

## Company directory

**Adams:** Adams Childrenswear Limited; retailer of children's clothing; *parent company:* Adams Childrenswear Group Limited (private).

**Arg Card Services:** Arg Card Services Limited, part of the Argos Retail Group including Argos and Homebase, and a subsidiary of GUS plc, a retail and business services group. Arg Card Services provides store cards for Argos and Homebase.

**Allders:** Allders Limited (in liquidation); department stores; *parent company* Scarlett Retail Group Limited.

**Arcadia:** Arcadia Group Limited; fashion retailer; includes Burton Retail Ltd, Dorothy Perkins Retail Ltd, Evans Ltd, Top Shop/Top Man Ltd, Miss Selfridge Retail Ltd, Outfit Retail Ltd, Redcastle Ltd, Zoom.co.uk, Wallis Retail Ltd, Stancepower Ltd; *parent company:* Taveta Investments Limited.

**Argos:** see **Arg Card Services**.

**ASDA:** a supermarket chain; Asda Group Limited, a subsidiary of Wal-Mart Stores Inc.

**Austin Reed:** Austin Reed Group plc; a specialist retailer and licensor of business and leisure clothing for men and women. The Group includes Austin Reed Limited, Country Casuals Limited (trading as 'CC'), Austin Reed Credit Services Limited, and Arg (Finance) Limited.

**B&Q:** B&Q plc; the largest do-it-yourself retailer in Europe; *parent company:* Kingfisher plc.

**Barclaycard:** a cluster of strategic business units within Barclays Bank plc; one strategic business unit, Barclaycard Partnerships, focuses on relations with retailers and other partners. **Clydesdale Financial Services** (acquired 2003) is within this business unit.

**Bhs:** Bhs Limited; home and fashion retailer; *parent company:* Bhs Group Limited.

**Black Horse:** Black Horse Retail Finance, a business unit within the Asset Finance division of Lloyds TSB Group plc (Lloyds).

**Capital One:** a licensed UK bank, specialising in provision of credit cards; originally a division of the US Signet Bank; listed on New York Stock Exchange 1994; entered UK market 1996.

**Citi Cards;** a brand name within Citigroup, a US financial services company.

**Cetelem:** Halifax Cetelem Credit Limited, a 50/50 joint venture between Halifax plc (now part of HBOS plc) and Cetelem SA, a European retail finance company owned by BNP Paribas.

**Clydesdale:** Clydesdale Financial Services Limited, a subsidiary of Barclays Bank plc (Barclays); see **Barclaycard**.

**Comet:** Comet Group plc; retailer of domestic electrical goods and furniture; *parent company:* Kesa Electricals plc.

**Creation:** Creation Financial Services Limited, a subsidiary of Groupe Cofinoga, a leading issuer of store cards in France. Groupe Cofinoga is owned jointly by BNP Paribas and Galleries Lafayette Group.

**Debenhams:** Debenhams Retail plc; department stores; *parent company:* Debenhams Limited.

**Etam:** Etam Public Limited Company; retailer of women's and girls' clothing, footwear and accessories. (acquired by Arcadia Group Limited in April, 2005, and name changed to Matte plc).

**Experian:** Experian Limited; provider of information and customer relationship management services; *parent company:* GUS plc.

**Fortnum & Mason:** Fortnum and Mason plc; retailer of food and food-related products; *parent company:* Wittington Investments Ltd.

**GECF:** General Electric Consumer Finance UK, part of the global consumer finance division of General Electric Company (General Electric), a US-based diversified industrial company. GECF trades through GE Capital Bank Limited, a subsidiary of GE Capital Services Limited and whose ultimate parent is General Electric.

**Habitat:** Habitat UK Limited; retailer of furniture and home furnishing products; *parent company:* Habitat Holding BV.

**Harrods:** Harrods (UK) Limited; department store; *parent company:* Harrods Holding Ltd. (ultimate parent undertaking: Alfayed Investment and Trust PVT, based in Bermuda).

**Harvey Nichols:** Harvey Nichols Group Limited; retailer of clothing, perfume and cosmetics, home accessories and food; and restaurant operator; *parent company:* Broad Gain (UK) Ltd (an indirect subsidiary of Dickson Investment Holding Corporation).

**House of Fraser:** House of Fraser (Stores) Limited; department stores; *parent company:* House of Fraser plc.

**HSBC:** HSBC Group; includes HSBC Bank plc and HFC Bank Limited.

**Ikano:** Ikano Financial Services Limited, part of the Ikano SA Group, which operates a number of financial services companies in Europe; *ultimate parent company:* Ikano Holding SA, based in Luxembourg.

**Ikea:** home furnishing stores; *parent company:* IKEA Limited (UK Holding and Retail).

**JLP:** John Lewis Partnership, the UK retailer and until 2003 the provider of the John Lewis store card.

**Kwik-Fit:** Kwik-Fit GB Limited; operator of centres for car parts, repairs and servicing); *parent company:* Kwik-Fit Group (owned by CVC Capital Partners).

**Laura Ashley:** Laura Ashley Limited; retailer of own-branded clothing, accessories and home furnishings; *parent company:* Laura Ashley Holdings plc.

**Liberty:** Liberty plc; retailer of home and fashion products; *parent company:* Retail Stores plc (AIM-listed).

**M&SFS:** Marks and Spencer Financial Services plc, a subsidiary of Marks and Spencer plc (Marks & Spencer), and the issuer of the Marks & Spencer store card. Bought by HSBC in 2004 as part of its acquisition of M&S Money.

**MBNA:** MBNA Europe Bank; wholly-owned subsidiary of MBNA America Bank NA, owned by MBNA Corporation.

**Monsoon:** Monsoon Accessorize Limited; retailer of clothing and fashion accessories; *parent company:* Monsoon plc (AIM-listed).

**Mothercare:** Mothercare UK Limited; specialist retailer of products for expectant and new mothers, babies and pre-school children; *parent company:* Mothercare plc.

**New Look:** New Look Retailers Limited.; fashion clothing and accessories retailer; *parent company:* Trinitybrook plc.

**Oasis:** Oasis Stores Limited.; producer and seller of women's fashion clothing; *parent company:* Mosaic Fashions HF.

**Pinnacle:** Pinnacle Insurance plc; a specialist creditor insurance provider; *parent company:* Cardiff Pinnacle Insurance Holdings plc (ultimate parent undertaking: BNP Paribas SA).

**Principles:** Principles Retail Limited; parent company: Rubicon Retail Limited (see **Rubicon**).

**River Island:** River Island Clothing Co. Limited; men's and women's clothing and footwear; *parent company:* Lewis Trust Group Limited.

**Rubicon:** Rubicon Retail Limited; retailer of fashion clothing; 100 per cent management owned; owns Warehouse Fashion Ltd, Principles Retail Limited and Rubicon Card Services Limited.

**Selfridges:** Selfridges & Co. Limited; department stores; *parent company:* Selfridges Holdings Limited (ultimate parent undertaking: Wittington Investments Limited., incorporated in Canada).

**Scottish Hydro:** Scottish Hydro Electric; generator and supplier of electricity, gas and telecommunications in northern Scotland; part of Scottish and Southern Energy plc.

**St. Andrews:** St Andrew's Insurance plc; part of the St. Andrew's Group, a company within the HBOS group, a UK financial services provider.

**Style:** Style Financial Services Limited (Style), a part of the Retail Direct division of The Royal Bank of Scotland Group (RBSG).

**Warehouse:** Warehouse Fashion Limited; owned by Rubicon Retail Limited. (see **Rubicon**).