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## Victim

**13 October 2006, 09:01**

As Jake Tanner entered the HSBC Bank along Oxford High Street at nine that morning, he felt a wall of warm air hit his face, a welcoming change from the heavy drizzle outside.

The bank had just opened, and there were already two other people ahead of him in the queue. Elderly people. One with a walking stick, and the other dressed smartly in a shirt and tie, a regimented formality likely so engrained in his everyday life it had never been replaced.

Beside Jake was his girlfriend, Elizabeth. Her eyes were bloodshot and dark shadows hung underneath; her hastily applied make-up was unable to mask her lack of sleep the

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previous night.

‘I don’t know why we’re doing this so early,’ she said as they entered through another set of doors that crossed the threshold into the bank.

Jake took her hand and squeezed it tighter. ‘I’ve already told you.’

‘I still don’t see the point.’ She hesitated. ‘Could you not have done this alone?’

Jake frowned at her. ‘Buying our first car together should be something we do just like that: *together*.’

‘Even if it is *your* choice of car and *your* name that’s going down on the insurance and not mine?’ Elizabeth sighed.

Jake ignored the comment. He was excited. He had every right to be. An Austin Mini Cooper, the car Jake had wanted ever since he was a child and watched *The Italian Job* for the first time, had come up for sale on eBay. The buyer’s location: Oxford, eighty miles away from their newly rented one-bedroom flat in the south of London—the place where Jake had lived his entire life. And they were offering a price too irresistible to miss.

Two ugly ATMs sat right in the middle of the floor, obstructing the pathway to the tills at the back of the room. *Not enough technology to bury them in the wall, then?* Jake mentally scoffed. On the right-hand side was a wall of offices. Floor-to-ceiling glass. Bright, harsh, fluorescent lights. A thin layer of translucent coating preventing customers outside from looking in.

The two elderly people stood in front of Jake, patiently waiting their turns. A teller arrived. Female; bobbed chestnut hair; a large wart on the bottom of her chin; visible whiskers sprouting from her upper lip. The first customer approached

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her and was greeted with a warm smile, much like the one that Jake had given so many times to people who insisted on being the first in the clothing shop near campus where he worked part-time during university.

For a few minutes they waited in the queue. Jake glanced at his watch every ten seconds, his levels of impatience multiplying each time. He was on a deadline, and he couldn't afford to be late.

'Come on,' Jake said, sighing heavily. He tapped his finger on the seat belt material that funnelled people into a queue. He could feel his wallet bulging out of his back pocket, eager to escape and be used.

'Stop it,' Elizabeth said, gently slapping his arm. 'Why did you agree to meeting him so early if you knew it meant you'd be cutting it fine?'

'Because he couldn't do it any other day. The sooner we get it done, the sooner we'll be able to go to your sister's birthday, and the sooner your mum will be happy.'

Elizabeth stepped in front of him and scowled. 'Don't be like that.'

'Like what?'

'Pretending my mum doesn't like you.'

'It's not pretending if it's true. I'm sorry I don't meet her high expectations.'

Before Elizabeth had a chance to speak, a branch employee arrived through a brown door, and sat down beside his colleague.

'Who's next, please?' the man asked.

*Finally*, Jake thought. It was his turn. It had taken them long enough. The man in front had taken longer to cash his cheque than expected.

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Jake stepped forward, his debit card already out of his wallet by the time the teller had a chance to get comfortable on his seat.

'How can I help today, sir?'

'I'd like to withdraw eight hundred pounds.'

'Sure.' The bank employee smiled insincerely.

Jake inserted his card into the machine, confirmed the amount on the screen that would be debited from his account, and waited. The cash desk sprang open. Behind the thin piece of plastic meant to act as a deterrent from attackers, the man began counting Jake's hard-earned money.

Then he stopped.

'Oh...'

'What is it?' Jake asked.

'Forgive me. The cash register seems to be empty.'

*You've got to be kidding me.*

'Right... And what does that mean?'

'I just need to pop out the back and fill the till. It should only take a couple of minutes.'

'I don't have a couple of minutes,' Jake snapped, shaking his head.

The man started out of his chair. 'I'll be as quick as I can, sir,' he said, before disappearing again.

'Well done,' Elizabeth said. 'He'll take even longer now.'

'How do you figure?'

'Because you've just snapped at him, so he'll be less inclined to be as quick as you need him to be.'

She was right. He had been rude. But he needed to be. He was in a hurry. The owner of his new car had to be somewhere at 10 a.m., and his house was still another thirty-minute drive away. And that didn't factor in the time Jake

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wanted to check the car over—although even in his mind he was one hundred percent certain he was going to buy it no matter what condition it was in.

‘Doesn’t take a genius to work that out, Jake,’ Elizabeth said. ‘And you’re the one with the psychology degree.’

‘All right. No need to lay it on thick.’

‘I’m just saying. You should have treated him with a bit more respect. I know you’re in a rush, but it’s no place to act like a dick.’

Jake said nothing. He didn’t know what to say. And he was in no mood to begin a petty argument in the middle of a high street bank. The world had bigger problems.

A minute later, the employee returned with a large paper bag of money. Slammed it on the cash desk. Placed the differently-valued notes individually into their respective compartments.

‘Buying yourself something nice?’ the man asked.

Jake bit his tongue; he could sense the man was purposely wasting his time.

‘A new car.’

‘Really?’

‘Yeah. Absolute bargain. Dream car. Fraction of the price. What more could you ask for?’

‘For it not to be stolen.’

Whatever smile Jake had on his face suddenly disappeared. It had never occurred to him how suspicious the seller was. Cash only. Limited time frame. Heavy sense of urgency. Cheaper than standard for the make and model.

Until now.

After the bank teller handed Jake his money, he and Elizabeth headed towards the exit, the man’s words lingering

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in Jake's mind.

As they approached the doors, the sound of squealing tyres erupted from outside, followed by slamming doors, shouts, footsteps. Screams.

Jake was oblivious to what was going on; his mind was distracted by the thick wad of cash now entering his wallet.

He reached for the door.

He was thrown back, smashed in the face and body. An impenetrable force sent him backwards into Elizabeth behind him, and onto the floor. Shouts filled the room. The sound of feet shuffling past him. Guns cocking.

'Everybody get down on the fucking ground! Now!'

Disorientated, Jake scrambled to his feet, picked Elizabeth to hers, and tried to make a rush for the exit. A man standing guard of the door stopped them. He wore red overalls. Red mask. Red gloves. Red hood. Red painted gun. Red everything.

'Get down on the ground, now!' the man immediately in front of him reiterated, sending shockwaves of fear and shock through Jake.

Afraid for Elizabeth's safety, Jake grabbed her hand, squeezed it, felt her return in kind, and edged back into the building. The masked attacker followed them, forcing them into compliance. It was only then that Jake recognised who they were, their name as infamous as the colour that adorned their attire.

The Crimsons, Britain's most notorious gang of bank robbers, had just claimed their next victim.



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## Behind the Mask

**13 October 2006, 09:27**

In the next few moments, Jake's mind raced with thoughts. Ideas. Master plans on how to escape. They were all quickly abolished as soon as he saw how many of them there were.

Four Crimsons. Four fully-grown men in overalls with a high propensity to react badly.

Jake had heard rumours about them. They would beat people. Smack them round the head with a gun. Make them undress. Men, women. Humiliate their victims. Make them acknowledge who was in charge.

But, in all their years of successful heists, not one of them had fired a single bullet. And not one person had lost their

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life at the hands of the Crimsons.

Jake had a feeling that was about to change.

'I want everybody down on the ground and listening to me!' a man in the centre of the room said. Jake assumed him to be the leader, the one in charge, the alpha male. He was largest and loudest. One step out of place would mean the end of the line.

Everyone lowered themselves to the floor. Jake craned his neck and made a quick count of everyone in the room. Apart from the Crimsons, he counted eight, including himself and Elizabeth. Two employees. The two pensioners whom Jake had stood behind in the queue. A small, skinny woman nearest to the entrance still pocketing her money. And the final man was one Jake hadn't seen enter, nor even recognised on his way out—a G4S guard in uniform, limbs sprawled across the carpet. Lying beside him was a small cash in transit case containing the money he was just about to deliver to the bank.

*Textbook*, Jake thought. It was the Crimsons' signature move. Early morning attack, just after the cash in transit delivery arrives, when all the money is shepherded into one place. Burst through the doors, identities concealed. Rob the place, then disappear into the wilderness, only to resurface again a few months later in a different part of the country.

The man in red nearest to the ATMs bent down and picked up the case. He smacked it over the head of its previous owner and forced him to unlock it—safely. Failure to do so would cause the cash to become tarred with ink and glue, rendering it unusable.

The rest of the Crimsons were busy filling their bags with money from inside the ATMs they had smashed open. The

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employees behind them acted frantically, so overcome with a combination of fear and adrenaline they dropped handfuls of notes on the floor.

‘What are you fucking doing, you idiot?’ the leader of the pack screamed, grabbing the young man who had served Jake by the collar and slamming his face against the plastic shield.

The boy whimpered and apologised, his words muffled by the streaming blood pouring into his mouth. Jake didn’t think the employee was much older than himself. Young, fresh out of university and trying to make his way in the world.

Jake turned his attention to the woman nearest the exit. She edged closer to the doorway. His eyes watched her, observing the slight change in stance, the slight tensing of her muscles, readying herself.

Her right foot was the first to move. And it was her first mistake.

The second was allowing her left foot to follow and carry her towards the door still being guarded by the smallest of the Crimsons.

As she made a break for it, she was hit in the stomach by the butt of one of the MAC-10s the Crimsons were all carrying. The door guard grabbed her hair; yanked it down, exposing her neck and open chest; and slammed her face into the wall. Blood expelled from her nose and smothered the wall, and she screamed in agony. Devoid of any care, the man threw her back into the room and left her in a puddle of her own blood.

‘Let that be a lesson to you all!’ he explained, amidst the screams coming from around the room.

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Jake didn't need to be told twice. But he couldn't move; his legs were stuck in place, like cement. His pulse raced, and his head felt faint. He could only just feel Elizabeth pulling on his arm, his senses desensitised. An image of white appeared in his mind, and the horrors he associated with it. With the cold. With the isolation—

'Jake!' Elizabeth's shrill pierce brought him back to the present. She pulled him farther away from the door—farther away from any harm.

'Are you OK?' she asked quietly.

Jake nodded, keeping his attention on what was happening around him. She forced him to focus on her, and together they went through his calming exercises, the same ones that reduced the effect of his anxiety attacks. After they were finished, he squeezed her hand, silently expressing how much she meant to him.

Outside, the sound of sirens increased. Someone, somewhere, somehow, must have called the police. *Oh, shit*, he thought, the earlier moment of fear and paranoia having passed. This was bad. And it would only make things worse. Because now that the police were on their way, the only thing keeping them from capturing the Crimsons was the prisoners caught in the crossfire. Jake. Elizabeth. The bank employees. And he had seen enough films and documentaries in his time at university to know that, at the sign of danger and threat, criminals were more likely to act rashly. *It's a psychological thing*, Jake mused, his bizarre sense of humour announcing itself in the most desperate of situations.

'Fred! Freddy!' one of the men called. It was the door guard. His voice was hoarse, deep, then high, as if he hadn't yet reached puberty and his voice hadn't broken. 'Come on.

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We need to go. Hurry up! We're going to get nicked if you don't get a move on.'

'Shit!' Freddy, the leader of the gang, called back. He stopped what he was doing and looked at the rest of his team. Jake could sense Freddy knew something was up, and that if they didn't get out of there now, then they would be in deep shit. But at least Jake had a name.

*Freddy.* He made a mental note.

A few seconds passed. And in that time, three of the four men had filled their duffel bags to the brim with notes and already started out of the door. The one who remained was Freddy. He was too greedy, bent over picking up the final scraps of paper out of the case on the floor, while the rest of the Crimson's were halfway to the safety of their van.

'Fred! For fuck's sake, leave it!'

Freddy glanced upwards, at the exit. The sirens were nearly outside. The sound of tyres screeching round a final corner, coming to a halt.

Freddy bolted, notes of money falling delicately to the ground.

In that split second, Jake made his decision. Enraged at the Crimson's unnecessary violence, he rose to his feet, barged into Freddy, and together the two of them stumbled to the floor. Freddy's gun flew from his shoulder and landed on the carpet a few feet from him. Landing hard, Jake rolled, jumped up and stepped back towards Elizabeth, shielding her from potential harm. Freddy staggered, grabbed Jake by the scruff of his neck, and just as he was about to raise a fist, a Crimson appeared in the doorway.

'Leave him, Fred! It's now or never!'

As soon as the Crimson had finished speaking, a police car

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pulled up. The emergency response officers were out of the car before it stopped. The Crimson in front of the bank's entrance sprinted. Gone.

Freddy turned to face Jake. He imagined Freddy's face behind the mask trying to interpret and make sense of what to do next. His team had left him, and now he was all alone.

Before Freddy had a chance to react, two more police vehicles pulled up to the scene, boxing Freddy in.

There was nowhere for him to go. But, as Jake soon realised, there was nowhere for him to go, either.

Freddy made sure Jake was well aware of the fact by strangling him with one hand, bending down to pick the gun up with the other, and pointing it at his temple.

'If I'm not going anywhere, neither are you.'