

# 'Hanging out' with... Carinthia West

Throughout her career as a model, actress and journalist, Carinthia West, 59, has always had her camera by her side, capturing carefree moments for her bulging scrapbooks. She herself has been photographed by such greats as Lord Lichfield, Mario Testino and David Bailey in her modelling heyday. Carinthia has brought her own debut exhibition of photographic works, entitled 'Hanging Out', to the Midlands, the Isle of Wight and London.

The daughter of General Sir Michael and Lady West, who founded the Quay Arts Centre on the Isle of Wight, Carinthia's life has been extraordinary. Brought up by art-loving, generous parents, she was discovered standing at a bus stop in King's Road by Beatles photographer Robert Whitaker at the age of 17 and his shots kick started her modelling career. In addition, Whitaker, whose flatmate was Eric Clapton, helped to open a door to a world filled with icons such as Mick Jagger, Ronnie Wood,

Helen Mirren and David Bowie, all of whom were personal friends by the Mid 70's.

In 1970 Carinthia (named after the Austrian province in which she was born) was given her first acting role, playing a small part in John Cassavetes' "Husbands". Later she became a journalist, interviewing celebrities for Marie Claire, Tatler and Harper's Bazaar. 'My pictures are probably no different from those of a lot of people around at the time', she says. 'In fact I look at some old pictures of a Rolling

Stones concert and think, "I was just to the left of that shot". At the time I was just living my life but I can now see that it was something quite remarkable.' With her trusty SLR at her side, she snapped away, accumulating thousands of candid and relaxed shots. Her friends trusted her implicitly and that is evident in the shots chosen for her debut exhibition. Each one is packed with personality and evokes that warm feeling you experience when relaxing with your favourite friends. Now

photography lovers can see for themselves the evocative pictures, when the exhibition travels to St Paul's Gallery in Birmingham on 11 November 2011.

On banking with Harrods Bank Carinthia says "I need a bank where I can speak to someone easily on the telephone as I am constantly travelling around. Everyone at the bank knows me and I have an excellent relationship with my Account Manager. It is always a pleasure to do business with Harrods Bank"

Some prints as limited editions will be for sale through the gallery – for more details on the 'Hanging Out' exhibition visit [www.stpaulsgallery.com](http://www.stpaulsgallery.com)



# Olympic coin collections

The Bank has a limited stock of the official Royal Mint Commemorative Coins paying homage to the heritage of Britain and celebrating London 2012.

The Celebration of Britain Silver Series captures the Mind, Body and Spirit of the nation and the collection of 18 coins is divided into three series – The Mind, The Body and the Spirit. We are currently offering the Mind Series which comprises 6 proof quality silver coins with designs by Shane Greeves depicting Stonehenge, Big Ben, The Angel of the North, the Flying Scotsman, the Globe Theatre and Sir Isaac Newton. Each coin has an informative and illustrated storycard and is presented in an elegant wooden box. The Queen's portrait by Ian Rank-Broadley appears on the obverse of each coin.

Gold coins have been a key part of previous Olympic coin programmes and The Gold Series: Faster is the only collection of UK gold coins to feature the iconic Olympic Rings and is part of the celebration of the 30th Olympiad. Faster, representing the aspiration of Olympic athletes, is the first of three gold coin sets (the remaining two sets Higher and Stronger are not available until later this year and 2012) and we are delighted to be able to offer this Limited Edition



collection to our customers. The collection comprises three 22 carat gold coins, Neptune - God of the Sea, Mercury - God of Speed and Diana - Goddess of Hunting designed by British sculptor John Bergdahl.

Alternatively, we offer a single presentation coin which is Neptune. Again, all collections come in a beautiful presentation box.

As stocks are limited please do not hesitate to contact us to find out any further information on 020 7225 6789 or email [gold@harrods.com](mailto:gold@harrods.com)



## From the General Manager Malcolm McLean

**Much has changed since our last newsletter, but one vital element of the economy remains firmly stuck – Base Rate! This is good news for borrowers and will help the economy's recovery, at least in the short term, but it is not good news for depositors, particularly when inflation is heading higher. Finding an attractive, inflation adjusted yield is very difficult, unless a high degree of risk is accepted.**

Alternative investments are much in vogue and one that stands out is gold – despite the absence of any yield! Our sales of gold bars and coins have leapt in line with the price of the precious metal and on fears of inflation and currency devaluation. Acknowledging the growing popularity of gold for investors, I wanted to say that having visited our refiners, PAMP, in Switzerland to see their operation at first hand, I am very confident of the service we offer to customers through Harrods Gold Bullion. We chose PAMP as our suppliers because of their very strong reputation for quality, reliability and service. Having seen their production process from start to finish, a fascinating experience in itself, I believe that our Gold Bullion service offers the highest backing, through a combination of the quality values of both Harrods and PAMP (Harrods Bank is not authorised to give investment advice relating to investment gold and potential buyers should consult with their financial, legal, tax and accounting advisers).

I am also pleased to welcome to the Management Team David Stewart, Suresh Kumar and Wynn Roberts all of whom you will be able to learn more about in our next newsletter.

I hope you enjoy the contributions from our featured customers and, as ever, I must thank all of you for your continued support.

Finally, after last year's successful ride from London to Paris, I have decided (bravely!) to have another 'crack' this September, again in aid of the Royal British Legion. Any support for this cause would be greatly appreciated and a sponsorship form is enclosed should you wish to contribute.



## GOLD BULLION UPDATE

We are pleased to announce that, as well as on weekdays from 10am to 5pm, we are now able to sell Gold Bullion on Saturdays between 10am and 5pm up to a maximum value of £5000 (no maximum value on weekdays). Please call the Bank on 020 7225 6789, email [gold@harrods.com](mailto:gold@harrods.com) or visit [www.harrods.com/goldbullion](http://www.harrods.com/goldbullion) for further information.

# Did you win London 2012 Olympic Games Tickets?

Many of you will have received a flyer with your statement letting you know about your chance to win tickets to the London 2012 games by simply using your Harrods Bank VISA Debit card. Entry was simple by just entering details of your purchases online at [visa.co.uk](http://visa.co.uk). We hope that you took advantage of this great opportunity and would be delighted to hear if any of our Harrods Bank customers have won any tickets or prepaid Visa cards!



## Cheque Guarantee Card scheme comes to an end



On 30 June 2011 the Cheque Guarantee Card scheme is finally closed. As we issue renewal Harrods Bank Debit cards from May onwards you will note that your new card does not carry the Cheque Guarantee hologram on the back. All customers will require a replacement card with the hologram removed and this will be phased throughout the next few months. Your new debit card should be posted to you shortly and we ask that when you receive it you promptly sign and return the receipt slip to enable us to activate the new card as soon as possible.

## Eric Phillips wins top Award!



*Eric with his wife and daughter*

Many of you will have spoken to, or met Eric Phillips, one of our senior staff members, and we were delighted to hear he has won two Awards recently at the Luton Sports Awards 2011.

At an awards dinner he was presented with the "Sports Coach of the Year" award and the "Service for Sport" award by Dr Greg Whyte (a modern pentathlete well known for training David Walliams to swim the Channel for Sports Relief).

Eric has been a coach at the Salto Gymnastic Club in Luton for 30 years. His dedication to the sport started when he took his daughter to lessons and was asked to "help out". This inspired Eric to qualify as a club coach teaching Women's Artistic Gymnastics (beam, bars, vault and floor) from

ages 8 to 18. He has become a specialist in "tumbling" and has coached to National title levels. Two of his pupils have won 4 National titles between them in 2010 and are currently the male and female under 13 British Tumbling Champions and British School Champions. Eric dedicates 2 evenings every week to his coaching and is often at his club most Saturdays.

We are delighted that his expertise and long service to the sport have been recognised and we wish him well with his ongoing training and coaching.

# Butler's Antiques, a natural fit with Harrods Bank

In the world of antiques, there is no picking up the telephone and ordering 50,000 widgets from a supplier; every item of stock is personally selected by the owner of the business. This is because every antique is unique, having been made before the machine age. So when it comes to banking, the antiques dealer prefers a unique service, where the manager is able to exercise his judgement, because he or she understands their client's business and its needs, and is entrusted with executive decisions. Butler's Antiques and Harrods Bank are a natural fit.



Robin Butler, the principal of Butler's antiques, joined his family business in 1963, and has never considered another business, which is more a way of life. He was elected to the British Antique Dealers' Association in 1970, and was asked to write The Arthur Negus Guide to English Furniture in 1976, which became a best-seller. Having lived previously in the West-country, he moved to East Anglia in 2001 with his wife, Carol - currently President of the Federation of Image Professionals International.

For many years Robin has given lectures and presentations in Britain and the USA to specialist

societies, collectors' groups, and institutions, and has appeared as an expert on the 'Antiques Roadshow', 'Arthur Negus Enjoys', and 'Collectors' Lot' television programmes, and has even written specialist questions for 'Mastermind'!

In 1978, Robin held the first commercial exhibition of antique wine accessories - decanters, corkscrews, wine labels, coasters, and so on. Subsequently, he wrote The Book of Wine Antiques, followed by several long entries in The Oxford Companion to Wine.

Robin's interest in antique wine accessories goes back 35 years,

and his business has evolved to become unique in the antiques world. For the past 10 years, he has only dealt in fine antique wine accessories, and today he is a world leader in this niche market, catering as much for the wine connoisseur as the antiques collector. His 4th and most recent book - "Great British Wine Accessories 1550 - 1900", has a dedicated website [www.gbwa.co.uk](http://www.gbwa.co.uk), and has received excellent reviews.

If you would like to know more please visit Butler's Antiques website - [www.butlersantiques.com](http://www.butlersantiques.com) - the perfect starting point for anyone whose interest is wine, or antiques used in its enjoyment.

# Meet Desmond Tang – A real Superstar!

Desmond Tang has banked with Harrods Bank for several years and brings a touch of Oriental Cuisine to our Harrods Bank family. Desmond owns and runs two restaurants – Superstar, in the heart of China Town and The China Garden in Swiss Cottage. He lives with his wife Mei and they have 3 children.

Desmond arrived in the UK from his native Hong Kong in 1976 at the tender age of 16. He continued his schooling in London and when he left school he got a job working in the kitchen of a Chinese restaurant. He quickly learnt the art of oriental cooking from the chefs and developed a natural flair for Chinese cuisine specialising in seafood and crispy duck.

Desmond opened The China Garden in Swiss Cottage in 1993. This 150 seater restaurant has Karaoke rooms for hire for private parties and they sometimes show big sporting events on large TV screens. The restaurant is always lively and

busy. In 2003 Desmond was able to move to the heart of China Town and opened Superstar in Lisle Street. This is a large restaurant seating up to 150 with 3 separate function rooms for private hire, including Karaoke facilities. China Town celebrates huge festivals such as Chinese New Year in February and The Chinese Mid Autumn Festival in September and Desmond and his team always join in with the celebrations, dancing and music.

On banking with Harrods Bank Desmond says "As a busy restaurant owner constantly travelling between my two restaurants I need



a bank I can contact whilst I am 'on the go'. It is so easy to speak to the helpful staff, who always answer my calls efficiently and quickly."

Desmond has very generously offered our customers a 20% discount in either of his restaurants – please see the coupon below.

**20% OFF  
SPECIAL OFFER**

## A SPECIAL OFFER FOR HB ACCOUNT READERS ONLY

20% off total food and drink bill at the China Garden or Superstar Restaurants (1 offer per customer)

Name:

Email:

Please present this coupon to your server at the beginning of the meal.  
Offer valid until 31/07/2011

For more information about China Garden: [www.londonchinagarden.com](http://www.londonchinagarden.com) Tel: 0207 722 9552  
Superstar: 17 Lisle Street, Leicester Square WC2H 7BE Tel: 0207 287 3822

## Important information about compensation arrangements

Customers of Harrods Bank are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up

to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank including their share of

any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please contact Harrods Bank Limited, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or telephone 020 7892 7300 or 0800 678 1100.



# Using an ATM (cash machine) safely

**There are different types of 'scams' associated with Cash machine fraud.**

One recently reported example is where victims' cards were electronically skimmed as they were put into a cash machine, with the PINs recorded by a miniature pinhole camera that filmed the keypad. Fake magnetic stripe cards were then created for use overseas in countries where Chip & PIN functionality is not yet used. Cash machines are generally very safe but there are some very simple steps cardholders can take to make them safer still:

**Protect your PIN**

- The simplest step of all to minimise the chances of falling victim to fraud is to shield the keypad when you enter your PIN. This will protect your PIN from a shoulder-surfer, and also if a criminal has set up a hidden camera that is filming the keypad.

**Choosing a Cash Machine**

- Be aware of others around you. If someone close to the cash machine is behaving suspiciously, or makes you feel uncomfortable, go to another machine.

- If you suspect that a skimming device has been attached to a cash machine, inform staff within the bank or, if this is not possible, inform the police.

**Using a cash machine**

- Be aware of your surroundings. If someone starts crowding or watching you, cancel the transaction, preferably before you've entered your PIN, and go to another machine.
- Stand close to the cash machine and always shield the keypad effectively, for example by using your free hand, to avoid anyone seeing you enter your PIN.
- If your card gets jammed or retained by the machine report this as soon as possible to your card issuer.

**Leaving a cash machine**

- Discreetly put your money and card away before leaving the cash machine.

Anyone with details about those responsible for cash machine crime – such as card skimming or even physical attacks on the machine itself – can call Crimestoppers on 0800 555 111, where they can report information completely anonymously.

## 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
- ◆ 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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