

Record of Tape Recorded Interview



Person Interviewed

CARL ADRIAN PAGE (CP)

Place of Interview

Stafford Police Station

Exhibit No:

Number of pages:

Signature of interviewing
officer producing exhibit

Date of Interview 14.01.03

Time commenced 18:06 hours

Time concluded 18:46 hours

Duration of interview 41 minutes

Tape reference no 21/CG/109/03/3

Interviewing Officer(s) DC Andrews 3779

Mr Manish Patel (MP)

Other persons present Mr Nigel Pepper Solicitor

Tape counter times	Person speaking	Text
	DC3779	Right this interview is being tape recorded, I'm DC3779 Andrews er would you just give us your full name again please Carl..
	CP	Carl Adrian Page, date of birth GRO
	DC3779	Thanks. Also present is..
	MP	Manish Patel from Post Office Ltd, Investigation Department.
	DC3779	And..
	NP	Nigel Pepper, Hand Morgan & Owen, Solicitors.
	DC3779	Right this is a continuation of the interview with you Carl, erm can you just confirm that er in between taking out the old tapes and putting the new ones in we haven't asked you any more of the questions.
	CP	No, no.
	DC3779	OK well er we'll carry on then. The time is now erm 1806 hours, do you want to carry on er Manish..
	MP	Right. Erm we've, we've discussed, we've discussed the selling erm of Euros in particular.
	CP	Yeh.
	MP	Right. You also buy back currency of er customers..
	CP	Hm mm..

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Tape 3

(23 pages)

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Yes. Do you buy back currency from GRO ?
	CP	No.
	MP	You don't, never?
	CP	No I don't.
	MP	Never? Or has he...
	CP	In fact I know it's no because I'm sure I've never done it.
	MP	Right OK.
	CP	But that's it might be a year back or two years but I've never given it.
	MP	Right. Is, is there erm..
	CP	No I don't think I ever have.
	MP	...is there a large turnover for buy back, generally or not with customers?
	CP	We do it at the end of the year...
	MP	Right...
	CP	You know in the summer...
	MP	Right OK. Do you send, set preferential rates for buy back?
	CP	No.
	MP	Why not?
	CP	Because we'd get large amounts, so I wouldn't do that anyway.
	MP	Why?
	CP	I don't know I just wouldn't, I don't know that I've ever thought about it, I've never had a...
	MP	Don't you answer straight away no. there must be a reason as to why you wouldn't do it.
	CP	Because I've never come across somebody asking to buy, buy a large amount back of me. Buying currency off people in large amounts is that to me would beg the question why would they, how had they got hold of the money rather than selling currency rather than buying back off somebody.
	MP	right but you've never thought of what GRO was doing with er

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	2 or 3 transaction of £100,000 plus Euros per week.. Well I have asked a question with him and he used to say he used to buy tools or for his er manufacturing pur.., I mean I'm not that an expert on his erm business or what he does now...
	MP	No, no..
	CP	I've had no erm, I've had nothing that come across me to give me great cause for concern. I've had no problem with the cheques. Nobody's flagged it up with me at all in the post office or...
	MP	OK I'll come on to the records for the post office and maybe the reasons as to why it's not been flagged up, but I'll come on to that in a minute. But let's just, let's just concentrate on the buy back rates.
	CP	Yeh.
	MP	So you don't set preferential rates for the buy back?
	CP	No..
	MP	But, but you're in a competitive market and you go on down the road and you look in at other exchange rates and you see different deals..
	CP	But the difference is the majority of people look at the rate board and what you're going to buy the Euro at rather than when they come back. They just want to get rid of it.
	MP	Sure.
	CP	Don't walk about, erm...
	MP	I beg to differ there I think they do...
	CP	Mm..
	MP	...why shouldn't they, it's the same as buying isn't it?
	CP	Well it's just my experience of people in Rugeley that's all..
	MP	Right.
	CP	Most people go back to the same place where they bought it from.
	MP	Right, so those same people may come back to the post office and, er but why wouldn't you want to give them a preferential rate if you're comparing it with er the other chains down the road?

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Because buying rates you've got the same as everybody else.
	MP	But why.., but, but selling rate er is, is on that. So you use the buy back sheet which is supplied to you by First Rate?
	CP	That's right yes.
	MP	Right.
	CP	But most people who buy their currency right, go back to the same place when they sell it, and that I've read that in the reports about two and a half years ago.
	MP	Right. But you're trying to,. you're trying to erm increase the turnover of the post office.
	CP	Of the post office, I've already done that by encouraging people to come in and buy it, and year after year...
	MP	Yes and that depends...
	CP	...ninety per cent of people always go back and.., go back to the same place they got it from.
	MP	Right and you could encourage more by adjusting your buy back rate as well couldn't you? You do it, you do it for Euros er for selling...
	CP	For selling..
	MP	...why don't you do it for buy back?
	CP	I've never thought of?.....because...
	MP	Is it because it wouldn't be beneficial to anyone?
	CP	It would be beneficial if I changed it wouldn't it?
	MP	It depends which way you change it.
	CP	Yeh if you change it higher then no one gets as much as...
	MP	You can only change it one way to attract custom wouldn't you?
	CP	You'd change it lower wouldn't you?
	MP	Yes.
	CP	But as I said to you...
	MP	But that wouldn't be beneficial to you would it?
	CP	What do you mean it wouldn't be beneficial to me?

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
0500	MP	Well you'd be selling at a loss wouldn't you? You'd be buying back at a loss.
	CP	When you're buying back you're buying back and sellings no difference are there. Your selling is your buying back is more ...?... than your selling. If I sell Euros at 1.54 buy back at you., at, at 1.60..
	MP	Right. I think we're losing the, the track here..
	CP	You're asking me why I'm not changing my buying back rates. Because I said I was already under the impression of people go back to the same place where they usually get it from.
	MP	OK. Well let's put it...
	CP	I'm just going back from reports I've read and...
	MP	Ok, right OK. You're OK., when you get the fax right through to the., through in the morning and I haven't unfortunately got one here at the present time to show you but er if we, if we were to look at yesterday's fax you will see that selling Euros was at 1.457 that sort of region..
	CP	Mmm yeh.
	MP	...and buying it back was 1.60 something like that, OK? Or do you know what the rate was for buying it back?
	CP	No it's something like that..
	MP	Ok, so effectively yesterday you sold er GRO erm Euros for a better exchange rate than the post office would even buy them back at. Do you know what I mean?
	CP	Yeh. But was..
	MP	Yes you sold them to him at 1., 1.62..
	CP	...was the exchange actually., when I, when I, when he did the transaction...
	MP	Yes.
	CP	...which was before half past 8.
	MP	Yes.
	CP	And I would sell at erm on what., basically on what I buy it in from the

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		post office when they sell it right in via special deliveries.
	NP	Do your clients know you're not comparing like with like, because there's a tight.., he's buying in the day before..
	CP	The day before.., if you, if you get 150,000 Euros on special delivery you got, your sheet comes Euros 150,000
	MP	Mm..
	CP	...that's the rate you should put it in at.
	MP	Yes.
	CP	That's the rate to put it in at.
	MP	Yes, mm.., but you're..
	CP	And I set it, and I set it less than that so there's a , there's a difference there the post office because the volume of think I'm making more money, making some money.
	MP	Yes but, but the point I'm making I accept that, that's what they do, Hemel Hempstead sends you the pouch...
	CP	Yeh.
	MP	In that pouch there's a little notice which says we enclose 100,000 Euros and this is the rate we're selling it to you.
	CP	Yeh.
	MP	Yes, OK and you book that in with that amount, right OK.
	CP	Yeh.
	MP	What I.., the point I'm making is that when you're selling it to GRO
		GRO either on that day or the following day, right..?
	CP	Yeh.
	MP	Yes, you were based on the figures yesterday. You sold him erm...
	CP	But you can't base the figures on yesterday can you?
	MP	I can on the fax.
	CP	But the fax is sent at half past 8, I do the transaction before half past 8. Where I can only go by what's on the sheet that when you.., when the money comes in on the bureau.

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	So how do you, how do you put the rates at 1.62 then?
	CP	The mean..
	MP	Do you pick a figure out of the air?
	CP	No the mean out of the 4, the 3 lots of coming all by..
	MP	Mean of 3 lots of what coming in?
	CP	...roughly off the top of my head.?....
	MP	The 3 of 4 separate pouches which came in?
	CP	No we get 150 one day, 150 another day, 150 another day..
	MP	Right.
	CP	We have 30 pouches a day, 30 sometimes 36, 37 pouches a day.
	MP	Right. So out of the 4 pouches.., we're concentrating on just this week.
		How many pouches did you have in, I mean yesterday was only what
		Monday, how many pouches did you have yesterday?
	CP	About 37 pouches.., no we didn't have any because we ordered it on a
		Friday, and he comes in on Saturday.
	MP	Right so they came in on Saturday. Were you there when he came in?
	CP	No.
	MP	Right, so you don't know how many pouches were there?
	CP	Well they're building a toilet...
	MP	Right.
	CP	...so if it's special they leave it on the counter for Royal Mail next door.
	MP	So you mention something about 4 receipts, are there 4 receipts then?
		Or 4 slips?
	CP	Well no there'll be 1 slip for say Saturday morning, 1 slip for Friday and 1
		slip for Thursday the stuff that came in.
	MP	Right. And you're taking the mean of those 3..
	CP	Roughly yeh.
	MP	Right. And the mean of those 3 came to 1.62?
	CP	Top of my head yes.
	MP	So when I get hold of those slips the mean will come to 1.62?

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	At the top of my head yes.
	MP	OK. Right.
	CP	But after..., when I do it I do a command 3 and at the end of the day you've got a revaluation of what stock is and it's always a profit. I mean I've been doing this for 3 years now, nobody's...
	MP	All right, coming on to that point because I said I would do, right?
	CP	Yeh.
	MP	What documentation do you send away to somewhere in the post office or to er First Rate to tell them that you've done a transaction today and you've done it for this rate?
	CP	You're not asked to send a transaction away just send a revaluation...
	MP	Right the quest..., the question was what document do you send away..?
	CP	Command 10
	MP	No what document do you send..?
	CP	you don't send any documents away.
	MP	OK, OK..
	NP	There isn't a document you send anywhere is there?
	CP	No.
	MP	Which tells someone in the post office or First Rate that you've done a transaction today er for let's say £50...
	CP	Yeh.
	MP	...and the rate you sold, er did that transaction was 1.5..
	CP	At the end of the week though when you send a revaluation slip on nobody's flagged that they should see the sold notices...
	MP	Right.
	CP	300 and 400,000..
	MP	OK.
10.00	CP	...at the bottom of the revaluation, nobody has said anything to me at all. But I've already flagged this up with a couple of RNMs, and nobody's turned round and said well you shouldn't do that Carl has anybody

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		flagged it up er from head office no. head office how much are they sending to you, head office when you send in your bureau, and I said well still you know the buying and selling at is different, I'm still making the rate, and nobody's said anything to me at all.
	MP	OK. Carl..
	CP	I'm not trying to do anybody here out of anything...
	MP	Right, right.. Carl the weekly slip that you're talking about that you send away, the command 10 right..
	CP	Command 10.
	MP	...on that right it's just a summary of the number of transactions done..
	CP	Yeh.
	MP	...what is it there?
	CP	It's how many transactions you've done, er revaluation, what's left of the balance of stock in hand, what transactions you've done sold notes which currencies, how much...
	MP	Hm mm..
	CP	...bought notes what currencies, travellers cheques what you've done...
	MP	Yes but that's a summary, that doesn't detail each and every transaction you did that week does it?
	CP	Yeh but if you mark say...
	MP	That's a summary.
	CP	...if you've got 12 tran..., 700 in a week...
	MP	Mm...
	CP	...and 50 transactions equals 450,000...
	MP	Mm..
	CP	That's a summary.
	MP	That's a summary, that's a summary..
	CP	That's the slip on..
	MP	Yes that's the summary.
	CP	Yeh.

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Isn't it? It's not a slip of paper...
	CP	Yeh.
	MP	...which breaks down every single transaction..
	CP	No, no..
	MP	...which you've done. Right it says Carl this week has done 50 transactions for Euros and the total value of them were £500,000, yes?
	CP	That's what I'd do yeh. Yeh.
	MP	That's what it says, right?
	CP	Yeh.
	MP	So armed with piece of paper right can anyone in the post office work out what exchange rate all those 50 transactions were?
	CP	No but they go out on how many notes were sold, right as in old stock I've had in that week, and what's the revaluation nobody's flagged it up at all.. If you're telling me that because I've done this the post office lost £20,000 in those.., in, in erm currency nobody's turned round and said it should have been 1,400 it should have been 21,400. Do you understand what I'm trying to say?
	MP	But that's.., yes that's because each individual transaction is not erm a record isn't sent anywhere to anyone for each, for each individual transaction...
	CP	No you've got a summary slip...
	MP	Yes and I've just said to you on the summary slip it doesn't differentiate between those 50 transactions as to what rate each of those was done at, it just gives an overall figure and of course your books would balance because at the end of the day you've, you've received £100,000 in Euros from erm Hemel Hempstead at a rate that they give to you...
	CP	Yeh.
	MP	The rate that you use the next day may mean that £100,000 of Euros becomes £110,000 of Euros...
	CP	Yeh.

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	.Right, but the books will always balance, but we won't know, the post office won't know by examining that summary sheet which is the only document you have to send away anywhere...
	CP	Yeh.
	MP	Right, er which says that one of those transactions was for GRO
		GRO and you gave him a rate of 1.62.
	CP	No but if you, if you got say 50 transactions in a week and have sold 650,000 Euros...
	MP	Yes.
	CP	and the revaluation at the bottom says £1.10 pence somebody's going to flag it up aren't they?
	MP	Well how, how does revaluation work then?
	CP	It's what you, they buy..., what you buy it in at and we sell it at the difference.
	MP	Yes. Well...
	CP	It's like me..., it's like me saying OK Carl you've done..., I'm doing a cash account, I've got 7 insurances and I'm looking at them 7 insurances, right, some issue 7 insurances with the £1.10p. Well obviously there's something wrong there isn't there? you flag it up and then you look into it further. Nobody's turned round to me and gone into it and said well you've done 50 transactions you've sold 400,000 Carl but you've only made this much. And that's been going on for 3 or 4 years, nobody's flagged it up, the RNMs know, Hemel Hempstead haven't turned down...
	MP	You, you keep saying the RNMs know. The 2 I've spoken to today deny knowing what you're doing with the bureau.
	CP	They deny that I've got a gentleman comes in and buys 'x' amount of currency at a better rate.
	MP	At a better rate, yes.
	CP	And they ...?...

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
15.00	MP	Yes.
	CP	...well what's the difference of a better rate?
	MP	One of them er is aware of larger transactions being conducted...
	CP	At a better rate..
	MP	...but not at a preferential rate. And certainly not one which has been agreed by all with the knowledge of the Retail Line Manager.
	NP	Can I just ask, is it being suggested that my client has failed to complete any documents that he's required to by the post office?
	MP	No, no, no that's not the er, no that's not.., what I'm trying to demonstrate here is that Carl says that no one's ever flagged this up, and what I'm demonstrating or trying to demonstrate is...
	CP	I don't mean sorry I don't mean to say because nobody's flagged it up.., phew I got away with it and...
	MP	Sure.
	CP	...I, I just obviously don't think I've done something...
	MP	No, and I was trying to show that with the, the required documents that Carl is required to fill out which is only one piece of document which you get which is a summary, right...
	CP	Yeh but that document then goes...
	NP	Well..
	CP	...there's another, there's a, there's a printed document as well.
	MP	...you wouldn't pick up, you wouldn't from that pick up that Carl is giving you preferential rate er over and beyond what is specified...
	CP	No..
	MP	...In the ops manual, to a customer.
	CP	Well..
	MP	That's, that's my argument...
	NP	...well you, you put that proposition, it's been, it's been denied because...
	CP	Because it's ...?...

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	NP	...Carl says that you, any person looking at that document would compare the opening balance with the closing balance...
	CP	How much is sold.
	NP	...and be able to deduce the information. I mean the post office is a sophisticated organisation presumably and will monitor these things, will audit and so on.
	DC 3779	Is there a, a command 10 done for each individual currency?
	CP	No a command 10 does the whole..., end of the week you do..., you check your, you do a command 2 which checks your balance of your stocks so you must have 15,000 Euros that you count your stock basically...
	DC 3779	Mm, mm..
	CP	Then what we do is we always do a command 3 which says erm how many's sold, how many bought, erm what's the balance you had before the week...
	DC 3779	Mm..
	CP	...the balance you've got now and the differential which is the revaluation.
	DC 3779	Mm..
	CP	You can have a positive revaluation or a negative revaluation, I've always had a positive revaluation...
	DC 3779	Mm..
	CP	...right, there's how many sold, you erm how many's sold in foreign notes bought in so., in, in foreign notes, bought in travellers cheques, sold in travellers cheques, it goes on to the sterling also how many credit card rates it's got, then how many transactions.
	DC 3779	Right.
	CP	So we're doing..., on there it shows the balance of sold, £600,000 worth of er stock...
	DC 3779	Mm..

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Right, then underneath that it's how many transactions we do if we've only done like 50 transactions the revaluation is 700 and something odd pound, turnover £400,000, nobody's turned round and said well that's not enough Carl.
	DC 3779	So this form doesn't break down the, the currency it's basically...
	CP	The whole, the whole balance, yeh, currencies full stop. But when you do command 10 in the week it's got how many are sold of one particular currency, yeh.
	MP	Yes, but not at individual rates...
	CP	Not at individual rates...
	MP	It will just give you the total amount 5 transaction at Hong Kong dollars and this is the amount.
	CP	That's right yes, that what it gives you.
	MP	Yes right. OK I mean obviously you're, you're aware Carl that er there's a vast amount of documentation that we need to go through erm, erm regarding the bureau transactions which is taken place at the office er and when, when that's er when that's taken place erm then more than likely there will be a further interview. Erm...
	CP	There's no problem I've got nothing to hide.
	MP	..and you'll be asked to attend, yes.
	MP	Erm one, one final thing I've got is just, just out of curiosity really erm the display, erm there's a display...
	CP	Display board..?
	MP	Yes.
	CP	Er when the post office has been.., we had a flooding about, just about November the Royal Mail did the whole.., because I lease it from them.., did the whole of the building, yes..
	MP	Right.
	CP	I've got no DPM which is.., in the lobby area, and that means water comes up and everything else like that..

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Right.
	CP	So when they were doing the electrics I unplugged the electric from the bureau at the front, but since last year Romec's supposed to come out and put new white board yeh and the white clips, and they haven't come out.
DC 3779		I take it you're, you're both discussing the fact that there was no...
	CP	Display...
	MP	Or er it's not working at the moment.
	CP	No, so is it...
	MP	It's ...?... board.., yes..
	CP	Because Romec haven't come out and done it and I've actually physically moved it myself and put it away...
	MP	Yes, that's all..
	CP	...from outside the front window to the front thing there...
	MP	But it, but it currently still doesn't work, yes?
	CP	It still doesn't work, yeh.
	MP	How long has it been out of action?
	CP	One year.
	MP	One year?
	CP	Because the people from Romec are supposed to come out and put the new clip things on and then they never came out..
	MP	Right..
	CP	...right, and that has been flagged 3 or 4 times..
	MP	Yes OK.
	CP	But you know as well as I do if...
	MP	Yes, yes..
	CP	There's no..., there's no oh why haven't you done that Carl because it was to do.. Well I did ...?... because I haven't have the right board.
	MP	Well so Mark Irvin in the last few weeks hasn't contacted you and hassled you about getting that fixed?

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
20.00	CP	He's asked me to get it fixed, but I haven't got it fixed until the carpet which was put down on Saturday...
	MP	Right yes..
	CP	...has been finished, because I need to speak to Mark Irvin about er I want some new popos board display panels...
	MP	Right, but you just said there that nobody's been on to you about it, but clearly Mark has.
	CP	Well only 2 weeks ago, just before Christmas..
	MP	Yes but that's still somebody's been on to you about it, you, you said nobody had.
	CP	I've been on to the post office to do certain things, but they've always ...?... to do yet. Er I just can't get my head round that they're coming..
	MP	Right.
	CP	Nobody from one year.., nobody for like erm 10 months and 4 days has been on to me and then all of a sudden Mark Irvin comes on.., I said I've got ...?... at the front, I did before Christmas at the front..
	MP	OK.
	CP	...then Mark Irvin when he came out before Christmas.., oh 'cause I asked Mark Irvin could you get Romec to come out he turned round to me he says we've got no funds available can you do it yourself Carl. I said I can't do it over Christmas for obvious reasons because we're busy..
	MP	No, no...
	CP	...so I get my own electrician, which I shouldn't do in the post office...
	MP	Mm..
	CP	...to fix it up, so I don't think that's erm...
	MP	OK, erm just, just a couple more on the cheques, going back to the cheques for a minute. Erm there was a couple of cheques bounced in the last couple of weeks, yes?
	CP	Yeh. It comes to 371,000..

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Two cheques, total value of 371...
	CP	No 3 cheques...
	MP	3 cheques, 371 they bounced..?
	CP	Yes.
	MP	Right.
	CP	He told me Mr. GRO told me that he's got a bit of a problem because over the Christmas period people who deal with ..?... calls wasn't paying in. I told him the...
	MP	Sorry I think we might be talking cross purposes her. Are these 3, are these 3 ones that you're waiting for to come back, because there was one in you safe yesterday wasn't there?
	CP	Yeh 371..., but ...
	MP	I heard that there's, there's another one in your safe for about 200 and something..
	CP	271 not 371 sorry...
	MP	271 OK.
	CP	But GRO last week had some Euros £288,000 of Euros..
	MP	Mm..
	CP	..and he covered it with that cheque in the...
	MP	1, 2 cheques..?
	CP	2 cheques.
	MP	Right.
	CP	There's a cheque in there so that 271 covers what's on my AM stock...in the bureau.
	MP	Right. That, that cheque is dated the erm, the 3 rd of January..
	CP	The 3 rd of January?
	MP	Yes.
	CP	He gave it, I think after the 3 rd of January.
	MP	All right, but the point is today's the 14 th yes?
	CP	Yeh.

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Right. And the cash account starts on a Thursday..
	CP	Yeh.
	MP	Thursday, and the date is what..?
	CP	No he gave me a cheque to cover the cheques.., he gave me a cheque to cover the 3 cheques that he thought was going to bounce, yes?
	MP	He thought was going to bounce?
	CP	No he, he had an inkling they was going to bounce. He, he flags up to me and he said these 3 cheques in line and they come to 271,000..
	MP	Right.
	CP	..something and whatever whatever, yeh?
	MP	So.., sorry I may be losing the plot here slightly. When did he do the transaction, forget the bouncing of the cheques for a minute. When did he do the transaction for the 271?
	CP	The 271?
	MP	Yes.
	CP	Last week.
	MP	What, do you know which day last week?
	CP	Could have been Monday or Tuesday, or Wednesday, I'm just trying to think. Could have been Wednesday or Thursday..
	MP	Right so...
	CP	... I've took them and I can't...
	MP	Wednesday or Thursday as well as Monday or Tuesday..?
	CP	Well I don't know..
	MP	You don't know, OK. Right regardless of which day last week he came in to do them then erm he gave you the cheques, 2 cheques, to er about value of £271,000..?
	CP	Well 1 cheque for 2.., I did say 2 cheques...
	MP	Right 1, 1...
	CP	...there's 1 cheque for 271..
	MP	OK that's 1 I'll get clear. 1 cheque at that time and, and you're not sure

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		which day whether it was Monday, Tuesday, Wednesday, Thursday or Friday...
	CP	Well I know it wasn't Friday, I don't think it was Thursday/ It could have been Wednesday.
	MP	OK. You gave him the Euros, you took the cheque and then the cheque has been despatched? Has it gone?
	CP	The cheque was there last time I saw it.
	MP	The 1 cheque was there last time you saw it?
	CP	Yeh well I wasn't there, I haven't been there today, I wasn't there.., it was there yesterday.
	MP	Right OK. So how, how so he's told you he thinks it's going to bounce. You don't know it's going to bounce, it hasn't bounced put it that way..
	CP	It has because the post office told me it's bounced.
	MP	But you haven't sent it away you said it's still there in the safe.
	CP	Because I can't do anything with it can I until I get transaction.., er the cheque erm error notice come back from...
	DC 3779	Has he basically given you a, a fresh cheque to cover the value of the, the cheques which...
	CP	Yeh., he thinks might bounce.
	DC 3779	...which the post office have said have bounced?
	CP	Yeh.
	DC 3779	Right so rather than you represent the...
	CP	The post.., I don't see the cheques...
	DC 3779	Rather than you wait for those cheques to come back via the banking system saying...
	CP	What I've.., what I've...
	DC 3779	...refer to drawer or whatever..
	CP	...don yeh, what I've done..
	DC 3779	... he's given you a fresh cheque..
	CP	Cheque..

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
25.00	DC 3779	...so he could.., effectively if those other cheques would come back to you you would have to either
	CP	Rip it up..
	DC 3779	...rip them up or give them back to...
	CP	But because it takes the post office quite a while for the cheques...
	MP	Yes, yes..
	CP	...you know so, the error notice, I can't do anything with them until the error comes through.
	MP	Yes.
	CP	Sometimes it takes a month or 2 months you know it as well as I do it takes...
	CP	...so I've used that cheque to buy some more.., he's used that cheque to buy some more currency. Now that cheque's going to be in my drawer, could be in my drawer for 2 or 3 months.
	MP	OK.
	CP	Do you know what I mean?
	MP	Mm.. so, so currently in your, in your safe do you know how many.., how, the value of the cheques sitting in your...
	CP	No I don't really know..
	MP	OK. If I reminded you then there's, there's 4 to the value of £360,000...
	CP	Yeh.
	MP	Er another 2 coming to 271,000, and another 1 for 68,000.
	CP	Yeh.
	MP	Which brings erm it to somewhere in the region of about 360 odd k.
	CP	Yeh, yeh..
	MP	Er sorry er 640 odd k.
	CP	Yeh, yeh..
	MP	Yes. 640 odd thousand pounds is sitting.., or was sitting in your safe. It's now sitting here in the custody suite, erm those cheques..
	CP	Yeh.

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	Right.
	CP	Ah well if I'd gone in today I probably would have sent them today.
	MP	I thought you might say that.
	CP	Well what else can I say, I can say well I normally leave them till tomorrow, or we'll leave it till next week..?
	MP	Well what time did you leave the office yesterday?
	CP	I left at er half past 2.., I was going to go back.
	MP	Right, and why didn't Jane send them away yesterday?
	CP	Jane wasn't in yesterday.
	MP	All right why didn't Margaret send them away yesterday?
	CP	Because obviously she might have been busy on the counter, I did...
	MP	But she sent the others away.
	CP	Well I don't know then, I haven't turned round and.., did she say I turned round and told her not to send them?
	MP	Erm I didn't take the statement from er Margaret, I took the one from Jane and Jane has said you instructed her not to send those cheques away. Not this week's.., in general you, you instructed her not to send away er cheques for bureau transactions on a daily basis, and as you're supposed to with the others. And which you do with the others, or which she does with the others.
	CP	Mm..
	MP	The point is there's £640,000 of cheques, right, which haven't been presented, right?
	CP	Mm..
	MP	And potentially if there isn't anything in those accounts
	CP	Mm..
	MP	GRO account how, how would you pay for it?
	CP	But in the past I've had no problems with GRO with anything at all myself..
	MP	Right.

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	So why up until today or yesterday should I think that there was going to be a problem with it?
	MP	OK. There might be because he..., well because the Euros have now impounded here as well...
	CP	Yes but.. I've had no problem with it for the last 3 years so I'd say then erm if I sent them yesterday would it have made any difference, I don't think so because everything's impounded normally. I've had no problem in the last 3 years so all of a sudden should I have a problem now? It's like why don't you switch BBC1 on because something might happen on ITV.
	MP	right
	CP	I just think, I just.., I'm not deliberately holding anything back, I'm not deliberately trying to do anything out of the money, I've not made any money out of it apart from maybe 4 transactions or 3 transactions, £1.10 a week. I've tried to put the post office in the forefront of the bureau locally, right? I've tried to turnover a lot of money so the post office can try and make some money. Well I thought they were making some money out of it. I've just got caught up.., I've been used here. I don't say I'm a scape-goat but there's a lot of things where people have turned a blind eye for the amount of money being sent from Hemel Hempstead and nobody's said anything at all. I would send the transaction...
	MP	Well let me debate that for a minute because just prior to Christmas you were contacted by the er, er or during the Christmas period you were contacted by the Hemel Hempstead centre..
	CP	Yes and I told you that, I told you they spoke to the head office..
	MP	And, and asked, asked about..., they queried that the large number of Euros you were erm transacting...
	CP	Asking for that one day..
	MP	And they asked about are you, are you er conducting erm anti erm

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		money laundering procedures. And er the, the persons they spoke to and they can't say they spoke to you personally, the person they spoke to said yes the office was.
	CP	What did they speak to male or female?
	MP	I don't know. But I'm just say...
	CP	What?
	MP	...you're saying nobody's contacted you but that's not the case.
	CP	No, no no it isn't because I turned round earlier in the interview and turned round and said that Hemel Hempstead phoned me up and asked me about the money and I turned round and I said to the head gentleman I said are you sending special deliveries every day why don't you send on the beginning of the week a large amount? Did I or didn't...
	DC 3779	Mm...
	CP	I said that, and I'm...
	MP	I'm not, I'm not..
	CP	...not trying to say nobody's phoned, spoke to me about it...
	MP	Right but have, have Hemel Hempstead er spoken to you personally er recently and queried to you the large values of Euros you're, you're, you're asking for or..?
	CP	Yes but I said it's for a gentleman who's been having them for 3 years...
	MP	Right...
	CP	...he's got no problems, he's always flagging up problems, I can't foresee any problems with you I've got no reasons to believe there's any problem with it, and full stop.
	MP	Right, so, so the answer is yes you have been questioned by Hemel Hempstead over the large volumes, because you keep saying that nobody's, nobody's er...
	CP	But not yet but...
	MP	...come to you and said to you...
	CP	...no, no but like saying a phone call but nobody's come down and

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
30.00	MP	turned round and said as an alternative we're extremely concerned Mr Page that all this money's been coming in... Well they've, there have been alleviated by the concerns when you've spoken to them and said ah well there's a gentleman I know I've had no problems with it in the past few years and there's not a problem. They accept your word for it...
	CP	They are so...
	MP	I mean they are not going to come down the following day and say we spoke to you yesterday and you alleviated my concerns a little bit but I want to speak to you in person about it are they?
	CP	Yeh but that's completely different from the culprit what I'm trying to turn round and say is no one's turned round Hemel Hempstead and say you've got a problem here. All they've done is turned round and said are you happy with these transactions the amounts of money going through Mr Page...
	MP	Sure.
	CP	No one's turned round to say Mr Page last year's had 3, 4 million Euros...
	MP	Mm...
	CP	Are we making enough money out of this, nobody's phoned Chesterfield evaluation, nobody's come down to me as area manager or anything and turned round and said you've not making enough out of this Carl why aren't we making enough.
	MP	Right.
	CP	I'm, I'm not hiding anything here..
	MP	OK..., ...and, and as for the, the forms of er that you're supposed to complete for money laundering, do you?
	CP	I've er don't think I've filled one form in, because I've had no reason to believe there's er been a problem with the money laundering.
	MP	But that's not the only criteria is it? There is a limit isn't there, there is an

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		amount if it's over an amount whether suspicious or not you're still required erm as banks are, as building societies are, erm as other bureau de changes are, to flag it up to the er money laundering section. Have you done so?
	CP	No I flagged it up through the RNM a few times over the year, I spoke to the police over the road...
	MP	So you, you, you've flagged it up to your RNM where's he...
	CP	I'd say.., well I don't know their exact grades...
	MP	...and which one?
	CP	There's Steve Geratey and Jim Coney is a ...?... I've had transactions with.
	MP	So you said to them that there's a person doing large transactions I know him but he's OK but I should let you know that he's still.., he is doing large transactions?
	CP	Yes.
	MP	You've, you've said that?
	CP	Yes over large transactions.
	MP	OK, and, and have you filled out the form?
	CP	No.
	MP	Why?
	CP	Because I didn't think it was relevant because I've had no problems full stop with him.
	MP	Have you read the booklet about anti money laundering, you said earlier you had?
	CP	Yes but about maybe 2 or 3 years ago.
	MP	Right.
	CP	But nothing since.
	MP	ER and er it doesn't say in there that er erm amount has to be a certain level...
	CP	To be a certain...

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	MP	...whether or it be suspicious or not, and whether you know the person or not are still to be flagged up, erm to the relevant section. And complete in a form.
	CP	Unless I read it again, I couldn't tell you that.
	MP	No. OK.
	CP	I mean has the post office got a procedure where they should flag up..?
	MP	Well the first port of call is yourself, isn't it?
	CP	Yeh but how do you know I mean that I'm not, but how would you know as a post office that it's not my brother I'm giving all the money to and everything else like that? What is...
	MP	Well it doesn't matter does it, it doesn't matter..? It specifies that over a certain level, regardless of who you give the money to, you're supposed to...
	CP	And do you check that that person's filled the form in? Do you check that he's erm the money was going through?
	MP	No the onus, the onus is on the individual to fill them in. If you're a law abiding citizens and carry out procedures as mandated you would fill in the form.
	CP	Are you trying to say I'm not a law abiding person because I'm not...
	MP	No I'm just saying...
	CP	...filling a form in?
	MP	...no I'm just saying that maybe non law abiding people who would choose not to sort of fill out the forms, I'm not saying you're one of them, erm I'm just saying that that's what the procedure is, er but this is another procedure that you've chosen to ignore or not use or do your own thing. As you have with the rate.
	CP	I haven't chose to ignore or whatever these...
	MP	But you haven't filled in a form, there's non sent away..
	CP	No.
	MP	regarding GRO and he's been doing it for 4 years. How do

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
		you, how do you know he doesn't have links through Al-Qaeda? Do you not think it's in the public interest for you to have disclosed that? You don't know him you said personally do you?
	CP	No I don't know him personally.
	MP	Right so you don't know what he's doing with the money, he tells you that he's using it for his plastic firms, but then terrorists don't tell you that they're using it to buy weapons, do they?
	CP	No.., when you were doing that job.....?..... and a psychomaniac and he's coming to cut your brakes, so you go down the road and you're going to crash. It's just you tend to take people at face value and everything else like that.., but that's...
	MP	That's why there's a, a procedure and it says that when it's over a certain value you must complete one of these forms and tell us about it, so that if there is a problem with it the relevant authorities...
	CP	Can you show me the form?
	MP	...the relevant authorities can investigate it. I haven't got one with me.
	CP	Are they sent to every office?
	MP	Yes. And it's been, it's been er high priority very recently because of all the things with terrorists..
	CP	When were they sent out?
	MP	Well I haven't got the dates..
	DC3779	Shall we er perhaps move on..
	DC 3779	I think, I think we've covered the fact that obviously you haven't sent off any forms and er whatever your reasons are for not doing it er so erm...
	CP	It could be because I haven't got a form to be fair I haven't been sent one.
	MP	Right, well...
	CP	I don't know I'm not dis...
	MP	Fair enough...
	DC3779	Well if we just move on, but I mean Manish is there anything else you've

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
35.00	MP	got to er...
	DC3779	No, no I haven't not at all, at this stage no.
		Erm just very quickly then er Carl erm I don't know if we made you aware yesterday that apart from GRO er a gentleman by the name of GRO was arrested?
	CP	I don't know him.
	DC3779	You don't know him?
	CP	No.
	DC3779	No OK. Erm...
	CP	You only told me it was GRO .
	DC3779	Yes, erm..
	CP	Then somebody this afternoon said there were 2 people being interviewed..
	DC3779	OK erm basically he was erm driving GRO about. Are you aware that GRO employs somebody to drive him about?
	CP	He said it but I've never seen him with him...
	DC3779	Are you aware that somebody drives him about?
	CP	He said somebody used to drive him about but it was only in passing..
	DC3779	Yes.
	CP	...because he used to say I've been here, there and everywhere, so he's been.., or sometime he'll get a driver but..
	DC3779	Yes.
	CP	...I've never seen him in the post office you know...
	DC3779	Yes OK.
	CP	...outside the post office or anything.
	DC3779	Erm just very briefly and I accept we went over it to some extent about erm any non business relationship with GRO ...
	CP	None at all..
	DC3779	Erm is it fair to say that generally he will only phone you and you phone him in respect of him ordering Euros?

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP	Yes with Euros..
	DC3779	...you don't phone each other on a social basis...
	CP	No.
	DC3770	...he's got no or..
	CP	No. You can check my phone records, and I mean...
	DC3779	Yes, yes..
	CP	...it's like 30 seconds if that and what have you...
	DC3779	Yes OK, so you, you've got no erm er association with him...
	CP	No.
	DC3779	...outside of business?
	CP	None at all. When he's away on holiday he gets his erm erm his daughter or brother-in-law to pick them up..
	DC3779	Right.
	CP	...if he's away on holiday.
	DC3779	OK.
	CP	So that's another thing why I think I always thought he was legit. If he wasn't doing anything legit he'd keep it well in hand...
	DC3779	Erm obviously you're aware he runs this plastics firm, do you know any of his assoc., business associates?
	CP	I don't know his business...
	DC3779	Are you aware if he's got a partner at all or...
	CP	No.
	DC3779	No, OK.
	CP	There's a gentleman who picked up some currency for him once when he was away as well he was a small chubby bloke but...
	DC3779	Right OK.
	CP	...I say that , look at me but I couldn't recognise him, he wasn't...
	DC3779	Yes.
	CP	...I knew he was coming in because he said this gentleman was going to come in...

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	DC3779	Yes.
	CP	..and he just came in normal time as well.
	DC3779	OK right. Erm the only other thing I want to cover Carl is erm we propose to do erm a financial investigation into you. Just look into your financial background.
	CP	Yes no problem at all.
	DC3779	OK. Now we have a number of erm disclosure forms here and you may wish to seek Mr Pepper's advice on, as to whether or not you wish to sign them. Erm basically er there are 2 types, one which relates to GRO GRO and the other one to GRO .
	CP	I've got no problem with that then.
	DC3779	No. Erm how many bank accounts do you actually have?
	CP	GRO
	DC3779	Right.
	CP	And a GRO
		GRO
	DC3779	OK...
	CP	Which is all dealt with and it's all above board.
	DC3779	Right. Which GRO ?
	CP	GRO
	DC3779	Nat West. OK are all your GRO
		GRO ?
	CP	Apart from one the GRO which gentleman this morning took the details of which, got about GRO in it.
	DC3779	I'll have a look..
	CP	Where did you put in the post office er the...
	DC3779	So...
	CP	GRO

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	DC3779	Right, so your [GRO]
		[GRO]
	CP	Yes.
	DC3779	[GRO] at
		all?
	CP	[GRO]
	DC3779	[GRO]
	CP	[GRO]
	DC3779	... [GRO]
	CP	There's a [GRO] which gives [GRO] to my erm [GRO]
		[GRO]
	DC3779	One of those [GRO] where you can usually cash...
	CP	Yeh, usually call it a [GRO]
	DC3779	[GRO] yeh that will come under your erm [GRO] So this
		[GRO] was that with a separate [GRO]
		[GRO]
	CP	Yeh, yeh..
	DC3779	OK. Then is that the only [GRO] you've got?
	CP	Yeh..
	DC3779	Erm are the [GRO] in your [GRO]
		[GRO]
	CP	
	DC3779	[GRO] OK. Now which [GRO] are you with?
	CP	[GRO]
	DC3779	[GRO]
	CP	Do you want my [GRO] ?
	DC3779	Erm if you know it please yes.
	CP	[GRO]
	DC3779	Sorry [GRO] ?
	CP	[GRO]

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
40.00	DC3779	Yes.
	CP	GRO With that I've got an GRO which comes out each month..
	DC3779	Right.
	CP	...and there's a GRO in which is a., at
		GRO is just sitting there and that was all dealt with by GRO
	DC3779	Right okey-doke. Now., and the GRO ?
	CP	Yes.
	DC3779	Yes right. If you just er feel free to read the wording and then erm er if you like to sign where it says signed... OK I'll fill in your address details later.
	CP	Right then..
	DC3779	I'm going to wind up the er the interview now Carl, is there anything you wish to clarify or erm anything else you wish to ask us, or..?
	CP	Well what happens if I ...?... myself and rejoin the post office, because it's a... I know there's a lot you can't ...?... about subpostmaster.
	MP	If you don't mind I'll take the post office side of it off line because it's not a criminal matter anyway and I know the tape's on at 40 minutes and will run out. So as, as for what the post office...
	DC3779	Well I think Mr Pepper may well have sort of mentioned when we disclosed the information to him that he will be getting bail and er we'll be seeking to er get you back to the police station er at a future date. We may need to interview, we may not and if we can er finish things before your bail date then we'll contact you and, and we'll take the appropriate action.
	CP	Okay while I'm on bail...
	DC3779	Of course we have yes.
	CP	Yeh, erm if I think of anything can I approach you or are you...?
	DC3779	By all means yes, we'll give you a contact er phone number so erm feel free to...

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
	CP DC3779 CP DC3779 MP CP MP DC3779 NP DC3779 CP DC3779	Yeh, I've got nothing to hide gents I just... No. ...want to get all this sorted and above board and... Right.. Sure. Help and get back to work but that's down to the post office..? OK. Okey-doke, right. Nothing else you wish to say then, how about Mr Pepper? No thank you. Right the time is now 1846 hours and I'm turning off the tape. Before I turn off the tape I'll just ask you to erm... Sign. ...sign the label, sorry Carl. Just sign there. It's still 1846.

