File name: Carl PAGE - 6299 Carl Page Tape 1 Tape No.058037.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: 00:00:05)
Moderator: Okay, this interview is being tape recorded. My name is Manish Patel and my colleague is-,

(TC: 00:00:09)
M: Colin Price.

(TC: 00:00:11)
Moderator: We're officers from Post Office Ltd, um, a part of the Royal Mail Group, err, employed to investigate possible criminal offences. The date today is the-, is Wednesday 23rd of April 2003 and the time now is 15:45 hours. This interview is being conducted at, um, the offices of Hand Morgan & Owen, which is 17 Martin St, Stafford, ST16 2LF and in attendance today is Carl Adrian Page and his solicitor's representing, Mr Patrick Farrington. Um, I'm going to be asking you some questions, Carl, about, um, theft of Post Office funds, um, and the suppression of cheques in relation to the, the transactions that we'll be talking about. Okay? Um, at the end of the interview, um, I'll give you a notice, which'll explain to you what'll happen to these tapes. Okay?

(TC: 00:01:07)
M: Okay.

(TC: 00:01:08)
Moderator: Um, do you have any objections to the interview being tape recorded?

(TC: 00:01:10)
M: None at all.

(TC: 00:01:12)
Moderator: Okay. Can you just please state your full name for me please?

(TC: 00:01:14)
M: Carl Adrian Page.

(TC: 00:01:15)
Moderator: And your date of birth?

(TC: 00:01:16)
M: GRO

(TC: 00:01:17)
Moderator: Okay, and your occupation?

(TC: 00:01:20)
M: I haven't got occupation. I'm suspended from the Post Office.

(TC: 00:01:23)
Moderator: Okay, and home address please?

(TC: 00:01:25)
M: (mw 01.26) GRO

(TC: 00:01:31)
Moderator: Okay. Thank you. Err, as I've explained, err, we are investigating a possible criminal offence and therefore have to caution you, um, and that is you do not have to say anything but it may harm your defence if you do not mention, when questioned, something which you later rely on in court. Anything you do say may be given in evidence. Do you understand that?

(TC: 00:01:47)
M: I understand that.

(TC: 00:01:48)
Moderator: Um, just so there's no confusion over what the caution means, err, I will explain it in its entirety to you. Um, there are three elements to it. The first part says you do not have to say anything. That means exactly that. You don't have to answer our questions today. You don't have to speak to us today. Okay?

(TC: 00:02:02)
M: Okay.

(TC: 00:02:03)
Moderator: The second part says that-, but it may harm your defence if you do not mention, when questioned, something which you later rely on in court. What that effectively means is if this matter should proceed to court, um, and at court you were to put forward a defence, um, which, um, for instance, was a different version of events to what you've said here or you chose not to answer our questions today and the court could reasonably have thought, 'Well, you could've answered the questions today,' they might infer that, you know, those, those version of events may not be true.

(TC: 00:02:35)
M: Okay.

(TC: 00:02:35)
Moderator: Okay? And the third part says that anything you do say may be given in evidence and that's exactly what it says. Um, everything you've said or you say in this interview and previous interviews is recorded and can be used as evidence.

(TC: 00:02:48)
M: Okay.

(TC: 00:02:48)
Moderator: Okay? Right. Um, this is a voluntary interview and I'll go through some of the background when we start the interview proper as to how we've arrived at a voluntary interview today. Can you just confirm that this is a voluntary-,

(TC: 00:03:01)
M: It is a voluntary interview, yes.

(TC: 00:03:02)
Moderator: Um, there are some-, there are, err, some legal formalities that we need to just go through, err, initially before we start the interview proper. As I say, we're, we're-, we are Post Office investigators and have slightly different ways of working than, say, the police or customs do. Okay. The first, um, document I will refer to you, to you, is, is what we call the Legal Rights in the Post Office is a form CS001. Okay, side A. Um, can I just put the date and time on there? 23rd. 15:48. Okay. Um, what I'll do, I'll just read the part of it out to you. Um, then there's four points on

there. I'll allow you to read it yourself, um, and then if you could record your replies at the bottom of that. Okay. Um, it says, 'Because you are suspected of having committed a criminal offence, you must-, sorry. You may-, which may result in criminal prosecution, I must inform you,' and it says the caution again, which, which-, I've already cautioned you but I'll say it anyway. 'You do not have to say anything but it may harm your defence if you do not mention, when questioned, something which you later rely on in court. Anything you do say may be given in evidence.' You said you understand that. Um, then it says, 'I must also inform you that 1) you are not under arrest, 2) you do not have to remain at this interview. If, if the interview is being conducted anywhere other than a Post Office Ltd premises, err, consent must also be obtained from the interviewee and the person in title grant entry to premises to carry out the interview there.' Okay? Um, third point says, 'If you do remain, you have the right to legal representation and advice including the right to speak with a solicitor either in person or on the telephone.' Err, in brackets it says, 'A solicitor will give you advice regarding legal aid,' um, and I can help you obtain a solicitor. Obviously that's superfluous because Mr Farrington is sitting here. Um, number four says, 'You are entitled to read the Police and Criminal Evidence Act 1984 codes of practice if you wish. The codes set out your legal rights and the rules governing the conduct of this interview,' and I have a little copy-,

(TC: 00:05:02)
M: Yes, I've seen it.

(TC: 00:05:03)
Moderator: Down there, if you wish to, err, peruse through that. Can I ask you to have a look at that form yourself? Um, just have a read through those points yourself. Make sure that you're happy, that you understand those points, and then if I can ask you to record, um, your replies to those three questions there for me please. The third one's an either/or. Obviously because your solicitor is here, you-, you'd be ticking that one or signing that one which says, 'I do want a, err, solicitor at this time.' Yeah? The first one says, 'I wish to speak (talking over each other 05.44).' Oh, sorry. They've moved them around since the last time I saw this form. It's the top one you need to sign.

(TC: 00:05:51)
M: Okay.

(TC: 00:05:51)
Moderator: Um, and this just says if you didn't want a solicitor now, you can choose at any time during the course of the interview to have a-,

(TC: 00:05:57)
M: (talking over each other 05.57).

(TC: 00:05:58)
Moderator: Yeah, yeah, and then if you can sign, date and time and print your name at the bottom please, the time now being 15:50 hours.

(TC: 00:06:07)
M: And it' s 23rd, isn' t it?

(TC: 00:06:08)
Moderator: It is.

(TC: 00:06:11)
M: There you go. Thank you.

(TC: 00:06:13)
Moderator: Thank you very much. Right. One other thing that-, in the Post Office, which is different to, um, outside, err, investigative bodies is the, err, Post Office rights to have a, a friend present during the interview. Um, there's another form, which, which details this and, again, I'll read that out to you and allow you to have a, a read of it. This is form CS003, um, and it's-, the Post Office Ltd have-, has agreed with the unions, so Post Office Ltd or SPSO (ph 06.41) staff, when interviewed by an investigator may have a friend present at the interview. Any friend invited to attend a Post Office Ltd interview or search must be at least eighteen years of age and not already involved in the inquiry. He or she must be a Post Office Ltd employee, err, who may be the-, a local union representative or other official of a recognised union for the grade, and then it says, 'Do you require a friend?' If I can ask you to read that top part yourself to make sure that you're fully happy with and understand what, err, what's being said there, um, and then-,

(TC: 00:07:13)
M: (inaudible 07.14)?

(TC: 00:07:14)
Moderator: Well, it's, it's up to you. If you want, err, a friend union rep, then we can make those arrangements and, again, if you can sign, name and now 15:51. Okay. Um, so just going through those, very briefly, those two forms, you've said, um, you've read questions one to four. You understand questions one to four and obviously you-, you've signed that you wish to speak to a solicitor obviously because your solicitor is here and you've had consultation prior to-, (inaudible 07.48).

(TC: 00:07:48)
M: Yes.

(TC: 00:07:49)
Moderator: Um, and you've said no, you don't want a Post Office friend to be present.

(TC: 00:07:52)
M: Correct.

(TC: 00:07:52)
Moderator: Okay. If, at any time during the course of the interview, you change your mind, um, about having a Post Office friend, please let us know. We can suspend the interview. Okay? Can I just put that over there for a minute? Right, that's the formalities out the way. I just wanna spend a minute or two just briefly going back through some of the history to explain how we've arrived here today.

(TC: 00:08:13)
M: Okay.

(TC: 00:08:13)
Moderator: Okay? Firstly, you were arrested by Staffordshire Police on Monday 13th January 2003 in the evening. Um, on the same evening, you were interviewed by police officers.

(TC: 00:08:27)
M: Correct.

(TC: 00:08:27)
Moderator: Err, the following day, 14th, Tuesday 14th January 2003, you were further interviewed again by myself and one police officer.

(TC: 00:08:35)
M: And suspended.

(TC: 00:08:36)
Moderator: And suspended. Indeed, yes. Um, then on-, following that interview, you were released on police bail, err, to return to Stafford Police Station on Tuesday 4th March 2003, yes?

(TC: 00:08:49)

M: Correct.

(TC: 00:08:50)
Moderator: Err, you returned on that day. Obviously we hadn't been able to go through all the paperwork we had to by that time-,

(TC: 00:08:55)
M: Mmhmm.

(TC: 00:08:56)
Moderator: And therefore you were further bailed on that day to return to Stafford Police Station on Tuesday 1st April-,

(TC: 00:09:01)
M: Correct.

(TC: 00:09:02)
Moderator: 2003. Um, at that time, um, you were-, you were obviously there and we were there. We were proposing to, to carry out a further interview with you.

(TC: 00:09:09)
M: Mmhmm.

(TC: 00:09:10)
Moderator: Um, unfortunately, um, we ran out of time, um, on the custody record. Um, there's a time element and therefore you were released from police bail, albeit you agreed to attend a voluntary interview at a later date.

(TC: 00:09:23)
M: Can I make a note that I would have-, if you' d have let me know you wanted to interview me, you' ve have been-, I' ve have had a solicitor present (inaudible 09.30).

(TC: 00:09:29)
Moderator: Yeah. Maybe my failure, I should have maybe, err, contacted you beforehand or your solicitor's and made, made them aware of that. I, I just assumed that, um-, I just assumed you would've arrived with one but maybe not.

(TC: 00:09:41)
M: Solicitors cost money.

(TC: 00:09:42)
Moderator: Indeed. My fault. Um, but yes, no fault of your own. Um, okay, and following that then, you had agreed at that time and shortly afterwards I wrote to, to yourself and Mr Farrington got in touch with me, um, and, err, it has resulted in a voluntary interview (TC 00:10:00) being taken place today at the offices of Hand Morgan & Owen.

(TC: 00:10:02)
M: That's good, yeah.

(TC: 00:10:04)
Moderator: Yeah? Are you happy for this interview-,

(TC: 00:10:05)
M: Yes, I am.

(TC: 00:10:05)
Moderator: Okay. If, at any time, you know, you want to stop the interview, either to have a private conversation with your solicitor or whatever, please let us know.

(TC: 00:10:13)
M: Okay.

(TC: 00:10:14)
Moderator: Okay. Right. Okay. Um, the last time I interviewed you, Carl, it was only-, it was less than 24 hours after, after you'd been arrested, um, and, and as I say, there was a large amount of documentation to go through and including, at the time when I interviewed you, certain documentation which had been seized from the office during the search on the 13th that wasn't made available to me and therefore I wasn't able to, to show it to you to ask for any comments.

(TC: 00:10:42)
M: Okay.

(TC: 00:10:42)
Moderator: I do have, err, the majority of those documents and, and initially I just wanna go

through some of the, err, documents that if I had at the time I would've discussed with you.

(TC: 00:10:52)
M: Okay.

(TC: 00:10:52)
Moderator: Okay? Okay. The, um, the first area I wanna cover really, um, is the cheques in question. Okay? So, if we, um-, if we go back to, um-, if we go back to 13th, um, January 13th, Monday, January 13th, um, there was a transaction which took place, um, early in the morning.

(TC: 00:11:18)
M: Yep.

(TC: 00:11:18)
Moderator: Yeah? Between yourself and GRO **Yeah?**

(TC: 00:11:22)
M: Yeah.

(TC: 00:11:23)
Moderator: Okay. Um, he purchased $584,000.

(TC: 00:11:28)
M: Okay. Yes.

(TC: 00:11:29)
Moderator: Okay. Alright, and he used four cheques and I have the cheques here, um, in front of me. There's three-,

(TC: 00:11:38)
M: 100,000s and one-,

(TC: 00:11:39)
Moderator: Indeed.

(TC: 00:11:40)
M: Yeah.

(TC: 00:11:40)
Moderator: Yeah, okay, as you can see them. Just for the tape, so that it's recorded, the, the three cheque numbers are one-, sorry, four cheque numbers are 100159, 100160, 100161. Those three are all made out for £100,000, um, dated 13th January 03, made payable to Post Office Ltd and signed by-, you recognise the signature as GRO

(TC: 00:12:07)
M: Yeah, (inaudible 12.08).

(TC: 00:12:07)
Moderator: GRO Right, okay. The fourth cheque, which is 100162, again dated 13th January '03, again made out to Post Office (mw 12.16) and signed by GRO is, is for a value of £16, 493.83.

(TC: 00:12:22)
M: Okay.

(TC: 00:12:23)
Moderator: Would those be the four cheques that you took as payment for that transaction of, of selling GRO $584,000?

(TC: 00:12:31)
M: Yes..

(TC: 00:12:32)
Moderator: Yeah? Okay. Good. Is there any particular reason why there were four cheques, um, used as opposed to one?

(TC: 00:12:44)
M: Um, probably 'cause they're large amounts.

(TC: 00:12:47)
Moderator: I don't know. I'm just asking.

(TC: 00:12:50)
M: That's-, yeah. I mean-,

(TC: 00:12:53)
Moderator: Well, I just wondered why, why he didn't write one out for 360 grand or whatever it came to.

(TC: 00:12:58)
M: Sometimes he writes that, um, but sometimes as I'm sorting the money out, he'd write, maybe, four cheques out.

(TC: 00:13:05)
Moderator: Right. He writes those cheques, um, whilst he's there at the office, does he?

(TC: 00:13:08)
M: We do, yes.

(TC: 00:13:08)
Moderator: Or are they already prepared?

(TC: 00:13:08)
M: Um, they're already-, he's write them out. I, I can't remember an instance where they was already prepared.

(TC: 00:13:15)
Moderator: Right, okay. Um, now, we come on to the fifth cheque. There was a fifth cheque which was in the till. Those four were in the till-,

(TC: 00:13:26)
M: Mmhmm.

(TC: 00:13:26)
Moderator: On the night of 13th when the police went in and searched the office, right? There was a fifth cheque also, err, which was in the bureau till.

(TC: 00:13:32)

M: Yeah.

(TC: 00:13:34)
Moderator: And this is the cheque here, which is cheque number 100148. Okay?

(TC: 00:13:38)
M: Okay.

(TC: 00:13:39)
Moderator: Again, it's, it's-, this one's dated 2nd January 03.

(TC: 00:13:42)
M: Yeah.

(TC: 00:13:43)
Moderator: It's made payable to Post Office Ltd.

(TC: 00:13:45)
M: 278, 181. Yeah.

(TC: 00:13:47)
Moderator: 278, um, 181.82 and (inaudible 13.52) GRO ?

(TC: 00:13:52)
M: Err, yeah.

(TC: 00:13:53)
Moderator: Yeah, which is the company RPX Recycled Plastics, right? We-, we've had a little discussion about that at the previous interview, um.

(TC: 00:14:03)
M: That was to cover cheques that he told me that had bounced.

(TC: 00:14:07)
Moderator: Right.

(TC: 00:14:08)
M: That he may have a problem with over Christmas and then, um, the, the cheque-, was it reconciliation department got in touch with me?

(TC: 00:14:16)
Moderator: The cheque team in Chesterfield.

(TC: 00:14:17)
M: Yeah. They said there' s one-, there' s one cheque that bounced and I said, ' Well, I think that GRO's told me there might be three which totals that amount.'

(TC: 00:14:23)
Moderator: Right. So, there were three-, there were three cheques, were there? Three cheques would bounce?

(TC: 00:14:28)
M: That' s what they told me, yeah.

(TC: 00:14:28)
Moderator: Three cheques that bounced, and these were for transactions which were done back in December.

(TC: 00:14:33)
M: As far as I know, yes.

(TC: 00:14:34)
Moderator: Right, okay.

(TC: 00:14:35)
M: I haven' t seen the corresponding cheques.

(TC: 00:14:37)
Moderator: Okay. When did you first become alerted to the fact that these three cheques were gonna bounce?

(TC: 00:14:44)
M: He told me maybe-, it may just before Christmas or Christmas.

(TC: 00:14:49)
Moderator: Sorry, you say 'he'. Do you mean GRO ?

(TC: 00:14:50)
M: Yes GRO

(TC: 00:14:51)
Moderator: He told you that they-,

(TC: 00:14:53)
M: It was, yes.

(TC: 00:14:53)
Moderator: He was thinking that they were gonna bounce.

(TC: 00:14:54)
M: Something to do with, um, because he deals a lot with courts (ph 14.56), that they haven't put the money in.

(TC: 00:14:59)
Moderator: Right. Okay. What, what was your immediate reaction when he told you that, err, a cheque-, did he give you the value at that time of what was gonna bounce?

(TC: 00:15:07)
M: No, he didn't.

(TC: 00:15:08)
Moderator: But, I mean-,

(TC: 00:15:08)
M: He was-, he said-,

(TC: 00:15:08)
Moderator: You were (inaudible 15.10) large large cheques.

(TC: 00:15:10)
M: Yes but, as I said, I' ve been taking large cheques off him for quite a period of time. So, he said, um, he, he hadn' t been informed by his, err, bank and he was gonna have a word with his bank and get in touch with me but I' ve got no-, got no reason to disbelieve him or anything because, as I said, I' ve been dealing with him for 30 years and no problem

(TC: 00:15:29)
Moderator: Right, okay. Did you say this-, this, this was prior to Christmas when he-, when he-,

(TC: 00:15:33)
M: He made (inaudible 15.35) just from the Christmas week.

(TC: 00:15:36)
Moderator: Right.

(TC: 00:15:36)
M: I can' t-, I mean, yeah, around about that time.

(TC: 00:15:40)
Moderator: And when did-, when did the cheque team at Chesterfield get in touch with you?

(TC: 00:15:44)
M: They phoned me maybe just after Christmas or in between Christmas, New Year, or just after New Year.

(TC: 00:15:50)
Moderator: Right, okay, um, and when did GRO give you the, um-, give you this cheque?

(TC: 00:15:57)
M: Well, I presume it' s 2nd because you' ve got 2nd on there.

(TC: 00:16:00)

Moderator: Right, right. You don't actually remember but you're just going from the date-,

(TC: 00:16:04)
M: I'm going from the date, yes.

(TC: 00:16:05)
Moderator: Okay. Um, I think 2nd-, what date was 2nd?

(TC: 00:16:12)
M: Tuesday or Wednesday.

(TC: 00:16:14)
Moderator: Is it? What are we? 2003. Um, Thursday? Would that be right?

(TC: 00:16:21)
M: Well, it's either a fact or not that a particular day married (ph 16.25) with a date in the year. Are you saying that it was a Thursday, from your diary?

(TC: 00:16:30)
Moderator: Yes. It appears so.

(TC: 00:16:32)
M: Right, well, that-, that's the answer to the question then.

(TC: 00:16:35)
Moderator: Okay. Right, so you think he gave you the cheque on the Thursday of 2nd?

(TC: 00:16:42)
M: Yes. If it's got 2nd on there, I would.

(TC: 00:16:44)
Moderator: Okay. Um, I'll leave that one there for a minute 'cause I may-, we'll come back to that one. Let me show you, um-, let me show you three, three further cheques. Um, these, I think, are the ones that you're referring, which, which had bounced.

(TC: 00:16:58)
M: Okay.

(TC: 00:16:59)
Moderator: Um, again, they're all HSBC cheques but it may not be in, in the right order. Um, right, starting from this one, which is cheque number 100140. Err, it's for £100,000.

(TC: 00:17:15)
M: Mmhmm.

(TC: 00:17:16)
Moderator: Same as before. Post Office Ltd GRO **It's dated 20th December 02.**

(TC: 00:17:22)
M: Yeah.

(TC: 00:17:23)
Moderator: Okay? The next cheque is 100142, again, dated 20th December 02. Again, GRO GRO **is-, again, made payable to the Post Office. Um, this one's for £87, 272.73.**

(TC: 00:17:38)
M: Mmhmm.

(TC: 00:17:39)
Moderator: And then the third one is, um, 100144, dated 23rd December 2002, um, made-, sorry, the amount being 19,909.09.

(TC: 00:17:55)
M: Okay.

(TC: 00:17:56)
Moderator: Do you recall those cheques at all?

(TC: 00:18:00)
M: I must've accepted them 'cause they're there, but, um, I don't recall any-, physically one cheque at a

time now.

(TC: 00:18:05)
Moderator: Right, okay. My colleague's just turning them over. I mean, they're, they're date-stamped, two of them on 27th. They're all date-stamped on 27th December.

(TC: 00:18:15)
M: Okay.

(TC: 00:18:16)
Moderator: Um, and somebody's written, I think, 'bureau'. Do you-, do you recognise the writing?

(TC: 00:18:18)
M: That's my writing.

(TC: 00:18:19)
Moderator: That's yours, yeah?

(TC: 00:18:19)
M: Okay, yeah.

(TC: 00:18:20)
Moderator: Okay. Fair to say that these, these are the cheques which, which, um, were used to purchase euros by GRO?

(TC: 00:18:26)
M: I presume so, yeah. We've got no-, not to say it was purchased by GRO

(TC: 00:18:32)
Moderator: Is those the three cheques that he, err, was referring to had bounced?

(TC: 00:18:36)
M: It must've been, yes.

(TC: 00:18:37)

Moderator: Okay. Coincidentally, it probably is because, um, if you add the values up, it comes to exactly that amount.

(TC: 00:18:43)
M: Yeah.

(TC: 00:18:44)
Moderator: 278, 181.82.

(TC: 00:18:46)
M: Yeah.

(TC: 00:18:47)
Moderator: Okay.

(TC: 00:18:47)
M: I mean, as you can see, they' re dated over Christmas and he said to me, ' Over the Christmas period.' The people he was dealing with court and I think he turned round and said it could have been, um, 302 (ph 18.57) Is it Swindon? Something like that.

(TC: 00:18:59)
Moderator: Right.

(TC: 00:19:00)
M: That, um, over the Christmas period, they' ve shut down. The money hadn' t gone in, so-,

(TC: 00:19:05)
Moderator: Okay. On, on the top of these, you'll notice there's a little, um, mark, a little box. The first one is, is refer to (mw 19.13), um, which I understand is, is the common mark they make on cheques which have-, which have just bounced.

(TC: 00:19:19)
M: Not enough funds in his account.

(TC: 00:19:22)
Moderator: Then you'll see there's another little box which says 'payment stopped' and that, I

understand, is slightly different in that the account holder has actually stopped payment on those cheques.

(TC: 00:19:31)
M: Okay.

(TC: 00:19:31)
Moderator: Okay? I just draw that point. It would appear GRO has stopped them subsequently anyway. That's all.

(TC: 00:19:39)
M: But that doesn't-, that's not down to me.

(TC: 00:19:42)
Moderator: No, I'm just-, no, no, I'm just making a point. Err, right, two further cheques, um, that I just wanna briefly discuss as well. These, um, these subsequently came about after the incident on 13th. Um, when, when these came back from the cheque team in, in Chesterfield-, (TC 00:20:00)

(TC: 00:20:00)
M: Yeah.

(TC: 00:20:01)
Moderator: They also made me aware that there were two further ones at the bank and HSBC bank had told them were gonna be coming back.

(TC: 00:20:07)
M: Right.

(TC: 00:20:07)
Moderator: Again, I'll just very quickly go through those. Um, they are cheque numbers 100156.

(TC: 00:20:14)
M: Yeah.

(TC: 00:20:14)
Moderator: Dated 7th January 03.

(TC: 00:20:16)
M: Yeah.

(TC: 00:20:17)
Moderator: For £100,000. Again, GRO

(TC: 00:20:19)
M: Mmhmm.

(TC: 00:20:20)
Moderator: And, um, cheque number 100157, again, dated 7th January 03, err, and this one's for £84,332.18. Again, GRO Would you say that, again, those cheques were, were accepted at Rugeley Post Office for the purchase of euros by GRO ? There's no date stamp on back of these ones.

(TC: 00:20:42)
M: Okay.

(TC: 00:20:43)
Moderator: But there is-, there is-, actually, there is a 'bureau'. Is that-, is that your writing?

(TC: 00:20:47)
M: No.

(TC: 00:20:47)
Moderator: Do you recognised the writing?

(TC: 00:20:49)
M: (inaudible 20.52), could be (inaudible 20.55).

(TC: 00:20:55)
Moderator: But would you-, would you accept that those were transactions conducted by GRO GRO for the purchase of euros?

(TC: 00:21:00)
M: I would say so 'cause GRO (inaudible 21.03) euros and that's his signature, yes.

(TC: 00:21:06)
Moderator: Okay, and, again, just, just to add a (mw 21.09) to keep a consistency, you can see a little black mark there, 'payment stopped'.

(TC: 00:21:13)
M: So he stopped the payment.

(TC: 00:21:13)
Moderator: He stopped those as well, yeah.

(TC: 00:21:15)
M: Okay, but that, again, is not down to me.

(TC: 00:21:15)
Moderator: No. I'm not saying it is. Right. Let's just quickly move back to this one here then. Um, this cheque for £278,000.

(TC: 00:21:26)
M: Yeah.

(TC: 00:21:28)
Moderator: I just wanna go back to something that was said during the first interview. Um, let's have a look. Right. The first one. This was the interview on 14th January, so that was when-,

(TC: 00:21:51)
M: Yeah, okay.

(TC: 00:21:51)
Moderator: When I was there. Okay? Um, right. Um, this was about 35 minutes into the, um, the first tape of that interview. Okay?

(TC: 00:22:08)
M: Mmhmm.

(TC: 00:22:09)
Moderator: Um, right. Let's start from this point here. This is you speaking. It says, 'I've never had a problem with any cheques. If I had a cheque, I've, I've, you know, I've said there's problems with it. We had a cheque with him, a few, few cheques. He flagged it up before I did,' and I say, 'Right.' Okay. You then say, 'Then he used that to draw on-, that cheque to draw on some more euros that came out-,'

(TC: 00:22:36)
M: Mmhmm.

(TC: 00:22:36)
Moderator: 'And then waiting because we still hadn't had the error notice because the error notice, you know, for the-, for the cheque, it might take two or three months, so when those come through, he's going to give me a cheque, which is-,' and then I say, 'Okay'. Can you just clarify what you meant by that?

(TC: 00:22:55)
M: It's that the-, I had a notification from the cheque (mw 22.59) people there, there might be a problem with the cheques and then turned around said, 'There's a problem with the cheques.' I said, 'I've had a cheque from GRO to cover the amount.' Right?

(TC: 00:23:07)
Moderator: Right, yep.

(TC: 00:23:08)
M: Now, with the cheque reconciliation people, you know yourself that it may take-, you might get next week or you might get two or three weeks. It might take a bit longer for them to come through, so what I decided to do is that I gave him some euros for that amount and then when the problems with the cheques come through, the problem cheques, he'd give me a cheque to cover those.

(TC: 00:23:30)
Moderator: Right. So, he bought some more euros using this cheque, which he gave to you to cover the bounced checks?

(TC: 00:23:36)
M: Yes because how can I put that through the system when I hadn't had an error notice come through?

(TC: 00:23:42)
Moderator: Yeah, yeah.

(TC: 00:23:44)
M: 'Cause else is-, how can I-, I mean, all I'm gonna do then is run that out to the end of the week and sell a profit of 278,000. Then what am I gunna do? Wait then for the reconciliation department to get in touch with me?

(TC: 00:23:54)
Moderator: Yeah.

(TC: 00:23:55)
M: So, all I did, I used that to sell the rest of the, err, the cheques and when the reconciliation people get in touch with me and send me physically something through, I've got a cheque to cover those in.

(TC: 00:24:05)
M: So, would that have been on the 2nd of, of January that you gave him-, 'cause he gave you the cheque, presumably on the 2nd, because that's the date we, we weren't sure about that.

(TC: 00:24:14)
Moderator: Yeah, but it might be a day or two days after.

(TC: 00:24:17)
M: So, so, he gave you-, he gave you this cheque to cover the three that bounced in December.

(TC: 00:24:23)
Moderator: December, yeah.

(TC: 00:24:24)
M: The one's we just talked about?

(TC: 00:24:24)
Moderator: That's right, yeah.

(TC: 00:24:27)
M: And, whilst you were waiting for the error notice to come back.

(TC: 00:24:29)
Moderator: I used that-, I used that again-, I used that.

(TC: 00:24:31)
M: He further bought euros to that value?

(TC: 00:24:35)
Moderator: Yes, as far as I think it was.

(TC: 00:24:36)
M: Do you know how much it was?

(TC: 00:24:37)
Moderator: Do you know how much it was?

(TC: 00:24:38)
M: About, about 280 something thousand, something like that.

(TC: 00:24:43)
Moderator: 280000 euros?

(TC: 00:24:45)
M: Maybe, no pounds worth.

(TC: 00:24:47)
Moderator: Oh, pounds worth?

(TC: 00:24:48)
M: Yeah.

(TC: 00:24:49)
Moderator: Okay, right.

(TC: 00:24:52)
M: Because, else that cheque is going to be still in the till, waiting for the reconciliation thing to come through.

(TC: 00:24:59)
Moderator: Right. But, but that-, but that cheque, he'd, he'd given you- well who, who suggested to do that?

(TC: 00:25:06)
M: I thought I' d take off my own back, the reason being, that cheque was then stopping the till, have to show the end of the week, the profit between 70 and eight thousand pound.

(TC: 00:25:17)
Moderator: Well, you don't have to show the cheque at all, isn't it, he just gave you the cheque to wait for your error notice to come back, isn't it?

(TC: 00:25:21)
M: Yeah, but that might take two or three weeks, might take a month, two months.

(TC: 00:25:24)
Moderator: Right, so you suggested to him.

(TC: 00:25:26)
M: No, I didn' t, I took it off my own back, I was saying, I said, well why don' t you use this.

(TC: 00:25:32)
Moderator: Sorry, who suggested what?

(TC: 00:25:33)
M: I suggested it, because else someone would have a, a cheque in my till for that amount and if say I' ve got auditors maybe three weeks down the line, there' s a cheque here, received the 2nd of the 1st.

(TC: 00:25:43)
Moderator: But, you could've told- if the auditors came down or if anyone else came down, you could've told them that, that cheque is sitting in the till still because you're waiting for the error notice (inaudible 25.50).

(TC: 00:25:51)
M: No, I could've done.

(TC: 00:25:53)
Moderator: So, you suggested that, because it's gonna sit there for two or three weeks.

(TC: 00:25:56)
M: Or.

(TC: 00:25:56)
Moderator: Whenever. Or more.

(TC: 00:25:57)
M: Yeah.

(TC: 00:25:59)
Moderator: That he add some more euros to that value.

(TC: 00:26:02)
M: Yes.

(TC: 00:26:04)
Moderator: Right and.

(TC: 00:26:05)
M: And, then when, when the analysis come through, it'd given me cheques to cover that then. Because, physically I'm not showing any loss or profit.

(TC: 00:26:12)
Moderator: So he'd, he'd have to give you another cheque for 278181.82 when the error notice came through?

(TC: 00:26:18)
M: That's right, yes.

(TC: 00:26:19)
Moderator: But, in the meantime- right, well okay.

(TC: 00:26:24)
M: Because I haven' t-, I haven' t officially been told, I know I' ve been told by the phone, but I' ve got nothing official to say there' s a problem with the cheques. I remember a while back I had a problem with the, somebody, the error notice people phoned me up, said there' s an error with the cheque, problem with the cheque, right, £2,000 with somebody. And, then, I had a cheque off him for another £2000 right and what happened, it' d been, they' d planned to refer to drawer, the post office had the cheque for £2,000, then they send it back to the um, the cheque people again, the band and the (mw 26.52) was £4,000 instead of £2,000 out of profit, out of pocket.

(TC: 00:26:56)
Moderator: Okay, but, so it wasn't his suggestion? He didn't say to you, well, you know, Carl, I'm gonna give you this (talking over each other 27.02).

(TC: 00:27:03)
M: No, i thought, well, I' ll clean the till out and get it all straight and then when they officially get the error notice come through, asking for the money, which, as I said to you before, I have no-, I have, in the past I' ve never had a problem with it or had any inkling that there' s a problem with him after dealing with him for so long and having that amount of money in cheques.

(TC: 00:27:21)
Moderator: Well, okay, well let's assume then that the transaction happened around about that time, either on the 2nd, 3rd or 4th, right. Why was the cheque still there on the 13th then if he'd bought some more euros?

(TC: 00:27:33)
M: Because, he bought, he might' ve bought the, he didn' t buy the euros maybe the 2nd, might be a couple of days after, I can' t tell off the top of me head.

(TC: 00:27:40)
Moderator: Right.

(TC: 00:27:42)
M: So, I thought, well instead of leaving that in there the till, I thought use it, get it out the way.

(TC: 00:27:47)

Moderator: Okay, but why was the cheque still there on the 13th of January?

(TC: 00:27:51)
M: Probably, he probably purchased at the beginning of that week. Monday the 12th.

(TC: 00:27:56)
Moderator: Monday was the 13th.

(TC: 00:27:57)
M: Or 12th, 11th, 10th or 9th, could' ve purchased on the 9th or the 8th.

(TC: 00:28:00)
Moderator: I don't think he did, because the other cheques which I've shown you, the ones he bounced, which have bounced, this one, these two here, which come to 184000 which is MP, um, can't remember where it is now. Um, the two, right, MP 2 of this exhibit here, that comes to £184332.13, that was for transactions, two transactions done on the 7th of January.

(TC: 00:28:32)
M: Okay. So, someone' s left it there and decided they' re gonna use it later, as they did.

(TC: 00:28:39)
Moderator: Sorry, you left it there and decided.

(TC: 00:28:41)
M: No.

(TC: 00:28:41)
Moderator: You were going to use it later?

(TC: 00:28:43)
M: No. I kept the cheque, I had the cheque off GRO right and then I thought to myself, well I' ll use this cheque that' s sat in the drawer to buy euros, right, to sell and wait for the error notice to come through. That might have been there three or four days, five days.

(TC: 00:29:02)
Moderator: Well, well it can't have been, because.

(TC: 00:29:04)
M: Well, it might have been a week then, or ten days.

(TC: 00:29:05)
Moderator: Well, it can't, see he wrote some more cheques out on the 7th of January.

(TC: 00:29:09)
M: Yeah, okay.

(TC: 00:29:10)
Moderator: Right, to buy those euros, okay.

(TC: 00:29:12)
M: Yeah.

(TC: 00:29:13)
Moderator: Yeah, sorry those euros, yeah. So, it's gotta be prior to that, hasn't it, because the next transaction after the 7th, was the one on the 13th. There wasn't a transaction between the 7th and the 13th.

(TC: 00:29:25)
M: Well, it might have been that. He might have used his transaction for that.

(TC: 00:29:28)
Moderator: Which transaction?

(TC: 00:29:31)
M: He might have had euros off me and I used that cheque in between the 7th and the 13th.

(TC: 00:29:36)
Moderator: He didn't have transactions, he didn't have euros off you on the 7th and 13th. That's what I'm saying, these two cheques were used for a transaction on the 7th, the next transaction that GRO did with you, was on the 13th.

(TC: 00:29:48)
M: Okay.

(TC: 00:29:48)
Moderator: There wasn't any in between there. So, that cheque must have been used for euros prior to the 7th.

(TC: 00:29:53)
M: Well, it may have been, yeah. And, why it' s in the drawer, I don' t know, or I forgot to send it off, or whatever.

(TC: 00:29:58)
Moderator: Right, okay. Okay. (TC 00:30:00) Let me just um, clarify something else again then in the statement then, um. Just bear with me. Right, this is-, this is take number two on the 14th, um, and it's towards the end, I haven't got, um, not got time there, but it's probably about, oh right, we're about probably 22, 23 minutes into it now. Right, it starts with me by saying, um, we're talking about the three cheques, you know the three cheques for £278, the bounced ones, yeah?

(TC: 00:30:55)
M: Yeah.

(TC: 00:30:56)
Moderator: Right, not specifically that one, but the three.

(TC: 00:30:57)
M: Okay.

(TC: 00:30:57)
Moderator: Right. You say, 271, not 371 because mistakenly you had said 371 earlier on, okay.

(TC: 00:31:06)
M: Um, did I?

(TC: 00:31:07)
Moderator: Yeah. Not, not that it makes anything. So, I say, err, 271, okay, then you, err, but, err, GRO last week had some euros, 288000 of euros and then you carried on saying and he covered it with that cheque in the and I say one, two cheques and you say two cheques. And, I say,

right and you say, there's a cheque in there, so 271 covers what's on my AN stock in the bureau, okay. Let's just deal with the first part, where it says, but, err, but GRO last week had some euros, 288,000 of euros, is that what we've just been talking about?

(TC: 00:31:46)
M: Yes, that's correct, yeah.

(TC: 00:31:47)
Moderator: Okay. Right, then it says, um, then you say, 'there's a cheque in there, so that's 271, covers what's on my AN stock in the bureau'. What is your AN stock?

(TC: 00:32:02)
M: There's AN and there's bureau.

(TC: 00:32:03)
Moderator: Right.

(TC: 00:32:03)
M: And, if I got-, if I got some money that's coming in from Hemel Hempsted and I've got the AM till open, I'll just put it in the AM till.

(TC: 00:32:12)
Moderator: AM, because?

(TC: 00:32:14)
M: Assistant managers.

(TC: 00:32:15)
Moderator: Assistant.

(TC: 00:32:15)
M: Office stuff.

(TC: 00:32:17)
Moderator: Office, right, which is your two safes is it?

(TC: 00:32:18)
M: Yes.

(TC: 00:32:18)
Moderator: Basically, and that's the ones you manage?

(TC: 00:32:20)
M: Yes.

(TC: 00:32:20)
Moderator: Okay.

(TC: 00:32:21)
M: Or if I'm not there, Margaret or somebody else (mw 32.21).

(TC: 00:32:23)
Moderator: Okay, can I just have a look at your diary before I (mw 32.23)?

(TC: 00:32:25)
M: Yes, sure. Um, now, so you say, there's a cheque in there, so that's 271 covers what's on my AM, what do you mean-, what do you mean by that?

(TC: 00:32:37)
M: Well, there's some euros came in and GRO had the euros off me.

(TC: 00:32:41)
Moderator: For the value of 271?

(TC: 00:32:42)
M: Or whatever what was on.

(TC: 00:32:44)
Moderator: Okay. Okay. Right, one last point I just wanna cover on here then, um, I think it covers the same bit, it's just, again, same interview it just says, you say, 'so, I've used that cheque to buy some more, he's used that cheque to buy some more currency, now that cheque is going to be in my drawer, could be in my drawer for two to three months which you were just talking about.

(TC: 00:33:09)
M: What I said, if we wait for the cheque for reconciliation people, you know that yourself, Mr Patel, it could take two or three weeks, it could take two or three months.

(TC: 00:33:17)
Moderator: Right.

(TC: 00:33:19)
M: Well, that could be presented and get done. You know, if it goes through.

(TC: 00:33:22)
Moderator: Sure. Can I just ask, did you think that was a wise idea, for someone who just told you there was three cheques in the post that had been bounced and I know he gave you reasons as to why they'd bounced. And, I know you've not had problems for three years with his cheques, but do you think that was a wise decision to, um, accept a cheque from him to cover the error notices when it materialised and yet allow him to have more euros on that cheque?

(TC: 00:33:46)
M: Well, as you said, I've had no problems with him in the past. I mean, in hindsight, if everybody acts in hindsight, no I shouldn't have done.

(TC: 00:33:52)
Moderator: Right. But, if you suggested it, why, how did you know he wanted euros that day?

(TC: 00:34:01)
M: Well, he comes in and has euros nearly every, not every day, every, you know, two or three days, or whatever.

(TC: 00:34:06)
Moderator: But, but, he presumably came along to cover the three that were bounced, right? He wasn't expecting to go home with 280 grands worth of euros.

(TC: 00:34:15)
M: Yes, but he'd already wrote a cheque for the money that he came out with, didn't he.

(TC: 00:34:17)
Moderator: I know, but he was-, he was only, see he was only going to turn up to your office, give you this cheque and say, that's Carl, here you are, when you get that error notice, that covers it. I don't expect he ever thought he was gonna walk out on the same day with another 280 grand of euros.

(TC: 00:34:30)
M: He didn't walk out the same day, did he.

(TC: 00:34:31)
Moderator: He didn't?

(TC: 00:34:32)
M: He may have walked out a couple of days after, I mean, you're asking me to look back, you've got all the figures there.

(TC: 00:34:36)
Moderator: Let, let's refer to, um, 'cause I'm coming onto this anyway, um, let's refer to this exhibit here which is MP3. You've seen part of the schedule of this, I believe, already, err, this is now the final version, the one you probably had before, err, wasn't fully completed because, um, I hadn't been, err, supplied all of the over 5k rates, okay.

(TC: 00:34:57)
M: Okay.

(TC: 00:34:58)
Moderator: Before I explain fully what that, um, what the schedule demonstrates or shows, let's just look at the last page, um, which shows the transactions which took place in January, okay. 3rd of January, yeah, um, advised 290000 euros, okay and that's the amount £178351 and I don't know if I can't read that, 78 pence, right. Then, on the 7th January, there's two lots bought, err, 150000 each time and the two cheque values are the ones we've talked about, MP2, okay. And, then at the very bottom, um, I've separated it, it's the 13th transaction of 584000, okay. Can you-, can you tell me then, when, when he walked out with 280 grands worth of euros?

(TC: 00:35:47)
M: Now, I'd say between the 7th and 13th, I'm sure.

(TC: 00:35:51)

Moderator: Between the 7th and the 13th?

(TC: 00:35:52)
M: Yeah, or in between, I mean, I can' t, off the top of my head, I can' t remember, I mean, the 3rd or the 7th, I honestly don' t know, can' t remember.

(TC: 00:36:00)
Moderator: So, because, the date on this cheque is the 2nd of, um, January which was a Thursday, well according to this schedule and I've been through every single, err, forward money changer till roll to pick out all of these transactions as well as the team, um, and that's what I've found and there isn't-, there isn't a transaction on the 2nd of January, which was.

(TC: 00:36:23)
M: Like I say, it weren' t the 2nd.

(TC: 00:36:23)
Moderator: No, no, but if there wasn't one on the 2nd, there's one on the 3rd, right, um, which is-, which is for a lower amount, £178,000, right, um, and in fact, later on in the interview, I'll show you the cheques you used for those, okay.

(TC: 00:36:38)
M: Okay, yeah.

(TC: 00:36:39)
Moderator: Okay, um, and I've shown you the cheques you used on the 7th so I don't understand where this transaction is then. Did you put it through the forward money changer?

(TC: 00:36:50)
M: Yeah, I' m sure I did.

(TC: 00:36:51)
Moderator: You did?

(TC: 00:36:52)
M: 99% sure I did.

(TC: 00:36:54)
Moderator: Alright.

(TC: 00:36:54)
M: Have you asked them for a receipt?

(TC: 00:36:56)
Moderator: Have I asked them for a receipt?

(TC: 00:36:57)
M: Yes.

(TC: 00:36:57)
Moderator: Um, no, no. Well, I wasn't aware that that's what you'd done, I'd noted it in my interview and that's why I wanted to clarify.

(TC: 00:37:03)
M: Yeah, I did tell you, I told the police and I've told you on the 14th.

(TC: 00:37:07)
Moderator: Well, I wasn't-, I wasn't fully aware that he'd purchased more euros with this cheque.

(TC: 00:37:11)
M: I did tell you.

(TC: 00:37:12)
Moderator: Well, that's why, why I clarified that, because I wasn't sure, um, but now I know. But, I still can't find where that transaction took place. But, you're absolutely sure he purchased more euros with that cheque?

(TC: 00:37:24)
M: Yes he did, yeah.

(TC: 00:37:26)
Moderator: Okay. Okay. Right, as I say, we're moving onto the schedule now anyway, um, you've seen it before haven't you?

(TC: 00:37:43)
M: Yes, I have.

(TC: 00:37:44)
Moderator: Right, okay, um, just for the benefit of those then that listen to this tape, um, I'll briefly go through the main headings on it, okay. Dates of all the transactions.

(TC: 00:37:57)
M: Cash count, time, transactions, euros.

(TC: 00:38:00)
Moderator: The amount that was applied, um, the amount in sterling paid by GRO, the rate for under £5,000, the rate for over £5,000, they amount that should have been paid using the published rates and therefore then the underpayment, yeah, okay. There's a number of pages there, um, and if we go back to the second page, the last page sorry. Um, discounting the transaction that took place on the 13th, okay that's why I put it down at the bottom, err, the totals, err, which are shown on this schedule and I should say that, I should point out also that it starts on the 9th of March, because that's when the till rolls that we've got back start from. Okay and it goes all the way through to the 13th January '03, that's the 9th March 2002. There are, however, 27 working days which are missing for which we couldn't find the till rolls. Therefore there are some more transactions which we're not able to find. Apart from, back here, where we do have all of the till rolls, yeah?

(TC: 00:38:56)
M: Yeah.

(TC: 00:38:56)
Moderator: Yeah, okay and that's the latter period. Now, just covering the totals then, um, there's 110 transactions, um, detailed on the schedule, um, and during that time, err, there's €11,132,450 sold to GRO um, for which he paid a sterling value of £6,701,097.08. And, what we're saying-,

(TC: 00:39:28)
M: It should have been £7,000.

(TC: 00:39:30)
Moderator: It should have been £7,291,965.90 and the difference between those two then comes to

£590,868.83, yeah. So, that's what we're saying, we in the Post Office are saying that you had no authority to change those rates, um, albeit you've used your discretion.

(TC: 00:39:52)
M: Can I ask you a question? What profit did you make?

(TC: 00:39:54)
Moderator: What profit? Well it's not a profit.

(TC: 00:39:57)
M: You made no profit out of the transactions at all?

(TC: 00:39:59)
Moderator: No. No, not at all and I'll (TC 00:40:00) demonstrate that to you very shortly. Because, the amounts you've sold them for, you've effectively given it away and you've got to think about the profits, as in the overheads of, err, First Rate supplying the, err, supplying the currency to us, it being stored at Hemel, it being transferred to you by special delivery and by the time you take all of those overheads into account, the little profit that you may want to call profit that you've made on them is a loss in fact, not profit.

(TC: 00:40:25)
M: Okay, so you're saying that First Rate would not, um, the Post Office via Bank of Ireland via First Rate, or which way it goes, will not turn around and say they'll match or beat anything on the open market?

(TC: 00:40:40)
Moderator: If they did, that would be a matter for them and if that's the case, you know, why didn't you put a call into Hemel or to First Rate directly and say, I've got a business customer who buys large quantities from me, can we give him a special rate.

(TC: 00:40:52)
M: But, I asked your area manager then.

(TC: 00:40:54)
Moderator: Well, not an area manager that I've spoken to whose supplied witness statements.

(TC: 00:40:59)

M: Yes, but the one person I did speak to, can' t remember,

(TC: 00:41:01)
Moderator: Well, that begs the question whether such a conversation took place or not and I don't know, only he can say that, can't he.

(TC: 00:41:08)
M: Okay.

(TC: 00:41:08)
Moderator: Yeah. Um, and when we talk, when we go through some of the evidence there, I'll be able to demonstrate to you what you call profit is not in fact a profit, it's a loss to the Post Office and what we're saying is at the current time, or from just those transactions alone, you've lost the Post Office at least £590,000.

(TC: 00:41:31)
M: Okay.

(TC: 00:41:31)
Moderator: Yeah. Okay. Um, just, again, very briefly.

(TC: 00:41:53)
M: Just going back to the schedule you just referred to, what evidence do you have to support your contention that all of those transactions are undertaken with GRO

(TC: 00:42:04)
Moderator: Um, we've identified every large transaction which took place, um, from those till rolls and then matched them up with the vast majority of, um, cheques where we can find cheques, um, and those cheques were GRO And, I think Mr Page, at the last interview, said that he's the only person who buys such large amounts and they stick out like a sore thumb.

(TC: 00:42:26)
M: Thank you.

(TC: 00:42:26)
Moderator: Would you agree with that?

(TC: 00:42:27)
M: Yeah.

(TC: 00:42:30)
Moderator: I think there's nothing under, I was just going to say there's nothing under 5000 that he's bought. The one time he bought 5000 was on the 22nd of March 2002. Everything after that is, is a very large amount, yeah. This tape is gonna finish very shortly, um, can I ask you Carl, just to sign above your name there, it's tape seal number 058037, thank you, would you like to read us that or not? Err, there isn't a proper space, but anywhere on there will do. (Silence 42.59-43.09) Thank you. Okay, the time now then being 16.28 hours, we're suspending this tape. (Silence 43.21-43.51).