ACROSS

- 9 Great need, possibly, brought about (9)
- 10 Relative pronoun cleverly concealed (5)
- 11 Turncoat, foul rat, one to run (7)
- **12** Little company invested in money exchange to show thrift (7)
- **13** Ten mean to possibly get compensation (9)
- 16 A mask is said to be of use (5)
- **17** Crass evil in TV reformed goverment workers (5,8)
- **20** After a short time the ceremony becomes banal (5)
- **21** Firmly settled ornamental bracket in the finish (9)
- 24 Business given a last shake-up by the sea (7)
- 25 European language and English, closely related (7)
- 27 Incident in flat at end of street (5)
- **28** English task force to initially suppress harmful gases (9)

DOWN

- 1 Saga that engages Ms Christie (6)
- 2 Hannah another girl at heart (4)
- 3 Twist record hard to penetrate (6)
- 4 Gaze endlessly at a celebrity (4)
- 5 Exploits commercial outlets around the river (10)
- 6 Vending machine with a lot of toy robots (8)
- 7 Learned about hot classic (10)
- 8 Ride again, to use a bottle bank (7)
- 14 Made a speech without a single drink being started (10)

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- **15** Winds where festival is situated (10)
- **18** Tiny diet prepared for personality (8)
- 19 Label seconds on watch (7)
- **22** Reg's so upset by monstrous woman (6)
- 23 Elegant character in dry surroundings (6)
- 25 Endless filth's ghastly (4)
- 26 Missing a sad return (inits) (4)