

Confessions of a Shopaholic

Sophie Kinsella

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Extract

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Previously published as
The Secret Dreamworld of a Shopaholic

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Endwich Bank
1 Stallion Square
London W1 3HW

Ms Rebecca Bloomwood
Flat 4
63 Jarvis Road
Bristol BS1 0DN

6 July 1997

Dear Ms Bloomwood

Congratulations! As a recent graduate of Bristol University you are undoubtedly proud of your performance.

We at Endwich are also proud of our performance as a flexible, caring bank with accounts to suit everyone. We pride ourselves particularly in our far-sighted approach when it comes to customers of calibre such as yours.

We are therefore offering you, Ms Bloomwood – as a graduate – a free extended overdraft facility of £2,000 during the first two years of your career. Should you decide to open an account with Endwich, this facility will be available immediately.* I do hope you decide to take advantage of this unique offer and look forward to receiving your completed form.

Once again, congratulations!

Yours sincerely

Nigel Fairs
Graduate Marketing Manager

* (subject to status).

ENDWICH – BECAUSE WE CARE

Endwich Bank
FULHAM BRANCH
3 Fulham Road
London SW6 9JH

Ms Rebecca Bloomwood
Flat 2
4 Burney Road
London SW6 8FD

10 September 1999

Dear Ms Bloomwood

Further to my letters of 3 May, 29 July and 14 August, you will be aware that your free graduate overdraft facility is due to end on 19 September 1999. You will also be aware that you have substantially exceeded the agreed limit of £2,000.

The current balance stands at a debit of £3,794.56.

Perhaps you would be kind enough to telephone my assistant Erica Parnell to arrange a meeting concerning this matter.

Yours sincerely

Derek Smeath
Manager

ENDWICH – BECAUSE WE CARE

Endwich Bank
FULHAM BRANCH
3 Fulham Road
London SW6 9JH

Ms Rebecca Bloomwood
Flat 2
4 Burney Road
London SW6 8FD

22 September 1999

Dear Ms Bloomwood

I am sorry to hear that you have broken your leg.

When you have recovered, perhaps you would be kind enough to ring my assistant Erica Parnell and arrange a meeting to discuss your ongoing overdraft needs.

Yours sincerely

Derek Smeath
Manager

ENDWICH – BECAUSE WE CARE

Endwich Bank
FULHAM BRANCH
3 Fulham Road
London SW6 9JH

Ms Rebecca Bloomwood
Flat 2
4 Burney Road
London SW6 8FD

17 November 1999

Dear Ms Bloomwood

I am sorry to hear that you have glandular fever.

When you have recovered, perhaps you would be kind enough to ring my assistant Erica Parnell and arrange a meeting to discuss your situation.

Yours sincerely

Derek Smeath
Manager

ENDWICH – BECAUSE WE CARE

One

OK. Don't panic. Don't *panic*. It's only a VISA bill. It's a piece of paper; a few numbers. I mean, just how scary can a few numbers be?

I stare out of the office window at a bus driving down Oxford Street, willing myself to open the white envelope sitting on my cluttered desk. It's only a piece of paper, I tell myself for the thousandth time. And I'm not stupid, am I? I know exactly how much this VISA bill will be.

Sort of. Roughly.

It'll be about . . . £200. Three hundred, maybe. Yes, maybe three hundred. Three-fifty max.

I casually close my eyes and start to tot up. There was that suit in Jigsaw. And there was dinner with Suze at Quaglino's. And there was that gorgeous red and yellow rug. The rug was £200, come to think of it. But it was definitely worth every penny – everyone's admired it. Or, at least, Suze has.

And the Jigsaw suit was on sale – 30 per cent off. So that was actually *saving* money.

I open my eyes and reach for the bill. As my fingers hit the paper I remember new contact lenses. Ninety-five pounds. Quite a lot. But, I mean, I had to get those, didn't I? What am I supposed to do, walk around in a blur?

And I had to buy some new solutions and a cute case and some hypo-allergenic eyeliner. So that takes it up to . . . four hundred?

At the desk next door to mine, Clare Edwards looks up from her post. She's sorting all her letters into neat

piles, just like she does every morning. She puts rubber bands round them and puts labels on them saying things like, 'Answer immediately' and 'Not urgent but respond'. I loathe Clare Edwards.

'OK, Becky?' she says.

'Fine,' I say lightly. 'Just reading a letter.'

I reach gaily into the envelope, but my fingers don't quite pull out the bill. They remain clutched around it while my mind is seized – as it is every month – by my secret dream.

Do you want to know about my secret dream? It's based on a story I once read in the newspaper about a mix-up at a bank. I loved this story so much, I cut it out and stuck it onto my wardrobe door. Two credit card bills were sent to the wrong people, and – get this – each person paid the wrong bill without realizing. They paid off each other's bills *without even checking them*.

And ever since I read that story, my secret dream has been that the same thing will happen to me. Some dotty old woman in Cornwall will be sent my humungous bill and will pay it without even looking at it. And I'll be sent her bill for three tins of cat food at 59p each. Which, naturally, I'll pay without question. Fair's fair, after all.

A smile is plastered over my face as I gaze out of the window. I'm convinced that this month it'll happen – my secret dream is about to come true. But when I eventually pull the bill out of the envelope – goaded by Clare's curious gaze – my smile falters, then disappears. Something hot is blocking my throat. I think it could be panic.

The page is black with type. A series of familiar names rushes past my eyes like a mini shopping mall. I try to take them in, but they're moving too fast. Thorntons, I manage to glimpse. Thorntons Chocolates? What the hell was I doing in Thorntons Chocolates? I'm supposed to be on a diet. This bill *can't* be right. This can't be me. I can't possibly have spent all this money.

Don't panic! I yell internally. The key is not to panic. Just read each entry slowly, one by one. I take a deep breath and force myself to focus calmly, starting at the top.

WH Smith (well, that's OK. Everyone needs stationery)

Boots (ditto)

Specsavers (essential)

Oddbins (bottle of wine – essential)

Our Price (*Our Price?* Oh yes. The new Charlatans album. Well, I had to have that, didn't I?)

Bella Pasta (supper with Caitlin)

Oddbins (bottle of wine – essential)

Esso (petrol doesn't count)

Quaglino's (expensive – but it was a one-off)

Pret à Manger (that time I ran out of cash)

Oddbins (bottle of wine – essential)

Rugs to Riches (what? Oh yes, the rug. Stupid rug)

La Senza (sexy underwear for date with James)

Agent Provocateur (even sexier underwear for date with James. Huh. Like I needed it)

Body Shop (that skin brusher thing which I *must* use)

Next (fairly boring white shirt – but it was in the sale)

Millets . . .

I stop in my tracks. Millets? I never go into Millets. What the hell would I be doing in Millets? I stare at the statement in puzzlement, wrinkling my brow and trying to think – and then suddenly, the truth dawns on me. It's obvious. Someone else has been using my card.

Oh my God. I, Rebecca Bloomwood, have been the victim of a crime.

Now it all makes sense. Some criminal's pinched my credit card and forged my signature. Who knows where else they've used it? No wonder my statement's so black with figures! Someone's gone on a spending spree round London with my card – and they thought they would just get away with it.

But how have they managed it? I scabble in my bag for my purse, open it – and there’s my VISA card, staring up at me. I take it out and gaze at it. Someone must have pinched it from my purse, used it – *and then put it back*. It must be someone I know. Oh my God. Who?

I look suspiciously round the office. Whoever it is, isn’t very bright. Using my card at Millets! It’s almost laughable. As if I’d ever shop there.

‘I’ve never even been into Millets!’ I say aloud.

‘Yes you have,’ says Clare.

‘What?’ I turn to her, not particularly pleased to be interrupted. ‘No I haven’t.’

‘You bought Michael’s leaving present from Millets, didn’t you?’

I stare at her and feel my smile disappear. Oh bugger. Of course. The blue anorak for Michael. The blue sod-ding anorak from Millets.

When Michael, our deputy editor left three weeks ago, I volunteered to buy his present. I took the brown envelope full of coins and notes into the shop and picked out an anorak (take it from me, he’s that kind of guy). And at the last minute, now I remember, I decided to pay on credit and keep all the handy cash for myself.

I can vividly remember fishing out the four £5 notes and carefully putting them in my wallet, sorting out the pound coins and putting them in my coin compartment, and pouring the rest of the drossy change into the bottom of my bag. Oh good, I remember thinking. I won’t have to go to the cashpoint. I’d thought that sixty quid would last me for weeks.

So what happened to it? I can’t have just *spent* sixty quid without realizing it, can I?

‘Why are you asking, anyway?’ says Clare, and she leans forward. I can see her beady little X-ray eyes gleaming behind her specs. She knows I’m looking at my VISA bill. ‘No reason,’ I say, briskly turning to the second page of my statement.

But I've been put off my stride. Instead of doing what I normally do – look at the Minimum Payment Required and ignore the total completely – I find myself staring straight at the bottom figure.

Nine hundred and forty-nine pounds, sixty-three pence. In clear black and white.

I stare at it silently for thirty seconds, then stuff the bill back into the envelope. I honestly feel, at that moment, as though this piece of paper has nothing to do with me. Perhaps, if I carelessly let it drop down on the floor behind my computer, it will disappear. The cleaners will sweep it up and I can claim I never got it. They can't charge me for a bill I never received, can they?

I'm already composing a letter in my head. 'Dear Managing Director of VISA. Your letter has confused me. What bill are you talking about, precisely? I never received any bill from your company. I did not care for your tone and should warn you, I am writing to Anne Robinson of *Watchdog*.'

Or I could always move abroad.

'Becky?' My head jerks up and I see Clare staring at me. 'Have you finished the piece on Lloyds?'

'Nearly,' I lie. As she's watching me, I feel forced to summon it up on my computer screen, just to show willing. But she's still bloody watching me.

'Savers can benefit from instant access,' I type onto the screen, copying directly from a press release in front of me. 'The account is also offering tiered rates of interest for those investing more than £5,000.'

I type a full stop, take a sip of coffee and turn to the second page of the press release.

This is what I do, by the way. I'm a journalist on a financial magazine. I'm paid to tell other people how to organize their money.

Of course, it's not the career I always wanted. No-one who writes about personal finance ever meant to do it. People tell you they 'fell into' personal finance.

They're lying. What they mean is they couldn't get a job writing about anything more interesting. They mean they applied for jobs on *The Times* and the *Express* and *Marie-Claire* and *Vogue* and *GQ* and *Loaded*, and all they got back was 'Piss off'.

So they started applying to *Metalwork Monthly* and *Cheesemakers Gazette* and *What Investment Plan?* And they were taken on as the crappiest editorial assistant possible on no money whatsoever and were grateful. And they've stayed on writing about metal, or cheese, or savings, ever since – because that's all they know. I myself started on the catchily titled *Personal Investment Periodical*. I learned how to copy out a press release and nod at press conferences and ask questions that sounded as though I knew what I was talking about. After a year and a half – believe it or not – I was head-hunted to *Successful Saving*.

Of course, I still know nothing about finance. People at the bus stop know more about finance than me. Schoolchildren know more than me. I've been doing this job for three years now, and I'm still expecting someone to catch me out.

That afternoon, Philip the editor calls my name, and I jump in fright.

'Rebecca?' he says. 'A word.' And he beckons me over to his desk. His voice seems lower all of a sudden, almost conspiratorial, and he's smiling at me, as though he's about to give me a piece of good news.

Oh my God, I think. Promotion. It must be. He knows it's unfair I earn less than Clare, so he's going to promote me to her level. Or even above. And he's telling me discreetly so Clare won't get jealous.

A wide smile plasters itself over my face and I get up and walk the three yards or so to his desk, trying to stay calm but already planning what I'll buy with my pay rise. I'll get that swirly coat in Whistles. And some black high-heeled boots from Pied à Terre. Maybe I'll go on holiday. And I'll pay off that blasted VISA bill

once and for all. I feel buoyant with relief. I *knew* everything would be OK . . .

‘Rebecca?’ He’s thrusting a card at me. ‘I can’t make this press conference,’ he says. ‘But it could be quite interesting. Will you go? It’s at Brandon Communications.’

I can feel my elated expression falling off my face like jelly. He’s not promoting me. I’m not getting a pay rise. I feel betrayed. *Why* did he smile at me like that? He must have known he was lifting my hopes. Callous bastard.

‘Something wrong?’ enquires Philip.

‘No,’ I mutter. But I can’t bring myself to smile. In front of me, my new swirly coat and high-heeled boots are disappearing into a puddle, like the Wicked Witch of the West. No promotion. Just a press conference about . . . I glance at the card. About a new unit trust. How could anyone *possibly* describe that as interesting?

‘You can write it up for the news,’ says Philip.

‘OK,’ I say, shrugging, and walk away.