

**Record of Tape  
Recorded Interview**



Person Interviewed **CARL ADRIAN PAGE (CP)**

Place of Interview **Stafford Police Station**

Date of Interview **14.01.03**

Time commenced **17:17 hours**

Duration of interview **45 Minutes**

Interviewing Officer(s) **DC Andrews 3779**

Other persons present **Mr Nigel Pepper Solicitor**

Exhibit No:  
Number of pages:

Signature of interviewing  
officer producing exhibit

Time concluded **18:00 hours**

Tape reference no **21/CG/109/03/2**

**Mr Manish Patel (MP)**

Tape counter times	Person speaking	Text
	DC3779	Right er this interview is being tape recorded, I am DC3779 Andrews, what's your full name please?
	CP	Carl Adrian Page.
	DC3779	And your date of birth is?
	CP	<input type="text" value="GRO"/>
	DC3779	Right er also present is?
	MP	Manish Patel from Post Office Limited, Investigation Department.
	DC3779	And...
	NP	Nigel Pepper, solicitor with Hand, Morgan & Owen.
	DC3779	The date is Tuesday the 14 <sup>th</sup> of January 2003, the time is 1717 hours. The interview is being conducted in and interview room at Stafford Police Station and at the end of the interview Carl I'll give you a notice which will explain the procedure for dealing with the tape and how you can have access to it. All right er you're entitled to free independent legal advice and the interview can be delayed for this if necessary. Now obviously you've had a consultation with Mr Pepper
	CP	Yes.
	DC3779	... and any time you're not happy with how the interview is going you can...

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Tape 2

(35 pages)

## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP DC3779	Thanks for this. ...er stop the interview and have a further discussion with Mr Pepper, OK? Right erm just to remind you then 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, and anything you do say may be given in evidence. OK. Erm Mr Patel's going to take the lead in the interview...
	CP DC3779	Yes. Er obviously we've had er an interview with you yesterday irrespective of yesterday's events and er events prior too, so erm Mr Patel will take the lead and I may come in and ask one or two questions in addition. OK so over to you Mr Patel.
	MP	Right Carl erm is it OK if I call you Carl?
	CP	Yeh no qualms at all.
	MP	Erm Carl I just want to get erm some of the erm, some of the background for the Post Office there. You, you've been at the post office for how long?
	CP	5 years.
	MP	Right and...
	CP	February 97.
	MP	As a Subpostmaster?
	CP	Subpostmaster yes.
	MP	Right, erm and have you had a Subpostmastership somewhere else before?
	CP	No.
	MP	So that's the first time?
	CP	It is.
	MP	OK, erm and er would you say you're, you're a competent subpostmaster, you know the full range of transactions...
	CP	You do a full range in MSPO contract and yes there's certain things we've not a lot of, er game licences but most things yes.



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Right OK.
	CP	Because as you know you learn as you go on.
	MP	Indeed OK, erm and you obviously employ the staff that work at that office?
	CP	Yes.
	MP	OK. Erm if I, if I pretty much stick to the Bureau de Change type of transactions...
	CP	Yes.
	MP	OK, er because that's obviously what this enquiry centres around.
	CP	Yeh.
	MP	With the Bureau de Change erm you tell me in your own words how, how you erm complete a transaction if you, if you like from the very beginning of the morning, ie the fax which comes in from First Rate.
	CP	Fax comes through erm put the rates, check the rates and put them in. Erm they're slightly down because in the Co-op in the town they're slightly better than the post office. If they're better er I slightly up it a bit if not I'd leave it as it is.
	MP	OK, let's just break that down a little bit, right.
	CP	The reason being is that I've you know kept the transactions going and er...
	MP	OK all right. Let's break that down just a little bit and take a bit of time. Erm the fax we're talking about erm is, is a fax from First Rate.
	CP	Half past eight it comes in.
	MP	Right, they fax all the post office outlets throughout the country...
	CP	Hm mm..
	MP	...erm with the exchange rate for that day.
	CP	Yes.
	MP	Do you sometimes get it the night before?
	CP	No.
	MP	It just comes on the morning?
	CP	On the morning.



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	OK, and...
	CP	The only one we get the night before is Saturday's at the weekend, yeh.
	MP	Right. On that er particular fax erm there's a number of erm currencies listed including US dollars and Euros...
	CP	Hm mm..
	MP	...as well as a number of others...
	CP	Yeh.
	MP	...erm and it gives the erm selling rate...
	CP	Selling rate of cheques and notes and buying rate for erm cheques and notes as well.
	MP	And, and the travellers cheques as well yes..?
	CP	Yes, yes that's what I mean by cheques.
	MP	Yes, OK. Erm what, what do you physically do erm when you receive that er fax?
	CP	Erm if I'm not busy on the counter I take it round the back and leave it on the side, and I input them. I input the ones I think we're going to use for the day, or if we're too busy I leave it until somebody comes for the transaction there.
	MP	OK. Is there anyone else in your staff who inputs the exchange rate?
	CP	There's, there's, there's two or three people who can do the input..
	MP	Who would they be?
	CP	Er Jane Batey and er Margaret Pierce.
	MP	OK, erm who, who does it most regularly?
	CP	Me myself.
	MP	You OK. You mention that you erm you set erm only two or three of them, is that the most popular rates?
	CP	Yes.
	MP	What are the most popular ones?
	CP	Euros, dollars and notes being Czech Republic.
	MP	US dollars?
	CP	Yes US dollars.



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
05.00	MP	OK. So upon receiving the fax erm because you're selling Euros and erm US dollars er predominantly you will set the er exchange rate on the fax into the machine?
	CP	Yes. Er but if I know somebody's slightly better in town I'll equal it or slightly just..
	MP	Right. And as far as you're aware erm are you allowed to er use your own er exchange rates?
	CP	To put on I've never been told any different.
	MP	Right.
	CP	No one's turned round and said you shouldn't do this and you shouldn't do that Mr Page.
	MP	OK, has somebody erm instructed you and said yes you can do that though?
	CP	Erm well I've had 5 RNMs, and going back to if you tell to <span style="border: 1px dashed black; padding: 0 2px;">GRO</span> <span style="border: 1px dashed black; padding: 0 2px;">GRO</span> when he started coming in with and he started buying Irish Punts...
	MP	Yes.
	CP	...to start off with, and then Dutch Guilders and I made the point that since he was generally coming in with large transactions and he said to me to get a better rate is it OK to up that rate to what he is equivalent to get the Ger., to get the transactions as in the volume for the post office, and I was always, I was always told well as long as the post office aren't losing the monies there's not a problem.
	MP	Right. You, you act as an agent for the post office don't you?
	CP	Yes.
	MP	Right. Erm what that basically means is that we provide you with the cash and stock...
	CP	Yes.
	MP	...right, and...
	CP	To act on your behalf
	MP	...yes, and for which we pay you a remuneration or salary...



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yes.
	MP	...based on sales at the office..
	CP	Yes.
	MP	...transactional sales.
	CP	Yes.
	MP	OK. So the money and the stock which is in the post office belongs to who?
	CP	Belongs to the post office.
	MP	Right. It's not yours, yes?
	CP	No but I look at.., I, I look after it on their behalf.
	MP	Right. And are you allowed to use any of the funds or stock for your own purposes?
	CP	No.
	MP	Right. And have you ever done so?
	CP	No.
	MP	Right. So the money belongs to the post office. The post office through erm First Rate who's an organisation that we use to...
	CP	Bank of Ireland.
	MP	Sorry?
	CP	Bank of Ireland..
	MP	Yes. Erm as the organisation that we use to erm do our bureau transactions...
	CP	Hm mm..
	MP	...er specifies a particular rate that all branches nationally throughout the post office should be adhering to.
	CP	Hm mm..
	MP	Yes, so you don't own the cash right..
	CP	Mm..
	MP	...and therefore because you don't own the cash you don't use it for your own purposes do you?
	CP	No.



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Right. You don't set the exchange rate do you?
	NP	Well if we're asking about facts and evidence here he's just told you that he does.
	MP	No he..., er let me rephrase that. You don't, you don't, you don't set the national exchange rate do you?
	CP	No I don't, I leave it at the national exchange rate only if..., but if I know somebody locally can do it better, slightly better...
	MP	No I know, I understand that, I fully understand that. But, but as you and you said no, erm the point I was making was that you don't set the national...
	CP	No.
	MP	No you don't okay. So the post office has a product which is the Bureau de Change...
	CP	Hm mm..
	MP	Right, for which we er and I use the term 'we' meaning First Rate as well...
	CP	Yeh.
	MP	...set a national exchange rate...
	CP	Yes.
	MP	...and we say this product which you're acting as our agent to sell has to be sold at this rate today, right with our money.
	CP	OK.
	MP	Right. So do you then have the right, just because Joe Bloggs down the road has a different better rate, do you have the right to make up er a different rate, a preferential rate, to attract more business without contravening erm post office procedures and possibly committing criminal offences? Do you have that right?
	CP	Then you er no, but if in my defen..., if, if I can turn round and say is that I'm trying to encourage business into the post office...
	MP	I fully accept that.
	CP	...and I'm, I'm not erm..., I can turn round and say I'm not, I'm not making



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		my own means out of it, I'm still getting a a lot of transaction and the post office still turn over that money, with all the turnover I'm under the influence that they'll.., the more they'll make as a profit.
	MP	OK, let's let's leave...
	CP	I'm not, I'm not.., sorry..
	MP	Let's leave that there for a second, I'll come back to that in a minute but let's, let's go a slightly different route then. Erm the remuneration the post office pays you is, is done.., how, how is that done?
	CP	Per transaction.
	MP	Right. Erm so for every transaction from the sale of a first class stamp to conducting...
	CP	Being paid, yeh..
	MP	...to conduct a TV licence whatever, you get a certain amount for it. And I believe you already mentioned erm that for bureau transactions you get I think it's £1.12..?
	CP	£1.12, I think it's, is it £1.., it's either £1 or £1.10 or £1.15...
	MP	Ok, it's thereabouts...
	CP	..or something. Mm..
	MP	Yes, per transaction?
	CP	Yes.
10.00	MP	Is that.., does that vary depending on the value of the transaction?
	CP	No.
	MP	So whether you do a transaction for £10 or a million pounds...
	CP	I still get £1.10.
	MP	...you would still get £1.10, OK.
	CP	This er can I say that sorry...
	MP	Yes of course.
	CP	...erm regarding Mr.., oh I start, I'm still getting £1.10 but erm I'm getting more money into the post office...
	MP	Sure.
	CP	...so when the revaluation I'm doing at the end of the week always think



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	it's going to be larger. It may not be.., if I lose the business I'm in I'm thinking that the post office are not going to get a bit of money out of it. Right but you yourself are.., regardless of whether you attracted that business in or not with the one transaction you yourself financially will only gain £1.12 won't you?
	CP	That's correct.
	MP	Yes. So you're attracting er the business for the post office to make a profit?
	CP	Yes that's the way...
	MP	Not you, not going to make...
	CP	Not me.., I'm still getting £1.10 but at the end of the day the more money I'm turning over he's only benefited the post office plus myself so that my office is seen as doing well, is turning over money. As you know you've probably well looked at the figures. We took the bureau over, we had the bureau from nothing and there was the office only doing 6 a year to averaging about 150 to 160 a, a week.
	MP	All right.
	CP	But it's a bit slow at the moment because obviously but we did actually we did 7,000 something transactions.
	MP	OK. With, with these large transactions that you have been doing for <span style="border: 1px dashed black; padding: 0 2px;">GRO</span>
		<span style="border: 1px dashed black; padding: 0 2px;">GRO</span> erm when you do that transaction does it go down as one transaction?
	CP	Just one transaction normally.
	MP	Does it go down as more than one transaction?
	CP	No one transaction only.
	MP	You, you're quite certain about this?
	CP	Yes.
	MP	OK. In a typical week then how many er transactions for, for Euros would the office perform, not, and not just in for <span style="border: 1px dashed black; padding: 0 2px;">GRO</span> but...?
	CP	I'd say a good 80% of in bureau..
	MP	Er in numbers.



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Well if...
	MP	A hundred, 200..?
	CP	Well if do 150 I'd say 100 and, between 100 and 120.
	MP	Right OK, so it's quite a high turnover?
	CP	Yeh it's a high turnover.
	MP	Right OK. All right. Let's, let's go back to the erm the exchange rates er for a moment then. So you're saying erm you set a preferential rate just for <input type="text" value="GRO"/>
	CP	For when he buys in that amount yes.
	MP	Right. Do you do it for any other customer?
	CP	Erm I do slightly for somebody who come in like, er if he's going to come in and do like a lot like I'd up it from say 1.49 to 1.5, or 1.5 to 1.52.
	MP	Right and how would you decide that's what you're going to do, what makes you decide that's what you're going to do?
	CP	I see what locally that what's going on, or if I hear about erm maybe a school party's are going away on holiday or there's a coach party going or something whatever.
	MP	OK. But, but do you accept that regardless of whether you've been told you can't do it do you...?
	CP	Well I haven't been told I can't do it.
	MP	Ah but that's what I said, that's what I said.
	CP	I've never been told that I can't do it.
	MP	No I know that's what...
	CP	I've always been under the impression it's my discretion as long as I'm not doing anything dishonest.
	MP	Mm, well that.., that's the point I was just making, I was just saying regardless of the fact that we're debating as to whether you've been told or not been told, or that you can't do it. And I accept that you haven't been told that you can't do it, OK. Erm having, having just explained to you erm that it's a product for the post office...
	CP	Post office, yes.



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	...and that it's First Rate is part of that product...
	CP	Yes.
	MP	...and they stipulate that the exchange rate...
	CP	Exchange rate yes.
	MP	...do you accept then that ...
	CP	That I adhere to them to the best I can..
	MP	Sorry?
	CP	I adhere to them as best I can, I'm just going all I was trying to do is, is to get the office turnover with transactions and the money going through on the bureau, but there becomes a point, a point of...
	MP	But, but that's not.., but that's not really helping you is it. It's not, it's not.., er turning money over in the post office is not helping you.
	CP	No but it, it's.., the more people that come in to the post office.. Erm you know yourself put up to the this month is travelling insurance, yeh..?
	MP	Yes.
	CP	Do travelling insurance, if more people are seen to be going out of the bureau well people say oh I have my foreign currency from the bureau. Eighty per cent of the people who come in the bureau now are people each year who keep coming back.
	MP	Sure, mm..
	CP	And that's the only way the post.., I mean I can go politically with the post office need to do that and everything else like that.
	MP	Mm..
	CP	I don't, like to you I said, I don't rip anybody off...
	MP	Yes.
	CP	...I do my best I can, I come to work I do the best I can for you...
	MP	Yes.
	CP	... not just for myself I mean I've got a house, pay a mortgage, I've got 11 people to look after as well.
	MP	OK.
	CP	I'm not trying to be dishonest with anybody here, I'm trying to make a er



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
15.00		more money for the Post turnover, I mean I'm in a.., I say defence I'm.., it's because I'm trying to defend myself but I've got... I ordered the currency for the last for since we've had it, but the last 3 years from Hemel Hempstead been having nearly, well the last 2 years 150,000 Euros a day are coming in..
	MP	Hm mm..
	CP	Not one person has flagged that up, right? They're saying that well er do you know about erm, erm money laundering laws, and nobody at all has flagged it up. Before Christmas I've flagged it up with the erm the gentleman who, who runs the Hemel Hempstead to get in touch with me after Christmas because it's ridiculous that the post office are sending special deliveries, 30 packs of special deliveries a day. Why can't he send me one big bulk on Monday and this gentleman who's mostly for Mr Whitehouse who I'm under the impression is everything's hunky-dorey and no problem, to pick up on a Monday rather than the post office send out special delivery, special delivery, special deliveries for this money.
	MP	Well they, they do that because again it's with an operational manual and it's a procedure. Erm it's done for a reason.
	CP	Yeh but I asked.., I mean I'm the one who flags it up to the main men at Hemel Hempstead say.. I'm trying to save them.., I'm, I'm trying to save the post office some money.
	MP	Yes, they're aware of that but...
	CP	Yeh.
	MP	...it's done for operational reasons...
	CP	Yeh.
	MP	...and, and that why I say to you I mean things are written down in operational manuals for people to adhere to..
	CP	Yeh.
	MP	Erm and, and you're not allowed...
	CP	But you, you...



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	...you're not allowed to, to I mean you can't decide to sell someone a first class stamp which is now I think 27 pence...
	CP	Mm..
	MP	...for 26 pence can you?
	CP	...no I know that.
	MP	Right, so where's the difference with the exchange rate?
	CP	The exchange.., because it's in, it's a.., you know yourself the post office ram it down your throat that we need to do 'x' amount sales...
	MP	Sales of course...
	CP	Of sales, you know as a business.., and you can't sell to somebody a first class stamp for 26p.
	MP	Why?
	CP	Because it's got 27p on all first class st.., when now it's 27p..
	MP	It doesn't matter but.., at the basic, the customer...
	CP	It doesn't vary does it, it doesn't vary...
	MP	...the customer.., the customer will still have a stamp which says 27 pence and they can use it...
	CP	Mm, yeh..
	MP	You can have taken 26p for it. Why can't you do that?
	CP	Because it's got 27p, it's on, it's, it's...
	MP	But why can't you physically do that? Why don't you, why don't you physically do that?
	CP	Because a stamp is '27p.
	MP	Sorry?
	CP	A stamp is 27p. it doesn't differentiate, it doesn't change daily or anything else like that. I'm not condu.., trying to compete with Safeway or Dillons at 27p.
	MP	Right.
	CP	I'm trying to er create a business environment for the post office as a hub for foreign currency....
	MP	Right.



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	...for travel insurance, for the old E111s, passports, you know that as well as I do.
	MP	Yes.
	CP	That I'm not erm trying to make any gain out of it myself..
	MP	Sure but at this present moment in time the post office haven't erm opened the doors and said right you Agents out there, you subpostmasters out there, you can now become competitive go and check out Thomas Cook down the road and if they've got better rates you go at what rate you think you think you can bring in business.. They haven't done that at this present moment in time.
	CP	Hm mm..
	MP	So what gives you the, the right to do that?
	CP	Well...
	MP	You out of 17,500 post offices, you choose that for whatever reason business purposes or whatever other reasons I'm going to ignore what is post office policy procedure, erm...
	CP	Well a lot of people in the post office knew I drop the rates when it comes out to <span style="border: 1px dashed black; padding: 0 5px;">GRO</span>
	MP	Like who?
	CP	Like er our Retail Network Managers...
	MP	Give me a name because I've spoken to 2 today.
	CP	Er Steve Gereaty...
	MP	Er well when was he your line manager?
	CP	He's been my line manager for 2 years.., for about 2 and a half years it was I think.
	MP	OK, anyone else?
	CP	Erm Jim Coney I've mentioned it to..
	MP	Right well Jim Coney I've spoken to today and he categorically denies that he would have authorised that or knew...
	CP	He didn't authorise.., I asked her to I got a gentleman come in who buys a lot of Euros off me, er I said I have to give him preferential rates



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		because he said he can get rates elsewhere, and I said but the post office were very large spend at the end of the month., er end of the week don't lose any money, I'll make sure of that. He said well is there anybody from head office when you send in valuations said anything to you or anything else like that. I said well no. He said how long have you been doing it...
	MP	Well..
	CP	...2 or 3 years.
	MP	Right. Well Jim who I've spoken to as I say erm and I was spoken to your now current line manager Mark Irvin, although he's er admittedly he's only taken over your running of your office in the last few week.
	CP	Yeh I mean what happened last week there's a I think a problem with one of <span style="border: 1px dashed black; padding: 2px;">GRO</span> cheques, yeh?
	MP	Yes.
	CP	And then head office or regarding the cheques phoned me up and that's when Mark Irvin come and saw me last Wednesday.
	MP	Right.
	CP	But I wasn't there because I was going., I was in..
	MP	He was due to see you today...
	CP	He was due to see me today
	MP	Yes.
	CP	And this is where I'd., then the day I'd., I'd have sat down with him and had a discussion about a lot of things I want to discuss. I., when I first had taken the bureau I had 10 minutes training..
	MP	Sure.
	CP	Right? And have you learned through., and you've got a business like that, yeh?
	MP	Yes.
	CP	Nobody's sat down with me and gone through policies of this, policies of that, policies of everything else like that.
	MP	Right, but you...



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
20.00	CP	Right.
	MP	But you have this don't you?
	CP	Yes.
	MP	This is an operational manual I'm showing you which is including Horizon instructions and is specific to Bureau de Change...
	CP	Hm mm...
	MP	...and as you can see it says er booklet of whatever, numbered pages a hundred odd pages, a hundred and eight pages...
	CP	Yeh.
	MP	You've seen that manual before?
	CP	I have seen the manual yes.
	MP	Have you read the manual?
	CP	Not all the way through
	MP	No.
	CP	If I'm stuck on something then...
	MP	OK but I mean it's there in your office to refer to if you were stuck for how to do...
	CP	If I were stuck for...
	MP	OK.
	CP	...for something regarding..
	MP	And er when was the last time you had to.., er had reason to look in this manual to help you with a transaction?
	CP	Er maybe a transaction regarding erm, no it wasn't that manual, the last manual I looked at was one with the bureau was the machine didn't work so I had to do er the credit card by er hand..
	MP	Right, OK. But this manual erm is, is available at your office isn't it?
CP	It is yes..	
MP	And this is the manual that we've taken from your office.	
CP	Is it the manual?	
MP	It is..	
CP	OK.	



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	There yes. So it's freely available, it's there, and if you want to peruse through it you're allow., you can do that and your staff can do that.
	CP	Yeh, yes that's right.
	MP	Right, so you can't say I, I've not erm erm you may not have had a physical trainer sit with you for 2 days...
	CP	Yeh.
	MP	...and teach you how to do the er bureau transaction, however you, you were probably given sufficient training and issued with an ops manual..
	CP	That's like everything else in the post office, yeh.
	MP	What?
	CP	Ops, you get ops manuals.
	MP	Yes. Well I, I'm not here to, to say to you how the training er in the post office is done, whether it was before I was..
	CP	I wasn't, I wasn't saying anything about training in the post office...
	MP	Well...
	CP	...I just said that, I've just shown what happened what I've done.
	MP	Right, OK. All right let's...
	CP	I haven't thought I've done anything wrong with the bureau
	MP	OK.
	CP	...because I regarding transactions...
	MP	Yes.
	CP	...as in the error notices I've never had, I've never had anybody flag me up I'm doing something wrong..
	MP	Ok, let's go back, let's go back to the currency side of it. Sorry did you want..
	DC 3779	No, no carry on.
	MP	Let's just go back to the currency side of things for a minute. You say that erm you're, you're making the post office, not you personally, the post office more money by turning over the money..
	CP	Hm mm..



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	...Yes..
	CP	With a revaluation at the end of the week..
	MP	Right, OK. Using the example of the Euro, right erm and let's use the example of the transaction which happened yesterday..
	CP	Hm mm..
	MP	...you're, you're fully aware of the transaction which occurred yesterday...
	CP	Yes.
	MP	...you've been asked questions about that...
	CP	Yes, yes..
	MP	...so I won't go...
	CP	Yeh.
	MP	...over that ground again. However there was a transaction and and I think erm there were 3, 3 cheques in total valued in the region of about £360,000...
	CP	4 cheques.
	MP	...4, erm, erm 4 cheques for £360,000 presented by <span style="border: 1px dashed black; padding: 2px;">GRO</span>
	CP	Hm mm..
	MP	He had preordered that money hadn't he?
	CP	He phones up.., he phones me, he, he lets.., he, he comes in to say well I need and I'll be in on Friday,.... and how much can you get for me? Or he phones up on a mobile which I told you about yesterday..
	MP	You did yes.
	CP	The reason why he's got my mobile number is because he may phone me when he's, he's supposedly he's abroad or out of hours and he phones me. Again he'll say can I see you tomorrow, how much have you got me for tomorrow or that day after...
	MP	Sure OK.
	CP	..and I see.. Erm going back to yesterday he comes in early because of the amount that he has.., I don't do.., you know, you know the office where the bureau is..



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Yes.
	CP	..you can see outside so I take him round the back...
	MP	Yes OK.
	CP	...just for security reasons.
	MP	OK that's fine..
	CP	That's with me trying to be ...?.....
	MP	No, nothing wrong with that. Erm the, the £360,000 transaction that he then did right..
	CP	Yeh.
	MP	...now can you recall what yesterday's exchange rate was as, as written on the erm, the fax copy for erm selling Euros yesterday?
	CP	Er 1.49, 1.5..
	MP	I believe that, I believe erm and I may have been mistaken, I've have seen it somewhere but I think it was 1.45 something..
	CP	Mm..
	MP	OK. Erm do you know what rate you sold them to <span style="border: 1px dashed black; padding: 2px;">GRO</span> ?
	CP	At 1.61 or 1.62.
	MP	Right I know that figure because that stuck with me as 1.62.
	CP	Right.
	MP	OK. Now had you sold them at 1.45 which was the rate, First Rate told you to sell them at..
	CP	Mm..
	MP	... via the fax, right <span style="border: 1px dashed black; padding: 2px;">GRO</span> would have got a certain amount of Euros..
	CP	Yeh.
	MP	...I think it comes to five hundred and something odd thousand Euros OK..
	CP	Yeh.
	MP	He actually got at 1.62 er exchange rate which you gave him erm 583,000 a bit Euros.
	CP	Yeh.



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
25.00	MP	OK. There's a difference between those 2 exchange rates of something like £40,000..
	CP	Right.
	MP	Right. Whose £40,000 have you given to [GRO]? Because effectively that's what you've done by attracting business and given him a preferential rate you've given him £40,000 more than he was entitled to have...
	NP	That, that, sorry that question is based on the premise that somebody else would have bought and replaced an order of that amount.
	CP	I only give him that amount because he's the only gentleman...
	NP	No the way that question is, is set out it's..., it is comparing 2 scenarios, one where somebody buys at the higher rate...
	CP	Mm..
	NP	...he pays £360,000, and the other is where in this case [GRO] pays £360,000 up and gets the money at the lower rate.
	MP	No what I'm saying is that a transaction for £360,000 was going to take place because [GRO] had preordered that.. Is that, is that right?
	CP	Yes but if I hadn't it in for preferential rates [GRO] or someone wouldn't have come in so that all that money wouldn't have come into the post office, and the post office the revaluation in the week wouldn't be as large as it is.
	MP	Right and none of us would probably be sitting here either.
	CP	No.
	DC 3779	Does [GRO] know what rate he's going to get when he phones?
	CP	No.
	MP	He doesn't?
	CP	No.
MP	Are you absolutely sure about that?	
CP	Well yeh because of erm..., he might..., if I have 150,000 in at a time...	
MP	Mm..	



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yeh..? If I've got 300,000 in and he'll ask me when he phones up what rate is it and I'll say well it, it's going to be this rate but with the one I have in for the day I look at what we buy it in at and make sure that.., what I'd transfer it in that and might give him a complete.., you know there's a difference.
	MP	All right. Do, do you always conduct the transactions with <span style="border: 1px dashed black; padding: 0 2px;">GRO</span>
	CP	<span style="border: 1px dashed black; padding: 0 2px;">GRO</span>
	CP	No.
	MP	Who else does this?
	CP	It's Jane or Margaret..
	MP	OK.
	CP	...but it usually tell them the rates..
	MP	So you, you tell them the rate?
	CP	Yeh.
	MP	When do you tell them the rate?
	CP	Possibly.., you know what I mean if he comes in on a Saturday and we've got all the money in on the Friday, I'll tell them the rate to use...
	MP	OK, so let's...
	CP	..to make sure there's a, a...
	MP	But.., right but before <span style="border: 1px dashed black; padding: 0 2px;">GRO</span> started coming in out of hours...
	CP	Yeh.
	MP	...you started...
	CP	Out of hours?
	MP	Outside of business hours.., yes OK..
	CP	He comes in the morning because...
	MP	Yes I accept that for safety reasons I wouldn't want to be walking round with a bagful of money either..
	CP	No.
	MP	No. Erm there's nothing wrong with that, I'm not saying there's anything wrong with that I'm just.., I just said because er there is a lot...
	CP	I just pointed that out because I don't want people to think well the



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		reason why comes in then is because I've got something to hide and everything else I haven't..
	MP	No I'm not trying to say...
	CP	You're not saying that?
	MP	...I'm not saying that at all. Erm I merely say that is because erm before that or on majority of the times erm in the last few months he's been coming in during business hours, normal working...
	CP	Yeh.
	MP	Yes, and, and that's the period when your staff would have maybe served him?
	CP	That's correct yes.
	MP	Right, so at those particular points in time erm do you wait until <span style="border: 1px dashed black; padding: 0 2px;">GRO</span>
		<span style="border: 1px dashed black; padding: 0 2px;">GRO</span> er arrives on the premises and then tell Margaret or Jane...
	CP	Yeh.
	MP	What they should sell it at?
	CP	If I know he's coming in.
	MP	Mm..
	CP	And if we'd, we'd got the money there for him I tell him the rate beforehand
	MP	Right OK. Has there a.., I mean there must have been occasions when you're not there and er <span style="border: 1px dashed black; padding: 0 2px;">GRO</span> comes in?
	CP	Yes there probably is yes.
	MP	Right..
	CP	If I've gone away on holiday or something.
	MP	Right and, and you've already instructed Margaret or, or someone erm Margaret or Jane...
	CP	Yes.
	MP	... as to the rate that they should sell to him.
	CP	Yeh.
	MP	And him along?
	CP	Him alone yes.



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Right OK. Is there a.., well you, you probably won't be able to answer this erm and, and don't feel as though you have to if you can't erm but would erm, would [GRO] erm have ever stated to any of the clerks this is the, this is the exchange rate Carl is erm er going to give it to me for?
	CP	If he's ever done that and I can't.., mind you in the past I've usually found me.., that I usually give instructions beforehand.
	MP	Right OK. Have...
	CP	I might have done that, I mean I can't top of my head say that he has but...
	MP	Have, have any of the 2 girls that we've talked about Margaret and...
	CP	Jane..
	MP	...Jane erm queried with you personally as to why you're giving preferential rates to this gentleman?
	CP	As far as the, the rate thing they've said no, no I don't think they have...
	MP	Now..
	CP	Now if they've asked the question on he's having a lot then I'll say he gets this rate because he's buying so much bulk and the guy's turning over a lot of money.
	MP	Right. Jane informs me that she's, she's mentioned to you several times that she's a little concerned about the high volumes...
	CP	Yeh she, she's...
	MP	...and the preferential...
	CP	...now she's concerned about what he's done he's.., in passing is he dodgy and I went well no because..
	MP	Well do you think he's dodgy?
	CP	Well not until last night no.
	MP	What do you think he was doing with his Euros, or did he tell you...
	CP	Well he told..
	MP	...what he was doing with his Euros?
30.00	CP	...he told me that er I mean that the conversation we had yesterday he



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		was buying erm plastics in, he melt them down and makes pallets and reinforced erm tubes to put in between his...
	MP	Eh..?
	CP	He even brought one in, I even saw his I told you his...
	DC 3779	His brochures.
	CP	...his brochures and everything..
	DC 3779	Well yes..
	CP	..and he started with them slowly and built up..
	MP	Right.
	CP	And then he's told me he got a job for Corus which is a big company then BMW. So, I've got no erm that I can turn round and say cause for concern because it's built up over a period of time, I've had no problems with the cheques the cheques from HSBC..
	MP	Right.
	CP	I've had nobody from erm the post office with the amount they're sending me, or when I send a revaluation to Chesterfield nobody's queried it with me. When I've mentioned it to the RNMs there's nobody queried that oh you've got a problem with this. So I even about 18 months ago when I was at a police station about something else I was told do you know <span style="border: 1px dashed black; padding: 0 20px;">GRO</span> is he dodgy or whatever well we never heard of him so..
	MP	Right OK.., mention...
	CP	But I've., I've no., I've had nothing in my head...
	MP	Yes.
	CP	...er to turn round and say 'oh' because nobody's mentioned it to me..
	MP	Right.
	CP	...I mean Jane might have mentioned it in passing but I mean only if somebody comes in and says phew he's dodgy isn't he, that's the first thing people...
	MP	OK, you mention cheques, let's.., that's a convenient point to move to a different topic then, let's talk about cheques for a few moments.



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yeh.
	MP	Erm cheques are taken at the post office for er a number of transactions, are they?
	CP	Yes they are.
	MP	Yes. Erm and is there, is there a stipulation as to erm er what, what value of cheque can be taken for any particular transaction?
	CP	Far as I know, no
	MP	Right. So if, if the person wants to buy postage stamps and they present you with a cheque can they do so?
	CP	As long as there's a, a card yes, or it's at my discretion..
	MP	Right.
	CP	The reason being is because if the cheque bounces I'm the one who has to put the money in.
	MP	What.., you mention the card, cheque guarantee card..
	CP	The cheque guarantee card.
	MP	Yes. That's what I was getting at...
	CP	Mm..
	MP	...in the, in the first...
	CP	You know why <span style="border: 1px dashed black; padding: 0 5px;">GRO</span> hasn't..
	MP	We'll come on to that, but normally I use the term normally erm cheques are presented for transactions in the post office up to the value of the cheque guarantee card..
	CP	Correct.
	MP	Right, are you aware of that?
	CP	Yes.
	MP	Right is that...
	CP	Or un...
	MP	...stated somewhere in an operation manual?
	CP	...or well no there's.., I just class that as because you've got more people coming through the post office and you don't know everybody who comes in the post office...



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Sure.
	CP	...er you can have more than £100 if it's regarding to a British Gas or BT, or...
	MP	Yes, for utility bills it's different...
	CP	Yeh.
	MP	...because you can trace the customer that way.
	CP	Yeh, that's why I've just pointed it out yeh.
	MP	Yes, indeed. But...
	CP	I've had no problem with <span style="border: 1px dashed black; padding: 2px;">GRO</span>
	MP	Right OK.
	CP	Er when I first started...
	MP	But are you...
	CP	...erm I'm sure i:..
	MP	...are, are you allowed, are you allowed to er whether you do nor not but are you actually procedurally allowed to take a cheque for higher than its card value for a bureau transaction?
	CP	As far as I know it's down to.., if there's a problem with the cheque and it bounces it's down to me.
	MP	Well yes ultimately, ultimately any losses which are incurred at the office as you're the subpostmaster are down to you.
	CP	Are down to me, that's right yeh, so it's down to my discretion isn't it?
	MP	Right, so if it's down to your discretion erm why don't you, why don't you knock off er a fiver for every green giro that's presented to you?
	CP	Knock off a fiver what do you mean by that?
	MP	Well if it's for £100 why don't you give the customer £95?
	CP	It's for £100.
	MP	Right so why, why will it be down to your discretion if the post office says that erm for transactions done by cheque you must have a guarantee card and, and the cheque value can only be up to the guarantee card? If, if they say that to you and they put that in an operational manual how can it lead you to believe it's down to your discretion just because



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
35.00		ultimately the, the loss if there is one is, is your responsibility?
	CP	Are you trying to say that why am I accepting cheques for this large amount because they might bounce?
	MP	No.
	CP	Well why are you.., I just can't understand where you're coming from.
	MP	I'm saying.., well in a way I am I'm saying why do you take cheques...
	CP	The difference is, the difference is is that there's six and half seven thousand people on that side, on the bureau side there's one gentleman whose gradually built up over 2 years trust, well what I thought was trust, coming and I've had no problem, and I might have had one or two cheques that bounced then because he put.., the money hasn't transferred or whatever so you do.., at the end of the, end of the day if you're going to.., if you're going to go into business you could at the end of the day wrongly or rightly... you go down to trust.
	MP	Ok, all right.
	CP	...and I've never...
	MP	That's fine..
	CP	...I've never had a problem with any cheques, if I have had a cheque I've you know I've said there's problem with this.. We had a cheque with him, a few cheques, he flagged it up before I did.
	MP	Right.
	CP	Then he used that to draw on er that cheque to draw on some more Euros that came out, and then waiting because we still hadn't had the.., the error notice, because the error notice you know for the cheque it might take 2 to 3 months so when those come through he's going to give me a cheque, which is...
	MP	OK.
	CP	...nowadays after what's happened today...
	MP	OK, when he, when he.., sorry..
DC 3779	No, no go on..	
MP	Sorry, just kick me and butt in please. Erm when he gives you the	



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		cheques for the transactions...
	CP	Yeh.
	MP	...right, what happens to the cheque?
	CP	It goes in the bureau.
	MP	Er when you says it goes in the bureau there's a, a till insert..
	CP	A till.., it goes in there yeh..
	MP	It goes in there, OK it goes in there.
	CP	And they get transferred or remmed out when erm when we've got time.
	MP	OK. What, what happens erm what happens to the cheques which are taken erm at the counter, and I differentiate those because people who haven't been to the office erm there's a, a normal post office counter and...
	CP	They usually go every day, that's down to you know procedures..
	MP	OK.
	CP	The bureau cheques do.., when we can do go every day. Sometimes they go the end of the week seeing how busy you are, I mean the last couple of weeks because I've only been in the office 2 or 3 days. I mean over the Christmas period.
	MP	OK. Well...
	CP	They go as soon as they can.
	MP	All right so confirm for me that you're saying that all transactions which are done on the counter, ie non bureau transactions for which cheques have been taken are despatched to Data Central, yes..?
	CP	Yeh daily if possible.
	MP	Daily...
	CP	Which is 99 per cent of the time.
	MP	OK.
	CP	The bureau is maybe down to 50 per cent time because just like...
	MP	OK, if I said to you that er that Jane had told me that you had instructed her not to send the cheques for bureau transactions...
	CP	Sometimes yes..



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	...away because they go at the end...
	CP	...until Wednesday.
	MP	...of the week..
	CP	On Wednesday yes.
	MP	...right, would that be correct in her saying that?
	CP	Every now and again yes.
	MP	Right so you...
	CP	Because I've...
	MP	So you have instructed Jane er to not process the bureau transaction cheques until the end of the week?
	CP	Well erm yes in the past, but lately I've, I've had to erm because you know that I went in and got told off last year by the post office for turning things that I started to do straight away was as best I can as with the labour that we've got there and everything else..
	MP	Right, basically do you dispute that you've instructed your staff...
	CP	In the past..
	MP	In the past?
	CP	Mm..
	MP	What about recently?
	CP	Not recently I don't think.
	MP	OK. Why do you instruct them er for the bureau transactions erm but not ...
	CP	Because I put the transaction, because I put the transactions in when I balance the office on a Wednesday.
	MP	But that makes no difference. Cheques regardless of what transaction they've been taken in for...
	CP	Hm mm..
	MP	...er are meant to be despatched on a daily basis. The post office, you're trying to make money for the post office, is lost interest on £360,000 le., well I'm using yesterday's cheque...
	CP	Yeh.



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	...there's other cheques, right?
	CP	Mm..
	MP	If you'd banked that cheque, if you look at er where it was presented..
	CP	Yeh, yeh OK if you look at erm last..., erm well say last 6 months, how often the cheque's been going in. Have you checked that?
	MP	I haven't, but I will be.
	CP	Yeh and as far as I can, as far as I am aware they've been going in as, as regular as clockwork.
	MP	Well that's not what your staff's just told me today.
	CP	Sometimes they go in on a Wednesday because the time's needed till Wednesday because I need..., you know I, I'd do them myself on Wednesday. But that's down to me because I do the bureau because it's down to procedures as in time I've got to do it. I'm not trying to dishonest anybody..
	MP	That's not, that's not what your staff are telling me. Your staff is telling me erm categorically that you've instructed this one individual erm that the cheques taken for bureau transactions and, and we're, we're basically talking about the high value ones for Mr Whitehouse aren't we? There isn't any others..
	CP	It has..., well it come on which time of year it is yeh.
	MP	Right OK, we're basically talking about those ones aren't we in a way so if Mr Whitehouse comes in at the beginning of the cash account week which is the Wednesday...
	CP	A Thursday..
	MP	...sorry a Thursday, sorry a Thursday. If he comes in on Thursday morning and does a transaction for £250,000 right, you'll try...
	CP	I would try, I would try and get the cheque out before either Thursday, Friday, but providing <span style="border: 1px dashed black; padding: 2px;">GRO</span>
	MP	Right well that's...
	CP	...hasn't been coming in to...
	MP	But that's not what, what erm one of your staff has...



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	I do..
	MP	...just told me. Your staff were saying that if that happens on the Thursday that cheque under your instructions...
	CP	You're all wrong..
	MP	...it sits there until Wednesday...
	CP	...you're all wrong...
	MP	...when the cash account is done and on Thursday morning it's sent away.
	CP	You're all wrong..
	MP	Now I'd like to know why?
	CP	Not all the while
	MP	All right well on the occasions that it does happen why?
	CP	It's because I get round to.., well I'm the one who I get, I get round to doing it.
	MP	OK, so on the one hand you, you're, you're taking it upon yourself to boost the business for the post office and therefore make a profit for the post office, not you the post office, by comparing er exchange rates with Thomas Cook or whoever down the road and giving a preferential rate...
	CP	But because I don't send the cheques out every day...
	MP	...to bring in, to bring in the business, and on the other hand you're withholding er submitting a cheque for very large values 250,000..., you are deliberately...
	CP	You mean I'm deliberately withholding is that what you're trying to say?
	MP	Well isn't that what you're doing? Why do you send all the other cheques away?
40.00	CP	Because I, I tend to do the bureau balance on a Wednesday evening.
	MP	Because the bureau balance only has to be balanced once a week.
	CP	Yeh.
	MP	Right, but that doesn't mean you don't send the cheques away does it?
	CP	No but sometimes the cheques are sent away.
	NP	Mr Page is here, having been arrested on suspicion of theft..



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Mm..
	NP	Er these questions...
	CP	These are procedure questions...
	NP	...seem to me, seem to be internal procedure.. This is more like a disciplinary investigation.
	MP	They're, they're not because they actually go towards erm, erm showing the er the intent or the erm the thinking behind what Mr Page has been doing.
	CP	So you're saying I've got intent to physically hold the cheques back for some reason or other?
	MP	Possibly yes.
	MP	Well what other reason is there apart from you're saying you don't find time, but then if you don't find time why.., how'd you find time to send the other er there might be...
	CP	Yeh..
	MP	...there might be 50 cheques. Well if you don't have the time your staff certainly will have the time..
	CP	Yeh OK point taken.
	MP	Yes, so I mean..
	CP	I don't deliberately set out to hold the cheques back.
	MP	Right, so when I do my examination of when the cheques have been er, erm processed through Data Central and...
	CP	I mean if you ask Jane she's, she's sometimes gone in already when the cheques out on a Monday or Tuesday.
	MP	That's not what she's told me today.
	CP	You might find that she has.
	MP	OK.
	CP	Because she's sometimes in on a Monday or she's not in on a.., might be doing a Saturday while we're quiet because on Monday she's not in.
	MP	Right.
	NP	I think with respect you've exhausted that line of questioning, but I don't



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		want to stop you in your questioning.
	MP	OK.
	CP	I don't, I don't...
	NP	It seems to me we're coming to a dead end on this.
	MP	All right, is, is there erm, erm a preferential rate erm, erm an authorised preferential rate that you can give to customers?
	CP	What do you mean by that?
	MP	One that the post office allows you to do.
	MP	Do you understand the question?
	CP	No.
	MP	No OK. If I said to you transactions above £5,000?
	CP	Yeh.
	MP	That rings bells..
	CP	Yeh I can do that yeh.
	MP	Right OK.
	CP	It's up to 5,000, or is it £5,000?
	MP	Sorry?
	CP	Up to £5,000, over £5,000..
	MP	Transactions over £5,000. Tell me what the post office allows you to do for transactions over £5,000.
	CP	There's a different, a slightly different rate.
	MP	Right and, and how do you know that?
	CP	Because it's written on the erm fax machine, that's not every day.
	MP	Right no I know, I know but erm but before you saw it on the fax machine would it, would you say you've seen it in this operation manual?
	CP	No I've seen it on the fax.
	MP	OK. So they allow or they make special conditions for any customer who's purchasing er in excess of £5,000 sterling of any currency, or is it particular types? Is it mainly just dollars?
	CP	As far as I.., it might be, it might be Euros or dollars..
	MP	OK. Erm now they, they can have a different rate..



### Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yep, OK.
	MP	And that rate erm is, is just slightly above the normal rate for those buying under 5,000 isn't it?
	CP	Yes.
	MP	OK but it's nowhere the, the er the preferential rates you were giving <span style="border: 1px solid black; padding: 0 2px;">GRO</span>
		<span style="border: 1px dashed black; padding: 2px;">GRO</span>
	CP	No.
	MP	OK. If, if the post office or er through First Rate had gone to the trouble of writing on the fax that if a customer comes in for erm a transaction for over £5,000 er we'll give them a better rate, right, does that not go in some way to saying er to you it may not be written down but does that not go in some way er saying to you that that is...
	CP	The £5,000 compared to £190,000 from ...?...
	MP	Yes but the point, the point is...
	CP	Yeh but I've put..., yeh but the point is I've already spoken to a lot of people, I'd say a lot of people er managers where a gentleman comes in and says I can get a good rate on matching that rate he says he can get, it's the revaluation (buzzer sound) is still there.
	DC 3779	Carry on for a minute or so.
	CP	The rate's just gone down, I'm still making a supposed profit for the post office. Because it's..., what seems to me is I'm buying in, I'm using my own initiative to gain business for the post office, turning large amounts of money I've been trying to get rid of revaluation and not making any money out..., for myself.
	MP	No but...
	CP	Right but...
	MP	You're, you're playing with funds which aren't yours to play with:
	CP	Yeh but at the end of..., yeh but I'm looking at as in I'm getting more money into the, in via the post office and the post office are making a bit more rather than not having at all...
	MP	But, but the example I used to you before of buy... I think that's all right



### Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
4500	DC3779	now sir. Excuse me, right I'll just have to step in there and say that er in view of the er the buzzer going we'll er turn off the tape now, it's erm 1800 hours and erm put some new tapes in.

