

## Summary of Tape Recorded Interview



Person Interviewed Suzanne Elizabeth McKnight (SM)

Place of Interview Room at Appley Bridge Post Office Branch

Exhibit No:  
Number of pages:  
Signature of interviewing  
officer producing exhibit

Date of Interview 15<sup>th</sup> October 2008

Time 11:25am Time concluded 12:01pm  
commenced

Duration of 36 minutes Tape reference 071372  
Interview no

Interviewing Officer(s) Stephen Bradshaw (SB)  
Paul Whitaker (PW)

Other persons present Winifred Maureen Whalley (WW) -  
Friend

Tape counter times	Person speaking	Text
0.00		Interview with SM resumed SB makes general introductions Reminded still under caution SM confirmed that she was ok to continue without a Solicitor SM confirmed that she wishes Mrs Whalley to remain as her friend. Form GS001 completed and signed.
1.45		SB explained that we were going through the audit report, SM had no explanation for the large discrepancy in the ATM. SB said that the explanation for the Lottery discrepancy by SM, was that she had mis-read a transaction correction and that a number of people working on the shop side may have activated scratch cards and

## Summary of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
2.45		not told SM. SM agreed that this was correct. SB then said that on the audit report £13,575.25 was identified as cheques being on hand, that were not in the branch. SB asked SM for an explanation concerning the cheque figures.
3.30		SM explained that some of the cheques were down to a time that she was not present, when other members of staff who no longer work at the branch, had made a mess of remming out the cheques. They had made such a mess of it that SM did not know how to sort it. SM said that they were asked to provide evidence of a particular transaction, which they did, but by the time they found the evidence, they had to accept the transaction correction for the cheques. They were waiting for this then to be credited.
4.15		SM was asked when this was and replied it quite a while a go and has been on the system all this time. SM said that they kept asking the Post Office about it and sending letters to them asking can it be sorted and they provided the evidence and nothing has been done. SM was asked if they she had the evidence and replied that she could probably find it.
6.15		A discussion took place regarding this cheque error.
7.30	SB	Have you ever inflated the cheques to cover shortages either in the lottery, the ATM or even day-to-day shortages that may have occurred?
	SM	In the respect of have I swapped it round on the system, no the only thing I have done and this is where the other things come through, which you could sort of say that it is the same, is that when the error, you know like when you have got an error correction come through and if its been for an amount that we

## Summary of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
8.50	SM	can't physically put in straight away, rather than have the cash declaration as at a loss, I have accepted it as make good you know, cheque or what ever and that what has inflated that, but it has not been an intention thing where I have physically not been meaning to put the money back or I have not, its just be a mis-judgement of error on my part. I have in no shape or form tried to cover anything up cos I obviously know when the auditors come in, you can't do things like that its not that sort of system where you can intentionally, you know cover things up. Its just be very stupid and naive of me to
9.00		SB explained to SM that she had accepted transaction corrections and settled to cheque and the cheque has not been despatched. SB asked SM if she had ever informed her mother, who is the sub postmaster that she required money to cover the transaction corrections?
10.30		Honestly, no SB asked if there was any reason why she had not told her mother. SM replied that she did not want to worry her about things. SM (Upset) then explained that she had tried to take things on and deal with it in her own way, which was very stupid of her and this is why it has happened and that she had kept things to herself and tried to deal with them and obviously her way was not the way they should have been dealt with.
10.50		SM explained that it was her mis error and her mis judgement of things that has caused what has happened.
		SM then explained that with the cheques, if a member of staff has not told you something and you can't deal with the situation there and then, by ringing up and getting help, you are getting

## Summary of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
11.50	SM	<p>transaction corrections coming through because you are not told everything, you are trusting people to much, SM said that she was on the premises, but did not always work on the counter side, she would be working in the shop and would help out on the counter if she was needed. SM said that she has not always been told the truth by the staff. She then said that she has panicked when seeing some of the transaction corrections.</p> <p>SM said that she had accepted the transaction corrections because she thought that she had to accept them, it was not a case of getting help and if it was our error we have to deal with it. Obviously I haven't dealing with it, I've been , I won't say brushing it under the carpet, because I have not, I have always known that this money got to be put back, its not a case of where I have taken, physically taken the cash out and put it in my back pocket, which I have not done, I am not that sort of person, I'm the sort of person who would taken anything that is not mine.</p>
12.15	PW	<p>What about your staff members, do you think they have been taking money</p> <p>SM said that they had problems with one particular member of staff who they had put trust in and SM's mother had contacted the Post Office and asked for help as they had problems and the balancing was up and down, SM said that this particular member of staff left.</p>
13.00		<p>SM said that the Post Office ran better after this person left but then said that it was approximately 18 months to two years ago. SM said that it was frustrating as the errors where coming through after this member of staff had left and the errors were for the time she was employed.</p>

## Summary of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
13.30		SM said that they have never been auditor apart from the audit on 20 August 2008. They had, had no support or help, they have not had any manager. SM said that they run the customer side very well but the financial side, the accounting side that SM said that she has not been fully trained on and she thought that she could deal with it in her own way.
14.30		A discussion took place concerning the member of staff. PW said to SM that she did not want to worry her mother and some of the transaction corrections coming through possibly as a result of this member of staff, SM had not been dealing with them as she should have been and as such, shortages in the accounts that SM had settled to cheques as she did not have the money to put in?
15.00	SM  PW SM  PW SM	Yes, I want to make it clear that it was never my intention never to put it back in, I'm not stupid I know that if an auditor comes along, You knew eventually it would catch up you it would, which it has done, which in a way is a good thing because it has got to the point where Its drawn a line under it Well it has, its put it down to that's it, its there, if it had carried on in the way that I have been running things and the way that I have been doing things maybe you know, it could have sorted have sorted itself out, but I was you know, I was putting money back in, but at a rate that we could afford in that respect because we have got staff and the outgoings of what have you. But, I think, a lot, the ATM that I haven't got a clue, I just, with the ATM, that bulk amount of money, it has got to be in the system somewhere because it is a separate account, it's a separate cash thing everything is separate from it, it has never been, it has never been

## Summary of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
16.00	PW	swapped over and changed around so that money is somewhere
		You are confident that it will be rectified, the discrepancy is an anomaly
	SM	I'm confident, yes, its got to be
	PW	The lottery is a similar sort of situation, as I see it, specifically if you look at the cheques, you have given an explanation with regard to what you have just said, one thing I would be interested to know because the cheque figure is about £13,000, looking at that, now you gave two explanations, one, the cheque error arising from these staff that you had a while ago and you have also admitted that you have put some of your shortages to cheque, but you have never mentioned any actual figures, so how much do you think of that 13,000 is down to the error that has not been rectified correctly and how much is down to you
	SM	Personally
17.00	PW	covering your shortages, of the 13,000? Is it 10 grand one three grand the other or, what do you reckon it is?
	SM	No, its more about two thousand and something is the error that is not ours and the rest is, but to be honest with you I didn't think it was that much either, but obviously it must be in that respect
	PW	Unless there are any other transaction corrections are in the system
	SM	but, with like regard to things like that it's the cheques I didn't think it was as much as it was to be fair
	PW	Did it become quite easy to finish your shortages, when it said make good, you just think, I'll make good to cheque and it will go away sort of thing
17.30	SM	In some I did it to cash, it wasn't like in my mind, its nothing sort of



## Summary of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
19.10		<p>thing, I knew damm well that, that money we would have to put back, but obviously the amount they were coming through and the rate they were coming through, it was all like too much. Like I said my mum did contact the Post Office when I told her about certain things that were coming through, cos they were huge amounts, I mean they were, we had one for like £3,000 I think it was and I said to mum I don't even know and that was for currency of all things, currency we only sell euro's, so how the hell are we £3,500 down in euros, I didn't know, so what I said was that I am settling that centrally, I said because, you know someone said, I didn't even know what settle centrally was to be fair, I just thought that just doesn't accept it into the system, being naïve, when then we got the letter back from them saying that we need this money and we set it up were we paid them so much a month, which was fine, then it sort of cottoned on why haven't we been doing that in the first place. Which that way then, might, my lottery stock unit everything is straight because when you accept it centrally it goes to them and then they contact you don't they for the money, which I never knew, I never knew that, I just thought</p> <p>PW asked SM's mother had contacted the normal helpline, but SM did not know, she said that she was on the phone to the Post Office and that her mother had said that they needed somebody to come round to look at things and re-iterated that nobody came. SM was asked if she had even contacted the helpline to enquire after certain transactions. SM replied that she didn't think that you could do that, she though it was just for customer related incidents.</p> <p>The helpline desk was explained to SM. SM was not sure if her</p>

## Summary of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
21.30		<p>mum had contacted the helpdesk or if she had contacted their manager.</p> <p>SM confirmed that the difference in time for the cheque transaction that she said they had to accept before finding the evidence was a week. She further explained that she was trying to work out what had happened before sending anything off. SM then explained what had happened.</p>
23.30		<p>SM was shown a summary of the Transaction Corrections for period 4 (<b>JR2</b>). SM confirmed that it was her signature with the note explaining that she had covered the corrections to cheque without physically putting in a cheque.</p>
24.00		<p>SM was asked if when they received the transactions corrections she just accepted them, she confirmed that this was the case.</p> <p>SM was then shown a number of trading statements (<b>SB/3</b> to <b>SB/7</b>), SM was asked if the amount on the line for other methods of payment brought forward, if this was the cheque figure that she had been carrying forward?</p>
24.45	SM	<p>Yes it must have been, but to be honest with you I don't understand these either. This is another thing, I can read them but I can't if you know what I mean, I don't all I see is figures.</p> <p>SM was asked what OMP brought forward meant to her?</p>
25.30	SM	<p>Nothing to fair, I'm not, I don't want to say that it does, cos I don't understand what it means.</p> <p>It was explained that this is the cheque figure. The figures were read out for each period. It was said that this figure had been rolling for a while and did she had given an explanation.</p>
26.20		<p>It was said to SM that she had falsified her accounts by putting in figures that were not correct and if she knew it was wrong to do</p>



## Summary of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
28.15	SM	this?
	SM	No
	SB	So you didn't know it was wrong to do this?
	SM	No (getting upset – crying)
	SM	SM was then shown two summaries of transaction corrections ( <b>SB/8</b> and <b>SB/9</b> ), one was for all corrections and the other for the Bank of Ireland ATM machine. The summaries were explained. SM was asked if these were the normal amount of transaction corrections they had been receiving over the last 18 months. SM replied that it was sometimes less.
28.15		When asked if she knew the amount of transaction corrections received over the last 18 months, replied that she wouldn't know to be honest. She couldn't think.
28.45		PW said that there were approximately 20 / 25 transaction corrections and asked again if they received a large amount. SM replied that you could have a month when you didn't get any and then get twenty at once.
29.20		PW explained to SM that she had said that she had never stolen any money, but had made entries onto the Horizon system, that were not correct, SM was asked to explain if she thought that she was competent in working in the Post Office and in particular the management side as SM had said that she was happy serving the customers. She was asked if she felt she was doing the management and accounting side correctly.
30.15	SM	SM replied that she did not like saying it, but it was a struggle. It had taken its toll on her. SM was asked if she thought that all the accounts she had put in were right?  It was a true account of the cash, you know when I did the balance

## Summary of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
31.30		<p>and things like that, everything was put in true to what we had and how it was with regard to the exception of the cheques, but otherwise it was a true account of what we had, you know I didn't try and of sort of mask anything or anything like that because you now I might be incompetent but I am not stupid, I know damm well you can't, the only way, if you were to go out there and take money that wasn't yours then it would be very stupid to stay around.</p> <p>PW asked if SM was confident that the cash was correct and SM replied "yes". PW then said that by her own admission SM did not understand the branch trading statement, if SM had received transaction corrections asking her to look back over the trading statements then she wouldn't know where to start, SM agreed with this. PW asked if when she did things hoping that it would be sorted out later on down the line?</p>
32.00	SM	<p>It was a hope yes, but it was because I could pinpoint, this is what I said to my mum when I was ??? about it, I personally don't feel that I was competent enough to manage the office in the sense of all this, to manage the day-to-day running is different that to do all the other side of things, I didn't realise this, there was the extra stuff that went with it, you know I was managing alright, but then obviously things when things happen, I didn't know how to deal with things and rectify things</p> <p>PW said to SM that he would disagree that SM was managing Ok, as she had a history of transaction corrections, in effect SM was not managing correctly due to the amount of transaction corrections coming through and other branches when they receive the corrections are dealing with them correctly.</p>

## Summary of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
35.15		<p>The interview was summarised.</p> <p>When asked if SM wanted to say anything else replied, that she did not know that she was committing a criminal offence in doing what she did, she was never intentionally taking the money, it was error corrections that were coming through and she was just stupid and naive to think that I could sort it out over a period of time which she couldn't, it was just a mis error of judgement from herself.</p> <p>SM said that any repayment would have to be discussed with her mother.</p>
36.30		<p>All parties signed Master Tape seal 071372.</p> <p>Form GS019 (Explanation of what will happen to the tapes) handed over</p> <p>Tape switched off at 12.01pm.</p>