"All yours," smiled Hagrid.

All Harry's — it was incredible. The Dursleys couldn't have known about this or they'd have had it from him faster than blink-ing. How often had they complained how much Harry cost them to keep? And all the time there had been a small fortune belonging to him, buried deep under London.

Hagrid helped Harry pile some of it into a bag.

"The gold ones are Galleons," he explained. "Seventeen silver Sickles to a Galleon and twenty-nine Knuts to a Sickle, it's easy enough. Right, that should be enough fer a couple o' terms, we'll keep the rest safe for yeh." He turned to Griphook. "Vault seven hundred and thirteen now, please, and can we go more slowly?"

"One speed only," said Griphook.

They were going even deeper now and gathering speed. The air became colder and colder as they hurtled round tight corners. They went rattling over an underground ravine, and Harry leaned over the side to try to see what was down at the dark bottom, but Ha-grid groaned and pulled him back by the scruff of his neck.

Vault seven hundred and thirteen had no keyhole.

"Stand back," said Griphook importantly. He stroked the door gently with one of his long fingers and it simply melted away.

"If anyone but a Gringotts goblin tried that, they'd be sucked through the door and trapped in there," said Griphook.

"How often do you check to see if anyone's inside?" Harry asked.

"About once every ten years," said Griphook with a rather nasty grin.