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Record of Taped Interview

Record of Taped Interview Summary

Person interviewed: ANNE NIELD (AN)
 Place of Interview: BOOTLE CROWN POST OFFICE
 BOOTLE
 Date of Interview: 20.1.12
 Tape reference no.: 073507
 Interviewing Officers: STEPHEN BRADSHAW (SB)
 Other persons present: SARAH GIBSON (SG) - SOLICITOR

Exhibit No: SB/56
Number of pages: 13
Signature of interviewer producing record

Time commenced: 13.01
 Time concluded: 13.44
 Duration of Interview: 43 MINUTES
 KEVIN RYAN (KR)

Tape counter times	Person speaking	TEXT
00.10		<p>Usual introductions made, caution administered and explained. Forms GS001 & GS003 completed. AN accepts the presence of a Solicitor but denied the presence of a friend.</p> <p>Recap of events when SB explained he received a phone call from AN on the 5th January asking if she could come in and speak to him about work issues. An audit took place the day after when AN handed SB a letter from herself and Angela stating they had they had been suppressing giro deposits for business customers. A voluntary search took place at her home address when nothing was seized. AN indicated that the missing giro deposits were in the cupboard in the secure area of the counter. These were subsequently recovered. AN agreed this is a true account of what happened.</p>

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Record of Taped Interview – Continued

Tape counter times	Person speaking	TEXT
6.20	SB	If we just take a step back to this, you contacted me on the 5 th January requesting to speak to me, what was the purpose behind that phone call?
	AN	Because we knew we couldn't carry on.
	SB	Ok so you knew you couldn't carry on with what?
	AN	We couldn't carry on holding back deposits. We just got into such a mess way over our heads and it's affected us and I was too scared to tell Ali because he's just very intimidating and he's been to my house on a number of occasions about work matters but in an intimidating way and I was just too scared to tell him but I couldn't go on.
	SB	Ok you then produced this letter, the copy in front of you. Do you want to read it out or do you want me to read it out on your behalf?
	AN	Can you read it please?
	SB	Ok in 2005 we had a change of computer systems by the Post Office. It occurred that we had a £4,000 shortage. The Post Office said they would leave the shortage in abeyance for 6 months so that all work could be checked. Nobody could find the shortage so the Postmaster was asked to pay it back in full. Ali (indistinct) who's the Sub-Postmaster told us he would pay half of the shortage but we would have to pay the other half and any future shortages would have to be paid for by us for the Post Office and the ATM. At first we tried to make shortages good ourselves by using our own credit cards. We also didn't take any holidays and would pay our holiday money towards the debt. However eventually we ran out of our own funds to pay it back. We began to cover shortages by delaying the process in the business deposits to Alliance & Leicester/Santander but we cannot go on any longer. We cannot explain how shortages happened but over the year the figure has

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Record of Taped Interview – Continued

Tape counter times	Person speaking	TEXT
		built up to £34,250 approx. We have now reached breaking point because of this. Our lives and our (indistinct) are deeply affected by this. We are now in personal debt because of this total mess we find ourselves in. We have both worked in the Post Office for over 20 years and all that time I've never ever had a problem until this situation and that's signed by Angela Sephton and Anne Nield. Is that your signature?
9.06	AN	Yes.
	SB	Ok who wrote this letter?
	AN	Angela wrote.
	SB	So Angela wrote it but you wrote it together?
	AN	It was a joint, yeah.
	SB	So on this thing in there you said about keeping giros back?
	NH	Yeah.
	AN	What do you mean about that?
	NH	When they came in they didn't go onto the Horizon system we just took the giro in however much it was and then whichever was, it was just swapped for an earlier one to go through so they were going through but delayed.
	AN	Ok when did this start?
	AN	2005 well probably a few months after we ran out of paying ourselves and that is.
	SB	Ok.
	AN	And from there it used to be a lot more deposits various different people but now it's a different way of paying in now so it's just.
11.06	SB	So in 2006 you started suppressing giros. Now you've just said to us there that initially it was from a number of customers?
	AN	Yeah.

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Record of Taped Interview – Continued

Tape counter times	Person speaking	TEXT
11.51	SB	Ok and then you said it's down to?
	AN	To one.
	SB	Right and who's that customer?
	AN	Animals in Need
	SB	And why is just down to Animals in Need?
	AN	He's our only customer who now comes in with a payment book that you just took the receipt in. Other people have like a swipe card.
	SB	Right what difference does that make then between the card and the deposit slip?
	AN	If they have like a swipe card they get a printed receipt but he just has his book stamped and we pass it back
	SB	Ok these giro deposits were held back then, we'll keep things simple.
	AN	Yeah.
	SB	Right so what you're saying is you had shortages so last weeks giros that would come in, right we'll just centre round the one customer so Animals In Need would come in and pay their whatever deposit they're making?
	AN	Yeah.
	SB	Ok you've got a shortage alright in the Post Office when you've done your account?
	AN	Yeah.
	SB	And then that money from that deposit has paid, is used to make good the shortage?
AN	Yeah.	
SB	Right and so the deposit from last week?	
AN	Yeah.	
SB	Would go in this week?	

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Record of Taped Interview – Continued

Tape counter times	Person speaking	TEXT
	AN	Yeah yeah.
	SB	And then this week's money would be used to pay last week's deposit?
	AN	Yeah.
13.40	SB	What were the shortages running at in the Post Office, why was so much money needed to cover shortages?
	AN	Because it has built up from you know the beginning and as like if error notices were coming through or something it was building more and so whatever he paid in I was just taking the earliest one to put through and also to cover if there was a shortage as well.
	SB	Yeah no yeah well what I'm getting here is because of the amount involved £34,155.50, that's an awful lot of shortages right. If you go back to 2006 to date it's equivalent to something like, on top of your original shortage that you had to pay back, did that ever get paid back in full the £2,000?
	AN	Yeah.
	SB	That you had to pay?
	AN	Yeah.
14.36	SB	Right so you and Angela you're the two Clerks you paid that back?
	AN	Yeah
	SB	Right so these giros deposits then are coming down to sort of, to cover the shortages?
	AN	Yeah.
	SB	Ok and between you you decided to withhold the giro deposits?
	AN	Yeah.
	SB	To cover the shortage?
	AN	Yes.
	SB	Now this works out somewhere in the region of 4 to £500 a week, an

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Record of Taped Interview – Continued

Tape counter times	Person speaking	TEXT
		awful lot of shortages to be given. I don't believe that it was through short change given back to the customers so have you got an explanation of why your shortages should be so great?
	AN	No only, only for what the balance was showing or error notices coming back. We had a few lottery ones came back I can't remember specifics.
15.40		AN said she was the Officer in Charge.
16.20	SB	What did you used to do when these transaction corrections come in?
	AN	Settle to cash.
	SB	Right so is that straight away?
	AN	Yeah. I think at one point earlier on I think I pressed like settle centrally which then involves I think it comes out of the Postmaster's wages.
	SB	Is there any reason why you settled to cash straight away?
	AN	Well it was going to, I just thought well it was going to come back so you may as well just you know, you're just postponing paying it aren't you by sending it back again.
	SB	Have you ever thought that you know they might have wanted more information because you might not have made the error, you know one of the options that we spoke about?
	AN	Yeah.
	SB	Right so you just thought that that's what you had to do?
	AN	I thought that was the best thing to do settle to cash.
	SB	Right so when you got this error in say, we'll use easy figures £1000 say short because of lottery?
	AN	Yeah.
	SB	You settled it then to?

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Record of Taped Interview – Continued

Tape counter times	Person speaking	TEXT
	AN	Cash.
17.36	SB	So if you'd have balanced and not put any money in?
	AN	It would have been short.
	SB	It would have been £1000 in your account?
	AN	Yeah.
	SB	Ok so from there right you're £1000 short right, did you used to produce the branch trading statement?
	AN	Yeah.
17.55	SB	What happened on a weekly basis?
	AN	We did like a balance every week.
	SB	Yeah and did you roll from balance period 1 into 2?
	AN	Yeah.
	SB	And 2 into 3?
	AN	Yeah.
18.07	SB	So at the end of balance period 1, if we have easy figures. If you're £100 short what did you do?
	AN	For the balance you mean it was like whatever sort of next time you came in, it would cover for that £100 shortage?
	SB	Right so at the end of balance period 1 right in the outset what you used to do is use your own money?
	AN	Yeah.
	SB	So on balance period 1 you're £100 short you put the money in from you're own?
	AN	Yeah.
	SB	Pocket and made everything good?
	AN	Yeah.
	SB	Then in balance period 2 right that makes your account straight doesn't it

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Tape counter times	Person speaking	TEXT
		'cos if you're doing a proper balance each week and roll it from one week to the next.
	AN	Yeah.
	SB	In balance period 2 you would expect to be straight?
	AN	Yeah.
	SB	Right so what happened in balance period 2, you're already £100 short but you've made that good you put the money in, what happened when you moved into the next balance period, were you short again?
	AN	Yeah well if you was short the same thing would happen it's just that we did it week to week instead of every 4 weeks.
	SB	Right so at the end of the 4 or 5 week period if you don't want balancing but they said you're £40 short but when you actually done yours you were doing it on a weekly basis?
	AN	Yeah.
	SB	Right so were you short every week?
	AN	More or less.
	SB	Right by what amount?
	AN	Well sometimes you'd get the odd occasion where it would be a little bit over but more times than not it would be short.
19.50		AN said they could be between 30 and £100 short every week. She continued that they had the odd customer telling them they have given them the wrong money
22.24		AN said they received transaction corrections most weeks some of which were on the lottery but when they asked the retail staff the maintained they passed the money over.

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Record of Taped Interview – Continued

Tape counter times	Person speaking	TEXT
25.00		AN confirmed the lottery is done on the retail side and the money goes through on the shared stock.
25.17	SB	You then go to the retail side and say I a due £250 right he gives you £250 do you count that money?
	AN	Yeah.
	SB	You count the money and then you enter £250 or whatever?
	AN	Yeah.
	SB	Right so you've got the money to go in but even if you entered the wrong figure right if you went to him and said it's £300 it should have only been 250 you would balance £50 over wouldn't you?
	AN	Yeah.
25.42	SB	Ok so this bit here where you sort of say you're then getting transaction corrections in so if the lottery appeared too often there's a breakdown somewhere between yourselves on the counter and the retail side right and you're going back and saying you owe us this and he's saying no I've already paid it right. If that was the case and that dispute was happening did you inform anybody?
	AN	No.
	SB	Why is that
	AN	I just thought, I don't know. I just (becomes upset) I was just too scared to tell Annie and we just carried on, any shortages we just carried on paying them.
27.46	SB	Have you ever inflated the cash to cover any shortages when you've done a balance?
	AN	No.

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Tape counter times	Person speaking	TEXT
	SB	So each time the shortage has appeared you've used either your own money or the money from these delayed things?
	AN	Yeah.
	SB	So after you've balanced if me and Kevin come in on the Thursday morning and you should have £20,000 in there?
	AN	Yeah.
	SB	If we counted the money we would find £20,000?
	AN	Yeah.
	SB	And then even though when you balance the night before there might have been 19,500 right you made that 500 shortfall up either in the first instance by your own money and then the second instance by this?
	AN	By one of them yeah.
29.40		The losses were discussed when AN explained:-
29.50	AN	So I don't really know, all I know is that when say what you've just said the 14 th November when they came in, I would take, that's when they've come in so when you're saying the 14 th 4 came in at once, I would then take whatever that total amounts to the 4?
	SB	And get and take one of the top one?
	AN	And I would take the oldest one obviously and then put that through for whatever.
	SB	Right I understand that but what I'm getting at is when the losses started appearing 'cos you're doing it £100, £400, £500 a week, these, the amount of money that's coming in overtakes what your losses are because it means that some weeks your losses must be horrendous, we must be in thousands for these to be able to cover 'cos if you break that in half, that's 68 months worth of losses you were having £500 a month,

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Tape counter times	Person speaking	TEXT	
31.40		that's 68 months worth, 5 years losses of what's outstanding at 4 or £500 a month 'cos 34,000 yeah, half of 34, well what are we at 17, 17 months worth.	
	AN	You see every time that we had a loss of, you know the figure was obviously rising.	
	SB	I'm just trying to put in of where these losses have come from. I can understand you started at a loss and for the first 6 to 12 months everything was perfect because you used your own money ok. Then you've ran out of money and then suddenly but you're still rolling around at £500 a month the losses on average because of what's outstanding.	
	AN	Yeah yeah.	
	SB	So when that money comes in, if for argument's sake, when you balanced the 30 th Augsut 'cos what we'll have to assume that wherever this money is somewhere straight somewhere along the line even within the 4 years, you may have well have delayed the deposits but you've got the money from somewhere to put in right so we've now got 40 of them outstanding so on the 1 st one 2,400 (indistinct) call it 2,500 that's 5 months worth of losses, 20 weeks worth right so when you've balanced, if you're £500 short you put £500 in you've got £2,000 left, what happens to that money?	
	AN	It's, no I don't.	
	SB	See for you to use.	
	32.45		SB tried to explain this to AN who said the losses are still outstanding.
	33.07	SB	So in this time so what we're saying is if we'd gone in 2 years ago.
		AN	It would have been obviously a lot less.

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Tape counter times	Person speaking	TEXT
	SB	Yeah it would have been a loss but you still would have been short?
	AN	Yeah.
33.17	SB	So all it's done is that it's just spiralled out of control?
	AN	Yeah yeah.
	SB	And then these are to cover all kinds of losses that have been going on over the years.
	SG	I think the losses got bigger as it's gone on.
34.25		AN could not recall the worst balance they had.
34.33	SB	'Cos without repeating too much and going on that's an awful lot of losses that have built up even over 5 years for nothing to be done about it?
	AN	I know I know.
	SB	It's a lot of money to pay last weeks' into this week and so on (indistinct). Has the money been used for anything else?
	AN	No no no purely I was holding.
	SB	Have you stolen any of this money?
	AN	No no.
	SB	So what you're saying is that all this has just been solely used?
	AN	Purely used to try and keep our heads over water.
	SB	Ok did you bother informing anybody the helpline any retail line managers as they were called in them days, any contracts managers?
	AN	No.
36.00		When asked what she was hoping to achieve AN said initially they were hoping to clear it and start afresh but it never happened.

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Record of Taped Interview – Continued

Tape counter times	Person speaking	TEXT
36.30		AN explained that during her time as Officer in Charge herself, Angela and Denise who used to cover had access to the counter. AN said no money was left in the drawers.
37.40		AN said they both carried out cash declarations and would print a receipt out. She only did a variance on balance days.
40.33	SB AN	Did you know it was wrong to suppress the giros and that? I was too, yeah but I was, as I say I was too scared to tell (indistinct).
40.50		AN said she used running totals when she did cash declarations but physically counted the cash on balance days.
41.40		AN said she kept a running total of the losses from the balance snapshot.
43.00		The interview was recapped.
44.37	SB AN	I have to inform you that you may be prosecuted, you do not have to say anything but it may harm your defence if you do not mention now something which you later rely on in Court, anything you do say may be given in evidence. Do you wish to say anything further, clarify any points that have been made? No. Master tape seal signed on number 073507 Interview terminated at 13.44 Explanatory notice regarding the tapes given to AN