024-05-21	125	Yes	2024-03-02	2024-07-24	No	No	Yes	Yes
781.	644	C240138441502	2024-01-17	2024-02-07	2024-02-07	2024-03-22	65	Yes	2024-03-02	2024-04-02	No	No	No	Yes
782.	651	C240138441539	2024-01-17	2024-02-07	2024-02-07	2024-06-03	138	Yes	2024-03-02	2024-07-12	No	No	Yes	Yes
783.	654	C240138441566	2024-01-17	2024-02-07	2024-02-07	2024-06-05	140	Yes	2024-03-02	2024-07-22	No	No	Yes	Yes
784.	653	C240138441631	2024-01-17	2024-02-07	2024-02-07	2024-05-22	126	Yes	2024-03-02	2024-07-18	No	No	No	Yes
785.	650	C240138441776	2024-01-17	2024-02-07	2024-02-07	2024-04-29	103	Yes	2024-03-02	2024-07-19	No	No	Yes	Yes
786.	646	C240138441909	2024-01-17	2024-02-07	2024-02-07	2024-04-22	96	Yes	2024-03-02	2024-07-22	No	No	Yes	Yes
787.	648	C240138442521	2024-01-17	2024-02-07	2024-02-07	2024-05-23	127	Yes	2024-03-02	2024-07-24	No	No	Yes	Yes

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 (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)
788.	638	C240138442540	2024-01-17	2024-02-07	2024-02-07	2024-05-21	125	Yes	2024-03-02	2024-07-22	No	No	Yes	Yes
789.	643	C240138442607	2024-01-17	2024-02-07	2024-02-07	2024-04-16	90	Yes	2024-03-02	2024-04-16	No	No	U	No
790.	642	C240138442951	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	C240138519792	2024-01-17	2024-02-07	2024-02-13	2024-07-12	177	No	2024-03-02	2024-07-09	No	No	U	U
792.	660	C240138444356	2024-01-18	2024-02-08	2024-02-08	2024-05-22	125	Yes	2024-03-03	2024-07-22	No	No	Yes	Yes
793.	663	C240138444474	2024-01-18	2024-02-08	2024-03-01	2024-04-26	99	No	2024-03-03	2024-05-18	No	No	No	Yes
794.	664	C240138444531	2024-01-18	2024-02-08	2024-02-08	2024-05-21	124	Yes	2024-03-03	2024-07-08	No	No	Yes	Yes
795.	657	C240138445503	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.	659	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	C240138446353	2024-01-18	2024-02-08	2024-02-08	2024-03-13	55	Yes	2024-03-03	2024-03-13	No	No	No	No
798.	666	C240138446601	2024-01-18	2024-02-08	-	2024-06-21	155	No	2024-03-03	2024-07-30	No	No	No	Yes
799.	661	C240138446772	2024-01-18	2024-02-08	2024-02-08	2024-05-22	125	Yes	2024-03-03	2024-07-31	No	No	Yes	Yes
800.	656	C240138447423	2024-01-18	2024-02-08	2024-02-08	2024-05-29	132	Yes	2024-03-03	2024-07-22	No	No	Yes	Yes
801.	658	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	C240138466825	2024-01-19	2024-02-09	2024-03-01	2024-06-03	136	No	2024-03-04	2024-06-03	No	No	U	No
803.	668	C240138468467	2024-01-19	2024-02-09	2024-02-09	2024-06-20	153	Yes	2024-03-04	2024-07-22	No	No	Yes	Yes
804.	670	C240138472599	2024-01-20	2024-02-10	2024-02-09	2024-04-20	91	Yes	2024-03-05	2024-07-22	No	No	Yes	Yes
805.	671	C240138555035	2024-01-20	2024-02-10	-	2024-05-22	123	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	122	Yes	2024-03-06	2024-07-23	No	No	Yes	Yes
807.	675	C240138495287	2024-01-22	2024-02-12	2024-02-12	2024-05-22	121	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	U	U
809.	678	C240138495505	2024-01-22	2024-02-12	2024-02-12	2024-05-23	122	Yes	2024-03-07	2024-07-19	No	No	Yes	Yes
810.	676	C240138495603	2024-01-22	2024-02-12	2024-02-12	2024-05-23	122	Yes	2024-03-07	2024-07-19	No	No	Yes	Yes
811.	679	C240138513003	2024-01-23	2024-02-13	2024-02-13	2024-04-11	79	Yes	2024-03-08	2024-04-12	No	No	No	Yes

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 (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)
812.	682	C240138518822	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	C240138518931	2024-01-25	2024-02-15	2024-02-15	2024-05-27	123	Yes	2024-03-10	2024-07-22	No	No	Yes	Yes
814.	683	C240138519315	2024-01-25	2024-02-15	2024-02-15	2024-05-29	125	Yes	2024-03-10	2024-07-24	No	No	No	Yes
815.	680	C240138519999	2024-01-25	2024-02-15	2024-02-15	2024-04-27	93	Yes	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	130	Yes	2024-03-10	2024-07-16	No	No	Yes	Yes
817.	687	C240138523929	2024-01-26	2024-02-16	2024-01-30	2024-04-16	81	Yes	2024-03-11	2024-04-16	No	No	U	No
818.	688	C240138552445	2024-01-27	2024-02-17	2024-02-19	2024-05-09	103	No	2024-03-12	2024-05-23	No	No	Yes	Yes
819.	689	C240339018306	2024-01-29	2024-02-19	2024-02-19	2024-06-03	126	Yes	2024-03-14	2024-07-24	No	No	Yes	Yes
820.	695	C240138555142	2024-01-30	2024-02-20	2024-02-20	2024-04-11	72	Yes	2024-03-15	2024-07-23	No	No	No	Yes
821.	691	C240138555291	2024-01-30	2024-02-20	2024-02-20	2024-04-06	67	Yes	2024-03-15	2024-04-06	No	No	U	No
822.	696	C240138556929	2024-01-30	2024-02-20	2024-02-20	2024-05-23	114	Yes	2024-03-15	2024-07-22	No	No	No	Yes
823.	700	C240138556950	2024-01-30	2024-02-20	2024-02-20	2024-04-02	63	Yes	2024-03-15	2024-08-14	No	No	Yes	Yes
824.	698	C240138556954	2024-01-30	2024-02-20	2024-02-21	2024-06-22	144	No	2024-03-15	2024-07-30	No	No	Yes	Yes
825.	694	C240138557043	2024-01-30	2024-02-20	2024-02-20	2024-04-23	84	Yes	2024-03-15	-	No	No	U	U
826.	692	C240138557627	2024-01-30	2024-02-20	2024-02-20	2024-04-04	65	Yes	2024-03-15	2024-05-14	No	No	Yes	Yes
827.	697	C240138558801	2024-01-30	2024-02-20	2024-02-20	2024-04-25	86	Yes	2024-03-15	2024-07-17	No	No	No	Yes
828.	690	C240138565857	2024-01-30	2024-02-20	2024-02-23	2024-04-27	88	No	2024-03-15	2024-04-06	No	No	U	No
829.	701	C240238574436	2024-01-30	2024-02-20	2024-02-23	2024-05-27	118	No	2024-03-15	2024-07-08	No	No	Yes	Yes
830.	702	C240338919555	2024-01-30	2024-02-20	-	2024-04-18	79	No	2024-03-15	2024-05-10	No	No	Yes	Yes
831.	706	C240138561885	2024-01-31	2024-02-21	2024-02-21	2024-06-11	132	Yes	2024-03-16	2024-06-11	No	No	U	No
832.	705	C240138565876	2024-01-31	2024-02-21	2024-02-23	2024-03-22	51	No	2024-03-16	2024-05-09	No	No	Yes	Yes
833.	711	C240238565938	2024-01-31	2024-02-21	2024-02-23	2024-05-30	120	No	2024-03-16	2024-07-30	No	No	Yes	Yes
834.	708	C240238566577	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	C240238571992	2024-01-31	2024-02-21	2024-02-23	2024-04-23	83	No	2024-03-16	2024-06-13	No	No	Yes	Yes

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 (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)
836.	707	C240238574865	2024-01-31	2024-02-21	2024-02-23	2024-04-08	68	No	2024-03-16	2024-07-22	No	No	Yes	Yes
837.	715	C240238566296	2024-02-01	2024-02-22	2024-02-23	2024-03-19	47	No	2024-03-17	2024-05-13	No	No	No	Yes
838.	724	C240238566496	2024-02-01	2024-02-22	-	2024-04-09	68	No	2024-03-17	2024-07-26	No	No	No	No
839.	723	C240238566549	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	2024-03-18	46	No	2024-03-17	2024-03-19	No	No	No	Yes
841.	713	C240238566724	2024-02-01	2024-02-22	2024-02-23	2024-03-21	49	No	2024-03-17	2024-03-22	No	No	No	Yes
842.	718	C240339080514	2024-02-01	2024-02-22	-	2024-03-29	57	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	C240238576567	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	2024-07-05	154	Yes	2024-03-18	2024-08-13	No	No	No	No
848.	734	C240238614303	2024-02-02	2024-02-23	2024-03-05	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	2024-06-05	123	No	2024-03-19	2024-07-22	No	No	Yes	Yes
852.	744	C240238579118	2024-02-03	2024-02-24	2024-02-23	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	129	Yes	2024-03-19	2024-07-09	No	No	Yes	Yes
854.	747	C240238579152	2024-02-03	2024-02-24	-	2024-06-27	145	No	2024-03-19	2024-06-27	No	No	U	No
855.	745	C240238579154	2024-02-03	2024-02-24	-	2024-05-15	102	No	2024-03-19	2024-06-12	No	No	Yes	Yes
856.	767	C240238611499	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	2024-05-10	97	No	2024-03-19	2024-05-10	No	No	U	No
858.	735	C240339018366	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	C240238613934	2024-02-04	2024-02-25	2024-02-23	2024-06-01	118	Yes	2024-03-20	2024-07-16	No	No	Yes	Yes

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 (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)
860.	749	C240238613949	2024-02-04	2024-02-25	2024-02-23	2024-03-29	54	Yes	2024-03-20	2024-05-30	No	No	Yes	Yes
861.	761	C240238613950	2024-02-04	2024-02-25	2024-02-23	2024-06-05	122	Yes	2024-03-20	2024-07-22	No	No	Yes	Yes
862.	748	C240238613955	2024-02-04	2024-02-25	2024-02-23	2024-06-20	137	Yes	2024-03-20	2024-06-20	No	No	U	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	C240238578296	2024-02-05	2024-02-26	-	2024-06-21	137	No	2024-03-21	2024-07-24	No	No	Yes	Yes
865.	783	C240238614295	2024-02-05	2024-02-26	2024-02-26	2024-04-02	57	Yes	2024-03-21	2024-05-29	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.	781	C240238614884	2024-02-05	2024-02-26	2024-02-26	2024-07-09	155	Yes	2024-03-21	2024-07-31	No	No	No	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	C240238616810	2024-02-06	2024-02-27	2024-02-27	2024-04-08	62	Yes	2024-03-22	2024-06-11	No	No	Yes	Yes
871.	795	C240238617961	2024-02-06	2024-02-27	2024-02-27	2024-04-09	63	Yes	2024-03-22	2024-05-02	No	No	No	Yes
872.	805	C240238618409	2024-02-06	2024-02-27	2024-02-27	2024-06-05	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	70	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	90	Yes	2024-03-23	2024-05-10	No	No	No	Yes
877.	808	C240238621549	2024-02-07	2024-02-28	2024-02-28	2024-04-29	82	Yes	2024-03-23	2024-07-15	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	U	No
879.	811	C240238629218	2024-02-09	2024-03-01	2024-03-01	2024-04-06	57	Yes	2024-03-25	-	No	No	U	U
880.	813	C240238652791	2024-02-10	2024-03-02	2024-03-01	2024-06-05	116	Yes	2024-03-26	2024-07-22	No	No	Yes	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	Yes	Yes
882.	814	C240539382696	2024-02-10	2024-03-02	-	2024-08-08	180	No	2024-03-26	2024-08-09	No	No	No	No
883.	815	C240238663850	2024-02-12	2024-03-04	2024-03-04	2024-05-23	101	Yes	2024-03-28	2024-07-30	No	No	Yes	Yes

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 (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)
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.	820	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	C240238683957	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	C240238684791	2024-02-14	2024-03-06	2024-03-06	2024-05-07	83	Yes	2024-03-30	2024-07-04	No	No	Yes	Yes
891.	825	C240238685203	2024-02-14	2024-03-06	2024-03-06	2024-03-29	44	Yes	2024-03-30	2024-07-30	Yes	No	Yes	Yes
892.	823	C240238685211	2024-02-14	2024-03-06	2024-03-06	2024-06-10	117	Yes	2024-03-30	2024-07-23	No	No	No	Yes
893.	827	C240238685569	2024-02-14	2024-03-06	2024-03-06	2024-06-06	113	Yes	2024-03-30	2024-07-23	No	No	No	Yes
894.	821	C240238689543	2024-02-14	2024-03-06	2024-03-06	2024-06-06	113	Yes	2024-03-30	2024-06-06	No	No	U	No
895.	824	C240238689810	2024-02-14	2024-03-06	2024-03-06	2024-06-05	112	Yes	2024-03-30	2024-07-05	No	No	Yes	Yes
896.	828	C240238692046	2024-02-15	2024-03-07	2024-03-06	2024-04-17	62	Yes	2024-03-31	2024-05-18	No	No	Yes	Yes
897.	829	C240238692064	2024-02-15	2024-03-07	2024-03-06	2024-05-23	98	Yes	2024-03-31	2024-07-26	No	No	Yes	Yes
898.	831	C240238692310	2024-02-15	2024-03-07	2024-03-06	2024-05-23	98	Yes	2024-03-31	2024-07-30	No	No	Yes	Yes
899.	832	C240238695151	2024-02-15	2024-03-07	2024-03-06	2024-05-28	103	Yes	2024-03-31	2024-05-28	No	No	Yes	Yes
900.	830	C240238695241	2024-02-15	2024-03-07	2024-03-06	2024-05-24	99	Yes	2024-03-31	2024-07-22	No	No	Yes	Yes
901.	833	C240238716475	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	C240238717311	2024-02-16	2024-03-08	2024-03-07	2024-06-12	117	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	2024-07-19	No	No	Yes	Yes
904.	836	C240238717607	2024-02-16	2024-03-08	2024-03-07	2024-06-27	132	Yes	2024-04-01	2024-07-22	No	No	No	Yes
905.	834	C240238717772	2024-02-16	2024-03-08	2024-03-07	2024-04-05	49	Yes	2024-04-01	2024-05-01	No	No	No	Yes
906.	838	C240238730626	2024-02-17	2024-03-09	2024-03-07	2024-06-04	108	Yes	2024-04-02	2024-07-03	No	No	Yes	Yes
907.	840	C240238739822	2024-02-18	2024-03-10	2024-03-08	2024-05-24	96	Yes	2024-04-03	2024-07-22	No	No	Yes	Yes

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 (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)
908.	841	C240238739856	2024-02-18	2024-03-10	2024-03-11	2024-06-09	112	No	2024-04-03	2024-07-16	No	No	Yes	Yes
909.	839	C240238739865	2024-02-18	2024-03-10	2024-03-08	2024-03-22	33	Yes	2024-04-03	2024-04-26	Yes	No	No	No
910.	849	C240238740150	2024-02-19	2024-03-11	2024-03-11	2024-05-31	102	Yes	2024-04-04	2024-07-22	No	No	Yes	Yes
911.	843	C240238744582	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	2024-05-03	74	No	2024-04-04	2024-07-22	No	No	Yes	Yes
913.	842	C240238750747	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	C240238768459	2024-02-21	2024-03-13	2024-03-13	2024-04-24	63	Yes	2024-04-06	2024-07-29	No	No	Yes	Yes
916.	852	C240238769879	2024-02-21	2024-03-13	2024-03-13	2024-03-25	33	Yes	2024-04-06	2024-03-26	Yes	Yes	No	No
917.	-	C240238776818	2024-02-22	2024-03-14	2024-03-14	2024-05-27	95	Yes	2024-04-07	2024-07-22	No	No	Yes	Yes
918.	854	C240840048761	2024-02-22	2024-03-14	-	2024-07-29	158	No	2024-04-07	2024-08-20	No	No	Yes	Yes
919.	856	C240238780853	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.	855	C240238781017	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.	858	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	C240238787869	2024-02-23	2024-03-15	2024-03-25	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	No	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	C240238785796	2024-02-24	2024-03-16	2024-03-18	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.	871	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	2024-03-19	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	C240539404039	2024-02-26	2024-03-18	2024-05-28	2024-07-12	137	No	2024-04-11	2024-08-06	No	No	No	Yes

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 (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)
932.	867	C240238791211	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	C240238802995	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	C240539584921	2024-02-29	2024-03-21	-	2024-06-24	116	No	2024-04-14	2024-07-16	No	No	Yes	Yes
937.	874	C240338811068	2024-03-01	2024-03-22	2024-03-21	2024-03-25	24	Yes	2024-04-15	-	Yes	No	No	U
938.	873	C240338811691	2024-03-01	2024-03-22	2024-03-21	2024-07-03	124	Yes	2024-04-15	-	No	No	U	U
939.	875	C240338858513	2024-03-06	2024-03-27	2024-03-26	2024-05-29	84	Yes	2024-04-20	2024-07-25	No	No	Yes	Yes
940.	876	C240338864804	2024-03-08	2024-03-29	2024-03-27	2024-03-27	19	Yes	2024-04-22	2024-05-08	Yes	No	Yes	Yes
941.	878	C240338874857	2024-03-09	2024-03-30	2024-03-28	2024-03-28	19	Yes	2024-04-23	2024-04-02	Yes	Yes	No	No
942.	879	C240338909878	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.	504	C240338926203	2024-03-15	2024-04-05	2024-04-02	2024-04-16	32	Yes	2024-04-29	2024-04-18	Yes	Yes	No	No
944.	881	C240339014001	2024-03-19	2024-04-09	-	2024-03-25	6	Yes	2024-05-03	-	Yes	No	No	U
945.	880	C240339025130	2024-03-20	2024-04-10	2024-04-10	2024-06-05	77	Yes	2024-05-04	-	No	No	U	U
946.	883	C240339031092	2024-03-20	2024-04-10	2024-04-10	2024-05-29	70	Yes	2024-05-04	-	No	No	Yes	U
947.	882	C240339031178	2024-03-20	2024-04-10	-	2024-03-25	5	Yes	2024-05-04	2024-05-10	Yes	No	No	Yes
948.	884	C240339039025	2024-03-22	2024-04-12	-	2024-04-05	14	Yes	2024-05-06	2024-04-16	Yes	Yes	No	Yes
949.	-	C240339039350	2024-03-22	2024-04-12	2024-04-10	2024-04-11	20	Yes	2024-05-06	2024-04-11	Yes	Yes	No	Yes
950.	-	C240339039470	2024-03-22	2024-04-12	2024-04-10	2024-04-11	20	Yes	2024-05-06	2024-04-11	Yes	Yes	No	Yes
950a.	885	C240339038666	2024-03-22	2024-04-12		2024-04-10	19	Yes	2024-05-06	2024-04-10	Yes	Yes	No	Yes
951.	886	C240339047945	2024-03-23	2024-04-13	-	2024-07-17	116	No	2024-05-07	2024-07-26	No	No	U	No
951a.		C240339066886	2024-03-25	2024-04-15		2024-04-08	14	Yes	2024-05-09	2024-04-11	Yes	Yes	U	Yes
952.	887	C240339067974	2024-03-26	2024-04-16	2024-04-25	2024-06-05	71	No	2024-05-10	-	No	No	No	U
953.	888	C240339068591	2024-03-26	2024-04-16	-	2024-04-04	9	Yes	2024-05-10	2024-07-23	Yes	No	No	Yes

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 (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)
954.	890	C240339071881	2024-03-27	2024-04-17	2024-04-16	2024-05-02	36	Yes	2024-05-11	2024-04-29	Yes	Yes	U	No
955.	889	C240339072046	2024-03-27	2024-04-17	2024-04-16	2024-05-02	36	Yes	2024-05-11	2024-04-29	Yes	Yes	U	No
956.	892	C240339072316	2024-03-27	2024-04-17	-	2024-04-10	14	Yes	2024-05-11	2024-04-09	Yes	Yes	No	Yes
957.	894	C240339077695	2024-03-28	2024-04-18	2024-04-18	2024-07-26	120	Yes	2024-05-12	2024-07-26	No	No	U	No
958.	891	C240439112124	2024-03-28	2024-04-18	2024-04-25	2024-06-19	83	No	2024-05-12	-	No	No	No	U
959.	896	C240339080624	2024-03-29	2024-04-19	2024-04-25	2024-05-04	36	No	2024-05-13	2024-05-29	Yes	No	No	No
960.	893	C240339083843	2024-03-30	2024-04-20	2024-04-25	2024-07-16	108	No	2024-05-14	2024-07-31	No	No	No	Yes
961.	-	C240439085488	2024-04-01	2024-04-22	2024-04-25	2024-07-05	95	No	2024-05-16	2024-08-07	No	No	Yes	Yes
962.	897	C240439095458	2024-04-02	2024-04-23	2024-04-23	2024-07-26	115	Yes	2024-05-17	2024-07-26	No	No	U	No
963.	898	C240439099100	2024-04-02	2024-04-23	2024-04-23	2024-06-13	72	Yes	2024-05-17	2024-06-13	No	No	U	No
964.	903	C240439247677	2024-04-04	2024-04-25	2024-05-07	2024-05-16	42	No	2024-05-19	2024-05-16	Yes	Yes	U	No
965.	899	C240439151201	2024-04-05	2024-04-26	2024-04-29	2024-05-13	38	No	2024-05-20	2024-05-13	Yes	Yes	Yes	Yes
966.	900	C240439172491	2024-04-10	2024-05-01	2024-05-01	2024-06-03	54	Yes	2024-05-25	2024-06-14	No	No	No	No
967.	901	C240439236480	2024-04-14	2024-05-05	2024-05-03	2024-05-28	44	Yes	2024-05-29	2024-06-12	Yes	No	No	No
968.	902	C240439273466	2024-04-17	2024-05-08	2024-05-08	2024-07-09	83	Yes	2024-06-01	2024-07-24	No	No	No	No
969.	904	C240439291371	2024-04-19	2024-05-10	2024-05-10	2024-07-14	86	Yes	2024-06-03	-	No	No	No	U
970.	905	C240439358048	2024-04-26	2024-05-17	2024-05-17	2024-06-14	49	Yes	2024-06-10	2024-07-26	No	No	No	No
971.	906	C240439371594	2024-04-30	2024-05-21	2024-05-21	2024-06-04	35	Yes	2024-06-14	2024-07-26	Yes	No	No	No
972.	-	C240539403338	2024-05-06	2024-05-27	-	2024-05-13	7	Yes	2024-06-20	2024-07-22	Yes	No	Yes	Yes
973.	907	C240539424513	2024-05-09	2024-05-30	-	2024-05-17	8	Yes	2024-06-23	2024-05-17	Yes	Yes	U	No
974.	908	C240539449597	2024-05-11	2024-06-01	2024-06-01	2024-06-04	24	Yes	2024-06-25	2024-07-26	Yes	No	No	No
975.	N/A	C240539464323	2024-05-12	2024-06-02	2024-06-01	2024-06-14	33	Yes	2024-06-26	-	Yes	No	U	U
976.	-	C240539486182	2024-05-14	2024-06-04	2024-06-03	2024-08-02	80	Yes	2024-06-28	-	No	No	No	U
977.	909	C240539495756	2024-05-15	2024-06-05	2024-06-05	2024-07-08	54	Yes	2024-06-29	2024-07-30	No	No	Yes	Yes

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 (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)
978.	910	C240539520284	2024-05-18	2024-06-08	-	2024-07-16	59	No	2024-07-02	2024-08-08	No	No	No	No
979.	911	C240539559400	2024-05-22	2024-06-12	2024-06-13	2024-06-14	23	No	2024-07-06	2024-08-20	Yes	No	No	No
980.	912	C240539573807	2024-05-27	2024-06-17	2024-06-17	2024-06-18	22	Yes	2024-07-11	2024-08-09	Yes	No	Yes	Yes
981.	913	C240539576008	2024-05-27	2024-06-17	2024-06-17	2024-06-19	23	Yes	2024-07-11	2024-07-24	Yes	No	Yes	Yes
982.	-	C240539581928	2024-05-29	2024-06-19	2024-06-26	2024-09-02	96	No	2024-07-13	2024-09-19	No	No	Yes	Yes
983.	914	C240539581949	2024-05-29	2024-06-19	-	2024-05-31	2	Yes	2024-07-13	2024-07-25	Yes	No	Yes	Yes
984.	916	C240639608253	2024-06-04	2024-06-25	-	2024-11-13	162	No	2024-07-19	2024-11-26	No	No	Yes	Yes
985.	917	C240639705333	2024-06-12	2024-07-03	-	2024-06-15	3	Yes	2024-07-27	2024-07-26	Yes	Yes	Yes	Yes
986.	918	C240639714713	2024-06-13	2024-07-04	-	2024-06-15	2	Yes	2024-07-28	2024-07-30	Yes	No	Yes	Yes
987.	645	C240740029607	2024-06-13	2024-07-04	2024-08-23	2024-09-10	89	No	2024-07-28	2024-09-13	No	No	U	Yes
988.	919	C240639779071	2024-06-18	2024-07-09	2024-07-09	2024-07-19	31	Yes	2024-08-02	2024-07-25	Yes	Yes	No	No
989.	N/A	C240639818845	2024-06-25	2024-07-16	2024-07-16	2024-07-26	31	Yes	2024-08-09	2024-07-26	Yes	Yes	U	No
990.	920	C240739855796	2024-07-03	2024-07-24	2024-07-24	2024-08-07	35	Yes	2024-08-17	-	Yes	No	No	U
991.	921	C240739873486	2024-07-08	2024-07-29	-	2024-07-29	21	Yes	2024-08-22	-	Yes	No	No	U
992.	923	C240739930958	2024-07-11	2024-08-01	2024-08-02	2024-08-26	46	No	2024-08-25	2024-09-02	No	No	No	No
993.	924	C240739944327	2024-07-14	2024-08-04	2024-08-02	2024-08-27	44	Yes	2024-08-28	-	Yes	No	No	U
994.	640	C240739969375	2024-07-16	2024-08-06	-	2024-07-29	13	Yes	2024-08-30	2024-11-27	Yes	No	U	No
995.	925	C240739970941	2024-07-16	2024-08-06	2024-08-06	2024-08-19	34	Yes	2024-08-30	2024-08-27	Yes	Yes	No	Yes
996.	-	C240739984488	2024-07-18	2024-08-08	-	2024-08-02	15	Yes	2024-09-01	2024-08-07	Yes	Yes	No	Yes
997.	926	C240740010378	2024-07-21	2024-08-11	2024-08-09	2024-09-25	66	Yes	2024-09-04	2024-09-19	No	No	U	No
998.	637	C240740012437	2024-07-22	2024-08-12	2024-08-12	2024-08-26	35	Yes	2024-09-05	2024-11-27	Yes	No	U	No
999.	639	C240740014615	2024-07-23	2024-08-13	2024-08-13	2024-08-28	36	Yes	2024-09-06	2024-11-27	Yes	No	U	No
1000.	930	C240740031525	2024-07-26	2024-08-16	-	2024-08-08	13	Yes	2024-09-09	2024-08-08	Yes	Yes	U	No
1001.	927	C240740036863	2024-07-29	2024-08-19	2024-08-19	2024-09-24	57	Yes	2024-09-12	2024-09-24	No	No	U	No

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 (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)
1002.	928	C240840117168	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	C240840183503	2024-08-13	2024-09-03	2024-09-03	2024-09-17	35	Yes	2024-09-27	-	Yes	No	U	U
1004.	929	C240840199599	2024-08-15	2024-09-05	-	2024-09-02	18	Yes	2024-09-29	-	Yes	No	No	U
1005.	-	C240840245468	2024-08-22	2024-09-12	-	2024-11-06	76	No	2024-10-06	2024-11-19	No	No	Yes	Yes

Part B: Completed UARs

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 (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)
1006.		C240138494872	2024-01-21	2024-02-11	2024-02-09	2024-02-08	18	Yes	2024-03-06	2024-03-04	Yes	Yes	Yes	Yes
1007.		C240138562152	2024-01-31	2024-02-21	2024-02-21	2024-03-14	43	Yes	2024-03-16	2024-03-15	Yes	Yes	Yes	Yes
1008.		C240238574775	2024-02-02	2024-02-23	2024-02-23	2024-02-22	20	Yes	2024-03-18	2024-03-08	Yes	Yes	Yes	Yes
1009.		C240338851359	2024-03-04	2024-03-25	2024-03-25	2024-03-27	21	Yes	2024-04-18	2024-03-29	Yes	Yes	Yes	Yes
1010.		C240338876809	2024-03-09	2024-03-30	2024-03-26	2024-03-26	17	Yes	2024-04-23	2024-04-04	Yes	Yes	Yes	Yes
1011.		C240338914837	2024-03-13	2024-04-03		2024-03-26	13	Yes	2024-04-27	2024-03-28	Yes	Yes	Yes	Yes
1012.		C240338924504	2024-03-15	2024-04-05		2024-03-25	12	Yes	2024-04-29	2024-03-27	Yes	Yes	Yes	Yes
1013.		C240338968375	2024-03-17	2024-04-07		2024-03-28	11	Yes	2024-05-01	2024-04-02	Yes	Yes	Yes	Yes
1014.		C240339024856	2024-03-20	2024-04-10	2024-04-10	2024-05-01	42	Yes	2024-05-04	2024-05-01	Yes	Yes	Yes	Yes
1015.		C240339065137	2024-03-23	2024-04-13		2024-04-08	16	Yes	2024-05-07	2024-04-12	Yes	Yes	Yes	Yes
1016.		C240339066804	2024-03-25	2024-04-15		2024-04-02	8	Yes	2024-05-09	2024-04-10	Yes	Yes	Yes	Yes
1017.		C240840061914	2024-08-02	2024-08-23	2024-08-22	2024-08-16	14	Yes	2024-09-16	2024-08-23	Yes	Yes	Yes	Yes
1018.		C240840094541	2024-08-06	2024-08-27	2024-08-07	2024-09-19	44	Yes	2024-09-20	2024-09-19	Yes	Yes	Yes	Yes

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 (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)
1019.		C240840199458	2024-08-15	2024-09-05	2024-09-05	2024-09-25	41	Yes	2024-09-29	2024-09-27	Yes	Yes	Yes	Yes
1020.		C240840296355	2024-08-30	2024-09-20		2024-09-12	13	Yes	2024-10-14	2024-09-17	Yes	Yes	Yes	Yes

Schedule G

Systemic non-compliance with ePayments Code requirements

Period	Number of UARs received by HBAU	Number of UARs that complied with cl 38.4/ 18.1	Percentage of UARs that complied with cl 38.4/ 18.1	Number of UARs that complied with cl 38.5 / 18.2	Percentage of UARs that complied with cl 38.5 / 18.2	Number of UARs that complied with cl 38.4/ 18.1 & cl 38.5 / 18.2	Percentage of UARs that complied with cl 38.4/ 18.1 & cl 38.5 / 18.2	Median number of days to complete Investi-gation	Number of Investi-gations completed	Percentage of Investi-gations that reference Liability Rules	Number of Investi-gation Outcomes provided to Customers	% of Investi-gation Outcomes that reference Liability Rules
Jan 2020	~~1~~2	0	0%	0	0%	0	0%	~~310~~362	0	N/A	0	N/A
Feb 2020	~~5~~4	0	0%	0	0%	0	0%	~~246~~241	0	N/A	0	N/A
Mar 2020	1	0	0%	0	0%	0	0%	265	0	N/A	0	N/A
Apr 2020	0	~~N/A~~0	N/A	~~N/A~~0	N/A	~~N/A~~0	N/A	N/A	~~N/A~~0	N/A	~~N/A~~0	N/A
May 2020	~~4~~3	0	0%	0	0%	0	0%	~~268~~255	0	N/A	0	N/A
Jun 2020	~~4~~5	0	0%	0	0%	0	0%	~~168~~175	0	N/A	0	N/A
Jul 2020	1	0	0%	0	0%	0	0%	218	0	N/A	0	N/A
Aug 2020	4	0	0%	~~0~~1	~~0~~25%	0	0%	~~112~~235	1	0%	0	N/A
Sep 2020	3	0	0%	~~0~~1	~~0~~33%	0	0%	~~102~~87	~~3~~2	0%	~~0~~1	~~N/A~~0%
Oct 2020	~~7~~5	0	0%	0	0%	0	0%	103	2	0%	~~0~~1	~~N/A~~0%
Nov 2020	2	0	0%	0	0%	0	0%	10~~6~~7	~~5~~4	0%	0	N/A

Period	Number of UARs received by HBAU	Number of UARs that complied with cl 38.4/ 18.1	Percentage of UARs that complied with cl 38.4/ 18.1	Number of UARs that complied with cl 38.5 / 18.2	Percentage of UARs that complied with cl 38.5 / 18.2	Number of UARs that complied with cl 38.4/ 18.1 & cl 38.5 / 18.2	Percentage of UARs that complied with cl 38.4/ 18.1 & cl 38.5 / 18.2	Median number of days to complete Investi-gation	Number of Investi-gations completed	Percentage of Investi-gations that reference Liability Rules	Number of Investi-gation Outcomes provided to Customers	% of Investi-gation Outcomes that reference Liability Rules
Dec 2020	9	0	0%	0	0%	0	0%	178	64	0%	01	N/A0%
Total 2020	**4139**	**0**	**0%**	**02**	**05%**	**0**	**0%**	**1820**	**137**	**0%**	**03**	**N/A0%**
Jan 2021	67	0	0%	01	014%	0	0%	164136	4	0%	0	N/A
Feb 2021	98	0	0%	0	0%	0	0%	175178	5	0%	01	N/A0%
Mar 2021	56	0	0%	0	0%	0	0%	111106	2	0%	05	N/A0%
Apr 2021	4	0	0%	02	50%	0	0%	93	1	0%	03	N/A0%
May 2021	2	0	0%	0	0%	0	0%	150	7	0%	0	N/A
Jun 2021	36	10	330%	13	3350%	10	330%	9261	15	0%	01	N/A0%
Jul 2021	27	0	0%	04	057%	0	0%	9436	56	0%	01	N/A0%
Aug 2021	13	0	0%	02	067%	0	0%	458	35	0%	0	N/A
Sep 2021	79	10	140%	13	1433%	10	140%	9376	68	0%	0	N/A
Oct 2021	36	0	0%	25	6783%	0	0%	4035	69	0%	07	N/A0%
Nov 2021	47	0	0%	02	029%	0	0%	10580	24	0%	02	N/A0%

Period	Number of UARs received by HBAU	Number of UARs that complied with cl 38.4/ 18.1	Percentage of UARs that complied with cl 38.4/ 18.1	Number of UARs that complied with cl 38.5 / 18.2	Percentage of UARs that complied with cl 38.5 / 18.2	Number of UARs that complied with cl 38.4/ 18.1 & cl 38.5 / 18.2	Percentage of UARs that complied with cl 38.4/ 18.1 & cl 38.5 / 18.2	Median number of days to complete Investi-gation	Number of Investi-gations completed	Percentage of Investi-gations that reference Liability Rules	Number of Investi-gation Outcomes provided to Customers	% of Investi-gation Outcomes that reference Liability Rules
Dec 2021	6	0	0%	~~0~~1	~~0~~17%	0	0%	143~~2~~	2	0%	~~0~~1	~~N/A~~0%
Total 2021	**~~52~~71**	**~~2~~0**	**~~4~~0%**	**~~42~~3**	**~~8~~32%**	**~~2~~0**	**~~4~~0%**	**~~1319~~7**	**~~56~~8**	**0%**	**~~21~~0**	**~~N/A~~0%**
Jan 2022	3	~~2~~0	~~67~~0%	3	100%	~~2~~0	~~67~~0%	26	~~1~~2	0%	0	N/A
Feb 2022	1	~~1~~0	~~100~~%	1	100%	~~1~~0	~~100~~%	15	~~10~~6	0%	~~0~~1	~~N/A~~0%
Mar 2022	~~6~~5	~~2~~0	~~33~~0%	5	~~83~~100%	~~2~~0	~~33~~0%	31~~2~~	~~4~~3	0%	~~0~~1	~~N/A~~0%
Apr 2022	~~4~~5	~~2~~1	~~5~~20%	~~3~~5	~~75~~100%	1	20~~5~~%	~~30~~28	~~4~~6	0%	~~1~~2	0%
May 2022	~~2~~6	0	0%	~~1~~3	50%	0	0%	46	~~0~~9	0%	~~1~~5	0%
Jun 2022	~~1~~2	0	0%	~~1~~2	100%	0	0%	3~~7~~5	~~0~~1	~~N/A~~0%	0	N/A
Jul 2022	~~6~~7	0	0%	1	14~~7~~%	0	0%	~~47~~52	~~4~~6	0%	~~0~~1	~~N/A~~0%
Aug 2022	~~6~~10	0	0%	~~0~~1	10%	0	0%	61~~8~~	0	N/A	0	N/A
Sep 2022	~~5~~12	0	0%	1	~~20~~8%	0	0%	~~75~~66	~~6~~7	0%	~~0~~4	~~N/A~~0%
Oct 2022	~~6~~10	0	0%	~~0~~1	10%	0	0%	~~112~~97	~~4~~10	0%	~~0~~4	~~N/A~~0%
Nov 2022	~~4~~8	0	0%	~~1~~0	~~25~~0%	0	0%	~~76~~97	~~2~~4	0%	~~1~~5	0%

Period	Number of UARs received by HBAU	Number of UARs that complied with cl 38.4/ 18.1	Percentage of UARs that complied with cl 38.4/ 18.1	Number of UARs that complied with cl 38.5 / 18.2	Percentage of UARs that complied with cl 38.5 / 18.2	Number of UARs that complied with cl 38.4/ 18.1 & cl 38.5 / 18.2	Percentage of UARs that complied with cl 38.4/ 18.1 & cl 38.5 / 18.2	Median number of days to complete Investi-gation	Number of Investi-gations completed	Percentage of Investi-gations that reference Liability Rules	Number of Investi-gation Outcomes provided to Customers	% of Investi-gation Outcomes that reference Liability Rules
Dec 2022	~~2~~6	0	0%	0	0%	0	0%	~~81~~99	1	0%	~~1~~3	0%
Total 2022	**~~46~~75**	**~~7~~1**	**~~15~~1%**	**~~17~~23**	**~~37~~31%**	**~~6~~1**	**~~13~~1%**	**~~52~~62**	**~~44~~55**	**0%**	**~~42~~6**	**0%**
Jan 2023	~~5~~6	0	0%	0	0%	0	0%	65~~3~~	~~9~~12	0%	~~0~~3	~~N/A~~0%
Feb 2023	~~5~~4	0	0%	~~0~~1	~~0~~25%	0	0%	6~~6~~4	~~1~~5	0%	~~0~~2	~~N/A~~0%
Mar 2023	~~14~~15	1	7%	3	20~~1~~%	~~1~~0	~~7~~0%	~~82~~131	~~8~~10	0%	~~0~~2	~~N/A~~0%
Apr 2023	~~6~~10	0	0%	0	0%	0	0%	~~90~~157	~~6~~10	0%	~~0~~3	~~N/A~~0%
May 2023	~~18~~17	~~1~~0	~~6~~0%	~~1~~0	~~6~~0%	0	0%	~~99~~113	4	0%	1	0%
Jun 2023	3~~6~~4	~~2~~0	~~6~~0%	3	~~9~~8%	~~1~~0	~~3~~0%	199	~~2~~3	0%	~~0~~2	~~N/A~~0%
Jul 2023	3~~6~~3	~~1~~0	~~3~~0%	~~1~~0	~~3~~0%	~~1~~0	~~3~~0%	~~297~~293	11~~2~~	0%	~~1~~9	0%
Aug 2023	3~~8~~5	1	3%	~~1~~0	~~3~~0%	0	0%	~~241~~259	8	0%	~~7~~15	~~0~~7%
Sep 2023	~~7~~174	0	0%	0	0%	0	0%	223~~8~~	~~1~~12	0%	~~5~~11	~~0~~9%
Oct 2023	~~108~~113	0	0%	~~1~~0	~~1~~0%	0	0%	18~~4~~9	4	25%	~~1~~4	0%
Nov 2023	107~~5~~	2~~5~~8	~~27~~23%	~~4~~0	~~4~~0%	~~2~~0	~~2~~0%	174~~7~~	4	0%	~~4~~6	~~0~~33%

Period	Number of UARs received by HBAU	Number of UARs that complied with cl 38.4/ 18.1	Percentage of UARs that complied with cl 38.4/ 18.1	Number of UARs that complied with cl 38.5 / 18.2	Percentage of UARs that complied with cl 38.5 / 18.2	Number of UARs that complied with cl 38.4/ 18.1 & cl 38.5 / 18.2	Percentage of UARs that complied with cl 38.4/ 18.1 & cl 38.5 / 18.2	Median number of days to complete Investi-gation	Number of Investi-gations completed	Percentage of Investi-gations that reference Liability Rules	Number of Investi-gation Outcomes provided to Customers	% of Investi-gation Outcomes that reference Liability Rules
Dec 2023	~~80~~79	26	33%	~~5~~2	~~6~~3%	~~2~~0	~~3~~0%	~~147~~138	~~6~~5	~~5~~40%	~~3~~6	~~33~~67%
Total 2023	**~~514~~535**	**~~60~~53**	**~~12~~10%**	**~~1~~9**	**~~4~~2%**	**~~7~~0**	**~~1~~0%**	**18~~0~~2**	**~~75~~88**	**~~5~~3%**	**~~22~~64**	**~~5~~13%**
Jan 2024	118	~~90~~89	~~76~~75%	~~9~~5	~~9~~4%	~~9~~5	~~9~~4%	11~~5~~9	~~6~~5	~~33~~0%	~~0~~1	~~N/A~~0%
Feb 2024	~~102~~101	~~68~~73	~~67~~2%	~~11~~9	~~11~~9%	8	8%	~~99~~8	~~36~~40	~~94~~98%	~~4~~7	~~100~~71%
Mar 2024	34	2~~5~~6	~~76~~74%	~~19~~24	~~56~~71%	~~18~~19	~~53~~56%	2~~2~~3	~~99~~114	~~87~~60%	~~55~~72	~~89~~86%
Apr 2024	11~~0~~	~~9~~8	~~90~~73%	~~2~~4	~~20~~36%	~~1~~2	~~10~~18%	~~47~~54	~~128~~144	~~95~~63%	~~66~~72	~~42~~44%
May 2024	~~10~~12	7	~~70~~58%	~~2~~8	~~20~~67%	~~2~~5	~~20~~42%	~~27~~24	~~176~~183	~~99~~74%	~~103~~119	~~74~~76%
Jun 2024	~~5~~6	2	~~40~~33%	~~3~~4	~~60~~67%	2	~~40~~33%	31	~~143~~108	~~94~~66%	~~39~~48	~~72~~63%
Jul 2024	12	~~8~~9	~~67~~75%	~~2~~9	~~1~~75%	~~2~~7	~~17~~58%	35	~~24~~23	~~38~~22%	~~283~~319	~~97~~94%
Aug 2024	~~6~~8	~~4~~6	~~6~~75%	~~3~~6	~~50~~75%	~~3~~5	~~50~~63%	~~39~~38	~~8~~10	20%	~~16~~28	~~75~~68%
Total 2024	**~~297~~302**	**~~214~~219**	**~~72~~73%**	**~~45~~69**	**~~15~~23%**	**~~39~~53**	**~~13~~18%**	**87**	**~~620~~627**	**~~90~~66%**	**~~56~~66**	**~~83~~81%**
TOTAL 2020 - 2024	**~~950~~1022**	**~~203~~273**	**~~30~~27%**	**~~85~~126**	**~~9~~12%**	**54**	**~~6~~5%**	**~~140~~134**	**~~814~~851**	**~~69~~49%**	**~~592~~780**	**~~80~~70%**

Schedule H

Delay in removing Account Restrictions and reinstating Digital Access for Blocked Customers

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 access	(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.	N/A[1]	C20200210185	10/02/2020	7/02/2020	Both	U[2]	N/A[3]	1/07/2020	145	2/10/2020	235
2.	19.	C20200303211	13/02/2020	13/02/2020	Account	U	N/A	15/05/2020	92	16/10/2020	246
3.	21.	C20200610313	27/02/2020	19/06/2020	Account	U	N/A	13/12/2021	542	30/06/2021	489
4.	1.	C20200311619 C200219887886	28/02/2020	28/02/2020	Account	27/03/2020	28	U	[4]N/A	24/08/2020	178
5.	N/A	C20200102389	27/03/2020	15/02/2020	Digital Block	3/04/2020	48	21/08/2020	188	17/12/2020	265
6.	20.	C20200509518	19/05/2020	19/05/2020	Account	U	N/A	20/01/2021	246	30/06/2021	407
7.	2.	C20200512164 C200521355637	21/05/2020	21/05/2020	Digital Block	9/11/2020	172	1/02/2021	256	31/12/2020	224
8.	3.	C20200706215 C200621356767	22/05/2020	28/05/2020	Account	U	N/A	9/10/2020	134	26/02/2021	280
9.	4.	C20200606637 C200621429546	3/06/2020	8/07/2020	Account	U	N/A	4/06/2021	331	30/11/2020	180
10.	5.	C20200606594 C200621460045	5/06/2020	5/06/2020	Digital Block	U	N/A	1/05/2021	330	26/11/2020	174
11.	6.	C20200608157 C200621801446	15/06/2020	16/06/2020	Account	U	N/A	2/12/2021	534	24/11/2020	162
12.	N/A	C20200510097	19/05/2020	30/06/2020	Account	U	N/A	19/12/2023	1267	29/01/2021	255
13.	7.	C20200700651 C200621883645	27/06/2020	29/06/2020	Account	U	N/A	21/09/2020	84	4/09/2020	69
14.	8.	C20200805423 C200822585336	10/08/2020	10/08/2020	Account	U	N/A	1/06/2021	295	25/05/2021	288

[1] 'N/A' values within the 'Old row #' column indicate where a row has been inserted that was not included in the original Schedule H.

[2] 'U' values in this Schedule H indicate HBAU has stated that the data is unavailable, so it can be inferred that HBAU did not take the step referred to in that column.

[3] 'N/A' values within this Schedule H (other than in the 'Old Row' column) indicate where the data is not applicable.

[4] Blank values in this Schedule H indicate that HBAU has provided no information, so it can be inferred that HBAU did not take the step referred to in that column.

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 access	(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
15.	22.	C20200806640	13/08/2020	U	U	U	N/A	13/12/2021	N/A	24/09/2020	42
16.	N/A	C20200900658	28/08/2020	28/08/2020	Digital Block	U	N/A	13/11/2020	77	26/02/2021	182
17.	N/A	C20200912474	23/09/2020	23/09/2020	Account	U	N/A	7/06/2022	622	18/01/2021	117
18.	10.	C20200913985 C200923378656	25/09/2020	25/09/2020	Digital Block	U	N/A	U	N/A	21/12/2020	87
19.	9.	C20200914850 C200822845520	1/10/2020	1/10/2020	Account	U	N/A	1/05/2021	212	4/06/2021	246
20.	11.	C20201003767 C201023409697	2/10/2020	U	U	U	N/A	13/12/2021	N/A	13/01/2021	103
21.	12.	C20201004379 C201023481574	8/10/2020	8/10/2020	Account	U	N/A	1/05/2021	205	18/01/2021	102
22.	13.	C20201006085 C201023515219	11/10/2020	11/10/2020	Digital Block	U	N/A	1/04/2021	172	18/05/2021	219
23.	23.	C20201008998	12/10/2020	12/10/2020	Digital Block	U	N/A	1/02/2021	112	23/06/2021	254
24.	14.	C20201006747 C201023519739	13/10/2020	13/10/2020	Digital Block	U	N/A	28/06/2021	258	16/12/2020	64
25.	15.	C20201006747 C201023519739	13/10/2020	13/10/2020	Both	16/07/2021	276	1/10/2021	353	16/12/2020	64
26.	16.	C20201109857 C201124296478	19/11/2020	20/11/2020	Digital Block	18/12/2020	28	U	N/A	30/03/2021	131
27.	26.	C20201201353	29/11/2020	30/11/2020	Digital Block	U	N/A	U	N/A	19/02/2021	82
28.	24.	C20201201286	1/12/2020	2/12/2020	Account	U	N/A	2/12/2021	365	26/02/2021	87
29.	25.	C20201201306	1/12/2020	2/12/2020	Account	U	N/A	5/01/2022	399	17/05/2021	167
30.	17.	C201224485336	2/12/2020	2/12/2020	Digital Block	U	N/A	1/10/2021	303	27/07/2021	237
31.	N/A	C20201208111	16/12/2020	16/12/2020	Digital Block	U	N/A	25/01/2022	405	31/05/2021	166
32.	N/A	C20201210917	22/12/2020	22/12/2020	Digital Block	U	N/A	7/06/2021	167	23/06/2021	183
33.	18.	C201224875072	24/12/2020	29/12/2020	Digital Block	U	N/A	1/10/2021	276	30/09/2021	280
34.	27.	C20210100945	3/01/2021	3/01/2021	Digital Block	U	N/A	1/02/2021	29	4/06/2021	152

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 access	(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
35.	28.	C20210102762 C210124914179	5/01/2021	5/01/2021	Digital Block	U	N/A	1/05/2021	116	30/06/2021	176
36.	29.	C210124974949	8/01/2021	8/01/2021	Digital Block	U	N/A	13/12/2021	339	20/07/2021	193
37.	30.	C20210111303 C210125207405	15/01/2021	U	U	U	N/A	5/01/2022	N/A	31/05/2021	136
38.	31.	C20201014583 C210125359515	25/01/2021	27/01/2021	Account	18/02/2021	22	1/10/2021	247	20/05/2021	115
39.	N/A	C20210118995	27/01/2021	27/01/2021	Account	U	N/A	24/02/2021	28	29/07/2021	183
40.	34.	C210325968829 C210325968829	2/02/2021	2/02/2021	Account	U	N/A	13/12/2021	314	3/09/2021	213
41.	N/A	C20210205697	8/02/2021	8/02/2021	Account	U	N/A	29/05/2023	840	5/03/2021	25
42.	32.	C20210213012 C210225778399	18/02/2021	18/02/2021	Account	1/04/2021	42	1/04/2021	42	27/06/2021	129
43.	N/A	C210225781444	19/02/2021	19/02/2021	Account	U	N/A	17/03/2021	26	31/08/2021	193
44.	33.	C210225813859	22/02/2021	25/02/2021	Account	U	N/A	1/03/2022	369	21/09/2021	211
45.	N/A	C210225818874	24/02/2021	24/02/2021	Account	U	N/A	26/07/2022	517	30/06/2021	126
46.	35.	C20210306799 C210326032781	10/03/2021	10/03/2021	Digital Block	U	N/A	1/05/2021	52	18/06/2021	100
47.	36.	C210326034569	11/03/2021	11/03/2021	Account	U	N/A	28/06/2021	109	30/06/2021	111
48.	N/A	C210326318490	23/03/2021	23/03/2021	Digital Block	8/11/2021	230	8/11/2021	230	26/08/2021	156
49.	N/A	C210326347386	25/03/2021	25/03/2021	Digital Block	30/07/2021	127	22/12/2021	272	30/06/2021	97
50.	37.	C210426459119	6/04/2021	6/04/2021	Both	2/06/2021	57	10/06/2021	65	28/04/2021	22
51.	38.	C210526862495	3/05/2021	3/05/2021	Digital Block	27/05/2021	24	27/05/2021	24	30/09/2021	150
52.	N/A	C210627494864	16/06/2021	16/06/2021	Account	U	N/A	4/08/2021	49	30/06/2021	14
53.	39.	C210627641582	22/06/2021	22/06/2021	Digital Block	U	N/A	13/12/2021	174	18/01/2022	210
54.	40.	C210627712701	30/06/2021	30/06/2021	Both	U	N/A	5/01/2022	189	30/09/2021	92
55.	41.	C210728145659	17/07/2021	17/07/2021	Both	26/10/2021	101	1/10/2021	76	12/10/2021	87
56.	42.	C210928761725	4/09/2021	10/09/2021	Account	2/11/2021	53	6/10/2021	26	15/12/2021	102

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 access	(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
57.	45.	C211029369482	10/09/2021	10/09/2021	Both	U	N/A	7/01/2022	119	14/02/2022	157
58.	43.	C210928813950	11/09/2021	11/09/2021	Digital Block	U	N/A	5/01/2022	116	18/10/2021	37
59.	N/A	C210928967877	15/09/2021	16/09/2021	Account	26/01/2022	132	19/10/2021	33	26/11/2021	72
60.	44.	C211029166546	6/10/2021	7/10/2021	Digital Block	U	N/A	13/12/2021	67	29/10/2021	23
61.	46.	C211029380226	21/10/2021	21/10/2021	Digital Block	31/12/2021	71	15/02/2022	117	25/02/2022	127
62.	47.	C211129789840	20/11/2021	20/11/2021	Digital Block	U	N/A	U	N/A	29/04/2022	160
63.	48.	C211129797951	22/11/2021	22/11/2021	Account	U	N/A	U	N/A	18/02/2022	88
64.	49.	C211229895070	3/12/2021	3/12/2021	Account	U	N/A	5/01/2022	33	29/03/2022	116
65.	N/A	C211229995948	13/12/2021	13/12/2021	Digital Block	U	N/A	7/07/2022	206	13/05/2022	151
66.	445.	C220230622082	2/02/2022	2/02/2022	Account	U	N/A	U	N/A	17/02/2022	15
67.	443.	C220431359132	4/03/2022	4/03/2022	Account	U	N/A	U	N/A	U	N/A
68.	432.	C220532029846	22/03/2022	20/05/2022	Account	U	N/A	U	N/A	1/07/2022	101
69.	441.	C220331273798	24/03/2022	24/03/2022	Both	U	N/A	U	N/A	4/04/2022	11
70.	88.	C220531899979	13/05/2022	13/05/2022	Digital Block	U	N/A	5/04/2023	327	20/07/2022	68
71.	442.	C220632266520	14/06/2022	14/06/2022	Digital Block	U	N/A	8/07/2022	24	19/07/2022	35
72.	424.	C220732609099	9/07/2022	11/07/2022	Digital Block	2/09/2022	53	2/09/2022	53	23/09/2022	76
73.	438.	C220732681284	16/07/2022	18/07/2022	Both	U	N/A	2/09/2022	46	2/09/2022	48
74.	439.	C220732770981	21/07/2022	21/07/2022	Both	24/08/2022	34	24/08/2022	34	5/09/2022	46
75.	436.	C220832916421	10/08/2022	10/08/2022	Account	N/A	N/A	N/A	N/A	11/10/2022	62
76.	N/A	C220833011311	18/08/2022	N/A	N/A	N/A	N/A	N/A	N/A	31/10/2022	74
77.	N/A	C220833065444	23/08/2022	N/A	N/A	N/A	N/A	N/A	N/A	15/11/2022	84
78.	N/A	C220833085677	25/08/2022	N/A	N/A	N/A	N/A	N/A	N/A	12/10/2022	48
79.	483.	C220833125961	30/08/2022	N/A	N/A	6/06/2024	N/A	21/10/2022	N/A	31/01/2023	154
80.	N/A	C220933203259	7/09/2022	N/A	N/A	N/A	N/A	N/A	N/A	14/10/2022	37
81.	437.	C220933363850	19/09/2022	19/09/2022	Both	U	N/A	U	N/A	U	N/A
82.	446.	C220933431821	21/09/2022	21/10/2022	Both	U	N/A	U	N/A	25/11/2022	65
83.	N/A	C220833128859	26/09/2022	26/09/2022	Digital Block	U	N/A	8/12/2022	73	19/12/2022	84

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 access	(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
84.	440.	C221033546916	8/10/2022	8/10/2022	Digital Block	U	N/A	6/12/2022	59	24/01/2023	108
85.	431.	C221033548748	10/10/2022	10/10/2022	Digital Block	U	N/A	U	N/A	21/03/2023	162
86.	423.	C221033664190	19/10/2022	19/10/2022	Digital Block	U	N/A	8/12/2022	50	28/03/2023	160
87.	N/A	C221133844636	1/11/2022	N/A	N/A	N/A	N/A	N/A	N/A	23/01/2023	83
88.	N/A	C221134007162	16/11/2022	N/A	N/A	20/05/2024	N/A	N/A	N/A	31/01/2023	76
89.	N/A	C221134119952	28/11/2022	N/A	N/A	1/05/2024	N/A	N/A	N/A	31/01/2023	64
90.	N/A	C221234294847	19/12/2022	N/A	N/A	N/A	N/A	N/A	N/A	8/02/2023	51
91.	453.	C230134673468	23/01/2023	23/01/2023	Digital Block	N/A	N/A	29/03/2023	65	31/03/2023	67
92.	421.	C230134676895	24/01/2023	30/01/2023	Account	U	N/A	27/03/2023	56	27/03/2023	62
93.	N/A	C230134703504	27/01/2023	N/A	N/A	N/A	N/A	N/A	N/A	31/03/2023	63
94.	N/A	C230134714169	28/01/2023	N/A	N/A	N/A	N/A	N/A	N/A	31/03/2023	62
95.	451.	C230234784286	7/02/2023	7/02/2023	Account	N/A	N/A	3/04/2023	55	12/04/2023	64
96.	388.	C230535709064	13/02/2023	13/02/2023	Digital Block	6/06/2023	113	6/06/2023	113	6/06/2023	113
97.	450.	C230234905892	16/02/2023	16/02/2023	Account	N/A	N/A	N/A	N/A	31/03/2023	43
98.	N/A	C230235013968	25/02/2023	N/A	N/A	U	N/A	U	N/A	24/04/2023	58
99.	387.	C230335092680	7/03/2023	7/03/2023	Digital Block	14/07/2023	129	24/04/2023	48	18/07/2023	133
100.	405.	C230335201467	16/03/2023	16/03/2023	Digital Block	U	N/A	U	N/A	6/04/2024	387
101.	400.	C230335355766	28/03/2023	28/03/2023	Account	U	N/A	U	N/A	21/04/2023	24
102.	422.	C230336374124	31/03/2023	7/06/2023	Account	U	N/A	U	N/A	13/06/2023	74
103.	452.	C230435394993	4/04/2023	4/04/2023	Both	N/A	N/A	7/06/2023	64	3/07/2023	90
104.	435.	C230435421080	8/04/2023	8/04/2023	Digital Block	U	N/A	20/11/2023	226	U	N/A
105.	N/A	C230435460835	12/04/2023	N/A	N/A	N/A	N/A	N/A	N/A	3/07/2023	82
106.	454.	C230435628689	19/04/2023	19/04/2023	Digital Block	U	N/A	11/07/2023	83	14/11/2023	209
107.	394.	C230535713333	3/05/2023	3/05/2023	Digital Block	27/07/2023	85	27/07/2023	85	28/07/2023	86
108.	N/A	C230535729507	4/05/2023	N/A	N/A	N/A	N/A	N/A	N/A	15/01/2024	256
109.	455.	C230535749955	5/05/2023	5/05/2023	Digital Block	U	N/A	U	N/A	24/07/2023	80
110.	N/A	C230535804799	10/05/2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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 access	(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
111.	533.	C230535804284	10/05/2023	10/05/2023	Digital Block	3/06/2023	24	13/11/2023	187	4/12/2023	208
112.	391.	C230535933195	11/05/2023	11/05/2023	Account	U	N/A	19/02/2024	284	6/03/2024	300
113.	539.	C230535842457	12/05/2023	12/05/2023	Account	U	N/A	7/12/2023	209	17/06/2024	402
114.	402.	C230535894177	16/05/2023	16/05/2023	Digital Block	3/08/2023	79	3/08/2023	79	3/08/2023	79
115.	392.	C230535933729	19/05/2023	19/05/2023	Both	21/08/2023	94	2/08/2023	75	21/08/2023	94
116.	403.	C230535993805	25/05/2023	U	U	21/08/2023	N/A	3/08/2023	N/A	21/08/2023	88
117.	393.	C230536032424	30/05/2023	30/05/2023	Digital Block	22/08/2023	84	17/08/2023	79	11/09/2023	104
118.	509.	C230536035940	31/05/2023	1/06/2023	Digital Block	U	N/A	5/12/2023	187	24/06/2024	390
119.	500.	C230636046171	2/06/2023	2/06/2023	Digital Block	U	N/A	22/11/2023	173	6/12/2023	187
120.	468.	C230636074476	5/06/2023	5/06/2023	Digital Block	U	N/A	12/06/2024	373	29/04/2024	329
121.	514.	C230636074866	5/06/2023	5/06/2023	Digital Block	U	N/A	11/07/2023	36	18/10/2023	135
122.	395.	C230636086761	6/06/2023	6/06/2023	Both	U	N/A	26/02/2024	265	27/02/2024	266
123.	71.	C230636108862	7/06/2023	7/06/2023	Digital Block	23/08/2023	77	20/09/2023	105	20/09/2023	105
124.	396.	C230636110127	7/06/2023	7/06/2023	Digital Block	22/09/2023	107	18/08/2023	72	22/09/2023	107
125.	389.	C230636135902	9/06/2023	9/06/2023	Account	2/08/2023	54	2/08/2023	54	11/09/2023	94
126.	429.	C230636169397	13/06/2023	13/06/2023	Digital Block	18/07/2023	35	23/08/2023	71	24/07/2023	41
127.	N/A	C230636190155	14/06/2023	N/A	N/A	N/A	N/A	N/A	N/A	27/06/2023	13
128.	463.	C230636209577	16/06/2023	16/06/2023	Digital Block	12/03/2024	270	28/02/2024	257	12/03/2024	270
129.	486.	C230636210273	17/06/2023	19/06/2023	Both	23/01/2024	218	20/11/2023	154	11/03/2024	268
130.	479.	C230636221199	19/06/2023	23/06/2023	Account	7/05/2024	319	U	N/A	26/04/2024	312
131.	162.	C230636248844 C240138372547	20/06/2023	20/06/2023	Digital Block	3/05/2024	318	2/03/2024	256	19/04/2024	304
132.	N/A	C230636318498	21/06/2023	N/A	N/A	N/A	N/A	N/A	N/A	17/01/2024	210
133.	502.	C230636270922	23/06/2023	23/06/2023	Digital Block	19/06/2024	362	19/06/2024	362	6/06/2024	349
134.	406.	C230636275400	24/06/2023	24/06/2023	Digital Block	14/11/2023	143	14/09/2023	82	14/11/2023	143
135.	408.	C230636299830	26/06/2023	27/06/2023	Account	U	N/A	18/09/2023	83	19/09/2023	85
136.	433.	C230636299588	26/06/2023	27/06/2023	Account	U	N/A	25/07/2023	28	12/04/2024	291

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 access	(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
137.	401.	C230636319007	27/06/2023	27/06/2023	Digital Block	3/10/2023	98	25/08/2023	59	3/10/2023	98
138.	426.	C230636319276	27/06/2023	27/06/2023	Both	U	N/A	U	N/A	29/02/2024	247
139.	418.	C230636323491	28/06/2023	28/06/2023	Account	U	N/A	U	N/A	11/06/2024	349
140.	410.	C230636327556	29/06/2023	29/06/2023	Digital Block	14/11/2023	138	8/11/2023	132	14/11/2023	138
141.	493.	C230736339191	2/07/2023	11/07/2023	Digital Block	N/A	N/A	17/04/2024	281	29/02/2024	242
142.	411.	C230736342098	3/07/2023	3/07/2023	Digital Block	18/09/2023	77	24/08/2023	52	18/09/2023	77
143.	501.	C230736340364	3/07/2023	3/07/2023	Both	U	N/A	6/11/2023	126	14/05/2024	316
144.	490.	C230736368153	6/07/2023	6/07/2023	Both	N/A	N/A	16/02/2024	225	19/05/2024	318
145.	108.	C230736373148 C240138262826	7/07/2023	7/07/2023	Digital Block	U	N/A	18/08/2023	42	12/03/2024	249
146.	419.	C230736410958	9/07/2023	9/07/2023	Digital Block	U	N/A	U	N/A	18/07/2024	375
147.	160.	C230736426233 C230937226842	11/07/2023	11/07/2023	Digital Block	28/03/2024	261	16/10/2023	97	22/03/2024	255
148.	390.	C230736423251	11/07/2023	11/07/2023	Digital Block	25/09/2023	76	24/10/2023	105	24/10/2023	105
149.	461.	C230736435291	12/07/2023	12/07/2023	Both	U	N/A	22/11/2023	133	7/05/2024	300
150.	N/A	C230736490949	14/07/2023	14/07/2023	Digital Block	15/07/2024	367	U	N/A	20/05/2024	311
151.	517.	C230736602488	15/07/2023	27/07/2023	Account	U	N/A	16/02/2024	204	17/05/2024	307
152.	456.	C230736501725	17/07/2023	25/07/2023	Account	U	N/A	29/02/2024	219	U	N/A
153.	398.	C230736674743	23/07/2023	23/07/2023	Digital Block	U	N/A	10/10/2023	79	18/10/2023	87
154.	507.	C230736599149	25/07/2023	3/08/2023	Account	U	N/A	20/11/2023	109	21/06/2024	332
155.	476.	C230736601574	26/07/2023	26/07/2023	Account	U	N/A	19/03/2024	237	27/02/2024	216
156.	484.	C230736601223	26/07/2023	26/07/2023	Account	12/06/2024	322	16/05/2024	295	20/06/2024	330
157.	N/A	C230736605362	27/07/2023	N/A	N/A	N/A	N/A	N/A	N/A	6/12/2023	132
158.	478.	C230736605654	27/07/2023	27/07/2023	Digital Block	25/04/2024	273	N/A	N/A	15/03/2024	232
159.	N/A	C230736609838	28/07/2023	28/07/2023	Account	U	N/A	U	N/A	20/05/2024	297
160.	473.	C230736611193	29/07/2023	28/08/2023	Account	U	N/A	16/02/2024	172	315/063/2024	310230
161.	458.	C230736613994	31/07/2023	31/07/2023	Digital Block	U	N/A	28/09/2023	59	U	N/A

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 access	(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
162.	386.	C230836616885	1/08/2023	1/08/2023	Digital Block	U	N/A	U	N/A	26/02/2024	209
163.	469.	C230836621456	2/08/2023	2/08/2023	Digital Block	U	N/A	22/09/2023	51	6/04/2024	248
164.	528.	C230836621041	2/08/2023	2/08/2023	Digital Block	U	N/A	23/02/2024	205	30/04/2024	272
165.	173.	C230836639046 C230836932560	3/08/2023	4/08/2023	Account	13/03/2024	222	5/09/2023	32	23/02/2024	204
166.	465.	C230836633301	3/08/2023	3/08/2023	Digital Block	U	N/A	3/10/2023	61	7/03/20245/02/2024	217186
167.	472.	C230836653320	5/08/2023	7/08/2023	Digital Block	23/07/2024	351	16/12/2023	131	18/06/2024	318
168.	487.	C230836653349	5/08/2023	5/08/2023	both	14/05/2024	283	10/07/2024	340	8/05/2024	277
169.	488.	C230836653417	5/08/2023	5/08/2023	Digital Block	20/10/2023	76	7/09/2023	33	17/06/2024	317
170.	515.	C230836676820	7/08/2023	7/08/2023	Account	22/07/2024	350	11/07/2024	339	8/06/2024	306
171.	N/A	C230836687619	8/08/2023	N/A	N/A	N/A	N/A	N/A	N/A	U	N/A
172.	475.	C230836705035	10/08/2023	6/09/2023	Account	13/06/2024	281	20/11/2023	75	28/05/2024	292
173.	527.	C230836752650	13/08/2023	13/08/2023	Digital Block	6/06/2024	298	23/07/2024	345	6/06/2024	298
174.	524.	C230836761130	14/08/2023	14/08/2023	Digital Block	U	N/A	19/07/2024	340	10/06/2024	301
175.	457.	C230836859663	15/08/2023	18/08/2023	Account	U	N/A	20/11/2023	94	U	N/A
176.	518.	C230836787495	15/08/2023	7/09/2023	Account	N/A	N/A	N/A	N/A	20/06/2024	310
177.	412.	C230836848540	17/08/2023	17/08/2023	Both	U	N/A	20/09/2023	34	14/03/2024	210
178.	425.	C230836888958	20/08/2023	20/08/2023	Both	U	N/A	22/12/2023	124	8/04/2024	232
179.	510.	C230836892861	22/08/2023	22/08/2023	Digital Block	U	N/A	22/05/2024	274	28/02/2024	190
180.	404.	C230836899823	23/08/2023	23/08/2023	Digital Block	U	N/A	17/05/2024	268	14/03/2024	204
181.	80.	C230836900468	24/08/2023	24/08/2023	Digital Block	31/07/2024	342	25/06/2024	306	9/04/2024	229
182.	447.	C230836907428	25/08/2023	25/08/2023	Digital Block	14/05/2024	263	13/06/2024	293	14/04/2024	233
183.	186.	C230836910018 C230937073222	26/08/2023	28/08/2023	Digital Block	20/11/2023	84	20/11/2023	84	7/03/2024	194
184.	448.	C230836909951	26/08/2023	26/08/2023	Both	14/11/2023	80	20/11/2023	86	8/01/2024	135
185.	482.	C230836909913	26/08/2023	U	U	9/02/2024	N/A	16/02/2024	N/A	2/06/2024	281
186.	172.	C230836932560 C240238717772	29/08/2023	29/08/2023	Digital Block	U	N/A	20/11/2023	83	6/04/2024	221

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 access	(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
187.	298.	C230836938561	31/08/2023	31/08/2023	Digital Block	16/07/2024	320	N/A	N/A	26/06/2024	300
188.	75.	C230936988521	5/09/2023	5/09/2023	Digital Block	12/06/2024	281	12/07/2024	311	1/05/2024	239
189.	529.	C230936989960	5/09/2023	5/09/2023	Account	22/07/2024	321	U	N/A	19/06/2024	288
190.	110.	C230937007417 C240138437533	7/09/2023	7/09/2023	Account	10/05/2024	246	10/05/2024	246	10/05/2024	246
191.	364.	C230937044704	10/09/2023	10/09/2023	Account	U	N/A	30/11/2023	81	25/07/2024	319
192.	N/A	C230937050270	11/09/2023	N/A	N/A	U	N/A	U	N/A	30/05/2024	262
193.	413.	C230937046323	11/09/2023	11/09/2023	Digital Block	26/04/2024	228	20/11/2023	70	2/04/2024	204
194.	196.	C230937056376 C240138266991	12/09/2023	12/09/2023	Digital Block	26/02/2024	167	U	N/A	16/02/2024	157
195.	317.	C230937098858	12/09/2023	12/09/2023	Account	N/A	N/A	19/01/2024	129	8/07/2024	300
196.	185.	C230937073222 C231037652414	13/09/2023	22/11/2023	Digital Block	U	N/A	7/05/2024	167	14/03/2024	183
197.	212.	C230937074743 C240138417736	13/09/2023	U	U	15/05/2024	N/A	20/11/2023	N/A	14/05/2024	244
198.	N/A	C230937121979	15/09/2023	15/09/2023	Account	U	N/A	N/A	N/A	16/05/2024	244
199.	367.	C230937176877	18/09/2023	20/09/2023	Account	22/07/2024	306	20/06/2024	274	14/06/2024	270
200.	188.	C230937190655 C230937284098	19/09/2023	19/09/2023	Digital Block	1/05/2024	225	22/05/2024	246	13/05/2024	237
201.	222.	C230937188161	19/09/2023	21/09/2023	Both	10/02/2024	142	14/02/2024	146	10/06/2024	265
202.	259.	C230937188024	19/09/2023	19/09/2023	Digital Block	14/08/2024	330	29/04/2024	223	26/03/2024	189
203.	339.	C230937187877	19/09/2023	19/09/2023	Digital Block	U	N/A	16/02/2024	150	1/05/2024	225
204.	250.	C230937208063	20/09/2023	20/09/2023	Digital Block	22/07/2024	306	10/07/2024	294	8/06/2024	262
205.	409.	C230937211780	20/09/2023	20/09/2023	Digital Block	U	N/A	20/11/2023	61	19/03/2024	181
206.	56.	C230937219239	21/09/2023	21/09/2023	Digital Block	12/06/2024	265	12/06/2024	265	1/05/2024	223
207.	66.	C230937222870	21/09/2023	21/09/2023	Digital Block	U	N/A	20/11/2023	60	5/04/2024	197
208.	101.	C230937222425 C231037336743	21/09/2023	21/09/2023	Digital Block	U	N/A	15/11/2023	55	6/03/2024	167

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 access	(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
209.	137.	C230937222247 C240238716475	21/09/2023	22/09/2023	Account	28-Aug-24	341	25/07/2024	307	22/03/2024	183
210.	208.	C230937221995 C240238744582	21/09/2023	21/09/2023	Digital Block	10/11/2023	50	U	N/A	10/05/2024	232
211.	229.	C230937222183	21/09/2023	21/09/2023	both	16/07/2024	299	16/07/2024	299	25/06/2024	278
212.	283.	C230937222073	21/09/2023	29/09/2023	Account	U	N/A	20/11/2023	52	30/05/2024	252
213.	348.	C230937219520	21/09/2023	21/09/2023	Digital Block	U	N/A	20/11/2023	60	2/05/2024	224
214.	159.	C230937226842 C231137770952	22/09/2023	22/09/2023	Account	24/05/2024	245	16/02/2024	147	10/05/2024	231
215.	179.	C230937227026 C231137981656	22/09/2023	22/09/2023	Digital Block	22/04/2024	213	17/05/2024	238	10/05/2024	231
216.	338.	C231037543852	22/09/2023	22/09/2023	Digital Block	24/05/2024	245	20/11/2023	59	24/05/2024	245
217.	N/A	C230937236994	23/09/2023	23/09/2023	Account	U	N/A	3/05/2024	223	16/02/2024	146
218.	218.	C230937237238	23/09/2023	25/09/2023	Digital Block	6/06/2024	255	16/02/2024	144	2/05/2024	222
219.	242.	C230937237074	23/09/2023	23/09/2023	Both	5/07/2024	286	20/11/2023	58	13/06/2024	264
220.	477.	C230937237064	23/09/2023	23/09/2023	Digital Block	5/03/2024	164	17/09/2024	360	27/02/2024	157
221.	228.	C230937257483	24/09/2023	24/09/2023	Digital Block	N/A	N/A	2/07/2024	282	19/06/2024	269
222.	272.	C230937257961	25/09/2023	25/09/2023	Digital Block	U	N/A	20/11/2023	56	17/05/2024	235
223.	313.	C230937270033	25/09/2023	26/09/2023	Account	27/06/2024	275	18/07/2024	296	28/06/2024	277
224.	86.	C230937272335	27/09/2023	27/09/2023	Account	U	N/A	U	N/A	U	N/A
225.	154.	C230937287143 C231037674496	27/09/2023	27/09/2023	Account	U	N/A	5/01/2024	100	23/02/20244/12/2023	14968
226.	170.	C230937288788 C240238674775	27/09/2023	27/09/2023	Account	20/05/2024	236	16/02/2024	142	17/05/2024	233
227.	187.	C230937284098 C230836910018	27/09/2023	27/09/2023	Digital Block	6/12/2023	70	6/12/2023	70	14/05/2024	230
228.	203.	C230937295189 C240138387014	27/09/2023	28/09/2023	Digital Block	18/01/2024	112	20/11/2023	53	6/05/2024	222
229.	230.	C230937289201	27/09/2023	27/09/2023	Digital Block	N/A	N/A	20/11/2023	54	3/05/2024	219

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 access	(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
230.	322.	C230937285894	27/09/2023	3/10/2023	Digital Block	U	N/A	16/02/2024	136	1/06/2024	248
231.	354.	C230937288689	27/09/2023	27/09/2023	Digital Block	5/01/2024	100	20/11/2023	54	12/05/2024	228
232.	147.	C230937298729 C231037405851	28/09/2023	28/09/2023	Digital Block	13/05/2024	228	30/01/2024	124	26/04/2024	211
233.	52.	C230937303207	29/09/2023	29/09/2023	Account	U	N/A	26/05/2024	240	7/06/2024	252
234.	201.	C230937303164 C240238571992	29/09/2023	29/09/2023	Digital Block	15/02/2024	139	15/02/2024	139	26/03/2024	179
235.	535.	C230937303441	29/09/2023	29/09/2023	Digital Block	U	N/A	30/05/2024	244	28/06/2024	273
236.	190.	C230937310133 C240339080624	30/09/2023	30/09/2023	Digital Block	2/02/2024	125	14/02/2024	137	2/06/2024	246
237.	270.	C230937310181	30/09/2023	2/10/2023	Account	24/07/2024	296	24/04/2024	205	15/05/2024	228
238.	97.	C231037336840 C230937214585	1/10/2023	1/10/2023	Digital Block	U	N/A	2/12/2023	62	22/05/2024	234
239.	323.	C231037336721	1/10/2023	1/10/2023	Digital Block	22/07/2024	295	7/03/2024	158	6/06/2024	218
240.	61.	C231037337219	2/10/2023	2/10/2023	Digital Block	4/03/2024	154	19/12/2023	78	26/02/2024	147
241.	264.	C231037338031	2/10/2023	2/10/2023	Account	13/03/2024	163	13/03/2024	163	1/03/2024	151
242.	536.	C240238803118	2/10/2023	2/10/2023	Account	13/03/2024	163	13/03/2024	163	4/03/2024	154
243.	182.	C231037344666 C231037336739	4/10/2023	4/10/2023	Digital Block	2/11/2023	29	14/11/2023	41	22/02/2024	141
244.	347.	C231037344822	4/10/2023	4/10/2023	Digital Block	U	N/A	17/03/2024	165	11/04/2024	190
245.	485.	C231037344585	4/10/2023	4/10/2023	Digital Block	15/02/2024	134	30/06/2024	270	20/06/2024	260
246.	251.	C231037357165	5/10/2023	5/10/2023	Digital Block	U	N/A	18/11/2023	44	2/06/2024	241
247.	356.	C231037357124	5/10/2023	5/10/2023	Digital Block	U	N/A	1/05/2024	209	1/05/2024	209
248.	434.	C231037462379	5/10/2023	6/11/2023	Account	U	N/A	10/01/2024	65	22/01/2024	109
249.	466.	C231037347901	5/10/2023	29/01/2024	Account	21-Jul-24	174	23/07/2024	176	U	N/A
250.	53.	C231037366300	6/10/2023	6/10/2023	Digital Block	24/04/2024	201	24/04/2024	201	1/05/2024	208
251.	105.	C231037366123 C240238566576	6/10/2023	6/10/2023	Account	8/05/2024	215	16/02/2024	133	30/04/2024	207

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 access	(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
252.	120.	C231037366441 C231037613401	6/10/2023	6/10/2023	Digital Block	U	N/A	20/11/2023	45	6/03/2024	152
253.	156.	C231037365657 C231037703693	6/10/2023	6/10/2023	Account	5/02/2024	122	16/02/2024	133	22/05/2024	229
254.	221.	C231037374984	6/10/2023	7/10/2023	Digital Block	10/05/2024	216	8/05/2024	214	7/05/2024	214
255.	269.	C231037366622	6/10/2023	9/10/2023	Digital Block	13/06/2024	248	19/02/2024	133	17/05/2024	224
256.	299.	C231037366427	6/10/2023	6/10/2023	Account	13/06/2024	251	17/05/2024	224	24/05/2024	231
257.	538.	C231037364974	6/10/2023	11/10/2023	Account	U	N/A	16/02/2024	128	4/06/2024	242
258.	152.	C231037366899 C240138442607	7/10/2023	9/10/2023	Digital Block	28/05/2024	232	27/05/2024	231	11/05/2024	217
259.	220.	C231037375008	7/10/2023	7/10/2023	Digital Block	4/04/2024	180	19/04/2024	195	19/04/2024	195
260.	268.	C231037367477	7/10/2023	17/10/2023	Account	U	N/A	2/05/2024	198	16/05/2024	222
261.	480.	C231037375018	7/10/2023	7/10/2023	Digital Block	24/01/2024	109	17/05/2024	223	12/03/2024	157
262.	145.	C231238145606 C231238087876	8/10/2023	11/10/2023	Account	U	N/A	9/05/2024	211	16/04/2024	191
263.	257.	C231037405141	8/10/2023	8/10/2023	Digital Block	U	N/A	8/11/2023	31	6/03/2024	150
264.	397.	C231037404888	8/10/2023	8/10/2023	Account	16/04/2024	191	18/04/2024	193	15/04/2024	190
265.	146.	C231037405851 C240138494872	9/10/2023	9/10/2023	Account	11/04/2024	185	11/03/2024	154	3/04/2024	177
266.	288.	C231037405625	9/10/2023	9/10/2023	Digital Block	U	N/A	21/02/2024	135	7/06/2024	242
267.	77.	C231037417709	11/10/2023	11/10/2023	Digital Block	22/07/2024	285	15/04/2024	187	7/05/2024	209
268.	195.	C231037444046 C231238215608	12/10/2023	12/10/2023	Digital Block	1/03/2024	141	22/04/2024	193	18/06/2024	250
269.	205.	C231037472758 C231037652240	13/10/2023	13/10/2023	Account	29/04/2024	199	20/11/2023	38	1/05/2024	201
270.	213.	C231037603174 C240238717538	14/10/2023	16/10/2023	Both	9/01/2024	85	5/04/2024	172	9/05/2024	208
271.	505.	C231037554363	14/10/2023	16/10/2023	Account	U	N/A	5/12/2023	50	23/05/2024	222
272.	60.	C231037541972	15/10/2023	15/10/2023	Digital Block	9/05/2024	207	U	N/A	4/05/2024	202

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 access	(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
273.	N/A	C231037543868	16/10/2023	16/10/2023	Account	30/04/2024	197	U	N/A	2/11/2023	17
274.	113.	C231037543487 C231137713634	16/10/2023	16/10/2023	Account	U	N/A	6/02/2024	113	7/03/2024	143
275.	183.	C231037544255 C230936989963	16/10/2023	16/10/2023	Digital Block	17/11/2023	32	20/11/2023	35	30/04/2024	197
276.	168.	C231037552564 C231037613060	17/10/2023	18/10/2023	Account	21/03/2024	155	29/12/2023	72	4/03/2024	139
277.	N/A	C240138437919	18/10/2023	N/A	N/A	N/A	N/A	N/A	N/A	12/07/2024	268
278.	139.	C231037590718 C240238614884	18/10/2023	18/10/2023	Digital Block	U	N/A	20/11/2023	33	4/04/2024	169
279.	254.	C231037589750	18/10/2023	18/10/2023	Digital Block	U	N/A	1/12/2023	44	24/04/2024	189
280.	293.	C231037589752	18/10/2023	18/10/2023	Digital Block	U	N/A	22/12/2023	65	15/04/2024	180
281.	427.	C231037590750	18/10/2023	18/10/2023	Account	U	N/A	U	N/A	6/12/2023	49
282.	78.	C231037654675	19/10/2023	19/10/2023	Account	22/07/2024	277	4/07/2024	259	30/04/2024	194
283.	312.	C231037598650	19/10/2023	19/10/2023	Account	U	N/A	16/02/2024	120	10/05/2024	204
284.	58.	C231037613256	20/10/2023	7/11/2023	Account	16/04/2024	161	U	N/A	16/04/2024	179
285.	119.	C231037613401 C240238652847	20/10/2023	20/10/2023	Account	12-Apr-24	175	4/04/2024	167	11/04/2024	174
286.	124.	C231037618597 C231037619639	20/10/2023	20/10/2023	Digital Block	3-May-24	196	29/12/2023	70	16/04/2024	179
287.	163.	C231037655910 C230636248844	20/10/2023	20/10/2023	Digital Block	U	N/A	2/04/2024	165	6/04/2024	169
288.	167.	C231037613060 C231137895584	20/10/2023	20/10/2023	Account	21/05/2024	214	16/02/2024	119	26/04/2024	189
289.	189.	C231037613270 C230937190655	20/10/2023	20/10/2023	Digital Block	26/04/2024	189	6/05/2024	199	29/04/2024	192
290.	106.	C231037619703 C231037366123	21/10/2023	23/10/2023	Account	5/03/2024	134	29/01/2024	98	16/02/2024	118
291.	123.	C231037619639 C240238802995	21/10/2023	23/10/2023	Account	3-May-24	193	1/03/2024	130	15/04/2024	177

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 access	(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
292.	55.	C231037652177	22/10/2023	22/10/2023	Digital Block	31/07/2024	283	31/07/2024	283	4/03/2024	134
293.	67.	C231037652200	22/10/2023	22/10/2023	Digital Block	11/04/2024	172	19/01/2024	89	1/04/2024	162
294.	165.	C231037652077 C231138015475	22/10/2023	23/10/2023	Account	18/03/2024	147	8/02/2024	108	12/03/2024	142
295.	204.	C231037652240 C230937295189	22/10/2023	22/10/2023	Both	16/02/2024	117	22/04/2024	183	10/06/2024	232
296.	234.	C231037651883	22/10/2023	22/10/2023	Digital Block	22/07/2024	274	21/12/2023	60	15/04/2024	176
297.	256.	C231037651882	22/10/2023	22/10/2023	Digital Block	27/05/2024	218	29/01/2024	99	9/05/2024	200
298.	314.	C231037652121	22/10/2023	23/10/2023	Account	U	N/A	5/04/2024	165	30/05/2024	221
299.	341.	C231037652167	22/10/2023	22/10/2023	Digital Block	18/06/2024	240	12/06/2024	234	8/05/2024	199
300.	N/A	C231037652224	22/10/2023	22/10/2023	Digital Block	U	N/A	23/04/2024	184	22/04/2024	183
301.	N/A	C231037652458	23/10/2023	23/10/2023	Both	24/11/2023	32	19/01/2024	88	16/02/2024	116
302.	184.	C231037652414 C231037544255	23/10/2023	23/10/2023	Both	12/04/2024	172	12/04/2024	172	27/03/2024	156
303.	325.	C231037652404	23/10/2023	25/10/2023	Digital Block	U	N/A	8/01/2024	75	7/03/2024	136
304.	346.	C231037655330	23/10/2023	23/10/2023	Digital Block	U	N/A	15/03/2024	144	18/03/2024	147
305.	366.	C231037652989	23/10/2023	23/10/2023	Account	8/07/2024	259	29/05/2024	219	8/06/2024	229
306.	530.	C231037652664	23/10/2023	23/10/2023	Digital Block	U	N/A	22/11/2023	30	26/06/2024	247
307.	N/A	C231037656189	23/10/2023	24/10/2023	Account	U	N/A	22/05/2024	211	21/04/2024	181
308.	90.	C231037660893	24/10/2023	24/10/2023	Both	U	N/A	21/03/2024	149	U	N/A
309.	210.	C231037656486 C240238739822	24/10/2023	24/10/2023	Account	15/05/2024	204	U	N/A	6/04/2024	165
310.	217.	C231037655883	24/10/2023	24/10/2023	Digital Block	2/05/2024	191	23/05/2024	212	29/02/2024	128
311.	335.	C231037663797	25/10/2023	26/10/2023	Account	U	N/A	14/03/2024	140	U	N/A
312.	460.	C231037661570	25/10/2023	25/10/2023	Digital Block	21/02/2024	119	21/02/2024	119	23/04/2024	181
313.	153.	C231037674496 C240338874857	27/10/2023	27/10/2023	Account	30/08/2024	308	7/02/2024	103	8/05/2024	194
314.	N/A	C231037705560	28/10/2023	26/10/2023	Account	18/07/2024	266	28/06/2024	246	23/05/2024	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 access	(f) Number of days taken for HBAU to notify Customer of process to reinstate account access	(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
315.	353.	C231037676759	28/10/2023	30/10/2023	Account	U	N/A	6/12/2023	37	19/04/2024	174
316.	51.	C231037704082	30/10/2023	30/10/2023	Digital Block	3/05/2024	186	3/05/2024	186	21/03/2024	143
317.	155.	C231037703693 C230937287143	30/10/2023	30/10/2023	Account	4/03/2024	126	4/03/2024	126	16/02/2024	109
318.	252.	C231037704458	30/10/2023	30/10/2023	Digital Block	22/07/2024	266	26/02/2024	119	8/05/2024	191
319.	265.	C231037708964	30/10/2023	30/10/2023	Account	13/05/2024	196	17/05/2024	200	17/05/2024	200
320.	340.	C231037704466	30/10/2023	30/10/2023	Digital Block	U	N/A	15/03/2024	137	8/05/2024	191
321.	370.	C231037704383	30/10/2023	30/10/2023	Digital Block	19/07/2024	263	30/11/2023	31	1/06/2024	215
322.	511.	C231037704006	30/10/2023	30/10/2023	Account	22/03/2024	144	N/A	N/A	23/11/2023	24
323.	128.	C231037707887 C240238614638	31/10/2023	1/11/2023	Account	13 Mar 24	133	12/03/2024	132	7/03/2024	128
324.	135.	C231137711171 C231137773843	1/11/2023	4/01/2024	Account	U	N/A	8/05/2024	125	30/04/2024	181
325.	249.	C231137712055	1/11/2023	1/11/2023	Account	6/03/2024	126	6/03/2024	126	22/05/2024	203
326.	308.	C231137713648	2/11/2023	14/11/2023	Account	U	N/A	11/07/2024	240	25/06/2024	236
327.	116.	C231137758704 C231238087164	6/11/2023	6/11/2023	Account	U	N/A	7/12/2023	31	2/04/2024	148
328.	175.	C231137758980 C240138390868	6/11/2023	6/11/2023	Digital Block	U	N/A	9/01/2024	64	5/04/2024	151
329.	158.	C231137770952 C240238785744	7/11/2023	7/11/2023	Account	8/05/2024	183	14/05/2024	189	5/04/2024	150
330.	300.	C231137773997	8/11/2023	8/11/2023	Digital Block	9/01/2024	62	20/07/2024	255	1/06/2024	206
331.	70.	C231137789410	9/11/2023	9/11/2023	Digital Block	16/05/2024	189	16/05/2024	189	16/05/2024	189
332.	59.	C231137797059	10/11/2023	10/11/2023	Digital Block	13/05/2024	185	U	N/A	30/05/2024	202
333.	253.	C231137827145	12/11/2023	13/11/2023	Digital Block	19/07/2024	249	16/07/2024	246	14/05/2024	184
334.	93.	C240238808411 C220933203259	14/11/2023	6/11/2023 11/08/2023	Account	22/04/2024	255168	15/08/2024	370283	13/06/2024	212
335.	245.	C231137855364	14/11/2023	14/11/2023	Digital Block	2/05/2024	170	23/05/2024	191	25/06/2024	224
336.	371.	C231137855347	14/11/2023	14/11/2023	Digital Block	U	N/A	19/02/2024	97	15/05/2024	183

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 access	(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
337.	N/A	C231137855522	14/11/2023	13/11/2023	Account	N/A	N/A	19/02/2024	98	9/05/2024	177
338.	140.	C231137883323 C231037590718	15/11/2023	15/11/2023	Both	U	N/A	4/03/2024	110	12/04/2024	149
339.	144.	C231137882684 C240238692046	15/11/2023	15/11/2023	Digital Block	U	N/A	22/02/2024	99	15/05/2024	182
340.	191.	C231137883128 C240238613949	15/11/2023	15/11/2023	Account	18/01/2024	64	26/03/2024	132	21/03/2024	127
341.	216.	C231137882899 C231137941493	15/11/2023	15/11/2023	Both	1/05/2024	168	26/07/2024	254	4/04/2024	141
342.	176.	C231137889234 C231137758980	16/11/2023	16/11/2023	Account	3/05/2024	169	20/05/2024	186	12/04/2024	148
343.	231.	C231137889302	16/11/2023	16/11/2023	Digital Block	24/07/2024	251	20/05/2024	186	10/05/2024	176
344.	236.	C231137889334	16/11/2023	16/11/2023	Digital Block	24/07/2024	251	17/05/2024	183	14/05/2024	180
345.	310.	C231137890830	16/11/2023	17/11/2023	Account	13/06/2024	209	23/02/2024	98	23/05/2024	189
346.	316.	C231137888595	16/11/2023	16/11/2023	Digital Block	14/05/2024	180	14/05/2024	180	24/05/2024	190
347.	349.	C231137888902	16/11/2023	16/11/2023	Account	28/06/2024	225	19/06/2024	216	30/05/2024	196
348.	506.	C231137970117	17/11/2023	20/11/2023	Account	U	N/A	8/02/2024	80	21/06/2024	217
349.	261.	C231137899531	18/11/2023	18/11/2023	Digital Block	9/02/2024	83	31/05/2024	195	29/05/2024	193
350.	303.	C231137899589	18/11/2023	20/11/2023	Account	15/07/2024	238	13/03/2024	114	9/05/2024	173
351.	360.	C231137899576	18/11/2023	20/11/2023	Account	23/07/2024	246	16/02/2024	88	12/04/2024	146
352.	133.	C231137944806 C240138464887	20/11/2023	20/11/2023	Account	14-May-24	176	23/05/2024	185	812/04/2024	1404
353.	181.	C231137941860 C231238103041	20/11/2023	20/11/2023	Digital Block	10/05/2024	172	14/05/2024	176	30/04/2024	162
354.	215.	C231137941493 C231137796627	20/11/2023	20/11/2023	Digital Block	7/05/2024	169	10/05/2024	172	14/05/2024	176
355.	318.	C231137941739	20/11/2023	20/11/2023	Digital Block	N/A	N/A	8/04/2024	140	24/06/2024	217
356.	471.	C231137947785	20/11/2023	20/11/2023	Account	U	N/A	2/02/2024	74	11/03/2024	112
357.	532.	C231137963075	20/11/2023	20/11/2023	Account	U	N/A	8/02/2024	80	16/05/2024	178

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 access	(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
358.	96.	C231137963063 C240138418104	21/11/2023	21/11/2023	Both	U	N/A	21/05/2024	182	15/04/2024	146
359.	115.	C231137975065 C231037656189	22/11/2023	22/11/2023	Account	9-May-24	169	9/05/2024	169	9/05/2024	169
360.	180.	C231137977543 C231238068695	22/11/2023	22/11/2023	Digital Block	16/05/2024	176	27/06/2024	218	1/05/2024	161
361.	281.	C231137975840	22/11/2023	22/11/2023	Account	U	N/A	31/05/2024	191	12/06/2024	203
362.	359.	C231137970063	22/11/2023	22/11/2023	Account	23/07/2024	244	9/07/2024	230	5/06/2024	196
363.	497.	C231137972021	22/11/2023	22/11/2023	Both	1/02/2024	71	21/06/2024	212	14/05/2024	174
364.	531.	C231137971821	22/11/2023	22/11/2023	Digital Block	4/04/2024	134	4/04/2024	134	14/05/2024	174
365.	384.	C231137976195	23/11/2023	23/11/2023	Digital Block	U	N/A	29/04/2024	158	29/04/2024	158
366.	449.	C231137975182	23/11/2023	23/11/2023	Digital Block	U	N/A	U	N/A	25/06/2024	215
367.	525.	C231137976692	23/11/2023	23/11/2023	Account	22/07/2024	242	28/06/2024	218	14/05/2024	173
368.	114.	C231137979088 C231037543487	24/11/2023	24/11/2023	Account	U	N/A	27/12/2023	33	7/03/2024	104
368.	N/A	C240138391699	24/11/2023	24/11/2023	Account	U	N/A	27/12/2023	33	8/04/2024	136
369.	219.	C231137979027	24/11/2023	24/11/2023	Both	15/05/2024	173	16/04/2024	144	11/03/2024	108
370.	255.	C231137979136	24/11/2023	24/11/2023	Digital Block	24/07/2024	243	10/01/2024	47	14/05/2024	172
371.	328.	C231137979423	24/11/2023	24/11/2023	Account	U	N/A	21/03/2024	118	2213/032/2024	81119
372.	178.	C231137981656 C240138372521	25/11/2023	25/11/2023	Digital Block	22/02/2024	89	20/03/2024	116	17/06/2024	205
373.	273.	C231137981812	25/11/2023	27/11/2023	Account	U	N/A	18/03/2024	112	23/04/2024	150
374.	369.	C231138004022	26/11/2023	27/11/2023	Account	5/01/2024	39	27/03/2024	121	12/04/2024	138
375.	417.	C231138015200	27/11/2023	27/11/2023	Digital Block	25/07/2024	241	U	N/A	18/07/2024	234
376.	494.	C231138004813	27/11/2023	27/11/2023	Digital Block	15/07/2024	231	15/07/2024	231	23/05/2024	178
377.	498.	C231138012918	28/11/2023	28/11/2023	Digital Block	22/07/2024	237	17/07/2024	232	18/04/2024	142
378.	164.	C231138015475 C240138262764	29/11/2023	30/11/2023	Account	21/05/2024	173	17/04/2024	139	21/05/2024	174

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 access	(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
379.	420.	C231138015389	29/11/2023	29/11/2023	Account	U	N/A	15/01/2024	47	20/05/2024	173
380.	489.	C231138016789	29/11/2023	29/11/2023	Digital Block	5/01/2024	37	16/02/2024	79	15/05/2024	168
381.	521.	C231138017473	29/11/2023	29/11/2023	Digital Block	19/07/2024	233	18/07/2024	232	21/06/2024	205
382.	428.	C231138019379	30/11/2023	30/11/2023	Account	U	N/A	U	N/A	12/04/2024	134
383.	508.	C231138019699	30/11/2023	30/11/2023	Account	28/06/2024	211	16/02/2024	78	26/04/2024	148
384.	519.	C231138019468	30/11/2023	30/11/2023	Account	1/05/2024	153	18/07/2024	231	30/04/2024	152
385.	462.	C231238025936	1/12/2023	1/12/2023	Account	9-May-24	160	27/05/2024	178	22/02/20249/05/2024	83160
386.	467.	C231137981665	1/12/2023	22/01/2024	Account	31-May-24	130	3/06/2024	133	31/05/2024	182
387.	68.	C231238026718	2/12/2023	2/12/2023	Digital Block	19/04/2024	139	23/04/2024	143	8/04/2024	128
388.	350.	C231238026986	2/12/2023	4/12/2023	Account	U	N/A	23/05/2024	171	1/05/2024	151
389.	50.	C231238031419	3/12/2023	3/12/2023	Both	22/07/2024	232	24/06/2024	204	9/08/202415/05/2024	250164
390.	495.	C231238046525	4/12/2023	4/12/2023	Account	9/07/2024	218	8/07/2024	217	29/05/2024	177
391.	444.	C231238050591	5/12/2023	5/12/2023	Account	31/05/2024	178	31/05/2024	178	U	N/A
392.	513.	C231238049128	5/12/2023	5/12/2023	both	12/06/2024	190	4/07/2024	212	6/06/2024	184
393.	520.	C231238050050	5/12/2023	5/12/2023	Digital Block	22/07/2024	230	22/04/2024	139	29/05/2024	176
394.	526.	C231238049256	5/12/2023	5/12/2023	Both	22/07/2024	230	21/05/2024	168	17/04/2024	134
395.	352.	C231238052241	6/12/2023	6/12/2023	Account	U	N/A	29/05/2024	175	2/06/2024	179
396.	357.	C231238052159	6/12/2023	7/12/2023	Account	N/A	N/A	21/05/2024	166	7/05/2024	153
397.	407.	C231238052244	6/12/2023	6/12/2023	Both	6/04/2024	122	16/04/2024	132	6/04/2024	122
398.	537.	C231238052049	6/12/2023	6/12/2023	Account	U	N/A	16/02/2024	72	3/05/2024	149
399.	512.	C231238071074	8/12/2023	8/12/2023	Account	U	N/A	16/02/2024	70	29/05/2024	173
400.	522.	C231238070768	8/12/2023	8/12/2023	Digital Block	U	N/A	10/05/2024	154	7/06/2024	182
401.	223.	C231238085468	9/12/2023	9/12/2023	Both	23/04/2024	136	25/06/2024	199	7/05/2024	150
402.	491.	C231238085810	9/12/2023	9/12/2023	Digital Block	18/07/2024	222	17/07/2024	221	7/06/2024	181
403.	492.	C231238085416	9/12/2023	9/12/2023	Digital Block	N/A	N/A	19/02/2024	72	25/04/2024	138
404.	65.	C231238086508	11/12/2023	12/12/2023	Both	20/05/2024	160	31/01/2024	50	25/04/2024	136
405.	286.	C231238087689	11/12/2023	11/12/2023	Account	16/05/2024	157	30/05/2024	171	29/04/2024	140

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 access	(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
406.	N/A	C231238086470	11/12/2023	N/A	N/A	U	N/A	U	N/A	U	N/A
407.	126.	C231238096058 C231037615567	12/12/2023	12/12/2023	Account	18-Mar-24	97	25/01/2024	44	18/03/2024	97
408.	267.	C231238104503	12/12/2023	12/12/2023	Account	1/05/2024	141	16/07/2024	217	25/06/2024	196
409.	199.	C231238128282 C240238618626	13/12/2023	13/12/2023	Both	26/04/2024	135	10/06/2024	180	4/01/2024	22
410.	244.	C231238128226	13/12/2023	13/12/2023	Digital Block	N/A	N/A	20/05/2024	159	17/05/2024	156
411.	290.	C231238129910	13/12/2023	14/12/2023	Account	22/07/2024	221	11/07/2024	210	9/06/2024	179
412.	504.	C231238128382	13/12/2023	13/12/2023	Account	U	N/A	21/02/2024	70	10/06/2024	180
413.	100.	C231238132710 C240138466825	14/12/2023	14/12/2023	Account	10/05/2024	148	14/05/2024	152	19/04/2024	127
414.	306.	C231238132884	14/12/2023	14/12/2023	Account	24/05/2024	162	23/05/2024	161	30/04/2024	138
415.	150.	C231238177985 C240138667043	18/12/2023	18/12/2023	Account	15/05/2024	149	20/05/2024	154	17/04/2024	121
416.	232.	C231238178032	18/12/2023	18/12/2023	Both	N/A	N/A	19/01/2024	32	8/02/2024	52
417.	315.	C231238176668	18/12/2023	19/12/2023	Digital Block	1/05/2024	134	U	N/A	29/04/2024	133
418.	416.	C231238178054	18/12/2023	18/12/2023	Account	U	N/A	2/02/2024	46	8/02/2024	52
419.	64.	C231238212415	19/12/2023	19/12/2023	Digital Block	29/05/2024	162	28/02/2024	71	17/05/2024	150
420.	89.	C231238212762	19/12/2023	27/12/2023	Digital Block	N/A	N/A	24/04/2024	119	19/03/2024	91
421.	194.	C231238215608 C231238222228	20/12/2023	20/12/2023	Digital Block	U	N/A	21/05/2024	153	7/05/2024	139
422.	311.	C231238214780	20/12/2023	19/01/2024	Account	22/07/2024	185	29/05/2024	131	31/05/2024	163
423.	355.	C231238218215	20/12/2023	20/12/2023	Account	U	N/A	28/06/2024	191	17/05/2024	149
424.	499.	C231238223854	21/12/2023	27/12/2023	Both	22/07/2024	208	5/07/2024	191	3/06/2024	165
425.	324.	C231238231023	22/12/2023	22/12/2023	Digital Block	22/07/2024	213	7/06/2024	168	19/06/2024	180
426.	496.	C231238236766	23/12/2023	27/12/2023	Account	U	N/A	30/05/2024	155	U3/07/2024	N/A193
427.	76.	C231238248185	24/12/2023	24/12/2023	Digital Block	19/07/2024	208	U	N/A	10/06/2024	169
428.	260.	C231238237082	24/12/2023	24/12/2023	Digital Block	3/07/2024	192	3/07/2024	192	17/05/2024	145

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 access	(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
429.	430.	C231238239739	25/12/2023	27/12/2023	Both	U	N/A	15/08/2024	232	26/06/2024	184
430.	361.	C231238242192	27/12/2023	27/12/2023	Account	10/02/2024	45	12/02/2024	47	7/06/202429/05/2024	163154
431.	534.	C231238247429	28/12/2023	28/12/2023	Digital Block	U	N/A	26/02/2024	60	20/05/2024	144
432.	305.	C240138257916	2/01/2024	3/01/2024	Account	18/07/2024	197	18/07/2024	197	1/05/2024	120
433.	107.	C240138262826 C231238070541	3/01/2024	3/01/2024	Account	U	N/A	29/01/2024	26	7/05/2024	125
434.	224.	C240138259893	3/01/2024	3/01/2024	Digital Block	U	N/A	28/06/2024	177	31/05/2024	149
435.	227.	C240138262639	3/01/2024	3/01/2024	Account	23/07/2024	202	21/06/2024	170	17/05/2024	135
436.	258.	C240138262779	3/01/2024	3/01/2024	Both	U	N/A	13/02/2024	41	30/05/2024	148
437.	327.	C240138263045	3/01/2024	3/01/2024	Digital Block	13/05/2024	131	12/07/2024	191	28/05/2024	146
438.	372.	C240138260825	3/01/2024	3/01/2024	Account	19/07/2024	198	27/03/2024	84	28/05/2024	146
439.	82.	C240138284517	5/01/2024	5/01/2024	Digital Block	1/05/2024	117	2/05/2024	118	6/04/2024	92
440.	459.	C240138284533	5/01/2024	23/01/2024	Both	U	N/A	U	N/A	9/07/2024	186
441.	174.	C240138390868 C230836639046	7/01/2024	8/01/2024	Account	6/08/2024	211	8/07/2024	182	6/06/2024	151
442.	62.	C240138312683	8/01/2024	8/01/2024	Digital Block	1/03/2024	53	U	N/A	1/03/2024	53
443.	238.	C240138319141	9/01/2024	9/01/2024	Digital Block	N/A	N/A	18/03/2024	69	20/05/2024	132
444.	301.	C240138334813	10/01/2024	10/01/2024	Account	3/07/2024	175	21/02/2024	42	14/05/2024	125
445.	304.	C240138334830	10/01/2024	12/01/2024	Account	22/07/2024	192	16/07/2024	186	6/06/2024	148
446.	342.	C240138334666	10/01/2024	10/01/2024	Both	18/07/2024	190	12/07/2024	184	18/04/2024	99
447.	63.	C240138359151	11/01/2024	11/01/2024	Digital Block	12/04/2024	92	12/04/2024	92	12/04/2024	92
448.	74.	C240138357268	11/01/2024	11/01/2024	Digital Block	22/07/2024	193	U	N/A	20/05/2024	130
449.	275.	C240138357488	11/01/2024	11/01/2024	Account	24/07/2024	195	24/07/2024	195	19/06/2024	160
450.	334.	C240138356501	11/01/2024	11/01/2024	Digital Block	U	N/A	6/03/2024	55	29/05/2024	139
451.	363.	C240138357125	11/01/2024	11/01/2024	Account	23/04/2024	103	23/04/2024	103	5/06/2024	146
452.	377.	C240138357538	11/01/2024	11/01/2024	Account	U	N/A	26/04/2024	106	2/06/2024	143
453.	111.	C240138376271 C230937007417	12/01/2024	12/01/2024	Account	U	N/A	22/02/2024	41	19/04/2024	98

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 access	(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
454.	N/A	C240138375147	12/01/2024	12/01/2024	Account	U	N/A	5/02/2024	24	31/05/2024	140
455.	161.	C240138372547 C230736426233	12/01/2024	12/01/2024	Account	26/04/2024	105	27/03/2024	75	15/03/2024	63
456.	177.	C240138372521 C231137889234	12/01/2024	12/01/2024	Account	U	N/A	15/03/2024	63	6/04/2024	85
457.	202.	C240138387014 C231238086638	12/01/2024	12/01/2024	Both	6/05/2024	115	8/08/2024	209	16/02/2024	35
458.	N/A	C240138391699	13/01/2024	12/01/2024	Account	U	N/A	6/05/2024	115	2/05/2024	110
459.	309.	C240138393314	13/01/2024	15/01/2024	Account	30/07/2024	197	2/04/2024	78	8/06/2024	147
460.	320.	C240138417578	13/01/2024	13/01/2024	Digital Block	22/07/2024	191	18/04/2024	96	23/04/2024	101
461.	247.	C240138396216	14/01/2024	14/01/2024	Both	U	N/A	21/02/2024	38	21/05/2024	128
462.	358.	C240138418531	14/01/2024	15/01/2024	Account	19/07/2024	186	19/07/2024	186	18/06/2024	156
463.	368.	C240138417659	14/01/2024	15/01/2024	Account	30/07/2024	197	29/05/2024	135	24/05/2024	131
464.	85.	C240138417808	15/01/2024	15/01/2024	Both	14/05/2024	120	17/05/2024	123	22/02/2024	38
465.	95.	C240138418104 C240238750747	15/01/2024	15/01/2024	Both	26/04/2024	102	26/04/2024	102	U	N/A
466.	211.	C240138417736 C231037656486	15/01/2024	15/01/2024	Digital Block	13/05/2024	119	U	N/A	5/06/2024	142
467.	237.	C240138417981	15/01/2024	15/01/2024	Digital Block	27/07/2024	194	10/07/2024	177	21/05/2024	127
468.	109.	C240138437533 C230736373148	16/01/2024	16/01/2024	Account	U	N/A	13/05/2024	118	15/04/2024	90
469.	57.	C240138442540	17/01/2024	17/01/2024	Digital Block	22/07/2024	187	22/07/2024	187	21/05/2024	125
470.	91.	C240138441373	17/01/2024	17/01/2024	Digital Block	29/04/2024	103	31/05/2024	135	U	N/A
471.	129.	C240138442961 C231037707887	17/01/2024	18/01/2024	Digital Block	U	N/A	11/04/2024	84	15/04/2024	89
472.	151.	C240138442607 C231238177985	17/01/2024	18/01/2024	Account	U	N/A	4/04/2024	77	16/04/2024	90
473.	207.	C240138441909 C240138495287	17/01/2024	17/01/2024	Digital Block	2/05/2024	106	U	N/A	26/04/2024	100

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 access	(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
474.	225.	C240138442521	17/01/2024	17/01/2024	Digital Block	N/A	N/A	20/02/2024	34	5/06/2024	140
475.	277.	C240138441539	17/01/2024	18/01/2024	Account	U	N/A	1/07/2024	165	28/06/2024	163
476.	333.	C240138441631	17/01/2024	17/01/2024	Digital Block	U	N/A	10/05/2024	114	22/05/2024	126
477.	365.	C240138441566	17/01/2024	18/01/2024	Account	22/07/2024	186	18/07/2024	182	27/06/2024	162
478.	54.	C240138447423	18/01/2024	18/01/2024	Digital Block	22/07/2024	186	9/07/2024	173	29/05/2024	132
479.	132.	C240138464887 C240238566296	18/01/2024	18/01/2024	Account	U	N/A	19/02/2024	32	19/04/2024	92
480.	192.	C240138445790 C231137883128	18/01/2024	18/01/2024	Both	25/07/2024	189	1/08/2024	196	22/03/2024	64
481.	233.	C240138444356	18/01/2024	18/01/2024	Digital Block	22/07/2024	186	16/02/2024	29	22/05/2024	125
482.	295.	C240138444531	18/01/2024	18/01/2024	Digital Block	15/02/2024	28	5/07/2024	169	21/05/2024	124
483.	99.	C240138466825 C240238575239	19/01/2024	19/01/2024	Account	U	N/A	22/03/2024	63	3/06/2024	136
484.	296.	C240138468467	19/01/2024	19/01/2024	Both	U	N/A	24/06/2024	157	26/06/2024	159
485.	271.	C240138472599	20/01/2024	22/01/2024	Account	22/07/2024	182	21/06/2024	151	10/05/2024	111
486.	385.	C240138555035	20/01/2024	20/01/2024	Digital Block	19/07/2024	181	19/07/2024	181	22/05/2024	123
487.	166.	C240138495290 C231037652077	22/01/2024	22/01/2024	Account	U	N/A	25/03/2024	63	6/04/2024	75
488.	206.	C240138495287 C231037472758	22/01/2024	22/01/2024	Digital Block	1/03/2024	39	19/08/2024	210	29/05/2024	128
489.	337.	C240138495603	22/01/2024	23/01/2024	Account	19/07/2024	178	16/07/2024	175	23/05/2024	122
490.	523.	C240138495505	22/01/2024	22/01/2024	Digital Block	U	N/A	22/04/2024	91	23/05/2024	122
491.	83.	C240138519792	25/01/2024	25/01/2024	Account	U	N/A	23/02/2024	29	12/07/2024	169
492.	235.	C240138519315	25/01/2024	25/01/2024	Both	24/07/2024	181	24/07/2024	181	10/06/2024	137
493.	87.	C240138523929	27/01/2024	29/01/2024	Both	15/04/2024	77	U	N/A	29/01/2024	2
494.	142.	C240138552445 C240238621136	27/01/2024	29/01/2024	Digital Block	23/05/2024	115	4/03/2024	35	9/05/2024	103
495.	81.	C240138565857	30/01/2024	30/01/2024	Both	15/05/2024	106	16/05/2024	107	6/04/2024	67

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 access	(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
496.	149.	C240138557043 C240238786540	30/01/2024	30/01/2024	Account	29/04/2024	90	21/03/2024	51	23/04/20247/05/2024	8498
497.	266.	C240138558801	30/01/2024	30/01/2024	Account	18/07/2024	170	17/07/2024	169	21/05/2024	112
498.	287.	C240138556950	30/01/2024	30/01/2024	Account	U	N/A	1/07/2024	153	29/04/2024	90
499.	321.	C240238574436	30/01/2024	30/01/2024	Both	U	N/A	27/03/2024	57	27/05/2024	118
500.	326.	C240338919555	30/01/2024	30/01/2024	Digital Block	10/05/2024	101	8/05/2024	99	18/04/2024	79
501.	112.	C240238574865 C240238785162	31/01/2024	31/01/2024	Digital Block	22/07/2024	173	3/06/2024	124	810/04/2024	6870
502.	197.	C240238566577 C230937056376	31/01/2024	31/01/2024	Both	22/03/2024	51	N/A	N/A	21/03/2024	50
503.	200.	C240238571992 C231238128282	31/01/2024	31/01/2024	Both	U	N/A	23/04/2024	83	26/04/2024	86
504.	336.	C240238565938	31/01/2024	1/02/2024	Account	15/05/2024	104	24/05/2024	113	30/05/2024	120
505.	131.	C240238566296 C240138334437	1/02/2024	1/02/2024	Account	U	N/A	14/05/2024	103	11/04/2024	70
506.	157.	C240339080614 C231037365657	1/02/2024	1/02/2024	Account	2/05/2024	91	24/04/2024	83	5/04/2024	64
507.	329.	C240238566549	1/02/2024	1/02/2024	Digital Block	24/07/2024	174	18/07/2024	168	3/06/2024	123
508.	92.	C240238572803 C230536034232	2/02/2024	2/02/2024	Digital Block	U	N/A	3/06/2024	122	1/04/2024	59
509.	98.	C240238575239 C231037375180	2/02/2024	2/02/2024	Account	11/07/2024	160	14/06/2024	133	7/06/2024	126
510.	130.	C240238627004 C240138442951	2/02/2024	2/02/2024	Account	U	N/A	8/03/2024	35	22/02/2024	20
511.	169.	C240238574775 C231037552564	2/02/2024	2/02/2024	Account	8/03/2024	35	1/03/2024	28	22/02/2024	20
512.	282.	C240238614303	2/02/2024	2/02/2024	Account	U	N/A	23/05/2024	111	9/06/2024	128
513.	69.	C240339018366	3/02/2024	3/02/2024	Both	U	N/A	13/06/2024	131	18/06/2024	136
514.	274.	C240238578342	3/02/2024	5/02/2024	Account	U	N/A	7/06/2024	123	30/04/2024	87
515.	302.	C240238579147	3/02/2024	5/02/2024	Account	9/07/2024	155	8/07/2024	154	12/06/2024	130

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 access	(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
516.	399.	C240238579154	3/02/2024	4/02/2024	Digital Block	U	N/A	U	N/A	15/05/2024	102
517.	470.	C240238579152	3/02/2024	5/02/2024	Account	U	N/A	14/06/2024	130	U	N/A
518.	240.	C240238613934	4/02/2024	5/02/2024	Digital Block	29/04/2024	84	1/07/2024	147	1/06/2024	118
519.	246.	C240238613950	4/02/2024	4/02/2024	Both	15/05/2024	101	17/05/2024	103	5/06/2024	122
520.	291.	C240238611499	4/02/2024	5/02/2024	Account	U	N/A	4/06/2024	120	28/06/2024	145
521.	516.	C240238614205	4/02/2024	5/02/2024	Account	30/05/2024	115	1/07/2024	147	1/06/2024	118
522.	127.	C240238614638 C231238096058	5/02/2024	5/02/2024	Account	U	N/A	10/05/2024	95	23/04/2024	78
523.	138.	C240238614884 C230836761531	5/02/2024	6/02/2024	Account	31-Jul-24	176	2/08/2024	178	31/07/2024	177
524.	241.	C240238614295	5/02/2024	5/02/2024	Digital Block	U	N/A	17/05/2024	102	2/04/2024	57
525.	243.	C240238615062	5/02/2024	5/02/2024	Digital Block	N/A	N/A	20/06/2024	136	24/05/2024	109
526.	294.	C240238615277	5/02/2024	5/02/2024	Both	14/04/2024	69	2/07/2024	148	23/05/2024	108
527.	102.	C240238617961 C230937222425	6/02/2024	6/02/2024	Account	2/05/2024	86	3/05/2024	87	9/04/2024	63
528.	121.	C240238616810 C231037366441	6/02/2024	6/02/2024	Account	11-Jun-24	126	29/05/2024	113	29/04/2024	83
529.	141.	C240238621136 C231137883323	6/02/2024	13/02/2024	Account	U	N/A	29/04/2024	76	12/04/2024	66
530.	198.	C240238618626 C230937237080	6/02/2024	6/02/2024	Both	20/03/2024	43	2/05/2024	86	25/04/2024	79
531.	214.	C240238618409 C230937173896	6/02/2024	6/02/2024	Digital Block	30/05/2024	114	23/05/2024	107	5/06/2024	120
532.	344.	C240238618057	6/02/2024	7/02/2024	Account	U	N/A	14/03/2024	36	U	N/A
533.	280.	C240238621392	7/02/2024	7/02/2024	Account	3/07/2024	147	3/07/2024	147	1/06/2024	115
534.	319.	C240238621549	7/02/2024	7/02/2024	Account	15/07/2024	159	17/05/2024	100	29/04/2024	82
535.	373.	C240238621466	7/02/2024	7/02/2024	Account	10/05/2024	93	30/04/2024	83	7/05/2024	90
536.	481.	C240238621808	7/02/2024	9/02/2024	Account	15/05/2024	96	15/03/2024	35	6/06/2024	120

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 access	(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
537.	118.	C240238652847 C240338876809	10/02/2024	12/02/2024	Account	U	N/A	25/03/2024	42	6/05/2024	86
538.	376.	C240238652791	10/02/2024	12/02/2024	Account	22/07/2024	161	22/03/2024	39	9/06/2024	120
539.	540.	C240539382696	10/02/2024	15/02/2024	Account	N/A	N/A	13/08/2024	180	9/08/2024	181
540.	239.	C240238663850	12/02/2024	12/02/2024	Digital Block	30/07/2024	169	29/07/2024	168	23/05/2024	101
541.	292.	C240238665048	12/02/2024	12/02/2024	Both	21/03/2024	38	21/03/2024	38	19/04/2024	67
542.	263.	C240238665162	13/02/2024	14/02/2024	Account	22/07/2024	159	22/07/2024	159	16/06/2024	124
543.	330.	C240238665087	13/02/2024	13/02/2024	Account	11/06/2024	119	11/06/2024	119	23/05/2024	100
544.	332.	C240238665468	13/02/2024	13/02/2024	Digital Block	14/05/2024	91	15/05/2024	92	14/05/2024	91
545.	134.	C240238689543 C240238769879	14/02/2024	15/02/2024	Account	U	N/A	23/04/2024	68	6/06/2024	113
546.	262.	C240238685211	14/02/2024	15/02/2024	Account	23/07/2024	159	23/07/2024	159	21/06/2024	128
547.	278.	C240238689810	14/02/2024	15/02/2024	Account	5/07/2024	141	5/07/2024	141	7/06/2024	114
548.	343.	C240238685203	14/02/2024	14/02/2024	Digital Block	15/05/2024	91	8/07/2024	145	29/03/2024	44
549.	345.	C240238683957	14/02/2024	14/02/2024	Digital Block	4/07/2024	141	19/06/2024	126	22/05/2024	98
550.	503.	C240238685569	14/02/2024	15/02/2024	Account	15/05/2024	90	23/07/2024	159	8/06/20246/06/2024	1135
551.	143.	C240238692046 C240138552445	15/02/2024	15/02/2024	Account	18/05/2024	93	15/05/2024	90	20/04/2024	65
552.	307.	C240238692310	15/02/2024	15/02/2024	Account	30/07/2024	166	16/05/2024	91	18/06/2024	124
553.	464.	C240238695151	15/02/2024	16/02/2024	Account	U	N/A	28/05/2024	102	2/05/2024	77
554.	136.	C240238716475 C231137889412	16/02/2024	16/02/2024	Account	U	N/A	25/03/2024	38	10/06/2024	115
555.	171.	C240238717772 C230937288788	16/02/2024	19/02/2024	Account	1/05/2024	72	24/04/2024	65	5/04/2024	49
556.	276.	C240238717311	16/02/2024	16/02/2024	Account	10/05/2024	84	10/05/2024	84	18/06/2024	123
557.	209.	C240238739822 C230937221995	18/02/2024	18/02/2024	Account	U	N/A	U	N/A	8/06/2024	111
558.	331.	C240238739856	18/02/2024	18/02/2024	Digital Block	16/07/2024	149	16/07/2024	149	9/06/2024	112

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 access	(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
559.	94.	C240238750747 C230134703504	19/02/2024	19/02/2024	Both	30/04/2024	71	30/04/2024	71	6/05/2024	77
560.	248.	C240238740150	19/02/2024	19/02/2024	Both	U	N/A	26/04/2024	67	31/05/2024	102
561.	284.	C240238748481	19/02/2024	19/02/2024	Digital Block	1/05/2024	72	29/05/2024	100	8/06/2024	110
562.	104.	C240238780853 C240238784583	23/02/2024	1/03/2024	Account	U	N/A	27/03/2024	26	267/03/2024	323
563.	374.	C240238787869	23/02/2024	23/02/2024	Account	22/07/2024	150	21/03/2024	27	14/05/2024	81
564.	474.	C240238781089	23/02/2024	23/02/2024	Account	U	N/A	26/03/2024	32	27/03/2024	33
565.	541.	C240238787869	23/02/2024	23/02/2024	Account	22/07/2024	150	21/03/2024	27	14/05/2024	81
566.	103.	C240238784583 C240238576567	24/02/2024	26/02/2024	Account	23-May-24	87	23/05/2024	87	153/05/2024	8169
567.	73.	C240539404039	26/02/2024	U	U	6/08/2024	N/A	6/08/2024	N/A	12/07/2024	137
568.	148.	C240238786540 C230937298729	26/02/2024	29/02/2024	Account	16/05/2024	77	20/05/2024	81	6/06/2024	101
569.	226.	C240238791211	27/02/2024	27/02/2024	Digital Block	19/04/2024	52	22/04/2024	55	6/04/2024	39
570.	122.	C240238802995 C240238616810	28/02/2024	29/02/2024	Account	17-Apr-24	48	17/04/2024	48	17/04/2024	49
571.	125.	C240238803192 C231037618597	28/02/2024	28/02/2024	Account	U	N/A	28/03/2024	29	3/05/2024	65
572.	279.	C240238802722	28/02/2024	12/03/2024	Account	U	N/A	12/04/2024	31	U	N/A
573.	72.	C240338851359	4/03/2024	4/03/2024	Both	U	N/A	28/03/2024	24	27/03/2024	23
574.	297.	C240338858513	6/03/2024	6/03/2024	Digital Block	0705/2024	N/A	13/06/2024	99	2/06/2024	88
575.	285.	C240338864804	8/03/2024	8/03/2024	Account	U	N/A	23/04/2024	46	28/03/2024	20
576.	117.	C240338876809 C231137758704	9/03/2024	11/03/2024	Account	U	N/A	11/04/2024	31	26/03/2024	17
577.	N/A	C240338926203	15/03/2024	15/03/2024	Digital Block	U	N/A	U	N/A	9/05/2024	55
578.	84.	C240339025130	19/03/2024	19/03/2024	Account	U	N/A	U	N/A	5/06/202421/05/2024	7863
579.	375.	C240339031092	20/03/2024	20/03/2024	Account	U	N/A	28/06/2024	100	2/06/2024	74

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 access	(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
580.	193.	C240339083843 C240238739865	28/03/2024	2/04/2024	Account	2/09/2024	153	2/09/2024	153	31/07/2024	125
581.	362.	C240339077695	28/03/2024	28/03/2024	Account	U	N/A	24/06/2024	88	26/07/2024	120
582.	351.	C240439371594	30/04/2024	1/05/2024	Account	26/07/2024	86	13/06/2024	43	18/06/2024	49
583.	N/A	C240539464323	12/05/2024	N/A	N/A	U	N/A	U	N/A	14/06/2024	33
584.	N/A	C240539520284	18/05/2024	18/05/2024	Digital Block	16/08/2024	90	16/08/2024	90	7/08/2024	81
585.	289.	C240539573807	27/05/2024	27/05/2024	Account	23/07/2024	57	19/06/2024	23	20/06/2024	24
586.	415.	C240539581949	29/05/2024	29/05/2024	Digital Block	25/07/2024	57	5/07/2024	37	31/05/2024	2
587.	414.	C240639608253	4/06/2024	4/06/2024	Digital Block	U	N/A	U	N/A	16/07/2024	42
588.	N/A	C240739855796	3/07/2024	3/07/2024	Account	N/A	N/A	26/08/2024	54	7/08/2024	35
589.	79.	C240739873486	8/07/2024	8/07/2024	Both	U	N/A	21/08/2024	44	29/07/2024	21
590.	N/A	C240739930958	11/07/2024	11/07/2024	Digital Block	23/09/2024	74	23/09/2024	74	26/08/2024	46
591.	N/A	C240739944327	14/07/2024	N/A	N/A	N/A	N/A	N/A	N/A	27/08/2024	44
592.	N/A	C240739969375	16/07/2024	N/A	N/A	N/A	N/A	N/A	N/A	29/07/2024	13
593.	378.	C240739970941	16/07/2024	23/07/2024	Account	U	N/A	U	N/A	20/08/2024	35
594.	379.	C240740010378	21/07/2024	21/07/2024	Digital Block	9/09/2024	50	11/09/2024	52	19/09/2024	60
595.	N/A	C240740012437	22/07/2024	N/A	N/A	N/A	N/A	N/A	N/A	23/08/2024	32
596.	N/A	C240740014615	23/07/2024	N/A	N/A	N/A	N/A	N/A	N/A	28/08/2024	36
597.	380.	C240740029607	26/07/2024	26/07/2024	Account	U	N/A	U	N/A	U	N/A
598.	N/A	C240740031525	26/07/2024	N/A	N/A	N/A	N/A	N/A	N/A	8/08/2024	13
599.	N/A	C240740036863	29/07/2024	N/A	N/A	N/A	N/A	N/A	N/A	24/09/2024	57
600.	381.	C240840094541	6/08/2024	6/08/2024	Digital Block	19/09/2024	44	U	N/A	19/09/2024	44
601.	382.	C240840183503	13/08/2024	13/08/2024	Both	U	N/A	U	N/A	17/09/2024	35
602.	383.	C240840199458	15/08/2024	15/08/2024	Digital Block	27/09/2024	43	8/10/2024	54	27/09/2024	43
603.	542.	C240840199599	15/08/2024	15/08/2024	Both	7/10/2024	53	16/10/2024	62	6/09/2024	22

Schedule H

Delay in removing Account Restrictions and reinstating Digital Access for Blocked Customers

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 access	(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	C200521356767	2020-01-08	2020-05-28	Both	2020-10-29	154	[1]	U[2]	2021-02-26	415
2.	29	C20200210185	2020-02-10	2020-02-07	Both	U	U	-	U	2020-10-02	235
3.	30	C20200303211	2020-02-13	2020-02-13	Both	2020-03-07	23	2020-05-15	92	2020-10-16	246
4.	U	C200219763893	2020-03-27	2020-03-17	Account	U	U	2020-05-08	52	2020-12-17	265
5.	31	C20200509518	2020-05-19	2020-05-19	Both	2021-01-20	246	-	U	2021-06-30	407
6.	32	C20200510097	2020-05-19	2020-05-19	Both	2023-12-01	1291	2023-12-19	1309	2021-01-29	255
7.	U	C200521355637	2020-05-21	2020-05-21	Digital Block	U	U	-	U	2020-12-31	224
8.	U	C200621460045	2020-06-04	2020-06-04	Both	U	U	2021-03-18	287	2020-11-26	175
9.	33	C20200610313	2020-06-15	2020-06-19	Both	U	U	-	U	2021-06-30	380
10.	U	C200621883645	2020-06-27	2020-06-29	Both	2020-07-28	29	2020-10-13	106	2020-09-04	69
11.	U	C200822585336	2020-08-10	2020-08-10	Both	U	U	-	U	2021-05-25	288
12.	U	C200822845520	2020-08-14	2020-08-19	Both	2020-10-02	44	-	U	2021-06-04	294
13.	U	C200822866667	2020-08-28	2020-08-28	Digital Block	2021-01-08	133	2020-12-31	125	2021-02-26	182
14.	U	C200923376198	2020-09-23	2020-09-23	Digital Block	2020-10-21	28	2022-06-07	622	2021-01-18	117
15.	U	C200923378656	2020-09-25	2020-09-29	Digital Block	2021-01-06	99	2021-01-06	99	2020-12-21	87
16.	U	C201023515219	2020-10-11	2020-10-12	Both	U	U	-	U	2021-05-18	219
17.	36	C20201008998	2020-10-12	2020-10-13	Both	U	U	-	U	2021-06-23	254
18.	U	C201023519739	2020-10-13	2020-10-13	Both	U	U	2021-07-19	279	2020-12-16	64
19.	U	C201124296478	2020-11-19	2020-11-19	Digital Block	U	U	2020-12-18	29	2021-03-30	131
20.	39	C20201201353	2020-11-30	2020-11-30	Both	U	U	-	U	2021-02-19	81
21.	37	C20201201286	2020-12-01	2020-12-02	Account	U	U	2022-09-09	646	2021-02-26	87
22.	38	C20201201306	2020-12-01	2020-12-02	Both	U	U	-	U	2021-05-17	167
23.	U	C201224739378	2020-12-16	2020-12-16	Digital Block	2022-01-25	405	2022-01-25	405	2021-05-31	166

[1] Blank values in this Schedule H indicate that HBAU has provided no information, so it can be inferred that HBAU did not take the step referred to in that column.
[2] 'U' values in this Schedule H mean "unknown" when they are a reference to a date (and it can be inferred that HBAU did not take the step referred to in that column), and mean "unavailable" when they are 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 access	(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
24.	U	C201224764063	2020-12-22	2020-12-21	Both	U	U	-	U	2021-06-23	183
25.	U	C201224796857	2020-12-22	2020-12-22	Both	U	U	-	U	2021-06-23	183
26.	28	C201224875072	2020-12-25	2020-12-29	Digital Block	U	U	2021-01-20	22	2021-09-30	279
27.	40	C20201213314	2020-12-26	2020-12-29	Both	U	U	2021-02-05	38	2021-06-22	178
28.	42	C20210100945	2021-01-03	2021-01-04	Both	2021-04-15	101	-	U	2021-04-15	102
29.	U	C210124914179	2021-01-05	2021-01-05	Digital Block	2022-12-05	699	-	U	2021-06-30	176
30.	44	C210124974949	2021-01-08	2021-01-08	Both	U	U	-	U	2021-07-20	193
31.	U	C210125363284	2021-01-27	2021-01-27	Both	2021-02-24	28	-	U	2021-07-29	183
32.	U	C210225485403	2021-01-30	2021-02-08	Both	2021-04-07	58	2023-05-29	840	2021-03-05	34
33.	56	C210325968829	2021-02-02	2021-02-02	Both	U	U	-	U	2021-09-03	213
34.	48	C210225455791	2021-02-03	2021-02-03	Both	U	U	-	U	2021-07-30	177
35.	53	C210225781444	2021-02-19	2021-02-19	Both	2021-03-17	26	-	U	2021-08-11	173
36.	54	C210225813859	2021-02-22	2021-02-22	Both	U	U	-	U	2021-09-21	211
37.	58	C210326034569	2021-03-11	2021-03-11	Both	U	U	-	U	2021-06-30	111
38.	59	C210326318490	2021-03-23	2021-03-23	Both	2021-11-08	230	2021-11-08	230	2021-08-26	156
39.	61	C210326378683	2021-03-29	2021-03-29	Account	U	U	-	U	2021-10-13	198
40.	62	C210426459119	2021-04-06	2021-04-06	Both	U	U	-	U	2021-04-23	17
41.	65	C210426810292	2021-04-27	2021-04-27	Both	U	U	2021-07-26	90	2021-05-19	22
42.	68	C210627494864	2021-06-16	2021-06-16	Both	2022-07-28	407	-	U	2021-06-30	14
43.	69	C210627641582	2021-06-22	2021-06-22	Both	U	U	-	U	2022-01-18	210
44.	U	C210627649664	2021-06-24	2021-06-24	Both	U	U	-	U	2021-07-29	35
45.	70	C210627712701	2021-06-30	2021-06-28	Both	U	U	-	U	2021-09-24	86
46.	U	C210728030853	2021-07-09	2021-07-12	Account	U	U	-	U	2021-08-11	33
47.	U	C210728029717	2021-07-12	2021-07-13	Digital Block	2021-08-20	38	2024-11-07	1213	2021-08-13	32
48.	U	C210728221884	2021-07-21	2021-07-26	Both	U	U	-	U	2021-10-06	77
49.	U	C210828314534	2021-08-03	2021-08-03	Both	U	U	2021-11-09	98	2021-09-01	29
50.	74	C210928761725	2021-09-04	2021-09-06	Both	2021-09-28	22	2021-11-02	57	2021-11-19	76

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 access	(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
51.	U	C210928779997	2021-09-07	2021-09-07	Both	2021-10-19	42	-	U	2021-10-21	44
52.	82	C211029369482	2021-09-10	2021-09-09	Account	U	U	-	U	2022-02-15	158
53.	75	C210928813950	2021-09-11	2021-09-11	Both	2021-10-29	48	2021-11-26	76	2021-10-18	37
54.	77	C210928968966	2021-09-15	2021-09-15	Both	U	U	-	U	2022-02-18	156
55.	U	C210929112614	2021-09-30	2021-09-30	Both	U	U	-	U	2022-01-21	113
56.	83	C211029380226	2021-10-21	2021-10-21	Digital Block	2021-12-31	71	2022-04-06	167	2022-01-14	85
57.	84	C211129789840	2021-11-20	2021-11-23	Account	U	U	-	U	2022-04-29	160
58.	85	C211129794948	2021-11-21	2021-11-22	Both	U	U	-	U	2022-02-09	80
59.	U	C211129799716	2021-11-22	2021-11-23	Both	2022-02-11	80	-	U	2022-01-07	46
60.	87	C211129871518	2021-11-30	2021-11-30	Both	U	U	-	U	2022-03-31	121
61.	88	C211229895070	2021-12-03	2021-12-03	Both	U	U	-	U	2022-03-29	116
62.	89	C211229995948	2021-12-13	2021-12-13	Both	2022-05-26	164	2023-01-19	402	2022-05-13	151
63.	90	C211230092422	2021-12-15	2021-12-15	Both	U	U	2022-10-26	315	2022-04-28	134
64.	91	C211230162065	2021-12-21	2021-12-21	Digital Block	U	U	2022-06-15	176	2022-05-31	161
65.	777	C220130553737	2022-01-20	2022-01-21	Digital Block	U	U	2022-03-29	67	2022-02-07	18
66.	775	C220130582954	2022-01-27	2022-01-27	Digital Block	U	U	-	U	2022-02-22	26
67.	770	C220230622082	2022-02-02	2022-02-21	Both	U	U	-	U	2022-02-17	15
68.	766	C220431359132	2022-03-04	2022-05-13	Account	U	U	-	U	2022-04-06	33
69.	764	C220331273798	2022-03-24	2022-03-24	Both	U	U	-	U	2022-04-04	11
70.	774	C220431346466	2022-04-04	2022-04-04	Both	U	U	-	U	2022-05-11	37
71.	U	C220531765736	2022-05-06	2022-05-06	Account	U	U	2024-02-15	650	2022-05-31	25
72.	167	C220531899979	2022-05-13	2022-05-13	Digital Block	2022-07-06	54	2022-09-28	138	2022-07-20	68
73.	U	C220531971328	2022-05-18	2022-05-18	Both	2022-06-09	22	2022-10-07	142	2022-06-15	28
74.	U	C220532035527	2022-05-21	2022-05-23	Digital Block	2024-03-01	648	-	U	2022-07-12	52
75.	765	C220632266520	2022-06-14	2022-06-15	Both	U	U	2022-07-08	23	2022-07-19	35
76.	720	C220732609099	2022-07-09	2022-07-11	Both	2022-09-06	57	2022-08-03	23	2022-09-23	76
77.	759	C220732770981	2022-07-21	2022-07-22	Both	2022-08-22	31	2022-08-30	39	2022-09-05	46

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 access	(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
78.	751	C220832915421	2022-08-10	2022-08-10	Both	U	U	-	U	2022-10-11	62
79.	523	C220832973975	2022-08-14	2022-08-15	Both	2022-10-24	70	2023-01-04	142	2022-09-30	47
80.	U	C220833012487	2022-08-18	2022-08-19	Both	U	U	-	U	2022-10-13	56
81.	U	C220933206844	2022-09-07	2022-09-07	Both	U	U	2022-09-30	23	2022-11-02	56
82.	752	C220933363850	2022-09-19	2022-09-09	Both	U	U	-	U	2022-11-17	59
83.	772	C220933431821	2022-09-20	2022-09-20	Digital Block	U	U	-	U	2022-11-25	66
84.	895	C220833128859	2022-09-26	2022-08-31	Both	U	U	2022-12-08	99	2022-12-19	84
85.	703	C220933493039	2022-09-28	2022-09-28	Both	U	U	-	U	2023-01-27	121
86.	741	C221033548748	2022-10-10	2022-10-10	Both	U	U	-	U	2023-03-21	162
87.	756	C221033613248	2022-10-14	2022-10-14	Both	2022-11-16	33	-	U	2023-01-25	103
88.	719	C221033664190	2022-10-19	2022-10-19	Both	2022-11-18	30	-	U	2022-11-17	29
89.	U	C220833025169	2022-08-20	2022-08-22	Both	U	U	-	U	2022-10-28	69
90.	U	C221033794557	2022-10-28	2022-10-28	Both	2023-03-15	138	2023-03-20	143	2023-02-23	118
91.	598	C221033839169	2022-10-30	2022-10-31	Digital Block	U	U	2023-01-09	70	2023-01-23	85
92.	U	C221133901020	2022-11-08	2022-11-08	Digital Block	U	U	2022-12-16	38	2023-02-17	101
93.	U	C221133931883	2022-11-12	2022-11-11	Both	2023-02-08	89	-	U	2023-02-08	88
94.	U	C221134045808	2022-05-17	2022-05-24	Both	2022-11-21	181	-	U	2023-04-06	324
95.	U	C221134118835	2022-11-28	2022-11-30	Account	U	U	2023-01-30	61	2023-05-04	157
96.	U	C221234136232	2022-12-02	2022-12-02	Both	2023-01-24	53	2023-02-22	82	2023-03-08	96
97.	U	C221234399070	2022-12-23	2022-12-23	Both	2023-03-27	94	-	U	2023-04-12	110
98.	94	C230134676895	2023-01-24	2023-01-30	Both	U	U	-	U	2023-03-27	62
99.	95	C230134699667	2023-01-25	2023-01-27	Account	U	U	-	U	2023-05-15	110
100.	788	C230234784286	2023-02-06	2023-02-02	Account	U	U	2023-04-03	60	2023-04-12	65
101.	96	C230535709064	2023-02-13	2023-02-10	Both	2023-06-06	116	-	U	2023-06-06	113
102.	787	C230234905892	2023-02-16	2023-02-16	Digital Block	U	U	2023-03-30	42	2023-03-31	43
103.	722	C230335101883	2023-03-01	2023-03-09	Digital Block	U	U	2023-05-10	62	2023-05-30	90
104.	99	C230335038265	2023-03-02	2023-03-03	Digital Block	2023-05-05	63	-	U	2023-05-05	64

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 access	(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
105.	100	C230335049990	2023-03-03	2023-03-03	Digital Block	2023-08-18	168	2024-01-24	327	2023-09-29	210
106.	101	C230335074734	2023-03-04	2023-03-06	Digital Block	2023-07-14	130	2025-01-23	689	2023-07-14	132
107.	104	C230335096886	2023-03-08	2023-03-08	Digital Block	2023-07-17	131	2023-07-18	132	2023-07-17	131
108.	U	C240238659671	2023-03-11	2023-03-13	Both	U	U	-	U	2024-06-25	472
109.	107	C230335354809	2023-03-28	2023-03-28	Digital Block	U	U	-	U	2023-04-20	23
110.	U	C230435377734	2023-04-02	2023-04-05	Digital Block	2023-12-08	247	2023-12-08	247	2023-06-09	68
111.	U	C230435417268	2023-04-06	2023-04-06	Digital Block	2023-08-16	132	-	U	2024-02-28	328
112.	793	C230435628689	2023-04-18	2023-04-18	Digital Block	U	U	2023-05-29	41	2023-11-14	210
113.	U	C230435702091	2023-04-26	2023-04-27	Both	2024-07-24	454	2024-11-15	568	2024-06-21	422
114.	117	C230535842457	2023-05-12	2023-05-12	Both	U	U	2024-08-13	459	2024-06-17	402
115.	118	C230535894177	2023-05-16	2023-05-16	Digital Block	2023-08-03	79	2023-08-03	79	2023-08-03	79
116.	124	C230536032886	2023-05-30	2023-05-30	Digital Block	2023-08-09	71	-	U	2023-08-10	72
117.	126	C230536034232	2023-05-30	2023-05-30	Both	2023-06-30	31	2023-07-12	43	2024-04-11	317
118.	128	C230536034918	2023-05-31	2023-05-31	Both	2023-09-01	93	-	U	2023-09-01	93
119.	129	C230536035940	2023-05-31	2023-06-02	Both	U	U	-	U	2024-06-24	390
120.	132	C230636074476	2023-06-05	2023-06-05	Both	U	U	2023-12-08	186	2024-04-29	329
121.	133	C230636074866	2023-06-05	2023-06-05	Digital Block	2023-07-11	36	2023-07-11	36	2023-10-18	135
122.	669	C230636086761	2023-06-06	2023-06-06	Both	2023-10-13	129	2024-02-26	265	2024-02-26	265
123.	135	C230636108862	2023-06-07	2023-06-07	Both	2023-08-23	77	-	U	2023-08-23	77
124.	136	C230636110127	2023-06-07	2023-06-14	Account	2023-09-22	100	2023-08-18	65	2023-09-22	107
125.	137	C230636135902	2023-06-09	2023-06-09	Both	2023-08-02	54	2023-08-02	54	2023-09-11	94
126.	140	C230636169397	2023-06-13	2023-06-13	Digital Block	2023-08-23	71	2023-08-23	71	2023-07-24	41
127.	175	C230736602488	2023-06-15	2023-06-15	Both	2023-08-09	55	-	U	2024-05-06	326
128.	143	C230636210273	2023-06-16	2023-06-19	Digital Block	2024-03-12	267	2024-03-27	282	2024-03-11	269
129.	144	C230636221199	2023-06-19	2023-06-21	Both	U	U	2024-06-13	358	2024-04-24	310
130.	148	C230636270922	2023-06-23	2023-06-23	Both	2024-07-22	395	-	U	2024-06-06	349
131.	147	C230636270959	2023-06-23	2023-06-23	Digital Block	2024-04-17	299	-	U	2024-04-15	297

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 access	(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
132.	U	C230636298679	2023-06-25	2023-06-26	Digital Block	2023-08-21	56	2023-08-21	56	2024-05-07	317
133.	152	C230636300060	2023-06-26	2023-06-26	Digital Block	2023-10-05	101	2024-02-19	238	2024-06-06	346
134.	730	C230636319276	2023-06-27	2023-06-27	Both	2023-07-31	34	-	U	2024-02-29	247
135.	154	C230636323407	2023-06-28	2023-06-28	Digital Block	U	U	-	U	2024-05-24	331
136.	156	C230636327556	2023-06-29	2023-06-29	Both	2023-11-07	131	2023-11-08	132	2023-11-14	138
137.	157	C230736339191	2023-07-02	2023-07-02	Both	2023-07-24	22	2023-08-17	46	2023-11-17	138
138.	160	C230736340364	2023-07-03	2023-07-03	Both	2023-09-01	60	-	U	2024-05-14	316
139.	159	C230736340668	2023-07-03	2023-07-03	Account	2024-02-29	241	-	U	2024-04-26	298
140.	158	C230736342098	2023-07-03	2023-07-03	Both	2023-09-06	65	2023-08-24	52	2023-09-18	77
141.	161	C230736355339	2023-07-05	2023-07-05	Both	2023-08-02	28	2023-08-04	30	2024-05-16	316
142.	162	C230736368153	2023-07-06	2023-07-06	Both	2023-12-11	158	2024-01-30	208	2024-05-19	318
143.	U	C230736368738	2023-07-06	2023-07-06	Account	2023-09-19	75	-	U	2023-09-20	76
144.	164	C230736373148	2023-07-07	2023-07-07	Digital Block	2023-08-18	42	2023-08-18	42	2024-03-13	250
145.	170	C230736423251	2023-07-11	2023-07-11	Both	2023-08-10	30	2023-10-24	105	2023-10-24	105
146.	169	C230736426233	2023-07-11	2023-07-11	Both	2024-03-28	261	-	U	2024-03-19	252
147.	171	C230736433987	2023-07-12	2023-07-11	Digital Block	U	U	2025-02-17	587	2024-04-26	289
148.	173	C230736435508	2023-07-12	2023-07-12	Both	2024-01-15	187	-	U	2024-05-06	299
149.	174	C230736490949	2023-07-14	2023-07-14	Digital Block	2024-07-15	367	-	U	2024-05-20	311
150.	796	C230736501725	2023-07-17	2023-07-25	Account	U	U	-	U	2024-05-15	303
151.	677	C230736574743	2023-07-23	2023-07-24	Both	2023-09-19	57	-	U	2023-10-18	87
152.	176	C230736598960	2023-07-25	2023-07-25	Both	2023-09-11	48	2024-11-18	482	2023-09-12	49
153.	181	C230736601574	2023-07-26	2023-07-26	Both	U	U	-	U	2024-02-22	211
154.	180	C230736611088	2023-07-26	2023-07-31	Both	2023-08-30	30	-	U	2024-04-29	278
155.	184	C230736605654	2023-07-27	2023-07-27	Digital Block	2024-04-25	273	-	U	2024-02-28	216
156.	185	C230736609838	2023-07-28	2023-07-28	Digital Block	2024-05-20	297	2024-05-30	307	2024-05-20	297
157.	214	C230836896372	2023-07-28	2023-07-28	Both	2024-03-15	231	-	U	2024-03-15	231
158.	187	C230736611193	2023-07-29	2023-07-31	Both	U	U	-	U	2024-03-15	230

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 access	(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
159.	188	C230736613765	2023-07-31	2023-07-31	Digital Block	2023-09-29	60	-	U	2024-03-22	235
160.	189	C230836616885	2023-08-01	2023-08-01	Both	2024-07-29	363	-	U	2024-02-26	209
161.	193	C230836621041	2023-08-02	2023-08-02	Both	2023-09-07	36	2023-09-07	36	2024-04-30	272
162.	196	C230836633301	2023-08-03	2023-08-03	Digital Block	U	U	2023-09-12	40	2024-02-05	186
163.	195	C230836639046	2023-08-03	2023-08-03	Both	2024-03-13	223	2023-09-25	53	2024-02-19	200
164.	198	C230836653320	2023-08-05	2023-08-07	Digital Block	2024-07-23	351	2023-11-20	105	2024-06-06	306
165.	199	C230836653349	2023-08-05	2023-08-07	Digital Block	U	U	-	U	2024-05-08	277
166.	200	C230836653417	2023-08-05	2023-08-07	Digital Block	2024-04-26	263	2024-05-01	268	2024-07-22	352
167.	197	C230836675939	2023-08-06	2023-08-29	Account	U	U	-	U	2024-05-01	269
168.	728	C231138014700	2023-08-06	2023-08-07	Both	U	U	-	U	2024-06-19	318
169.	201	C230836676820	2023-08-07	2023-08-02	Both	2024-05-06	278	-	U	2024-06-06	304
170.	202	C230836686618	2023-08-08	2023-08-08	Both	2023-11-09	93	2024-10-03	422	2024-03-05	210
171.	203	C230836701394	2023-08-09	2023-08-09	Both	2024-07-22	348	-	U	2024-05-27	292
172.	204	C230836705035	2023-08-10	2023-08-10	Both	2024-06-13	308	-	U	2024-05-28	292
173.	208	C230836761130	2023-08-14	2023-08-14	Digital Block	2024-08-14	366	2023-10-20	67	2024-06-10	301
174.	206	C230836761531	2023-08-14	2023-08-14	Digital Block	U	U	-	U	2024-02-20	190
175.	207	C230836761778	2023-08-14	2023-08-14	Both	2023-10-20	67	2023-10-30	77	2024-06-13	304
176.	210	C230836787495	2023-08-15	2023-09-07	Account	2024-01-29	144	2024-01-12	127	2024-06-07	297
177.	209	C230836859663	2023-08-15	2023-09-05	Account	U	U	-	U	2024-05-22	281
178.	211	C230836848540	2023-08-17	2023-08-17	Both	U	U	-	U	2024-03-14	210
179.	212	C230836888958	2023-08-21	2023-08-21	Both	2023-12-19	120	-	U	2024-04-08	231
180.	213	C230836892861	2023-08-22	2023-08-22	Both	U	U	2024-01-11	142	2024-01-11	142
181.	215	C230836900468	2023-08-24	2023-08-24	Digital Block	2023-09-25	32	2023-09-26	33	2024-07-09	320
182.	216	C230836907428	2023-08-25	2023-08-25	Digital Block	2023-11-22	89	-	U	2024-04-14	233
183.	U	C230836909899	2023-08-26	2023-08-28	Digital Block	U	U	-	U	2024-04-11	229
184.	218	C230836909951	2023-08-26	2023-08-28	Both	2023-11-14	78	2023-11-17	81	2024-01-08	135
185.	220	C230836910013	2023-08-28	2023-08-28	Both	2024-07-27	334	-	U	2024-07-03	310

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 access	(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
186.	222	C230836938561	2023-08-31	2023-08-31	Both	2024-07-16	320	-	U	2024-06-25	299
187.	225	C230936988521	2023-09-05	2023-09-05	Both	2024-07-22	321	-	U	2024-05-01	239
188.	227	C230936989960	2023-09-05	2023-09-05	Account	2024-07-22	321	2024-09-03	364	2024-08-08	338
189.	U	C230937009704	2023-09-08	2023-09-08	Account	U	U	2024-03-06	180	2024-05-14	249
190.	U	C230937023429	2023-09-09	2023-09-11	Digital Block	U	U	-	U	2024-06-27	292
191.	230	C230937044659	2023-09-10	2023-09-12	Both	U	U	-	U	2024-04-23	226
192.	231	C230937044704	2023-09-10	2023-09-11	Both	2024-07-25	318	2023-10-04	23	2024-07-25	319
193.	234	C230937056376	2023-09-12	2023-09-12	Digital Block	2024-02-26	167	-	U	2024-02-08	149
194.	235	C230937098858	2023-09-12	2023-09-14	Account	U	U	2024-01-04	112	2024-07-08	300
195.	237	C230937074743	2023-09-13	2023-10-20	Digital Block	U	U	-	U	2024-05-14	244
196.	274	C230937270211	2023-09-13	2023-10-06	Both	2024-10-25	385	-	U	2024-07-08	299
197.	U	C240739843737	2023-09-13	2023-09-13	Both	2024-03-13	182	2024-03-18	187	2024-09-13	366
198.	238	C230937121979	2023-09-15	2023-09-14	Account	U	U	-	U	2024-05-16	244
199.	240	C230937173896	2023-09-16	2023-09-18	Digital Block	2024-06-12	268	-	U	2024-04-01	198
200.	242	C230937176877	2023-09-18	2023-09-18	Both	2024-07-22	308	-	U	2024-06-10	266
201.	247	C230937187877	2023-09-19	2023-09-19	Both	2024-02-16	150	2024-05-09	233	2024-01-05	108
202.	246	C230937188024	2023-09-19	2023-09-19	Both	2024-07-27	312	2024-04-17	211	2024-03-26	189
203.	243	C230937190655	2023-09-19	2023-09-19	Both	2024-05-01	225	-	U	2024-05-28	252
204.	248	C230937214585	2023-09-20	2023-09-20	Digital Block	2024-03-19	181	-	U	2024-03-07	169
205.	250	C230937219239	2023-09-21	2023-09-21	Digital Block	U	U	2024-03-11	172	2024-05-01	223
206.	258	C230937219520	2023-09-21	2023-09-21	Digital Block	2023-10-16	25	2024-01-31	132	2024-03-14	175
207.	254	C230937221995	2023-09-21	2023-09-21	Both	2024-05-02	224	2024-11-14	420	2024-05-01	223
208.	253	C230937222247	2023-09-21	2023-09-21	Both	2024-08-28	342	-	U	2024-03-14	175
209.	256	C230937222561	2023-09-21	2023-09-21	Digital Block	2024-05-27	249	-	U	2024-05-27	249
210.	260	C230937226729	2023-09-22	2023-09-22	Both	2024-03-20	180	-	U	2024-02-21	152
211.	261	C230937226842	2023-09-22	2023-09-22	Account	2024-05-24	245	2024-02-16	147	2024-03-08	168
212.	262	C230937227026	2023-09-22	2023-09-22	Both	2024-04-22	213	2024-05-17	238	2024-07-11	293

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 access	(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
213.	265	C231037543852	2023-09-22	2023-09-22	Digital Block	2024-05-24	245	-	U	2024-03-27	187
214.	266	C230937236994	2023-09-23	2023-09-25	Digital Block	U	U	-	U	2024-03-07	166
215.	270	C230937237064	2023-09-23	2023-09-25	Digital Block	2024-03-05	162	-	U	2024-02-27	157
216.	269	C230937237074	2023-09-23	2023-09-25	Digital Block	2024-05-03	221	-	U	2024-06-13	264
217.	267	C230937237080	2023-09-23	2023-09-25	Digital Block	U	U	2024-09-13	354	2024-05-03	223
218.	268	C230937237238	2023-09-23	2023-09-25	Both	U	U	2024-02-16	144	2024-05-02	222
219.	163	C230937272335	2023-09-27	2023-09-27	Account	U	U	-	U	2024-04-12	198
220.	279	C230937284098	2023-09-27	2023-09-27	Digital Block	2023-12-06	70	2023-12-06	70	2024-05-14	230
221.	282	C230937285894	2023-09-27	2023-09-27	Both	2024-05-14	230	2024-05-14	230	2024-06-01	248
222.	277	C230937287143	2023-09-27	2023-09-27	Both	2023-11-21	55	-	U	2023-12-04	68
223.	283	C230937288689	2023-09-27	2023-09-27	Digital Block	2024-01-05	100	2024-01-08	103	2024-05-12	228
224.	278	C230937288788	2023-09-27	2023-09-27	Both	2024-05-17	233	2024-03-14	169	2024-05-17	233
225.	281	C230937289201	2023-09-27	2023-09-27	Digital Block	U	U	2024-02-20	146	2024-05-03	219
226.	287	C230937303164	2023-09-29	2023-09-29	Both	2024-03-28	181	2024-01-29	122	2024-03-26	179
227.	286	C230937303207	2023-09-29	2023-09-29	Both	2023-10-30	31	-	U	2024-06-07	252
228.	288	C230937303441	2023-09-29	2023-09-29	Both	2024-07-23	298	-	U	2024-06-28	273
229.	289	C230937310133	2023-09-30	2023-10-02	Both	2024-02-02	123	2024-04-30	211	2024-06-01	245
230.	290	C230937310181	2023-09-30	2023-10-02	Both	2024-07-24	296	2024-04-24	205	2024-05-15	228
231.	293	C231037336721	2023-10-01	2023-10-02	Both	2024-02-01	122	-	U	2024-05-06	218
232.	322	C231037336743	2023-10-01	2023-10-02	Both	U	U	-	U	2024-05-06	218
233.	291	C231037336840	2023-10-01	2023-10-02	Both	U	U	2023-10-30	28	2024-05-22	234
234.	294	C231037337219	2023-10-02	2023-10-01	Both	2024-03-04	155	-	U	2024-02-26	147
235.	295	C231037338031	2023-10-02	2023-10-02	Both	2024-03-13	163	2024-03-21	171	2024-02-26	147
236.	296	C240238803118	2023-10-02	2023-10-02	Both	2024-03-13	163	2024-11-27	422	2024-02-26	147
237.	297	C231037344666	2023-10-04	2023-10-04	Both	2023-11-14	41	-	U	2024-02-22	141
238.	303	C231037347901	2023-10-05	2023-10-05	Digital Block	2024-07-24	293	-	U	2024-06-21	260
239.	301	C231037357124	2023-10-05	2023-10-05	Digital Block	2024-07-16	285	2024-08-16	316	2024-03-15	162

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 access	(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
240.	302	C231037462379	2023-10-05	2023-10-06	Both	2024-01-10	96	-	U	2024-01-22	109
241.	311	C231037365333	2023-10-06	2023-10-06	Both	U	U	2024-06-12	250	2024-05-29	236
242.	307	C231037365657	2023-10-06	2023-10-06	Both	2024-02-05	122	-	U	2024-05-22	229
243.	305	C231037366123	2023-10-06	2023-10-06	Account	2024-05-08	215	-	U	2024-04-30	207
244.	310	C231037366427	2023-10-06	2023-10-06	Both	2024-06-13	251	-	U	2024-05-07	214
245.	308	C231037374984	2023-10-06	2023-10-09	Both	2024-07-24	289	-	U	2024-05-07	214
246.	314	C231037366899	2023-10-07	2023-10-09	Both	2024-05-28	232	-	U	2024-05-28	234
247.	316	C231037367477	2023-10-07	2023-10-09	Both	2023-12-29	81	2024-05-01	205	2024-05-07	213
248.	317	C231037375018	2023-10-07	2023-10-09	Both	2024-07-23	288	-	U	2024-03-12	157
249.	313	C231037375180	2023-10-07	2023-10-09	Digital Block	U	U	-	U	2024-02-26	142
250.	672	C231037404888	2023-10-08	2023-10-09	Both	2024-04-16	190	-	U	2024-08-27	324
251.	319	C231037405141	2023-10-08	2023-10-23	Both	2024-12-05	409	-	U	2024-03-06	150
252.	U	C231037405493	2023-10-09	2023-10-09	Both	2024-07-24	289	-	U	2024-06-27	262
253.	323	C231037418877	2023-10-10	2023-10-11	Both	2023-12-01	51	-	U	2024-04-30	203
254.	324	C231037417709	2023-10-11	2023-10-11	Both	2024-07-22	285	2024-04-15	187	2024-05-07	209
255.	343	C231037444046	2023-10-12	2023-10-12	Both	2024-03-01	141	-	U	2024-06-14	246
256.	328	C231037554363	2023-10-14	2023-10-16	Account	2023-11-22	37	2023-12-05	50	2024-04-25	194
257.	330	C231037541954	2023-10-15	2023-10-16	Both	U	U	2024-04-04	171	2024-03-01	138
258.	331	C231037543487	2023-10-16	2023-10-16	Both	2024-01-11	87	-	U	2024-03-06	142
259.	166	C231037543868	2023-10-16	2023-10-16	Both	2024-04-30	197	-	U	2024-06-27	255
260.	332	C231037544137	2023-10-16	2023-10-16	Both	2024-02-12	119	-	U	2024-04-11	178
261.	333	C231037544255	2023-10-16	2023-10-16	Both	2023-11-17	32	2023-11-23	38	2024-04-04	171
262.	334	C231037552564	2023-10-17	2023-10-17	Both	2023-12-01	45	-	U	2024-03-04	139
263.	U	C231037552918	2023-10-17	2023-10-17	Digital Block	2024-03-25	160	2024-05-08	204	2024-06-12	239
264.	337	C231037589750	2023-10-18	2023-10-18	Both	2023-11-17	30	2023-12-01	44	2024-04-24	189
265.	731	C231037590750	2023-10-18	2023-10-18	Both	U	U	-	U	2023-12-06	49
266.	348	C231037613060	2023-10-20	2023-10-20	Both	2024-05-21	214	-	U	2024-04-11	174

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 access	(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
267.	342	C231037613256	2023-10-20	2023-10-20	Digital Block	2024-04-16	179	2024-04-17	180	2024-04-16	179
268.	349	C231037613270	2023-10-20	2023-10-20	Both	2024-04-26	189	-	U	2024-04-29	192
269.	341	C231037613291	2023-10-20	2023-10-20	Both	2024-03-08	140	-	U	2024-03-08	140
270.	350	C231037613294	2023-10-20	2023-10-19	Both	2024-07-22	277	2023-11-24	36	2024-04-30	193
271.	344	C231037613401	2023-10-20	2023-10-20	Both	2024-04-12	175	-	U	2024-04-12	175
272.	U	C231037614797	2023-10-20	2023-10-20	Both	U	U	-	U	2024-06-14	238
273.	346	C231037615567	2023-10-20	2023-10-20	Account	2024-04-12	175	2024-04-22	185	2024-04-09	172
274.	345	C231037618597	2023-10-20	2023-10-20	Both	2024-05-03	196	2024-06-21	245	2024-04-16	179
275.	352	C231037619499	2023-10-21	2023-10-23	Both	2024-07-29	280	-	U	2024-03-04	135
276.	351	C231037619607	2023-10-21	2023-10-23	Account	2024-04-03	163	2024-07-05	256	2024-04-04	166
277.	354	C231037619639	2023-10-21	2023-10-23	Both	U	U	2024-03-01	130	2024-04-15	177
278.	368	C231037651340	2023-10-22	2023-10-23	Both	2024-07-30	281	2024-10-25	368	2024-05-07	198
279.	360	C231037651873	2023-10-22	2023-10-23	Both	2025-01-13	448	2025-01-13	448	2024-03-25	155
280.	363	C231037651882	2023-10-22	2023-10-23	Account	2024-05-27	217	-	U	2024-05-09	200
281.	362	C231037651883	2023-10-22	2023-10-24	Both	2024-07-22	272	-	U	2024-04-15	176
282.	358	C231037652077	2023-10-22	2023-10-23	Both	2024-02-14	114	-	U	2024-03-12	142
283.	365	C231037652121	2023-10-22	2023-10-23	Both	2024-05-10	200	2024-04-05	165	2024-07-16	268
284.	364	C231037652144	2023-10-22	2023-10-23	Account	2024-03-27	156	2024-10-08	351	2024-03-06	136
285.	366	C231037652167	2023-10-22	2023-10-23	Both	2024-06-18	239	-	U	2024-05-08	199
286.	355	C231037652177	2023-10-22	2023-10-23	Both	2024-07-31	282	-	U	2024-03-04	134
287.	357	C231037652200	2023-10-22	2023-10-23	Account	2024-04-11	171	-	U	2024-04-01	162
288.	361	C231037652422	2023-10-22	2023-10-23	Digital Block	2024-04-16	176	2024-07-22	273	2024-04-11	172
289.	371	C231037652414	2023-10-23	2023-10-23	Both	2024-03-27	156	2024-04-12	172	2024-03-27	156
290.	370	C231037652458	2023-10-23	2023-10-23	Both	2024-03-01	130	-	U	2024-02-16	116
291.	375	C231037652664	2023-10-23	2023-10-23	Both	U	U	-	U	2024-06-26	247
292.	374	C231037652989	2023-10-23	2023-10-23	Both	2024-03-12	141	2024-05-29	219	2024-05-28	218
293.	373	C231037655330	2023-10-23	2023-10-23	Both	2024-02-22	122	2024-03-15	144	2024-03-18	147

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 access	(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
294.	369	C231037656189	2023-10-23	2023-10-24	Account	2024-05-21	210	2025-01-30	464	2024-04-15	175
295.	378	C231037655883	2023-10-24	2023-10-24	Both	U	U	-	U	2024-02-29	128
296.	381	C231037661570	2023-10-25	2023-10-25	Account	2024-02-21	119	-	U	2024-04-23	181
297.	U	C231037663337	2023-10-25	2023-10-25	Both	2024-01-12	79	2024-02-07	105	2024-06-13	232
298.	380	C231037663797	2023-10-25	2023-10-26	Account	U	U	2024-03-14	140	2024-05-17	205
299.	384	C231037674419	2023-10-27	2023-10-27	Both	2024-07-22	269	-	U	2024-05-28	214
300.	383	C231037674496	2023-10-27	2023-10-27	Both	U	U	-	U	2024-05-08	194
301.	385	C231037676743	2023-10-28	2023-10-31	Account	U	U	-	U	2024-04-10	165
302.	387	C231037676759	2023-10-28	2023-10-30	Account	2024-04-24	177	-	U	2024-03-19	143
303.	386	C231037705560	2023-10-28	2023-10-26	Both	2024-07-18	266	-	U	2024-05-23	208
304.	389	C231037703693	2023-10-30	2023-10-30	Both	2023-11-29	30	-	U	2024-02-12	105
305.	394	C231037704006	2023-10-30	2023-10-30	Both	2024-03-22	144	-	U	2024-05-14	197
306.	388	C231037704082	2023-10-30	2023-10-30	Both	2024-01-08	70	2024-05-03	186	2024-03-21	143
307.	393	C231037704383	2023-10-30	2023-10-30	Both	2024-03-18	140	-	U	2024-04-10	163
308.	390	C231037704458	2023-10-30	2023-10-30	Both	U	U	-	U	2024-05-08	191
309.	391	C231037708964	2023-10-30	2023-10-30	Both	2024-05-13	196	2024-05-17	200	2024-05-28	211
310.	395	C231037707887	2023-10-31	2023-10-31	Both	2024-02-12	104	2024-03-12	133	2024-03-07	128
311.	397	C231137710974	2023-11-01	2023-11-01	Both	2024-02-15	106	-	U	2024-05-07	188
312.	398	C231137711171	2023-11-01	2023-11-01	Both	2024-05-09	190	2024-05-08	189	2024-03-25	145
313.	404	C231137711247	2023-11-01	2023-11-01	Digital Block	2024-01-02	62	-	U	2024-05-09	190
314.	400	C231137711620	2023-11-01	2023-11-01	Both	2024-02-22	113	-	U	2024-04-12	163
315.	402	C231137712356	2023-11-01	2023-11-01	Both	2024-05-08	189	-	U	2024-06-11	223
316.	403	C231137713047	2023-11-01	2023-11-01	Both	2024-05-15	196	-	U	2024-05-28	209
317.	406	C231137713634	2023-11-02	2023-11-02	Both	2024-01-09	68	2024-04-11	161	2024-02-16	106
318.	407	C231137713648	2023-11-02	2023-11-01	Both	U	U	2024-07-11	253	2024-06-25	236
319.	405	C231137713986	2023-11-02	2023-11-02	Both	2024-05-13	193	2024-10-15	348	2024-03-26	145
320.	409	C231137757640	2023-11-05	2023-11-06	Account	U	U	-	U	2024-04-06	153

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 access	(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
321.	411	C231137758704	2023-11-06	2023-11-06	Both	2023-12-01	25	2023-12-07	31	2024-03-25	140
322.	412	C231137758980	2023-11-06	2023-11-06	Digital Block	U	U	2024-01-09	64	2024-05-10	186
323.	413	C231137770952	2023-11-07	2023-11-07	Both	2024-05-07	182	-	U	2024-03-19	133
324.	415	C231137773843	2023-11-08	2023-11-08	Digital Block	2024-03-06	119	2024-05-20	194	2024-02-28	112
325.	416	C231137773997	2023-11-08	2023-11-08	Both	2023-12-05	27	2024-01-08	61	2024-05-28	202
326.	418	C231137789406	2023-11-09	2023-10-31	Both	2024-06-26	239	-	U	2024-05-10	183
327.	420	C231137796998	2023-11-10	2023-11-10	Both	2024-08-07	271	2024-08-15	279	2024-05-10	182
328.	419	C231137797059	2023-11-10	2023-11-10	Digital Block	2024-05-13	185	-	U	2024-05-30	202
329.	422	C231137807768	2023-11-11	2023-11-13	Both	U	U	2024-11-20	373	2024-03-26	136
330.	423	C231137827145	2023-11-12	2023-11-13	Account	2024-07-19	249	2024-05-28	197	2024-05-14	184
331.	424	C231137828263	2023-11-13	2023-11-13	Digital Block	2024-07-22	252	2024-05-10	179	2024-04-08	147
332.	427	C231137855364	2023-11-14	2023-11-14	Both	2024-05-02	170	2024-05-23	191	2024-06-25	224
333.	425	C231137861659	2023-11-14	2023-11-15	Both	2024-01-29	75	2024-02-29	106	2024-03-07	114
334.	426	C240238808411	2023-11-14	2023-11-08	Account	2024-04-22	166	2024-08-15	281	2024-06-13	212
335.	434	C231137881919	2023-11-15	2023-11-15	Both	2024-07-26	254	2024-12-12	393	2024-06-27	225
336.	431	C231137882684	2023-11-15	2023-11-15	Digital Block	2024-01-15	61	2024-02-15	92	2024-04-08	145
337.	430	C231137883323	2023-11-15	2023-11-15	Both	2024-02-07	84	2025-01-20	432	2024-04-12	149
338.	441	C231137888595	2023-11-16	2023-11-16	Both	2024-04-24	160	2024-05-14	180	2024-05-13	179
339.	442	C231137888902	2023-11-16	2023-11-16	Both	2024-06-28	225	-	U	2024-05-10	176
340.	437	C231137889234	2023-11-16	2023-11-16	Account	2024-02-02	78	-	U	2024-03-22	127
341.	449	C231137889268	2023-11-16	2023-11-16	Both	2024-05-06	172	2024-06-28	225	2024-05-10	176
342.	439	C231137889334	2023-11-16	2023-11-16	Both	2024-07-24	251	-	U	2024-05-14	180
343.	436	C231137889412	2023-11-16	2023-11-16	Both	2023-12-28	42	-	U	2024-03-08	113
344.	440	C231137890830	2023-11-16	2023-11-16	Both	2024-02-23	99	2024-02-23	99	2024-05-13	179
345.	444	C231137895584	2023-11-17	2023-11-17	Digital Block	2024-03-04	108	2024-07-04	230	2024-02-08	83
346.	447	C231137899531	2023-11-18	2023-11-20	Account	U	U	2024-05-31	193	2024-05-13	177
347.	450	C231137899589	2023-11-18	2023-11-20	Both	2024-03-27	128	2024-03-13	114	2024-05-03	167

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 access	(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
348.	455	C231137938831	2023-11-19	2023-11-20	Digital Block	U	U	2024-12-20	396	2024-06-03	197
349.	452	C231137938844	2023-11-19	2023-11-28	Digital Block	U	U	2023-12-23	25	2024-04-16	149
350.	454	C231137938870	2023-11-19	2023-11-20	Both	2024-07-22	245	-	U	2024-06-01	195
351.	459	C231137941493	2023-11-20	2023-11-20	Both	2024-05-07	169	-	U	2024-05-14	176
352.	461	C231137941739	2023-11-20	2023-11-20	Both	U	U	2024-04-03	135	2024-06-24	217
353.	458	C231137941860	2023-11-20	2023-11-20	Digital Block	2024-05-10	172	-	U	2024-03-22	123
354.	463	C231137963075	2023-11-20	2023-11-20	Both	U	U	2024-02-08	80	2024-05-16	178
355.	464	C231137963063	2023-11-21	2023-11-21	Account	2024-05-10	171	2024-09-13	297	2024-04-15	146
356.	469	C231137970063	2023-11-22	2023-11-22	Both	2024-07-23	244	2024-12-17	391	2024-05-30	190
357.	471	C231137971821	2023-11-22	2023-11-22	Account	2024-04-04	134	2024-04-04	134	2024-05-14	174
358.	466	C231137975065	2023-11-22	2023-11-22	Both	2024-05-09	169	-	U	2024-05-09	169
359.	468	C231137975840	2023-11-22	2023-11-22	Both	2024-04-11	141	-	U	2024-06-05	196
360.	467	C231137977543	2023-11-22	2023-11-22	Digital Block	2024-05-16	176	2024-06-27	218	2024-04-08	138
361.	473	C231137975182	2023-11-23	2023-11-27	Account	U	U	-	U	2024-06-25	215
362.	476	C231137976692	2023-11-23	2023-11-23	Account	2024-07-22	242	-	U	2024-05-14	173
363.	477	C231137979088	2023-11-24	2023-11-24	Both	2024-03-07	104	2024-03-08	105	2024-02-26	94
364.	479	C231137979136	2023-11-24	2023-11-24	Both	2024-07-24	243	2024-08-09	259	2024-05-14	172
365.	502	C231137981665	2023-11-25	2023-11-27	Both	2024-05-31	186	2024-06-03	189	2024-05-31	188
366.	482	C231137981812	2023-11-25	2023-11-27	Both	2023-12-29	32	2024-03-18	112	2024-04-23	150
367.	483	C231138004022	2023-11-26	2023-11-27	Account	2024-05-01	156	2024-01-05	39	2024-03-15	110
368.	487	C231138004813	2023-11-27	2023-11-27	Both	2024-07-15	231	-	U	2024-05-23	178
369.	489	C231138012918	2023-11-28	2023-11-28	Both	2024-04-23	147	-	U	2024-04-18	142
370.	490	C231138015475	2023-11-29	2023-11-29	Both	2024-05-21	174	2024-07-04	218	2024-05-15	168
371.	492	C231138015774	2023-11-29	2023-11-28	Both	2024-06-25	210	-	U	2024-05-21	174
372.	493	C231138016789	2023-11-29	2023-11-29	Both	2024-05-24	177	2024-07-31	245	2024-05-15	168
373.	494	C231138017473	2023-11-29	2023-11-29	Both	2024-07-19	233	2024-08-05	250	2024-06-21	205
374.	U	C240739858808	2023-11-29	2023-11-27	Both	2025-01-30	430	2024-04-29	154	2025-01-28	426

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 access	(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
375.	499	C231138019468	2023-11-30	2023-11-30	Both	2024-05-13	165	2024-10-02	307	2024-04-10	132
376.	498	C231138019699	2023-11-30	2023-11-30	Both	2024-06-28	211	2024-07-17	230	2024-04-18	140
377.	501	C231238025936	2023-12-01	2023-12-01	Both	2024-05-09	160	-	U	2024-05-09	160
378.	505	C231238026986	2023-12-02	2023-12-04	Both	2024-07-19	228	2024-08-08	248	2024-03-28	117
379.	506	C231238031419	2023-12-03	2023-12-04	Both	2024-07-22	231	2024-11-11	343	2024-05-15	164
380.	508	C231238045853	2023-12-04	2023-12-04	Both	2024-05-16	164	2024-11-06	338	2024-05-15	163
381.	509	C231238046525	2023-12-04	2023-12-04	Both	2024-07-09	218	2024-10-21	322	2024-05-16	164
382.	513	C231238048868	2023-12-05	2023-12-01	Both	2024-07-17	229	2024-08-19	262	2024-04-17	134
383.	512	C231238049128	2023-12-05	2023-12-05	Both	U	U	2024-02-15	72	2024-06-06	184
384.	515	C231238049256	2023-12-05	2023-12-05	Both	2024-07-22	230	2024-09-20	290	2024-04-17	134
385.	511	C231238050591	2023-12-05	2023-12-05	Both	2024-05-31	178	-	U	2024-05-31	178
386.	519	C231238052049	2023-12-06	2023-12-06	Both	2024-04-23	139	2024-12-24	384	2024-04-22	138
387.	517	C231238052159	2023-12-06	2023-12-06	Both	2024-05-16	162	2024-11-04	334	2024-05-07	153
388.	518	C231238052244	2023-12-06	2023-12-06	Account	2024-04-06	122	-	U	2024-04-06	122
389.	525	C231238070286	2023-12-08	2023-11-29	Account	U	U	-	U	2024-05-21	165
390.	522	C231238070364	2023-12-08	2023-12-08	Both	2024-12-08	366	-	U	2024-04-17	131
391.	521	C231238070541	2023-12-08	2023-12-08	Both	U	U	2024-05-27	171	2024-04-30	144
392.	531	C231238085416	2023-12-09	2023-12-11	Both	2024-02-19	70	-	U	2024-04-25	138
393.	529	C231238085468	2023-12-09	2023-12-11	Both	U	U	-	U	2024-05-07	150
394.	530	C231238085810	2023-12-09	2023-12-11	Both	U	U	-	U	2024-06-07	181
395.	532	C231238086508	2023-12-11	2023-12-11	Both	U	U	-	U	2024-04-25	136
396.	540	C231238086619	2023-12-11	2023-12-11	Both	2024-03-15	95	-	U	2024-03-14	94
397.	533	C231238087164	2023-12-11	2023-12-11	Both	2024-01-16	36	-	U	2024-03-27	107
398.	536	C231238087652	2023-12-11	2023-12-11	Both	2024-07-22	224	-	U	2024-05-17	158
399.	538	C231238087689	2023-12-11	2023-12-11	Both	2024-07-24	226	2024-07-24	226	2024-04-08	119
400.	534	C231238087876	2023-12-11	2023-12-12	Digital Block	2024-04-26	136	-	U	2024-04-26	137
401.	542	C231238103041	2023-12-12	2023-12-12	Both	2024-05-03	143	2024-08-08	240	2024-04-03	113

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 access	(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
402.	545	C231238128226	2023-12-13	2023-12-13	Both	2024-05-20	159	2024-05-20	159	2024-07-17	217
403.	544	C231238128282	2023-12-13	2023-12-13	Both	2024-03-19	97	-	U	2024-04-01	110
404.	549	C231238128382	2023-12-13	2023-12-13	Both	2024-07-16	216	-	U	2024-06-07	177
405.	548	C231238129343	2023-12-13	2023-12-13	Both	2024-07-22	222	2024-07-25	225	2024-05-17	156
406.	547	C231238129910	2023-12-13	2023-12-14	Both	2024-07-22	221	-	U	2024-05-30	169
407.	551	C231238132710	2023-12-14	2023-12-14	Both	2024-05-10	148	-	U	2024-04-19	127
408.	552	C231238132884	2023-12-14	2023-12-14	Both	2024-05-24	162	2024-05-27	165	2024-04-01	109
409.	555	C231238202569	2023-12-15	2023-12-15	Both	2024-03-07	83	2024-03-07	83	2024-03-19	95
410.	558	C231238176668	2023-12-18	2023-12-18	Digital Block	U	U	2024-05-02	136	2024-04-29	133
411.	556	C231238177985	2023-12-18	2023-12-18	Both	2024-05-15	149	2024-02-16	60	2024-04-17	121
412.	557	C231238178032	2023-12-18	2023-12-14	Account	2024-01-19	36	2024-01-19	36	2024-02-08	52
413.	559	C231238178054	2023-12-18	2023-12-15	Account	2024-01-22	38	2024-02-02	49	2024-02-08	52
414.	562	C231238203258	2023-12-19	2023-12-19	Both	2024-07-17	211	-	U	2024-04-18	121
415.	560	C231238212415	2023-12-19	2023-12-20	Account	U	U	2024-02-09	51	2024-05-17	150
416.	563	C231238213161	2023-12-19	2023-12-19	Both	2024-07-22	216	-	U	2024-04-18	121
417.	564	C231238222228	2023-12-19	2023-12-21	Both	2024-04-16	117	2024-04-17	118	2024-03-29	101
418.	565	C231238215608	2023-12-20	2023-12-20	Both	2024-03-26	97	2024-05-21	153	2024-05-07	139
419.	568	C231238223854	2023-12-21	2023-12-21	Both	2024-07-22	214	-	U	2024-06-03	165
420.	569	C231238231023	2023-12-22	2023-12-22	Both	2024-07-22	213	-	U	2024-06-19	180
421.	570	C231238236766	2023-12-23	2023-12-27	Both	U	U	-	U	2024-07-03	193
422.	572	C231238237082	2023-12-24	2023-12-27	Both	U	U	-	U	2024-06-01	160
423.	573	C231238239739	2023-12-25	2023-12-27	Both	U	U	-	U	2024-06-26	184
424.	577	C231238242192	2023-12-27	2023-12-27	Both	2024-02-10	45	2024-02-12	47	2024-05-29	154
425.	576	C231238243129	2023-12-27	2023-12-27	Both	2024-02-13	48	-	U	2024-02-06	41
426.	580	C231238247916	2023-12-29	2023-12-29	Both	2024-03-11	73	2024-07-22	206	2024-04-22	115
427.	U	C231238248030	2023-12-29	2023-12-29	Both	U	U	2024-03-06	68	2024-02-08	41
428.	581	C231238254733	2023-12-30	2024-01-02	Both	U	U	-	U	2024-06-07	160

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 access	(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
429.	582	C240138257916	2024-01-02	2024-01-02	Both	2024-07-18	198	-	U	2024-07-18	198
430.	586	C240138259893	2024-01-03	2024-01-03	Both	U	U	2024-06-28	177	2024-05-31	149
431.	591	C240138260825	2024-01-03	2024-01-03	Both	2024-03-23	80	2024-03-27	84	2024-05-17	135
432.	587	C240138262639	2024-01-03	2024-01-03	Account	2024-07-23	202	-	U	2024-05-17	135
433.	584	C240138262826	2024-01-03	2024-01-03	Both	2024-01-27	24	2024-01-29	26	2024-05-06	124
434.	U	C240138263045	2024-01-03	2024-01-03	Both	2024-05-13	131	2024-09-10	251	2024-05-28	146
435.	U	C240138275049	2024-01-04	2024-01-04	Both	2024-04-18	105	-	U	2024-05-31	148
436.	595	C240138312508	2024-01-07	2024-01-08	Both	U	U	-	U	2024-04-30	114
437.	596	C240138390868	2024-01-07	2024-01-08	Both	2024-05-04	117	-	U	2024-05-21	135
438.	597	C240138312683	2024-01-08	2024-01-08	Both	2024-03-01	53	-	U	2024-03-01	53
439.	600	C240138320610	2024-01-09	2024-01-08	Both	U	U	2024-04-18	101	2024-04-12	94
440.	602	C240138334437	2024-01-10	2024-01-10	Both	2024-04-23	104	-	U	2024-03-12	62
441.	606	C240138334830	2024-01-10	2024-01-10	Both	2024-05-31	142	-	U	2024-05-31	142
442.	614	C240138357125	2024-01-11	2024-01-11	Account	2024-04-23	103	2024-04-23	103	2024-05-31	141
443.	612	C240138357488	2024-01-11	2024-01-11	Both	2024-07-24	195	2025-02-24	410	2024-05-20	130
444.	611	C240138359142	2024-01-11	2024-01-11	Both	2024-03-15	64	-	U	2024-02-12	32
445.	609	C240138359151	2024-01-11	2024-01-11	Both	2024-04-12	92	2024-05-27	137	2024-04-12	92
446.	616	C240138376271	2024-01-12	2024-01-12	Both	2024-02-12	31	2024-02-22	41	2024-04-16	95
447.	622	C240138386650	2024-01-12	2024-01-12	Both	2024-03-28	76	-	U	2024-05-20	129
448.	620	C240138387014	2024-01-12	2024-01-12	Both	2024-03-04	52	2024-12-09	332	2024-02-13	32
449.	624	C240840296244	2024-01-12	2024-01-12	Both	U	U	2024-10-01	263	2024-09-03	235
450.	628	C240138393314	2024-01-13	2024-01-15	Both	U	U	-	U	2024-05-21	129
451.	629	C240138417578	2024-01-13	2024-01-15	Account	2024-07-22	189	2024-04-18	94	2024-04-23	101
452.	630	C240138396216	2024-01-14	2024-01-15	Both	U	U	-	U	2024-05-21	128
453.	632	C240138417659	2024-01-14	2024-01-15	Both	2024-05-15	121	-	U	2024-04-24	101
454.	631	C240138418531	2024-01-14	2024-01-15	Both	U	U	2024-07-22	189	2024-04-18	95
455.	634	C240138417736	2024-01-15	2024-01-15	Both	2024-02-16	32	2024-02-16	32	2024-05-21	127

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 access	(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
456.	N/A	C240138417808	2024-01-15	2024-01-12	Account	2024-05-14	123	-	U	2024-02-23	39
457.	635	C240138417981	2024-01-15	2024-01-15	Both	2024-07-27	194	-	U	2024-05-21	127
458.	633	C240138418104	2024-01-15	2024-01-15	Account	2024-04-26	102	-	U	2024-04-26	102
459.	641	C240138441373	2024-01-17	2024-01-17	Both	2024-04-29	103	2024-05-31	135	2024-04-19	93
460.	652	C240138441451	2024-01-17	2024-01-17	Both	2024-07-24	189	-	U	2024-05-21	125
461.	651	C240138441539	2024-01-17	2024-01-17	Both	2024-07-12	177	2024-08-30	226	2024-06-03	138
462.	654	C240138441566	2024-01-17	2024-01-17	Both	2024-07-22	187	2024-09-04	231	2024-06-05	140
463.	653	C240138441631	2024-01-17	2024-01-17	Both	2024-05-10	114	2024-05-10	114	2024-05-22	126
464.	646	C240138441909	2024-01-17	2024-01-17	Both	2024-03-01	44	2024-04-10	84	2024-04-22	96
465.	648	C240138442521	2024-01-17	2024-01-18	Account	U	U	2025-02-07	386	2024-05-23	127
466.	643	C240138442607	2024-01-17	2024-01-18	Account	2024-04-30	103	2024-04-30	103	2024-04-16	90
467.	681	C240138519792	2024-01-17	2024-02-08	Account	U	U	-	U	2024-07-12	177
468.	660	C240138444356	2024-01-18	2024-01-18	Both	2024-02-16	29	2024-02-16	29	2024-05-22	125
469.	663	C240138444474	2024-01-18	2024-01-18	Account	2024-05-18	121	2024-05-20	123	2024-04-26	99
470.	664	C240138444531	2024-01-18	2024-01-18	Both	2024-09-26	252	-	U	2024-05-21	124
471.	657	C240138445503	2024-01-18	2024-01-18	Both	U	U	-	U	2024-03-14	56
472.	659	C240138445790	2024-01-18	2024-01-18	Both	2024-05-15	118	-	U	2024-03-18	60
473.	655	C240138446353	2024-01-18	2024-01-18	Account	2024-03-13	55	-	U	2024-03-13	55
474.	661	C240138446772	2024-01-18	2024-01-19	Both	U	U	-	U	2024-05-22	125
475.	658	C240138464887	2024-01-18	2024-01-18	Account	2024-02-19	32	2024-02-19	32	2024-04-04	77
476.	667	C240138466825	2024-01-19	2024-01-19	Account	U	U	-	U	2024-06-03	136
477.	668	C240138468467	2024-01-19	2024-01-19	Both	2024-07-22	185	2024-06-24	157	2024-06-20	153
478.	670	C240138472599	2024-01-20	2024-01-22	Both	2024-07-22	182	2024-08-29	220	2024-04-20	91
479.	671	C240138555035	2024-01-20	2024-01-18	Both	2024-06-06	140	2024-06-06	140	2024-05-22	123
480.	673	C240138494864	2024-01-21	2024-01-22	Both	U	U	-	U	2024-05-22	122
481.	675	C240138495287	2024-01-22	2024-01-22	Both	2024-03-27	65	2024-08-19	210	2024-05-22	121
482.	674	C240138495290	2024-01-22	2024-01-22	Account	U	U	2024-05-07	106	2024-04-06	75

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 access	(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
483.	676	C240138495603	2024-01-22	2024-01-23	Account	2024-05-23	121	2025-03-03	405	2024-05-23	122
484.	679	C240138513003	2024-01-23	2024-01-23	Account	U	U	-	U	2024-04-11	79
485.	685	C240138518931	2024-01-25	2024-01-25	Both	2024-07-22	179	2024-08-01	189	2024-05-27	123
486.	683	C240138519315	2024-01-25	2024-01-22	Account	2024-07-24	184	-	U	2024-05-29	125
487.	680	C240138519999	2024-01-25	2024-01-29	Both	U	U	2024-07-08	161	2024-04-27	93
488.	687	C240138523929	2024-01-26	2024-01-29	Both	U	U	2024-08-16	200	2024-04-16	81
489.	688	C240138552445	2024-01-27	2024-01-29	Both	U	U	2025-01-24	361	2024-05-09	103
490.	695	C240138555142	2024-01-30	2024-01-30	Both	U	U	-	U	2024-04-11	72
491.	691	C240138555291	2024-01-30	2024-01-30	Both	2024-02-28	29	2024-02-28	29	2024-04-06	67
492.	698	C240138556954	2024-01-30	2024-01-30	Account	2024-07-30	182	-	U	2024-06-22	144
493.	694	C240138557043	2024-01-30	2024-01-30	Both	2024-04-23	84	-	U	2024-04-23	84
494.	692	C240138557627	2024-01-30	2024-01-30	Both	2024-05-14	105	-	U	2024-04-04	65
495.	690	C240138565857	2024-01-30	2024-01-30	Both	2024-04-08	69	2024-05-16	107	2024-04-27	88
496.	702	C240338919555	2024-01-30	2024-01-30	Both	2024-05-10	101	-	U	2024-04-18	79
497.	711	C240238565938	2024-01-31	2024-01-31	Both	2024-05-15	105	-	U	2024-05-30	120
498.	708	C240238566577	2024-01-31	2024-01-31	Both	2024-03-22	51	-	U	2024-03-19	48
499.	709	C240238571992	2024-01-31	2024-01-31	Both	U	U	-	U	2024-04-23	83
500.	723	C240238566549	2024-02-01	2024-02-01	Both	2024-07-24	174	-	U	2024-06-03	123
501.	714	C240238566576	2024-02-01	2024-02-01	Both	2024-03-28	56	2024-03-28	56	2024-03-18	46
502.	725	C240238572803	2024-02-02	2024-02-01	Both	2024-05-27	116	2024-05-28	117	2024-04-01	59
503.	U	C240238574775	2024-02-02	2024-02-02	Both	2024-03-08	35	2024-03-01	28	2024-02-22	20
504.	726	C240238575239	2024-02-02	2024-02-02	Both	2024-05-27	115	2024-06-07	126	2024-06-07	126
505.	727	C240238576567	2024-02-02	2024-02-02	Both	2024-03-27	54	-	U	2024-03-25	52
506.	743	C240238577461	2024-02-02	2024-02-05	Both	2024-07-22	168	2024-08-27	204	2024-07-05	154
507.	734	C240238614303	2024-02-02	2024-02-02	Account	2024-05-23	111	-	U	2024-06-04	123
508.	744	C240238579118	2024-02-03	2024-02-05	Both	2024-07-22	168	2024-10-21	259	2024-06-04	122
509.	738	C240238579147	2024-02-03	2024-02-05	Both	2024-07-09	155	-	U	2024-06-11	129

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 access	(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
510.	747	C240238579152	2024-02-03	2024-02-05	Both	2024-06-13	129	2024-06-14	130	2024-06-27	145
511.	745	C240238579154	2024-02-03	2024-02-05	Account	2024-03-05	29	-	U	2024-05-15	102
512.	767	C240238611499	2024-02-03	2024-02-05	Both	U	U	2024-07-22	168	2024-06-28	146
513.	750	C240238613934	2024-02-04	2024-02-05	Both	2024-04-29	84	-	U	2024-06-01	118
514.	749	C240238613949	2024-02-04	2024-02-05	Both	U	U	2024-03-27	51	2024-03-29	54
515.	761	C240238613950	2024-02-04	2024-02-05	Both	2024-05-17	102	2025-01-14	344	2024-06-05	122
516.	778	C240238614205	2024-02-04	2024-02-05	Both	2024-05-30	115	-	U	2024-05-30	116
517.	746	C240238578296	2024-02-05	2024-02-02	Both	U	U	2024-03-12	39	2024-06-21	137
518.	783	C240238614295	2024-02-05	2024-02-05	Both	U	U	-	U	2024-04-02	57
519.	781	C240238614884	2024-02-05	2024-02-05	Both	2024-07-31	177	-	U	2024-07-09	155
520.	798	C240238616810	2024-02-06	2024-02-06	Both	2024-06-11	126	2024-06-27	142	2024-04-08	62
521.	795	C240238617961	2024-02-06	2024-02-06	Both	2024-05-02	86	2024-08-19	195	2024-04-09	63
522.	805	C240238618409	2024-02-06	2024-02-06	Both	2024-05-23	107	2024-05-23	107	2024-06-05	120
523.	801	C240238618626	2024-02-06	2024-02-06	Both	2024-05-02	86	2024-05-17	101	2024-04-16	70
524.	807	C240238621392	2024-02-07	2024-02-07	Both	2024-07-03	147	2025-02-06	365	2024-06-01	115
525.	809	C240238621466	2024-02-07	2024-02-07	Both	2024-04-30	83	2024-04-30	83	2024-05-07	90
526.	811	C240238629218	2024-02-09	2024-02-21	Digital Block	2024-05-01	70	-	U	2024-04-06	57
527.	813	C240238652791	2024-02-10	2024-02-12	Both	U	U	2024-03-22	39	2024-06-05	116
528.	812	C240238652847	2024-02-10	2024-02-12	Both	2024-05-18	96	2024-07-19	158	2024-04-23	73
529.	815	C240238663850	2024-02-12	2024-02-14	Account	2024-07-30	167	-	U	2024-05-23	101
530.	816	C240238665048	2024-02-12	2024-02-12	Both	2024-03-21	38	-	U	2024-04-19	67
531.	823	C240238685211	2024-02-14	2024-02-14	Both	2024-07-23	160	-	U	2024-06-10	117
532.	821	C240238689543	2024-02-14	2024-02-14	Both	U	U	2024-04-23	69	2024-06-06	113
533.	824	C240238689810	2024-02-14	2024-02-14	Both	2024-07-05	142	2024-11-15	275	2024-06-05	112
534.	828	C240238692046	2024-02-15	2024-02-15	Both	2024-04-26	71	2024-05-15	90	2024-04-17	62
535.	837	C240238717311	2024-02-16	2024-02-16	Both	2024-05-10	84	2024-05-10	84	2024-06-12	117
536.	836	C240238717607	2024-02-16	2024-02-16	Both	U	U	-	U	2024-06-27	132

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 access	(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
537.	834	C240238717772	2024-02-16	2024-02-16	Both	2024-04-24	68	2024-04-24	68	2024-04-05	49
538.	838	C240238730626	2024-02-17	2024-02-20	Both	2024-07-03	134	-	U	2024-06-04	108
539.	840	C240238739822	2024-02-18	2024-02-19	Account	2024-07-22	154	2024-10-18	242	2024-05-24	96
540.	841	C240238739856	2024-02-18	2024-02-19	Both	2024-07-16	148	-	U	2024-06-09	112
541.	849	C240238740150	2024-02-19	2024-02-19	Both	U	U	-	U	2024-05-31	102
542.	850	C240238748481	2024-02-19	2024-02-20	Both	2024-05-01	71	2024-05-29	99	2024-05-03	74
543.	842	C240238750747	2024-02-20	2024-02-20	Both	2024-03-26	35	2024-04-30	70	2024-05-06	76
544.	851	C240238753166	2024-02-20	2024-02-20	Both	2024-07-24	155	-	U	2024-04-22	62
545.	853	C240238768459	2024-02-21	2024-02-21	Digital Block	U	U	-	U	2024-04-24	63
546.	852	C240238769879	2024-02-21	2024-02-21	Both	2024-05-14	83	-	U	2024-03-25	33
547.	856	C240238780853	2024-02-23	2024-02-23	Both	2024-03-26	32	2024-04-05	42	2024-03-26	32
548.	861	C240238784583	2024-02-24	2024-02-26	Both	2024-05-23	87	2024-06-18	113	2024-05-03	69
549.	860	C240238784616	2024-02-24	2024-02-26	Both	2024-05-07	71	2024-10-01	218	2024-05-07	73
550.	862	C240238785796	2024-02-24	2024-02-26	Both	2024-07-31	156	2024-08-05	161	2024-07-19	146
551.	U	C240238784853	2024-02-25	2024-02-26	Both	2024-07-19	144	-	U	2024-05-28	93
552.	871	C240238802722	2024-02-25	2024-03-12	Both	2024-04-12	31	2024-04-12	31	2024-06-03	99
553.	865	C240238786540	2024-02-26	2024-02-26	Both	2024-05-20	84	2024-05-20	84	2024-06-06	101
554.	867	C240238791211	2024-02-27	2024-02-27	Both	2024-04-19	52	-	U	2024-04-16	49
555.	868	C240238802802	2024-02-27	2024-02-27	Both	2024-07-30	154	2024-08-28	183	2024-05-07	70
556.	872	C240539584921	2024-02-29	2024-02-29	Both	U	U	2024-08-12	165	2024-06-24	116
557.	875	C240338858513	2024-03-06	2024-02-29	Both	2024-07-05	127	2024-06-13	105	2024-05-29	84
558.	877	C240338876809	2024-03-09	2024-03-11	Both	2024-04-04	24	-	U	2024-03-26	17
559.	504	C240338926203	2024-03-15	2024-03-18	Both	U	U	2024-05-20	63	2024-04-16	32
560.	883	C240339031092	2024-03-20	2024-03-20	Both	U	U	-	U	2024-05-29	70
561.	886	C240339047945	2024-03-23	2024-03-25	Both	2024-08-15	143	2024-08-26	154	2024-07-17	116
562.	U	C240339065137	2024-03-23	2024-03-25	Both	U	U	-	U	2024-04-08	16
563.	893	C240339083843	2024-03-30	2024-04-02	Both	2024-06-12	71	-	U	2024-07-16	108

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 access	(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
564.	U	C240439085488	2024-04-01	2024-04-02	Both	2024-06-03	62	2024-10-03	184	2024-07-05	95
565.	897	C240439095458	2024-04-02	2024-04-02	Both	2024-07-26	115	-	U	2024-07-26	115
566.	898	C240439099100	2024-04-02	2024-04-02	Both	2024-06-13	72	2024-08-09	129	2024-06-13	72
567.	900	C240439172491	2024-04-10	2024-04-10	Both	2024-05-29	49	-	U	2024-06-03	54
568.	902	C240439273466	2024-04-17	2024-04-17	Both	2024-07-24	98	-	U	2024-07-09	83
569.	904	C240439291371	2024-04-19	2024-04-19	Both	U	U	-	U	2024-07-14	86
570.	906	C240439371594	2024-04-30	2024-04-30	Both	2024-07-30	91	2024-07-30	91	2024-06-04	35
571.	U	C240539403338	2024-05-06	2024-05-06	Both	2024-07-22	77	-	U	2024-05-13	7
572.	U	C240539486182	2024-05-14	2024-05-21	Both	U	U	2025-01-29	253	2024-08-02	80
573.	910	C240539520284	2024-05-18	2024-05-20	Both	2024-07-18	59	2024-08-16	88	2024-07-16	59
574.	912	C240539573807	2024-05-27	2024-05-27	Both	2024-07-23	57	-	U	2024-06-18	22
575.	913	C240539576008	2024-05-27	2024-05-27	Both	2024-07-24	58	2024-09-24	120	2024-06-19	23
576.	919	C240639779071	2024-06-18	2024-06-18	Digital Block	2024-07-25	37	-	U	2024-07-19	31
577.	920	C240739855796	2024-07-03	2024-05-28	Both	U	U	-	U	2024-08-07	35
578.	923	C240739930958	2024-07-11	2024-07-12	Both	2024-09-02	52	-	U	2024-08-26	46
579.	924	C240739944327	2024-07-14	2024-07-15	Digital Block	U	U	2024-08-06	22	2024-08-27	44
580.	926	C240740010378	2024-07-21	2024-07-22	Both	2024-09-09	49	2024-09-11	51	2024-09-25	66
581.	927	C240740036863	2024-07-29	2024-08-02	Both	2024-09-24	53	2024-10-04	63	2024-09-24	57
582.	U	C240840094541	2024-08-06	2024-08-06	Both	2024-09-19	44	-	U	2024-09-19	44
583.	U	C240840199458	2024-08-15	2024-08-15	Both	2024-09-27	43	-	U	2024-09-25	41
584.	929	C240840199599	2024-08-15	2024-08-15	Both	U	U	2024-12-17	124	2024-09-02	18
585.	U	C240840296355	2024-08-30	2024-08-30	Both	U	U	-	U	2024-09-12	13

Schedule I

Systemic issues in back to banking

Period	Number of UARs received by HBAU	Percentage of UARs with Account Restrictions and/or Digital Blocks	Percentage of Total Blocked Customers HBAU took over 21 days to notify of process to reinstate account access and use of accounts	Mean number of days for HBAU to advise Customer of process to reinstate full access and use of accounts	Percentage of Total Blocked Customers HBAU took over 21 days to reinstate full access and use of accounts	Mean number of days for HBAU to reinstate full access and use of accounts	Percentage of Total Blocked Customers HBAU did not reinstate access or notify of process to reinstate access within 21 days
Jan 2020	~~1~~2	100%	50%	~~12~~87	100%	~~12~~N/A	50%
Feb 2020	~~5~~4	100%	~~80~~75%	~~19~~22	~~10~~50%	~~24~~832	~~10~~50%
Mar 2020	1	100%	100%	~~48~~N/A	100%	~~188~~52	100%
Apr 2020	0	N/A	N/A	N/A	N/A	N/A	N/A
May 2020	~~4~~3	100%	100%	~~60~~769	100%	~~476~~1309	100%
Jun 2020	45	100%	~~10~~80%	~~22~~29	~~10~~80%	132~~0~~	~~10~~60%
Jul 2020	1	100%	0%	~~1~~0	100%	~~1~~N/A	0%
Aug 2020	4	~~75~~100%	~~67~~100%	~~17~~89	~~100~~75%	~~131~~67	~~100~~75%
Sep 2020	3	100%	67%	~~15~~42	~~67~~100%	~~218~~361	67%
Oct 2020	~~7~~5	8~~0~~6%	~~100~~75%	~~6~~40	100%	~~219~~279	~~100~~75%

Period	Number of UARs received by HBAU	Percentage of UARs with Account Restrictions and/or Digital Blocks	Percentage of Total Blocked Customers HBAU took over 21 days to notify of process to reinstate account access and use of accounts	Mean number of days for HBAU to advise Customer of process to reinstate full access and use of accounts	Percentage of Total Blocked Customers HBAU took over 21 days to reinstate full access and use of accounts	Mean number of days for HBAU to reinstate full access and use of accounts	Percentage of Total Blocked Customers HBAU did not reinstate access or notify of process to reinstate access within 21 days
Nov 2020	2	100%	100%	~~25~~N/A	100%	2~~91~~	100%
Dec 2020	9	100%	~~89~~78%	~~20~~137	~~7~~89%	~~217~~190	~~100~~78%
Total 2020	**~~44~~39**	**9~~7~~5%**	**~~85~~79%**	**~~31~~147**	**8~~7~~2%**	**~~230~~208**	**9~~2~~71%**
Jan 2021	~~6~~7	8~~6~~3%	~~100~~83%	~~22~~177	100%	~~152~~840	~~100~~83%
Feb 2021	~~9~~8	100%	~~78~~63%	~~2~~17	~~7~~88%	~~270~~25	~~89~~50%
Mar 2021	~~5~~6	~~100~~67%	~~100~~75%	~~85~~115	~~80~~100%	~~135~~200	~~100~~75%
Apr 2021	4	~~100~~75%	~~50~~67%	~~2~~15	~~50~~100%	~~24~~90	~~75~~67%
May 2021	2	100%	50%	~~1~~34	~~100~~50%	10~~9~~	~~10~~0%
Jun 2021	~~3~~6	~~100~~83%	100%	~~22~~407	~~100~~80%	1~~3~~7	~~100~~80%
Jul 2021	~~2~~7	100%	~~50~~57%	~~51~~10	~~100~~71%	~~64~~331	~~100~~43%
Aug 2021	~~1~~3	100%	~~0~~67%	~~3~~16	~~100~~67%	~~97~~51	~~100~~33%
Sep 2021	~~7~~9	100%	~~71~~67%	~~38~~21	~~57~~89%	~~44~~6	~~71~~67%

Period	Number of UARs received by HBAU	Percentage of UARs with Account Restrictions and/or Digital Blocks	Percentage of Total Blocked Customers HBAU took over 21 days to notify of process to reinstate account access and use of accounts	Mean number of days for HBAU to advise Customer of process to reinstate full access and use of accounts	Percentage of Total Blocked Customers HBAU took over 21 days to reinstate full access and use of accounts	Mean number of days for HBAU to reinstate full access and use of accounts	Percentage of Total Blocked Customers HBAU did not reinstate access or notify of process to reinstate access within 21 days
Oct 2021	36	100%	6717%	3217	10083%	6966	10017%
Nov 2021	47	100%	5071%	1134	10071%	663	10057%
Dec 2021	6	100%	67%	155	67100%	50298	10067%
Total 2021	**5271**	**9893%**	**7365%**	**2957**	**8085%**	**116158**	**9256%**
Jan 2022	3	100%	67%	210	067%	034	67%
Feb 2022	1	100%	100%	22N/A	100%	22N/A	100%
Mar 2022	65	100%	8340%	211	33100%	160	8340%
Apr 2022	45	10080%	750%	1910	50%	64	7525%
May 2022	25	10080%	100%	226	50100%	173310	100%
Jun 2022	12	100%	10050%	223	10050%	2416	10050%
Jul 2022	67	100%	10057%	14525	5057%	2638	10029%
Aug 2022	69	3356%	5083%	2235	067%	054	5067%

Period	Number of UARs received by HBAU	Percentage of UARs with Account Restrictions and/or Digital Blocks	Percentage of Total Blocked Customers HBAU took over 21 days to notify of process to reinstate account access and use of accounts	Mean number of days for HBAU to advise Customer of process to reinstate full access and use of accounts	Percentage of Total Blocked Customers HBAU took over 21 days to reinstate full access and use of accounts	Mean number of days for HBAU to reinstate full access and use of accounts	Percentage of Total Blocked Customers HBAU did not reinstate access or notify of process to reinstate access within 21 days
Sep 2022	512	8075%	7567%	224	7567%	6030	10056%
Oct 2022	611	10091%	6756%	10929	8389%	5166	10056%
Nov 2022	49	2578%	067%	N/A30	083%	036	50%
Dec 2022	26	5083%	10060%	2238	80%	103	10040%
Total 2022	**4675**	**8083%**	**7865%**	**5746**	**4376%**	**3368**	**8653%**
Jan 2023	56	650%	33100%	22N/A	67%	4321	67%
Feb 2023	54	8075%	25100%	62116	50100%	5951	50100%
Mar 2023	1415	10087%	8662%	7157	2977%	10173	9354%
Apr 2023	610	8370%	6071%	17167	6071%	75163	8057%
May 2023	1817	8382%	8764%	701	671%	10385	9343%
Jun 2023	3436	9489%	8159%	8273	5978%	83134	8153%
Jul 2023	3336	9789%	7584%	62107	6981%	96124	9172%

Period	Number of UARs received by HBAU	Percentage of UARs with Account Restrictions and/or Digital Blocks	Percentage of Total Blocked Customers HBAU took over 21 days to notify of process to reinstate account access and use of accounts	Mean number of days for HBAU to advise Customer of process to reinstate full access and use of accounts	Percentage of Total Blocked Customers HBAU took over 21 days to reinstate full access and use of accounts	Mean number of days for HBAU to reinstate full access and use of accounts	Percentage of Total Blocked Customers HBAU did not reinstate access or notify of process to reinstate access within 21 days
Aug 2023	~~35~~38	~~94~~95%	~~85~~81%	~~112~~153	~~76~~83%	~~129~~105	~~94~~75%
Sep 2023	~~71~~74	~~97~~93%	~~7~~70%	~~124~~133	~~80~~93%	~~118~~152	~~93~~64%
Oct 2023	~~108~~113	~~9~~92%	~~9~~78%	~~130~~134	~~7~~91%	~~106~~169	~~98~~77%
Nov 2023	~~105~~107	~~100~~96%	~~86~~70%	~~111~~115	~~67~~88%	~~100~~166	~~9~~64%
Dec 2023	~~80~~79	~~9~~96%	~~76~~72%	~~98~~102	~~70~~93%	~~92~~149	~~95~~68%
Total 2023	**~~514~~535**	**~~97~~92%**	**~~8~~73%**	**~~106~~116**	**~~70~~88%**	**~~100~~150**	**~~94~~67%**
Jan 2024	118	100%	~~7~~65%	~~75~~68	~~77~~92%	~~83~~142	~~95~~60%
Feb 2024	101~~2~~	99%	~~84~~59%	~~69~~58	~~7~~92%	~~70~~125	~~93~~57%
Mar 2024	34	~~100~~97%	~~53~~27%	~~20~~19	~~44~~67%	~~30~~59	~~74~~21%
Apr 2024	~~10~~11	100%	~~80~~64%	50~~7~~	~~10~~82%	~~9~~86	~~80~~64%
May 2024	~~10~~12	~~90~~92%	~~67~~45%	~~48~~26	73~~3~~%	~~2~~178	~~67~~45%
Jun 2024	~~5~~6	100%	~~80~~33%	~~25~~15	~~40~~83%	~~12~~65	~~100~~17%

Period	Number of UARs received by HBAU	Percentage of UARs with Account Restrictions and/or Digital Blocks	Percentage of Total Blocked Customers HBAU took over 21 days to notify of process to reinstate account access and use of accounts	Mean number of days for HBAU to advise Customer of process to reinstate full access and use of accounts	Percentage of Total Blocked Customers HBAU took over 21 days to reinstate full access and use of accounts	Mean number of days for HBAU to reinstate full access and use of accounts	Percentage of Total Blocked Customers HBAU did not reinstate access or notify of process to reinstate access within 21 days
Jul 2024	12	~~50~~67%	~~83~~63%	~~38~~29	~~83~~100%	~~44~~5	~~100~~63%
Aug 2024	~~6~~8	100%	~~67~~63%	~~27~~35	~~83~~75%	~~30~~59	~~83~~50%
Total 2024	**~~297~~302**	**~~97~~98%**	**~~76~~57%**	**~~63~~54**	**~~6~~87%**	**~~64~~116**	**~~90~~53%**
TOTAL 2020 - 2024	**~~950~~1022**	**~~96~~93%**	**~~80~~67%**	**~~83~~89**	**~~69~~87%**	**~~93~~136**	**~~92~~61%**

Schedule J

Glossary

#	Term	Definition	First ref
1.	Account Restrictions	Restrictions to transactions on the Customer's Loan account or Deposit account (or both).	[58(a)]
2.	Account Takeover	Where a third party claims to be a legitimate account holder and changes, by deception, static data. This may facilitate gaining access to the account, prevent the genuine customer accessing the account, or prevent the genuine customer being alerted to fraudulent transactions. A successful Account Takeover attack leads to fraudulent transactions being made on the account.	[9] Particular 4
3.	ACL	Australian Credit Licence	[2(c)]
4.	ADI	An authorised deposit taking institution for the purposes of the *Banking Act 1959* (Cth).	[2(g)]
5.	AFSL	Australian Financial Services Licence	[2(c)]
6.	ASIC	Australian Securities and Investments Commission (Plaintiff)	[1]
7.	ASIC Act	*Australian Securities and Investments Commission Act 2001* (Cth)	[1(a)]
8.	ATO	Account Takeover	[9] Particular 4
9.	Banking Code	Banking Code of Practice - the Australian Banking Association's code of conduct which sets the standards of good banking practice and service for banks, including HSBC Australia, to follow when dealing with individual and small business customers.	[2(k)]
10.	BioCatch	Digital fraud behavioural biometrics software.	[27(a)(i)] Particular 1
11.	Blocked Customers	Customers in respect of whom HSBC Australia applied an Account Restriction or a Digital Block (or both) of the nature referred to in column (d) of Schedule H in respect of the Customer(s) identified by the UCM system reference number in column (a) of Schedule H.	[63]
12.	Booklet	HSBC Personal Banking Booklet issued by HSBC Australia which formed part of its agreement with its Customers in respect of: (a) Deposit accounts and Loan accounts (among other products); and (b) Digital Access services (among other services).	[19]

#	Term	Definition	First ref
13.	Compromise Point Unknown	Where fraudsters use compromised credentials to access customer accounts to make fraudulent payments, but the method used to compromise the credentials is unknown.	[9] Particular 3(e)
14.	Corporations Act	*Corporations Act 2001* (Cth)	[2(d)]
15.	Credit Act	*National Consumer Credit Protection Act 2009* (Cth)	[2(f)]
16.	Customers	HSBC Australia account holders in its WPB business.	[5]
17.	Deposit accounts	Financial products, including transaction, offset, savings, and term deposit accounts.	[5(a)]
18.	Digital Access	Access to Customers' Online Banking or Mobile Banking (or both).	[9(a)]
19.	Digital Block	Block of the Customer's access to Online Banking or Mobile Banking (or both).	[58(b)]
20.	EFM	Enterprise fraud management transaction monitoring software system.	[27(c)]
21.	ePayments Code	A code of practice, which regulates electronic payments, including ATM, EFTPOS and credit card transactions, online payments, internet and mobile banking, and BPAY. Banks and other providers of electronic payment facilities to consumers can subscribe to the Code.	[13] Particular 1
22.	Extra Time Request	Where HSBC Australia advised the UAR Customer in writing of the need for more time to complete its Investigation.	[52(a)(ii)]
23.	facility	Defined in the ePayments Code to mean an arrangement through which a person can perform transactions.	[15] Particular 5
24.	FC-UARs	Financial Crime – Unusual Activity Report, in which reports of unauthorised transactions from Customers were recorded by HSBC Australia staff members.	[30] Particular
25.	FCI	Financial Crime Investigations	[31(a)]
26.	FCMI	Financial Crime Investigations Major Investigations. One of two main teams involved in investigating unauthorised transactions and preparing information for any reporting of outcomes to Customers.	[31(a)]
27.	FIM	Fraud Investigations Management. One of two main teams involved in investigating unauthorised transactions and preparing information for any reporting of outcomes to Customers.	[31(a)] Particular
28.	FIM Fraud Investigation	Takeover Certificate for Fraud Typologies (AUH Financial Crime Investigations (FCI) Major Investigations to AUH WPB CCS	[31(c)] Particular

#	Term	Definition	First ref
	Takeover Certificate	(Onshore Fraud Investigation Management (FIM) Team)) Australia.	
29.	Fraud Classification and Reporting Standard	HSBC Group's Fraud Classification and Reporting Standard dated 24 November 2020 [BCB.1000.0001.0252] which was updated from time to time.	[9] Particular 1(a)
30.	HBAU	HSBC Bank Australia Limited (ACN 006 434 162) (Defendant)	[2]
31.	holder	Defined in the ePayments Code to mean an individual in whose name a facility has been established, or to whom a facility has been issued.	[15] Particular 4
32.	HSBC Australia	HSBC Bank Australia Limited (ACN 006 434 162) (Defendant)	[2]
33.	HSBC Group	HSBC Holdings plc and its subsidiaries.	[2(i)]
34.	Impersonation	Where a third party has pretended to be an HSBC Australia staff member, compromised the Customer's account and made Unauthorised Payments out of the Customer's account.	[9] Particular 5
35.	Investigation	Investigation of a UAR	[52(a)(i)]
36.	Investigation Outcome	Where HSBC Australia advises a UAR Customer in writing of the outcome of their Investigation.	[52(a)(i)]
37.	Liability Rules	Rules contained in the ePayments Code for the allocation of liability for losses arising from unauthorised transactions.	[14]
38.	Loan accounts	Credit contracts, including home loans, personal loans and credit card accounts.	[5(b)]
39.	Malware	Where a fraudster installs malicious software to harvest sensitive information, such as login credentials, and uses these details to make fraudulent payments from customer accounts.	[9] Particular 3(d)
40.	Mobile Banking	Where Customers can make and receive payments, including to third parties using mobile banking through an HSBC-branded mobile banking application on a mobile device.	[8(b)]
41.	money mule	An account where the account holder is an identified customer of HSBC Australia, but the customer has allowed or facilitated another person to use their account for pass-through activity.	Schedule A Part A [3]
42.	National Credit Code	Schedule 1 to the *National Consumer Credit Protection Act 2009* (Cth).	[4(a)]
43.	NPP	New Payment Platform, also known as Fast Payments.	[11(a)(iii)]
44.	Online Banking	Where Customers can make and receive payments, including to third parties, using online banking through an Internet browser.	[8(a)]
45.	Payment Fraud	A phrase also used by HSBC Australia to refer to Unauthorised Payments.	[10] Particular 2

#	Term	Definition	First ref
46.	pass-through	Where an account is opened using stolen or false identification and the person operating the account in someone else's name utilises it for the purpose of receiving and forwarding proceeds of fraud to another financial institution.	Schedule A Part A [1]
47.	Relevant Period	1 January 2020 to 30 November 2024	[2]
48.	Remote Access	Where a fraudster socially engineers a customer to give them remote control over their computer or device, and to login to their Online Banking or Mobile Banking. Once logged in, the fraudster uses the remote access to make fraudulent payments.	[9] Particular 3(c)
49.	Scam	A term also used, by HSBC Australia, in some contexts, to refer to Unauthorised Payments.	[10] Particular 3
50.	SLA	HSBC Group's expected timelines in respect of the investigation of unauthorised transactions and reporting outcomes to Customers.	[33(a)]
51.	Smishing	Where a fraudster socially engineers a customer into revealing sensitive information such as Online Banking or Mobile Banking login credentials via a text/SMS message, with the purpose of making unauthorised fraudulent payment(s) from customer accounts.	[9] Particular 3(b)
52.	ThreatMetrix	LexisNexis digital fraud device identification software.	[27(a)(ii)] Particular 1
53.	Token Reactivation	Where a fraudster socially engineers a customer to provide token reactivation codes which enable the fraudster to link their device to the Customer's account and make fraudulent Unauthorised Payment(s).	[9] Particular 3(a)
54.	UAR	Where HSBC Australia received from a Customer a report of one or more unauthorised transactions.	[48]
55.	UAR Customers	Customer(s) who made a report of one or more unauthorised transactions who are identified by the UCM system reference number in column (a) of Schedule F.	[48]
56.	UCM	Unified case management system for fraud cases.	[30] Particular
57.	Unauthorised Payments	Where third-parties, through forgery or account compromise (including by social engineering): (a) obtain Digital Access; and (b) make payment(s) from the Customers' Deposit accounts or Loan accounts (or both) to unintended parties, without the Customer's authority.	[9]
58.	unauthorised transaction	Defined in the ePayments Code as a 'transaction that is not authorised by a user'. The 2022 ePayments Code also stated as part of the definition: 'It does not include any transaction that is	[13] Particular 3

#	Term	Definition	First ref
		performed by a user themselves or by anyone who performs a transaction with the knowledge and consent of a user', which wording was also included in cl 9.1 of the 2016 ePayments Code.	
59.	user	Defined in the ePayments Code to mean a holder or an individual who is authorised by a subscriber and a holder to perform transactions using a facility held by the holder.	[15] Particular 3
60.	WPB	HSBC Australia's Wealth and Personal Banking business.	[5]
61.	2016 ePayments Code	ePayments Code effective 1 July 2012 amended 29 March 2016.	[13] Particular 1(a)
62.	2019 Banking Code	Banking Code of Practice 2019, commencing 1 July 2019.	[17] Particular (A)
63.	2020 Banking Code	Banking Code of Practice 1 March 2020 release, revised on 5 October 2021.	[17] Particular (B)
64.	2022 ePayments Code	ePayments Code effective 2 June 2022, with a transitional period requiring subscribers to comply with its provisions by 2 June 2023.	[13] Particular 1(b)