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Record of Tape Recorded Interview

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

Person Interviewed: MR CARL ADRIAN PAGE (CP)

Place of Interview: Hand Morgan & Owen
17 Martin Street
Stafford
ST16

Date of Interview: 23rd April 2003

Time commenced: 17:18 hours

Time concluded: 18:00 hours

Duration of interview: 46 minutes

Tape reference no: 058039

Interviewing Officer(s): Manish Patel (MP) Colin Price (Colin)

Other persons present: Mr Patrick Farrington (PF)

Tape counter times	Person speaking	Text
00:10	MP	Okay, I'm resuming the interview the time is now 17:18 hours, all the same people are present and we're at the same location which is the offices of Hand Morgan & Owen, 17 Martin Street, Stafford ST16, my name is Manish Patel and my colleague
	Colin	Colin Price
	MP	Can I please introduce yourself Carl
	CP	My name's Carl Adrian Page
	MP	And, Mr Farrington
	PF	Patrick Farrington
00:34	MP	Carl I remind you that you remain under Caution and that is you do not have to say anything but it may harm your defence if you do not mention when questioned something which you later rely on in Court, anything you do say maybe given in evidence. Do you understand that
	CP	Yeah I do
	MP	Are you happy with my previous lengthier explanation on the first tape or would you like me to go through it
	CP	No that's okay no problem at all
	MP	Okay and again same rights as before again I remind you that this is a voluntary interview. You're not under arrest, you don't have to remain at

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Tape 6

(35 pages)

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		this interview and if you do remain you have the right to legal representation,
	CP	okay
	MP	obviously Mr Farrington is overseeing that and you're entitled to read the Police and Criminal Evidence Act 1984 codes of practice yeah
	CP	Yeah okay
	MP	Erm and I remind you, well this solicitor part doesn't really, isn't relevant but again can I just ask you to date time on the top
	CP	17....
	MP	17:19 now please
	CP	You want me to sign again
	MP	Yes please
	CP	17:19 and I wish to speak to a solicitor, sign that again
	MP	Yeah please
	CP	17:19, 23rd of the fourth and if I want to speak to a solicitor I have already been ?
	MP	Okay and again once again Post Office friend would you like present
	CP	No I'm alright thank you
	MP	again if you s change your mind about that
	CP	Just notify you
	MP	Please let me know, fine I won't o through too many of these examples but there is just a couple , couple more that I want to go through, the next being Thursday 28th of October, right Thursday 28th of October, this is the till roll receipt, under copy sorry
	CP	Okay
	MP	7th of 07:38
	CP	Yep and 24th
	MP	24th of October, transferred in 120,000 euros
	CP	Yeah
	MP	At 1.6725
	CP	Yeah

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Sterling value of £71,748
	CP	38
	MP	88 yeah
	CP	Yep
	MP	Okay, that's 07:38
	CP	Um hah
	MP	On the 24th
	CP	Yep
	MP	Transaction at 07:40
	CP	Yeah
	MP	So two minutes later on the 24th
	CP	Yeah
	MP	You sell 120,000 euros
	CP	Um hah
	MP	At 1.6725
	CP	Um hah
	MP	And it comes to a sterling value of £71,748.88
	CP	So you saying I haven't made nothing for the Post Office that week
	MP	Indeed
	CP	Okay
03:00	MP	Yeah, why would you do that Carl
	CP	I don't know, I would have thought I might have had some more in
	MP	You might have had some more in
	CP	Yeah
	MP	Yeah but how does that, how does that work out because the Post Office give them to you, well not give them to you
	CP	There might have had some earlier in the week 120,000 at a better rate
	MP	But how does that reflect on what you've, effectively just shipped them straight out to him haven't you
	CP	If you, if you're going from that rate and that rate being the same transaction as him buying and selling I might have had 120,000 already

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		in cause you can see from the records I've always kept a lot of euros in stock
	MP	Um hah
	CP	Yeah okay and er I might have sold them, sold the previous 120,000
	MP	But that shouldn't come into the equation should it Carl, why should that
	CP	Well it's still trying to, I'm still trying to make the Post Office, if you buying at 1.68 I'd sell, I'd sell at 1,6
	MP	But presumably that 120,000 euros which you booked in at 07:38
	CP	Yeah
	MP	Were for Mr GRO
	CP	It may have been, it may not have been
	MP	Well who else was it for then
	CP	Well I might have had 120,000 previously in stock for Mr GRO to come pick up
	MP	Yeah, but you, yeah so
	CP	Well I might have bought them at a better rate 1.68 or something
	MP	Right
	CP	And so the one's I sold Mr GRO at 1.6725 may have correspond to the ones I had earlier
	MP	And if there wasn't a transaction previously
	CP	If there wasn't I made a mistake with that haven't I
	MP	Made a mistake
	CP	Yes
	MP	How do you mean you've made a mistake
	CP	Well he shouldn't have 1.6725, I would have probably sold them 1.67 or maybe 1.669 or something
	MP	Right, did he ask you to sell them to him for 1.6725
	CP	No, no
	MP	Who decides on the rates then
	CP	You asked me that question before and I put them, I put them in my own head to decide the rate

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Right
	CP	Cause, cause, I mean wrongly or rightly all I've ever tried to do is not make anything for myself, is to make money for the Post Office
	MP	Right
	CP	You're showing me there
	MP	But, but this looks, but this looks as though you've made nothing
	CP	Nothing for the Post Office yes
05:03	MP	There whatsoever doesn't it
	CP	Yes it does
	MP	And that begs the question and you've already answered it, why would any Subpostmaster do that, it fails to
	CP	But I'm never, are you telling me I've done that all the while
	MP	You've done it on a number of occasions and I'm only picking out a selection
	CP	Right
	MP	And even the one's where you call it made something work out at you know £40 or £120
	CP	Yeah
	MP	And you know, you'll be staggered by how much you made us on the 13th when we get to it, I'm staggered by how much you made us on the 13th
	PF	Well if there is a question you want to put would you go to that transaction please
	MP	Let's look at Friday the 20th of December ………………… there we are Friday the 20th of December 08:46, 20th of December at the bottom there
	CP	Yeah okay
	MP	You got a transfer in 150,000 euros
	CP	Um hah
	MP	At 1.65, giving £90,909.09
	CP	Okay
	MP	Yeah, 08:48 two minutes later yeah

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Um hah
	MP	Sorry yeah that's that top part there you can see is the exact copy of that
	CP	Um hah okay
	MP	Yeah, so immediately after transferring them in
	CP	Yeah
	MP	Right two minutes later you do a transaction for 144,000 euros
	CP	Um hah
	MP	At 1.65 and erm, GRO pays you, sorry what's that, £87,272.73
	CP	Okay
	MP	Yeah exactly the same rate as you transferred in and sold to so without me having to tell you, right you made nothing yeah because if we work out what 144,000 when transferred in at that amount
	CP	Yeah
	MP	It comes to exactly what you sold it at, so you made nil on there, you gave him the euros, away basically why
	CP	I didn't give anything away, I try I try to
	MP	But you have on there
	CP	According to that I have yes
	MP	Yeah so why
	CP	Maybe, I don't know
	MP	You don't know, but you're trying to make us a profit you said
	CP	Yeah but you, you ta, yes I am trying to make you a profit
	MP	But you effectively taken them from next door, the Post Office next door when they come in on the REMs
	CP	Yeah
	MP	You put them in his holdall and he's walked out and you haven't made a bean, nothing
	CP	Well according to that I haven't no
	MP	And he's gone down the road cashed them in an made a fortune
	CP	Well I didn't know that did I
	MP	No but I'm just saying

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	But you're telling me that the Post Office only buy them in at 1.65
	MP	That's what Hemel Book them out to you at
	CP	I asked you the question earlier you said that's what the Post Office buy them in at 1.65
08:13	MP	Yes they do from First Rate and Hemel book them out to you using the rates which are published, Hemel have to comply with the published rates as well
	CP	okay
	MP	They get one of those faxes daily as well
	CP	So why's, why's nobody …….. why's nobody questioned it then
	MP	Well because nobody knows that you're selling them for nothing
	CP	But when end of the week I do a Command 10, you know how many transactions I've done
	MP	Um
	CP	You've know how many euros I've sold
	MP	Um
	CP	And I thought you get the differential balance rate at the end of the week that's the profit that the Post Office made, apart from what we've buying and selling at there as well
	MP	No it doesn't work that way, see your revaluation figures which is what you're referring to isn't it, yeah, your revaluation figures should have been, should have been very high compared to what they were and granted maybe those should have been picked up by the Business earlier but they weren't
	CP	Well that's not down to me is it, I mean
	MP	Well
	PF	Well that's
	CP	If, if, if ,if asked the question if somebody had picked them up earlier and I had been told about it, none of this would have happened would it
	MP	But you see the ting is, sorry
	PF	I was going to suggest that we ask Mr Page this question, had he

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		discussed this with anybody and before and if so who and what had been said about it
09:30	CP	Well I asked Mr Steve Geraty
	MP	Um, I know but you've seen the statement from Steve Geraty haven't you cause that's a bundle which was sent to you and he doesn't recall any conversations, he can't remember he says
	PF	Well Mr Pages response to that I think is that he's had a conversation with Mr Geraty about this
	MP	Um, see Mr Geraty has no authority as does nobody else in the Post Office have any authority to allow such discretion
	CP	But I wouldn't know that as a Subpostmaster would I
	Colin	He would know that as a Retail Network Manager though
	CP	But, I can't answer for the Retails Network Line Manager can I, I've come from the Post Office outside 5 years ago, I've never been in the Post Office before
	MP	Okay lets have a quick look and this will be the last one as I've mentioned the 13th
	PF	What's the purpose of keep putting these transactions to him, you're not actually asking him any questions other than the same thing and and with respect
	MP	Well to be
	PF	You're not actually achieving anything different
10:30	MP	Well to be fair to your client, I think he has a right if he wants to to see any evidence that we have which may form any part of the case which results in a prosecution, erm I would be loathe to get to a Court case and be told well you didn't show him the evidence
	PF	Alright put the next transaction to him then
	MP	Well if you don't want to see them Carl
	CP	No no show me the transactions, show me the transaction
	MP	Okay, the 13th, I did mention the 13th so I'll put it to you. The 13th starts of with transfers going in from the 8th of Januray

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yeah
	MP	All the way through to the day of the 13th
	CP	Yeah okay
	MP	8th of January 10:25, 150,000 euros transferred in at 1.6277
	CP	Okay um hah
	MP	Sterling value is £92,154.57 okay
	CP	Okay
	MP	And there's no transactions between the 8th and the 13th until the 13th
	CP	Okay fair enough, 150,000 on the 9th
	MP	Sorry 10:47 on the 9th, 150,000 again transferred in 1.6273, £92,177.23
	CP	Okay
	MP	Yeah
	CP	And 1.628 on the 10th
	MP	Yeah on the 10th 14:46 again 150,000 at 1.6218, £92,489.83
	CP	Okay
	MP	The reason I have to say it in full Carl is because obviously
	CP	The tape yes that's fair enough
	MP	It's recorded on tape, I'm not trying to bore you and then on the 11th of January 11:39 again another 150,000 euros
	CP	Um hah
	MP	At 1.618
	CP	Okay
	MP	£92,707.05
	CP	Yep okay
	MP	Okay and then we come onto the transaction itself right but just before we discuss that, so that's 600,000, 600,000 euros you've tansferrde in on those 4 days
	CP	Um hah
	MP	Okay
	CP	Yeah
	MP	You sell

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	At 1.62, 484,000 at 1.62
	MP	You sell 484,000
	CP	No 584,000
	MP	Sorry 584,000 on the 13th
	CP	Yeah
	MP	So at 1,62 and GRO pays you via those four cheques we've talked about
	CP	Yeah okay
	MP	£360,493.83
	CP	Yep
	MP	Now, going from the four transfers
	CP	Yeah okay
	MP	You had in okay, we have to, excuse me, we........ using the different rates we've got there
	CP	Um hah
	MP	Taking the first one
	CP	Yeah
	MP	The very first one on the 8th, if we say 134,000
	CP	Um hah
	MP	Was transferred in at 1.6277, the sterling value would be £82,324.75
	CP	Yeah
	MP	The other three remain as they are because the other 3 remaining come up to 450,000
	CP	Okay
	MP	And that makes it 584,000 yeah follow that
	CP	Yeah
	MP	If you do that the sterling value would come to £359,698.86
	CP	Yep
	MP	And you sold them for that value we've already talked about which gives us a difference of £794.97
	CP	Um hah

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Now that's, that's over half a million euros Carl for which you supposedly made us, which isn't as I've said, supposedly made us nearly £800, now had you sold 11,800 euros at the
	CP	Yeah
	MP	At the normal rate you would have made us £800
	CP	Okay
	MP	Do you think it's right, Business commercially right for someone to say by selling half a million euros I made you the same profit as selling 12,000 euros
	CP	But as I said before, the amount of transactions were coming through, I thought I was making the Post Office some money
	MP	But you're a Businessman Carl
	CP	A Businessman yeah
	MP	Yeah
	CP	I own a Post Office and you get paid per transaction
	MP	Yeah, I mean not everyone can walk in of the street and run a Post Office or Business
	CP	No I know that
	MP	I'm not a Businessman, but even I can see that that doesn't equate, having to sell 11 million, sorry a half a million euros to make £800 when I could have sold 1200 *(meant to say 12,000)* euros to make the same value
	CP	Yeah but I could have still sold 1200 and made that amount, but if a gentleman hadn't come in through the door I wouldn't have made anything at all would I
	MP	No but then you know was it not feasible to sell 12,000 euros
	CP	Well I do do I do that to Joe public anyway don't I
	MP	Well that's what I mean so if you're making that profit anyway, do you need Mr GRO and do you need to be giving him preferential rates to keep his custom
	CP	Because the man, to to keep his custom I've, I though I was making the

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		Post Office some money cause the large amount of transactions, you know yourself if you come o the street and you want to buy 10 Volvos you'd get a better deal than buying 1 Volvo over 3 years, if you're going to buy 10 Volvos a month
	MP	Right okay. Lets erm, lets move onto a I slightly different subject then. Lets
	CP	But I did cover that before didn't I on the 14th
	MP	Sorry
	CP	What you've just asked me there, I did cover on the 14th
	MP	Well unfortunately I wasn't armed with any facts or figures and I am now so that's why I've covered it again
	CP	Okay, that's fair enough alright
16:17	MP	Okay, right we briefly touched on this at the last interview so I won't flog it to death but I need to ask you again, I think at the last interview we talked very briefly about buy backs, euros being bought back
	CP	Yeah
	MP	At the Post Office
	CP	Yeah
	MP	Can you remind me is there a large need for buy backs at the office
	CP	No
	MP	There isn't
	CP	No, so why you gonna ask me why I don't give preferential rates to buy back
	MP	No I wasn't going to ask you that, I asked you that last time
	CP	.Yeah
	MP	But, no I wasn't going to ask you that, erm what would you say you know roughly is the buy back on a weekly basis, of euros
	CP	....................I couldn't tell you
	MP	Not even a rough idea, would it be substantial or not
	CP	No I wouldn't have thought so maybe
	MP	10,000, 10,000 more

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Maybe 10,000
	MP	A week
	CP	No I wouldn't have thought that much
	MP	A month
	CP	Maybe
	MP	Right
	CP	Until I've got the figures in front of me, I couldn't tell you
	MP	And who invariably because we had this conversation, I remember it because you were quoting me something you read 2 years ago erm about people who buy euros from your office
	CP	I heard it on Radio 5 yeah
	MP	I'm sorry on the radio, people who buy euros from an outlet generally come back to that outlet, is that the case
	CP	Yeah, yeah, that's
	MP	That's what you were quoting me on the last interview
	CP	Yeah I remember that
	MP	Is that what you've found in your experience running Rugeley Post Office
	CP	I would say so yes
	MP	Okay and the type of customers
	CP	It's like start doing the lottery people false of habit aren't they
	MP	Yeah indeed
	CP	Yeah
	MP	And the type of customers apart from Mr GRO that you get buying euros and other foreign currencies are mainly who
	CP	Normal chap, people going on holiday
	MP	Right is there any businesses, people like that who come into buy to buy euros or sell euros back to you
	CP	No
	MP	No, sure
	CP	Yeah
	MP	Have you bought back euros from Mr GRO

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	No
	MP	Are you sure
	CP	99% positive yes
	MP	Never
	CP	I can't save never, I've just said 99%
	MP	Right, okay would there be any reason why you'd buy euros back from him, do you know
	CP	I wouldn't have thought so not
	MP	Okay, and generally, I mean can you recall the last time you bought euros back, I know it's a couple of months ago now but
	CP	People coming in of holiday
	MP	Right
	CP	That's it I think
	MP	Okay
	CP	If I'm short I sometimes go to the Co op and buy some
	MP	Okay, see just sorry briefly going back to the 13th, when GRO bought the 584,000 euros
	CP	Um hah
	MP	Presumably you had them in the safe did you
	CP	Yeah
	MP	Right
	CP	Or not in the safe, either in the safe or coming in from Royal mail as well, we had a lot in the safe that time
	MP	But I don't think anything came in that morning did it
	CP	I don't know, no I think it did actually
	MP	Did it okay, so would you have had to count them out, 584,000 euros
	CP	Well what I usually do, the women usually, if I buy say 187,000 or say 150,000
	MP	Yeah
	CP	We'll say that's REM put 150,000 in the box
	MP	Right so you have a box and that's got 150 grand in

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yeah put that in the safe yeah
	MP	Right so how did you have, I mean when when John came in on the morning
	CP	Um hah
	MP	Right, did you know how much he was going to buy of you before he arrived
	CP	Erm
	MP	Had you had a conversation beforehand or not
	CP	He might have come in and had er, told me erm might have phoned me up or come in saying next time I come in what can you get me for next week
	MP	Right
	CP	And I think the most time I was supplying him at the moment was maybe 150,000
	MP	Right
	CP	So say well 2 days in and what I've got might be 350, 360 whatever I've got
	MP	Right
	CP	I always keep some back for the
	MP	Public, yeah indeed, so when you put the 5, I take it you put the 584,000 in his bag did you
	CP	I didn't put anything in his bag, he's on one side of the counter, I'm on the other
	MP	You passed them over to him
	CP	I passed them over to him yeah
	MP	Did you count them out to him
	CP	They were already in bundles
	MP	Of
	CP	5,000 or a 1,000
	MP	Right so one bundle would have been
	CP	Well I don't know they come in different amounts

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Oh do they okay
	CP	Okay
	MP	So you physically didn't count them yourself
	CP	No, I mean what I usually do on
	MP	You have them ready
	CP	Yeah, have them ready, if they come in 150,000 I undo the bags put 150,000
	MP	Right
	CP	And put them in the same and that's 150,000
20:52	MP	Right, okay, let me quickly show you this schedule, this is another schedule which is MP/5 my exhibit, this is a schedule and again as I say I've been through all of the till rolls that we have
	CP	Yeah okay
	MP	And I've concentrated mainly on the 2002 period right
	CP	Yeah
	MP	This one starts from the 28th of March 2002
	CP	Um hah
	MP	And concludes on the 4th of January 03 okay
	CP	Yep okay
	MP	And what it shows is, it shows the date taken of the till roll
	CP	Yeah
	MP	Cash account week
	CP	Yeah
	MP	The time of the transaction
	CP	And the buy notes
	MP	Buy notes, what it was it's euros or
	CP	Yeah okay
	MP	In this case, the amount bought back
	CP	Yeah
	MP	The rate applied
	CP	Yeah

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	The sterling value
	CP	Yeah
	MP	And any comments er that may help me
	CP	Yeah
	MP	And attached to the back of that is the copies of all of them
	CP	Okay yeah
	MP	Alright, now what I want to have a quick chat about, or just talk about one or two of them is, well lets talk about the totals in, in amount right, the total there is 90,830 euros
	CP	Um hah
	MP	Bought back of a sterling value of £58,507.64
	CP	Yeah
	MP	Would you says that's probably high or low or what in a 10 month period
	CP	Well I don't know we do, as I said, I mean I can't compare, what we do we do seven and a half thousand transactions what does somebody usually do with seven and a half thousand transactions
	MP	Okay
	CP	I mean Rugeley's with demographically with people who've got a lot of cash and they go on holidays and take cash with them, not more not travellers cheques but they're buying a lot of cash
	MP	Right, lets have a look at some of the figures then, on the 28th of March 2000 euros are bought back
	CP	Um hah
	MP	24th of March there's two amounts both at the same time one after the other 4000 and then 680
	Colin	24th of April
	MP	Sorry 24th of April
	CP	Um hah
	MP	Erm and as we go down you can see that there is nothing really less than 1000, though the odd occasion where they've happened immediately after or the same time

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	So you telling me no one's come back and I've had, I've had they've come in for 30 euros, buy back 30 euros, no ones
	MP	No I'm sure they have, I'm sure they have
	CP	Yeah
	MP	I haven't picked out every single buy back
	CP	Yeah
	MP	I've picked out everything which is at the 1000 and above
	CP	Yeah
	MP	And as I say the occasional ones where it's 630 or less when they've happened at the same time
	CP	So you're just showing me the large amounts
	MP	I am yes
	CP	Yeah
	MP	For instance the 5th of August 02, at 13:31 hours 7,000 euros bought back and
	CP	Yeah
	MP	Then at 13:32 630 euros bought back
	CP	Yeah
	MP	Now 7,000 euros, I mean who'd be bringing back 7,000 euros
	CP	Probably a businessman or
	MP	Businessman
	CP	Yeah, you trying to say Mr GRO is coming and giving the money back
	MP	Well
	CP	Has anyone seen Mr GRO come in the afternoon, I haven't seen Mr GRO come back in the afternoon
	MP	Does he need to come back, he does telephone orders I think
	CP	What do you mean does he need to come back, tell me
24:00	MP	Well, lets say he doesn't walk out with his full quota
	CP	.............don't get you
	MP	Well he comes in obviously to take the euros from you doesn't he

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yeah
	MP	He walks out with a quantity of euros in the holdall doesn't he
	CP	Yeah
	MP	What's to say he doesn't leave you 5,000 euros Carl
	CP	But what am I going to do with that because I've, oh 5,000 as a back hander
	MP	Yes
	CP	That's what you're trying to say
	MP	Yes Carl
	CP	Well how do I correspond with that if I get audited or something else like that you tell me
	MP	What do you mean how would you, how would you because you've sold them back to yourself
	CP	Yeah but I do go to the Co op like I told you, if I've run out of euros I go to the Co op and get a large amount of euros
	MP	Well this is why I specifically asked you before Carl
	CP	But I did tell you and say I go to the Co op
	MP	No not about buy backs, when I was talking to you a few minutes ago Carl, I asked you about how many people come in to do transactions
	CP	Yeah
	MP	And what about large business customers
	CP	Well that's
	MP	And all of those Carl you said, no, no, no, no
	CP	It's Joe public
	MP	And then I show you this little schedule here and then it's oh yeah I toddle of down to the Co op and buy euros
	CP	Well I told you that
	MP	Why do you buy euros from the Co op
	CP	The reason being, it's might have run out
	MP	You might have run out
	CP	Yeah

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	You're ordering 8 million ponds worth of euros from the Post Office and you might have run out and you go of to the Co op and buy some euros
	CP	Um, you don't think I go to the Co op then
	MP	I don't, well you of there obviously to check the rates because you've told us
	CP	Yeah, are you ask are you saying to me I don't go to the Co op and buy euros
	MP	Have you done so
	CP	Yes
	MP	You have, when did you do that
	CP	If we start running out
	MP	Well give me a date
	PF	Well that's an unfair question for goodness sake
	CP	If you go to the Co op, if you go to the Co op and ask them
	MP	Right so the Co op should be able to confirm
	CP	Yep
	MP	That you go in there and buy euros from them
	CP	Yeah
	MP	And what quantity of euros
	CP	According to what I might need, someone might come in and we look in the book, oh we need 2000 euros for somebody I go down and get 2000 euros
	MP	Okay, cause the other thing Carl right, in my remarks column okay
	CP	Yeah
	MP	Every time there's one of these large buy backs right
	CP	Yeah
	MP	I look at when you sold euros to Mr GRO
	CP	Well Mr GRO comes in two or three times a week
	MP	Yeah I know he does but you see like for instance
	CP	Oh you're saying so it's corresponding dates
	MP	Well, I'm only pointing out what I've found on schedules

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Okay
	MP	And and under copies, erm on the 28th of March right, Mr GRO buys 45K of you at 08:45
	CP	Um hah
	MP	Right, at 09:43 somebody sells back to you or Rugeley Post Office
	CP	Tell me when does he erm
	MP	2000 euros
	CP	The 28th of March, was it a Thursday
	Colin	It's a Thursday
	CP	Might have been 2000 over or £2000 short or whatever when we're balancing this till
	MP	Sorry
	CP	Say I'm balancing the till, it might be 50,000 euros but there's 52,000 in there
	MP	Right
	CP	Obviously we've made a mistake somewhere, so we buy back in 52, another 2,000
	MP	You
	CP	To make the balance right 52,000
	MP	You buy them back in from where
	CP	Well if I've got 52,000 in stock
	MP	Yeah
	CP	And it's only showing 50,000
	MP	Yeah
	CP	There's 2000 there isn't there
	MP	Extra
	CP	Yeah
	MP	So why don't you just declare as an extra
	CP	Well I thought
	MP	Why do you have to buy it back
	CP	I thought that's what you had to do, I'm not saying that happens all the

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		while but I thought that's what you had to do to get your balance right
	MP	Okay
	CP	You're accusing me here of
	MP	I'm not
	CP	Mr GRO giving me money me buying it back and me pocketing the money
	MP	Well that's one argument which could be made
	CP	Well no you've just accused me of it
	MP	Well, that's what this schedule is demonstrating I think, for instance if we have a look at another few, on the 24th of April at 10:46 somebody buys back 4,680 in two transactions
	CP	Um hah
	MP	The previous day on the 23rd and the day after on the 25th, you sold euros to Mr GRO
	CP	Okay, so if you want to go down that route, you go down that route but I would suggest you check the Co op first
	MP	Okay, because see also I went back to see Jayn Batey and Margaret Pearce and they
	CP	Um hah
	MP	Supplied me further statements
	CP	Um hah
	MP	And in there statements as well as touching on one or two other little things about balancing, they touch on buy backs and
	CP	Did they say I used to go to the Co op
	MP	I asked, no I'm talking about buy backs from customers at Rugeley Post Office
	CP	Um yeah
	MP	And I asked them what generally it is and I'll read out the last bit of Shirley's, Shirley Jayn Batey's statement, it says "Whilst operating the Bureau till when Carl was managing the Post Office, I have performed numerous transactions where I have bought back Euros from the

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		customers and the amounts involved are generally very small, between 10 – 200 Euros. I cannot recall ever having bought back more than 1000 Euros from a Customer".
	CP	No
	MP	Now
29:10	CP	It's very rare
	MP	Margaret pretty much says the same thing
	CP	Um hah
	MP	In her statement "I had a limited amount to do with the Bureau de Change transactions at the office and although I do recall serving customers where we have bought back Euros from them, these as far as I can recall, have been for small amounts such as 50 – 100 Euros. I personally have not performed a transaction of buying back Euros for 1000 or more.
	CP	Okay, well I've just said that to you anyway haven't I
	MP	Right so all of these large buy backs must have been down to you then, you must have performed them
	CP	Majority of them I would have thought yes
	MP	Right
	CP	Seeing as I do majority of all the transactions yeah
	MP	So all of these must have come from the Co op would they
	CP	Or one a couple of people might have come in and bought some large amounts back yes
	MP	Bought some large amounts back
	CP	Yeah
	MP	Holiday makers bringing back 2000, 7000
	PF	Mr Page has said previously that it could have been businessmen
	MP	Not earlier in the interview, apparently there wasn't any Businessmen, because I asked that specific question and you said no
	CP	Okay, well as I said to you demographically the people in Rugeley have got a lot of money to spend

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Is that money that Mr GRO has given to you for giving him preferential rates
	CP	............what money Mr GRO given me for
	MP	These, this money here, this £58,000 which are identified through as buy backs through the Rugeley Post Office
	CP	You're saying Mr GRO has given me the buy backs to sell give him a preferential rate
	MP	Yes
	CP	I totally and utterly deny that
	MP	Yeah
	CP	Yes
	MP	It's not the case
	CP	No
30:52	MP	Lets move on then, what are we doing for time, 29 okay see the next schedule I want to show you and there's two sort of attached, this is MP/4 which is my schedule
	CP	Yeah
	MP	And the one attached to it, behind it
	CP	Yep
	MP	Is one prepared by Customs & Excise
	CP	Okay
	MP	Right, basically the one for Customs & Excise, they start on the 16th of January 02
	CP	Um hah
	MP	And they go all the way through to the 4th of January 03
	CP	Okay yeah
	MP	This relates to more specifically to Mr GRO
	CP	Yeah
	MP	Because these are, these are transactions, times and amounts where Mr GRO has gone of to Tomas Cook
	CP	Um hah

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	And sold the euros that he's bought from you back to Thomas Cook
	CP	Okay
	MP	Yeah and made his little profit
	CP	Um hah
	MP	Yeah okay, now what I've done by using that information on that schedule prepared by Customs and my own little schedule there
	CP	Yep
	MP	Right and the copies of cheques that I've got back from Chesterfield
	CP	Yeah
	MP	I've prepared this little schedule here, MP/4 right
	CP	Un hah
	MP	The first portion deals with the purchase, that's this one basically
	CP	Yeah okay yeah
	MP	All the purchases made from Rugeley Post Office
	CP	Um hah
	MP	The middle section deals with the cheques
	CP	Um hah
	MP	That I've been able to find for those purchases
	CP	Okay yeah
	MP	The amounts involved and the BCV date, the date that
	CP	You see them
	MP	They're sent way okay
	CP	Yep
	MP	Then the final section deals with the Thomas Cook deposits, the date Mr GRO went in, the amount he deposited, any difference and any other comments for my
	CP	Um yeah okay yeah
	MP	I don't want to labour this one too much regarding the differences but I do want to use it to demonstrate some of the delays in cheques, but basically you can see the red figures here, for instance on the 14th of March 02

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yeah
	MP	Okay, which was a Thursday he buys 64,900 euros
	CP	Um hah
	MP	Right and erm if we go across on the same day later on he deposits 60,000 euros right
	CP	Um
	MP	And thereby it was 4,900 less than he bought from you
	CP	Yeah
	MP	Okay, that's what I do down here
	CP	Yeah okay
	MP	On some of them you can see blue figures with a plus value
	CP	Um hah
	MP	And that means he's deposited more than he's bought from you
	CP	Okay yep
	MP	And we go along through that for every single entry that we have yeah
	CP	Um hah yeah
	MP	Now I want to talk specifically about one or two of those transactions not, I'm not going to go through all of them, but as I say more specifically to do with erm, the delays in cheque submission, I was just looking at the time, seeing how much time we had left that's all. Right lets as I've mentioned the 14th of March lets start with the 14th of March then, now then 14th of March if you look at that schedule there
	CP	Yep
	MP	Right on MP/3, you can see there's 3 transactions on the 14th of March right
	CP	Yeah okay
	MP	One at 07:19
	CP	Yeah
	MP	One at 07:20
	CP	Yeah
	MP	And one at 13:04 yeah

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yeah
	MP	07:19, Mr GRO buys 13,900 euros
	CP	Then 11,000
	MP	Then 11,000 at 07:19
	CP	Okay
	MP	And then in the afternoon 40,000 euros
	CP	Okay
34:44	MP	Yeah, now.....................okay.............. so according to that, 07:19 èr you open at 08:00 isn't it
	CP	Yeah
	MP	Erm and that was March so that would have been one hour, because your clocks off isn't, one hour off
	CP	Yeah
	MP	So that would have been 08:19 yeah
	CP	Er no, could be 07:19, I might not have changed it
	MP	Okay, alright, but you might have been closed then
	CP	Yeah
	MP	So and that's what he was doing wasn't he, he was coming in when it was closed for security reasons
	CP	That's correct
	MP	So he's come in at 07:19
	CP	Can I ask a question before you go any further
	MP	Yeah
	CP	On your statement you said that Mr GRO came in with his driver, or his driver
	MP	He came in with his
	CP	No his driver was there
	MP	Right
	CP	And you said every time I saw Mr GRO, his driver wasn't there
	MP	I'm sorry when did I say his driver was there
	CP	Well you say it in the statements that are given out

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Sorry which statement
	CP	There are statements corresponding to when Mr GRO arrives with his driver and his driver is, Customs & Excise said on the Monday that he got arrested that he was waiting outside with his driver
	MP	Right
	CP	His driver wasn't there
	MP	Outside your office
	CP	Yes, I've never seen his driver
	MP	Right
	CP	I just want to make that point because to say his driver was there makes it more dramatic
	MP	Well I haven't, I mean I've spoken to Mr Horton, Mr Horton has spoken to Customs & Excise, he claims he's never seen you and he claims he's never been in the Post Office
	CP	Okay
	MP	So I'm not disputing that fact
	CP	Okay
	MP	And I don't think I led you to believe that he had
	CP	There was, there is somewhere that's saying that Mr Horton is outside the Post Office
	MP	Well maybe
	CP	Okay
	MP	Customs were doing the surveillance, so I don't know what they saw
	CP	Yeah I can give you the registration number if you want
	MP	Okay, presumably Mr GRO is on the premises at 07:19, 07:20
	CP	Yeah okay, yeah yeah okay
	MP	To do those transactions right
	CP	Yeah okay
	MP	He must obviously go away and then oops I've lost it, erm he comes back at 13:04
	CP	Well it's very unusual but obviously according to that he has, I mean I

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		can't say what happened this time last , well March last year but it's very unusual if he did do
	MP	Why do you say it's very unusual
	CP	I usually see him in the morning
	MP	Is that generally the case, he's always
	CP	Yeah
	MP	Comes in the morning
	CP	Unless he came, he might have come back, the only thing I can think of is if he wanted some more euros and the special deliveries hadn't come in
	MP	Right
	CP	From next door, but that, that's if anything
	MP	Right but what would you say, what percentage wise would you say 90% of the time or something
	CP	Oh more than that 95% he's come in the morning yeah
	MP	But there are, I mean if you just have a quick scan down there are the occasional blips
	CP	Yeah, yeah
	MP	15:57 on the 2nd of April,
	CP	I mean sometimes and this is no, you do the transaction on the you know on the Forde Moneychanger and if you press yes you get how much one euros worth right
	MP	Right
	CP	Got, sometimes you come to the till and you serve somebody else you accidentally press cancel and it cancels that transaction
	MP	Right
	CP	So you might have, you know I've cancelled, I'm not saying we did Mr GRO but he might have cancelled some of his previous transaction so you go to the tape and you put it back in again do you know what I mean
	MP	Right, okay alright, lets have a look then at .... these are the

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		cheques which relate to those three thransactions okay
	CP	Okay
38:40	MP	The first one which is at 07:19 is 13,900 and the cheque value is £8,128.65
	CP	Yeah okay
	MP	Right if I find that cheque, there we are there's the copy of the cheque
	CP	Yeah
	MP	£8,128.65
	CP	Yeah okay yeah
	MP	Yeah, Mr GRO cheque can you make out on that
	CP	Looks like it yeah
	MP	I think it's cheque number 100256
	CP	14th of the 3rd 02
	MP	Yeah well you beat me to it, right that's dated the 14th of the 3rd 02 yeah
	CP	Yeah okay
	MP	Which is the date it happened yeah
	CP	Yeah
	MP	The next one, which should be for a value of £6,432.75
	CP	Yeah
	MP	Is there yeah
	CP	14th of the 3rd 02 yeah
	MP	Yeah, 14th of the 3rd and the same value as Mr GRO okay
	CP	Yep
	MP	Okay that's the two cheques which have been accepted for that transaction
	CP	Okay
	MP	Later on in the day then it would appear he's come back at 13:04 for whatever reason
	CP	Um hah
	MP	Yeah, would that be the case or
	CP	Maybe I mean I

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	What other reason would there be
	CP	I've told you maybe, other reason maybe but he obviously came back
	MP	Right but you've never
	CP	It's very
	MP	You've never taken them to him
	CP	Never taken to him
	MP	Any of your staff taken them to him
	CP	No as far as I know they haven't know
	MP	Okay, right
	CP	I do not know Mr GRO at all apart from coming into the Post Office
	MP	Well another transaction happens at 14:03 right and he again pays by cheque which is the normal method
	CP	Um hah
	MP	And the value of that cheque is £23,432.92 and
	CP	What date's that
	MP	14th, we're still on the 14th
	CP	Yeah okay yeah
	MP	There's three transactions yeah
	CP	Yeah
	MP	Value of the cheque should be £23,432.92
	CP	Okay yeah
	MP	And there it is, 14th of March
	CP	Yeah okay yeah
	MP	£23,432.92
	CP	Yeah, yeah, yeah, yeah
	MP	Okay, now there are a number of questions relating to this but the first one I want to ask you is you see this bundle I'm holding here
	CP	Yeah
	MP	Right that's the BCV
	CP	Yeah

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Right and that BCV is dated 13th 02 02
	CP	Yeah
	MP	Right, that's a Wednesday, 13.02.02
	CP	Yeah
	MP	The 14th is a Thursday
	CP	Yeah
	MP	Right, how did and that's datestamped the 13th
	CP	Yeah
	MP	How did the cheques which were presented on the 14th get sent away on the 13th
	CP	Well the 13th, she would have stamped that on the Wednesday night presume, is the 13th a Wednesday
	Colin	What month you looking at
	MP	Erm March, I think it was
	Colin	13th of March is a Wednesday
	MP	Yeah
	CP	Yeah she might have stamped that 13th ready to
	MP	She, she
	CP	Sent, it would have been Margaret
	MP	One of the staff right
	CP	It's got is that Barbar, Barbara, I mean he might have come in Thursday morning I hadn't finished doing the Bureau and I've done it
	MP	Right
	CP	You know these transactions and put everything through for that
	MP	Right
	CP	I mean, you're turning round to me and saying I'm holding the cheques there's one there for the 14th and it's gone through that week on the 13th so I couldn't be holding his cheques can I
	MP	Well no there's two, there's two here
	CP	For the 14th yeah
	MP	Yeah for the two transactions which is done at 07:19 and 20 both

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		cheques are on the BCV dated the 13th
	CP	For the, I might have done, come in the morning to balance I usually come first through to balance the Bureau right
	MP	Yeah, yeah
	CP	And he's done the transactions and I've put it in that week
	MP	Right
	CP	Okay but you're telling me that I'm holding the cheques deliberately back
	MP	Well you clearly haven't on this one have you
	CP	Well you just contradicting yourself then, what are trying to say then are you
42:40	MP	Well maybe, lets have a look at the 3rd cheque then
	CP	Yeah
	MP	Yeah, the £23,000 cheque yeah
	CP	Yeah
	MP	Done later in the day
	CP	And that goes the following week
	MP	Goes the following week, why doesn't it go that night
	CP	Probably cause between the 07:20 and the 13:04, I'd have done the transaction wouldn't I
	MP	Yeah you did the transaction at 13:04
	CP	No I'd have sent the cheques off to balance the tills
	MP	Right no, okay so why didn't you send the cheques out later that night, the other cheques you've got or the following day, why did you wait until Wednesday, sorry until
	CP	The following Wednesday
	MP	Yeah and here's the BCV
	CP	You've already asked me that, you've already
	MP	Which is sent in on the 20th
	CP	You've already asked me that question cause I keep everything back to do when I can yeah
	MP	Did you purposely delay that cheque so that Mr GRO so that

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		money wouldn't come out of his account for a number of days
	CP	No because I sent the cheques out for 07:19 time and 07:20 I'd have balanced everything off and at 13:04 would have gone to the next
	MP	You see the two cheques for the 07:19 and 20 which you despatched immediately
	CP	Yeah
	MP	Were quite low value aren't they
	CP	Yah but I've I've balanced
	MP	8,000 and 6,000
	CP	But I've balanced the till up haven't I
	MP	Okay yeah that's fine and that comes to about 14 odd thousand pounds
	CP	Yeah
	MP	Whereas the £23,000 cheque presented to you later on the same day hangs
	CP	Would have gone
	MP	About in your till for another 7 days before you get around to sending it away
	CP	But I've told you why that is
	MP	Um you have, you have, but you see I'd like to know whether it's Mr GRO whose asking you to delay those cheques or whether it's you Carl doing it of your own back
	CP	No
	MP	Because you are delaying those cheques clearly
	CP	As I said to you. I've told you why I'm delaying them haven't I
	MP	Because you balance at the end of the week
	CP	And I don't want to make any mistakes with the large amount of cheques, case reversing figures and everything else like that
	MP	Okay let, lets come onto, now you're quite clear Mr GRO would have come back at 13:04
	CP	Oh I don't know, I presume he would have done yes
	MP	See because when you look at the transaction, see Mr GRO he

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		went back (buzzer sounds) on the same day
	CP	Gonna finish
	MP	He went back on the same day, erm I think we'll probably start a fresh tape, probably easier, there isn't that much more, erm have we got another seal
	Colin	Yeah
45:45	MP	Cheers, Carl just once more again on the top, 058039, thank you, okay and the time now then being 18:00 I'm suspending this interview

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