

The voice of racing

meet

Sir Peter O'Sullivan

Sir Peter O'Sullivan is known as "The Voice of Racing" and his eloquence, work ethic and passion for the sport made his voice a unifying force through every class of racing supporter, despite the fact that his own origins were of the most privileged kind. He was born in Kenmare, County Kerry in Ireland to a Colonel and Magistrate but spent much of his childhood at Gatton Park, his grandparent's stately home near Reigate. He recalls learning to drive at the age of 9 in the grounds of the manor, being taught by the chauffeur, Pattenden, who put extra cushions in the Minerva (a luxury Belgian alternative to the Rolls Royce). He was also taken riding by the Head Groom, Truelove, from the age of 6.

As recounted in his autobiography "Calling the Horses" which topped the Sunday Times best sellers list in 1990, Peter galloped his pony, Fairy, round Tattenham Corner in 1925 (aged 7) three months before Manna won that year's Derby.

Sir Peter began commentating on sport in the late 1940's and has since guided television viewers through some of the biggest racing events of the year including Glorious Goodwood, the Epsom Derby (until 1997) the Cheltenham festival (until 1994) and a total of 50 Grand Nationals, his last being

in 1997. In a television interview at this last Grand National he revealed that his commentary binoculars came from a German submarine! He was knighted in 1997, the only sports broadcaster at the time to be bestowed that honour by the Queen.

At the age of 92, Sir Peter shows no signs of slowing down having just driven all the way to Paris for the Prix de l'Arc de Triomphe, the 65th time he has made the journey - the first being in 1936 when he drove in his new Morris Eight, ceiling-wax red which cost

£100, no small sum in those days. Since retiring from commentating he has not taken the easy-life option and works tirelessly for his Charitable Trust, for which he has raised a staggering £2.6 million for his six specified charities which revolve around the protection of horses and people who work in the industry. He is about to embark on the 14th Annual Award lunch, the award being a Bronze in the shape of Sir Peter's own binoculars sculpted by Janie Beardsall. It bears the name of some of the most renowned and respected people in horseracing including Her Majesty

The Queen, Lester Piggott, Dick Francis and Pat Eddery. This year's award will be taking place at the Dorchester Hotel on 25 November and Sir Peter has overseen the entire arrangements. The 2010 winner is a closely guarded secret. He still writes articles for the press and racing magazines and owns his own racehorse, having had 61 successes with his black and yellow colours in England, France, Ireland and Scotland over a 70 year period.

On banking with Harrods Bank Sir Peter says "The internet was not invented until I was nearly 60 years old so I like old-fashioned banking and service. I enjoy being able to speak to anyone at the bank easily by telephone". Of course, for the staff every phone call is a pleasure just to hear those mellifluous tones which are instantly recognisable.

For more details on Sir Peter's charities please visit:
www.thevoiceofracing.com

The Community Sports Foundation – Become Part of a Sporting Legacy



The Community Sports Foundation is a registered charity which works within communities in the United Kingdom to improve access to sport for children and young adults. They have banked with us for less than a year but their inspiration and dedication to sport in the UK has quickly made them part of the Harrods Bank 'family'.

On banking with Harrods Bank, Joseph Noble (Chief Executive Officer) says "We are delighted to use the services of Harrods Bank who have provided us with incredible support and unrivalled banking services, which in turn, have allowed the Foundation to concentrate on our main objectives and benefit an even greater number of children and young adults."

In the UK obesity in 10 year olds has risen from 10% to 16%, and mental health disorders affect 10% of 10 to 16 year olds*. Some 9% of 10 to 18 year olds have behavioural problems and each one costs society £25,000 per year for treatment†. Only about one third of boys and around a quarter of girls aged 10 to 15 year olds meet Government recommendations for physical activity††.

The Foundation was created to help tackle these alarming trends and to use the power of sport to influence and transform lives and communities for the better. They believe passionately that sport has the power to break down many of the barriers which exist within communities and is a fantastic tool in combating levels of crime, anti social behaviour and rising obesity in children and young adults.

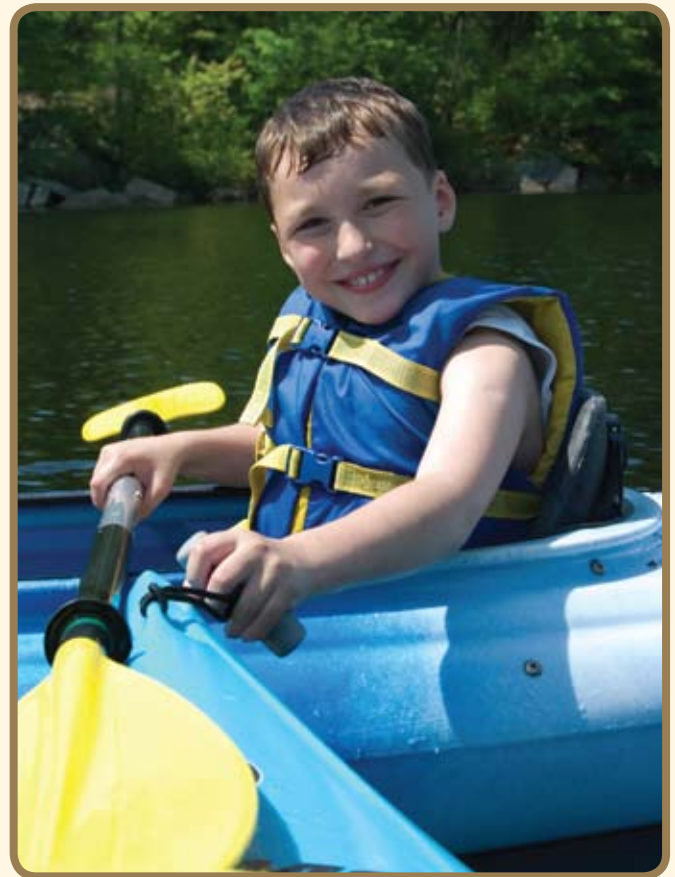
With the help of their generous supporters, sponsors, business

contacts and fundraising efforts, TCSF is able to deploy highly qualified and experienced sports coaches to run 'free to access' afterschool clubs, holiday camps and other unique activities in partnership with local authorities and schools, engaging with the community and offering an invaluable service.

The Foundation is determined to ensure that every child or young adult has the opportunity to take part in some form of sporting or physical activity. It places an importance on improving access for children or young people with learning or physical disabilities, as well as those with mental health issues by giving them the opportunity to heighten their life experience, their social skills, their interaction and their self worth.

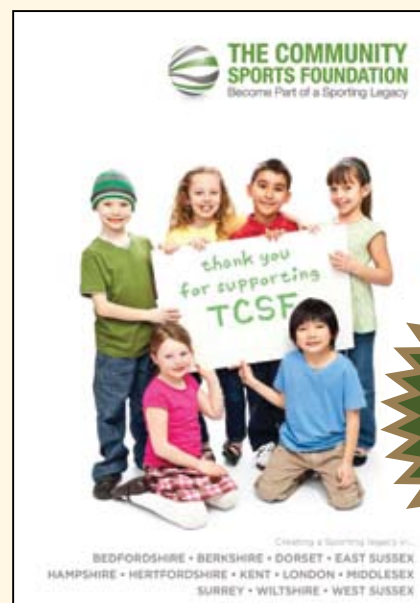
Joseph Noble says "Our unique service allows us to spread our skills to the very sections of society where sporting provision is severely lacking or where the greatest possible impact will be made. The role of sport is all too often overlooked when trying to tackle issues, but the power of sport to bridge gaps and to leave an everlasting impact is clear to see."

Support or sponsorship can be given on a personal or corporate basis. The Foundation would be delighted if customers of the



Harrods Bank 'family' would consider becoming a 'Friend' of the Foundation and in turn 'Become Part of a Sporting Legacy'. For more information

about supporting The Community Sports Foundation please visit www.tcsf.org.uk, email: support@tcsf.org.uk or call 0203 346 3064.



Please see your Accountant or Financial Adviser on how charitable donations using a Gift Aid Declaration can help higher rate tax payers

* Source: Foresight, Government Office for Science, 2007 † Source: Foresight, Government Office for Science, 2008 †† Source: Health Survey for England, 2008

From the General Manager Malcolm McLean

A very warm welcome to our latest newsletter. This edition includes articles on three of our customers; the legendary racing commentator Sir Peter O'Sullivan, entrepreneur Max Game and The Community Sports Foundation. I hope you find their articles of interest.

I also urge you to read the article on the cheque guarantee scheme, which is being phased out in the New Year. For those of you who would like further advice on what this entails, please call your usual contact within the Bank and we will do our best to help.

I would like to express my sincere thanks for the support you gave for my bike ride from London to Paris in aid of the Royal British Legion. As a result of your generosity I raised over £2,500 for the charity. It was a very memorable and enjoyable trip. Over 280 riders took part and we set off from Greenwich Park early on Thursday 2nd September for our four day adventure, with 300 miles of cycling ahead. We were blessed with fine, sunny weather the whole way and arrived in Paris on the Sunday with a rapturous welcome at the Arc de Triomphe. The ride was all the more special for the remembrance ceremonies held at our overnight destinations in France, culminating in a service at the Arc de Triomphe at the Tomb of the Unknown Soldier. It was hard work at times, especially on the hills, but the camaraderie was magnificent and we all kept each other going. Knowing that the oldest rider was 81 made me feel like someone who

had just passed his cycling proficiency test! How did we get home? – by Eurostar of course!

With Christmas and the New Year fast approaching, I would like to wish all of you the compliments of the season and health and happiness in 2011. We look forward to serving you in the year ahead and would be delighted to hear from you if you know anyone who would be interested in banking with us.



Malcolm



Max Game has banked with Harrods Bank for 8 years, and whilst studying at University in 2004 came up with a remarkable idea leading to a very successful business, Bean2Bed™, which he now owns.

Max's invention was a beanbag which (through a patented design) transforms into a bed within seconds. It doesn't actually contain those Polystyrene beans which are uncomfortable and get crushed with use but instead uses a foam filling - similar to memory foam - that moulds to the contours of your body, making it one of the most comfortable items you'll ever sit on. By transforming the beanbag to a bed, the product has great versatility - great for city apartments, children's

playrooms, guest bedrooms; in fact, anywhere where space is at a premium.

When Max launched the product, he was selling in John Lewis stores countrywide within the first 3 weeks. He very quickly needed larger premises and has gone from strength to strength, increasing output year-on-year and even setting up franchises abroad. The factory is in the UK, which allows him to keep a very tight control over quality, as well as an exceptionally short



Meet Max Game a good bean!

manufacturing time within the industry - just 2 days from order to finished article. Max is currently expanding the product range to include matching pet beds and also running trials in the maternity market. He also caters to bespoke designs and has a long list of celebrity clients, including one rumoured to be at No. 10 Downing Street!

Max has shown incredible commercial and business skills and has won numerous awards along the way including Shell's "Young Entrepreneur of the Year," HSBC's "Start-Up Star" and Business Week's "Europe's Top 15 Young Entrepreneurs." He has even had a documentary of his life shown on Channel 4.

He lives in Birmingham with his dog Polo (who is the 'guinea pig' for the forthcoming range of pet beds) and when he is not working he enjoys travelling. He is also a 1st Dan Black Belt in Jiu Jitsu and volunteers to teach

martial arts and self defence to young people twice a week.

Max says on his success "Above all, what gives me the greatest amount of satisfaction is the feedback we get from the thousands of people who use our products. We have a Testimonials section on our website where we invite customers to tell us about the products and the service they have received from Bean2Bed, and it pleases me no end to read through them on a regular basis. We go the extra mile for our customers, much like Harrods Bank, treating them as individuals. If I was to pin our success down to one factor, it would be this - delight your customers, not just make them happy. We often send flowers and chocolates to our previous customers for no reason, other than to just say 'thanks' for helping us get where we are. It's so unexpected to them, the impact it has is just superb."



On banking with Harrods Bank Max says "I have always found my contact with Harrods Bank an incredibly pleasant experience. I don't have to dial an 0870 number, then wait in a queue to get through to someone; my calls are always

answered within a matter of seconds. The staff are always helpful and very friendly, and seem to take a great deal of pride in their work."

For further details please visit: www.Bean2Bed.com



Beanbag 2 Bed in 30 Seconds!!!



Bean2Bed.com

An innovative idea for Christmas Gifts

If you are stuck for ideas of what to buy for the 'Man or Woman that has everything' this Christmas, then think about an original gift that will last them a lifetime. A bar of Gold Bullion!

The bars come in all sizes from as little as 1g to 12.5kg and prices ranging from £39 to £355,000*. The bars are exclusive to Harrods Bank, provided by one of the world's most prestigious gold refineries, PAMP S.A. and consist of brand new 999.9 fine gold. We also sell a selection of legal tender bullion coins which can also make attractive and unusual gifts.

PAMP S.A. have also produced a set of 12 coins in pure silver honouring the classic Christmas song "The Twelve Days of Christmas" depicting each verse in exceptional high relief. We

also have, new to our collection, a commemorative set of 3 pure gold coins from the Royal Mint commemorating the London Olympic Games in 2012. These would make beautiful and thoughtful Christmas gifts.

Gold Bullion can only be purchased during the hours of 10am to 5pm Monday to Friday, however the coin collections can be purchased during the same hours and on Saturdays.

For more information please call **020 7225 6789** or email: gold@harrods.com



The Countdown has begun!



The year long countdown to the closure of the UK domestic Cheque Guarantee Card System began on 30 June 2010. This means after June 30 2011 it will no longer be possible to guarantee a cheque using a plastic card. If you still use your Cheque Guarantee Card or you are a business that accepts cheques backed by a cheque card, please visit www.ukpayments.org.uk for some useful factsheets with further information.

During the first quarter of 2011 we plan to re-issue all existing Harrods Bank VISA debit cards. The new card will no longer bear the Cheque Guarantee hologram and will therefore no longer be a Cheque Guarantee Card.

Using your Harrods Bank VISA debit card

Please note: we have recently increased security on your Harrods Bank VISA debit card.

If you present your card to a merchant who uses a CHIP terminal – the transaction will only be accepted if you use your PIN. So, if the merchant tries to ‘swipe’ the card through the reader instead and requests you to sign for the transaction – the transaction will NOT be accepted.

Some customers have experienced ‘declined transactions’ where retailers have attempted to ‘swipe’ the card – so please be aware.

Where a CHIP terminal is not used, for example in a ‘card not present’ situation via telephone or internet – these transactions will be accepted and processed as they were before.

If you do not know your PIN please contact our Customer Relationship Team who will be happy to arrange for a PIN reminder to be sent to you.

Key banking services

High Value Current Account

- ◆ Instant access, interest paid on balances of £2,500 and above on a tiered rate basis
- ◆ Monthly statements, cheque book and VISA debit card
- ◆ Free of service charge if account has a minimum agreed average credit balance

High Value Deposit Account

- ◆ Competitive interest rates on sums of £5,000 and above, with the option of a monthly income.
- ◆ Thirty five days’ notice required for withdrawals

High Value Capital Account

- ◆ Enhanced interest rates in return for 90 days’ notice of withdrawal on sums of £10,000 and above

Harrods Bank Debit Card

- ◆ CHIP & PIN functionality
- ◆ Guarantees cheques up to £100 or £250
- ◆ Uses worldwide VISA network
- ◆ Withdraw cash up to £250 in any one day using a cash dispenser displaying the VISA sign

Foreign currency and travellers’ cheques

- ◆ Our exchange rates are competitive and our clients pay no commission on foreign currency transactions
- ◆ Our home delivery service provides UK clients with currency or travellers’ cheques within three working days for a delivery charge of £7.50 (same-day delivery by arrangement)

Overdrafts and personal loans

Direct debits and standing orders

Mortgages, bridging loans and property finance

- ◆ Details are available on request

Children’s Savings Account

- ◆ Details are available on request

Personal code word identification to facilitate telephone banking

From time to time we may contact you about services which we believe to be of interest to you. If you would prefer not to receive such information, please tick the box and return this coupon with your name and address to Harrods Bank.

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