

File name: Carl PAGE - C.A Page Tape 1 of 2 Tape No.21-CG-109-03-2.mp3

Audio quality: Great

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: 00:00:00)

DC Andrews: Right, err, this interview is being tape recorded, I am DC 337 Brian Andrews, what's your full name please?

(TC: 00:00:11)

Carl Page: Carl Andrew Page.

(TC: 00:00:11)

DC Andrews: And date of birth is?

(TC: 00:00:14)

Carl Page: GRO

(TC: 00:00:18)

DC Andrews: Right also present is?

(TC: 00:00:20)

Manish Patel: Manish Patel from Post Office Limited investigation department.

(TC: 00:00:24)

DC Andrews: And?

(TC: 00:00:25)

Nigel Pepper: Nigel Pepper, solicitor with Hand Morgan and Owen.

(TC: 00:00:27)

DC Andrews: The date is Tuesday the 14th of January 2003. The time is seventeen, seventeen hours. The interview is being conducted at an interview room at Stafford Police Station and at the end of the interview Carl I'll give you a notice that will explain the procedure for dealing with the tape and how you can get access to it. Alright? You're reminded to-, you're entitled to free independent legal advice and the interview can be delayed for this if necessary. Obviously, you've had a consultation with Mr Pepper and any time you're not happy with how the interview is going you can can, err, stop the interview and have a further discussion with Mr Pepper. Okay? Right, um, just remind you then. 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, and anything you do say may be given in evidence. Okay? um, Mr Patel's going to take the lead in the interview.

(TC: 00:01:16)

Carl Page: Okay.

(TC: 00:01:18)

DC Andrews: Obviously we had an interview with you yesterday with respect to yesterdays events and, err, event prior to. So, um, Mr Patel will take the lead and I may come in and ask one to two questions in addition. Okay, so over to you Mr Patel.

(TC: 00:01:31)

Manish Patel: Right, Carl, is it okay if I call you Carl?

(TC: 00:01:34)

Carl Page: Yeah no problem at all.

(TC: 00:01:33)

Manish Patel: Carl I just want to get er um, some of the um, some of the background for the Post Office there. You-, you've been at the Post Office for how long?

(TC: 00:01:42)

Carl Page: Five years.

(TC: 00:01:43)

Manish Patel: Right.

(TC: 00:01:45)

Carl Page: February 97.

(TC: 00:01:45)

Manish Patel: As a post master?

(TC: 00:01:46)

Carl Page: As a post master, yes.

(TC: 00:01:49)

Manish Patel: Right. Um, and have you had post mastership somewhere else before?

(TC: 00:01:53)

Carl Page: No.

(TC: 00:01:53)

Manish Patel: So, that's the first time?

(TC: 00:01:53)

Carl Page: Yes.

(TC: 00:01:53)

Manish Patel: Okay. um, and, err, would, would you say you're, you're a competent post master, you know the full range of transactions?

(TC: 00:02:02)

Carl Page: We do a full range and MSP our contract and ES there's some things that I haven't got licensing but most things yes.

(TC: 00:02:09)

Manish Patel: Right, okay.

(TC: 00:02:10)

Carl Page: As you well know you learn as you go on.

(TC: 00:02:13)

Manish Patel: Indeed, okay. And you obviously employ the staff that work at that office?

(TC: 00:02:14)

Carl Page: Yes.

(TC: 00:02:14)

Manish Patel: Okay. um, if I, if I pretty much stick to the bureau de change type of transactions.

(TC: 00:02:21)

Carl Page: Yep.

(TC: 00:02:21)

Manish Patel: Okay. 'Cause that's obviously what this, err, enquiry centres around.

(TC: 00:02:27)

Carl Page: Yep.

(TC: 00:02:28)

Manish Patel: With the bureau de change, um, you tell me in your own words, how, how you complete a transaction if it, if you like, from the very beginning of the morning. i.e. i.e. the fax that comes in (talking over each other 02.41).

(TC: 00:02:40)

Carl Page: First job is the look at the rates, go check the rates, put them in, um, slightly go because in the co-op, in the town, they're slightly better than the Post Office. If they're better, I'll slightly up it a bit if not, I leave it as it is.

(TC: 00:02:56)

Manish Patel: Okay. Let's just break that down a little bit.

(TC: 00:02:59)

Carl Page: Reason be is that I keep the transactions going and, err-,

(TC: 00:03:05)

Manish Patel: Okay, alright. Let's break that down just a little bit and bit at a time. The fax we're talking about is, is a fax from First Rate.

(TC: 00:03:12)

Carl Page: 8:30 it comes in.

(TC: 00:03:14)

Manish Patel: Right. They fax all the Post Office outlets throughout the country.

(TC: 00:03:16)

Carl Page: Mmhmm.

(TC: 00:03:16)

Manish Patel: Um, with the exchange rate for that day.

(TC: 00:03:18)

Carl Page: Yes.

(TC: 00:03:18)

Manish Patel: Do you sometimes get it the night before?

(TC: 00:03:21)

Carl Page: No.

(TC: 00:03:21)

Manish Patel: It just comes on the morning?

(TC: 00:03:23)

Carl Page: On the morning.

(TC: 00:03:23)

Manish Patel: Okay.

(TC: 00:03:26)

Carl Page: The only one we get the night before is Saturday, the weekend.

(TC: 00:03:29)

Manish Patel: Right okay. On that particular fax there's a number of, err, currencies listed including US Dollars and Euros.

(TC: 00:03:35)

Carl Page: Mmhmm.

(TC: 00:03:38)

Manish Patel: As well as a number of others yes?

(TC: 00:03:38)

Carl Page: Mmm.

(TC: 00:03:37)

Manish Patel: um, and it gives the, um, selling rate.

(TC: 00:03:42)

Carl Page: Selling rate. Those cheques then go to cheques and that as well.

(TC: 00:03:45)

Manish Patel: And the travellers cheques as well, yes?

(TC: 00:03:48)

Carl Page: Yes, that's 'cause when you have cheques.

(TC: 00:03:48)

Manish Patel: Okay, okay. um, what, what do you physically do, um, when you receive that, err, fax?

(TC: 00:03:58)

Carl Page: Err, if I'm not busy on the counter, I take it round the back and leave it on the side and I input them. I input the ones I think we're going to use for the day or if we're too busy I leave it until somebody comes for a transaction.

(TC: 00:04:12)

Manish Patel: Okay, is there anyone else in your staff who inputs the exchange rates?

(TC: 00:04:17)

Carl Page: There's, there's, there's two or three people who've been doing it for us.

(TC: 00:04:17)

Manish Patel: Who would they be?

(TC: 00:04:17)

Carl Page: Err, Janet Batey and, um, Melville Pins.

(TC: 00:04:23)

Manish Patel: Okay. Who, who does it, um, most regularly?

(TC: 00:04:27)

Carl Page: Me, myself.

(TC: 00:04:27)

Manish Patel: You. Okay. You mentioned that you um-, you set, um, only two or three of them, is that the most popular rates?

(TC: 00:04:34)

Carl Page: Yes.

(TC: 00:04:37)

Manish Patel: What are the most popular rates?

(TC: 00:04:36)

Carl Page: Euros, Dollars, and lately it's been Czech Republic.

(TC: 00:04:41)

Manish Patel: US Dollars?

(TC: 00:04:41)

Carl Page: Yes, US Dollars.

(TC: 00:04:43)

Manish Patel: Okay. So, upon receiving the fax, um, because you're selling Euros and, um, US

Dollars predominantly you will set the, err, exchange rate on the fax into the machine?

(TC: 00:04:54)

Carl Page: Yes, err, but if I know someone who is slightly better in town I'll equal it or slightly just-,

(TC: 00:05:02)

Manish Patel: Right and as far as you're aware, are you allowed to, err, use your own, um, exchange rates?

(TC: 00:05:12)

Carl Page: To put-, I've never been told any different.

(TC: 00:05:17)

Manish Patel: Right.

(TC: 00:05:16)

Carl Page: They're always telling us you shouldn't do this, and you shouldn't do that Mr Page.

(TC: 00:05:20)

Manish Patel: Okay. Has somebody um instructed you and said yes you can do that though?

(TC: 00:05:24)

Carl Page: Err, well I've had five R and Ms and going back to if you take it with GRO when his two are coming in and he's done it by eye punts to start off with. And then Dutch guilders and I made appointment cause of Gemma, he needs nice transactions and he says we can get a better rate is it okay to up that rate to what's he's equivalent to get the transactions as in, the volume for the Post Office. And I was always, I was always told well as long as the Post Office isn't losing money it's not a problem.

(TC: 00:05:56)

Manish Patel: Right. You, you act as an agent for the Post Office don't you?

(TC: 00:05:58)

Carl Page: Yes.

(TC: 00:05:58)

Manish Patel: Right. What that basically means is that we provide you with the cash and stock.

(TC: 00:06:07)

Carl Page: Yes.

(TC: 00:06:06)

Manish Patel: Right.

(TC: 00:06:06)

Carl Page: To act on your behalf.

(TC: 00:06:10)

Manish Patel: Yes. And to which we pay you a remuneration of salary.

(TC: 00:06:12)

Carl Page: Yes.

(TC: 00:06:12)

Manish Patel: Based on sales at the office.

(TC: 00:06:12)

Carl Page: Yes.

(TC: 00:06:12)

Manish Patel: Transactional sales.

(TC: 00:06:14)

Carl Page: Yes.

(TC: 00:06:14)

Manish Patel: Okay. So, the money and the stock which is in the Post Office belongs to who?

(TC: 00:06:21)

Carl Page: Belongs to the Post Office.

(TC: 00:06:20)

Manish Patel: Right. It's not yours yeah?

(TC: 00:06:21)

Carl Page: No, but I look after it on their behalf.

(TC: 00:06:25)

Manish Patel: Right and are you allowed to use any of the funds or stock for your own purposes?

(TC: 00:06:30)

Carl Page: No.

(TC: 00:06:30)

Manish Patel: Right. And have you ever done so?

(TC: 00:06:32)

Carl Page: No.

(TC: 00:06:32)

Manish Patel: Right. So, the money belongs to the Post Office, the Post Office, err, through, err, First rate which is an organisation that we use to-,

(TC: 00:06:46)

Carl Page: Bank of Ireland.

(TC: 00:06:46)

Manish Patel: Sorry?

(TC: 00:06:46)

Carl Page: Bank of Ireland.

(TC: 00:06:49)

Manish Patel: Yes. As the organisation that we use to, err, do our bureau transactions, err, specifies a particular rate that all branches nationally, throughout the Post Office should be adhering to.

(TC: 00:07:06)

Carl Page: Mmhmm.

(TC: 00:07:04)

Manish Patel: So, you don't, but you don't own the cash right? and therefore because you don't own the cash you don't use it for your own purposes do you?

(TC: 00:07:11)

Carl Page: No.

(TC: 00:07:11)

Manish Patel: Right. You don't set the exchange rate do you?

(TC: 00:07:16)

Nigel Pepper: Well, if we're asking about facts and evidence here, he's just telling you that he does.

(TC: 00:07:25)

Manish Patel: No, err, sorry let me rephrase that. You don't, you don't, you don't set the national exchange rate do you?

(TC: 00:07:28)

Carl Page: No I don't, I leave it as national exchange rate but only if I know somebody locally you do it better, you do it slightly better.

(TC: 00:07:36)

Manish Patel: No I don't. I understand that, I fully understand that but, but-, and you've said no. The point I was making is that you don't set the national-,

(TC: 00:07:44)

Carl Page: No.

(TC: 00:07:44)

Manish Patel: Okay. So, the Post Office has a product which is bureau de change.

(TC: 00:07:50)

Carl Page: Mmhmm.

(TC: 00:07:51)

Manish Patel: Right. For which we, and I use the term we meaning First Rate as well.

(TC: 00:07:57)

Carl Page: Yes.

(TC: 00:07:57)

Manish Patel: Set a national exchange rate.

(TC: 00:07:57)

Carl Page: Yes.

(TC: 00:07:57)

Manish Patel: And we say this product, which you're acting as our agent to sell, has to be sold at this rate today. Right, with our money.

(TC: 00:08:07)

Carl Page: Okay.

(TC: 00:08:07)

Manish Patel: So, do you then have the right, just because Joe Bloggs down the road has a different, better rate, do you have the right to make up a different rate, a preferential rate to attract more business? Without contradicting Post Office procedures, and possibly committing criminal offences? Do you have that right?

(TC: 00:08:33)

Carl Page: The only-, no, but if in my defence, if I can turn and say is I'm trying to encourage business into the Post Office.

(TC: 00:08:38)

Manish Patel: Fully accept that.

(TC: 00:08:40)

Carl Page: And I'm not, um, making my own means out of it, I'm still getting like a transaction and the Post Office is still turning over a lot of money, they more they turn over I'm worthy of being stepped out

the more they'll make us a profit.

(TC: 00:08:58)

Manish Patel: Okay.

(TC: 00:08:59)

Carl Page: I'm not, I'm not.

(TC: 00:08:59)

Manish Patel: Okay, let's leave that there for one second, I'll come back to that in a minute but let's go, let's go, um, slightly different route then. um, the remuneration the Post Office pays you is, is, is done how? How is that done?

(TC: 00:09:10)

Carl Page: Per transaction.

(TC: 00:09:10)

Manish Patel: Right. Um, so for every transaction from the sale of a first class stamp to conducting (talking over each other 09.16) a TV license so whatever you get a certain amount for it. I believe you already mentioned that for bureau transactions you, you, I think it's £1.12.

(TC: 00:09:28)

Carl Page: £1.12 it's one pound something, it's one pound something or £1.15 off the top of my head.

(TC: 00:09:28)

Manish Patel: Thereabouts. Per transaction.

(TC: 00:09:40)

Carl Page: Yes.

(TC: 00:09:41)

Manish Patel: Is that-, does that vary depending on the value of the transaction?

(TC: 00:09:44)

Carl Page: No.

(TC: 00:09:44)

Manish Patel: So, whether you do a transaction for ten pound or a million pounds you would still get £1.10 okay.

(TC: 00:09:54)

Carl Page: Is err, can I add that? So, um, regarding Mr-, I was-, I'm still getting £1.10 (TC 00:10:00) but, um, I'm getting more money into the Post Office so with the valuation I'm doing end of the week I always think it's going to be larger. It may not be, if I lose the business from it, I'm thinking that the Post Office is not going to get a bit of money out of it.

(TC: 00:10:16)

Manish Patel: Right, but you yourself, regardless of whether you attracted that business in or not. With the one transaction, you yourself, financially will only gain £1.12 won't you?

(TC: 00:10:25)

Carl Page: That's correct.

(TC: 00:10:25)

Manish Patel: Yes. So, you're attracting, err, the business for the Post Office to make a profit.

(TC: 00:10:32)

Carl Page: Yes, that's the way I look at it.

(TC: 00:10:35)

Manish Patel: Not you.

(TC: 00:10:34)

Carl Page: I'm still getting £1.10 but the end of the day, the more money I'm turning over is only benefit to the Post Office plus myself so the, my office is seen as doing well, it's turning over money. As you know, you probably will look at the figures, we took the bureau-, we had the bureau from nothing. And the office were doing six a year to averaging about 150 to 160 a week. Bit slow at the moment 'cause obviously, but last year we did 7,000 something transactions.

(TC: 00:11:03)

Manish Patel: Okay. With these large transactions that you have been doing for GRO, um, when you do that transaction does it go down as one transaction?

(TC: 00:11:13)

Carl Page: Just one transaction.

(TC: 00:11:12)

Manish Patel: It doesn't go down as more than one transaction.

(TC: 00:11:13)

Carl Page: No, one transaction only.

(TC: 00:11:17)

Manish Patel: You're quite certain about this?

(TC: 00:11:16)

Carl Page: Yes.

(TC: 00:11:16)

Manish Patel: Okay. In a typical week then how many transactions for Euro's would the office perform? Not, not just for GRO but-,

(TC: 00:11:24)

Carl Page: I'd say a good 80% of it would be.

(TC: 00:11:28)

Manish Patel: In numbers, 100, 200?

(TC: 00:11:28)

Carl Page: If we were doing 150 I'd say between a 100 and 120.

(TC: 00:11:33)

Manish Patel: Right okay. So, it's quite high turnover.

(TC: 00:11:34)

Carl Page: It's quite high turnover yeah.

(TC: 00:11:34)

Manish Patel: Okay. Alright. Let's go back to the exchange rate for a moment then. So, you're saying, um, you set a preferential rate just for GRO?

(TC: 00:11:48)

Carl Page: For when he buys in that amount, yes.

(TC: 00:11:50)

Manish Patel: Right. Do you do it for any other customer?

(TC: 00:11:53)

Carl Page: Um, I do slightly for someone who is coming in a lot, whose gonna come in a do a lot of money. Up it from say 1.49 to 1.5, or 1.5 to-,

(TC: 00:12:05)

Manish Patel: Right and how would you decide that's what you're going to do? What makes you decide that's what you're going to do?

(TC: 00:12:07)

Carl Page: See what locally what's going on or if I hear about maybe school parties are going away on holiday or there's a coach party going off or whatever.

(TC: 00:12:16)

Manish Patel: Okay. But do you, do you accept that regardless of whether you've been told you can't do it.

(TC: 00:12:22)

Carl Page: I haven't been told I can't do it.

(TC: 00:12:22)

Manish Patel: That's what I said, that's what I said.

(TC: 00:12:27)

Carl Page: I've never been told I can't do it.

(TC: 00:12:27)

Manish Patel: I know that's what I said.

(TC: 00:12:28)

Carl Page: I've always been under the impression that it's my discretion as long as I'm not doing anything dishonest.

(TC: 00:12:34)

Manish Patel: Well, that's, that's the point I'm making. I was just saying that regardless of the fact that we're debating whether you've been told or not been told, that you can't do it, and I accept that you hadn't been told you can't do it, okay. um, having just, having just explained to you, um, that is a product for the Post Office-,

(TC: 00:12:51)

Carl Page: Post Office yes.

(TC: 00:12:51)

Manish Patel: And that First Rate is part of that product.

(TC: 00:12:57)

Carl Page: Yes.

(TC: 00:12:55)

Manish Patel: And they stipulate that the exchange rate-,

(TC: 00:12:58)

Carl Page: Exchange rate yes.

(TC: 00:12:58)

Manish Patel: Do you accept then-

(TC: 00:13:00)

Carl Page: That I should do it to the best, the best I could.

(TC: 00:13:02)

Manish Patel: Sorry?

(TC: 00:13:04)

Carl Page: I adhere to it as best I can. What I'm trying to do is still get the office turnover with transactions and the money going on through the bureau pump.

(TC: 00:13:11)

Manish Patel: But that's not, that's not really helping you is it. It's not, it's not. Turning money over in the Post Office is not helping you.

(TC: 00:13:21)

Carl Page: No but the more people that come in to the Post Office, um, you know yourself, put it to the monkeys this month is travel insurance yeah?

(TC: 00:13:27)

Manish Patel: Yes.

(TC: 00:13:27)

Carl Page: Do travel insurance. If more people are seeing to going out of the bureau or people say oh I have my foreign currency from the bureau. 80% of people coming in the bureau now are people each year who keep coming back.

(TC: 00:13:38)

Manish Patel: Sure.

(TC: 00:13:42)

Carl Page: That's the only way the post-, I mean I can go politically with the Post Office need to do that and everything else like that. I don't, like I can turn around and say, I don't rip anybody off.

(TC: 00:13:50)

Manish Patel: Yep.

(TC: 00:13:50)

Carl Page: I do the best I can, I come to work and do the best I can. Not just for myself, I mean I've got a house, I pay a mortgage, I've got eleven people to look after as well.

(TC: 00:13:56)

Manish Patel: Okay.

(TC: 00:13:59)

Carl Page: I'm not trying to be dishonest with any body here I'm trying to make a more money to turn over. I mean, I'm saying defence, 'cause I'm trying to defend myself but I've got, I've ordered but currency but since we've added but the last three years have been my own stead or nearly well the last two years nearly £150, 000 a day coming in.

(TC: 00:14:19)

Manish Patel: Mmhhh.

(TC: 00:14:19)

Carl Page: Not one person has flagged that up. Right. They're saying well, err, do you know about, err, money laundering laws, nobody at all has flagged it up. Before Christmas I flagged it up with the gentleman who runs the M and S to get in touch with me after Christmas because it's ridiculous that the Post Office is sending spending deliveries. Thirty packs of special deliveries a day why can't he send me one big book on a Monday and this gentleman who was mostly for GRO who I'm on impression that everything's hunky dory no problem to pick up on a Monday rather than Post Office send out special delivery, special delivery, special deliveries for this money.

(TC: 00:14:58)

Manish Patel: Well they do that because, again, it's within an operational manual and it's a procedure. um it's done for a reason.

(TC: 00:15:02)

Carl Page: Yeah but I asked. I mean I'm the one who flagged it up to the main man and M and S I'm trying to say-, I'm trying to save the Post Office some money.

(TC: 00:15:11)

Manish Patel: Yes. They're aware of that but it's done for operational reason and that's why I say to you. Things are written down in operational manuals for people to adhere to.

(TC: 00:15:17)

Carl Page: Yeah.

(TC: 00:15:17)

Manish Patel: Um, and, and you're not allowed, you're not allowed to, to-, I mean you can't decide to sell someone a first class stamp which is now I think 27 pence for 26 pence.

(TC: 00:15:30)

Carl Page: No I know that.

(TC: 00:15:30)

Manish Patel: Right so where's the difference with the exchange rate?

(TC: 00:15:36)

Carl Page: The exchange r-, because it's-, you know yourself the Post Office ram it down your throat that you need to do X amount.

(TC: 00:15:42)

Manish Patel: Sales of course.

(TC: 00:15:42)

Carl Page: Sales. You know. You can't sell somebody a first class stamp for 26p.

(TC: 00:15:51)

Manish Patel: Why?

(TC: 00:15:52)

Carl Page: Because you've got 27p on all first class stamps, everybody knows it's 27p.

(TC: 00:15:53)

Manish Patel: Doesn't matter, but-

(TC: 00:15:56)

Carl Page: It doesn't make money it doesn't marry does it.

(TC: 00:15:56)

Manish Patel: The customer will still have a stamp which says 27p and they can use it, you're looking at taking 26p for it. Why can't you do that?

(TC: 00:16:03)

Carl Page: Because it's got 27p. It's-

(TC: 00:16:06)

Manish Patel: But why can't you physically do that? Why don't you physically do that?

(TC: 00:16:07)

Carl Page: Because a stamp is 27p.

(TC: 00:16:11)

Manish Patel: Sorry?

(TC: 00:16:11)

Carl Page: A stamp is 27p. It doesn't differentiate, doesn't change daily or anything else like that. I'm not trying to compete with Safeway all dealings with 27p.

(TC: 00:16:22)

Manish Patel: Right.

(TC: 00:16:23)

Carl Page: I'm trying to err create a business environment for the Post Office as a hub for foreign currency.

(TC: 00:16:27)

Manish Patel: Right.

(TC: 00:16:27)

Carl Page: For travel insurance, for the old E111's, passport, you know that as well as I do.

(TC: 00:16:34)

Manish Patel: Yep.

(TC: 00:16:35)

Carl Page: That I'm not, um, trying to make any gain out of it myself.

(TC: 00:16:40)

Manish Patel: Sure. But at this present moment in time the Post Office haven't, um, opened the doors and said, you agents out there, you sub postmasters out there, you can now become competitive, got and check out Thomas Cook down the road and if they've got a better rate you go at what rate you think you can bring in business. They haven't done that this present moment in

time.

(TC: 00:16:57)

Carl Page: Mmhmm.

(TC: 00:16:57)

Manish Patel: So, what gives you the, the right to do that? You out of 17,500 Post Offices, you choose that, for whatever reason, business purposes or whatever other reasons, I'm going to ignore what is Post Office policy procedure err.

(TC: 00:17:18)

Carl Page: Well, a lot people in the Post Office knew I dropped the rates when it comes down to GRO GRO.

(TC: 00:17:23)

Manish Patel: Like who?

(TC: 00:17:25)

Carl Page: Err, retail and network managers.

(TC: 00:17:25)

Manish Patel: Give me a name because I've spoken to two today.

(TC: 00:17:27)

Carl Page: Err, Ste Goutey.

(TC: 00:17:31)

Manish Patel: Well, when was he your line manager?

(TC: 00:17:30)

Carl Page: He's been my line manager for two years, about two and half years he was.

(TC: 00:17:36)

Manish Patel: Okay, anyone else?

(TC: 00:17:36)

Carl Page: Um, Jim Coney I mentioned to.

(TC: 00:17:40)

Manish Patel: Well, Jim Coney I've spoken to today and he categorically denies that he would have authorised that or would have knew-,

(TC: 00:17:48)

Carl Page: He didn't authorise it, I said to him I've got a gentleman who comes in and buys a lot of Euros off me, err, I said I had to give him preferential rates 'cause he said he can get rates elsewhere. And I-, and I said, with the Post Office with the valuation at the end of the month, end of the week, don't lose any money and make sure that. He says well has anybody from Head Office when you send your valuation said anything to you? Or anything else like that? I says, 'Well, no.' He says, 'How long you been doing it?' Two or three years.

(TC: 00:18:08)

Manish Patel: Well, Jim I've spoken to as I say and I've spoken to your now current line manager, Mark Irvin although he's admittedly, he's only taken on your office in the last few weeks.

(TC: 00:18:17)

Carl Page: Yeah well what happened last week, there's a I think a problem with one of GRO cheques. Yeah?

(TC: 00:18:17)

Manish Patel: Yeah.

(TC: 00:18:17)

Carl Page: And then head office or who've gotten the cheques phone me up and that's when Mark Irvin came and saw me last Wednesday.

(TC: 00:18:30)

Manish Patel: Right.

(TC: 00:18:31)

Carl Page: But I wasn't there 'cause I was going, I was in-.

(TC: 00:18:31)

Manish Patel: He was due to see you today?

(TC: 00:18:32)

Carl Page: He was due to see me today and this is where I'd at the end of the day I'd have sat down with him and had a discussion about a lot of things right because when I first started in the bureau I had ten minutes training.

(TC: 00:18:44)

Manish Patel: Sure.

(TC: 00:18:45)

Carl Page: Right? And you learn through and you grow the business like that. Yeah?

(TC: 00:18:47)

Manish Patel: Yeah.

(TC: 00:18:47)

Carl Page: Nobody sat down with me and gone through policies of this, policies of that, policies of everything outside that.

(TC: 00:18:56)

Manish Patel: But you have this don't you?

(TC: 00:18:55)

Carl Page: Yes.

(TC: 00:18:58)

Manish Patel: This is an operational manual I'm showing which says including Horizon instructions and is specific to bureau de change include CSA, blocking it off whatever number pages, hundred odd pages, hundred and eight pages. You've seen that manual before?

(TC: 00:19:11)

Carl Page: I have seen that manual.

(TC: 00:19:12)

Manish Patel: Have you read the manual?

(TC: 00:19:12)

Carl Page: Not all the way through. If I'm stuck on something no.

(TC: 00:19:15)

Manish Patel: Alright but it's there at your office to refer to if you were stuck for-,

(TC: 00:19:21)

Carl Page: For something regarding-,

(TC: 00:19:21)

Manish Patel: And, err, when was the last time you had reason to look in this manual to help you with a transaction.

(TC: 00:19:27)

Carl Page: Um, maybe a transaction regarding, um, it wasn't that manual, the last manual I looked at was the one with the bureau was the machine didn't work, so I had to do, err, the credit card by, err, on the phone.

(TC: 00:19:37)

Manish Patel: Okay, but this manual, is, is available at your office, isn't it?

(TC: 00:19:41)

Carl Page: It is yes.

(TC: 00:19:44)

Manish Patel: And this is the manual taken from your office.

(TC: 00:19:45)

Carl Page: Is it the manual?

(TC: 00:19:45)

Manish Patel: It is.

(TC: 00:19:47)

Carl Page: Okay.

(TC: 00:19:48)

Manish Patel: So, it's freely available and it's there and if you want to peruse through it you're allowed, you can do that and your staff can do that.

(TC: 00:19:51)

Carl Page: Yes. Yes, that's right.

(TC: 00:19:51)

Manish Patel: So, you can't say I've, I've not-, um, um, you may not have had a physical trainer sit with you for two days and teach you how to do **(TC 00:20:00)** the, err, bureau transactions however you, you, you were probably given sufficient training and issued with an ops manual.

(TC: 00:19:59)

Carl Page: That's like everything else in the Post Office, yeah.

(TC: 00:20:10)

Manish Patel: What?

(TC: 00:20:11)

Carl Page: Ops, you get ops manuals.

(TC: 00:20:10)

Manish Patel: Yeah. Well, I'm not here to, to, to, to say to you about how the training, err, in the Post Office is done.

(TC: 00:20:19)

Carl Page: I wasn't, I wasn't saying anything about training in the Post Office I just said that I'm just showing what happened, what I done.

(TC: 00:20:27)

Manish Patel: Okay. Right. Alright.

(TC: 00:20:27)

Carl Page: I hadn't thought I'd done anything wrong with you because I-, regarding transactions notice

I've never had anybody flag me up that I'm doing something wrong.

(TC: 00:20:35)

Manish Patel: Okay. Let's go back, let's go back to the currency side of it. Sorry did you want?

(TC: 00:20:38)

DC Andrews: No no, carry on.

(TC: 00:20:38)

Manish Patel: Let's just go back to the currency side of things for a minute. You say that, um, you're, you're making the Post Office, not you personally, the Post Office more money by turning over the money.

(TC: 00:20:48)

Carl Page: Mmm. With the valuation at the end of the week.

(TC: 00:20:48)

Manish Patel: Right. Okay. Using the example of the Euro right, um, and let's use the example of the transaction which happened yesterday.

(TC: 00:21:02)

Carl Page: Mmhmm.

(TC: 00:21:01)

Manish Patel: You're fully aware of the transaction which occurred yesterday?

(TC: 00:21:02)

Carl Page: Yes.

(TC: 00:21:04)

Manish Patel: You've been asked questions about that already.

(TC: 00:21:04)

Carl Page: Yes.

(TC: 00:21:04)

Manish Patel: So, I won't back over that ground again. However there was a transaction, and I think there were three, three cheques in total, valued in the region of around £316, 000.

(TC: 00:21:16)

Carl Page: Four cheques.

(TC: 00:21:16)

Manish Patel: Four. Four cheques for £316, 000 presented by GRO He had pre-ordered that money hadn't he?

(TC: 00:21:24)

Carl Page: He phones up, he phones me, he let me, he comes in and says I need I'll be in there Friday how much can you for me. Or he phones up on my mobile which I told you about yesterday.

(TC: 00:21:37)

Manish Patel: Yes.

(TC: 00:21:37)

Carl Page: The reason why he's got my mobile number is 'cause he may phone when supposedly when he's abroad or out of hours and he phones me. Again he'll say, what how much you got me for tomorrow or the day after.

(TC: 00:21:48)

Manish Patel: Sure okay.

(TC: 00:21:51)

Carl Page: Um, going back to yesterday. He comes in early because of the amount that he has, you know where the office is the bureau is, you can see outside so I'd take him round the back.

(TC: 00:21:59)

Manish Patel: Okay.

(TC: 00:21:59)

Carl Page: Just for security reasons.

(TC: 00:22:03)

Manish Patel: Okay, that's fine.

(TC: 00:22:02)

Carl Page: That's me trying to be public relation.

(TC: 00:22:05)

Manish Patel: No there's nothing wrong with that. um, so the £316, 000 transaction that he then did right?

(TC: 00:22:13)

Carl Page: Yes.

(TC: 00:22:09)

Manish Patel: Now can you recall what yesterdays exchange rate was as, as written on, um, the fax copy for, um, selling the Euro's yesterday?

(TC: 00:22:21)

Carl Page: About 1.49, 1.5?

(TC: 00:22:23)

Manish Patel: I believe it, I believe, I may be mistaken I think I heard the figure somewhere, but I think it was 1.45 something.

(TC: 00:22:30)

Carl Page: Right.

(TC: 00:22:31)

Manish Patel: Okay. Do you know what rate you sold them to GRO?

(TC: 00:22:36)

Carl Page: About 1.61, 1.62.

(TC: 00:22:37)

Manish Patel: Right. I know that figure because that stuck with me as 1.62.

(TC: 00:22:40)

Carl Page: Right.

(TC: 00:22:41)

Manish Patel: Okay. Now had you sold them at 1.45 which is the rate First Rate told you to sell them at via the fax. Right GRO would have got a certain number of Euros, I think it comes to €5 00 ,000 and odd. Okay. He actually got, at 1.62, err, exchange rate which you gave him,, um, €583,000 and a bit.

(TC: 00:23:04)

Carl Page: Yeah.

(TC: 00:23:04)

Manish Patel: Okay. There's a difference between those two exchange rates of something like £40,000.

(TC: 00:23:13)

Carl Page: Right.

(TC: 00:23:14)

Manish Patel: Right. Whose £40,000 have you given to GRO ? Because effectively that's what you've done by attracting business and giving him preferential rate. You've given him £40,000 more than he was entitled to have.

(TC: 00:23:30)

Nigel Pepper: Sorry that question is based on the premise that somebody else would have bought and placed an order at that amount.

(TC: 00:23:40)

Carl Page: I only give him that amount because he's a (inaudible 23.38) gentleman.

(TC: 00:23:42)

Nigel Pepper: No the way that question is, is, is set out is comparing two scenarios. One where somebody buys at the higher rate and pays £316,000, the other is where, in this case, GRO pays £316,000 and gets the money at the lower rate.

(TC: 00:24:06)

Manish Patel: No what I'm saying is that a transaction for £316,000 was going to take place because [GRO] has pre-ordered that, is that right?

(TC: 00:24:14)

Carl Page: Yes, give him preferential rates [GRO] and when they come in so if that money wouldn't have all come in to the Post Office, in the Post Office to valuation at the end of the week wouldn't be as large as it is.

(TC: 00:24:23)

Manish Patel: Right and none of us would probably be sitting here either.

(TC: 00:24:27)

Carl Page: No.

(TC: 00:24:28)

DC Andrews: Does [GRO] know what rate he's going to get when he phones?

(TC: 00:24:33)

Carl Page: No.

(TC: 00:24:32)

Manish Patel: He doesn't?

(TC: 00:24:33)

Carl Page: No.

(TC: 00:24:34)

Manish Patel: Are you absolutely sure about that?

(TC: 00:24:35)

Carl Page: Well, yeah, because of, um, if I-, If I have £150,000 at the time, yeah, if I've got £300,000 and he asks me when he phones up what rate is it and I say, 'Well it's gonna be this rate,' but then with the one over for the day, I look at what we're biting at and make sure that what the transferring that won't give you a complete- you know, there's a difference.

(TC: 00:24:56)

Manish Patel: Right. Do you you always conduct the transactions with GRO?

(TC: 00:25:00)

Carl Page: No.

(TC: 00:25:02)

Manish Patel: Who else does?

(TC: 00:25:01)

Carl Page: There's Jane or Mark, but I usually tell them the rates.

(TC: 00:25:05)

Manish Patel: So, you tell them the rate?

(TC: 00:25:07)

Carl Page: Yes.

(TC: 00:25:08)

Manish Patel: When do you tell them the rate?

(TC: 00:25:08)

Carl Page: You what I mean if he come in the Saturday and we got all the money in on the Friday I'll tell them of how to use.

(TC: 00:25:15)

Manish Patel: Okay. So, let's-,

(TC: 00:25:16)

Carl Page: So, make sure there's-,

(TC: 00:25:18)

Manish Patel: Right but before GRO starting coming in out of hours yeah, he used to come-,

(TC: 00:25:22)

Carl Page: Out of hours?

(TC: 00:25:22)

Manish Patel: Outside of business hours.

(TC: 00:25:23)

Carl Page: Yeah okay he comes in the morning because-,

(TC: 00:25:27)

Manish Patel: I accept that, for safety reasons I wouldn't want to be walking around with a bag full of money either. There's nothing wrong with that, I'm not saying there's anything wrong with that I just said because there's-,

(TC: 00:25:39)

Carl Page: The reason I pointed that out is because I don't want people to think well the reason why he comes at that is I've got something to hide and everything else, I haven't.

(TC: 00:25:41)

Manish Patel: No, I'm not saying that. I'm not saying that at all. I merely say that is because, um, before that, or majority of the times in the last few months he's been coming in during business hours. Normal, working business hours? And that's the period when your staff would have maybe served him.

(TC: 00:25:55)

Carl Page: That's correct yes.

(TC: 00:26:01)

Manish Patel: So, those particular points in time, do you wait until [GRO] arrives on the premises and then tell Margaret or Jane what they should sell it at?

(TC: 00:26:12)

Carl Page: Yeah or if I know he's coming in, we've got the money for him, I tell him the rate before hand.

(TC: 00:26:17)

Manish Patel: Right. Okay. Has there a-, I mean there must have been occasions when you're not there and [GRO] comes in.

(TC: 00:26:27)

Carl Page: Yes, probably is yeah. If I go away on holiday or something.

(TC: 00:26:29)

Manish Patel: Right. And, and you've already instructed Margaret or someone, um, Margaret or Jane as to the rates they should sell to him.

(TC: 00:26:39)

Carl Page: Yes.

(TC: 00:26:40)

Manish Patel: And him alone?

(TC: 00:26:39)

Carl Page: Him alone yes.

(TC: 00:26:42)

Manish Patel: Is there-, you probably won't be able to answer this and don't feel you have to answer this if you can't. Um, but, what, um, would [GRO] have ever stated to any of the clarks this is the, this is the exchange rate Carl is, um, is going to give it to be for.

(TC: 00:27:06)

Carl Page: If he's ever done that and I can't remember- he might have done that in the past, they usually phone me up, but I usually give instructions before hand.

(TC: 00:27:11)

Manish Patel: Right. Okay.

(TC: 00:27:16)

Carl Page: He might have done that I mean I can't off the top of me head say that he has but.

(TC: 00:27:19)

Manish Patel: Have any of the, have any of the two girls that we're talking about, Margaret and Jane queried with you personally as to why you're giving preferential rates to this gentleman?

(TC: 00:27:30)

Carl Page: As far as the main-, no I don't think they have. I've asked the question well he's having a lot, and I'll say well he gets this rate because he's buying so much bug and you gotta turn over a lot of money.

(TC: 00:27:43)

Manish Patel: Right, Jane informs me that she's mentioned to you several times that she's a little concerned about high volumes.

(TC: 00:27:51)

Carl Page: Yes, she's concerned about what he done, in the past well is he dodgy, and I went well no because-,

(TC: 00:27:58)

Manish Patel: Do you think he's dodgy?

(TC: 00:27:58)

Carl Page: Well, not until last night no.

(TC: 00:28:04)

Manish Patel: What did you think he was doing with his Euros? Did he tell you what he was doing?

(TC: 00:28:03)

Carl Page: Well, he told me, I mean the conversation we had yesterday he was buying, um, plastics in, melting them down and making plates and reinforced, um, tubes to put in between his till goods. He even bought one in. I even sell his, I told you his-

(TC: 00:28:20)

Manish Patel: His brochures.

(TC: 00:28:20)

Carl Page: His brochures and everything. He started off slowly and built up.

(TC: 00:28:22)

Manish Patel: Right.

(TC: 00:28:24)

Carl Page: And then he's tell me he got a job for Chorus, which is a big company. Then BMW. For so, I've got no, um, I can turn around and say, cause for concern because he's built up over a period of time. I've had no problem with the cheques. The cheques from HSBC, I've had nobody from, um, the Post Office with the amount they're sending me or when I send the valuation to Chesterfield nobody's queried it with me, when I've mentioned it to the R and M he said nobody queried that oh you got a problem with this. I even, about eighteen months ago when I went over to the police station about something else I said do you know [GRO] is he dodgy or whatever, well we've never heard of him so.

(TC: 00:29:00)

Manish Patel: Right. Okay.

(TC: 00:29:05)

Carl Page: I've had nothing in my head to turn around and say ooh because nobody's mentioned it me. I mean Jane might have made one in passing I mean not being funny and someone says ooh he's dodgy ain't he that's the first thing people.

(TC: 00:29:18)

Manish Patel: Okay, you mentioned cheques that's a convenient point to move to a different topic. Let's talk about cheques for a few moments. um, cheques are taking at the Post Office for a number of transactions for you yes. And is there a, is there a stipulation as to, um, what, what value of cheque can be taken for any particular transaction?

(TC: 00:29:42)

Carl Page: I totally don't know.

(TC: 00:29:43)

Manish Patel: Right. So, if, if a person want to buy postage stamps and they present you with a cheque, can they do so?

(TC: 00:29:52)

Carl Page: As long as there's a, a card yes or it's at my discretion. Reason being because if the cheque bounces I'm the one who has to put the money in.

(TC: 00:30:00)

Manish Patel: You mentioned the card.

(TC 00:30:00) The cheque guaranteed card.

(TC: 00:30:03)

Carl Page: Cheque guaranteed card.

(TC: 00:30:02)

Manish Patel: That's what I was getting out if you in the first question.

(TC: 00:30:05)

Carl Page: You want to know why GRO hasn't-

(TC: 00:30:08)

Manish Patel: We'll come onto that. But, normally, I use the term normally, cheques are presented for transactions in the Post Office up to the value of the cheque guarantee card.

(TC: 00:30:20)

Carl Page: Correct.

(TC: 00:30:22)

Manish Patel: Right are you aware of that?

(TC: 00:30:21)

Carl Page: Yes.

(TC: 00:30:23)

Manish Patel: Right. Is that stated somewhere in an operation manual?

(TC: 00:30:25)

Carl Page: Well, no I just passed that because you've got more people coming through the Post Office and you don't know everyone who comes in the Post Office. You can have more than a hundred pound if it's regarding to a British Gas or BT-,

(TC: 00:30:38)

Manish Patel: Well, utility bills it's different because you can trace the customer.

(TC: 00:30:42)

Carl Page: That's what I'm just pointing out.

(TC: 00:30:42)

Manish Patel: Indeed.

(TC: 00:30:44)

Carl Page: But I've had no problem with GRO

(TC: 00:30:44)

Manish Patel: Right okay.

(TC: 00:30:49)

Carl Page: When he first started-,

(TC: 00:30:52)

Manish Patel: Are you allowed, are you allowed to, err, whether you do or not, but are you actually procedurally allowed to take a cheque for higher than its card value for a bureau transaction?

(TC: 00:31:03)

Carl Page: As far as I know it's down to, if there's a problem with the cheque and it bounces, it's down to me.

(TC: 00:31:09)

Manish Patel: Well, yes ultimately, ultimately any losses which are incurred at the office, as you're the sub postmaster, are down to you.

(TC: 00:31:16)

Carl Page: Yes, that's right then. So, it's then down to my discretion isn't it?

(TC: 00:31:18)

Manish Patel: So, if it's down to your discretion, why don't you, why don't you, knock off a fiver for every green giro that's presented to you?

(TC: 00:31:28)

Carl Page: Knock off a fiver what do you mean by that?

(TC: 00:31:29)

Manish Patel: Well, just for £100, why don't you give the customer 95 pound?

(TC: 00:31:34)

Carl Page: Because it's £100.

(TC: 00:31:37)

Manish Patel: Right so why would it be down to your discretion if the Post Office says that, um, for transactions done by a cheque, you must have a guarantee card and the, the cheque value can only be up to the guarantee card. If they say that to you and they put that in the operational manual, how can it lead you to believe it's down to your discretion just because ultimately the loss, if there is one, is your responsibility.

(TC: 00:31:52)

Carl Page: You're trying to say why am I accepting cheques from this larger man because they might bounce?

(TC: 00:32:08)

Manish Patel: No.

(TC: 00:32:08)

Carl Page: Well, where are you going because I can't understand where you're coming from.

(TC: 00:32:10)

Manish Patel: I'm saying well, in a way I am, I'm saying why do you take-.

(TC: 00:32:14)

Carl Page: The difference is, the difference is is that there's 6,500, 7,000 people on that side and the bureau's side is one gentleman whose gradually build up over two years trust, or what I thought was trust, come in than the public, bearing in mind might have had two or three cheques that bounced over because the money hasn't transferred or whatever. So, end of the day if you're going to into business, you've got to end of the day, wrongly or rightly it comes down to trust.

(TC: 00:32:41)

Manish Patel: Okay.

(TC: 00:32:42)

Carl Page: And I've never had a problem with any cheques. If I have had a cheque I've said oh there's

problem with this. We had a cheque with him, two cheques, he flagged it up before I did.

(TC: 00:32:51)

Manish Patel: Right.

(TC: 00:32:53)

Carl Page: Then he used that to draw on, to draw in some more Euros that came out. And then, cause we still haven't had the, cause there enough for the cheque for the cheque could maybe take two or three. So, when those come through he's going to give me cheque which is nowadays after what's happened today.

(TC: 00:33:11)

Manish Patel: Okay, when he, sorry-,

(TC: 00:33:12)

DC Andrews: No go on, sorry.

(TC: 00:33:13)

Manish Patel: Just kick me and butt in, please. When he gives you the cheques for the transactions.

(TC: 00:33:18)

Carl Page: Yes.

(TC: 00:33:19)

Manish Patel: What happens to the cheque?

(TC: 00:33:18)

Carl Page: It goes in the bureau.

(TC: 00:33:22)

Manish Patel: When you say it goes in the bureau there's a till insert.

(TC: 00:33:24)

Carl Page: The draw. It goes in there and they get transferred or reamed out when we've got time.

(TC: 00:33:33)

Manish Patel: What happens, um, what happens to the cheques that are taken at the counter, and I differentiate those because people that haven't been to the office, um, there's a normal.

(TC: 00:33:46)

Carl Page: We usually go every day, that's down to procedures. The bureau cheques go, when we can do them, go every day. Sometimes they go end of the week, you know how busy you are. The last couple of weeks 'cause I've only been in the office two or three days haven't we over Christmas period.

(TC: 00:33:58)

Manish Patel: Okay, well.

(TC: 00:33:58)

Carl Page: I go as soon as I can.

(TC: 00:33:58)

Manish Patel: Right. So, confirm for me that you're saying that all transactions that are done on the counter i.e. non bureau transactions, for which cheques have been taken, are dispatched to data central.

(TC: 00:34:11)

Carl Page: Daily.

(TC: 00:34:11)

Manish Patel: Daily basis.

(TC: 00:34:11)

Carl Page: Which is 99% of the time.

(TC: 00:34:12)

Manish Patel: Okay.

(TC: 00:34:15)

Carl Page: The bureau is maybe down to 50% of the time because you just like-,

(TC: 00:34:19)

Manish Patel: If I said to you that Jane had told me that you had instructed her not to send the cheques for bureau transactions-

(TC: 00:34:24)

Carl Page: Sometimes yes.

(TC: 00:34:24)

Manish Patel: Away.

(TC: 00:34:28)

Carl Page: Until Wednesday.

(TC: 00:34:27)

Manish Patel: Because they go at the end of the week.

(TC: 00:34:28)

Carl Page: On Wednesday yes.

(TC: 00:34:28)

Manish Patel: Right would that be correct in her saying that?

(TC: 00:34:30)

Carl Page: Every now and again yes.

(TC: 00:34:31)

Manish Patel: So, you had instructed Jane to not process the bureau transaction cheques until the end of the week.

(TC: 00:34:41)

Carl Page: Well, um, yes in the past, but lately, I've left her to her own because she knows that I went in and got told off last year by the Post Office but returning things. That I started to do straight away. As best I can, as in the labour we've got there, everything else.

(TC: 00:34:55)

Manish Patel: Right. Basically do you dispute that you instructed your staff-,

(TC: 00:34:59)

Carl Page: In the past.

(TC: 00:34:59)

Manish Patel: In the past. What about recently?

(TC: 00:35:02)

Carl Page: Not recently I don't think.

(TC: 00:35:06)

Manish Patel: Okay. Why do you instruct them, err, for the bureau transactions to not put them away?

(TC: 00:35:10)

Carl Page: Because put the transactions, I put the transactions in when I balance the office on a Wednesday.

(TC: 00:35:15)

Manish Patel: But that makes no difference. Cheques, regardless of what transaction they've been taken in for are meant to be dispatched on a daily basis. The Post Office, you're trying to make money for the Post Office, is lost interest on £360,000, well I'm using yesterdays cheques, there's other cheques right? If you had banked that cheque when it was presented, okay..

(TC: 00:35:39)

Carl Page: If you look at when it was presented. Okay, if you look at say, last six months, how often the cheques have been going in, have you checked that?

(TC: 00:35:42)

Manish Patel: I haven't but I will be.

(TC: 00:35:45)

Carl Page: Yeah. As far as I'm aware that they've been going in as regular as clockwork.

(TC: 00:35:47)

Manish Patel: Well, that's not what your staff have told me today.

(TC: 00:35:49)

Carl Page: Sometimes they go on a Wednesday because I total it on a Wednesday because I do it myself on a Wednesday but that's down to me 'cause I do the bureau because it's down to procedures, it's the time I've got to do it. I'm not trying to dishonest any body.

(TC: 00:36:02)

Manish Patel: That's not what your staff are telling me. Your staff is telling me categorically that you've instructed this one individual, um, that the cheques taken for bureau transactions. And we're basically talking about the higher value ones from GRO aren't we? There's isn't any others.

(TC: 00:36:19)

Carl Page: Well, its come what time of year it is yeah.

(TC: 00:36:19)

Manish Patel: Right. Okay. We're basically talking about those ones, aren't we in a way. So, if GRO GRO comes in at the beginning of the cash count week, which is the Wednesday.

(TC: 00:36:27)

Carl Page: Thursday.

(TC: 00:36:27)

Manish Patel: Sorry Thursday. If he comes in on Thursday morning and does a transaction for £250,000, right.

(TC: 00:36:36)

Carl Page: I will try and get the cheque out before, either Thursday or Friday, but lately GRO hasn't been coming in 'til-

(TC: 00:36:42)

Manish Patel: But that's not what, um, what your staff has just told me, your staff is saying that if that happens on the Thursday, that cheque, under your instructions, it sits there until Wednesday when the cash account is done and then on Thursday morning it's sent away.

(TC: 00:36:55)

Carl Page: Not all the while.

(TC: 00:36:54)

Manish Patel: Now I'd like to know why.

(TC: 00:36:54)

Carl Page: Not all the while.

(TC: 00:36:58)

Manish Patel: Right. Well, on the occasions when it does happen, why?

(TC: 00:36:57)

Carl Page: It's because I get round to-, well, 'm the one, I get round to doing it.

(TC: 00:37:04)

Manish Patel: Okay. So, on the one hand you're taking it upon yourself to boost the business for the Post Office and therefore make a profit for the Post Office, not you, the Post Office, by comparing, err, exchange rates with Thomas Cook or whoever down the road and giving a preferential rate.

(TC: 00:37:20)

Carl Page: Well, because they don't send the cheques out every day.

(TC: 00:37:19)

Manish Patel: To bring in-, to bring in the business and on the other hand you're withholding submitting a cheque for very large values, £215,000.

(TC: 00:37:32)

Carl Page: You mean deliberately withholding is that what you're trying to say?

(TC: 00:37:30)

Manish Patel: Well, isn't that what you're doing? Why do you send all the other cheques away?

(TC: 00:37:36)

Carl Page: 'Cause I tend to the bureau balance on a Wednesday evening.

(TC: 00:37:39)

Manish Patel: Because the bureau balance only has to be balanced once a week.

(TC: 00:37:44)

Carl Page: Yes.

(TC: 00:37:45)

Manish Patel: Right. But that doesn't mean you don't send the cheques away does it?

(TC: 00:37:44)

Carl Page: No. But sometimes the cheques I send away.

(TC: 00:37:49)

Nigel Pepper: Mr Pages is here having been arrested on suspicion of theft. Now, these questions seem to be-, seem to be internal procedure. This is more like a disciplinary investigation.

(TC: 00:38:00)

Manish Patel: They're not because they actually go towards, um, um, showing the, the intent or the the, um, thinking behind what Mr Page has been doing.

(TC: 00:38:14)

Carl Page: So, you're saying I've got intent to physically hold the cheques back for some reason or other.

(TC: 00:38:21)

Manish Patel: Possibly yes. Well, what other reason is there apart from you're saying you don't find time but then if you don't find time, how do you find time to send the other err, and there might be 50 cheques.

(TC: 00:38:34)

Carl Page: Yeah.

(TC: 00:38:36)

Manish Patel: Well, if you don't have the time well your staff will definitely have the time.

(TC: 00:38:34)

Carl Page: Okay, point taken.

(TC: 00:38:36)

Manish Patel: Yeah. So, I mean.

(TC: 00:38:40)

Carl Page: I don't deliberately set out to hold the cheques back.

(TC: 00:38:44)

Manish Patel: Right so when I do my examination of when the cheques have, err, been processed through data central-.

(TC: 00:38:47)

Carl Page: I mean if you ask Jane she's sometimes gone in and already run the cheques out on a Monday or Tuesday.

(TC: 00:38:51)

Manish Patel: Well, that's not what she's told me today.

(TC: 00:38:55)

Carl Page: You might find that she has.

(TC: 00:38:55)

Manish Patel: Okay.

(TC: 00:38:55)

Carl Page: Because she sometimes in on a Monday or she's not in on a Tuesday or Saturday she's required because some Monday's she's not in.

(TC: 00:39:04)

Manish Patel: Right.

(TC: 00:39:08)

DC Andrews: I think with respect you've exhausted that line of questioning. I don't want to stop you in your questioning. It seems as though you're coming to a dead end on that.

(TC: 00:39:14)

Manish Patel: Alright. Is there are a, um, um, a preferential rate, um, an authorised preferential

rate that you can give to customers?

(TC: 00:39:29)

Carl Page: What do you mean by that?

(TC: 00:39:29)

Manish Patel: One that the Post Office allows you to do? Do you understand the question?

(TC: 00:39:37)

Carl Page: No.

(TC: 00:39:37)

Manish Patel: No okay. If I said to you transactions above £5, 000?

(TC: 00:39:42)

Carl Page: Yes.

(TC: 00:39:43)

Manish Patel: That rings bells.

(TC: 00:39:46)

Carl Page: You can do that, up to 5, 000 because it's £5, 000.

(TC: 00:39:48)

Manish Patel: Sorry?

(TC: 00:39:49)

Carl Page: Up to £5,000.

(TC: 00:39:49)

Manish Patel: Transactions over £5,000.

(TC: 00:39:52)

Carl Page: Over £5, 000 yeah.

(TC: 00:39:50)

Manish Patel: Tell me what the Post Office allows you to do for transactions over £5,000.

(TC: 00:39:56)

Carl Page: There's a different, slightly different rate.

(TC: 00:39:56)

Manish Patel: Right, and how do you know that?

(TC: 00:39:59)

Carl Page: (TC 00:40:00) because it's written on the, um, fax machine, but that's not every day.

(TC: 00:40:01)

Manish Patel: Right. No I know. But, but before you saw it on the fax machine would you say you've seen it in this operational manual?

(TC: 00:40:11)

Carl Page: No, it's in my face.

(TC: 00:40:10)

Manish Patel: Okay. So, they allow, or they make special conditions for any customer whose purchasing in excess of £5, 000 sterling of any currency? Or is it particular types? Or is it mainly just Dollars?

(TC: 00:40:25)

Carl Page: As far as I-, it might be Euros or Dollars.

(TC: 00:40:29)

Manish Patel: Okay. Now they can have a different rate and that rate is, is just slightly above the normal rate for those buying under 5, 000 isn't it?

(TC: 00:40:40)

Carl Page: Yes.

(TC: 00:40:40)

Manish Patel: Okay, but it's nowhere near the preferential rates you were giving GRO

(TC: 00:40:50)

Carl Page: No.

(TC: 00:40:51)

Manish Patel: Okay. If the Post Office, through First Rate, have gone through the trouble of writing on the fax that if a customer comes in for, um, a transaction for over £5, 000 we'll give them a better rate. Right. Does that not go in some way to saying, err, to you, it may not be written down but does that not go some way in saying to you that-

(TC: 00:41:15)

Carl Page: Well, £5,000 compared to £190, 000 completely.

(TC: 00:41:20)

Manish Patel: Yes, but the point-, the point is.

(TC: 00:41:19)

Carl Page: But I put the-, yeah, but the point is I've already spoken to a lot of people, I say a lot of people, area managers where the gentleman comes in and says I can get a good rate, I match him that rate, he says he can get, it's the valuation is still there.

(TC: 00:41:39)

DC Andrews: Carry on for a minute or so.

(TC: 00:41:38)

Carl Page: The, the valuation is still there, and I'm still making a, a supposed profit for the Post Office. 'Cause, what, what seems to me is that I'm buying in, I'm using my own initiative to gain business for the Post Office, turning large amounts of money over, trying to get me valuation, not trying to make any more money for myself, right.

(TC: 00:42:02)

Manish Patel: No, but, but you're playing with funds which aren't yours to play with.

(TC: 00:42:09)

Carl Page: But then the-, yeah, but I'm looking at it as I'm getting more money in to the-, by the Post Office, the Post Office are making a bit more rather than not having at all.

(TC: 00:42:13)

Manish Patel: But, but the example I used to you before, I think it's-,

(TC: 00:42:17)

DC Andrews: Excuse me. I'm just going to step in there and say that in view of the buzzer going, we'll, err, we'll turn off the tape now at, um, 1800 hours and put some new tapes in.