

M039 PoIR

Initial Complaint Review and Mediation Scheme

Post Office Investigation Report

<b>Branch Name:</b>	Astwood Bank	<b>Branch Code:</b>	346246	<b>Case Number:</b>	M039
<b>Applicant Name:</b>	Julian Wilson	<b>Status of Case:</b>	Mediation Application	<b>Date of Appointment:</b>	06/11/02 to 11/09/08

**Executive summary**

The Applicant, Mr Julian Wilson, was Subpostmaster of Astwood Bank branch from 06/11/02 to 11/09/08, when the Applicant resigned to avoid termination of his contract following an audit. The audit had revealed a shortage of £27,811.98. The Applicant admitted to covering up losses over a five year period.

The Applicant was initially prosecuted for theft and false accounting. However, the theft charge was later dropped. The Applicant admitted to false accounting and received a 200 hour community sentence. He also had to repay all losses and court costs. A plea of guilty to a charge entails a complete admission of the offence to which the plea is entered, in this case an unqualified admission to having dishonestly and with a view to gain for himself or with intent to cause loss to another, falsified a document required for an accounting purpose.

27811.98  
740.00  
28551.98

Following the Applicant's resignation, two errors (detailed later in this report) totalling £740.00 were reported and added to the audit shortage increasing the amount to be repaid to £28,551.98.

The Applicant repaid £28,434.95 to Post Office, with Post Office writing off the remaining sum of £117.03.

Given the age of this case (2002-2008) and as a result of Post Office's document retention practices at the relevant time, there is limited information available to enable Post Office to investigate several specific issues raised.

However, the Applicant has admitted to making false entries on Horizon over a long period of time. Due to this false accounting, it was not possible at the time of these events, and it remains impossible now, to precisely identify all the erroneous transactions which have caused the £28,551.98 shortfall; any small operational losses would not have shown in the branch's accounts and would only have revealed themselves to Post Office as a single large loss following the audit on 11/09/14. 2008

The Applicant has raised a number of issues in his Case Questionnaire Response (CQR). Detailed findings in relation to each issue can be found later in this report.

**Conclusion**

Most of the issues raised by the Applicant refer to branch discrepancies, Horizon issues and a lack of training and support. No systemic issues have been found with Horizon. Post Office's view is that the issues raised by the Applicant concerning branch discrepancies and Horizon are likely to have been caused by human action (for example poor controls in branch and/or user errors). Post Office has found no evidence to support the Applicant's claim that he did not receive sufficient training and support.

Part of discrepancy

**The Applicant's complaint**

In his CQR, the Applicant has raised the following issues:

- Inadequate training to operate a complex and evolving system;
- Training regarding new products;
- Unreliable Hardware led to losses in early 2008;
- Availability of and lack of support from Network Business Support Centre (NBSC);
- Complaints / Requests for help / Issues raised were ignored by Post Office;
- System discrepancies;
- Transaction issues (COOP Cheque Encashment, Lottery, Forged Green Giros, Traveller Cheque issue); and
- Delay in resale of business.

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The Applicant is claiming compensation to the value of £460,749.54 as detailed in Schedules One and Two of his CQR. In addition, the Applicant wishes to be compensated for the "hurt and suffering caused by the inadequacies of the operation of the Horizon system" which has not been quantified.

Case Review Actions			
<i>Summary of the information collated by Post Office</i>			
Information available from Post Office records:			
Information area	Information provided with this response	Information not available as beyond retention period	Information not available other reason
Training Records	X		
NBSC call logs	X		
Electronic Filing Cabinet	X		
Horizon Service Desk	X		
System Connectivity	X		
Financial Service Centre	X		
First Rate (currency provider)	X		
Branch Audit Records	X		
Former Agent Debt	X		
Legal			X

*mostly available*

NB: Horizon Service Desk (HSD) and system connectivity information did not reveal any information material to the Applicant's claim as there were no issues contemporaneously reported by the Applicant or branch staff.

Legal documentation has not been provided as it cannot be located.

Response to issues raised by Applicant		
	Issue raised	Investigation findings
1	Training	<p>In his CQR, the Applicant states that the training he received was minimal and not adequate to operate such a complex and evolving system. He also states that he received no formal training for new products and services and was often left "floundering" when changes were implemented.</p> <p>The training offered at this time was one of the options below:</p> <ul style="list-style-type: none"> <li>• Five or ten days' classroom based training depending on the services at the branch followed by six days' onsite training and support at a follow up balance.</li> <li>• No classroom training, nine days onsite training (which would include two Wednesdays to support the balance days).</li> </ul> <p>A Subpostmaster would choose the option they preferred (which was usually chosen based on the distance from the branch to the Counter Training Office (CTO) or staff availability to attend the CTO). If a</p>

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	<p>Subpostmaster received additional onsite training days there would have been a reason for such additional training ( e.g. numerous staff, struggling in certain areas, or the Subpostmaster had requested extra days) (Doc 001 refers).</p> <p>Information held by Post Office shows that the Applicant received the following training (Doc 001 refers):</p> <ul style="list-style-type: none"><li>• 04/11/02 &amp; 05/11/02 at Lionel Street CTO, Birmingham with a trainer called Mark Stone who has since left the business;</li><li>• 07/11/02 to 20/11/02 (12 days) onsite at Astwood Bank branch with a trainer called Barry Hopkins ("Mr Hopkins"); and</li><li>• A support visit on 27/11/02 to help the Applicant with the production of the branch accounts.</li></ul> <p>It is worthwhile noting that the Applicant states in his CQR that the training took place at another venue. He also states that he only received one week's onsite training followed by an odd day the following week. Post Office records show that the Applicant received 12 days onsite training and a follow up session on branch balancing.</p> <p>Analysis of NBSC call logs show no requests for additional training (Doc 002 refers) (NBSC is the first port of call for Post Office branches if they have a query or need help). A call logged on 21/06/06 (Doc 002: Tab 1 refers) requests authority for four staff to attend a face to face sales support event. Authority to attend was confirmed in a telephone call from the Branch Intervention Team dated 23/06/2006 (Doc 003 refers).</p> <p>Mr Hopkins (the trainer who provided the Applicant with twelve days training in branch) has been contacted as part of this investigation. Mr Hopkins has advised that he recalls training the Applicant. The branch is located near to Mr Hopkins' home. Between 2002 and 2006, Mr Hopkins regularly received phone calls from the Applicant if he was stuck and Mr Hopkins consequently provided additional support to the branch.</p> <p>Mr Hopkins has advised that in 2006, the Applicant and his wife's attitude towards him appeared to change and he was made to feel unwelcome at the branch. As a result, Mr Hopkins decided to keep away from the branch after this.</p> <p>Mr Hopkins has confirmed that he did advise the Applicant that if he had a gain in the branch accounts, he should put this in an envelope in the safe to be used should the Applicant have a corresponding loss. This is a sensible approach to dealing with small gains and losses. The Post Office contract also states losses must be made good and gains may be withdrawn (provided that any subsequent charge for that</p>
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		<p>amount is immediately made good) (Doc 004 refers).</p> <p>Training on new products and services was sometimes delivered using workbooks with support from NBSC. The workbooks would have been sent to the branch prior to the transaction going live which would have allowed sufficient time for training to be undertaken ahead of the transactions going live. Articles would also have been printed in the "Counter News" sent to the branch each week. Details of workbooks sent to Astwood Bank from 2002 to 2008 are not available (Doc 001 refers). Horizon Online went live at the branch on 31/08/10 (i.e. almost 2 years after the Applicant's resignation) and is therefore outside the scope of this investigation (Doc 005 refers).</p> <p>In summary therefore, there is no evidence to support the claim that the Applicant's training was inadequate or that the branch experienced issues when new products were launched.</p>
2	<p>Replacement Horizon System &amp; problems with Integrated Services Digital Network (ISDN) line</p>	<p>In his CQR, the Applicant states that he experienced an issue with his "hard drives" in early 2008 which resulted in replacement Horizon base units being installed. In addition, the Applicant states that he had a problem with the ISDN line connected to Horizon which meant that Horizon had to transmit data using the mobile network. The Applicant states that this caused Horizon to freeze on many occasions preventing the completion of relevant transactions.</p> <p>In order for Horizon equipment to be replaced, a call should first be made to the Horizon Service Desk (HSD). However, Post Office has reviewed the call logs from January to March 2008 and there is no evidence of any calls having been made to the HSD during this period, whether in connection with equipment replacement or otherwise.</p> <p>Further, it is acknowledged that communication failures (whether ISDN line or mobile network) can and do occur during branch opening hours. However, Horizon is equipped with a recovery process for this eventuality and provided the correct procedure is adopted, no branch discrepancy would have resulted.</p> <p>There is therefore no evidence to support this claim from the Applicant that replacement equipment or problems with the ISDN line caused losses in the Applicant's branch (Doc 006 refers).</p>
3	<p>Helpline Assistance</p>	<p>In his CQR, the Applicant states that when a new service for cashing COOP Bank cheques was introduced, he contacted NBSC and followed their instructions. The Applicant states that NBSC did not tell him the correct envelope to despatch the cheques in which resulted in a loss against the branch for £500.00.</p> <p>Investigations have shown that Astwood Bank branch went live with this service on 21/03/03 (Doc 007 refers). Analysis of NBSC call logs show that a request for assistance with the counter procedures for this service was logged on 09/05/2008, i.e. more than 5 years later (Doc</p>

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		<p>002: Tab 2 refers).</p> <p>Counter Operations Manuals are also available and are held in branch for staff to refer to when dealing with all operational, transactional and despatch procedures. A weekly newsletter, the "Counter News", was also available at this time and sent to every branch in the network. This detailed any operational updates and guidance.</p> <p>No evidence is available regarding the content of the conversation with NBSC to suggest that wrong information was given to the questions asked by the Applicant. NBSC knowledge base was used for the specific issue raised by the Applicant (NBSC knowledge base ("KB") is the system used by NBSC advisors to offer appropriate advice and resolution).</p> <p>The correct procedure for cashing a COOP Bank cheque was for the transaction to be recorded onto Horizon and to despatch it to Santander in one of the pouches provided. Post Office investigations have shown that the branch did correctly process a COOP Bank cheque on Horizon for £500.00 on 09/05/08 (Doc 008 refers) but despatched it to the Post Office Cheque Processing Centre instead of Santander (where it ought to have been sent). Once dispatched, the cheque for £500.00 was remitted out of Horizon (Doc 009 refers). The cheque must then have been re-introduced manually by the Applicant onto Horizon (i.e. for a second time), most likely through a cash/cheque adjustment. The cheque was received at the Post Office Cheque Processing Centre on 13/05/09 and processed (Doc 010 refers). The result of claiming this on Horizon twice would have resulted in a gain of £500.00 in the accounts for the branch.</p> <p>As Santander did not receive the cheque, they raised an error against the branch for £500.00, which was received after the Applicant's resignation. Post Office is not liable for this amount (Doc 011 refers), so it was added to the "late account" which is held for former Subpostmasters for up to six years for any debit or credit amounts applicable to the individual after they have left the business. Thus, this £500 (along with the £240 referred to in Section 8 below) formed part of the £740 which increased the audit shortage from £27,811.98 to £28,551.98.</p> <p>In his CQR, the Applicant states that he initially contacted NBSC on many occasions but found them difficult to get hold of (particularly around the time of balancing) and of little assistance when spoken to.</p> <p>Balancing would have taken place each Wednesday at close of business at 17:30.</p> <p>No statistics are available to show the rate at which calls were answered by NBSC or regarding specific training received by NBSC advisors. All NBSC advisors would have received training from Post</p>
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Office to ensure that they could proficiently provide advice for any new products or services (Doc 012 refers).

Analysis of call logs shown in the table below reveals that the Applicant contacted NBSC 37 times regarding balancing or branch trading procedures throughout the 6 year period 2002 to 2008. Sixteen took place on balancing day, eight took place after close of business at 17:30 (Doc 002: Tab 3 refers).

Year	All NBSC Calls	Calls Regarding Balancing & Branch Trading Procedure	Calls on Balancing Day	Made After 17.30
2002	11	1 (9%)	0	0
2003	89	10 (11%)	3	100%
2004	62	4 (6%)	3	100%
2005	33	8 (24%)	3	0%
2006	52	9 (17%)	5	20%
2007	29	5 (17%)	2	50%
2008	26	0	0	0
<b>Totals</b>	<b>302</b>	<b>37 (12%)</b>	<b>16</b>	<b>50%</b>

It is worthwhile noting that no calls were made from the branch regarding balancing or branch trading during the period when the Applicant claims his losses got worse.

NBSC opening hours during this period are detailed in the table below with changes highlighted in yellow (Doc 012 refers).

NBSC Opening Hours	2002/2005	2005/2006	2007/2008
Monday	08:00 - 18:00	08:00 - 18:00	08:00 - 18:00
Tuesday	08:00 - 18:00	08:00 - 18:00	08:00 - 18:00
Wednesday	08:00 - 22:00	08:00 - 20:00	08:00 - 20:00
Thursday	08:00 - 18:00	08:00 - 18:00	08:00 - 18:00
Friday	08:00 - 18:00	08:00 - 18:00	08:00 - 18:00
Saturday	08:00 - 17:30	08:00 - 17:30	08:00 - 14:00
Sunday	Closed	Closed	Closed

There is no evidence to suggest that the Applicant could not contact NBSC or was unable to get assistance at the time of balancing.

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4 Line Manager Assistance

In his CQR, the Applicant states that he raised his concerns regarding incurring losses with his line manager Paul Fantuzi. He also states that Mr Fantuzi told him not to worry as Horizon would work itself out. In conversations during this investigation with Keith Bridges (who was the Business Development Manager (BDM) for Astwood Bank for 12 months in approximately 2006), he recalls that Paul Fantuzi worked in the area intervention office and left the business around 2004/2005. Analysis of NBSC call logs do not show any calls from the branch

		requesting contact from Mr Fantuzzo or calls regarding losses (Doc 002 refers). There is no other evidence to suggest that the matter was raised with Mr Fantuzzi or that he stated Horizon would work itself out.
5	Business Development Manager Assistance	<p>In his CQR, the Applicant states that he asked his BDM, Keith Bridges, about the losses which he was experiencing and Mr Bridges could not help him. The Applicant also states that Mr Bridges advised him that no one other than the Applicant and Post Office had access to Horizon at the branch.</p> <p>During conversations held as part of this investigation, Keith Bridges has advised that at that time his area of responsibility was sales. Keith Bridges cannot recall anything regarding the Applicant mentioning losses, issues with cash declarations or discussing access to Horizon. If a Subpostmaster had experienced any issues not related to sales, Keith Bridges has stated that he would have advised them to contact NBSC direct.</p> <p>Analysis of NBSC call logs do not show any calls regarding losses or issues with cash declarations differing from close of business Saturday to re-opening on Monday (Doc 002 refers). Further detail regarding this is in Section Seven.</p>
6	Assistance from the contract manager and the Federation	<p>In his CQR, the Applicant states that he rang and wrote several letters to the Contract Manager (CM) and The National Federation of Sub Postmasters (NFSP) but none of his points were dealt with adequately.</p> <p>The NFSP is not part of the Post Office and Post Office has no access to their records. Post Office cannot therefore comment on any alleged failure by the NFSP to assist the Applicant.</p> <p>The only correspondence between the Applicant and his CM identified in the course of this investigation was received after the Applicant's resignation. This correspondence was originally sent to the NFSP and then to the CM (Doc 013 refers).</p>
7	Discrepancies between cash declaration at close of business on Saturday and opening balance on Monday	<p>In his CQR, the Applicant claims that "on several occasions' the cash position shown by the cash declaration at the close of business on Saturday was different to that showing on a Monday, even though no transactions had taken place".</p> <p>The Applicant has not stated when this occurred or the amounts in question. Having reviewed NBSC call logs as part of this investigation, there is no record of this issue being reported (Doc 002 refers).</p> <p>The Applicant has not provided any detail of what report he has compared the cash declarations to. Analysis of all transactions for early 2008 (January to March) (i.e. when the Applicant states his losses got worse) show that no report was obtained from Horizon which would allow the Applicant to be able to check the cash position on Horizon on a Monday prior to opening for business (Doc 014:Tab1</p>

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		<p>refers).</p> <p>The Applicant had the opportunity to raise any alleged discrepancies with Post Office at the time they occurred and could have contacted NBSC to request further investigation. However, the Applicant appears not to have done this, but instead chose to make false entries on Horizon, preventing Post Office from carrying out such an investigation.</p> <p>There is therefore no evidence to support this claim from the Applicant.</p>	<p><i>good point.</i></p> <p><i>Disagreement</i></p>
8	Out of Date Scratchcards	<p>In his CQR and through an additional request for further information, the Applicant states that a Lottery (Camelot) rep removed one pack of £1.00 scratch cards that were out of date in July/August 2008. The Applicant states that the rep booked this pack out of the lottery terminal and said that the Applicant would receive a TC to reduce the stock. The TC never arrived and the Applicant was out of pocket by £250.00.</p> <p>The Applicant has not provided sufficient evidence to allow Camelot to investigate this issue (Doc 015 refers).</p> <p>It should be noted that a Pack of £1.00 scratch cards at that time was valued at £120.00 and not £250.00.</p> <p>Camelot has provided details of their process which allows Regional Sales Executives (RSE) to remove non-activated packs (packs that have not been put on sale or recorded on lottery terminal and Horizon). The RSE would have completed this process on the lottery terminal and left a receipt signed by the branch and the RSE (Doc 015 refers). There would have been no need for a TC to be issued as a non-activated pack would have no value on Horizon. It is unlikely that a Camelot rep would have knowledge of Post Office terminology in respect of Horizon.</p> <p>Post Office investigations have revealed that the branch did create an error on the 07/08/08. The branch activated three packs of scratch cards on the lottery terminal but only activated one of these packs on Horizon. This resulted in an error for £240.00 being issued to the branch and was identified following the Applicant's resignation (Doc 016, 017, 011 refers).</p> <p>There is no evidence to support this claim from the Applicant. It is likely that the Applicant has mistaken his issue with the error created by the branch for £240.00.</p>	<p><i>76</i></p> <p><i>76</i></p> <p><i>?</i></p> <p><i>Disagreement</i></p> <p><i>col.</i></p>
9	Forged Green Girocheques	<p>In his CQR, the Applicant states that he experienced an issue with forged "Green Giro" cheques (which are used to pay Government benefits) amounting to over £10,000. The Applicant states that he was required to make good one "Giro" cheque to the value of £350 but was never given a satisfactory answer to what became of the remaining</p>	

		<p>Giro cheques which totalled £9,650.</p> <p>Analysis of NBSC call logs do not show any calls regarding Green Giro cheques. There is however a call logged on 08/09/06 regarding an issue with "Giro" cheques (Doc 002: Tab 5 refers), which was dealt with further in a branch intervention log. That log shows that this issue concerned Inland Revenue Cashcheques rather than Green Giro / benefit cheques (Doc 018 refers).</p> <p>Further investigation has revealed that there was an issue with forged Inland Revenue Cashcheques which affected multiple branches in early September 2006. The Applicant's branch processed six forged Inland Revenue Cashcheques totalling £1,933.96. Post Office convened a joint Post Office/NFSP panel to review the reasonableness of applying liability to branches for the forged Inland Revenue Cashcheques. The Applicant's branch was held liable for one of these Cashcheques for £304.26 (Doc 019 refers), but not the remaining £1,629.70, which was absorbed by Post Office.</p> <p>There is therefore no evidence to support the claim from the Applicant that his branch had an unresolved "Green Giro" issue amounting to £10,000. It appears that the Applicant may have confused "Green Giro" cheques with "Inland Revenue Cashcheques".</p>
10	£1,500 of US Traveller Cheques	<p>In his CQR and through a request for further information, the Applicant states that he issued US Traveller Cheques to a customer on a Wednesday (specific dates could not be provided). The following day, his wife received a call from First Rate (Post Office's currency supplier) in Twickenham to say that they could see that the transaction was not processed correctly. The Applicant states that he contacted the customer and asked her/him to return to the branch in order to rectify the mistake which the customer did. On the Friday, the Applicant states that he contacted First Rate to apologise and was instructed to reverse the original transaction as the branch had balanced on the Wednesday this could not be done. The Applicant claims that First Rate advised that a TC would be issued but it never arrived.</p> <p>Through contact with the Post Office Product Manager for First Rate, he has confirmed that First Rate do not have an office in Twickenham (Doc 020 refers).</p> <p>The branch at the time in question did not hold US Traveller Cheques in branch (Doc 021 refers). Instead, US Traveller Cheques would have to be ordered on behalf of specific customers. The transaction required the branch to take payment for the order, phone in the order and wait for it to arrive in the post and then check and hand it to the customer.</p> <p>First Rate only have a record of calls from late 2008 onwards which include three calls made from the branch between October 2008 and December 2008 (Doc 022 refers). These calls were made from the</p>

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by First Rate*

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		<p>branch following termination of the Applicant's contract.</p> <p>First Rate have stated that they do not believe their staff would give such advice (as the Applicant asserts in his CQR) as it is out with their remit and their teams have no knowledge of Post Office's processes, terms and language (Doc 022 refers).</p> <p>First Rate does not have access to Post Office systems and would not know if the transaction had been completed correctly on Horizon.</p> <p>The Applicant could have contacted NBSC at any time following this to enquire about the non-receipt of a TC. However, there is no record of any call to NBSC (Doc 002 refers).</p> <p>There is no evidence to support this claim from the Applicant.</p>
11	Audit	<p>In his CQR, the Applicant states that he informed the auditors upon their arrival at Astwood Bank branch on 11/09/08 that he expected a loss of around £27,000.00 to be identified.</p> <p>The audit report states that the Applicant informed there would be a shortfall in the cash of around £27,000.00 and said that this was shortages accumulated at the branch over the last five years or so. The Applicant also informed the auditors that he had been inflating the cash figures each month in order to show a balance (Doc 023 refers).</p>
12	Charges	<p>In his CQR, the Applicant states that he was initially charged with theft and numerous charges of false accounting. The theft charge was dropped and the Applicant was charged with false accounting. Post Office cannot confirm this information as it is no longer available. The Applicant did however elect to plead guilty to charges of false accounting. It is presumed that the Applicant would have been legally represented and that he would have discussed the charges with his legal representative before electing to plead guilty, but Post Office cannot comment on this further.</p>
13	Refusal of Applicant for the Astwood branch	<p>In his CQR, the Applicant states that he found a potential buyer for the Astwood branch who had worked as a relief Subpostmaster all over the West Midlands region but the potential buyer's application was rejected by Post Office. The Applicant states that he suffered a loss of £29,500.00 as a result.</p> <p>The Applicant was allowed to market his business on an "at" basis for six months. This was to allow for a suitable applicant to be found who could provide Post Office services from the existing branch premises only. On 01/06/09 (i.e. after this six month period), this was changed to also allow applications from anyone who would like to be appointed to provide Post Office services from alternative premises (known as marketing a vacancy "at or near").</p> <p>An application was received from Mr Mistry and he was interviewed</p>

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	<p>on 03/09/09. However, his application was not successful.</p> <p>A further application was received from Mrs Mahli. She was interviewed on 02/03/11 and her application was successful. Mrs Mahli was appointed on 19/08/11.</p> <p>The appointment of a new Subpostmaster is at the discretion of Post Office and is based on the suitability of an applicant. The details of applications and interviews are private and confidential. Subpostmasters provide Post Office services under a personal contract for services. Post Office does not therefore accept any responsibility for the sale and marketing of a Subpostmasters independent businesses or assets.</p>
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**Documents being provided to Second Sight**

List documents (if any)

<b>Reference</b>	<b>Description</b>
<i>M039_POL_001_NSAT email_KS.pdf</i>	<i>E-mail response regarding training offer</i>
<i>M039_POL_002_NBSC Call Logs 346246 Astwood Bank 06 November 2002 – 30 September 2008_KS.xls</i>	<i>All NBSC calls</i>
<i>M039_POL_003_Additonal Sales Training_KS.pdf</i>	<i>Phone log regarding attendance at a training event</i>
<i>M039_POL_004_Losses and Gains Extract from Contract_KS.pdf</i>	<i>Extract for SPMR contract regarding losses and gains</i>
<i>M039_POL_005_HNG Data Extract_KS.pdf</i>	<i>Survey completed on day Horizon online went live</i>
<i>M039_POL_006_HSD email_KS.pdf</i>	<i>E-mail regarding calls to HSD</i>
<i>M039_POL_007_CO OP Live Date_KS.pdf</i>	<i>E-mail regarding date COOP went live at branch</i>
<i>M039_POL_008_Cheque scan_KS.pdf</i>	<i>Copy of COOP cheque</i>
<i>M039_POL_009_BCV scan_KS.pdf</i>	<i>Copy of Batch Control Voucher for COOP cheque.</i>
<i>M039_POL_010_SR013_KS.pdf</i>	<i>Spot Review SR013</i>
<i>M039_POL_011_Agent Debt 346246_KS.pdf</i>	<i>Former Agent Debt</i>
<i>M039_POL_012_NBSC email_KS.pdf</i>	<i>NBSC opening hours/availability/staff training</i>
<i>M039_POL_013_Letter to NFSP CM Astwood</i>	<i>Letter sent to NFSP and then to CM</i>

<i>Bank_KS.pdf</i>	
<i>M039_POL_014_HSD Events Jan to Mar 2008_KS.xls</i>	<i>Horizon events at branch</i>
<i>M039_POL_015_Lottery Process email_KS.pdf</i>	<i>E-mail regarding lottery</i>
<i>M039_POL_016_FSC email camelot_KS.pdf</i>	<i>E-mail regarding scratch card error</i>
<i>M039_POL_017_SR022_KS.pdf</i>	<i>Spot Review SR022</i>
<i>M039_POL_018_fone Log ASTWOOD BANK IR cheques_KS.pdf</i>	<i>Intervention log regarding forged Inland Revenue Cashcheques</i>
<i>M039_POL_019_FSC email IR_KS.pdf</i>	<i>Email regarding forged Inland Revenue Cashcheques</i>
<i>M039_POL_020_First rate email1_KS.pdf</i>	<i>E-mail regarding First Rate</i>
<i>M039_POL_021_First rate email2_KS.pdf</i>	<i>E-mail regarding First Rate</i>
<i>M039_POL_022_First rate email2_KS.pdf</i>	<i>E-mail regarding First Rate</i>
<i>M039_POL_023_Astwood Bank (346246) Audit Report_KS.pdf</i>	<i>Audit Report</i>