

**Record of Tape  
Recorded Interview**



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

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

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

Date of Interview **23<sup>rd</sup> April 2003**

Time commenced **18:02 hours**

Time concluded **18:48 hours**

Duration of interview **46 minutes**

Tape reference no **058040**

Interviewing Officer(s) **Manish Patel (MP)**

**Colin Price (Colin)**

Other persons present **Mr Patrick Farrington (PF)**

Tape counter times	Person speaking	Text
00:10	MP	Okay, I'm resuming the interview it's 18:02 hours, just before you sign that Carl can I 'its just procedure
	CP	sorry
	MP	Erm you've thrown me know, we're at the same interview room which is Hand Morgan & Owen, 17 Martin Street, same people are present, my name is Manish Patel and my colleague
	Colin	Colin Price
	CP	Carl Adrian Page
	PF	Patrick Farrington
00:34	MP	Okay, Carl I remind you that you remain under Caution and that is you do not have to say anything but it may harm your defence if you do not mention when questioned something which you later rely on in Court, anything you do say maybe given in evidence. Do you understand that
	CP	I do understand that yes thank you
	MP	You were busily filling in that form there, CS001, I can see that you've signed it all up, I will read out what it says so there's no misunderstanding to what you're signing
	CP	okay
	MP	I remind you that this is a voluntary interview that you've agreed to.

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Tape 7

(35 pages)

## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
01:30		You're not under arrest and you do not have to remain at this interview, if you do remain you have the right to legal representation, obviously Mr Farrington is here on your behalf and you're entitled to read the Police and Criminal Evidence Act 1984 codes of practice
	CP	okay
	MP	And obviously at the back you've signed there saying that I've reminded you of the Caution, you remain under caution and I've reminded you of your legal rights and that you do wish Mr Farrington to remain at the interview yeah
	CP	Yeah no problem and I do not want a friend from the Post Office, if I do I can tell you
	MP	Thank you, right before we were cut short there we were talking about the 14 <sup>th</sup> of March 2002, okay erm we just talked about those cheques, the thing that's thrown me a little bit now and maybe you can offer an explanation as to this erm is that on the 14 <sup>th</sup> of March he buys in total over the 3 transactions
	CP	Um hah
	MP	Right, he buys erm 64,900 euros
	CP	Yeah
	MP	Okay, he goes of to erm, if we refer to MP/4 right
	CP	Yeah
	MP	He goes of to Thomas Cook down the road
	CP	Um hah
	MP	And he deposits 60,000 euros on the same day
	CP	Yeah
	MP	And we talked about that before
	CP	Yeah yeah
	MP	It was less 4,900 okay, now what concerns me a little bit
CP	Yeah	
MP	And maybe as I said you might be able to explain is this is the actual transaction from Thomas Cook right, this is the records	



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yep okay
	MP	That they keep
	CP	Um hah
	MP	Thomas Cook yeah bit like ourselves in the Post Office and this is their till receipt okay
	CP	Yeah
	MP	There's their till receipt, it's 14 <sup>th</sup> of March 2002 60,000 euros bought
	CP	Um hah
	MP	From the customer
	CP	Um hah
	MP	And then they give the sterling value and if you have a close look at that
	CP	Yeah okay
	MP	You'd probably be able to work out how much he made from it
	CP	Yeah
	MP	But it gives the sterling value, what concerns me is the time Carl because the time they bought the euros back from him was at 11:57 hours
3:00	CP	Um hah yeah
	MP	Well how did he have 60,000 euros to sell to Thomas Cook at 11:57 hours if he had bought them from you yet
	CP	He might still have some himself
	MP	No you see he doesn't, because the previous day or the previous amount should I say
	CP	Um hah
	MP	On the 12 <sup>th</sup> of March right
	CP	Um hah
	MP	Two days before the 14 <sup>th</sup> , he buys 57,000 from you
	CP	Um hah
	MP	And on the same day he deposits 57,000
	CP	Yeah but I don't know what his
	MP	On the 9 <sup>th</sup> of March which is the Saturday



Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yep
	MP	He buys 40,000 from you and he deposits 40,000, so he probably didn't have any excess amount
	CP	Well I don't know that do I, I'm not Mr <b>GRO</b>
	MP	No indeed you're not
	CP	I mean he might have turned round and said well look he wanted to used 60,000 or whatever, how much he wanted to use ..... and he made up of his money and came back and I don't know, wanted wanted used some of his own money he was going to use legitimately as I say for Business and I didn't have them in stock for him in the morning he used some of his money or legitimate money he's going to use for his own business and come back and
	MP	Well he must, he must have found 40,000 of his legitimate own money then
	PF	Well
	CP	No no no 40,000 euros he might have had, I don't know what he's got in stock do I
	MP	Um
	CP	I don't
	MP	You see
	CP	I don't know Mr <b>GRO</b> , I don't run his business
	MP	No you don't, no and what I'm saying to you is that Mr <b>GRO</b> is, whether it's known to you or not is carrying out this little scam of his to make money okay
	CP	Yeah
	MP	He goes in buys euros from you one days and generally on the same day he goes of and
	CP	Okay
	MP	And deposits them
	CP	Well
	MP	Sometimes it's a day later, sometimes it's two days later



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Um
	MP	And here we are he's doing exactly that on the 14 <sup>th</sup> he buys then from you and he sells them back to Thomas Cook on the 14 <sup>th</sup> and on the 19 <sup>th</sup> a few days later he buys some more of you, 45,000
	CP	Um
	MP	And he deposits 40,600 on the 19 <sup>th</sup> so
	CP	Yeah
	MP	So it doesn't seem as though he's got any spare cash lying around albeit he may well have
	CP	Well I don't
	MP	But this is how his little scam works
	CP	Okay
	MP	He buys from you, he sells immediately after
	CP	Yeah you've told me that
	MP	Right so it still puzzles me as to how he had 60,000 euros
	PF	Mr Page has answered that question on
	CP	I don't know
	PF	At least two occasions in the last five minutes, he said he doesn't know can we please move on
	CP	I mean you're asking me, why don't you ask me why does he drive a BMW and not a Ford Focus, how the hell would I know, can you ? yes or no
05:10	MP	Did you give him all of the euros 64,900 euros at 07:20 hours
	CP	I would have only give him what's on there, 44,900 that's probably all I had in stock
	MP	Well no the two transactions
	CP	Or 23 sorry 23
	MP	23, 900 '
	CP	23,900
	MP	24,900
	CP	24,900



Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
06:05	MP	Right so you didn't give him all of the 64,900 euros at 07:20
	CP	I'm 99.99% sure, I mean it was over a year ago no I didn't
	MP	Right okay
	CP	I mean is there any more incidents like that
	MP	Do you know of any
	CP	No I'm asking you a question, you're the one's with the figures in front of you
	MP	Okay, seems odd though doesn't it
	PF	Well again he's answered the question can we move on please
	MP	Right lets erm, lets go to some of the , one or two of the cheques then and lets have a look at Friday 22 <sup>nd</sup> of March ..... right Friday the 22 <sup>nd</sup> of March right
	CP	Yeah okay
	MP	A number of transactions there
	CP	40,000 and 43,200 okay
	MP	And there's some more erm 5,000
	CP	Well you've got two, you've got two here for the 22 <sup>nd</sup> of March
	MP	You've got
	CP	Three sorry 5,000 yep okay
	MP	One at 07:18 for 40,000
	CP	Yep
	MP	One at 07:21 for 43,000
	CP	Yeah and one for 5,000
MP	At 07:23 yeah okay, now the 07:21 lets concentrate on that right, 43,200 euros he buys	
CP	Yeah	
MP	And the value should be £25,411.76	
CP	Yeah	
07:10	MP	Yeah okay, these are some of the cheques right, well lets 07:18, right the 07:18 transaction was for a cheque for £23,529.41
	CP	Yeah okay



### Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Here's the cheque copy of
	CP	Okay yeah
	MP	Cheque number 100263
	CP	Yep yeah
	MP	Same amount, 23,000
	CP	Yeah
	MP	Okay at 07:23..... that comes in the next one at 07:23
	CP	Um hah
	MP	.....right he does a value of £5,000
	CP	1.7
	MP	And er sorry 5,000
	CP	£2,941.18
	MP	Indeed right
	CP	Yeah okay
	MP	Now that cheque ..... Sorry here it is, that's the cheque there
	CP	Yeah okay
	MP	£2,941.18 cheque number 10026
	CP	5
	MP	5, 22 <sup>nd</sup> third 02
	CP	Um hah
	MP	Yeah, so we should have one cheque for £25,411.76
	CP	Um hah
	MP	Yeah, we have a cheque, cheque number 100264, 22 <sup>nd</sup> of March 2002
	CP	Yeah okay
	MP	£15,411.74
	CP	74 or 76
	MP	76 sorry
	CP	Okay yeah
	MP	Why is it £10,000 short
	CP	.....don't know might have given me £10,000 in cash



Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	He might have given you £10,000 in cash
	CP	Um
	MP	Has he ever bought from you in cash before
	CP	Um, he used to he did first a little while, not very often though but I did point that out to the Police when I got interviewed it's not very often he did he did bring cash a couple of times plus the cheque
09:20	MP	He's given you cash sometimes and a cheque
	CP	It's happened about 3 or 4 times and that was it
	MP	3 or 4 times, right it's news to me I haven't heard that before and I've read the transcripts from the Police had with you
	CP	Right
	MP	That's never been mentioned before, it seems to be the suggestion was he's always paid by cheque
	CP	Well 99% of the time he did pay by cheque
	MP	But for that occasion he must have given you
	CP	He must have given me cash
	MP	10 grand in cash
	CP	Or he might have give another cheque later on, if there's no cheque there he must have given me the cash
	MP	Well that's the cheque for the transaction
	CP	Okay
	MP	It's 10 grand light, you don't know why, you think it might have been cash he gave you
	CP	Yeah
	MP	Okay, erm now again these cheques and you know I think you've answered it already but I'll make a point on tape, these cheques which were taken in on the 22 <sup>nd</sup> of March didn't get despatched until the 27 <sup>th</sup> on the BCV and again it's a delay of 6 days
	CP	Um hah
	MP	Seems to always be a delay of Mr <b>GRO</b> cheques
	CP	Er hold on a minute, delay on all Bureau cheques not just Mr



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		<b>GRO</b>
	MP	Well you don't take cheques for anyone else do you
	CP	Yes I do, you know we do
	MP	You do, okay, lets
	CP	Do you excuse me but
	MP	Sorry
	CP	Are you saying it's just Mr <b>GRO</b> 's cheques Holding back or is it the Bureau cheques I'm holding back
	MP	Well you tell me
	CP	No you just said
	MP	Which one's are you holding back
	CP	I'm holding the Bureau cheques back cause I've told you why I hold them back cause
	MP	So it's all the cheques taken for Bureau
	CP	That's correct
	MP	That you hold back, lets look at the 28 <sup>th</sup> of March 2002 right, 28 <sup>th</sup> of March only one transaction it happens at 08:45
	CP	Um hah
	MP	45,000
	CP	Yeah
	MP	Bought and that's the value okay 26 odd K yeah
	CP	Yeah
	MP	Erm and if we look at the cheques in relation to that amount, we come across this cheque here, which is cheque number 10027 I can't read that er I think it's 271
	CP	Um hah
	MP	It's a little bit blurred, anyway as you can see the amount is £16,315.79
	CP	Yeah
	MP	It's 10 grand light again Carl
	CP	As I said to you a couple of times he maybe done that
	MP	Right



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	I know he has done that
	MP	So he probably gave you cash on that occasion as well
	CP	Maybe yeah
	MP	To make up the difference, see that doesn't work with his scam he can't he can't make a profit giving you cash Carl, not that you'd be aware of that but if he gives you cash and that's the whole reason why he gives you cheques, if he gives you cash he's, one the moneys coming straight out of his account
	CP	Um
	MP	And secondly he can't you know it's not making him any profit
	CP	Well that's not down to me, it doesn't concern me
	MP	No but see that doesn't follow his modus operandi because every other occasion he seems to have paid by cheque, for the 110 transactions we've got we've got the vast majority of those cheques back but yet these two are 10 grand light and you know offer the explanation that
	CP	I haven't offered I haven't been
	MP	He gave you 10 grand in cash
	CP	Yes
	MP	That's not been mentioned before Carl
	CP	It's never been asked though
	MP	Um, but I think you have mentioned previously in interviews that he always pays by cheque but it seems to
	CP	Majority of times as far as I can remember he always pays by cheque yes
	MP	But it seems to have now changed
	CP	No, what two transactions over how many transaction's he done
	MP	Okay
	CP	What is it 0.1% is it
	MP	Sorry 0.
	CP	Is it 0.1% of all the transactions he does is it
	MP	I don't know, I haven't worked that out Carl, okay there are some other



Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		anomalies as well, lets have a look at Wednesday the 29 <sup>th</sup> of May .....okay, Wednesday 29 <sup>th</sup> of May there's one transction
	CP	Um
	MP	0956 hours
	CP	Um hah
	MP	62,000 euros purchased
	CP	Yeah
	MP	For a sterling value of £37,575.76
	CP	76 p, yep
	MP	Right, now that's a Wednesday, Wednesday 29 <sup>th</sup>
	CP	Yeah
	MP	Right, now ..... there we go, this is the cheque in relation to that transaction alright
	CP	Um hah
	MP	It's cheque number 100036 there it is
	CP	Okay
	MP	Okay, do you see the date on there Carl
	CP	31 <sup>st</sup> of the fifth yeah
	MP	31 <sup>st</sup> of the fifth and there's no year is there
	CP	.....yeah
	MP	Right one question which springs to mind
13:50	CP	Why did I accept a cheque without a year on
	MP	Well that was my second question
	CP	Yeah
	MP	The first question which sprung to mind was that if you conducted the transaction on the 28 <sup>th</sup> of of erm May, where are we 28 <sup>th</sup> of May
	CP	Yeah
	MP	Why you took a cheque which was dated the 31 <sup>st</sup> on that
	CP	No you said 28 <sup>th</sup> of May, no you've got the 31 <sup>st</sup> of May, 37 what
	MP	No that's not the same value this is the cheque in relation to the transaction



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	29 <sup>th</sup> , 29 <sup>th</sup> of
	MP	Which happened on the 28 <sup>th</sup>
	CP	No 29 <sup>th</sup> of May, 37,575 which is the 29 <sup>th</sup> of May
	MP	Sorry 29 <sup>th</sup> beg your pardon, I meant the 29 <sup>th</sup>
	CP	Okay
	MP	On the 29 <sup>th</sup> of May you do that transaction for that same value 37 whatever
	CP	Yeah okay when's the 31 <sup>st</sup> excuse me when's the 31 <sup>st</sup> of May
	Colin	Friday
	MP	Well, yeah 29 <sup>th</sup> was a Wednesday, the 31 <sup>st</sup> is a Friday so the first question which springs to mind is why you took that cheque for a transaction which occurred on Wednesday the 29 <sup>th</sup>
	CP	Before you go any further I think I was at Euro Disney, when did I get audited last
	MP	Erm you were in Euro Disney at the later part of
	CP	July
	MP	June
	CP	June okay, that's' right, I knew it was the end of the month some time
	MP	Right
	CP	Okay that's fair enough, fair enough, so it's 37,575.76
	MP	Yeah
	CP	And the date for that is what, the 29 <sup>th</sup>
	MP	Yeah
	CP	He put the wrong, I mean before you showed me cheques he's put the wrong date on, I mean do I accept post dated cheques, no I don't
	MP	Well clearly you do, this is the second, at least the second example of Post dated cheques and I'm not going through all of them, there's many post dated cheques, why do you do that
	CP	I don't check the dates to be perfectly honest, on most of the cheques
	MP	Right, so would that be why you've also missed of the year
	CP	Yeah I would say so yeah



### Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Cause you don't check the date
	CP	I check the date when I book, when I'm doing the transactions and you're going through and you check the amount that figures up you don't expect to check the dates all the while.
	MP	Would it be because the transaction happened on a Wednesday
	CP	Yeah
	MP	Cash account end week
	CP	Yeah
	MP	If he dates it after the Wednesday
	CP	Yeah
	MP	You don't have to submit it until the next Wednesday do you
	CP	Yeah but if the auditors come in I'm going to show a shortage aren't I
	MP	Will you
	CP	I would do wouldn't I
	MP	That's if the auditors come in Carl
	CP	Oh
	MP	Because you don't, you don't then send that cheque away until Wednesday 5 <sup>th</sup> of June
	CP	Which is
	MP	Which is the following week
	CP	Which is what I usually do anyway as you know
	MP	You sold them in cash account week 9 right
	CP	Yeah
	MP	If you turn back to it
	CP	When was this sent away on the 9 <sup>th</sup>
	MP	No it was sent away on the 5 <sup>th</sup> of June, Wednesday, there's the BCV there it is
	CP	Um hah
	MP	5 <sup>th</sup> of June with it you sent away another 99 cheques right
	CP	Um hah
	MP	So you see you did that transaction on the, on week 9



Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yeah
	MP	On Wednesday the 29 <sup>th</sup> of May
	CP	Yeah
	MP	The cheque is dated for week 10
	CP	Yeah
	MP	Right and you don't send it way until you have to on Wednesday the 5 <sup>th</sup> of June which is week 10, so how did you account for this transaction of the 29 <sup>th</sup> in your finance in your accounts in your cash account, cause clearly you didn't bring this cheque to account until the following week
	CP	I don't know
	MP	Did you cook the books
	CP	I don't cook the books no
	MP	No
	CP	No
	MP	Well how did you account for it then
	CP	I don't know
	MP	Okay, but it fits in nicely with my little theory doesn't it
	CP	Yeah but your theory's completely wrong
	MP	Um
	CP	I mean you've accused me of erm buying money of Mr <b>GRO</b>
	MP	Yeah
	CP	And me pocketing the money
	MP	Yeah
	CP	Well if you go to Co op in Cannock er not Cannock in Rugeley you'll find last year I was there best customer
	MP	Okay so you can't explain then
	CP	No
17:40	MP	Okay, thank you, now lets go onto the 7 <sup>th</sup> of June, 7 <sup>th</sup> of June, now let me just remind you in your previous interview Carl
	CP	Yep
	MP	I asked you erm , when you do these transactions for Mr <b>GRO</b>



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		how you put them through the till and you said always down as one transaction right
	CP	Um hah
	MP	If you look at
	CP	There's quite a few there isn't there
	MP	7 <sup>th</sup> you'll see five transactions there
	CP	Yeah
	MP	And they're all done within the space of 4 minutes, one after the other every single one and here's the actual, here are the actual printouts from
	CP	Yeah okay
	MP	From the bottom copy and you can see there's one after, after each one, why did you put them in as 5 different transactions
	CP	I don't know, it might not have been me who done it, it might have been one of the girls that have done it and just checking that it might have 20,000 bundles and just sell 20,000 at a time
	MP	Um, but it ups your remuneration doesn't it
	CP	Oh
	MP	Doesn't it
	CP	What Four pound, one two three four, £4.40 instead of £5 something instead of £1 something
	MP	Well then
	CP	Excuse me but where else does it say on here that I do that
	MP	Do what
	CP	Well you just said upping my remuneration
	MP	Well for each transaction, you get £1.12 don't you
	CP	Yeah
	MP	Right so if there's five transactions instead of one you make more money don't you
	CP	Yes that's correct, but if I did do that transaction which I very much doubt right, bearing in mind that time of night it probably would have been, is 7 <sup>th</sup> of June a Wednesday



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
19:35	MP	It's a Friday
	CP	Friday, well might have find it that it could have been Jayn that done it last thing at night
	MP	Okay so it could have been somebody else then
	CP	It could be somebody else but where else can you find on here
	MP	Okay
	CP	That I've done that
	MP	Well there is another occasion we'll talk about that in a minute, lets just stick with this one Carl
	CP	okay
	MP	See [GRO] gave whoever it was, whether it was you or Jayn or whoever, one cheque, he gave them one cheque, the amount should be £45,857.99
	CP	Yeah
	MP	Right and the cheque we have
	CP	Is for the total amount
	MP	Is for the total amount less £5 in fact
	CP	Oh, yeah
	MP	Okay, now
	CP	She might have had bundles of 20,000 and might have sold them of at 20,000
	MP	Well how can you say that cause you weren't sitting there next to her were you
	CP	Well I don't know, you're asking me a question and I'm trying to give you a logical explanation
	MP	Right, so it wouldn't have been you who did that then that transaction
	CP	I wouldn't have thought so no
MP	Because you wouldn't have separated	
CP	I would no I wouldn't sep	
MP	Those five different transactions would you	
CP	I wouldn't have thought so, I've have added them up and done it that	



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		way
	MP	Sorry
	CP	I would have added them up and done it one transaction
	MP	Yeah, well clearly he came in with one cheque and he wanted 77,500 euros because that's what they all equate to
	CP	He might have done it, 5,000 whoever done it might have done 5,000 time put in 5,000 in session those 5,000 do it that way
	MP	Well that would be the first occasion that's ever happened then
	CP	Well yeah might be the first is it the last
	MP	no
	CP	How many other times is it happened
	MP	Well we'll talk about that in a minute
	CP	Okay
	MP	So let me get this clear, it wouldn't have been you who did that transaction
	CP	I very much doubt it
	MP	Right, must have been one of your staff
	CP	I would have thought so because there's a lot of staff in being a Friday
	MP	Okay
	CP	It might have been Barbara or Lynn
	MP	Well I'll go back and see Jayn and Margaret
	CP	You can do, but ask other people the other people as well cause there is Helen who can do transactions as well and there's also Lynn and Barbara but they don't do as much
	MP	Okay
	CP	Will you ask also Jayn and Margaret whether I get money from the Co op as well please
	MP	I will do, I will do
	CP	Okay
	MP	And these cheques again which were taken on Friday didn't go until the following Wednesday
	CP	



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	. Indeed
	CP	Okay
	MP	12 <sup>th</sup> of June which accounts for a 6 day delay
	CP	Okay, but as I said I had my rear end kicked over that, I said I do most for that
	MP	Alright, I think just one, just one more that I want to talk about which is interesting, erm Monday the 1 <sup>st</sup> of July, what's the time now
	CP	Er was I in Euro Disney then
	MP	Monday the 1 <sup>st</sup> of July, I don't know you tell me Carl I don't know when you went on Holiday
	CP	You just said to me, when was the audit when did I get audited
	MP	The audit was the 27 <sup>th</sup> of June 2002
	CP	When was the 1 <sup>st</sup> of July
	Colin & MP	Monday
	CP	I didn't come in till late on that day, in fact I don't think I came in that Monday at all actually because I didn't fly in till, did not fly in till the Sunday late, Sunday evening
	MP	Okay, so you couldn't help me why I've got two cheques which are, which have Sunday's date on it
	CP	No
	MP	They have the date of the 23 <sup>rd</sup> of June
	CP	Instead of what
	MP	2002
	CP	Instead of what date
	MP	Well the transaction happened on the 1 <sup>st</sup> of July
	CP	I don't know
	MP	No
	CP	Sunday's date
	MP	Yes, well presumably you were in Euro Disney
	CP	Yeah I was cause the audit team, I got audited on the Thursday, Friday
	MP	What, what can you recall the dates you were in Euro Disney, I know it's



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
23:15		some time ago
	CP	When did I get audited
	MP	27 <sup>th</sup> of June 2002
	CP	That week from the Sunday into the following Sunday evening
	MP	Okay
	CP	I did come in on the Monday
	MP	Okay fine
	CP	That's when I got audited cause they spoke to me on the phone when I got audited
	MP	Yeah that's a point why did you keep calling the office when you
	CP	No they
	MP	Were in Euro Disney
	CP	Well if you get audited and and the people are saying there's something wrong with the office you would phone the office up, what's up with that
	MP	No I'm just asking a question
	CP	I mean isn't that being conscientious or what
	MP	Yeah, it is yeah no it is, I don't know many Subpostmasters who would call from overseas though but, anyway
	CP	Well do you many Subpostmaster whose had a first holiday in 4 years
	MP	Probably quite a few yeah
	CP	Yeah, okay lets ask you question, since I took over the Post Office in Rugeley, has it got more profitable for the Post Office yes or no
	MP	I couldn't answer that question, I've not looked at the stats I'm just purely looking at this as a criminal matter, I would have to look at all your sales figures and as I say I'm not a businessman nor am I a retail line manager, I don't look at that
	CP	Okay
MP	I don't need to, anyway just to summarise that, that bit there's 130 cheques which we've found so far	
CP	Um hah	
MP	Which we've located for these transactions okay	



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Well that's not down to me, when you say located that's
	MP	No no I'm not suggesting that to you
	CP	Okay
	MP	That's all I've located from Chesterfield so far
	CP	Yeah okay well
	MP	63 of them okay have encountered a delay of over 2 days, that's roughly 50 %, 48 % in fact
	CP	Okay
	MP	87 different days where transactions have occurred right, Monday, Tuesday, Wednesday, Thursday right
	CP	Yeah okay
	MP	39 of those always happen on a Thursday or a Friday and that's about 45%
	CP	Um hah
	MP	Now you see my little theory is that the transactions are done on a Thursday or Friday because it gives you the maximum amount of time to delay the cheques Carl would that be the case
	CP	No
	MP	No you haven't suggested to Mr <span style="border: 1px dashed black; padding: 0 5px;">GRO</span> that lets do the transaction on a Thursday and a Friday, because he wouldn't know about cash account weeks would he
	CP	Well I wouldn't have thought so no
	MP	Have you discussed cash account weeks with him
	CP	No
	MP	What about Post Office procedures with him, have you discussed them, what do you discuss when he comes in and buys he's euros
	CP	The weather
	MP	Right
	CP	I don't know Mr <span style="border: 1px dashed black; padding: 0 5px;">GRO</span> ery, personally at all
	MP	Alright
	CP	I mean the Police found my telephone records they know how often I



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
25:50		phone him and that was what 30 seconds every now and again, I don't know him socially, I've never met him socially, in fact some of my members of staff know more about him than I do
	MP	Okay
	CP	And that was some interview that you asked, that you had with him as in his ex wife being a member of the Post Office at Rugeley but not when I was there
	MP	Lets erm ,there was something else which was erm, before I show you this, we'll come onto this in a sec. On a weekly basis, you talked it about it earlier, Command 10 you have to do a Command 10
	CP	Yeah okay yeah
	MP	What does the command 10 show you
	CP	It shows the stock from previous week, the stock from this week, the amount of transactions, no stock from, stock from last week, stock from this week the differential
	MP	Right
	CP	How many but notes, how many sell notes of foreign money, how many travellers cheques
	MP	Okay
	CP	Of sterling how many travellers cheques of foreign buy back and everything else on and how many transactions
	MP	And on there it will show you the revaluation figure
	CP	Yeah should do yeah
	MP	And it will show you how much, how much
	CP	Differential stock
	MP	Stock you should have on hand
	CP	That's correct yeah
	MP	The sterling value
	CP	That's right
	MP	Right and what happens you physically have that in, on hand in the till
CP	Well you should do, you should have like X amount which equals X	



Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		amount of sterling yeah
	MP	Right and are you required to report the revaluation figure somewhere
	CP	You send it away don't you
	MP	Is it on a summary sheet that you
	CP	Command 10 yeah
	MP	Send these things away, you send the command 10
	CP	Send away to Chesterfield
	MP	With a little summary sheet
	CP	That's right yeah
	MP	Which shows the revaluation figure right, from the command 10 do you pluck out any figures from the command 10 to put into Horizon, because you need some figures to balance don't you
28:35	CP	Well yes you balance of that don't you
	MP	Well what figures do you take out and put into Horizon
	CP	As in erm, er how many transactions you do sterling
	MP	Right
	CP	Er not sterling, transactions you sell notes erm travellers cheques, differential in Bureau as in the rates and your stock figure, how, what you REM in and REM out
	MP	Okay and somewhere in there you need to put the revaluation figure as well don't you
	CP	That's correct yeah
	MP	And also you need to put in the amount of, the sterling value of
	CP	Of stock
	MP	You've, you've got on hand in stock yeah
	CP	That's right yeah
	MP	Do you do that
	CP	Yeah why
	MP	Well I'm just asking, do you do that
29:10	CP	Yeah I do that on command 10 yeah
	MP	Who enters that into Horizon



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	It's usually me sometimes it could be Jayn
	MP	Right, Jayn knows how to do that
	CP	She struggles a bit with it
	MP	Right so generally percentage wise speaking how
	CP	99% me or 95%
	MP	That you do it
	CP	Well she sometimes do it and I check it, that's if I busy doing something or not there or whatever
	MP	Right and do you do that on the Thursday morning
	CP	Usually the Thursday morning yeah or sometimes the Wednesday night see how busy I am
	MP	Okay
	CP	If it's like, It's like in the summer you're jam packed with you travellers cheques and everything else like that, I used to do it Thursday morning
	MP	Right okay, now the cash accounts then are they done on the Thursday morning, who produces the cash account, the final cash account
30:20	CP	I produce the final cash account
	MP	You do, does any of your staff know how to do that
	CP	Margaret knows how to do it yeah
	MP	Does she do it
	CP	Yeah sometimes she does yeah
	MP	Right and when you've produced it, obviously there's two copies isn't there
	CP	One is, one in the, one sent away and when you put one in the drawer
	MP	Right and the one you send away is up to Chesterfield isn't it
	CP	That's correct yeah
	MP	And the two should be identical shouldn't they
	CP	Should do yeah
	MP	Right and do you sign them, does Margaret sign them who signs them
	CP	Margaret sometimes does and I sign them as well
	MP	But do you, you produce the cash account itself



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
31:03	CP	Majority of the time yes
	MP	Okay, this is an exhibit again recovered by the Police, it's NJW/8
	CP	Okay
	MP	Okay, it's just what we've been talking about, this is for week 41 okay
	CP	Um hah
	MP	And this dated the 8 <sup>th</sup> of January 03, this is the command 10 summary we've been talking about isn't it
	CP	Um hah, yeah go on
	MP	Is that the command 10
	CP	Yeah
	MP	Yeah okay, now and it's attached to this little piece of paper here
	CP	Yeah
	MP	Which is called a
	CP	Positive revaluation
	MP	That's right which is called a
	MP/CP	P4833
	CP	Yeah
	MP	And as you can see it's datestamped the 8 <sup>th</sup> of January 03
	CP	Yeah
	MP	And there's your office code in there, there's week 41
	CP	That's right yeah
	MP	And that's the revaluation figure we've just talked about
	CP	Okay yeah
	MP	That you send up the road
	CP	Um hah
	MP	And if there's any commission you send that up the road as well
	CP	That's correct yeah
	MP	Good, now do these get sent away up the road
	CP	Yes
MP	And do you produce two at the office, two copies of this lot the command	
MP	10	



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Well that one's come out the office
	MP	Hah
	CP	I presume that one's out from the office and the other one goes to Chesterfield
	MP	Right so in your stores there should be copies of these command 10's and this summary form should there
	CP	There should be yes
	MP	Okay right, let's
	CP	I mean
	MP	Have a look at the command 10 right
	CP	Yeah
	MP	A little way down here it says cash held
	CP	Yeah
	MP	£107,005.30 yeah
	CP	Yep, Um hah
	MP	So that's saying that the total monetary value in sterling of currency held in the office
	CP	No in the Bureau office
	MP	In the Bureau
	CP	Cause there's separate till for the Bureau
	MP	Yeah, yeah that's what I mean
	CP	Yeah
	MP	In the Bureau till
	CP	In the Bureau till
	MP	I'm not talking about all the other cash which is on the counters and in your safe
	CP	Well yeah but in the safe I also have foreign currency as well
	MP	You have foreign currency in the safe
	CP	Yeah
	MP	That's the AM stock is it
	CP	AM stock and put some in the side there or bulk stuff



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Okay right, so that's the value, cash, cash
	CP	Yep
	MP	Cash held, £107,005.30
	CP	Yeah
	MP	And below that you see the revaluation 737.79 which is what you reported to Chesterfield yeah
	CP	Yeah okay
	MP	That's the figure you put onto your cash account isn't it this £107,005.30 yeah
33:13	CP	That goes in the Bureau and there's also one in the foreign currency as well
	MP	No
	CP	There's, that's, that's the figure in the Horizon on the Bureau till
	MP	Yes
	CP	And there's one on the AM till as well
	MP	Right, this £107,000 is that the figure you feed into Horizon so that it appears on the cash account
	CP	Yeah but you've got that one on Horizon on the Bureau and I've had some foreign currency in the AM stock as well, so your cash held would be that plus that
	MP	You know where I'm going with this don't you
	CP	No I don't
	MP	Okay, so shouldn't that figure 107,000 relate to all of the foreign currency you hold in the office whether it's in the Bureau till or in your safe
	CP	No just the, just the Bureau till that's all
	MP	Why's that
	CP	Because that's what's in the Bureau till, anything I pre count is in the AM stock
	MP	Is it
	CP	Yes



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Oh right, why do you do that
	CP	Because it's already pre counted so case <span style="border: 1px dashed black; padding: 0 5px;">GRO</span> comes in that's already pre counter, there you go
	MP	So how do you, how do you account for that in your cash account, do you include that as just normal, normal sterling
	CP	No should be in as foreign currency
	MP	But that's what I'm saying if it's in Foreign currency, on the cash account that's the figures you have to declare isn't it
	CP	No, that weekly summary sheet there is for the Bureau till
	MP	Yes, yes I understand that
	CP	Yeah
	MP	Yeah but that's also the figure, if I show you a cash account
	CP	Yep
	MP	I'll show you the cash account relating to that week, week 41, this is it, this is exhibit sorry, MP/19
	CP	Yep
	MP	There we are cash account week 41 yeah
	CP	Okay
	MP	Week ending 8 <sup>th</sup> of the first 2003
	CP	Um hah
	MP	If we have a look at table number 5 which is the cash, stock etc. in hand
	CP	Um yeah
	MP	At line 50 we, it shows £106,321.42
	CP	Cash
	MP	As cash
	CP	Um hah
	MP	And the one we're interested in line 52
	CP	Is 389
	MP	Is £389,005.30
	CP	Which is
	MP	Hang on, point 30 which is foreign currency sterling equivalent yeah



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Um hah
	MP	So, what, how have you got that figure, 389
	CP	Cause of that plus the stuff the stock I had in AM
	MP	In your AM
	CP	Yes
	MP	Right
	CP	And that's what <span style="border: 1px dashed black; padding: 0 2px;">GRO</span> had
	MP	That's what he had
	CP	The week after
	MP	So he would have had (indistinguishable) 200 and what is it 107, er 282, 282,000
	CP	282,000 yeah
	MP	Would it that's what he had
	CP	He would have roughly about 282
	MP	Because that's strange because that 282,000 right, when the auditor's went in on the 14 <sup>th</sup>
	CP	Um hah
	MP	Of January
	CP	Yeah
	MP	After you had been arrested, they started their audit didn't they
	CP	Um hah
	MP	Right and when of the gentlemen from the audit was assigned to balance AM stock
	CP	Yeah okay
	MP	So he starts balancing AM stock, he pulls out a printout right, he pulls out this printout here which is his exhibit KO/01
	CP	Yeah
	MP	Which is a balance snap shot at 08:19 14.01.2003
	CP	Yeah okay
	MP	And on it, on this, this is the AM stock yeah
	CP	Um hah



Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	On it it shows foreign currency sterling equivalent "282,000.00
	CP	Yeah
	MP	Which is exactly what we're talking about isn't it
	CP	Yeah
	MP	So in your safe there should have been £282,000.00 worth of foreign currency
	CP	Well no because Mr <b>GRO</b> would have had it wouldn't he
	MP	When, when did he have that
	CP	Well whenever the, he had, he had the cheque for it 278
	MP	No when did he have that because on the 13 <sup>th</sup> the day before he presented four cheques and 360,000
	CP	He might have it the week before like I told you
	MP	But on the week before is the 7 <sup>th</sup> and we've got those two cheques because they've been stopped as well
	CP	Yeah, what are you trying to say
	MP	Well where was that money
	CP	Well Mr <b>GRO</b> has had it cause he gave me the cheque and I gave him the, put that cheque for the money to go
	MP	Okay, so you're safe didn't have this £282,000.00 in it, right so why have you then declared £389,005.30 on your cash account because clearly you gave it away last week to Mr <b>GRO</b>
	CP	..... well I've got a cheque there for 278,000 to cover that
	MP	But you sold him more euros on the back of that so you can't cover it on that as well can you, you can't have it both ways Carl
	CP	No but I've got a cheque there for 278,000 which he gave me for the euros which came out that till
	MP	Right, have you been inflating your cash accounts Mr Page
	CP	No
	MP	Are you sure
	CP	Yes



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Alright, lets move on then Carl because what I want to show you now is schedule MP/6 okay, what I've done I've gone through all of the till receipts okay
	CP	Um hah
	MP	And I've gone through them and I've found all of the declared values for the command 10's yeah
	CP	Yeah
	MP	Which is the figure which should be reported onto the cash accounts
	CP	Yeah
	MP	I've then looked at what you've declared on the cash accounts yeah
	CP	Yeah
	MP	And then we come up with if there's any discrepancies yeah
	CP	Okay
	MP	This is schedule MP/6 right, starting backwards Carl, 8 <sup>th</sup> of the first 03 which is week 41
	CP	Yeah
	MP	Alright, the one we've just talked about
	CP	Um hah
	MP	There's your cash on hand figure that you've declared 106,000, there's the figures you declared as 389,005.30 as foreign currency on hand
	CP	Um
39:20	MP	Right and that's the actual value on the command 10 which should have been used
	CP	Yeah but I've got stuff in stock
	MP	There's the difference £282,000
	CP	Yeah
	MP	Right, if you have a look and I've seen you scan it already, if you have a look at every
	CP	(indistinguishable) scan
	MP	Every single week previously Carl
	CP	Yeah



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	You're quoting two different figures Carl
	CP	One on the Bureau
	MP	The week before
	CP	And one in the AM stock
	MP	Well you can't do can you, how can you because it either has to be included as foreign currency or cash
	CP	Well it is, that is including the foreign currency, I mean if, did you have a till receipt of <span style="border: 1px dashed black; padding: 0 5px;">GRO</span> for that 278,000
	MP	I haven't seen one, you couldn't tell me when it was could you, it's not on my schedule, I don't know whether it existed or not Carl
	CP	Well what do you mean by that
	MP	Well I don't know whether you did give him euros on that cheque or not, it's only what you're saying, I haven't found any evidence of it, is that what you're saying
40:08	CP	Yeah
	MP	Because he seems to suggest that he only gave you those cheques for the bounced cheques, he didn't tell me about any euros he's had, but that's a different point Carl, can you explain why you're declaring different figures every week, if you go back
	CP	Yeah
	MP	Right, week 40
	CP	So you're saying, hold on
	MP	You declare 299,157.71 that was your foreign currency on hand
	CP	Yeah
	MP	And in fact the Forde moneychanger, the command 10 actually shows 19,157.71 and that's a inflation of £280,000
	CP	Yeah cause the money's in the AM stock
	MP	Well how can it be
	CP	Are you, hold, hold on a minute you're telling me that I've got 280 odd thousand pound
	MP	I don't know what you've done with 280 odd thousand pounds Carl, it



Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		can't clearly be in the AM stock Carl because if it's in the AM stock you're either, you're either going to declare it as cash or you're going to declare it as foreign currency
	CP	Yeah, I declare it as foreign currency, if you look through all the
	MP	Well if you've declared it as foreign currency why is it not, well it is in this figure
	CP	It is there
	MP	Right but it's not in your command figure, your command 10 figure is it
	CP	No
	MP	Because that's, the command 10 figure is what feeds that that figure
	CP	But I just put it in bulk in AM so it's easy enough for me to count so I know how much he's going to get
	MP	Okay
	CP	I mean it's, it's just a simple
	MP	Well the way it looks Carl is that you've been, you've been cooking the books really haven't you Carl, right because let's go back
	CP	Well no, excuse me but Mr. <span style="border: 1px dashed black; padding: 0 2px;">GRO</span> is saying that he's had this foreign money of me right
	MP	No he's not, which money,
	CP	He has
	MP	which money
	CP	He's had 278,000
	MP	Well that's not what he tells us now
	CP	.....
	MP	If you go back to erm ,if you go back to when the auditors came in
	CP	Yeah
	MP	Which is this week there
	CP	Yep
	MP	26 <sup>th</sup> of June 02 okay your cash figure you were declaring on hand shoed a figure of £211,286.54
	CP	Um hah



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	And you were showing a foreign currency figure on hand of £85,179.00
	CP	Um hah
	MP	If you look prior to that you know going up the, going backwards you can see the currency on hand figures are quite low aren't they
	CP	Yeah
	MP	And which equate to command 10 figures
	CP	That's right yeah
	MP	Right, but if you look at your cash on hand declared, they're very high figures
	CP	Yeah
	MP	I mean here we are look, week 6 365,000
	CP	But as you consume, but you can see Mr. <b>GRO</b> the amount of euros he's having of me per week, I would need to keep that much in stock
	MP	Why do you need to keep cash in hand for him when he pays you by cheque and you're ordering euros and giving him euros, why would you have sterling cash, that cash on hand figure is not anything to do with foreign currency
	CP	No that there, I mean I had that in stock and I was told to reduce it dramatically and I did do
	MP	Right, well you didn't actually because this little highlighted figure here, you, you were contacted by the ONCH people weren't you, the Matrix team many times
	CP	Yeah
	MP	Saying Carl you've got, you're holding too much cash
	CP	Yeah, yeah okay
	MP	Please return it
	CP	So I did
	MP	And they even rang you up didn't they and they said Carl please return it we're making provisions for a vehicle to come and collect it on the Thursday and



Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	No they came on, no they came on the Friday and they came to pick up on the Friday and I wasn't there
	MP	Right
	CP	The reason why I wasn't there was cause my <span style="border: 1px dashed black; padding: 2px;">GRO</span>
	MP	Okay
	CP	And the area manager was informed
	MP	Fine, okay and as result of which, the, Stephen Cartwright and RLM covering for the
	CP	He came out and (indistinguishable) 160K
	MP	And REM'd out 160K didn't he
	CP	Yeah
	MP	However, if you have a look Carl, shortly after that these inflations start on the Forde moneychanger and the foreign currency
	CP	Yeah
	MP	And the cash values that you hold go done
	CP	Yeah
	MP	You see I think what you've been doing Carl and those figures demonstrate it, is that you've been inflating your cash for quite some time, I'd say more than a year probably two years or so, I don't know what you've done with the money, maybe you've jointly, joined up with <span style="border: 1px dashed black; padding: 2px;">GRO</span>
	CP	(laughing)
	MP	But because you were hassled by the ONCH people about the high value of Cash you had on hand
	CP	Yeah
	MP	And because they came and physically removed 160K from your safe
	CP	Yeah
	MP	Right, you had to find another way of hiding the shortage
	CP	But I've been audited twice since then haven't I
	MP	You have and there was a problem on (Buzzer sounds) the 26 <sup>th</sup> wasn't there, because that's, there was a problem with the Bureau on the 26 <sup>th</sup>



## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	That wasn't down to me, when I got called in again by Mr Jim Coney, they showed me, they phoned me and said there's a surplus of 32,000
	MP	Yeah
	CP	Well if you look at the cash account it shows a surplus doesn't it
	MP	It does on that week, but the difference is they haven't look at this, they have looked at the difference in what you've been declaring on the Forde moneychanger and what's actually on the bottom copy receipts, for them to do that they would have to take the till roles away Carl, they clearly didn't because I've got them
	CP	Yeah
	MP	And I got them on the 13 <sup>th</sup> , so they wouldn't know would they, how would they know
	CP	Well I wouldn't know, I'm not an auditor am I
	MP	No
	CP	But you're turn round and telling me now I'm cooking the books for what £282,000, he's had the money of me right
	MP	When, when did he have, this tapes about to finish Carl
	CP	Okay
	MP	I think we better sign up the form, tape seal 058040, just on the top there please Carl, Mr Farrington
46:15	MP	Right the time know then being 18:48 hours I'm suspending this interview.

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