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File name: Carl PAGE - 6299 Carl Page Tape 3 of 5 Tape No.058039.mp3

Audio quality: Good

Moderator questions in Bold, Respondents in Regular text.

KEY: **Unable to decipher** = (inaudible + timecode), **Phonetic spelling** = (ph + timecode), **Missed word** = (mw + timecode), **Talking over each other** = (talking over each other + timecode).

(TC: 00:00:06)
Moderator: Okay, I'm resuming the interview, the time is now 17:18 hours, um, all the same people are present, er, and we're at the same location, which is the offices of Hand Morgan & Owen, 17, Martin Street, um, Stafford, SU16. My name is Manish (ph 00.22) Patel and my colleague is-,

(TC: 00:00:20)
Colin Price: Colin Price.

(TC: 00:00:21)
Moderator: Can you please introduce yourself as well?

(TC: 00:00:25)
Carl Adrian Page: My name's Carl Adrian Page.

(TC: 00:00:28)
Moderator: And Mr Farrington?

(TC: 00:00:28)
Patrick Farrington: Patrick Farrington.

(TC: 00:00:30)
Moderator: Okay, um, Carl, I remind you that you remain under caution, you do not have to say anything but it may harm your defence if you do not mention, when questioned, something which you late rely on in court.

(TC: 00:00:38)

Carl Adrian Page: Okay.

(TC: 00:00:38)
Moderator: Anything you do say, may be given in evidence. Do you understand that?

(TC: 00:00:41)
Carl Adrian Page: Yeah I do.

(TC: 00:00:41)
Moderator: Okay. You happy with my previous lengthier explanation in the first tape? Or would you like me to go through?

(TC: 00:00:46)
Carl Adrian Page: No that's okay, no problem at all.

(TC: 00:00:49)
Moderator: Okay. Same advice as before, again I remind you that this is a voluntary interview, you are not under arrest, you don't have to remain in this interview, if you do remain, you have the right to legal representation, obviously Mr Farrington is overlooking, overseeing that, and you're entitled to read the Police and Criminal Evidence Act 1984 codes of practice, yeah?

(TC: 00:01:07)
Carl Adrian Page: Yeah, okay.

(TC: 00:01:07)
Moderator: Um, and I remind you, well the solicitor part doesn't really-, is irrelevant, but again, can I just ask you to, date, time from the top.

(TC: 00:01:15)
Carl Adrian Page: 17-,

(TC: 00:01:16)
Moderator: 17:19 now, please. (talking over each other 01.21). Yeah, please.

(TC: 00:01:26)
Carl Adrian Page: 17:19 (inaudible 01.28) solicitor to sign that again. Yes, 17:19, 23rd of the fourth, and

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if I want to speak to the solicitor, I've already agreed to (inaudible 01.35).

(TC: 00:01:37)
Moderator: Okay, and again, once again, post office friend, would you like one?

(TC: 00:01:41)
Patrick Farrington: Present, thank you.

(TC: 00:01:45)
Colin Price: Okay, if you change your mind about that, just-,

(TC: 00:01:44)
Carl Adrian Page: Just notify you, okay.

(TC: 00:01:44)
Colin Price: Just let me know.

(TC: 00:01:48)
Moderator: Fine, I won't go through too many of these examples, but there a just a couple, a couple more that I just wanna go through, the next being, the Thursday the 28th of October. Right, Thursday 28th of October, this is the till roll receipt, under copy sorry, 7:38, 24th of October, transferred in 120000 euros-,

(TC: 00:02:22)
Carl Adrian Page: Yeah.

(TC: 00:02:21)
Moderator: At one point six seven two five, err, sterling value of 71748-,

(TC: 00:02:26)
Colin Price: 88.

(TC: 00:02:29)
Moderator: 88, yeah?

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(TC: 00:02:30)
Carl Adrian Page: Yeah.

(TC: 00:02:30)
Moderator: Okay, that 7:38, on the 24th, transaction at 7:40, so two minutes later on the 24th, you sell 120000 euros, at one point six seven two five, and it comes to a sterling value of 71748 pounds and eighty eighty pence.

(TC: 00:02:53)
Carl Adrian Page: So you' re saying that must be for the Post Office-,

(TC: 00:02:53)
Moderator: Indeed.

(TC: 00:02:56)
Carl Adrian Page: Okay.

(TC: 00:02:55)
Moderator: Yeah. Why would you do that, Carl?

(TC: 00:02:58)
Carl Adrian Page: I don't know, I just thought I might have some more in.

(TC: 00:03:01)
Colin Price: You might have had some more in?

(TC: 00:03:00)
Carl Adrian Page: Yeah.

(TC: 00:03:06)
Moderator: Right, but how does that, how does that work out, because the Post Office given to you, or not given to you-,

(TC: 00:03:10)
Carl Adrian Page: I might have had some earlier in the week, 120,000, (inaudible 03.12).

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(TC: 00:03:15)
Moderator: But how does that reflect on what you've, you've effectively just shipped them straight out to them, haven't you? (talking over each other 03.21) -,

(TC: 00:03:22)
Carl Adrian Page: If you're going from that rate, then that won't have been the same transaction, as (inaudible 03.25) I might have had 120,000 already in, cause you can see from my records I've always kept a lot of euros in stock, yeah? Okay. And, so the previous 120,000.

(TC: 00:03:40)
Moderator: But that shouldn't come into the equation, should it Carl? Why should that-,

(TC: 00:03:40)
Carl Adrian Page: I'm still trying to, still trying to make the Post Office, if you buy one point six eight, I'd say one point six-,

(TC: 00:03:48)
Moderator: So, presumably, that 120000 euros, which you booked in at 7:38, were for Mr Whitehouse?

(TC: 00:03:53)
Carl Adrian Page: It may have been, may have not been.

(TC: 00:03:57)
Moderator: Well, who else was it for then?

(TC: 00:03:58)
Carl Adrian Page: Well I might have had 120000 previously in stock, for Mr Whitehouse to come and pick up.

(TC: 00:04:02)
Moderator: Yeah. But, yeah, so?

(TC: 00:04:07)
Carl Adrian Page: Well I might have put them in a better rate, one point six eight or something.

(TC: 00:04:10)
Moderator: Right.

(TC: 00:04:08)
Carl Adrian Page: And to the ones I sold to Mr Whitehouse at one point six seven two five may have corresponded to the ones I had earlier.

(TC: 00:04:19)
Moderator: And if there wasn't a transaction previously?

(TC: 00:04:19)
Carl Adrian Page: Well if there wasn' t, I've made a mistake with that, haven' t I?

(TC: 00:04:22)
Moderator: Made a mistake?

(TC: 00:04:23)
Carl Adrian Page: Yes.

(TC: 00:04:23)
Moderator: How do you mean you made a mistake?

(TC: 00:04:24)
Carl Adrian Page: Well you shouldn' t have one point six seven two five, (inaudible 04.28) one point six seven, or maybe one point six, six nine, or something.

(TC: 00:04:33)
Moderator: Alright. Did he ask them to sell them to you at one point six seven two five?

(TC: 00:04:36)
Carl Adrian Page: No.

(TC: 00:04:37)
Moderator: Who decides on the rate then?

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(TC: 00:04:40)
Carl Adrian Page: You've asked me that question before and I just, I put, I put on my own there to decide the rate, 'cause, I mean, wrongly or rightly, all I've ever tried to do, is not make anything for myself, is to make money for the Post Office.

(TC: 00:04:52)
Moderator: Right.

(TC: 00:04:53)
Carl Adrian Page: Are you showing me the (talking over each other 04.56)?

(TC: 00:04:58)
Moderator: But this looks as though (talking over each other 04.59). Doesn't it?

(TC: 00:05:00)
Carl Adrian Page: Yes, it does.

(TC: 00:05:03)
Moderator: And that begs the question, and you've already answered it, why would any sub postmaster do that?

(TC: 00:05:06)
Colin Price: I, I, it fails-,

(TC: 00:05:10)
Carl Adrian Page: But I've never, are you telling me I've done that all along?

(TC: 00:05:11)
Moderator: You've done it on a number of occasions, and I'm only picking out a selection.

(TC: 00:05:16)
Carl Adrian Page: Right.

(TC: 00:05:18)
Moderator: And even the ones where you, call it made something, work out at you know, 40 pounds or 120 pounds.

(TC: 00:05:24)
Carl Adrian Page: Yeah.

(TC: 00:05:24)
Moderator: And, you know, you'll be staggered by how much you made us on the 13th, when we get to it. I'm staggered by how much you made us on the 13th.

(TC: 00:05:36)
Patrick Farrington: Well if there is a question you want to put, will you go onto that transaction please?

(TC: 00:05:40)
Moderator: Let's look at Friday the 20th of December. Friday the 20th of December, eighth of, sorry 8:46, 20th of December, at the bottom there, you transfer in 150000 euros at one point six five, giving 90909 pound and nine pence, okay?

(TC: 00:06:07)
Carl Adrian Page: Yeah.

(TC: 00:06:07)
Moderator: 8:48, two minutes later, hmm, sorry, yeah, that's the top part there you can see, is an exact copy of that.

(TC: 00:06:21)
Carl Adrian Page: Mmhmm.

(TC: 00:06:21)
Moderator: Yeah, okay? So, immediately after transferring them in, two minutes later, you do a transaction for 144,000 euros at one point six five, and err, err, Whitehouse pays you, sorry, what's that, 87272 and 73 pence, yeah? Exactly the same rates as you transferred in and sold to. So, without me having to tell you, right, that you made nothing, yeah, because if we work out what 144000 (inaudible 06.51) been transferred in at that amount, it comes to exactly what you sold it at. So you made nil, on there. You gave him the euros away, basically, why?

(TC: 00:07:04)
Carl Adrian Page: Well I didn' t give anything away, I was trying to-,

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(TC: 00:07:07)
Moderator: Well you have on there.

(TC: 00:07:10)
Carl Adrian Page: According to that I have, yes.

(TC: 00:07:11)
Moderator: Yeah, so why?

(TC: 00:07:14)
Carl Adrian Page: Maybe, I don't know.

(TC: 00:07:17)
Moderator: You don't know? But you're making, trying to make us a profit you said.

(TC: 00:07:21)
Carl Adrian Page: Yeah but you, you. Yes I am trying to make you a profit.

(TC: 00:07:47)
Moderator: But you've effectively taken from next door, the Post Office next door, when they come in on the, err, on the (inaudible 07.51) -,

(TC: 00:07:51)
Carl Adrian Page: Yeah.

(TC: 00:07:51)
Moderator: You've put them in his (inaudible 07.51) and he's walked out, and, you haven't made a bean, nothing.

(TC: 00:07:51)
Carl Adrian Page: Well according to that I haven' t, no.

(TC: 00:07:51)
Moderator: And he's gone down the road, cashed them in and made a fortune.

(TC: 00:07:51)
Carl Adrian Page: When I didn' t know that did I?

(TC: 00:07:51)
Moderator: No, but I'm just saying.

(TC: 00:07:51)
Carl Adrian Page: But you' re telling me the post office only buy them in at one point six five?

(TC: 00:07:51)
Moderator: They, that's what Hem will book them out to you-,

(TC: 00:07:51)
Carl Adrian Page: You, I asked you the question earlier, you said that' s what the Post Office buy them in at, at one point six five.

(TC: 00:07:51)
Moderator: Yes they do, that's first rate. And Hem will book them out to you, using the rates, which are published. But Hem will have to comply with the published rates as well, they get one of those faxes daily as well.

(TC: 00:08:09)
Carl Adrian Page: So why has nobody has, why' s nobody questioned it?

(TC: 00:08:16)
Moderator: Well because nobody knows that you' re selling them for nothing.

(TC: 00:08:20)
Carl Adrian Page: But at the end of the week when I do the command ten, you know how many transactions I've done.

(TC: 00:08:25)
Moderator: Mm.

(TC: 00:08:24)
Carl Adrian Page: You know, um, how many euros I've sold.

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(TC: 00:08:26)
Moderator: Mm.

(TC: 00:08:26)
Carl Adrian Page: And I thought, better get the differential balance right at the end of the week, that's the profit the Post Office made, apart from what we buying and selling out there as well.

(TC: 00:08:35)
Moderator: No, it doesn't work that way. So your evaluation figures, which is what you're referring to, isn't it? Your evaluation figures should have been, should have been very high, compared to what they were. And granted, maybe those should have been picked up by the business earlier, but they weren't.

(TC: 00:08:50)
Carl Adrian Page: Well that's not down to me, is it, I mean if, well, if I asked the question if somebody picked them up earlier, and then I'd been told about it, then none of this would happened would it?

(TC: 00:09:04)
Moderator: But you see, the thing is, sorry-,

(TC: 00:09:07)
Patrick Farrington: I was going to suggest that we ask Mr Page this question, had he discussed this with anybody, before, and if so, who and what had been said about it?

(TC: 00:09:21)
Carl Adrian Page: Well (inaudible 09.21) isn't it?

(TC: 00:09:21)
Moderator: I know but, you've seen the statement from Steve Garrity, haven't you? Cause that's a bundle which was, was sent to you, and he doesn't recall any conversations, and can't remember, he says.

(TC: 00:09:32)
Patrick Farrington: Well Mr Page's response to that I think is that he's had a conversation with Mr Garrity about this.

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(TC: 00:09:38)
Moderator: Mmm. See Mr Garrity, has no authority, as does nobody else in the Post Office, have any authority to allow such discretion.

(TC: 00:09:45)
Carl Adrian Page: But I wouldn’t know that as a sub postmaster, would I?

(TC: 00:09:49)
Colin Price: He would know that as the retail network manager, though.

(TC: 00:09:51)
Carl Adrian Page: I can' t answer for retail line network manager, I’ve come to the Post Office outside five years ago, I’ve never been in the Post Office before. (TC 00:10:00)

(TC: 00:10:01)
Moderator: Okay. Let's have a quick look and this will be the last one, as I’ve mentioned the 13th-,

(TC: 00:10:06)
Patrick Farrington: What' s the purpose of keep putting these transactions to him? You' re not actually asking any questions, other than the same thing, and with respect, you' re not actually achieving anything different.

(TC: 00:10:18)
Moderator: Okay, well to be fair to your client, I think he has a right, if he wants to, to see any evidence that we have, which may form any part of the case that results in a prosecution. I would loathe to get to a court case and be told, well you didn't show him the evidence.

(TC: 00:10:40)
Patrick Farrington: Alright, put the next transaction to him then.

(TC: 00:10:40)
Moderator: Well if you don’t want to see them Carl?

(TC: 00:10:39)
Carl Adrian Page: No, show the transaction, show the transaction.

(TC: 00:10:46)
Moderator: Okay. The 13th, I did mention the 13th, so I'll put it to you. Um, the 13th, starts off with transfers going in from the eight of January, all the way through to the day of the 13th. Yeah okay? Eighth of January, 10:25, 150000 euros transferred in at one point six two seven seven, sterling value is 92154.57. And there's no transactions between the eight and the 13th.

(TC: 00:11:24)
Carl Adrian Page: 150000-,

(TC: 00:11:24)
Moderator: Yep, so 10:47 on the ninth, 150000 again transferred in, one point six two seven three, 92177.23. Okay, yeah.

(TC: 00:11:35)
Carl Adrian Page: And one point six two eight for the tenth.

(TC: 00:11:36)
Moderator: Yep, on the tenth, 14:46, again, 150000, at one point six two one eight, 92489.83

(TC: 00:11:46)
Carl Adrian Page: Okay.

(TC: 00:11:46)
Moderator: The reason I have to say it in full Carl is because obviously it's recording on the tape, I'm not trying to bore you. Um, and then on the 11th of January, at 11:39, again, another 150000 at one point six one eight, 92707.05.

(TC: 00:12:05)
Carl Adrian Page: Okay.

(TC: 00:12:07)
Moderator: And then we come onto the transaction itself, right. But just before we discuss that, so that's 600000, 600000 euros you've transferred in, on those four days, okay?

(TC: 00:12:20)
Carl Adrian Page: Yeah.

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(TC: 00:12:19)
Moderator: You sell-,

(TC: 00:12:21)
Carl Adrian Page: At one point six two, 484,162-,

(TC: 00:12:24)
Moderator: You sell 484-,

(TC: 00:12:25)
Carl Adrian Page: No 584-,

(TC: 00:12:26)
Moderator: Sorry 584000 on the 13th, yeah? So, um, at one point six two, and Whitehouse pays you via those four cheques we talked about 360493 pounds and 83 pence, right? Now, going from the four transfers you-,

(TC: 00:12:44)
Carl Adrian Page: Yeah, yeah/

(TC: 00:12:44)
Moderator: Okay, we have to, excuse me, we, using the different rates we've got there, right, taking the first one-,

(TC: 00:13:00)
Carl Adrian Page: Yeah.

(TC: 00:13:00)
Moderator: The very first one on the eighth, if we say, 134000 was transferred in at one point six two seven seven, the sterling value would be 82324.75, the other three remain as they are, because the other three come up to 450000, and that makes it 584000, yeah? Follow that?

(TC: 00:13:19)
Carl Adrian Page: Yeah.

(TC: 00:13:19)

Moderator: If you do that, the sterling value would come to 359698 and 86 pence.

(TC: 00:13:26)
Carl Adrian Page: Yep.

(TC: 00:13:29)
Moderator: And you sold them for that value we already talked about, which gives us a difference of 794 pounds and 97 pence. Now that's over half a million euros, Carl, for which you supposedly made us, which isn't as I said, supposedly made us, nearly 800 pounds. Now, had you sold 11800 euros, at the normal rate, you would have made us 800 pounds.

(TC: 00:14:00)
Carl Adrian Page: Okay.

(TC: 00:14:00)
Moderator: Do you think it's right, business commercially right, for someone to say, by selling half a million euros, I made you the same profit as selling 12000 euros?

(TC: 00:14:13)
Carl Adrian Page: But as I said before, the amount of transactions that were coming through, I thought I was making the Post Office some money.

(TC: 00:14:20)
Moderator: But you're a businessman, Carl.

(TC: 00:14:21)
Carl Adrian Page: I mean a businessman, yeah. And the Post Office only get paid per transaction.

(TC: 00:14:27)
Moderator: Yeah. But I mean, you know, not everyone can walk in off the street and run a Post Office or a business.

(TC: 00:14:32)
Carl Adrian Page: No I know that.

(TC: 00:14:31)

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Moderator: I'm not a businessman, but even I can see that that doesn't equate. Having to sell eleven, sorry, half a million euros, to make 800 pounds, when I could have sold 1200 euros to make the same value.

(TC: 00:14:43)
Carl Adrian Page: Yeah but I could still sell 1200 and make that amount. But if the gentleman hadn't come in though the door then I wouldn't have made anything at all, would I?

(TC: 00:14:48)
Moderator: No, but then, you know, was it not feasible to sell 12000 euros-,

(TC: 00:14:56)
Carl Adrian Page: But I do, do, I do do that to the general public anyway, don't I?

(TC: 00:14:58)
Moderator: Well that's what I mean, so if you're making that profit anyway, do you need Mr Whitehouse, and do you need to be giving him preferential rates because (talking over each other 15.05).

(TC: 00:15:05)
Carl Adrian Page: To keep him custom, I thought I was making the Post Office some money, because a large amount of transactions. You know yourself, you come off the street and buy ten Volvos, you get a better deal than buying one Volvo every three years, if you're going to buy ten Volvos a month.

(TC: 00:15:19)
Moderator: Right, okay. Right, let's move onto a slightly different subject then. Let's um,

(TC: 00:15:40)
Carl Adrian Page: But I did cover that before didn't I, the 14th?

(TC: 00:15:42)
Moderator: Sorry?

(TC: 00:15:45)
Carl Adrian Page: What you just asked me there I did cover before on the 14th.

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(TC: 00:15:46)
Moderator: No, unfortunately wasn't armed with any facts or figures, and I am now, so (talking over each other 15.50) that's why I covered it again.

(TC: 00:15:52)
Carl Adrian Page: Okay I understand.

(TC: 00:15:52)
Moderator: Um, okay. Right, we briefly touched on this I think, at the last interview, so I won't flog it to death, but I need to ask you again. I think in the last interview, we talked very briefly about buybacks, euros being bought back?

(TC: 00:16:08)
Carl Adrian Page: Yeah.

(TC: 00:16:09)
Moderator: At the Post Office. um, you remind me, is there a large need for buybacks at the office?

(TC: 00:16:16)
Carl Adrian Page: No.

(TC: 00:16:15)
Moderator: There isn't?

(TC: 00:16:15)
Carl Adrian Page: No. So what are you gonna ask me why I don't give preferential rates for buyback?

(TC: 00:16:21)
Moderator: No, I wasn't going to ask you that, I asked you that last time. But, no I wasn't going to ask you that. um, what would you say, you know, roughly, is the buyback on a weekly basis? Off euros?

(TC: 00:16:32)
Carl Adrian Page: I couldn't tell you.

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(TC: 00:16:35)
Moderator: Not even a rough idea? Would it be substantial or not?

(TC: 00:16:39)
Carl Adrian Page: I wouldn't have thought so, no.

(TC: 00:16:39)
Moderator: 10,000, 10,000 a week?

(TC: 00:16:45)
Carl Adrian Page: No, I wouldn't have thought that much.

(TC: 00:16:44)
Moderator: A month?

(TC: 00:16:47)
Carl Adrian Page: Maybe.

(TC: 00:16:48)
Moderator: Right.

(TC: 00:16:47)
Carl Adrian Page: Until I've got the figures in front of me, I couldn't tell you.

(TC: 00:16:50)
Moderator: Okay, and who, invariably, and we've had this conversation, I remember it because you were quoting me something you read two years ago. um, about, people who buy euros (talking over each other 17.00). Yeah, saw it on the radio, people who buy euros from an outlet, generally come back to that outlet. Is that the case? That's what-, that's what you were quoting me in the last interview.

(TC: 00:17:08)
Carl Adrian Page: Yeah,, I remember that.

(TC: 00:17:09)
Moderator: Right, is that what you found in your experience, running (talking over each other

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17.13)?

(TC: 00:17:14)
Carl Adrian Page: I would say so, yes.

(TC: 00:17:13)
Moderator: And the type of customers-,

(TC: 00:17:16)
Carl Adrian Page: Started doing the lottery, people are a force of habit, aren' t they?

(TC: 00:17:18)
Moderator: Yeah, yeah. And the type of, the type of customers apart from Mr Whitehouse, that you get buying euros and other foreign currency, are mainly who?

(TC: 00:17:30)
Carl Adrian Page: Normally have people going on holiday.

(TC: 00:17:31)
Moderator: Right, is there any businesses, people like that, who come into buy, euros or sell euros back to you?

(TC: 00:17:40)
Carl Adrian Page: No.

(TC: 00:17:42)
Moderator: No? Sure?

(TC: 00:17:44)
Carl Adrian Page: Yeah.

(TC: 00:17:46)
Moderator: Have you bought back euros from Mr Whitehouse?

(TC: 00:17:50)

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Carl Adrian Page: No.

(TC: 00:17:49)
Moderator: Are you sure?

(TC: 00:17:51)
Carl Adrian Page: 99 percent positive, yes.

(TC: 00:17:53)
Moderator: Never?

(TC: 00:17:54)
Carl Adrian Page: I can' t say never, I' m just saying 99 percent.

(TC: 00:17:56)
Moderator: Right, okay. Would there be, would there be any reason why you'd buy euros back from him, do you know?

(TC: 00:18:03)
Carl Adrian Page: I wouldn't have thought so, no.

(TC: 00:18:06)
Moderator: Okay, and generally, I mean, can you recall the last time you bought euros back? I know it's a couple of months ago now, but.

(TC: 00:18:15)
Carl Adrian Page: People coming in off holiday.

(TC: 00:18:17)
Moderator: Right.

(TC: 00:18:19)
Carl Adrian Page: That's it I think.

(TC: 00:18:18)

Moderator: Right, okay.

(TC: 00:18:20)
Carl Adrian Page: If I' m short, I sometimes go to the Co-op and buy some.

(TC: 00:18:21)
Moderator: Okay. So you, just, sorry, briefly going back to the 13th, when Whitehouse bought the 584000 euros-,

(TC: 00:18:33)
Carl Adrian Page: Mm.

(TC: 00:18:33)
Moderator: Presumably you had them in the safe, did you?

(TC: 00:18:36)
Carl Adrian Page: Yeah.

(TC: 00:18:36)
Moderator: Right.

(TC: 00:18:38)
Carl Adrian Page: Or, either in the safe or coming in from Royal Mail as well, we had a lot in the safe that time.

(TC: 00:18:46)
Moderator: But I don't think anything came in that morning, did it?

(TC: 00:18:48)
Carl Adrian Page: I don't know, no I think it did actually.

(TC: 00:18:50)
Moderator: Yeah, okay. So would you have had to count them out? 584000 euros?

(TC: 00:18:53)

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Carl Adrian Page: Well what I usually do, if (inaudible 18.55) if we buy say, 187000, and we'll sell 150000.

(TC: 00:19:02)
Moderator: Yeah.

(TC: 00:19:00)
Carl Adrian Page: We'll say that's red and put 150000 in the box.

(TC: 00:19:04)
Moderator: Right, so you have a box and that's got 150 grand in it?

(TC: 00:19:06)
Carl Adrian Page: Put that in the safe, yeah.

(TC: 00:19:06)
Moderator: Right so, how did you have, um, I mean, when John came in on the morning, right, did you know how much he was going to buy off you, before he arrived?

(TC: 00:19:19)
Carl Adrian Page: Um.

(TC: 00:19:20)
Moderator: Had you had a conversation beforehand or not?

(TC: 00:19:25)
Carl Adrian Page: He might have come in (inaudible 19.24) tell me, um, he might have phoned me up and said next time I come in, what can you get me for next week?

(TC: 00:19:28)
Moderator: Right.

(TC: 00:19:30)
Carl Adrian Page: And I think the most time was, supply me maybe 150000.

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(TC: 00:19:35)
Moderator: Right.

(TC: 00:19:34)
Carl Adrian Page: So I say well, two days and well I've got maybe 250, 260 whatever I've got.

(TC: 00:19:39)
Moderator: Right.

(TC: 00:19:39)
Carl Adrian Page: I always keep some back for the-,

(TC: 00:19:43)
Moderator: Yeah, so, when you put the, I take it you put the 584000 in his bag, did you?

(TC: 00:19:47)
Carl Adrian Page: I didn' t put anything in his bag. He' s on one side of the counter, I' m on the other side.

(TC: 00:19:52)
Moderator: You passed them over to him (talking over each other 19.51). Did you count them out to him?

(TC: 00:19:54)
Carl Adrian Page: Only in bundles. Half of 5000 or 1000.

(TC: 00:19:58)
Moderator: Right, so one bundle would have been (talking over each other 20.00) (TC 00:20:00)

(TC: 00:20:01)
Carl Adrian Page: (talking over each other 20.01)

(TC: 00:20:01)
Moderator: Okay. So you physically didn't count them yourself?

(TC: 00:20:05)

Carl Adrian Page: No, I mean (talking over each other 20.08) coming 150000 undo the bags, put 150000. And put them in the safe, and that's 150000.

(TC: 00:20:15)
Moderator: Right, okay. Let me um, let me quickly show you this, um, schedule. This is an old schedule which is (inaudible 20.24) my exhibit. This is a schedule, which, and again, as I say, I've been through all though the till rolls that we have, concentrate mainly on the 2000 period right. This one starts the 28th of March, 2002. Okay, and concludes, on the fourth of January 03, okay, and what it shows, is, it shows the date, taken off the till roll, cash account week, the time of the transaction, and the buyers note, what it was, it's euros or in this case, the amount bought back, the rate applied, the sterling value and any comments that may help me. And attached to the back of that is the copies of all of them. Okay right?

(TC: 00:21:01)
Carl Adrian Page: Yeah, yeah.

(TC: 00:21:06)
Moderator: Now, what I want to have a quick chat about, you know, just talk about one or two of them, is well, let's talk about the totals in amounts, right. The total there is 98030 bought back, and sterling value 58507 pounds 64. Would you say that's probably high or low, or what, in a ten month period.

(TC: 00:21:30)
Carl Adrian Page: I don't know, I mean we do, as you say, I mean I can't compare to what we do, we do seven and a half thousand transactions, (inaudible 21.37) what does somebody usually do with seven and a half thousand transactions?

(TC: 00:21:40)
Moderator: Okay.

(TC: 00:21:41)
Carl Adrian Page: I mean, usually, demographically people have got a lot of cash, and they go on a holidays and take cash with them, not more-, not traveller' s cheques but they buy a lot of cash.

(TC: 00:21:48)
Moderator: Right, okay. Let's have a look at some of the figures then. On the 28th of March, 2,000 euros were bought back, 24th of March, there's two amounts, um, both at the same time, one after the other, 4,680-,

(TC: 00:22:03)
Colin Price: 24th of April.

(TC: 00:22:03)
Moderator: Sorry, 24th of April. Um, and, as we go down, you can see that there's, there's nothing really less than, err, a 1000, the odd occasion where they've happened immediately after or at the same time.

(TC: 00:22:15)
Carl Adrian Page: So you're telling me no-one's come back and they've had, they've come in for 30 euros? Buy back 30 euros?

(TC: 00:22:22)
Moderator: (talking over each other 22.22) No I'm sure they have, I'm sure they have, I haven't picked out every single buyback, I've picked out everything which is at the thousand and above, and as I say, the occasional ones where it's 630 or less, when they've happened at the same time-,

(TC: 00:22:33)
Carl Adrian Page: So, you're just showing me the large amounts?

(TC: 00:22:34)
Moderator: I am, yes.

(TC: 00:22:35)
Carl Adrian Page: Yeah.

(TC: 00:22:37)
Moderator: Um, for instance, the 5th of August, 02, at 13:31 hours, 7,000 euros bought back. And then at 13:32 630 bought back. Now 7,000 euros, I mean who's gonna be bringing back 7,000 euros?

(TC: 00:22:55)
Carl Adrian Page: Probably a businessman.

(TC: 00:22:55)
Moderator: A businessman.

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(TC: 00:22:57)
Carl Adrian Page: Are you trying to say Mr Whitehouse is coming and giving money back?

(TC: 00:22:59)
Moderator: Well-,

(TC: 00:23:02)
Carl Adrian Page: Has anybody seen Mr Whitehouse come in the afternoon? I haven' t seen Mr Whitehouse come back in the afternoon.

(TC: 00:23:05)
Moderator: Does he need to come back? He does telephone orders, I think.

(TC: 00:23:10)
Carl Adrian Page: What do you mean he doesn' t need to come back? Tell me.

(TC: 00:23:11)
Moderator: Well, let's say he doesn't walk out with his full quota.

(TC: 00:23:18)
Carl Adrian Page: Don't get you.

(TC: 00:23:18)
Moderator: Well, he comes in obviously to take the euros from you, doesn't he, and he walks out with a quantity of euros in the holdall doesn't he? What's to say he doesn't leave you 5000 euros, Carl?

(TC: 00:23:30)
Carl Adrian Page: Well why would he want to do that, because after, oh 5,000 as a backhander, that's what you' re trying to say?

(TC: 00:23:34)
Moderator: Yes Carl.

(TC: 00:23:38)
Carl Adrian Page: Well how do you correspond with that when you forget what he did, or something else

like that? You tell me.

(TC: 00:23:41)
Moderator: What do you mean, how would you, how would you, because you've sold them back to yourself.

(TC: 00:23:49)
Carl Adrian Page: Yeah, but, I do go to the Co-op like I told you, if I want to get euros, I got to the Co-op, and get a large amount of euros.

(TC: 00:23:54)
Moderator: Well, see this is why I specifically asked you before, Carl.

(TC: 00:23:57)
Carl Adrian Page: But I'm detained, (inaudible 23.58).

(TC: 00:23:59)
Moderator: No, not about buybacks, when I was talking to you a few minutes ago Carl, I asked you about how many people come in to do transactions, what about large customers, business customers (talking over each other 24.07), the thing is Carl, you say no, no, no, and then I show you this little schedule here, and then it's oh yeah I tootle off down to the Co-op, and buy euros. Why do you buy euros from the Co-op?

(TC: 00:24:18)
Carl Adrian Page: The reason is I might have run out.

(TC: 00:24:20)
Moderator: You might have run out.

(TC: 00:24:24)
Carl Adrian Page: Yeah.

(TC: 00:24:23)
Moderator: Okay. You're ordering eight million pounds worth of euros from the Post Office, and you might have run out so you go off to the Co-op and you buy some euros.

(TC: 00:24:32)
Carl Adrian Page: Yet you don't think I go to the Co-op then?

(TC: 00:24:31)
Moderator: I don't know, well you go off there obviously to check the rates, because you told us-,

(TC: 00:24:36)
Carl Adrian Page: Yeah. Are you asking, are you saying to me, I don't go to the Co-op and buy euros?

(TC: 00:24:41)
Moderator: Have you done so?

(TC: 00:24:41)
Carl Adrian Page: Yes.

(TC: 00:24:41)
Moderator: You have? When did you do that?

(TC: 00:24:46)
Carl Adrian Page: If we start running out.

(TC: 00:24:47)
Moderator: Well, give me a date.

(TC: 00:24:49)
Patrick Farrington: Well, that' s an unfair question, (talking over each other 24.53).

(TC: 00:24:52)
Carl Adrian Page: If you go to the Co-op and ask them-,

(TC: 00:24:56)
Moderator: Right, so the Co-op should be all looking for them, that you go in there and buy euros from them?

(TC: 00:24:57)

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Carl Adrian Page: Yes.

(TC: 00:25:01)
Moderator: And what quantity of euros?

(TC: 00:25:01)
Carl Adrian Page: A quantity what I might need. Someone might come in and we look in the book, ' Oh, like we need 2000 euros for somebody,' we go down the machine get 2000 euros.

(TC: 00:25:09)
Moderator: Okay, cause the other thing Carl, right, and in my remarks column, okay, um, every time there's one of these large buybacks, right, I look at when you sold euros to Mr Whitehouse-,

(TC: 00:25:23)
Carl Adrian Page: Mr Whitehouse comes in two or three times a week.

(TC: 00:25:22)
Moderator: Yeah I know he does. But you see, (talking over each other 25.25) -,

(TC: 00:25:27)
Carl Adrian Page: -corresponding dates.

(TC: 00:25:29)
Moderator: I'm only pointing out what I found on schedules and, and under copies. um, on the 28th of March, right, um, Mr Whitehouse buys 45k of you at 8:45, right. At 09:43, somebody sells back to you, or the Post Office-,

(TC: 00:25:49)
Carl Adrian Page: (talking over each other 25.49) the 28th of March. Is it Thursday?

(TC: 00:25:55)
Moderator: It's a Thursday.

(TC: 00:25:57)
Carl Adrian Page: Might be have been 2000 over or 2000 pounds short, whatever, on the balance on this till.

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(TC: 00:26:05)
Moderator: Sorry?

(TC: 00:26:06)
Carl Adrian Page: So the balance on the till might be 50000 euros but there's 52000 in there.

(TC: 00:26:11)
Moderator: Right.

(TC: 00:26:10)
Carl Adrian Page: Obviously we've made a mistake somewhere. So we buyback in another 2000. To make the balance right, 52000.

(TC: 00:26:17)
Moderator: You buy them back in from where?

(TC: 00:26:19)
Carl Adrian Page: Well if I've got 52000 in stock and it's only showing 50000, there's 2000 there isn't there.

(TC: 00:26:25)
Moderator: Extra?

(TC: 00:26:25)
Carl Adrian Page: Yeah.

(TC: 00:26:28)
Moderator: Right, so why didn't you just declare that as an extra? Why did you have to buy it back?

(TC: 00:26:31)
Carl Adrian Page: I thought that's what you had to do. I'm not saying that happens all the while but I thought that's what you had to do to get your balance right.

(TC: 00:26:36)
Moderator: Okay.

(TC: 00:26:36)
Carl Adrian Page: But you' re accusing me yeah, of Mr Whitehouse, Mr Whitehouse giving me money, me buying it back and me pocketing the money.

(TC: 00:26:45)
Moderator: Well that's one argument (talking over each other 26.45).

(TC: 00:26:47)
Carl Adrian Page: Well you' ve just accused me of it.

(TC: 00:26:47)
Moderator: Well, that's what this schedule is demonstrating I think. For instance, if we, we've got another few, on the 24th of April, at 10:46 somebody buys back 4680 euros in two transactions. The previous day, on the 23rd, and the day after on the 25th, um, you sold, euros to Mr Whitehouse.

(TC: 00:27:10)
Carl Adrian Page: Okay, so if you wanna go down that route, go down that route but I suggest you check the Co-op first.

(TC: 00:27:13)
Moderator: Okay. Because, see, also, I went back to see, um, Jane Beighty and, and Margaret Pierce and they said no, they'll be further statements, and in their statements, as well as touching on one or two other little things about balancing, they touch on buybacks, and er-,

(TC: 00:27:32)
Carl Adrian Page: Did they say we used to go to the Co-op?

(TC: 00:27:31)
Moderator: No, I'm talking about buybacks from customers at (inaudible 27.35) Post Office, and I asked them what generally it is, and I'll read out the last bit of Shirley's Jane Beighty's statement, it says, whilst operating the Bureau till, when Carl was managing the Post Office, I had performed numerous transactions where I bought back euros from customers, and the amounts involved are generally very small, between 10 and 200 euros. I cannot ever recall having bought back more than a thousand euros from a customer. Now, (talking over each other 28.02) Margaret, pretty much says the same thing in her statement, um, I have a limited amount to do with the bureau de change

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transactions at the office and although I do recall serving customers where we have bought back euros from them. These as far as I can recall have been for small amounts, such as 50 to 100 euros. I personally have not performed the transaction buying back for a thousand or more euros.

(TC: 00:28:27)
Carl Adrian Page: Okay. Well I've just said that to you now anyway, haven' t I?

(TC: 00:28:28)
Moderator: Right so, all of these large buybacks must have been down to you, then, you must have performed them.

(TC: 00:28:33)
Carl Adrian Page: Majority of them, I would have thought, yes. Seeing as I was doing the majority of all the transactions, yes.

(TC: 00:28:39)
Moderator: So then all of these must have come from the Co-op?

(TC: 00:28:40)
Carl Adrian Page: (talking over each other 28.41) one, couple of people might have come in and bought some large amounts back yes.

(TC: 00:28:45)
Moderator: Bought some large amounts back?

(TC: 00:28:49)
Carl Adrian Page: Yes.

(TC: 00:28:48)
Moderator: Holiday makers bringing back 2000, 7000-,

(TC: 00:28:52)
Patrick Farrington: -Page said previously that it could have been businessmen.

(TC: 00:28:58)
Moderator: Not, earlier in the interview, apparently there wasn't any businessmen. Cause I asked

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that specific question, and you said no.

(TC: 00:29:02)
Carl Adrian Page: Okay. But as I said to you demographically, the people in (inaudible 29.07) have got a lot of money to spend.

(TC: 00:29:07)
Moderator: Is that money that Mr Whitehouse has given to you for giving him preferential rates?

(TC: 00:29:14)
Carl Adrian Page: What money has Mr Whitehouse given me for?

(TC: 00:29:19)
Moderator: These, this money here, this 58 thousand pounds, which are identified as buybacks through the Rugeley Post Office-,

(TC: 00:29:25)
Carl Adrian Page: You're saying Mr Whitehouse has given me the buyback so I give him preferential rates?

(TC: 00:29:27)
Moderator: Yes.

(TC: 00:29:27)
Carl Adrian Page: So I utterly deny that.

(TC: 00:29:30)
Moderator: No, that's not the case?

(TC: 00:29:31)
Carl Adrian Page: No.

(TC: 00:29:34)
Moderator: Okay. Right, (inaudible 29.40), let's move on then, um, what are we doing for time, 29, okay. See the next schedule I'm going to show you, and there's two, sort of, attached, this is MP4, this my schedule, the one attached to it, behind it, is from HM Customs and Excise. (TC 00:30:00)

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Basically, the one from Customs and Excise, um, they start on the 16th of January 02, and they go all the way through to, um, the 4th of January 03. This relates to more specifically to Mr Whitehouse, because these are, theses are transactions, times and amounts where Mr Whitehouse has gone off to Thomas Cook, and sold the euros that he's bought from you, back to Thomas Cook. Yeah? And made his little profit. Yeah? Okay. Now, what I've done, using that information and that schedule prepared by customs, and my own little schedule there, right, and the copies of cheques I've got there back from Chesterfield, I've prepared this little schedule here, alright. The first portion, deals with the purchase, that's this one basically, all the purchases made from Rugeley Post Office. The middle section, deals with the cheques, that I've been able to find, for those purchases, the amounts involved and the BC of E date, the date that they came to light, okay? Then the final section deals with the Thomas Cook deposits, the dates Mr Whitehouse went in, the amount he deposited, any difference and any comments for my (inaudible 31.22), okay?

(TC: 00:31:22)
Carl Adrian Page: Yeah, yeah.

(TC: 00:31:22)
Moderator: I don't want to labour this one too much regarding, um, the differences, um, but, I do want to use it to demonstrate some of the delays in cheques, but basically, you can see the red figures here, for instance on the 14th of March 02, which was a Thursday, he buys 64900 euros-,

(TC: 00:31:45)
Carl Adrian Page: Mm-hmm.

(TC: 00:31:45)
Moderator: Right, um, and um, if we go across, on the same day, right, later on, he deposits 60000 euros, and thereby it was 4900 pounds less that he bought from you, okay?

(TC: 00:32:01)
Carl Adrian Page: Yeah.

(TC: 00:32:00)
Moderator: That, that's what I do down here, on some of them you can see blue figures with a plus value, and that means he's deposited more than he's bought from you, alright?

(TC: 00:32:10)
Carl Adrian Page: Okay.

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(TC: 00:32:10)
Moderator: And we go along, through that, for every single entry that, um, that we have. Yeah, okay, now, I want to talk specifically about one of two of those sort of transactions, not, I'm not gonna, um, go through all of them. But as I say, it was specifically to do with um, uh, the er, the delays in cheque submission, I was just looking at the time, see how much time we have, that's all. Right, let's um, as I mentioned the 14th of March, let's, let's start with the 14th of March then. um, now then, 14th of March, if you look on that schedule there, right, on MP3, you can see there's three transactions on the 14th of March.

(TC: 00:32:55)
Carl Adrian Page: Right okay.

(TC: 00:32:55)
Moderator: One at 7:19.

(TC: 00:32:56)
Carl Adrian Page: Yeah.

(TC: 00:32:56)
Moderator: One at 7:20.

(TC: 00:32:56)
Carl Adrian Page: Yeah.

(TC: 00:32:56)
Moderator: And one at 13:04.

(TC: 00:32:59)
Carl Adrian Page: Yeah.

(TC: 00:32:59)
Moderator: Yeah? At 7:19, Mr Whitehouse buys 13900 euros-,

(TC: 00:33:06)
Carl Adrian Page: Yeah then 11000-,

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(TC: 00:33:06)
Moderator: Then 11000 at 7:19-,

(TC: 00:33:08)
Carl Adrian Page: Okay.

(TC: 00:33:10)
Moderator: And then in the afternoon 14000 euros. Yeah? Now. Okay. So according to that, at 7:19, you open at 8 isn't it?

(TC: 00:33:41)
Carl Adrian Page: Yeah.

(TC: 00:33:41)
Moderator: And that was March, so that would have been one hour, one hour, cause your clock's off isn't it? One hour off, so that would be 8:19, yeah?

(TC: 00:33:52)
Carl Adrian Page: Yeah.

(TC: 00:33:51)
Moderator: 8:19?

(TC: 00:33:51)
Carl Adrian Page: Could be 7:19 when I changed it.

(TC: 00:33:56)
Moderator: Oh okay, alright, but you might've been closed then.

(TC: 00:33:59)
Carl Adrian Page: Yeah, okay.

(TC: 00:33:59)
Moderator: And that's what he was doing wasn't he, he was coming in when it was closed for security reasons?

(TC: 00:34:04)
Carl Adrian Page: That's correct.

(TC: 00:34:03)
Moderator: Yeah, so he's come in at 7:19-,

(TC: 00:34:05)
Carl Adrian Page: Can I ask a question before we go any further?

(TC: 00:34:05)
Moderator: Yeah.

(TC: 00:34:07)
Carl Adrian Page: I understand you said that Mr Whitehouse came in with his driver, or his, his, driver' s (talking over each other 34.12) -,

(TC: 00:34:12)
Moderator: He came in with his-,

(TC: 00:34:15)
Carl Adrian Page: No, his driver was there. Every time I saw Mr Whitehouse, his driver wasn' t there.

(TC: 00:34:20)
Moderator: What, I'm sorry, when did I say his driver was there?

(TC: 00:34:22)
Carl Adrian Page: Well you said it in the statement, that you' ve given me.

(TC: 00:34:26)
Moderator: Sorry, which statement?

(TC: 00:34:27)
Carl Adrian Page: The last statement corresponding to when Mr Whitehouse who was with his driver and his driver was-, ' cause (inaudible 34.34) said in the morning that he got arrested that he was waiting outside-,

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(TC: 00:34:37)
Moderator: Yeah.

(TC: 00:34:37)
Carl Adrian Page: With his driver. His driver wasn' t there.

(TC: 00:34:40)
Moderator: Outside your office?

(TC: 00:34:40)
Carl Adrian Page: Yes. I've never seen his driver.

(TC: 00:34:45)
Moderator: Right.

(TC: 00:34:46)
Carl Adrian Page: I just wanna make that point because to say his driver was there makes it more dramatic.

(TC: 00:34:50)
Moderator: Well, I, I haven't, I mean I've spoken to Mr Horton, Mr Horton's spoken to the Customs and Excise, uh, he claims he's never seen you, he claims he's never been in the Post Office, so I'm not disputing that fact and I don't think I lead you to believe that he (talking over each other 35.02).

(TC: 00:35:02)
Carl Adrian Page: There is somewhere that says Mr Horton was outside the Post Office.

(TC: 00:35:07)
Moderator: Well, maybe. Customs were doing the surveillance, so, I don't know what they saw.

(TC: 00:35:09)
Carl Adrian Page: I can give you the registration, if you want it.

(TC: 00:35:12)
Moderator: Okay. um, presumably, Mr Whitehouse is on the premises at 7:19, 7:20 to do this

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transaction, right?

(TC: 00:35:20)
Carl Adrian Page: Yeah okay.

(TC: 00:35:20)
Moderator: He must obviously go away, and then, oops I've lost it, and then he comes back at 13:04?

(TC: 00:35:25)
Carl Adrian Page: Well, it' s very unusual but obviously he comes (inaudible 35.29) to that yes. I mean, I can' t tell what happened at this time, well March last year but it' s very unusual he did do.

(TC: 00:35:34)
Moderator: What-, why do you say it's very unusual?

(TC: 00:35:36)
Carl Adrian Page: Well I usually see him in the morning.

(TC: 00:35:38)
Moderator: Is that generally the case, he always comes in the morning?

(TC: 00:35:40)
Carl Adrian Page: Yeah, unless, he can, he may have come back, the only thing I can think of is if, um, he wanted some more euros and the special deliveries hadn' t come in.

(TC: 00:35:49)
Moderator: Right.

(TC: 00:35:51)
Carl Adrian Page: From next door. But that's, that's, if anything.

(TC: 00:35:54)
Moderator: Right, well, what would you say, what, excuse me, percentage wise would you say 90 percent of the time or something he comes in in the (talking over each other 36.00)

(TC: 00:36:00)
Carl Adrian Page: About 95 percent he used to come in the morning, yeah.

(TC: 00:36:00)
Moderator: Okay, but there are, I don't know if you've just have a quick scan down the, there are the occasional blips, the 15:57 on the 2nd of April, (talking over each other 36.09)

(TC: 00:36:09)
Carl Adrian Page: I mean sometimes, this is-, he did the transaction, you know on the front where you change it, and if you press yes you get um, how much one euro's worth, right?

(TC: 00:36:20)
Moderator: Right.

(TC: 00:36:21)
Carl Adrian Page: But, sometimes you come up to the till, and you search something else, you accidentally press cancel, and it cancels that transaction.

(TC: 00:36:27)
Moderator: Right.

(TC: 00:36:26)
Carl Adrian Page: The previous one, so, you might of-, you know, I've counted it, I'm not saying we do Mr Whitehouse but, it might have cancelled some of his previous transactions, so you go though the tag and put it back in again, do you know what I mean?

(TC: 00:36:38)
Moderator: Right, okay. Alright, um, let's have a look then, um, at, these are the cheques, which relate, um, to those two transactions. Okay, um, the first one, which is at 7:19, is 13900 and the cheque value is 8128 pounds 65, right. If I find that cheque, which is back here, there we are, there's a copy of the cheque-,

(TC: 00:37:14)
Carl Adrian Page: Yeah.

(TC: 00:37:14)
Moderator: 8128 and 65, yeah. Uh, Mr Whitehouse's cheque, it looks like it?

(TC: 00:37:22)
Carl Adrian Page: Looks like it yeah.

(TC: 00:37:22)
Moderator: I think it's cheque number one, zero zero two five six.

(TC: 00:37:29)
Carl Adrian Page: 14th of the third, 02.

(TC: 00:37:30)
Moderator: Yeah. Well you beat me to it. Right that's dates the 14th of the third, 02, yeah, which is the date it happened yeah?

(TC: 00:37:36)
Carl Adrian Page: Yeah okay.

(TC: 00:37:39)
Moderator: The next one, um, which should be for a value of 6432 pounds 75, is there. Yeah?

(TC: 00:37:47)
Carl Adrian Page: 14th of the third 02, yeah.

(TC: 00:37:49)
Moderator: 14th of the third and the same value, Mr Whitehouse's. That's the two cheques which should have been accepted for that transaction. Later on in the day then, it would appear he's come back, at 13:04, for whatever reason, yeah. Would that be the case or?

(TC: 00:38:03)
Carl Adrian Page: Maybe, I don't know.

(TC: 00:38:06)
Moderator: What other reasons would there be?

(TC: 00:38:07)

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Carl Adrian Page: Hard to tell you the other reason maybe, but he obviously came back.

(TC: 00:38:11)
Moderator: Right, but you've never taken them to him?

(TC: 00:38:13)
Carl Adrian Page: Never taken to him.

(TC: 00:38:13)
Moderator: Any of your staff taken them to him?

(TC: 00:38:14)
Carl Adrian Page: No. As far as I know they haven't, no.

(TC: 00:38:16)
Moderator: Okay, right.

(TC: 00:38:18)
Carl Adrian Page: I don't know Mr Whitehouse at all, apart from coming in the Post Office.

(TC: 00:38:22)
Moderator: Okay, well, another transaction happens at, um, 14:03, right, and he again, pays by cheque, which is the normal method.

(TC: 00:38:31)
Carl Adrian Page: Mmhmm.

(TC: 00:38:31)
Moderator: And the value of that cheque is 30, sorry, £23,432.92, (talking over each other 38.44)

(TC: 00:38:44)
Carl Adrian Page: What date's that?

(TC: 00:38:44)
Moderator: The 14th. 14th, we're still on the 14th-,

(TC: 00:38:46)
Carl Adrian Page: Okay.

(TC: 00:38:46)
Moderator: There's (inaudible 38.46) transactions, yeah?

(TC: 00:38:47)
Carl Adrian Page: Yeah.

(TC: 00:38:47)
Moderator: The value of the cheque should be 23432 point 92, yeah? And there it is, 14th of March-,

(TC: 00:38:55)
Carl Adrian Page: Okay.

(TC: 00:38:55)
Moderator: 23 thousand-,

(TC: 00:38:57)
Carl Adrian Page: Yeah, okay.

(TC: 00:39:00)
Moderator: Now, right, there are a number of questions relating to this, but the first one I want to ask you, is, you see this bundle I'm holding here?

(TC: 00:39:08)
Carl Adrian Page: Yeah.

(TC: 00:39:10)
Moderator: Right, that's the BCV, right? And that BCV is dated the 13th, 02, 02.

(TC: 00:39:19)
Carl Adrian Page: Yeah.

(TC: 00:39:18)
Moderator: Right. That's a Wednesday 13 02 02.

(TC: 00:39:22)
Carl Adrian Page: Yeah.

(TC: 00:39:22)
Moderator: The 14th is a Thursday.

(TC: 00:39:25)
Carl Adrian Page: Yeah.

(TC: 00:39:24)
Moderator: Right. How did, unless date stamped with 13th, how did the cheques which were presented on the 14th, get sent away on the 13th?

(TC: 00:39:38)
Carl Adrian Page: Well the 13th, Julie stemmed that on the Wednesday night, (inaudible 39.39) is the 13th a Wednesday?

(TC: 00:39:42)
Moderator: Um, March, I think it was.

(TC: 00:39:45)
Colin Price: 13th of March is a Wednesday.

(TC: 00:39:45)
Moderator: Yeah.

(TC: 00:39:47)
Carl Adrian Page: Yeah, she might have stamped that 13th, ready to sent-,

(TC: 00:39:51)
Moderator: She? One of the staff, right?

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(TC: 00:39:55)
Carl Adrian Page: It' s got Barbara, is it Barbara? I mean, you know, the coming Thursday morning I hadn' t finished doing the, the bureau, (TC 00:40:00) and I' d done it, do these transactions, put everything through for that.

(TC: 00:40:04)
Moderator: Right.

(TC: 00:40:05)
Carl Adrian Page: I mean, you' re turning onto me saying (inaudible 40.05) the cheques, there' s one there for the 14th and it' s gone for that week on the 13th, so I couldn' t be holding his cheques can I?

(TC: 00:40:10)
Moderator: Well no, there's two. There's two here.

(TC: 00:40:13)
Carl Adrian Page: For the 14th, yeah?

(TC: 00:40:14)
Moderator: Yeah, the two transactions which was done at 7:19 and 20, both cheques are on the BCV, (talking over each other 40.20) the 13th.

(TC: 00:40:22)
Carl Adrian Page: Yeah, from the coming morning, to balance, I usually come first to balance the bureau, right? And he' s done the transactions and I' m putting it for that week, okay? But you' re telling me that I' m holding the cheques deliberately back-,

(TC: 00:40:33)
Moderator: Well you clearly haven't on this one, have you?

(TC: 00:40:33)
Carl Adrian Page: Well you' re just contradicting what you' re trying to say then aren' t you?

(TC: 00:40:38)
Moderator: Well, maybe. Let's have a look at the third cheque then. Yeah?

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(TC: 00:40:41)
Carl Adrian Page: Yeah.

(TC: 00:40:42)
Moderator: The 23 thousand pound cheque? Yeah? Done later in the day-,

(TC: 00:40:48)
Carl Adrian Page: And that goes the following week.

(TC: 00:40:48)
Moderator: That goes the following week. Why doesn't it go that night?

(TC: 00:40:49)
Carl Adrian Page: Probably cause between the 7:20 and the 13:04, I'd have done transaction, wouldn't I?

(TC: 00:40:57)
Moderator: Yeah, you did the transaction at 13:04.

(TC: 00:40:57)
Carl Adrian Page: No, I'd have sent the cheques off to balance the tills.

(TC: 00:41:01)
Moderator: Right, no, okay, so why, why didn't you send the cheques out later that night, the other cheques that you've got, or the following day? Why did you wait until Wednesday, sorry, until-,

(TC: 00:41:11)
Carl Adrian Page: The following Wednesday.

(TC: 00:41:11)
Moderator: Yeah. And here's the BCV, (talking over each other 41.14)-,

(TC: 00:41:18)
Carl Adrian Page: You've already asked me that question, because I keep everything back, to do when I can, yeah?

(TC: 00:41:20)
Moderator: Did you purposely delay that cheque so that Mr Whitehouse, so that money wouldn't come out of his account, at, for a number of-,

(TC: 00:41:27)
Carl Adrian Page: No, because I sent the cheques out, for 07:19 and the 7:20, I' d have balanced everything off, and the 13:04 would' ve gone to the next.

(TC: 00:41:39)
Moderator: Hmm. You see the two cheques were the 07:19 and 20, which you dispatched immediately, were quite values aren't they?

(TC: 00:41:43)
Carl Adrian Page: Yeah, (talking over each other 41.43)-,balance (inaudible 41.46) haven' t I?

(TC: 00:41:46)
Moderator: Okay, yeah that's fine, and that comes to about 14 odd thousand pounds.

(TC: 00:41:49)
Carl Adrian Page: Yeah.

(TC: 00:41:49)
Moderator: Whereas the 23 thousand pound cheque, presented to you later on the same day, hangs about in your till, for another seven days, before you get round to sending it away.

(TC: 00:41:58)
Carl Adrian Page: But I' ve told you why that is.

(TC: 00:41:58)
Moderator: Hmm, you have. You have. But, you see, I'd like to know, whether it's Mr Whitehouse who's asking you to delay those cheques or whether it's you, Carl, doing it off your own back.

(TC: 00:42:11)
Carl Adrian Page: No.

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(TC: 00:42:14)
Moderator: Because you are delaying those cheques, clearly.

(TC: 00:42:16)
Carl Adrian Page: I've said to you, I've told you why I'm delaying them though, haven't I?

(TC: 00:42:18)
Moderator: Because you balance at the end of the week?

(TC: 00:42:19)
Carl Adrian Page: Yeah, and I don't want to make any mistakes, with a large amount of cheques (inaudible 42.23) figures and everything else like that.

(TC: 00:42:24)
Moderator: Okay, alright. Let's um, let's go onto, um, now you're quite clear Mr Whitehouse would have come back at 13:04?

(TC: 00:42:33)
Carl Adrian Page: Oh I don't know, I assume he would have done, yes.

(TC: 00:42:39)
Moderator: See because, when you look at the transaction, see Mr Whitehouse, he went back on the same day, he went back on the same day, I think we'll probably start a fresh tape, will probably be easier, there isn't that much more. um, have we got another tape? Cheers. Carl, just once more again, from the top, zero five eight zero three nine. Thank you. Okay, and the time now then, would be, um, eighteen hundred, eighteen hundred, I'm suspending this interview.