

Nicola James tottered out of the nightclub and turned around to kiss the man who had bought her two bottles of champagne and three brandy and Cokes and who unless he did something terribly wrong in the next thirty minutes was the man she would probably wake up with. His name was Philip and he owned two factories in China that made cheap toys that he said were sold by every department store in London. He also said that he had a Ferrari that he'd parked in a nearby car park. Nicola hadn't seen the factories or the Ferrari but she had seen the wad of fifty pounds notes in his wallet and the black American Express card he'd used to pay his bill and that was all the incentive she needed to accept his invitation to have a nightcap back at his place. 'All right, darling?' he asked in a gravelly Essex accent as he slipped his hands around her waist.

She kissed him on the cheek and then bit him playfully on the lobe of the ear. 'I'm going to lick you all over,' she promised.

'Let's get a cab,' said Philip. 'I'm too drunk to drive.'

She pouted. 'I want to see your Ferrari,' she said. Her pout was one of her best features, she knew. Her pout almost always got her what she wanted. It had done ever since she was eight years old. She hadn't met a man yet that she couldn't twist around her little finger.

'Too much bubbly,' said Philip. He burped to prove his point.

Nicola slipped her arm through his and rubbed

her breast against his arm. 'Come on, I've never given a blow job in a Ferrari before.'

'You're terrible,' laughed Philip.

'No I'm not, I'm pretty bloody amazing, actually.' She licked her upper lip suggestively.

Philip shook his head, still laughing. 'Okay, you've talked me into it,' he said.

He kissed her and then they walked along the pavement. It was Friday night and Soho was buzzing, the pavements filled with the overspill from the area's pubs and bars. Five Elvis impersonators walked towards them, arms linked, their plastic wigs glistening in the street lights, the jewels on their white stage suits winking like stars as they hummed 'Return To Sender'. Nicola was feeling light-headed and it wasn't just from the effects of all the alcohol that she'd drunk. She really liked Philip. He was good-looking, he had a fit body, a great sense of humour, and he was rich. If there really was a Ferrari parked in the car park then she might well decide that he was the one. 'You're not married, are you?' she asked.

'No, darling, young, free and single,' he said, patting her on the backside.

Nicola's left heel gave way and she lurched to the side. Philip grabbed her around the waist as she cursed. She took off her broken shoe and glared at it. 'Bloody Gucci,' she said.

Philip took it off her. 'Looks like a knock-off,' he said.

'Cost me two hundred quid they did,' said Nicola. She threw the shoe into the gutter. Two men kissing in a doorway broke off to glare at her and she blew them a kiss.

'You can get it repaired,' said Philip.

'Bollocks to that,' said Nicola. She took the other shoe off and tossed it down the road.

'Come on, give me a ride.' She kissed him, and ran her hand down between his legs, laughing when she felt him grow hard. 'Turn around, tonight you're my trusty steed.' Philip did as he was told and Nicola jumped up onto his back and wrapped her arms around his neck. 'Giddy up,' she said, and gripped him with her thighs.

Philip laughed and staggered unsteadily down the road. A small saloon drove by slowly and five young men wearing baseball caps sneered at them. 'Come with us, darling,' shouted the driver. 'We'll give you a real lift.'

'He's got a Ferrari!' shouted Nicola.

'Yeah, and I've got a dick like King Kong,' laughed the driver. He stamped on the accelerator and the car shot down the street.

'Arsehole!' screamed Nicola.

'Leave it, babe,' said Philip. He was panting from the effort of carrying her.

Nicola snuggled against his neck and sighed. 'I am so horny,' she said. Actually she felt a bit queasy. She had been drinking tequila shots with her friend Becky before they went to the nightclub. She frowned as she realised that she hadn't seen Becky for at least an hour. The last time she'd seen her friend she was staggering towards the toilets, her hand cupped over her mouth. 'Did you see Becky?' she asked.

'Who?' asked Philip. Ahead of them was a grey Mercedes, parked in front of a print shop. The air inside the car was shimmering as if it was filled with steam. 'Look at that, will you,' he said, stopping.

'Giddy up!' shouted Nicola.

'Look at the car there,' said Philip. 'There's something wrong.'

Nicola looked at the car he was pointing to and tried to focus. 'What?' she said.

'Inside,' he said. 'It's all blurry.'

Nicola laughed. 'It's what?'

'Blurry,' said Philip. 'Inside. Look.' He lowered her to the pavement.

Philip peered at the car and stepped forward, frowning. Through the rear window he could see something red. As he got closer he could see plastic petrol containers.

'I can smell petrol,' said Nicola. 'Can you?'

Philip took another step towards the Mercedes. There were three blue propane gas cylinders in the back, wedged between the plastic petrol containers and the front seats. Philip sniffed. Nicola was right, there was a strong smell of petrol.

'Philip, don't go near it,' said Nicola. 'Let's go. Come on.'

Stuck between two of the containers was a mobile phone. As Philip started to back away from the car the phone's display glowed. A fraction of a second later the car exploded in a ball of flame.

The blast hit him full on and blew him backwards. Nicola had turned to run and the blast knocked her off her feet. Philip lay on his back, gasping for breath. His face was burned and his ears were ringing and he could smell scorched hair. He patted his chest gingerly, sure that he was bleeding, but there was no blood. He sat up. He worked his jaw, trying to clear his ears, but they continued to ring. He slowly got to his feet. He was shaking from shock, but he was alive.

Nicola was lying face down a few feet away and he hurried over to her. 'Are you okay, babe?' he asked.

'What happened?' she said. She rolled over. Her face was grazed where she'd hit the pavement but other than that she didn't appear to be injured. Philip helped Nicola to her feet and he hugged her. 'I can't believe it,' he gasped. His whole body was trembling.

Nicola laughed, close to hysteria. 'This is going to be one hell of a story to tell our grandchildren.'

Philip laughed, too. In the distance he could hear the sirens of the emergency services, heading their way. 'We were that close to a car bomb,' he said. 'I was sure that we were dead. The flash, did you see it?'

'I felt it,' she said. She put her hand up to her cheek, touched it gingerly, and then looked at the blood on her fingertips. 'We were lucky.'

The two men who had been kissing each other were running full pelt down the road, their trainers slapping on the tarmac.

'We should get away from here,' said Philip. He put his arm around her and they started walking down the road, following the crowds. Two uniformed policeman were shouting and pointing down the road towards Oxford Street, telling people to move away from the still-burning wreckage. High overhead hovered a police helicopter, scanning the area with the searchlight.

'Who did you think did it?' she asked.

‘The bloody Muslims, who do you think,’ said Philip. ‘Bastards.’

Three young men with shaved heads wearing England football shirts hurried past them, cursing and swearing. One of them was holding a can of lager and he drank from it as he jogged down the road. He stopped next to Philip and Nicola. ‘Are you guys okay?’ he asked in a near-impenetrable Newcastle accent.

‘Just winded,’ said Philip.

‘We were right next to it when it went off,’ said Nicola.

‘You’re sure you’re okay?’ said the guy. ‘We’ve got a car down the road, we can take to the hospital if you want.’

‘We’re fine,’ said Philip. ‘Really.’

The man nodded and then hurried after his friends.

‘You think it was al-Qaeda?’ Nicola asked Philip.

‘Who else would it be?’ he replied. ‘Come on, let’s get a taxi.’

‘What about your Ferrari?’

Philip grimaced. ‘Darling, I’m pissed and I’ve just survived a car bomb. I ain’t driving anywhere. We’re getting a taxi.’ He reached for her hand. As his fingers touched her the Mercedes they were standing next to exploded. Shards of metal and glass ripped through Philip and Nicola, killing them instantly. The deadly shrapnel injured another twelve people. Shop and office windows along the whole length of the road were shattered and broken glass showered the pavements with the sound of wind chimes. Dozens of car alarms went off and those pedestrians who hadn’t been knocked unconscious by the explosion started running down the street, crying and screaming.

* * *

Owen Crompton wanted a cigarette but smoking wasn’t allowed in the bank and he knew that the two men sitting on the other side of his desk wouldn’t allow him to go outside for a smoke. ‘I don’t think I can go though with this,’ he said.

‘You’ll be fine,’ said the younger of the two men. ‘It’ll soon be over.’

Crompton’s mouth was so dry that swallowing was painful. There was a bottle of Evian water on his desk that was reserved for customers but he poured himself a glass and gulped it down. He twisted around to look at the bank of CCTV monitors behind him. There were four, each showing a different view of the banking hall on the floor below.

The older of the two men looked at the clock on the wall. ‘It’s time,’ he said.

Crompton pressed the buzzer on the intercom on his desk. ‘Jean, can you send Sandra in, please.’

‘Will do, Mr Crompton,’ said his assistant. Crompton settled back in his chair and tapped his fingers on the desk, avoiding the stares of the two men sitting opposite him. He took another drink of water and looked up at the wall clock. Time seemed to have slowed to a crawl. Sandra Ford knocked on Crompton’s door and opened it before he had the chance to say anything. Crompton’s door was usually open but the men with him had insisted that it stay closed. She was wearing a short grey skirt showing off her shapely legs and a pale blue blouse. Her bank ID was hanging around her neck, the chain nestling between her breasts. Ford was one of the prettier employees at the bank, but she had been promoted to deputy manager on the back of her first class degree in Economics and her knack of managing people rather than on her looks. Crompton had no doubt that within a couple of years she would be in charge of her own branch.

‘Sandra, these two gentlemen are with the Metropolitan Police’s robbery squad,’ he said.

‘The Sweeney?’ asked Ford brightly. ‘How exciting.’

The younger of the two men grinned as he flashed his warrant card. 'We try not to call ourselves that these days,' he said. 'People get the wrong idea. We're still the Flying Squad but we've lost the sheepskin jackets and the shoot-outs.'

'More's the pity,' said his companion. He showed her his warrant card. 'I'm Inspector Michael Franklin. My colleague is Detective Sergeant David Brewerton.'

'They're here about a robbery, Sandra,' said Crompton.

'I hadn't heard about any robbery,' said Ford, frowning.

'It hasn't happened yet,' said Franklin, putting his warrant card away. 'That's why we're here. A gang have been casing this bank for the past two weeks and the intelligence we have is that they are going to move in today.'

Ford's jaw dropped. 'Wow,' she said. She looked over at Crompton. 'But if they have checked the branch they must know that we have the full range of security measures, bullet-proof glass, hidden alarms...'

Franklin held up a hand to silence her and he smiled apologetically. 'This is a highly professional team, Miss Ford,' he said. 'They have assault rifles with armour-piercing ammunition and they have explosives.'

'My God, they sound like an army!'

'Ex-army,' said Brewerton. 'They all served in Iraq. A couple of years ago they were being shot at in Basra, now they're the ones doing the shooting.'

'They robbed a bank in Glasgow last month and we believe they intend to hit this branch this morning,' said Franklin.

'Head office has asked that we co-operate fully with the police and that we do everything they say,' said Crompton.

'Absolutely,' said Ford. 'But obviously the safety of our customers and staff is paramount.'

'That goes without saying,' said Crompton.

'The best way of ensuring that nobody is hurt is to do exactly what the robbers ask,' said Franklin. He leaned forward conspiratorially. 'Between you and me, Miss Ford, we have a man undercover in the gang. That's how we know that they are planning to hit this branch today. He's a very experienced officer and he'll be doing everything he can to make sure that no one gets hurt.'

'So you'll catch them in the act, is that the plan?' asked Ford.

Franklin chuckled. 'As my colleague said, we try to avoid shoot-outs these days,' he said. 'No, we know where they'll be heading and we'll have them under surveillance every step of the way. When we know we can scoop them up without anyone getting hurt, we'll move in.'

'What about dye packs and such?' asked Ford.

'Nothing like that, Sandra,' said Crompton. 'Nothing that will slow them down or get them annoyed.'

'All you have to do is to follow the instructions they give,' said Franklin. 'Try not to anticipate anything because that will tip them off that something's wrong. Just do exactly as they say, give them what they ask for and let them get out as quickly as possible. Our men will do the rest.'

Ford's eyes were wide. 'This is so exciting,' she said. 'Like a movie.'

'Sandra, this is a very serious business,' stressed Crompton. 'There must be no panic, nothing to alarm the robbers.'

'Actually, that's not strictly speaking true, Mr Crompton,' said Franklin. 'If everyone is too calm they might well get suspicious. They will be expecting the people in the bank to be scared. That's why we're not telling everybody, just the key personnel.'

'That's you, of course,' said Crompton. 'And I'll be calling in Max and Peter. But everyone else has to stay in the dark. I'll put Max and Peter on the window, and I want you to be close by. When the robbers come in, the three of you can handle the money, just tell

everyone else to stay calm and keep their heads down. From what we've learned from our inside man they'll be wanting access to the safe deposit boxes.'

Ford frowned. 'We don't have a master key for the boxes. The customers have their own keys.'

'They'll have drills,' said Brewerton.

'So how long will they be in the bank for?'

'Fifteen minutes at most,' said Brewerton. 'So far as we know.'

'Where will you be, Owen?' asked Ford.

'Mister Crompton will be here upstairs with us,' said Franklin. 'It's important that everything appears exactly as usual. In the mornings Mister Crompton is usually in his office, so that's where he has to be. Do you think you can handle things downstairs? As deputy manager we'd prefer it if you were holding the fort but if you think you might not be able to cope we can get one of the male assistant managers to step in.'

'I'll be fine,' said Ford brusquely.

'You're sure?' asked Franklin. 'There's nothing to be ashamed of in admitting you'd rather take a back seat.' He looked over at his colleague. 'We've got fifteen years in the Flying Squad between us and I still get the chills when I see a guy with a sawn-off heading my way.'

'That's the truth,' said Brewerton, nodding.

'It won't be a problem,' said Ford. 'Do we have any idea what time they'll be here?'

'All we know is that it'll be this morning,' said Franklin. He smiled. 'You'll do just fine, Sandra, I'm sure. Now, what's really important is that immediately they leave, you calm everyone down, explain that the police are on the case and that the men will be apprehended within the hour. I don't want anyone phoning the Evening Standard or the TV.'

'They're going to be pretty stressed out,' said Ford.

'Which is why we'll be relying on you to keep everyone calm,' said Franklin. 'Now can you send up Simon so that we can brief him. And don't forget, other than the three of you, mum's the word.'

'You can rely on me,' said Ford.

Franklin and Brewerton watched her close the door. 'Nice tits,' said Brewerton.

'I can't do this,' said Crompton. He put his head in his hands. 'My heart's thumping like it's going to burst.'

'Deep breaths,' said Franklin. 'Take deep breaths and think happy thoughts. It'll soon be over.'

Brewerton stood up. His jacket swung open, revealing a semi-automatic in a nylon holster under his left arm. 'Don't worry, Owen,' he said. 'This isn't our first time, we know what we're doing. Just make sure you tell Max and Peter what to do. If anyone trips the silent alarm this could all turn to shit. And you know what that will mean.'

* * *

The white Transit van bore the scars of a thousand or so days of battling the London traffic, with dented wings and scrapes on both sides. It was mechanically sound, though, and the engine had been carefully tuned. The van was the clone of a vehicle used by an electrician in Brixton with identical registration plates and tax disc. The driver of the van was in his late forties. Two decades earlier he had been a London taxi driver, one of the breed who knew virtually every street and landmark in the city by name. Don Parkinson had long since given up his taxi badge and now plied his trade as one of the most well-respected getaway drivers in the country. During the course of his criminal career he had acquired the nickname 'DP' which had nothing to do with his initials and everything to do with his habit of muttering 'Don't Panic' to himself whenever things got serious. Parkinson looked at his watch. There

was a small digital clock in the dashboard but Parkinson didn't trust electrical timepieces. The Rolex on his left wrist was half a century old and it had never failed him or his father before him. 'It's time,' he said. There was one man sitting next to him in the passenger seat and two sitting in the back of the van. All were wearing long coats.

'Rock and roll!' said the man in the passenger seat. His name was Robbie Edwards and he was a veteran of more than two dozen armed robberies. He was thick-set with well muscled forearms and a rock-hard abdomen, but in the blue pinstripe suit and cashmere overcoat he looked like any other well-heeled businessman in the city. He was well-tanned and though his black hair was flecked with grey he still looked younger than his forty-five years. He took a pair of dark glasses from his coat pocket and put them on.

The three men in the back of the van were in their thirties. They were all thinner than Edwards but all three had the look of men who spent a lot of time in the gym. Ricky Knight was the tallest of the three with dark brown hair and RayBan sunglasses, Geoff Marker was also wearing sunglasses, his hair had been shaved to disguise his receding hairline and he had a small diamond in his left earlobe, while Billy McMullen was blonde with a neatly-trimmed goatee beard. The one thing they had in common other than their dark glasses and the scarves around their necks was the fact that they were all cradling loaded Kalashnikov assault rifles.

'Glasses,' Knight said to McMullen.

'I know,' scowled McMullen, taking a pair of Oakley shades from his coat pocket and putting them on. 'You're as bad as my bloody mother. Wear your scarf, button your coat, don't forget your dinner money.'

Knight grinned. 'Rough childhood?'

'It was okay, she was just a bit of nag. Dad left when he couldn't stand it any more so we kids took the brunt. She was bit on the over-protective side.'

'She still alive?'

McMullen shook his head. 'Dead. Cancer. Ten years back. She was nagging the doctors and nurses right until the end.' He took the magazine out of the Kalashnikov, then re-inserted it. 'Wonder what she'd make of my chosen career? She'd probably tell me I was using the wrong gun and wearing the wrong sort of shades.'

'Mothers, huh?'

'Can we stop all this touchy-feely heart-to-heart crap,' snapped Marker. 'I'm trying to get into character here.'

Knight winked at McMullen but the two men fell silent. They both knew what Marker meant. In a minute or so they would be inside a bank wielding automatic weapons, but the guns themselves weren't enough - the people in the bank had to believe that the men with the guns were serious about using them. It was all an act because they had no intention of shooting anyone because that would mean a life sentence where life meant life and the men in the van had no intention of spending decades behind bars.

'Here we go,' said Edwards. He opened the passenger door. He was carrying a black Adidas sports bag. McMullen pushed open the side door of the van and stepped into the street, his Kalashnikov under his coat. Knight and Marker followed him out of the van and headed straight for the entrance to the bank. Like McMullen they had their weapons under their long coats. McMullen looked left and right but no one was paying them any attention. He closed the door and hurried after Knight and Marker.

McMullen, Knight and Marker pulled the bank's doors closed and spread out across the bank, keeping their weapons under their coats and pulling scarves up over their faces. Edwards stood by the door. He took a printed sign out of his sports bag, pulled off the adhesive backing and pressed it against the glass door. The sign read "POWER CUT – CLOSED UNTIL FURTHER NOTICE. PLEASE USE OUR BRANCH IN REGENT STREET".

Edwards looked across at McMullen and nodded. As McMullen swung his Kalashnikov out from under his coat, Edwards turned and flicked the locks on the door.

‘Everyone against the wall!’ McMullen bellowed. ‘This is a robbery and if anyone so much as looks at me wrong I’ll blow their fucking head off!’

Knight and Marker pulled out their assault rifles and swung them towards the customers gathered at the counter. ‘You heard him!’ shouted Knight. ‘Against the wall, now!’ Keeping the customers in one place made them easier to control and by putting them against the far wall they couldn’t be seen from the door.

Edwards pulled a large revolver from his sports bag and flicked off the safety.

A young man in a grey suit fumbled with his mobile phone. Marker rushed over to him and slammed the butt of his Kalashnikov into the man’s stomach. He fell to the ground, gasping for breath and Markham stamped on the phone. ‘Any other heroes?’ shouted Marker. He kicked the man in the ribs. ‘Anyone else want some of this?’

The rest of the customers huddled together by the wall. There were two elderly women in cloth coats clutching handbags, a young girl with a baby in a stroller, three middle-aged businessmen in suits and a teenager in a black leather motorcycle jacket and torn jeans.

Knight and Edwards walked over to the counter and aimed their weapons at the tellers behind the bulletproof glass. Knight gestured with his Kalashnikov. ‘The bullets in this will go right through that glass without breaking sweat,’ he said. He nodded at the door to the left of the counter. ‘Now open the door or I’ll pull the trigger.’

The young girl with the baby began to cry. Marker walked over to her and pointed a gloved finger at her face. ‘Stop blubbering, you bitch!’ he hissed.

‘Leave her alone, she’s only a girl,’ said one of the businessman. He was black with greying hair and he was clutching his briefcase to his chest.

Marker let go of the girl and went over to confront the businessman. ‘Another bloody, hero, huh?’ he said. He gestured at the man in the grey suit who was crawling towards the rest of the customers. ‘You want what he got, do you?’

The man glared at Marker defiantly. ‘You don’t have to threaten girls to get what you want.’

Marker thrust his face close to the man’s. ‘You want some, do you?’

‘I just want you to take what you want and go. It’s the bank’s money you’re after, not ours. No one here is going to stop you, so just get on with it and leave us alone.’

Marker could see that the man wasn’t intimidated by the rhetoric or the gun. He stepped back and slammed the butt of the weapon into the man’s face, splintering his teeth. Blood gushed from the man’s mouth and he dropped the briefcase. Marker hit him again, this time on the side of the head and the man slumped to the ground without a sound. ‘Anyone else?’ shouted Marker, turning to glare at the rest of the customers. ‘Anyone else want to give me any grief because I’ll kill the next person who steps out of line. Do you morons understand?’ The customers huddled together by the wall, too scared to look at him. One of the elderly woman had her eyes closed and was muttering a prayer to herself. Marker pointed the gun at the customers, waiting for any signs of defiance or resistance.

Knight pointed his Kalashnikov at a blonde haired woman in a pale blue blouse. ‘Open the door, darling, before anyone else gets hurt. And don’t even think about hitting the silent alarm.’

The woman moved towards the door. Edwards covered the other tellers with his revolver. ‘You two get back against the wall and keep your hands where I can see them.’

Knight walked towards her, keeping the Kalashnikov pointed at her chest, his finger on the trigger. ‘Don’t get any ideas,’ he warned her, ‘like my friends said, the bullets in this will go straight through that glass.’

The woman opened the door with trembling hands and Knight stepped through. Edwards followed him. 'Everyone down on the floor!' he shouted. 'Face down with your hands on the back of your head.' He pointed to the stairs that led up to the offices on the floor above. 'Anyone comes down, you take care of them,' he said to Knight.

McMullen and Edwards went through to the safe deposit room. Edwards dropped his sports bag on the metal table in the middle of the room and took out two electric drills. He handed one to McMullen, then pulled a folded sheet of paper from the inside pocket of his coat. He scanned the list. 'You do two-five-eight and two-five-nine, to start,' he said.

McMullen ran his gloved hand down the bank of boxes until he found two-five-eight. He pulled the trigger on the drill and pressed the whirring bit against the lock. As he drilled out the lock mechanism, Edwards started on another box.