

# Royal Mail Group

Documentary Production  
(backing sheet)

Procurator Fiscal's Reference:  
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Case of:

GRO

Court Production Number:

Description of Document:  
Production Transcript of Taped  
Interview 1 GRO  
20/09/11

Business/Department:  
Post Office Ltd Security Team

Address:  
Security Section, The Guildhall, 57  
Queen Street, Glasgow, G1 3AT

Telephone:

GRO

## ROYAL MAIL - CONFIDENTIAL

### Record of Tape Recorded Interview

Person Interviewed

**GRO**

Production No:  
Number of pages: 22

Place of Interview

**GRO**

**GRO**

Signature of interviewing  
officer producing summary

Date of Interview 20.9.11

Time commenced 11.49

Time concluded 12.34

Duration of interview 45 mins

Tape reference no 070879

Interviewing Officer(s) ROBERT DAILY (RD)

MICHAEL STANWAY (MS)

Other persons present

Tape counter times	Person speaking	Text
0.08	RD	<p>This interview is being tape recorded, my name is Robert Daily my colleague is Michael Stanway, We are Officers of Post Office Limited employed to investigate possible criminal offences. Also present is <span style="border: 1px dashed black; padding: 2px;">GRO</span> the date is the 20<sup>th</sup> September 2011, the time is 11.49. The interview is being conducted in a holiday cottage at <span style="border: 1px dashed black; padding: 2px;">GRO</span> Ali I want to ask you some questions about £22,889.82 audit shortage in <span style="border: 1px dashed black; padding: 2px;">GRO</span> Post Office. At the end of the interview I will give you a notice explaining what will happen to the tapes, have you any objection to the interview being tape recorded?</p>
	<span style="border: 1px dashed black; padding: 2px;">GRO</span>	No not at all.
	RD	Right for voice verification purpose my name is Robert Daily.
	MS	My name's Michael Stanway.
1.11	RD	Could you just state your name?
	<span style="border: 1px dashed black; padding: 2px;">GRO</span>	<b>GRO</b>
	RD	Your date of birth?
	<span style="border: 1px dashed black; padding: 2px;">GRO</span>	<b>GRO</b>
	RD	And your place of birth?
	<span style="border: 1px dashed black; padding: 2px;">GRO</span>	<b>GRO</b>
	RD	Whereabouts in <span style="border: 1px dashed black; padding: 2px;">GRO</span> is that?
1.22	<span style="border: 1px dashed black; padding: 2px;">GRO</span>	<b>GRO</b>



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**Record of Tape Recorded Interview (continued)**

Tape counter times	Person speaking	Text
3.20	<p>GRO RD GRO RD GRO RD GRO RD GRO RD GRO RD MS GRO RD</p>	<p>You'll be reminded that you're not under arrest and you're free to leave if you wish. Ok. Ok. So I sign that. If you just sign that please. The time is 11.52 And 20.09. Yeah. Ok. Ok. As I said you're not, you're free to leave if you wish. If you remain you have the right to attend to have a solicitor informed that you voluntarily attended this interview. Do you wish a solicitor advised of your attendance? No. If you just like to put, sign there please. 11? 53 now. Okay. If you know a solicitor that can...</p>
4.13	<p>MS RD MS RD GRO MS RD GRO RD</p>	<p>Can I just interfere, interfere, sorry. That's if you actually wanted to speak to a solicitor. Sorry. Can I just can confirm that you don't want to? Do you wish to speak to a solicitor? Oh right, no I don't need to. Okay. No well if you can just put a line through that please and initial it at the side here. So you want me to square that out?</p>
4.26	<p>RD</p>	<p>Just put a line right through there, yeah. And I'll go through the rest of the form before we continue. Right if you know a solicitor that can be contacted, sorry you've a right to a private consultation with a solicitor before being questioned by investigators or at any time during the questioning. If you know a solicitor that can be contacted on your behalf or alternatively a solicitor can be contacted for you, I can provide you with assistance in contacting a solicitor if you wish and the interview can be delayed while legal advice is obtained. Free and independent</p>

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**Record of Tape Recorded Interview (continued)**

Tape counter times	Person speaking	Text
5.29	<p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p>	<p>legal advice may be available to you through the Public Defence Solicitors Office or the Duty Solicitor Scheme. Your right as to a private personal consultation with the solicitor which can be in person or by telephone. In the first instance you'll be provided the opportunity to speak with the solicitor by telephone to talk to instruct them and seek advice. It's then your decision if you need a further private consultation with your solicitor. Now do you wish to speak to a solicitor or do you not want to speak with a solicitor at this time?</p> <p>I do not need to speak to a solicitor.</p> <p>Okay sorry it's just in there if you sign it please and it's 11.54. If you do not want to speak with a solicitor at this time, you can change your mind at any time during the interview, do you understand?</p> <p>Yes.</p> <p>Okay.</p> <p>Sign it again.</p> <p>Sign there please.</p> <p>11?</p> <p>11.54 still.</p> <p>Okay.</p> <p>Right [GRO] has completed for side B of form GS001 Scotland. You'd already completed side A earlier on when we first came in and cautioned you. Right now we did ask you if you wished a friend to be present earlier on and you did fill in the form at 09.49, you were happy not to have a friend present.</p> <p>Yes.</p> <p>Is that still the case?</p> <p>Yes.</p> <p>Yeah, if you do wish, decide at anytime you want to have a friend present, we'll stop the interview and a friend will come here will attend for you. So that's fine we'll just move onto this.</p>
6.48	<p>[GRO] RD</p>	<p>Oh sorry. (laughs)</p> <p>If I can just cover the events what's happened, from our point of view. We did arrive here, we introduced ourselves and explained the nature of the enquiry and cautioned you and we asked you if you could consent to a search of your premises. You were able to give us documentation, financial documentation, including bank accounts, bills etc. which we've spent the time going through from</p>

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## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
7.29	<p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>MS</p> <p>GRO</p>	<p>that point in time, and putting it into order. I did take a note of the fact that you had been cautioned, you did consent to the search and you signed that at 10.03, can you just confirm that's what you signed.</p> <p>Yes I did.</p> <p>On the notebook, thank you. Right ok. An audit was conducted on the 16<sup>th</sup> September at your office and auditors that actually attended was Doug Heed and John Fraser, do you recall that?</p> <p>Yeah.</p> <p>They identified a difference in cash figures of £23,088.54p. But there was Christmas stamps that had to be taken into consideration, that was £198.72 so that was a credit leaving a total shortage of £22,889.82p. Can you tell me why the Office is that amount of money short?</p> <p>It happened during a long period and it's been used to pay bills at the shop, that's the short way to say it.</p> <p>What kinds of bills have been used to pay?</p> <p>Erm...all kind of bills. Erm I've no idea, I don't know.</p> <p>How did you come to be in that position where you had to start using Post Office money?</p> <p>I explained to, I've forgotten his name.</p> <p>Mike.</p> <p>Mike.</p> <p>Earlier on, the first thing that happened was that I, I usually banked, if I had too much pound coins I went to my bank in Campbeltown and changed them for £10 notes for the ATM machine, which I could always do change without costs and then at one point they said we can't do it anymore it needs to go through your account and then I said fine I'll just put them in my account and then I'll take it back. But we got chatting and I forgot to take the £2,000 back and because you can't withdraw money here on the island, I had to wait 'til the next time I could go down to Campbeltown to take it out and then direct debits had gone off and I couldn't repay it, that was the first, that was the missing £2,000 of the £2 coins, that was a mistake I made.</p>
10.05	<p>RD</p> <p>GRO</p>	<p>So you banked £2,000 worth of pound coins?</p> <p>Yeah I wanted to change them for £10 notes for the ATM machine. I can't I really can't remember when that was.</p>

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## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
10.09	RD GRO RD GRO RD GRO RD GRO RD GRO RD GRO RD GRO RD GRO RD GRO RD GRO	Do you know It was, it must have been somewhere in the summer last year because we didn't have enough tenners. You think that's happened during the summer of 2010? Yeah it must have been. And you deposited £2,000 in and you forgot to withdraw the 2,000 because you got talking to the clerk? Yeah and I did other things in-between and I went back home and I thought oh my God I never got the £10 notes back, that was me. So how did, you said that you had direct debits coming off is that correct, out of your bank account? Direct debits come off every Tuesday. They come off every Tuesday? Through our suppliers yeah. Right so how would that affect you having to take money out of the Post Office. If you'd put £2,000 into your bank account, would that not cover the direct debits? Well I usually bank every morning, well no I do that now. Before I went to Campbeltown with cash money. Once a week I went to Campbeltown because there was no way of banking through the Post Office at that time. So I had to go every week down to Campbeltown and post the bank, the cash money from the shop. Ah ha. And I think there was at one point because I can see now that it was too entwined but I put my cash money from the shop in the safe as well from the Post Office because I thought that would be, because sometimes we had £8-9,000 and I didn't want to have it in the house, so I left it in the safe and I think at one point I took too money, I took too much money from the safe into my bank account. Right.
12.00	RD GRO	Which I thought it was Post Office money but I thought it was shop money but that must have been another 1,000 or 2,000 probably, but I can't, I really can't remember when it was, it must have been last year but I, you know weeks and time and years I don't know.

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### Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
12.16	RD	Right so you've been banking money in Campbeltown and then you were starting to bank money through the Post Office but your shop money.
	GRO	Well I complained to the bank saying that you know can I not 'cos I asked at the Post Office can I bank through Lloyds straight into my business account and they said I couldn't because the Post Office only takes personal accounts. So I opened in Campbeltown, I opened a personal account with my bank, so I could deposit cash money through the Post Office in my personal account and then transfer it to the business account.
	RD	Right.
	GRO	But I couldn't do that the first year.
	RD	Okay so you were having to go to Campbeltown.
	GRO	With cash money and I have an insurance for travelling with money.
	RD	I'm just trying to get my head round how this started because you were taking the money to Campbeltown and you're putting it into your bank yeah?
	GRO	Yeah.
	RD	I presume that the money you was putting into your bank account, was that sufficient to cover your direct debits?
	GRO	The shop money you mean?
	RD	Shop money.
	GRO	Yeah.
	RD	And that covered all your direct debits at that point in time?"
	GRO	At that point it should have covered all the.
	RD	Covered all. So even the fact that when you didn't take the £2,000 in notes out?
	GRO	No that was, I had to go back to Campbeltown, I could only go back one week later and then I can't remember what it was but there was taken out, there was money going out of my account so I couldn't take back the £2,000.
	RD	Right so.
	GRO	I can't remember what it was you know.
	RD	So to fill up your ATM you had to use £2,000 worth of Post Office money is that correct?
	GRO	Well it's always Post Office money from the ATM machine isn't there.
	RD	Is that Post Office self-fill and they send you money for ATM?"
	GRO	Yeah.
14.17	RD	Right. Let's just cover a wee bit of background quickly. You started on the 3 <sup>rd</sup>



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### Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
16.23	RD	April, May 2010?
	GRO	I think so yeah.
	RD	Is that when you started having first problems?
	GRO	Yeah when I made the mistakes I thought well I won't, you know I can't let her doing that cash declarations if I'm not sorted so.
	RD	Right.
	GRO	So I said I will do it.
	RD	Ok when it came to the Branch Trading Statement how often, I mean you've got to do a 4 or 5 week balance yeah.
	GRO	Ah um.
	RD	Depending on what period of the month it is or period it is. Did you balance every week?
	GRO	Every week yeah.
	RD	Every week and who did your weekly balance?
	GRO	Me.
	RD	And what about the Branch Trading Statement, who dealt with the Branch Trading Statements?
	GRO	Me.
	RD	You dealt with it.
	GRO	Yeah.
	RD	Did you, what, tell me how you do a Branch Trading Statement, how you prepare for that with the figures?
	GRO	I just go through the weekly, up to the daily cashing up and then I go to the weekly thing to what's it called, stock balancing. Print out everything and then I go to is it the Office to get your trading, I can't remember, in front of it.
	RD	Okay you press the appropriate buttons on the screen?
	GRO	Ah ha.
	RD	Who counts the stamps and the stock?
	GRO	Me.
	RD	And who counts the cash for it?
	GRO	Me.
	RD	Did GRO ever help you with that?
	GRO	No.
17.45	RD	Did she ever help you with it in the past?

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### Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
17.49	[GRO]	She did in the past yeah.
	RD	But again we're saying here since last April, May 2010, she hasn't been helping you?
	[GRO]	No.
	RD	Right ok. Who has access to the Post Office?
	[GRO]	Just me and [GRO] and my husband has a key but he never goes in there.
	RD	So who holds the key for it then?
	[GRO]	Me and [GRO] have a key and my husband has a key.
	RD	Right is the door kept locked during the day?
	[GRO]	Yes.
	RD	It's kept locked during the day. Do you ever leave it open, was it ever left open?
	[GRO]	It was left open yeah.
	RD	It was. So who else works in the shop?
	[GRO]	At that time it was just me and [GRO]
	RD	Ok what about the Postwoman?
	[GRO]	Erm she only goes into the Post Office to drop some letters which should be returned to a different island or whatever.
	RD	What's her name, the Postwoman's name?
	[GRO]	[GRO]
	RD	How do you spell the [GRO]?
	[GRO]	[GRO]
	RD	[GRO] When you say she goes into the Post Office, does she into the secure area or does she go into?
[GRO]	No she just opens the door and puts the letters on the desk, that's as far as she gets. Or she puts it in front of it, through the window, if it's locked.	
RD	Right let's go to the, back to the audit then.	
MS	I'll (indistinct) if you want you go through the, you need to talk about sort of doing the weekly balance and the monthly balance.	
RD	You want to, you carry on.	
MS	Just with regards to getting the figures to put them in things or are you covering that later?	
RD	No, if you want to ask a question about that, do you want to cover that..	
20.05	MS	Robert mentioned before around doing that weekly balance whereby you put your, you print off the reports and things like that.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
20.14	<p>[GRO] MS</p> <p>[GRO] MS</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p> <p>[GRO] RD</p>	<p>Ah ha.</p> <p>He sort of asked you who checked the cash and who checked the stock and you said that was you. I'm perhaps jumping the gun a little but with regards to the cash, how did you get to the figures that you put into the machine?</p> <p>Into the computer do you mean?</p> <p>Yeah, yeah.</p> <p>Cos I used the daily cash, what it's called daily sheet. I add up all the money, yeah that one.</p> <p>Yeah okay for the benefit of the tape I'm showing a manual, a manual cash sheet, it's got all the denominations £50 notes down to 1 pence pieces and an ATM column and you've got safe cash total. There's no date on it. Is this the date here 9<sup>th</sup> of the 9<sup>th</sup>, is that what's that one's for?</p> <p>That's the date when I put money back into it.</p> <p>Into the Post Office?</p> <p>Yeah.</p> <p>Okay we'll cover that part. How do you know what dates these relate to?</p> <p>I just use one every week.</p> <p>When does it start, what date does it start?</p> <p>When it's on the bottom I'll take a new sheet.</p> <p>Right so do we know?</p> <p>This was from last week</p> <p>That's last week.</p> <p>So this must have been, hold on, cos I didn't do one on Thursday, so this is the Wednesday, this must have been the last one.</p> <p>That would be Wednesday the 14<sup>th</sup>?</p> <p>Yeah.</p> <p>Right, then we've got here, just to go through this. On Wednesday 14<sup>th</sup> you've got £50 notes, £400; £20 notes, 8,980; £10 notes, 13,440; £5 notes, 740; £2 notes, £2 coins, 1,042; the £1 coins you've 2,037 and 1,980, do you know why that is?</p>
22.18	<p>[GRO]</p>	<p>This was, that was the amount that was supposed to be in the safe the 2,020 and this was the 2,037 but I counted it, there was. On a Wednesday or on a Tuesday, the Trust Office banks the pound coins from the gardens and I counted something wrong because I was all these bags of coins were in the drawer and I</p>

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### Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
22.51	RD	counted something wrong but I can't exactly remember what it was and I think I counted it twice or something.
	GRO	Ok the 50 pences is 203, 20 pences £221.40p, 10 pence is £35.80, is that?
	RD	It's 130.
	GRO	It's £35.80, 5 pences £130.10, the 2 pences £41.80.
	RD	No £4.18.
	GRO	Sorry £4.18 and the 1 pence's £5.51. I've got.
	MS	It's supposed to be all there.
	GRO	Is this the actual cash that you've counted?
	MS	Yeah.
	GRO	So all that cash is correct yeah?
	RD	Yeah well should be.
	GRO	Now that cash declaration is, we've got a cash declaration here GRO the user, who's user ID is that?
	RD	That's mine.
	GRO	And it's, that was done at 16.19 on the 14 <sup>th</sup> September 2011 and it's for the GRO
	RD	GRO Now these figures all, can you just confirm those figures are the same that's on there?
	GRO	740 1042.
	RD	There's a difference in the pound coins.
	GRO	Yeah because I probably was up or down £1 or something so I'd go back to the.
	RD	That's 2037 and we've got 2038 on the cash declaration.
	GRO	Yeah 22142, yeah that must be that one, so that's the 14 <sup>th</sup> .
	RD	That's the 14 <sup>th</sup> and the total figure for that can you just read out that total figure?
GRO	£27,239.99p.	
RD	And was that your branch trading that last week or is that just a weekly balance you were doing?	
GRO	That was, if it was the 14 <sup>th</sup> I don't know, it must have been. No that must have been the Wednesday one yeah.	
RD	Was that a branch trading period end?	
GRO	Yeah, no.	
RD	No.	
GRO	Yeah to go to the next per... erm.	
24.50	RD	Into period 4?

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## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
24.52	GRO	No, this, the coming week is the next month, so this was just a weekly.
	RD	It's a weekly balance okay.
	GRO	A week balance yeah.
	RD	Now that £27,239.99p, was that how much money was actually in the office?
	GRO	No.
	RD	No. Do you know how much money was in the office?
	GRO	Erm, this sheet without the 1600, the 2720, the 7200 and the 9,000, that's when I added up.
	RD	So you added on 7,200?
	GRO	I'm not sure about this 400 because I might have changed that for 20's with someone I'm not sure about that.
	RD	That's your £50 notes?
	GRO	Yeah.
	RD	So on the £20 notes it's 7,200, and the £10 notes, 10,000 you added on, anything else you added on?
	GRO	No the 7200 for the £20 notes plus 1600, no sorry I paid money back so it was 1,080. So 7200 plus 1,080 plus what was in the drawer was 700 came to 8980.
	RD	Right so 7,200.
	GRO	Plus 1080.
	RD	1080.
	GRO	That was not actually there.
	RD	Right got you. Er excuse me. (Door opens)
	GRO	Hello.
	RK	(Indistinct)
	GRO	Yeah.
	RK	Yeah.
	GRO	Probably how long, half an hour, 45 minutes?
	RD	45 minutes possibly.
	GRO	Right.
	RK	Okay thank you.
RD	Ok sorry just for the benefit of the tape can you tell me who that was?	
GRO	That was my husband.	
RD	That was your husband at quarter past 12.	
26.33	GRO	Yeah.

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**Record of Tape Recorded Interview (continued)**

Tape counter times	Person speaking	Text
26.34	RD	Okay.
	GRO	So with the £10 note that 9,000 plus 2720 was not actually there.
	MS	So that's 11,720 in total.
	RD	Have you got that right 7000, no 7,220 wasn't there yeah.
	MS	Okay yeah.
	RD	Plus 1,080 wasn't there, that's the figure at the top, 9000 plus 272, 2,720.
	MS	So that's £20,000.
	RD	That comes to £20,000.
	MS	Can I just ask you to uncover the microphone sorry.
	GRO	Sorry that £1,000 from the £2 coins wasn't there either.
	RD	£1,000 in £2 coins.
	GRO	There was just 42 bags of £2 coins.
	RD	So that's £21,000.
	GRO	And there was, I don't think the £1 coins were there, I can't remember how much it was, what was there.
	RD	I can just quickly check that. Just want to take a note of this £20 notes, 7,200 and 1,080 got added on. £10 notes, 9,000 and 2720. £2 coins 2,000 and £1 coins you don't think they were all there. If we just give me two seconds I will.
	GRO	No the £2 coins was £1,000.
	RD	£1,000 sorry.
	GRO	£1,000 yeah and the £1,000 must have been like, I don't know, I don't know how much I had actually in there, there was missing from those as well.
	RD	If we just have a look at the cash sheet, it's from the audit, it's a tier 2 audit cash sheet from [GRO] completed on 16 <sup>th</sup> of 9 2011 stock unit AA, you only have one stock unit in the office is that correct?
	GRO	What do you mean one?
	RD	What you serve out of is a stock unit?
GRO	Oh there's only one yeah, yeah sorry.	
RD	And what they have here is your £20 notes is £680, you've got £700 so there's a difference of £20 but then you were serving some customers on the Thursday is that correct?	
GRO	Yeah.	
29..04	MS	Just a thought, with regards to this, the auditors came on the 15 <sup>th</sup> and noticed the discrepancy didn't they and the full audit.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
29.13	GRO	They came in the afternoon.
	MS	It was performed on the 16 <sup>th</sup> .
	GRO	Yeah.
	MS	So just to clarify was the office open on the 15 <sup>th</sup> or was it closed?
	GRO	No it was open.
	MS	It was open.
	RD	It was open till.
	GRO	So everything what happened in the morning until, I think they came at 4 o clock or something. There was, the Post Office was just open, people taking pensions and
	MS	Right.
	RD	Yeah,
	GRO	Maybe putting money in, so and it wasn't closed that day.
	RD	Just to clarify what Mike said the auditor did turn up on the 15 <sup>th</sup> and they took a balance snapshot I believe and they noticed there wasn't as much money in the office what they said in the snapshot compared to what was in the safe. Can you tell me what happened then?
	GRO	I took them upstairs and explained that I had just been stupid and I had, well I don't know whether I can use that word but.
	RD	You can use any word you wish?
	GRO	That I just fucked it up.
	RD	Right.
	GRO	That I was aware of it and that was it.
	RD	Right and did they?
	GRO	So he said we have to come back tomorrow.
	RD	And did they lock everything in the safe, cash stock and take the keys away?
GRO	Yes and they asked me if I had a spare key and I said I don't think I have but I found one upstairs and I gave it to them the next day they came in.	
RD	That's fine and did you access that safe at any time between the audit being away until he came back on Friday?	
GRO	No.	
30.38	RD	Ok if we just go back to these figures then. You said you weren't sure about the £1 coins you said that the £2 coins 1,040 and on the audit sheet there's £40 there?"

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## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
30.51	<p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>MS</p> <p>GRO</p> <p>MS</p> <p>GRO</p> <p>MS</p> <p>GRO</p> <p>RD</p> <p>MS</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>MS</p> <p>GRO</p> <p>MS</p>	<p>Yeah that's that 40 so there was a 1,000.</p> <p>And the £1 coins.</p> <p>That was part of what I told before that I changed the £2 coins for tenners.</p> <p>Right and the £1 coins they've got 496 and you'd 2,020 and you said you thought there was a discrepancy, you'd inflated the £1 coins as well?</p> <p>Yeah but I can't remember.</p> <p>How much it was for.</p> <p>No.</p> <p>Ok so we know how you've disguised the shortage and what you've added it on to. We just need to look at and find out how you came to be this amount of money short.</p> <p>Can I just add one thing. What made you put the figures in those particular places, you know cos you seem to have them in varied places where you've inflated the figures to make it balance?</p> <p>The £1 coins was just because that was happening as I'd said before with I'm trying to change for the £10 notes. I'm only did it with the £20 notes and £10 notes, sorry I'm doing it again.</p> <p>That's okay.</p> <p>And the £10 notes, cos every time I tried to pay back, I paid back with like £20 notes or £10 notes.</p> <p>So when you're saying pay back that's where you're trying to pay the money back that you've used?</p> <p>Yes. You can see that on this one every time. This was, I added it on.</p> <p>Right.</p> <p>Right so that's.</p> <p>So that came back into the Post Office and came back off what I owed.</p> <p>On the 9<sup>th</sup> of the 9<sup>th</sup> you've put £300 and £180 is that correct?</p> <p>Yeah.</p> <p>Can I just say at this stage that did you know it was wrong to be inflating those figures?</p> <p>Well somewhere in the back of my head I knew it was wrong, but I was, my mind was too blurred and too.</p> <p>Okay</p>
32.49	RD	What I will say on the cash sheet that the auditor's done and signed by Doug

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## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
33.01	GRO	Heed and John Fraser the cash counted was actually £3,626.46p yeah.
	RD	Right I didn't check that so (makes noise) that was right
	GRO	Compared to what you declared the day before which was £27,239.99. Now they did ask you to check the figures is that correct?
	RD	They did ask me yeah.
	GRO	But you declined to do that.
	RD	Yeah.
	GRO	Was there any particular reason?
	RD	Well not decline but I said I didn't thought it was necessary for me to do that.
	GRO	Right that was the only reason why?
	RD	Yeah.
	GRO	Yeah that's fine.
	RD	I thought they were two auditors so (laughs).
	GRO	Ok so you trusted their figures?
	RD	I trusted them yeah.
	GRO	Just put that away just now ok.
	RD	It was just that the next day GRO found something more than that was not on the audit as well.
	RD	What was that?"
	GRO	That was a bag of 10p's and some stamps.
	RD	How much was that?"
	GRO	Well it's £5 for a bag of 10p's and it was a couple of first class stamps I think.
	RD	So there's about £5, £6 to?
	GRO	Yeah and I told her to give Doug a phone call to ask what to do with it because technically it should be mine because it was taken off that one.
	RD	It should be.
	GRO	But I said you know you have to clear that with Doug I'm not you know.
	RD	Yeah, it doesn't make a big dent in the £22,000.
	GRO	It doesn't make a big difference but it should not have.
RD	No. So you've got GRO in the office and I know she's got three user ID's, JBR001, JBR002, and JMB001. Is there any reason why she had?	
34.46	GRO	No.

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## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
34.48	RD	And yours is AKL001?
	GRO	Yeah.
	RD	Ok who was PCU001, is that
	GRO	GRO
	RD	That was the man that worked in here when we took over.
	RD	Right does he no longer work here?
	GRO	No because we had a bit of issues with him about missing money so.
	RD	Okay. We know you've inflated your cash to disguise a shortage. I just wanted to find out how, how did that money leave the office. How did it leave the office?
	GRO	How did it leave the office? I think in the beginning it was like I said, I had my takings from the shop, I had it in the safe from the Post Office which of now I think, you know, I should never have done that. But that for me was the safer place to put it and at one point I rushed off to the ferry because I had to take the ferry and I grabbed what I thought was the shop money. But there must have been Post Office money in there as well because when I came back there was a shortage in the Post Office, so I must have done must have taken more than I should have, if I can say that. Erm. Then there's, the second one was the missing £1 coins, well that was the mistake I did. How else, so I changed I changed by bank and cash in Campbeltown, I changed it by opening a bank account so I could do my daily shop takings, bank that through the Post Office. But sometimes my direct, all the direct debits come off on a Tuesday and if I didn't have enough, if I knew I wouldn't have enough I would bank in advance through the Post Office and then trying to put the takings back the next day, which not always came through because then something else came up or whatever.
	RD	Right on the day you took Post Office money with your shop money, did you know what your takings were that day?
	GRO	No I can't remember, I can't even remember what day it was.
	RD	But do you take a note of your daily shop takings for the shop?
	GRO	Yeah I use the same sheet as I use for the Post Office.
	RD	Right if you. When you got to the bank, if you say for example knew you took in £5,000 and you deposit £7,000 would you not have realised then?
37.37	GRO	I would have realised but I just don't have the time. I'm working from 9 till 10 in the evening and I just feel I don't have time for anything. I just grab a bit of each and if there was a difference in the Post Office and I thought well just okay it's

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## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
38.10	RD	<p>fine and I'll sort it out tomorrow but that never comes because every day is the same I don't have. Sometimes I wish I had more hours in the day but there's not and I just, you know I don't have the grab on it all.</p> <p>What I'm saying Ali is, if you'd went with £5,000 it was £7,000 and you'd realise your shop takings were only £5,000, did you not think to bring the £2,000 back and put it back to the Post Office?</p>
	GRO	<p>Well I just took whatever. I didn't count it what I had to bank. I just thought oh that's the money from the shop and I grab it, go on the ferry, go to the bank and do all the rest I needed to do and then come back and that's, my mind is just.</p>
	RD	<p>Can you just, the missing £1 coins what was that again?</p>
	GRO	<p>2,000, £2 coins.</p>
	RD	<p>That was the one when you deposited them but you forgot to take the money back out?</p>
	GRO	<p>Yeah.</p>
	RD	<p>So that left the Post Office 2,000 short?</p>
	GRO	<p>Yeah.</p>
	RD	<p>Because it's Post Office coins you took out?</p>
	GRO	<p>Yeah.</p>
	RD	<p>And that's when you opened up the Lloyds/TSB personal banking</p>
	GRO	<p>Yeah because I didn't want to, you know I didn't want to make those mistakes again, so I thought if I opened a personal account I can bank just whatever my takings are and I don't need to rush off to Campbeltown to deposit the cash.</p>
	RD	<p>Ok so your direct debits come off on the Tuesday and if you're banking every day into your TSB, do you bank every day your shop takings?</p>
	GRO	<p>I try to do every day.</p>
	RD	<p>Right and your direct debits come on a Tuesday. Then why is there not enough if you're banking every day to cover your direct debits for the Tuesday?</p>
39.37	GRO	<p>In the summer time there should be, but in winter time there is not always enough. It's when we do our ordering you pay a fortnight later on. It's a direct debit coming off and I only get informed like on the Saturday before the Tuesday what will come off and sometimes I just know I won't have enough, you can see in the bank statements that we had bouncing direct debits before where we paid for and then I thought well if I bank in advance, because I need to do that before the Thursday because it won't go into your account on the Monday or the</p>

## ROYAL MAIL – CONFIDENTIAL

## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
40.38	RD GRO RD GRO  RD  GRO RD GRO  RD GRO  RD GRO	<p>Tuesday, so it won't be in time. So I thought if I do my takings for the Friday and the Saturday and I bank that already on the Thursday and then put the money back like I did on that sheet. But then something else came up or you know, I didn't manage to pay it back.</p> <p>Is it basically case of, you weren't taking enough to cover the bills?</p> <p>That's what it, yeah.</p> <p>Yeah so you weren't taking enough money in to cover the bills, is that fair to say?</p> <p>Well it's just the fact that, I tried to run. My husband has GRO so he wasn't, I had to do it mostly on my own, so I had to do everything and because he said I can't let you do anything, I'll do in charge for the ordering. A couple of occasions I tried to tell him, look you have to order in less because I can't pay the bills. And he said well I might as well go kill myself, I can't do anything else, if that's not enough we better stop the whole bloody thing and because I didn't want to have any arguments with him, I just said well okay, let's just see where this ends. I don't know.</p> <p>Are you saying that because your husband was GRO he wanted to take part of the ordering because he couldn't do anything else and he was ordering too much stock?</p> <p>Yes.</p> <p>And how long's that been going on for?</p> <p>Well ever since we started probably and I went to the bank to. When we took over, we said to the guy that owned it, can you please take the stock as low as you can cos you know because we have to pay cash for it and that bank are not you know banks these day are not willing to give you anything. So that was fine but at the day we actually took over, instead of £15,000 it was like £33,000 we had to pay for and so that was covering, you know we didn't have any extras left.</p> <p>Just start that bit again, is this when you took over the shop?</p> <p>Yes. Cos we had like £30,000 reserve for stock to take over and we asked the guy to do it like £15,000 so we had working capital of £15,000.</p> <p>Hmm.</p>
42.41	RD GRO	<p>But at the day we came and I still think the stock take was not correct but anyway it happened we had to pay like £33,000, so our working capital was just gone into stock. So ever since that we were struggling and I asked the bank for an overdraft of £10,000 so we could cover, you know the bills coming in and they</p>

## ROYAL MAIL – CONFIDENTIAL

**Record of Tape Recorded Interview (continued)**

Tape counter times	Person speaking	Text
43.10	<p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p>	<p>didn't want to, they didn't want to go more than £5,000. So every time it was just struggling from the first time.</p> <p>Ok how did you pay those bills that were coming in?</p> <p>Some of them I paid in cash and some of them, the rest goes, some of them go through the business account because of the direct debits.</p> <p>Yeah.</p> <p>And other ways it goes, I paid them through my personal account which you can see on the statements.</p> <p>Where you had to pay cash, where did you get the money to pay?</p> <p>I took that from the shop account, what's it called the shop takings.</p> <p>That meant from the shop takings, did you always have enough from the shop takings to cover these bills?</p> <p>No a couple of times I used to pay the rent from Post Office money which I then would pay back the next day.</p> <p>But would you always pay it back the next day?</p> <p>No because something else came up, something else happened.</p> <p>And all the other bills did you always have enough to cover them from the shop or did you have to use Post Office money for it?</p> <p>No most bills were paid cash by the shop takings.</p> <p>Shop takings. And they covered your direct debits, what did you do to cover the direct debits?</p> <p>To cover them. Well as I said I, in the end I just started doing the bankings through the Post Office for my takings for the Friday or the Saturday and the Sunday. Banked it on the Thursday in the hope that I would pay that back on the Friday and the Saturday and the Sunday.</p> <p>Everything that you banked through the Post Office to cover that, did you put all that money into the till?</p> <p>What do you mean?</p> <p>If you banked a £1,000 into your personal account, did you take a £1,000 from the shop and put it into the Post Office till?</p> <p>No because I didn't have it, I was planning to do that the next day and the next day and the next day. That's what I mean on these sheets when you saw there was £390 paid back and then.</p> <p>But at the times that you was making deposits without putting any money in or</p>
45.16	RD	

## ROYAL MAIL – CONFIDENTIAL

## Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
45.24	<p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p> <p>GRO</p> <p>RD</p>	<p>did you sometimes put some money in from the shop?</p> <p>I always put money back but on most, on some occasions it just wasn't enough.</p> <p>I'm speaking about when you make the deposits. When you made those deposits did you sometimes. Was shop money put in as well?</p> <p>Yeah.</p> <p>Or for instance.</p> <p>No I never. If you mean if I put a £1,000 (beeping noise) deposit.</p> <p>It's okay we'll just finish this off and then we'll change tapes.</p> <p>There was always some money so it was not the complete £1,000.</p> <p>Yeah.</p> <p>There was always shop money but it wasn't the complete £1,000.</p> <p>So if you needed to put a £1,000 in and you only had £300 of shop money you'd put £300 shop money in the till and then...</p> <p>Then I was planning to do the rest of the day.</p> <p>Right what we'll do is, sorry I just talked over you there. You always planned to put it in the next day that was your intention?</p> <p>Yeah.</p> <p>We'll change these tapes, just now quick over our tapes and we'll quickly go through that if I can just ask you to write down that master tape seal number.</p> <p>From the first.</p> <p>There, just there.</p> <p>Oh 070879.</p> <p>Just sign above your own name please.</p> <p>Yeah.</p> <p>Mike can you sign as well. The time is 12.34 and we're stopping to change tapes</p> <p>Tape ended.</p>