



Record of Tape Recorded Interview

LISA MARGARET BRENNAN

Exhibit No:
Number of pages

Signature of interviewing
officer producing exhibit

Person Interviewed

Place of Interview

Date of Interview

Time commenced

Time concluded

Duration of interview

Tape reference no

Interviewing Officer(s)

Other persons present

Tape counter times	Person speaking	Text
0.00	SB	This interview is being tape recorded, have you any objections to it being recorded?
	LB	No.
	SB	My name is Stephen Bradshaw. I am an officer of Consignia Security and Investigation Services, employed to investigate possible criminal offences.
		My colleague is...
	AG	Anthony Frank Gardner.
	SB	Will you please state your full name and date of birth.
	LB	Lisa Margaret Brennan, the GRO
	SB	Also present is...
	SO	Steve Owens, CWU Rep.
	SB	Friend of Lisa. The date is the 13 th June 2002, the time is 10 past 10. The



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
		interview is being conducted in an interview room at Heighton Delivery Office. I wish to ask you some questions about pension and allowance discrepancies. At the end of this interview I will hand you a notice explaining what will happen to the tapes. OK?
LB		OK
SB		Before we carry on I have to caution you. 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 caution?
LB		OK, yeh.
SB		Would you like to tell me what your interpretation of that caution is.
LB		No. I don't understand what you're saying.
SB		Well, you're now being cautioned.
LB		Right.
SB		The caution is broken down into 3 parts and the first part, you do not have to say anything, which is quite easy to understand. You can sit there, I can go through questions with you and you don't have to give me any answers.
LB		OK.
SB		The third part of it is anything you do say may be given in evidence which means that anything you do tell me, if the matter goes to court it can be used as evidence.
LB		OK.
SB		OK. The middle part is a bit more confusing. It may harm your defence if you do not mention when questioned something which you later rely on in court. That means if you say nothing now but in court you might give an explanation to the same question that could be given now then the court



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
		may think that the explanation is untrue or you've made it up. Do you understand it now, the way it's ..?..
LB		Yeh.
SB		You're sure?
LB		Yeh.
AG		You're not are you?
LB		Yeh, I do, I understand what you're saying, yeh.
SB		I'll go through it again if you wish.
LB		No, you're OK, go on.
SB		OK. I'll now show you form CS001. Can you just time and date the top please, the time is now 10:12. The first bit on the form just is the caution and you've already been cautioned. If you can just read the points 1 to 4, I'll read them out to you as well. Point number 1 means you are not under arrest. Number 2, you don't have to remain at this interview. And number 3 if you remain you have the right to legal representation and the advice including the right to speak with a solicitor either in person or on the telephone. You're also entitled to read the Police and Criminal Evidence Act 1984 Codes of Practice if you wish, that's that book there on the.. so you can read that book if you want. The codes set out your legal rights and the rules governing the conduct of this interview. OK, can you just fill the next part in for me please. The first part is have you read 1 to 4 above.
LB		Do you want me to sign?
SB		Put your answer in there.
AG		Have you read it?
LB		Yeh.
SB		OK. The next part is do you understand 1 to 4 above?



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
	LB	Yeh.
	SB	OK. The next part is do you wish to speak to a solicitor?
	LB	No.
	SB	OK, can you just indicate your answer there please for me again.
	LB	Put no.
	SB	Whichever one you wish and you sign it. I think you've signed the wrong one haven't you. You've got I wish to speak. If you just cross that out, cross that line out fully and cross that and initial it for me and then sign that one. If you want to speak to a solicitor at this timeif you do not want to speak to a solicitor at this time you can change your mind at any time during the interview, do you understand
	LB	Yeh.
	SB	OK. Lisa's now read and signed side CS001, side A. Also Consignia has agreed with the unions that Consignia, or SPSO staff, when interviewed by an investigator may have a friend present at the interview. Any friend invited to attend a Consignia interview or search must be at least 18 years of age and not already involved in the enquiry. He or she must be a Consignia employee who may be the local union representative or other official of the recognised union for the grade. Do you require a friend?
	LB	Yeh.
	SB	Can you just indicate your reply there and write the name of your friend there. The right to a friend is additional to your right to seek legal advice. Can you just sign there. The time, it's 10:15. Friend, you have been called by Lisa Brennan to act as a friend during this interview. Your role as a friend is to witness what happens during the interview but you may not take part in the interview proceedings. During the interview you may take notes which must be treated in strictest confidence. If the interviewee



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
		so requests at a later stage you may let her have a copy of these notes for use in any subsequent official appeal about the procedures followed during the interview. If the person being interviewed so wishes your statement may be communicated to her union in strictest confidence. No other communication about the interview is allowed without the permission of Consignia. Can you just ...?... OK Lisa. First of all I'll ask you just a few background questions about your career in the Post Office and then we'll go through the other bits. How long have you worked for the Post Office.
	LB	13 years.
	SB	And how long have you been at Heighton?
	LB	7.
7.30	SB	Have you been permanent at any other office or did you ... on a float?
	LB	I was permanent is Garsdon and Wolton and then on float.
	SB	How long were you in Garsdon and Wolton? How long were you in Garsdon for?
	LB	I think about a year to Garsdon and 4....yeh, 4 years in Wolton.
	SB	And a float after that?
	LB	And before ...?..
	SB	And what duties did you perform?
	LB	Counter clerk.
	SB	A normal full range of duties.
	LB	Yeh.
	SB	What are your hours of attendance?
	LB	30.
	SB	What days do you do then?
	LB	Monday, Tuesday, Wednesday, Thursday.



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
	SB	Each and every week?
	LB	Yeh.
	SB	Have you ever worked any other days, Friday, Saturday?
	LB	Yeh, I've worked on Saturdays.
	SB	What about the Friday?
	LB	No.
	SB	Have you worked any Fridays recently.
	LB	Yeh.
	SB	Which ones.
	LB	When we had to ..?.. when the ceiling fell in and last week, the last day of the month.
	SB	31 st . The bank holiday weekend?
	LB	Yeh, yeh.
	SB	Have you had any annual leave recently?
	LB	I can't remember.
	SB	OK. As I said to you earlier we want to talk to you about some pension and allowance discrepancies. Because other people have to listen to the tape can you just go through how you would pay a normal pension voucher out.
	LB	Just stamp it, take it out the book, put it in the computer and give them the money.
	SB	OK. Is there anything else you do before hand?
	LB	No.
	SB	You just stamp it, you don't do anything?
	LB	No.
	SB	You don't scan it?
	LB	Sorry, scan it, scan it, yeh.



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
	SB	And you sort of ... say for example the pension is for £100, you're only paying the one docket out.
	LB	Yeh.
	SB	So after you've scanned and it's gone on the machine, the machine shows up £100, how do you pay it out, do you pay out what you see on the machine or what the value of the docket is.
	LB	I put the docket away, I don't know. Different...it varies what you do.
	SB	So say you made a mistake on the machine, the machine's telling you to pay out £200...
	LB	Yeh.
	SB	What would you pay out when you know the voucher's only for £100.
	LB	If I know it's for 100 it'd pay I'd ask them for the book back and scan it again.
	SB	Yeh. OK. So you would normally know that the value of the docket is what you've got to pay out then, is that what you're saying?
	LB	What's there, yeh, what it adds up to.
	SB	Say when you've done this you've made a mistake and you know you've put the wrong amount in, you may have put 2 dockets instead of 1 and you're paying out... the machine's showing £200 but you've only got £100 but the machine's telling you to pay £200, is there any way of correcting that mistake?
	LB	Bin it and get the book back off them.
	SB	Yeh. I'm thinking more isn't there a procedure you go through to correct mistakes in the Horizon system, what's in there ... at any stage during the cash account week.
	LB	What do yo mean?
	SB	Reversals. Do you know how to do a reversal?



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
	LB	Oh yeh. What do you mean, if you're checking the dockets and the dockets are wrong.
	SB	Yeh, to see if the dockets are wrong. When you check your dockets and you find that one is wrong, the wrong amount....
	LB	Yeh.
	SBthat you paid and you haven't got ... it's gone in the machine, how would you correct that so you ...
	LB	Er.. go to reversals.
	SB	Do you know how to do a reversal?
	LB	I think so, yeh. I presume I do, if I didn't I'd just ask someone.
	SB	Yeh.
	AG	Have you ever done one?
	SB	I dunno. Probably.
	AG	It sounds as if it's very infrequent then.
	SB	Probably. I dunno.
	AG	I think what Steve is saying in the first instance is let's say you've got a pension at £50 and you mis-key the amount so it reads £250 on the screen, would you pay out the £250?
	LB	I don't know, maybe, maybe not, I don't know, it depends if I notice it.
		It's that fast and that busy in here, it depends if you notice it.
	AG	So what you're saying that it's quite possible that if you've accepted a pension docket or an allowance docket ...
	LB	If I haven't noticed it yeh.
	AG	You would pay out 200 and odd pounds too much.
	LB	Yeh.
	AG	How many times do you think that might happen?
	LB	I don't know.



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
	AG	Once, twice, no idea?
	LB	I haven't got a clue, I really haven't got a clue.
	AG	What would you think if someone was to do that quite often, what would you think about someone .. not you necessarily ...
	LB	Crap making mistakes.
	AG	Yeh, if someone makes mistakes maybe £100 or £200 a week in that particular fashion what would you think of them?
	LB	They were crap. Well not too much crap, I don't know. If you're saying it's me, I don't know. You're not gonna say I'm crap, I thought I was doing my job all right.
	AG	So if it was you it wouldn't be because you're crap?
	LB	I don't know.
	AG	But if it was anyone else it would be because they're crap?
	LB	No, it wouldn't.
	AG	Well, I can see you're nervous and I would just ask you to sort of try and settle down as much as you can, do you want a drink of water or something.
	LB	I might do in a minute, yeh.
	AG	Well if you do, just let us know. We're not here to hound you or anything like that, we just want to get to the bottom of the truth. Certain things have gone on which you is why we're here and we just want to find out what your explanations might be.
	LB	Right.
	AG	OK.
	SB	At the end of .. well how often do you do your pensions up, work 4 days...
	LB	When it's quiet.



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
15.00	SB	Do you do ...
	LB	Every day if we can. Every day.
	SB	So each day you do a run off of your pensions.
	LB	If we can yeh, if it's not busy.
	SB	After you've done your run off in a quiet time what happens to the pensions then?
	LB	Shove them in a drawer.
	SB	Is there any sort of check performed?
	LB	No. We count how many's there and that's it.
	SB	So you count the number of dockets.
	LB	Yeh.
	SB	Do you do any other sort of check?
	LB	No.
	SB	It's just a physical check of ...
	LB	Just count them.
	SB	If you've paid out 50 dockets you just count that there's 50 dockets.
	LB	50 dockets.
	SB	What would happen if you've paid out a wrong amount, you've keyed in a wrong amount but you know you've paid out the correct amount. For arguments sake if the docket was for £50 but you paid out £100 ...
	LB	Be over.
	SB	So you understand that if you made a mistake ...
	LB	You'd be over or short, whatever way, yeh.
	SB	What's your balancing record been like?
	LB	It's been all right.
	SB	I understand it's MUTE stock but you have tended to use one or two people within the stock isn't it.



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
LB		Yeh
SB		So you've used the stock. And what stock have you been using lately?
LB		B stock.
SB		And how long have you had that stock?
LB		Dunno, Kate changes them. That's when Kate does it.
SB		So it's whenever Kate ...
LB		Kate did it, yeh.
SB		How did you balance last week?
LB		Dunno.
SB		Yesterday.
LB		Yesterday, oh. A couple of quid out.
SB		How do you think your pensions were?
LB		...?.. you just took them away.
SB		To save messing around we'll go straight to the pensions. There's the pensions that you've done on the 6 th June.
LB		Right.
SB		Which was last Thursday. It's the group 5 we're concerned with.
LB		Yeh.
SB		Would you like to count, tell me how many group 5 vouchers there are.
LB		I can't count it. 11.
SB		As there's only a few would you like to just check them against what you've declared.
LB		It's not right. That one's not right.
AG		Which one are you referring to there?
LB		26.60
SB		It's £26.30 and what' the amount that's been declared?
LB		£226.30.



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
	SB	And that belongs to B stock.
	LB	Yeh.
	SB	Have you got any explanation for that?
	LB	No.
	AG	You say you've been in B stock but do you have a datestamp which is ...
	LB	Is B stock as well.
	AG	So B stock datestamp stays with the stock.
	LB	No.
	AG	You keep the ...
	LB	I'm just B datestamp.
	AG	So if you were in a different stock you'd still use B datestamp?
	LB	Yeh.
	AG	Do you understand what I'm saying?
	LB	Yeh.
	AG	You float around the counter don't you so if you're in B stock ...
	LB	Very rare I do ... not very rare I don't, I don't float around.
	SB	I'll now show you, this is BSB4, print out BSB4, that shows the amount of £226.30 being paid out at 14:28. That's the user code there, whose user code is that.
	LB	That's me, that's my code.
	SB	Would you like to just repeat that code for me.
	LB	LBR001.
	SB	So would you be on duty at 14:28 on Thursday?
	LB	Yeh.
	SB	And do you have an explanation of why £226.30 has been paid out?
	LB	No.
	SB	And your stock was only £2 out.



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
LB		£2 out. I've give it away.
SB		You've give it away.
LB		I haven't got it.
SB		OK. Do you think this has happened on any other occasions?
LB		Yes, 'cos you've come for discrepancies.
SB		That's a discrepancy.
LB		Yeh.
SB		Do you think it's happened on any other occasions?
LB		Not that I know of, no.
AG		Just to clarify that then Lisa, what you're saying is that someone with the child benefit book which has the reference 973023610F with a docket payable on the 3 rd June has come in last Thursday. The value of the docket is £26.30, you've keyed in the wrong amount by £200 and you've paid this woman £226.30 instead of £26.30, is that what you're saying?
LB		I must have done, yeh.
AG		So if we find out who that person is and we go and get a statement from them....
LB		See if they've got it.
AG		What do you think they might say?
LB		If they're honest they'll say yeh, if they're not they'll say no.
AG		Right, so we're on a 50/50 there aren't we if we go and find this person and .. in fact we can almost read the signature, it looks like maybe Beaumorris or something like that, Beardwood, it certainly looks like B-E- A the first 3 letters so we could find out who that is and we could get a statement from them. And what do you think might happen if they say they were only paid out £26.30, what would you say to that?
LB		I don't know. What can I say?



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
	AG	You're saying you paid £226.30.
	LB	I must have done, I didn't know, I haven't got it.
	SB	Can you just have a look through your pensions again, it's the group 5s for the 23 rd May 2000 and would you like to just check your group 5s.
		Take your time.
	LB	No. ...?.. 100.
	AG	Just explain what's happened there then Lisa.
	LB	One's wrong by 100 again.
	AG	Just tell us which one it is.
	LB	£15.75.
	AG	And that's been fed it as what?
	LB	£115.75.
	SB	How do you know it's the £15.75 that's been fed in wrong?
	LB	Cos there's 9 and there's 10, I've just gone to the back and there isn't one there. ...?.. an amount either.
	SB	Have you physically counted the £15.75s.
	LB	Yeh, I've just done it there.
	SB	OK. On that day here's a copy of the print out, the Horizon log, the SP6.
		Can you just explain there, the user code again ...
	LB	Same again, it's mine, LBR001.
	SB	At what time in the ...
23.00	LB	Quarter to 10.
	SB	OK. Is there any explanation of why ..
	LB	No.
	SB	That's now 2 mistakes and you say ...?..
	AG	What's particularly strange about child benefit amounts ...
	LB	They're all the same. There's lots that are the same.



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
	AG	They're static aren't they because you get an allowance for a number of children.
	LB	Yeh.
	AG	An old age pensioner, a group 13 can vary because of graduated pension which you probably don't know much about but I'm old enough to remember You paid money into a fund and they gave you 6 old pennies for every so much you paid into the graduated pension fund. So that can vary by pennies a week. So you get the standard pension which may be £41.40, you'll get a few of those but then you'll get lots of others with varying be a penny...
	LB	Different amount, yeh.
	AG	And the same with sickness benefit. Maybe there's a standard sickness benefit but there's a lot of others where they're all different aren't they? But with child benefit it's based on the number of children that you've got so you have the standard set amounts. Now some are paid monthly aren't they or four weekly so you might get a large amount but the 2 examples we've seen, we've got a £15.50 ...
	LB	75.
	AG	Is it £15.75, that's been fed in as £115.75 and we've got another one for £25.30 ... was is 25 or 26?
	LB	£26.30. £226.30
	AG	£26.30 fed in as £226.30 so you must have a bit of a nervous finger there because you've fed in 115 and 226. Now that's obviously a different payee because it's a different amount. If we were to go to that person and get a statement from them and they were to deny that they'd not been paid the £100 so that's 2 people. Again we're on a 50/50. Either we get 2 dishonest people and they both say, no we won't pay it out or we get 2



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
		honest people and they say yes it was paid out, I was only waiting for you to come and collect it from me. So there's 2 examples, so they're 2 different people. It's not the same person every week, it's 2 different people. Steve'll show you a couple more examples I think.
SB		Can you just sign the bottom of that to say that you've seen it. And that one as well. Just a couple more. Sign the bottom.. the top of that. OK. The last example we've just shown you, I'm now gonna show you part of the transaction log that was run off at quarter past 6 on the 5 th for that one for the 23 rd . And you see the highlighted bits, that'll be known as SP7. There's the £115.75 that'd been claimed at 9:42 but also what else has been paid out at the same time?
LB		Invalidity benefit. What do you mean?
SB		Well, that's all part of the same transaction so you haven't just paid the child benefit out at that time, a group 14 pension has also been paid out.
LB		Right.
SB		You see what we're getting at, it wasn't just a one transaction when you've been busy and you might have double pressed the key, you've actually keyed in 2 different ones haven't you, 2 different groups, pensions and that's the amount you paid out 'cos if you add them 2 together...
LB		It comes to that.
SB		It comes to that amount.
LB		Right.
SB		So we've now got a slight variation of what we've been speaking about of just paying out 1 voucher, we're now paying out 2 vouchers and still coming across mistakes. Could there be any explanation?
LB		No.
SB		OK, now you said to us that you don't normally work Fridays but you



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
		paid the hours back on the Friday.
LB		Yeh.
SB		And that was the 31 st of May. Again do you think there's anything wrong with the pensions that day?
LB		Oh God, don't tell me there are.
SB		Well on that, if I show you SB8 and SB9 which is a print off of the transaction log, shows a group 7 for £250.60 that isn't there and the transaction log shows the same, paid out.
LB		And it's not there?
AG		What's the date on that?
SB		30 th .
AG		Of?
SB		May. We haven't got the dockets with us ...
LB		Right.
SB		... but it can be got hold of, but again that's the one that's missing.
LB		It's missing. It's not there?
SB		Well it's not right. Have you any explanation of why? OK. We can get hold of it.
LB		Yeh.
SB		..?.. it's not a problem but that is missing, as it's not here ...?.. that's missing or the amount is wrong. We've now got 3 or 4 different examples, you've said to me that in your words you're not crap.
LB		No, I never said I'm not crap.
SB		I think you did before.
LB		I'm not perfect.
SB		But we've now suddenly £500, now we're getting a bit away from just being genuine mistakes now aren't we.



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
	LB	I think it's a mistake.
	SB	You're losing 2 or 300 pound a week.
	LB	I'm not doing the job very good.
	SB	And that's on a day that you're not normally in. We're now, you know, £500 and we've only gone back a few weeks. We're only talking 2 or 3 weeks and I believe you were on leave the other week. You were on leave the other week?
	LB	I don't when I was on leave. I've had leave, I'm not ..
	SB	I've had it confirmed by your boss that you've been on leave and there were no discrepancies that week.
	LB	I can't believe it ...?...
	SB	So you admit that you're making the discrepancies then?
	LB	Well I obviously have, haven't I? It's me who's logged on.
	SB	But don't you think a clerk with 13 years experience, it's a bit ... No, there's an explanation. I don't think it's just being careless and pressing the wrong key twice. It's happening too often. I'll show you this ... it's a print out ... you know the pensions go through Lisahally to be checked and sealed up and off in the pouch, well week 42 of the last cash account year 01/02, Lisahally have checked them and the group 13, one order value £35.05 has been claimed as £135.05. That was down to B stock, B date stamp, you were using B date stamp. Again the following week, group 13, £76.95 has been claimed as £176.95 and again B date stamp. You see where we're going.
	LB	Yeh. I haven't got it.
	SB	It's not careless. Do you think somebody else is using your code?
	LB	No, no one can, no. I work fast, I'm not thinking but I work fast, try and get through the queue as quick as I can. The pressure's on and I try and



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
		work as fast as I can.
SB		But if we look at these, the explanation was with the £15.75 that you'd pressed the key twice for £115, that would be £335 not £135, wouldn't it?
LB		Yeh.
SB		And the same would be with that one, that would be £776, not £176 so the explanation of pressing the key twice doesn't quite work in these examples does it?
LB		No.
SB		So you know ... week 44 which is the week after, again group 14 £115.50, that's been claimed as £215, again to use your explanation of the double press of the key, that would be £1115. Then week 45, £22.48 in group 13 claimed as £122, another £100 out.
LB		God.
SB		Group 5, £25.85 claimed as £125.85, another £100. Group 14, £140.55 claimed as £240.55. Another £100 out and that's just on the checks that have come back. So I don't think it's just an explanation of pressing the key, I don't think you're that poor a clerk, do you Lisa?
LB		No, I don't think so, no.
SB		If it's not carelessness and it's not somebody else doing it, what does that leave us with?
LB		You think I'm taking it.
SB		Well are you?
LB		No, I haven't got it. Not that that's an excuse, I'm having a bad time at home, not that it's an excuse. My head's up my arse most of the time, I'm sorry. I'm trying to work as fast as I can.
SB		But we've gone through the possibilities that when you're working as fast as you can and hitting a wrong key would normally show whatever the



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
		first number of the pension you're paying out would be. But these examples where it's a different number completely and you notice what's very ... well, of all the examples that you've seen ...
	LB	100s and 200s.
	SB	It's an equal amount every time isn't it, £100, £200.
	AG	They're not transposed figures are they? We're not feeding 52 in instead of 25, it's just a straight £100 or £200 isn't it?
	LB	Yeh.
36.00	SB	As you say the safety valve for the post office is the balance and I don't think any of your balances have reflected this.
	LB	No, I've balanced all right.
	SB	And I don't think you've paid out to all the customers for that much money. I'm sure everybody pays ... I'm not saying that all your customers are honest ...
	LB	I'd say half and half would come back. Am I losing it any other time during the day?
	SB	No. It's all on the pensions. All down to B date stamp
	LB	Yeh.
	AG	We've got a choice of 2 things haven't we Lisa, either you're totally incompetent and you're costing the Post Office 3 or 4 hundred pounds a week and therefore we can't afford to keep you...
	LB	Don't sack me.
	AG	Or you're fiddling the pensions deliberately and you're pocketing the money.
	LB	No, I haven't got it, I haven't got it, I haven't.
	AG	Someone's got it.
	LB	I haven't got it.



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
	AG	All these customers being paid out too much, not one of them says at the time. If I was due for £25.60 or £26.30, whatever the amount is, and you gave me £125, I would say why are you giving me all that and I'm damn sure that you know as a reasonable counter clerk, you know that to pay out on the screen for a docket that's worth £25 means you've made a mistake.
	LB	Yeh.
	AG	Now, I accept that you might have pressures at home so you bring those to work and then you just...
	LB	I'm trying not to, I didn't think I was.
	AG	Well this has been going on since... what's the date of this, January of this year so it took you 6 months and if it's £200 a week.
	LB	It's a lot of money.
	AG	How much is that?
	LB	A lot of money.
	SB	It equates to about £5000. No, I don't think it's carelessness. I don't think Tony thinks it's carelessness.
	LB	I haven't got it.
	SB	It's somewhere. It's all through your stock and there's no way that you've made that many mistakes, careless mistakes. You're too experienced a clerk.
	LB	...?..
	AG	How much do you get paid a week?
	LB	I come out with £180 a week.
	AG	Not much is it? Does your husband work?
	LB	Yeh, I've split up from him.
	AG	So you're on your own.



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
LB		Hmm.
AG		Right, so let's have a look, £180 a week, what do you have to do with the £180. Have you got any kids?
LB		One.
AG		Expensive to keep. Have you got a mortgage?
LB		Yeh.
AG		How much is the mortgage?
LB		I owe £288.
AG		A month?
LB		Yeh.
AG		So there's 2 weeks, almost 2 weeks pay goes on the mortgage.
LB		My husband pays it.
AG		Does he?
LB		Hmm.
AG		So you haven't got a mortgage then?
LB		Well yeh I have. I'm going through a separation.
AG		So if your husband is paying the mortgage, you haven't got a mortgage at the moment. So you don't have to pay £280 a month out of your £180 a week.
LB		No.
AG		So you get £180 a week to look after you and the child, what other bills have you got?
LB		Nothing, just basic bills. 'Leccy and whatever else.
SB		How much do you pay for your electricity.
LB		I get about a tenner a week.
SB		That's £40. £10 per week. What about gas?
LB		...?.... I get my bill. Buy a stamp or wait till I get my bill.



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
	SB	So if you buy a stamp, what would you say you pay, your gas bill going out. What was your last bill, quarterly bill?
	LB	£78.
	SB	£78 a quarter.
	LB	I had £40 in stamps and I paid it the other day.
	SB	Yeh. £78 so £25 give and take a pound a month. £1 a week.
	AG	Do you go out at all?
	LB	No.
	SB	..?.. per week.
	LB	I'll say 40 but it's not even that, it won't be that much.
	SB	Call it £30. What about travelling expenses?
	LB	..?.. bought me a car.
	SB	What about petrol then?
	LB	I only live down the road.
	SB	How much do you put in a week?
	LB	I don't know, I just fill it up when it needs filling up.
	SB	£10 a week. Who pays the tax and insurance?
	LB	Insurance £27. A month.
	SB	A month. Are you responsible for paying for the tax?
	LB	Yeh.
	SB	So that would be another £5 a week, £10 a month.... It's £100 isn't it, £2 isn't it. So that's a third of your wages going on that before you've sort of done anything. Any other expenses? Insurance policies?
	LB	No, they just come out of my wages anyway.
	SB	Out of £180 or do you go home with £180?
	LB	I go home with £180.
	SB	So you actually earn a little bit more than £180. OK. If we just go off



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
		this, not that you're saying that these are all mistakes, carelessness .. isn't it a bit strange that they're just happening in the pensions and not in your other work?
	LB	Like in what?
	SB	Well your giros have not been proved to be wrong, your savings bank has not been proved to be wrong. It's only pensions that have proved to be wrong by £100 or £200 at a time.
	LB	Dunno.
	AG	I think it's a question of not whether you've done it but why have you done it.
	LB	I haven't done it.
	AG	I think you've done it deliberately.
	LB	I haven't done it. I haven't done it. I've had pressures ..?.. , the work's been dead .. the work we were doing ...
	AG	No one else is making mistakes like you.
	LB	They don't work as fast as me. I've been working dead fast.
	AG	I used to work fast on the counter. You're talking maybe over £1000 here in just a few weeks.
	LB	I haven't got nothing new, I haven't got fridges and freezers and whatever else have you, I've got nothing.
43.00	AG	What other problems have you got then?
	LB	Nothing.
	AG	Touching on a personal subject then, when did you split up from your husband.
	LB	It's been going on for about, well since Christmas.
	AG	Well we know that this was going on in January, which is just after Christmas. I think this tape's going to come to an end shortly, I think



Record of Tape Recorded Interview (continued)

Tape Counter Times	Person Speaking	Text
		we're up to 41, we can shut the tape down now if you want and start a fresh tape off.
SB		OK. The tape's about to come to an end so if you just repeat that number for me.
LB		047855.
SB		And just sign there for me please. OK. The time now is 10:52 and we're turning the tape off.