

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.

B&Q: B&Q plc; the largest DIY retailer in Europe; *parent company:* Kingfisher plc.

Barclaycard: a cluster of strategic business units (sbu) 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: provider of information and customer relationship management services; *parent company:* GUS plc.

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

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

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

Pinnacle: Pinnacle Insurance plc; a specialist creditor insurance provider; *parent company:* Cardif 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.Ltd; men's and women's clothing and footwear; *parent company:* Lewis Trust Group Ltd.

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

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 Ltd.; owned by Rubicon Retail Limited. (see **Rubicon**).