

Helen Dickinson

From: Paul Southin
Sent: 31 March 2011 14:13
To: Helen Dickinson
Subject: FW: New Case Raised - Case Number: POLTD/1011/0186- Branch: Birkenshaw - Branch code: 163306
Attachments: ECF.xls; CASE FILE EVENT LOG v2 Feb10.doc; FINANCIAL EVALUATION v4Feb10.doc



New Case Raised

NB: Disclosure of personal information must not be communicated to third parties and must be retained within the business.

Case reference:	POLTD/1011/0186
Office / Location:	Birkenshaw
Address / Tel No:	Birkenshaw 712 Bradford Road Birkenshaw Bradford BD11 2AE England GRO
Branch Code:	163306
Details:	An audit was conducted at the office to verify financial assets due to the Post Office® and confirm compliance with a range of Business processes, procedures and regulatory requirements. The audit revealed a shortage of £21648.12
NB: The above can be copied/pasted onto the Stakeholder Notification, which must be emailed to the Primary Stakeholder & copied to all Secondary Stakeholders.	
Date of incident:	8/2/11
Reported by:	Dennis Watson
Contact details:	GRO
Person Type: (e.g. MOP, employee)	Employee
Primary Stakeholder:	Paul X Williams
Secondary Stakeholders:	Post Office Security Operational Team Leader Financial Investigation Manager (where applicable)
Multiple Branch:	No
Linked Pillar:	N/A
Main Enquiry Category:	Audit
Enquiry Type:	Cash Loss
Incident loss: £	21648.12
This case has been	Yes

31/05/2011

copied to FIU:	
NB: The FIU Recovery Process must be followed throughout this enquiry.	
Date case raised:	10/2/2011
Case category:	Internal
Fraud Operational Team:	North
Supporting Information:	(See attached file: CASE FILE EVENT LOG v2 Feb10.doc)(See attached file: FINANCIAL EVALUATION v4Feb10.doc)(See attached file: ECF.xls)

Helen Dickinson

From: Paul Southin
Sent: 15 April 2011 12:12
To: Helen Dickinson
Subject: FW: Re; Stakeholder Notification - POLTD/1011/0186 - Branch - Birkenshaw - Branach Code - 163 306

From: Steve Bradshaw
Sent: 22 February 2011 14:39
To: Paul X Williams
Cc: Post Office Security; Lesley Frankland; Paul Southin
Subject: Re; Stakeholder Notification - POLTD/1011/0186 - Branch - Birkenshaw - Branach Code - 163 306

**Stakeholder Notification**

Notification must be emailed to Primary Stakeholder & copied to all Secondary Stakeholders.

NB: Disclosure of personal information must not be communicated to third parties and must be retained within the business.

Case reference:	POLTD/1011/0186
Office/Location:	Birkenshaw
Address/Tel No:	712 Bradford Road Birkenshaw Bradford BD11 2AE England GRO
Branch Code:	163 306
Details:	An audit at the branch on 8 February 2011 revealed a shortage of £21648.12

I will appraise you of any significant developments throughout the investigation and would be grateful if you could keep me informed of anything that may affect or inform my enquiries. Additionally, you will be advised prior to any actions being taken, as part of the enquiry, (staff interviews / on site enquiries) that may impact on the operational efficiency of the location affected. In the event that staff / agent interviews are undertaken then you will be supplied with sufficient detail of their content in order to deal with any conduct issues that may arise.

You will be advised of the final outcome of this enquiry along with details of any weaknesses / failings that may have facilitated the incident in question. You may be asked to provide feedback about this investigation following case closure.

If you need any further information during the course of the investigation, please feel free to contact me at any time on the number below. In the event that I am not available and an update is required please do not hesitate to contact my Security Programme Manager, Lesley Frankland, on [GRO] (Mobex [GRO]).

Regards,
Steve Bradshaw
Fraud Investigator

Helen Dickinson

From: Steve Bradshaw
Sent: 08 April 2011 12:46
To: Paul X Williams
Cc: Post Office Security; Lesley Frankland; Helen Dickinson
Subject: Re: Fraud - Suspect Offender Reporting - POLTD/1011/0186 - Suspect Name -khayyam Ishaq - Branch Birkenshaw

**Suspect Offender Reporting**

Suspect Offender Reporting must be emailed to Primary Stakeholder & copied to all Secondary Stakeholders, within 48 hours of interview.
 NB: Secondary Stakeholders must not disclose personal details of suspect.

Case Reference:	POLTD/1011/1086
Branch Office / Location:	Birkenshaw
Branch Code:	163 306
Main Enquiry Category:	Audit
Enquiry Type:	Cash Loss
Name of Person(s) Interviewed:	Khayyam Ishaq
Grade(s): (delete as applicable)	SPMR,
Date of Interview(s):	7 April 2011
Primary Stakeholder:	Paul X Williams
BRIEF Summary of facts of case:	Audit on 8 February 2011 revealed a shortage of £21648.12. The amount of stock held had been over declared.
BRIEF summary of admissions / denials made at interview:	No admissions to theft or that he had falsified his BTS. Denied inflating the cash on hand or that he had adjusted the stock on hand to hide any discrepancies in the accounts.
Procedural Failings identified:	None identified If YES forward PROCEDURAL FAILINGS report to Primary Stakeholder & all Secondary Stakeholders.
Date of Suspension:	8 February 2011
Suspended on authority of:	Paul X Williams
Date of resignation:	
Date of Arrest:	
Identified Loss: £	21168.64
Recovery: £	Stated the business is up for sale and that he will get his solicitor to pay Post Office Ltd. A letter of undertaking was requested from him stating that all / part of the proceeds of the sale will clear the outstanding amount.
Details of further enquiries required:	Enquiries outstanding with Chesterfield / audit team to clarify regarding sales and
Has case been reported to a Financial Investigator (i.e. for all cases over £5K):	Yes
Any other comments:	
Security Advisor in case:	Stephen Bradshaw
Security Programme Manager (Team Leader):	Lesley Frankland

Regards,
 Steve Bradshaw
 Fraud Investigator

31/05/2011

Helen Dickinson

From: Steve Bradshaw
Sent: 11 April 2011 15:23
To: Helen Dickinson
Subject: Re: FES - Case Number: POLTD/1011/0186 - Branch - Birkenshaw - Branch Code - 163 306

Financial Evaluation Sheet (FES) to be emailed to Financial Investigation Unit within 72 hours of interview.

Case Reference:	POLTD/1011/0186
Branch Office / Branch Code:	163 306
Name of Person(s) Interviewed:	Khayyam ISHAQ
Date Interviewed:	07 April 2011
BRIEF Summary of case:	Audit on 08 February 2011 revealed a shortage in the stock of £21,168.64. The amount of stamps on hand had been overstated.
Recovery details to date and ongoing:	Suspect stated that the business (owned by both him and his brother) was up for sale and they will instruct their solicitor to repay Post Office Ltd. Suspect was asked to obtain a letter of undertaking to this effect.
What has the suspect said (or been asked) about the disposal of the loss, e.g. if it was allegedly used to support a retail business, provide full details - i.e. when did the suspect start taking the cash, why was it necessary to take Post Office cash, which bills were paid with Post Office cash, how was Post Office cash actually used or was it paid into a bank account(s), if so which account(s) and who uses these account(s):	Suspected denied theft or false accounting. Stated he did not know how the discrepancy occurred.
Who owns the Post Office premises and what is the full address:	Owned by suspect and brother. Birkenshaw Post Office 712 Bradford Road Birkenshaw Bradford BD11 2AE.
Does the suspect(s) have any links to any other Post Offices (if so provide details):	Suspect stated he has no other links.
What is the suspect(s) home address and who owns this property, is it owned jointly, if so who with?:	Suspect lives GRO GRO
Mortgage details: (who is the lender, what is the outstanding balance):	Stated he has a mortgage on the Post Office- refused to say who with but the outstanding balance was approximately £109,000.
Does the suspect(s) own or have interest in any other properties, if so provide details and show	Suspect stated that he has no other interest in any property.

31/05/2011

how this info was obtained:	
Detail any vehicles owned by the suspect(s), (how do you know this?), are there any other vehicles connected to the case (provide full details, Make, Model, Registration number, Colour, Mileage if known): Is the car leased ? if so provide details.	Suspect stated that he had a Vauxhall Corsa GRO
List all Bank Accounts connected to this enquiry (Personal & Business). Provide account numbers and sort codes and also a brief summary as to who operates these accounts:	Refused to give any details apart from that he had a business account with Lloyds TSB.
Has a GS045 been obtained from the suspects for the above Bank Accounts. If not, why?:	Forms were refused by both the suspect and solicitor.
Detail all other assets of value identified during interview or seen during searches:	Search refused on the advice of his solicitor.
Detail the full name, date of birth, occupation and income (where applicable) of the suspect(s) partner & list the ages of the suspects children:	Suspect refused to give any details.
Intelligence Checks - Confirm dates they were submitted (please forward all results to FIU asap):	GS207 (Land Registry) to the FIU submitted on the - To be submitted GS208 (Equifax, vehicle, PNC) to Intelligence Transactions (RMUK) submitted on the - To be submitted GS210 (Inland Revenue) e-mailed to Intelligence Transactions (RMUK) submitted on the - to be submitted
Do you believe that the suspect may dispose of the assets identified, if so explain why you believe this:	No assets identified.
Any other comments:	

Regards,
Steve Bradshaw
Security Manager

Royal Mail Group

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POST OFFICE LTD Land Registry Check

This form is to be used when requiring information on Land Registry checks for the purposes specified below

To: Land Registry Duty
Security - 2nd Floor Banner Wing
Post Office Ltd
148 Old Street
LONDON
EC1V 9HQ

Tel:
Fax:
Email:

GRO
GRO
GRO
GRO
GRO

Please supply information in respect of the following:

Address Details:	GRO
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Or. Please supply information in respect of the following:

Land Registry Title Number:	
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PO LTD Case Reference:	POLTD/1011/0186
Reason for request: (please supply full details): I am currently investigating a £21,600 Post Office cash shortage. This information is required to identify the ownership of the above property & to establish whether it is an asset that could be included in a Money Laundering investigation.	
This data is required for the following purpose(s) under Section 29 or 35 of the Data Protection Act 1998 (select):	
The Prevention or Detection Of Crime – section 29	X
The Apprehension or Prosecution of Offenders – section 29	X
For the purpose of, or in connection with, any legal proceedings – section 35 (including confiscation under POCA 2002)	
For the purpose of obtaining legal advice– section 35	

Declaration: If I do not receive the information, this will prejudice the purpose(s) specified above. I understand that the information supplied by POLTD. is governed by the Data Protection Act 1998. I agree to use the information only for the purpose(s) specified above, and in accordance with the Act, and to treat the information in confidence.

Requester Signature:	<i>Via E-Mail</i>	Name & Rank (print):	Steve Bradshaw, CM2
Telephone:	GRO	Date:	31/05/2011

For use by Land Registry Duty PO LTD:			
Land registry search Serial Number:	GRO	Processed By:	Helen Dickinson
Date email received:	31/05/2011	Method: (Post or email)	
Date Reply Sent:	31/05/2011		

Land Registry



Official copy of register of title

Title number

GRO

Edition date 17.10.2005

- This official copy shows the entries on the register of title on 31 MAY 2011 at 11:40:21.
- This date must be quoted as the "search from date" in any official search application based on this copy.
- The date at the beginning of an entry is the date on which the entry was made in the register.
- Issued on 31 May 2011.
- Under s.67 of the Land Registration Act 2002, this copy is admissible in evidence to the same extent as the original.
- For information about the register of title see Land Registry website www.landregistry.gov.uk or Land Registry Public Guide 1-A *guide to the information we keep and how you can obtain it*.
- This title is dealt with by Land Registry, Nottingham Office.

A: Property Register

This register describes the land and estate comprised in the title.

GRO

- 1 (06.09.1982) The Freehold land shown edged with red on the plan of the above Title filed at the Registry and being **GRO** 712 Bradford Road, Birkenshaw.
- 2 The Conveyance dated 22 November 1940 referred to in the Charges Register contains the following provision:-

IT IS HEREBY AGREED AND DECLARED that the walls and fences separating the property hereby conveyed from the adjoining property of the Vendor on the Easterly side thereof are mesne or party walls and fences and shall at all times hereafter be used and enjoyed and maintained and repaired accordingly and further that all drains fall pipes spouts conductors gutters and gullies and gas and water pipes and electric wires and cables on and under the said adjoining property of the Vendor which have hitherto been used in common shall continue to be so used and shall be maintained and repaired accordingly.

- 3 The land has the benefit of the following rights granted by a Conveyance thereof dated 12 July 1965 made between (1) **GRO** and (2) **GRO** :-

TOGETHER with full rights of foot horse and carriageway over and along the roadway coloured brown on the said plan for the purpose of gaining access to the property hereby conveyed from Bradford Road aforesaid Subject to the Purchaser paying a reasonable proportion according to user of the cost of maintaining and repairing the said roadway.

NOTE:-The land coloured brown referred to is tinted brown on the filed plan.

- 4 The Conveyance dated 12 July 1965 referred to above contains the following provision:-

IT IS HEREBY AGREED AND DECLARED as follows:-

Title number **GRO****A: Property Register continued**

(a) The walls and fences separating the property hereby conveyed from the adjoining property on the East side thereof are mesne or party walls and fences and shall at all times hereafter be used enjoyed maintained and repaired accordingly

(b) The Property is sold subject to and with the benefit of all existing arrangements as to chimney stacks drains sewers gas and water pipes electricity and other cables spouts gutters gullies and fall pipes bearing on walls and vertical and lateral support and any chimney stacks drains sewers gas and water pipes electricity and other cables spouts gutters gullies and fall pipes now used jointly in connection with the property hereby conveyed and any adjoining or neighbouring property (now or formerly) belonging to the Vendor shall be maintained and repaired accordingly.

- 5 (17.10.2005) A new title plan based on the latest revision of the Ordnance Survey Map has been prepared.

B: Proprietorship Register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

Title absolute

- 1 (24.05.2002) PROPRIETOR: **GRO**
Regn. No. 3796549) of **GRO**
- 2 (24.05.2002) The price stated to have been paid on 28 September 2001 was £52,000.
- 3 (24.05.2002) RESTRICTION: Except under an order of the registrar no disposition by the proprietor of the land is to be registered without the consent of the proprietor of the Charge dated 28 September 2001 in favour of Lloyds TSB Bank PLC referred to in the Charges Register.

C: Charges Register

This register contains any charges and other matters that affect the land.

- 1 The land tinted blue on the filed plan is subject to the following rights excepted and reserved by a Conveyance thereof dated 22 November 1940 made between (1) **GRO** and (2) **GRO**
- EXCEPTING AND RESERVING unto the Vendor (in the event of his adjoining property being drained through the property hereby conveyed but not otherwise) a right of drainage through the property hereby conveyed for the benefit of the Vendor's adjoining property and a right to enter thereon for the purpose of repairing or relaying drains or sewers and making connection therewith making good forthwith any damage caused in so doing AND ALSO RESERVING a right of way and drainage over and under the portion of the said passage abutting on the Northerly end of 712 Bradford Road aforesaid so far as such passage may be included in the property hereby conveyed.
- 2 (24.05.2002) REGISTERED CHARGE dated 28 September 2001 to secure the moneys including the further advances therein mentioned.
- 3 (24.05.2002) Proprietor: LLOYDS TSB BANK PLC (Co. Regn. No.2065) Dept. No. 90-56 of Leeds Securities Centre, P.O. Box 5, 6/7 Park Row, Leeds LS1 5LB.
- 4 (17.10.2005) The parts of the land affected thereby are subject to the leases set out in the schedule of leases hereto.
The leases grant and reserve easements as therein mentioned.

Schedule of notices of leases

- 1 17.10.2005. 712 Bradford Road, (Ground 12.08.2005. **GRO**

Title number **GRO**

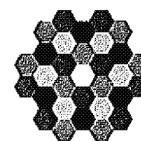
Schedule of notices of leases continued

edged and Floor Flat)
numbered 1 in
blue
NSE

10 years from
12.08.2005.

End of register

Land Registry



Official copy of register of title

Title number: **GRO** Edition date 22.09.2008

- This official copy shows the entries on the register of title on 31 MAY 2011 at 11:43:00.
- This date must be quoted as the "search from date" in any official search application based on this copy.
- The date at the beginning of an entry is the date on which the entry was made in the register.
- Issued on 31 May 2011.
- Under s.67 of the Land Registration Act 2002, this copy is admissible in evidence to the same extent as the original.
- For information about the register of title see Land Registry website www.landregistry.gov.uk or Land Registry Public Guide 1-A *guide to the information we keep and how you can obtain it*.
- This title is dealt with by Land Registry, Nottingham Office.

A: Property Register

This register describes the land and estate comprised in the title. Except as mentioned below, the title includes any legal easements granted by the registered lease but is subject to any rights that it reserves, so far as those easements and rights exist and benefit or affect the registered land.

GRO

- 1 (17.10.2005) The Leasehold land shown edged with red on the plan of the above Title filed at the Registry and being Ground Floor, 712 Bradford Road, Birkenshaw, Bradford (BD11 2AE).

NOTE: Only the ground floor flat is included in the title.

- 2 (17.10.2005) Short particulars of the lease(s) (or under-lease(s)) under which the land is held:
- Date : 17 October 2005
- Term : 10 years from 12 August 2005
- Parties : (1) GRO
- (2) GRO

- 3 (17.10.2005) There are excepted from the effect of registration all estates, rights, interests, powers and remedies arising upon, or by reason of, any dealing made in breach of the prohibition or restriction against dealings therewith inter vivos contained in the Lease.

- 4 (17.10.2005) The Conveyance dated 22 November 1940 referred to in the Charges Register contains the following provision:-

IT IS HEREBY AGREED AND DECLARED that the walls and fences separating the property hereby conveyed from the adjoining property of the Vendor on the Easterly side thereof are mesne or party walls and fences and shall at all times hereafter be used and enjoyed and maintained and repaired accordingly and further that all drains fall pipes spouts conductors gutters and gullies and gas and water pipes and electric wires and cables on and under the said adjoining property of the Vendor which have hitherto been used in common shall continue to be so used and shall be maintained and repaired accordingly.

Title number **GRO****A: Property Register continued**

- 5 (17.10.2005) A Conveyance of the freehold estate in the land tinted pink on the title plan and other land dated 12 July 1965 made between (1) **GRO** and (2) **GRO** contains the following provision:-

IT IS HEREBY AGREED AND DECLARED as follows:-

(a) The walls and fences separating the property hereby conveyed from the adjoining property on the East side thereof are mesne or party walls and fences and shall at all times hereafter be used enjoyed maintained and repaired accordingly

(b) The Property is sold subject to and with the benefit of all existing arrangements as to chimney stacks drains sewers gas and water pipes electricity and other cables spouts gutters gullies and fall pipes bearing on walls and vertical and lateral support and any chimney stacks drains sewers gas and water pipes electricity and other cables spouts gutters gullies and fall pipes now used jointly in connection with the property hereby conveyed and any adjoining or neighbouring property (now or formerly) belonging to the Vendor shall be maintained and repaired accordingly.

- 6 (17.10.2005) The landlord's title is registered.
- 7 Unless otherwise mentioned the title includes any legal easements granted by the registered lease(s) but is subject to any rights that it reserves, so far as those easements and rights exist and benefit or affect the registered land.

B: Proprietorship Register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

Title absolute

- 1 (22.09.2008) PROPRIETOR: KHAYYAM ISHAQ and ITASHAM ISHAQ of **GRO**
- 2 (22.09.2008) The value as at 4 July 2008 was stated to be under £100,000.
- 3 (22.09.2008) RESTRICTION: No disposition by a sole proprietor of the registered estate (except a trust corporation) under which capital money arises is to be registered unless authorised by an order of the court.

C: Charges Register

This register contains any charges and other matters that affect the land.

- 1 (17.10.2005) The land tinted blue on the filed plan is subject to the following rights excepted and reserved by a Conveyance of the freehold estate in the land thereof and other land dated 22 November 1940 made between (1) **GRO** and (2) **GRO**:-

EXCEPTING AND RESERVING unto the Vendor (in the event of his adjoining property being drained through the property hereby conveyed but not otherwise) a right of drainage through the property hereby conveyed for the benefit of the Vendor's adjoining property and a right to enter thereon for the purpose of repairing or relaying drains or sewers and making connection therewith making good forthwith any damage caused in so doing AND ALSO RESERVING a right of way and drainage over and under the portion of the said passage abutting on the Northerly end of 712 Bradford Road aforesaid so far as such passage may be included in the property hereby conveyed.

End of register

Royal Mail Group

CONFIDENTIAL

POST OFFICE LTD Land Registry Check

This form is to be used when requiring information on Land Registry checks for the purposes specified below

To: Land Registry Duty
Security - 2nd Floor Banner Wing
Post Office Ltd
148 Old Street
LONDON
EC1V 9HQ

Tel: **GRO**
Fax:
Email: paul.southin **GRO**
dave.posnett **GRO**
lisa.allen **GRO**
helen.dickinson **GRO**

Please supply information in respect of the following:

Address Details:	GRO
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Or. Please supply information in respect of the following:

Land Registry Title Number:	
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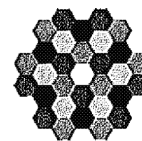
PO LTD Case Reference:	POLTD/1011/0186
Reason for request: (please supply full details): I am currently investigating a £21,600 Post Office cash shortage. This information is required to identify the ownership of the above property & to establish whether it is an asset that could be included in a Money Laundering investigation.	
This data is required for the following purpose(s) under Section 29 or 35 of the Data Protection Act 1998 (select):	
The Prevention or Detection Of Crime - section 29	X
The Apprehension or Prosecution of Offenders - section 29	X
For the purpose of, or in connection with, any legal proceedings - section 35 (including confiscation under POCA 2002)	
For the purpose of obtaining legal advice- section 35	

Declaration: If I do not receive the information, this will prejudice the purpose(s) specified above. I understand that the information supplied by POLTD. is governed by the Data Protection Act 1998. I agree to use the information only for the purpose(s) specified above, and in accordance with the Act, and to treat the information in confidence.

Requester Signature:	<i>Via E-Mail</i>	Name & Rank (print):	Steve Bradshaw, CM2
Telephone:	GRO	Date:	31/05/2011

For use by Land Registry Duty PO LTD:			
Land registry search Serial Number:	GRO	Processed By:	Helen Dickinson
Date email received:	31/05/2011	Method: (Post or email)	
Date Reply Sent:	31/05/2011		

Land Registry



Official copy of register of title

Title number **GRO**

Edition date 31.07.2008

- This official copy shows the entries on the register of title on 31 MAY 2011 at 11:34:16.
- This date must be quoted as the "search from date" in any official search application based on this copy.
- The date at the beginning of an entry is the date on which the entry was made in the register.
- Issued on 31 May 2011.
- Under s.67 of the Land Registration Act 2002, this copy is admissible in evidence to the same extent as the original.
- For information about the register of title see Land Registry website www.landregistry.gov.uk or Land Registry Public Guide 1-A guide to the information we keep and how you can obtain it.
- This title is dealt with by Land Registry, Nottingham Office.

A: Property Register

This register describes the land and estate comprised in the title.

GRO

- 1 (17.03.1976) The Freehold land shown edged with red on the plan of the above Title filed at the Registry and being **GRO**.
- 2 There are excluded from this registration the mines and minerals and the ancillary rights excepted and reserved by a Conveyance of the land in this title and other land dated 19 July 1910 made between (1) **GRO** (2) **GRO** (3) **GRO** and (4) **GRO** in the following terms:-

EXCEPTING AND RESERVING out of the Conveyance hereby made all mines and minerals of whatsoever nature or kind lying and being within and under the said Close of Land or any part thereof and full of winning working and getting the same.
- 3 (23.03.1995) The land has the benefit of the rights granted by but is subject to the rights reserved by a Conveyance of the land in this title dated 20 February 1976 made between (1) **GRO** and others and (2) **GRO**

NOTE: Original filed.

B: Proprietorship Register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

Title absolute

- 1 (30.01.2002) PROPRIETOR: KHAYYAM ISHAQ and ITASHAM ISHAQ of **GRO**
- 2 (30.01.2002) The price stated to have been paid on 19 January 2002 was

Title number WYK58092

B: Proprietorship Register continued

£89,000.

- 3 (30.01.2002) RESTRICTION: No disposition by a sole proprietor of the land (not being a trust corporation) under which capital money arises is to be registered except under an order of the registrar or of the Court.
- 4 (30.01.2002) RESTRICTION: Except under an order of the registrar no disposition by the proprietor of the land is to be registered without the consent of the proprietor of the Charge dated 19 January 2002 in favour of Bank of Scotland PLC referred to in the Charges Register.
- 5 (31.07.2008) RESTRICTION: No disposition of the registered estate by the proprietor of the registered estate or by the proprietor of any registered charge is to be registered without a written consent signed by the proprietor for the time being of the Charge dated 4 July 2008 in favour of Lloyds TSB Bank PLC referred to in the Charges Register.

C: Charges Register

This register contains any charges and other matters that affect the land.

- 1 (30.01.2002) REGISTERED CHARGE dated 19 January 2002 to secure the moneys including the further advances therein mentioned.
- 2 (25.09.2007) Proprietor: BANK OF SCOTLAND PLC (Scot. Co. Regn. No. SC327000) of Residential Mortgages, Ettrick House, 37 South Gyle Crescent, Edinburgh EH12 9DS.
- 3 (31.07.2008) REGISTERED CHARGE dated 4 July 2008.
- 4 (31.07.2008) Proprietor: LLOYDS TSB BANK PLC (Co. Regn. No. 2065) Dept. No. 0005 of Securities Operational Service Centre, P.O.Box 6000, 125 Colmore Row, Birmingham B3 3SF.

End of register

Royal Mail Group

Equifax

The form is to be used when requiring information about a person on Equifax.
Royal Mail reserves the right to refuse requests

RMLT-0575-2011/12

Surname	Isahq	Previous Surnames	
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First Name	Khayyam	Male or Female	GRO
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Date of Birth	GRO	Place & Country of Birth	
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Current Address	GRO
Previous Address	

Case Reference	POLTD/1011/0186
Reason for request (Provide brief details of the offence under investigation and/or explain why the information is necessary to be obtained..)	Khayyam ISHAQ is the sub postmaster of Birkenshaw Post Office and is currently under investigation for a loss of £21648.12 in the accounts of this Post Office.

The Data is required for the following purpose(s) under Section 29 or 35 of the data Protection Act 1998

The prevention or detection of Crime Section 29	
The apprehension of Prosecution of Offenders - section 29	
For the purpose of, or in connection with any legal proceedings - section 35	Yes
For the purpose of obtaining legal advice - section 35	

Information Required: SEE BELOW FOR DEFINITION OF TYPE OF CHECK

On-line information on individuals:

Basic ID	☐	Enhanced ID	☐	Names List	☐	Full Investigation	☐
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Online Commercial

Full Report	☐	Optima Report	☐	Snapshot	☐	Credit Profile	☐
Protect	☐	Holding Co Report	☐	Holding Co Report Plus	☐	On Line Co	☐
Trading Addresses	☐						

Declaration: If I do not receive the information, this will prejudice the purpose(s) specified above. I understand that the information supplied by Royal Mail is governed by the Data Protection Act 1998. I agree to use the information only for the purposes(s) specified above, and in accordance with the act, and to treat the information in confidence.

Requesters Name	Stephen Bradshaw	Mobex	GRO
Rank	CM2	Date	10/06/2011

Please Note that all information obtained will be returned to the requesters email address as listed on people change unless otherwise notified.

For use by Security Intelligence Team			
Serial No:	RM T-0575-2011/12	Date Received	10/06/2011
Processed by:	Andy Parsons	Reply sent	13/06/2011

eTrail > Section 29 > Address Match > Confirmation
> Section 29 Report

Section 29 Report delivered on 13/06/2011 12:23:22

DISPLAY OPTIONSClick [here](#) for non-shaded display**REFERENCE**Equifax 100CBWGZIOC
Supplied RMT-0575-2011**OPERATOR**Created by ROYALMAIL/APARSONS29
Created on 13/06/2011 12:23:22**SUBJECT**Name MR KHAYYAM ISAHQ
Date Of Birth GRO
Alias Name**1st ADDRESS****GRO****NOTICE OF CORRECTION/DISCHARGE**

No Notice Of Correction/Discharge Data

SANCTIONS CHECKS

Subject

Office of Foreign Assets Control No

ELECTORAL ROLL

Subject, 1st Address

Confirmed Yes

Years Since Last Entry 0Y

Length of Residence 8Y

INSIGHT

Number of Active Accounts 2

Number of Settled 0

Number of Defaults Ever 0

Number Opened in Last 6 Months 0

Total Outstanding Balances 62519

Worst Status in Last 24 Months 3

COURT & INSOLVENCY INFORMATION

Number Present 0

Total Value 0

PREVIOUS SEARCHES

Number in Last 6 Months 0

Most Recent Same Company 11/10

CML

No CML Data

GAIN

No GAIN Data

Property Valuation

Most Recent Price Paid £89,000

TELEPHONE DATA

Telephone Data Found

ADDITIONAL ADDRESSES

1st Address: 0 Linked Addresses Found

SANCTIONS REPORT**Alert Indicators**

Office of Foreign Assets Control

Subject

No

SECTION 29 REPORT

MR KHAYYAM ISAHQ , 1st Address

NOTICE OF CORRECTION/DISCHARGE

No relevant data exist in this category.

ALIAS DETAILS

No relevant data exist in this category.

♦ ASSOCIATE DETAILS

No relevant data exist in this category.

♦ ATTRIBUTABLE NAMES

No relevant data exist in this category.

♦ ALL NAMES

Name	Date of Birth	Data Source
MR MOHAMMED ISHAQ		Insight
MR M ISHAQ		Insight
MR KHURAM ISHAQ	GRO	Linked Address
MR AHAYYAM ISHAQ		Insight
MR KHYIAM ISHAQ		Insight
MRS TASLIM A ISHAQ		Insight
NOUREEN KHAYYAM		Electoral Roll
MS ANISA ISHAQ	GRO	Insight
MRS N KHAYYAM		Insight
MRS TASLEEM ISHAQ	GRO	Insight
MR MOHAMMED ISHAQ		Insight
TASLEEM ISHAQ		Electoral Roll
NEZAM ISHAQ		Electoral Roll
MOHAMMED ISHAQ		Electoral Roll
KHAYYAM ISHAQ		Electoral Roll
ANISA ISHAQ		Electoral Roll
MRS SUSAN BRIERLEY	GRO	Linked Address
MISS N BRIERLEY		Linked Address
MISS ANISA ISHAQ	GRO	Insight
MR ITASHAM ISHAQ		Insight, Linked Address
MR KHAYYAM ISHAQ		Insight
MRS SUSAN BRIERLEY		Linked Address
MR JASON BRIERLEY	GRO	Linked Address
MS MARY WAINWRIGHT		Electoral Roll
NICOLA BRIERLEY	GRO	Electoral Roll
JASON BRIERLEY		Electoral Roll
JOHN BRIERLEY		Electoral Roll
SUSAN C BRIERLEY		Electoral Roll
A ISHAQ		Telephone

♦ TRANSPOSED NAMES

Displays all individuals who have the same forename, middle name or surname (within their name) as the subject of this search.

Name	Date of Birth
NOUREEN KHAYYAM	
MRS N KHAYYAM	
KHAYYAM ISHAQ	
MR KHAYYAM ISHAQ	GRO

♦ ELECTORAL ROLL (RR)

Name	Match	Junior/Senior
Date of Birth	Rolling Register In	Rolling Register Out
Annual	Annual	

[illegible]

Name			Date of Birth	Match	Supplementary Indicator	
Start Date	Default Date	Update Date	End Date	Credit Terms		
Co. Type / Acc. Number		Account Type		Start Balance / Credit Limit	Default / Delinquent Balance	Current Balance
Payment History				Company Name		
Previous Statement Balance	Payment Amount	Minimum Payment?	Promotional Rate?	Value of Cash Advances	Number of Cash Advances	Credit Limit Change?
MR KHAYYAM ISHAQ			GRO	Subject		
10/01/2002		02/06/2011		360 @ £332 (Monthly)		
GRO		Mortgage		0	0	62519
1000001000000221112321111000000000000000000000000				BANK OF SCOTLAND MORTGAGES (I)		

Insight Plus ▼

Insight Plus

[illegible]

⚡ COURT AND INSOLVENCY INFORMATION

No relevant data exist in this category.

SEARCHES

Name	Date of Birth	Match
Date / Time	Type	Company Type
Company Name	A/C No	Joint Flag
MR KHAYYAM ISHAQ	GRO	Subject
16/09/2010 @ 22:47	Credit Application	Bank
BARCLAYCARD CPU LINK		10631506
MR KHAYYAM ISHAQ	GRO	Subject
16/11/2010 @ 14:58	Credit Application	Mail Order
SHOP DIRECT FINANCE COMPANY LTD		45221426
		No

CML

No relevant data exist in this category.

GAIN

No relevant data exist in this category.

TELEPHONE NUMBER

Name	Number	TPS	Date Loaded	Line Type
A ISHAQ	*****		31/08/2010	

PROPERTY VALUATION**Land Registry(England & Wales)**

Deed Date	Price Paid	Property Type	Tenure	New Build
19/01/2002	£89,000	Detached	Freehold	NO

Source acknowledgement: Property Valuation data produced by Land Registry.

This material was last updated on 27 May 2009 . It covers the period from 01 April 2000 to 31 March 2009 .

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ADDITIONAL ADDRESSES

No relevant data exist in this category.

DIRECTORS SEARCH**DIRECTOR NAME MATCH RESULTS**

No relevant data exist in this category.

DIRECTORS AT POSTCODE

Surname	Forename	Address	D.o.B.	Type
		GRO		Dslvd
		GRO	GRO	Prev/Dslvd
ISHAQ	ITASHAM	GRO		Dslvd

GRO

GROPrev
Prev

Please use [Equifax's Director Search](#) option to provide further details.

Please note:

- By clicking the links you will be taken to the commercial system where you will need to enter the required name for searching.
- To return to this report please use your back button, or to access the main eTrall menu again use the "Consumer" link at the top of the commercial page.

♦ PROPRIETOR SEARCH

NON LIMITED BUSINESSES AT POSTCODE

Business Name**Address****GRO**

Please use [Equifax's Non Limited Business Search](#) option to provide further details.

Please note:

- By clicking the links you will be taken to the commercial system where you will need to enter the required name for searching.
- To return to this report please use your back button, or to access the main eTrall menu again use the "Consumer" link at the top of the commercial page.

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PNC INDIVIDUAL CHECK

This facility must only be used for the purposes of obtaining previous convictions of alleged offenders and witnesses who have provided witness statements in cases being prosecuted or under active consideration for possible prosecution by Requests can also be made for Health and safety reasons. Misuse of the information provided deliberately or through negligence will invoke serious action under the conduct code not falling short of dismissal and may lead to prosecution.

RM-T-0575-2011/12

FOR USE BY SECURITY INTELLIGENCE TEAM ONLY			
URGENT CHECKS VIA PHONE		STD	GRO
SI Unique ref no	GRO	Date Received	10/06/2011
Processed by:	Andy Parsons	Time Call received	
Authorising Manager's name		Date Reply sent	
Reason for urgent Check			
Urgent check Declined (State Reason)			

Case Reference (state reason if not available)	POLTD/1011/0186
Reason for request (Provide brief details of the offence under investigation and/or explain why the information is necessary to be obtained..)	Khayyam ISHAQ is the sub postmaster of Birkenshaw Post Office and is currently under investigation for a loss of £21648.12 in the accounts of this Post Office. GRO

Please supply information in respect of the following individual (* Mandatory information)

*Surname	Isahq	Previous Surnames	
*First Name(s) in full:	Khayyam	*Male or Female	GRO
*Date of Birth	GRO	Place & Country of Birth	
Current Private Address	GRO		
Previous Address			

Information required in order to process a PNC check (complete the boxes that are applicable)

Reason for request:	Risk Assessment (Suspect)	☐	Witness Check	☐	Prosecution Result	☐
---------------------	---------------------------	--------------------------	---------------	--------------------------	--------------------	--------------------------

SAP HUMAN RESOURCES SYSTEM - PERSONNEL FILE PRINTOUT

PERSONAL DATA - INFOTYPE 2

Dates - From: To: . .
Personnel number: NI number:
F.o.Address: Mr
Last name: Ishaq Birthname:
First name: Khayyam Initials: K
Second title: Known as:
Name format: Mr Khayyam Ishaq
Language: Gender:
Birthdate: Birthplace:
Nationality:

DISABILITY INFORMATION - INFOTYPE 4.-----
ADDITIONAL INFORMATION - INFOTYPE 77.

Dates - From: 05.07.2008 To: . .
Ethnic origin:
Military status:

EVENTS - INFOTYPE 0

Dates - From: 09.02.2011 To: . .
Event type: Termination Event reason: Resign to avoid termination Employment status: Withdrawn

Dates - From: 05.07.2008 To: 08.02.2011
Event type: Appointment Event reason: New agency appointment Employment status: Active

ORGANISATIONAL ASSIGNMENT - INFOTYPE 1

Dates - From: 09.02.2011 To: . .
Personnel area: Post Office Limited Personnel sub-area: England
Employee group: Agents Employee sub-group: Scale Monthly
Cost centre: 2543558 Head Of Area East Co Business area:
Payroll area: Agent Monthly Position 99999999 Integration: default posi
Job: Agent Organisational unit: Birkenshaw PO
Organisational key: Employment contract: Single Agent

Dates - From: 05.07.2008 To: 08.02.2011
Personnel area: Post Office Limited Personnel sub-area: England
Employee group: Agents Employee sub-group: Scale Monthly
Cost centre: 2543558 Head Of Area East Co Business area:
Payroll area: Agent Monthly Position 50013234 163306 Commercial
Job: Agent Organisational unit: Birkenshaw PO
Organisational key: Employment contract: Single Agent

ADDRESSES - INFOTYPE 6

Address type: Mailing Address
Dates - From: 09.02.2011 To: . .
Address: c/o Birkenshaw PO, 712 Bradford Road, Birkenshaw, BRADFORD, BD11 2AE, United Kingdom
Telephone No:

Address type: Forwarding Address
Dates - From: 09.02.2011 To: . .
Address: c/o Birkenshaw PO, 712 Bradford Road, Birkenshaw, BRADFORD, BD11 2AE, United Kingdom
Telephone No:

Address type: Home Address
Dates - From: . .
Address:
Telephone No:

Address type: Next of Kin
Dates - From: To:
Address:
Telephone No:

Address type: Mailing Address
Dates - From: 05.07.2008 To: 08.02.2011
Address: Birkenshaw PO, 712 Bradford Road, Birkenshaw, BRADFORD, BD11 2AE, United Kingdom
Telephone No:

WORK SCHEDULE - INFOTYPE 7

Dates - From: 05.07.2008 To: . .
Work schedule rule: Agent standard 6 day Time man. status: No time eval.
Employment %: 100.00 Monthly hours: 182.00 Weekly hours: 42.00
Daily hours: 7.00 Weekly workdays: 6.00 Annual hours: 2,184.00

BASIC PAY - INFOTYPE 8

Dates - From: 01.04.2010 To: . .

Reason for change:	Capacity util. level: 100.00
Pay scale type: Agents	Hours worked per period: 182.00 Monthly
Pay scale area: National	Next increase: 00.00.0000
Pay scale group & level:	GRO

Dates - From: 01.04.2009 To: 31.03.2010

Reason for change:	Capacity util. level: 100.00
Pay scale type: Agents	Hours worked per period: 182.00 Monthly
Pay scale area: National	Next increase: 00.00.0000
Pay scale group & level:	GRO

Dates - From: 01.01.2009 To: 31.03.2009

Reason for change:	Capacity util. level: 100.00
Pay scale type: Agents	Hours worked per period: 182.00 Monthly
Pay scale area: National	Next increase: 00.00.0000
Pay scale group & level:	GRO

Dates - From: 01.12.2008 To: 31.12.2008

Reason for change:	Capacity util. level: 100.00
Pay scale type: Agents	Hours worked per period: 182.00 Monthly
Pay scale area: National	Next increase: 00.00.0000
Pay scale group & level:	GRO

Dates - From: 01.11.2008 To: 30.11.2008

Reason for change:	Capacity util. level: 100.00
Pay scale type: Agents	Hours worked per period: 182.00 Monthly
Pay scale area: National	Next increase: 00.00.0000
Pay scale group & level:	GRO

Dates - From: 01.10.2008 To: 31.10.2008

Reason for change:	Capacity util. level: 100.00
Pay scale type: Agents	Hours worked per period: 182.00 Monthly
Pay scale area: National	Next increase: 00.00.0000
Pay scale group & level:	GRO

Dates - From: 01.08.2008 To: 30.09.2008

Reason for change:	Capacity util. level: 100.00
Pay scale type: Agents	Hours worked per period: 182.00 Monthly
Pay scale area: National	Next increase: 00.00.0000
Pay scale group & level:	GRO

Dates - From: 05.07.2008 To: . .

Reason for change: New Appointment Capacity util. level: 100.00
Pay scale type: Agents Hours worked per period: 182.00 Monthly
Pay scale area: National Next increase: 00.00.0000
Pay scale group & level:

Dates - From: 05.07.2008 To: 31.07.2008

Reason for change: Capacity util. level: 100.00
Pay scale type: Agents Hours worked per period: 182.00 Monthly
Pay scale area: National Next increase: 00.00.0000
Pay scale group & level: **GRO**

Pay History:-

From	To	Wage type	Amount	Number	Unit
01.04.2010	. .	9001 NIPOC factor	0.00	41.88	Percent
01.04.2010	. .	9005 NIPOC non-staff band	346.10	0.00	
01.04.2010	. .	9003 NIPOC staff costs actual	2,254.30	0.00	
01.04.2009	31.03.2010	9001 NIPOC factor	0.00	42.71	Percent
01.04.2009	31.03.2010	9005 NIPOC non-staff band	346.10	0.00	
01.04.2009	31.03.2010	9003 NIPOC staff costs actual	2,254.30	0.00	
01.01.2009	31.03.2009	9001 NIPOC factor	0.00	40.88	Percent
01.01.2009	31.03.2009	9005 NIPOC non-staff band	332.79	0.00	
01.01.2009	31.03.2009	9003 NIPOC staff costs actual	2,254.30	0.00	
01.12.2008	31.12.2008	9001 NIPOC factor	0.00	40.88	Percent
01.12.2008	31.12.2008	9005 NIPOC non-staff band	332.79	0.00	
01.12.2008	31.12.2008	9003 NIPOC staff costs actual	2,588.66	0.00	
01.11.2008	30.11.2008	9001 NIPOC factor	0.00	40.88	Percent
01.11.2008	30.11.2008	9005 NIPOC non-staff band	332.79	0.00	
01.11.2008	30.11.2008	9003 NIPOC staff costs actual	2,240.00	0.00	
01.10.2008	31.10.2008	9001 NIPOC factor	0.00	40.88	Percent
01.10.2008	31.10.2008	9005 NIPOC non-staff band	332.79	0.00	
01.10.2008	31.10.2008	9003 NIPOC staff costs actual	2,225.36	0.00	
01.08.2008	30.09.2008	9001 NIPOC factor	0.00	40.88	Percent
01.08.2008	30.09.2008	9005 NIPOC non-staff band	332.79	0.00	
01.08.2008	30.09.2008	9003 NIPOC staff costs actual	1,666.91	0.00	
05.07.2008	. .	0023 Core Tier Payment	0.00	0.00	
05.07.2008	31.07.2008	9001 NIPOC factor	0.00	0.00	
05.07.2008	31.07.2008	9005 NIPOC non-staff band	0.00	0.00	

BANK DETAILS - INFOTYPE 9

Dates - From: 05.07.2008 To: . .

Bank details type: Main bank

Payee: Mr Khayyam Ishaq
Payment Method: BACS Transfer
Postcode: GRO City: BRADFORD Country: United Kingdom
Bank key: GRO Bank account: GRO BS Roll number:
Purpose:
Currency: British Pound

RECURRING PAYMENTS - INFOTYPE 14

From	To	Wage type	Amount	Number	Unit
01.01.2010	31.01.2010	POCA Transition Payment		1.94	0.00
01.04.2009	31.12.2009	POCA Transition Payment		43.66	0.00
01.04.2009	31.03.2010	RM Label monthly Sum		34.68	0.00
01.08.2010	31.08.2010	E/N Not Brought to A/C		1,282.00	0.00
01.06.2010	30.06.2010	E/N Not Brought to A/C		1,346.57	0.00
01.03.2010	31.03.2010	E/N Not Brought to A/C		953.00	0.00
01.12.2009	31.12.2009	E/N Not Brought to A/C		800.00	0.00
01.08.2008	08.02.2011	NFSP full rate	0.00	1.00	Months
01.04.2009	31.03.2010	Transition Payment		96.09	0.00

CONTRACT ELEMENTS - INFOTYPE 16

No data

TRAVEL PRIVILEGES - INFOTYPE 17

Dates - From: 05.07.2008 To: . .

R. grp M/A statutory Agents

R. grp M/A enterprise Other Agents

R. grp travel costs Non Agents

Vehicle class No distinction

Period parameter No distinction

E grp expense type Other Agents

E grp Trip Management Other Agents

Assignments:

Company code

Business area

Cost centre

Funds centre

Fund

DATE MONITORING - INFOTYPE 19

No data

COST DISTRIBUTION - INFOTYPE 27

Dates - From: 05.07.2008 To: 08.02.2011

Costs to be distributed Wage/salary

Co.code	Bus.area	Cost centre	Per cent
1254		Head of Area 52 10 0	100.00

Dates - From: 05.07.2008 To: . . .

Costs to be distributed Travel expenses

Co.code	Bus.area	Cost centre	Per cent
1254		Head of Area 52 10 0	100.00

REFERENCE PERSONNEL NUMBERS - INFOTYPE 31

No data

OBJECTS ON LOAN - INFOTYPE 40

No data

DATE SPECIFICATIONS - INFOTYPE 41

Dates - From: 05.07.2008 To: . . .

Date type: Notional Start Date Date: 05.07.2008

Date type: Current Emp.Str Date Date: 05.07.2008

DATE SPECIFICATIONS - INFOTYPE 52

No data

TAX DATA - INFOTYPE 65

Dates - From: 06.04.2010 To: . . .

Tax code: NT Tax code source: P9X Tax refund indicator: Tax basis: Cumulative

Starter details from P45:-

Tax week no.: 00 Tax month no.: 00 Taxable pay: 0.00 Tax paid: 0.00

Dates - From: 06.04.2009 To: 05.04.2010

Tax code: NT Tax code source: P9X Tax refund indicator: Tax basis: Cumulative

Starter details from P45:-

Tax week no.: 00 Tax month no.: 00 Taxable pay: 0.00 Tax paid: 0.00

Dates - From: 01.09.2008 To: 05.04.2009

Tax code: NT Tax code source: P6 Tax refund indicator: Tax basis: Cumulative

E grp expense type Other Agents
E grp Trip Management Other Agents

Assignments:
Company code
Business area
Cost centre
Funds centre
Fund

DATE MONITORING - INFOTYPE 19

No data

COST DISTRIBUTION - INFOTYPE 27

Dates - From: 05.07.2008 To: 08.02.2011

Costs to be distributed Wage/salary

Co.code	Bus.area	Cost centre	Per cent
1254		Head of Area 52 IO 0	100.00

Dates - From: 05.07.2008 To: . .

Costs to be distributed Travel expenses

Co.code	Bus.area	Cost centre	Per cent
1254		Head of Area 52 IO 0	100.00

REFERENCE PERSONNEL NUMBERS - INFOTYPE 31

No data

OBJECTS ON LOAN - INFOTYPE 40

No data

PostcodeAnywhere

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Payment Validation

Bank and card validation corrects payments before they bounce

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Get Payment Validation up and running in minutes

The following demos show you the different ways in which payment validation works. Whether you want to create a tight integration that hooks directly into one of our [hosted bank account and card validation web services](#), download the spreadsheet tool, or run your checks by [logging into your account](#) and using the online interface, there are many options available. Using the service for your business is a snip and you can be up and running in no time.

How do I implement this?



Let us show you

Our tutorials show you how to implement lookups for yourself.

[Learn more](#)

Payment Validation Demo

Sort code
Account no. [Validate](#)

Status

Sort code

GRO

Account

IBAN

GRO

Bank

LLOYDS TSB BANK PLC

Bank BIC

LOYDGB21

Branch

Park Row Leeds (300005)

Branch BIC

007

Address

GRO

Town

Postcode

Phone

GRO

Direct Debits

Faster

Payments

CHAPS

1 Enter a bank sort code in the Sort code field

2 Enter an account number in the Account no. field

3 Click the Validate button

Please note: some banks don't provide branch address details. Instead all correspondence is directed to a single address, and this is the address contained within the data. If this is the case we will show you the appropriate branch name, but the address will reflect that of the main office.

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POST OFFICE LTD CONFIDENTIAL: INVESTIGATION, LEGAL
POLTD/1011/0186OFFENCE(s)

1. Theft – Contrary to Section 1 (1) of the Theft Act 1968
2. False Accounting – Contrary to Section 17 (1) of the Theft Act 1968
3. Fraud by false representation (Fraud Act 2006 – Section 2)
4. Fraud by failing to disclose information (Fraud Act 2006 – Section 3)
5. Fraud by abuse of Position (Fraud Act 2006 – Section 4)

Name: Khayyam ISHAQ

Rank: sub postmaster Identification Code: 4

Office: Birkenshaw FAD Code 163 306

Age: 34 years **GRO** Date of Birth: **GRO**

Service: 2 years 7 months Date Service Commenced: 5 July 2008

Personnel Printout: At Appendix: C

Nat Ins No: **GRO**

Home Address: **GRO**

Suspended: Suspended on 8 February 2011 on the authority of Andrew Carpenter – Contract Manager

To be prosecuted by: Royal Mail Group (including Post Office Ltd)

Designated Prosecution Authority: David Pardoe, Senior Security Manager Fraud Team

Discipline Manager: Paul X Williams – Contract Manager

Corporate Security
Criminal Law Team

These papers refer to a shortage in the accounts at Birkenshaw Post Office branch. Mr Khayyam ISHAQ the identified person named in the pre amble of this report is the sub postmaster and there is one other member of staff, Mr Limair LIAQUAT.

The personnel file and P356 data was requested and can be found in Appendix C at the rear of this file.

The stakeholder notification was prepared and sent to the Stakeholder. I have also spoken with the Stakeholder and advised him of the current situation.

POST OFFICE LTD CONFIDENTIAL: INVESTIGATION, LEGAL

On 8th February 2011, Denis WATSON of the Network Support Field Team attended Birkenshaw Post Office branch to undertake a check of the cash. The purpose of the visit was to verify that the amount of cash held at the Post Office branch was correct.

The auditor arrived at the branch at approximately 08:45 am and introduced himself to the sub postmaster who allowed him access to the secure area. A count of the cash took place and revealed a shortage of £536. The balance snapshot (SB/3) showed a nett discrepancy shortage of £2569.19. These findings were reported to Paul WILLIAMS (Contract Manager) who requested a full audit take place. The purpose of this audit was to verify financial assets due to Post Office Ltd®. At the end of the audit a report was produced detailing the findings at Birkenshaw Post Office branch (DW/1).

The branch operates a single stock unit (AA) for counter services and there is a stock unit for the ATM. A P32 balance was constructed and the physical cash on hand was checked against the declared cash on the Office snapshot.

The breakdown of the Audit findings is set in the table below.

Amount	Comment
£ 12.90 (+)	Identified as a shortage difference in the stock figures
£ 21181.54 (-)	Discrepancy as per office snapshot
£ 21168.64 (-)	Total Shortage

Andrew CARPENTER (Contract Manager), made a decision to precautionary suspend Mr ISHAQ and the branch was closed pending transfer on Friday 11th February 2011.

Mr ISHAQ was contacted on 2 March 2011 and agreed to attend a voluntary taped interview under caution.

On 7th April 2011 I attended at Bradford South Delivery Office accompanied by my colleague, Andrew WISE, Fraud Investigator. Mr ISHAQ attended with his solicitor Mr Musa PATEL. We introduced ourselves to both Mr ISHAQ and Mr PATEL and our identity cards were shown. The reason for the interview had previously been explained to Mr ISHAQ.

Interview with Khayyam ISHAQ

At 12.13 I interviewed Mr Khayyam ISHAQ at Bradford South Delivery Office Ripley Street Bradford BD5 7RS. Present throughout the interview was Mr Andrew WISE Fraud Investigator. Mr ISHAQ requested the presence of legal representation and Musa PATEL (Solicitor) attended on his behalf. Form GS001 (Identifying Mark SB/1) was completed, signed and dated by Mr ISHAQ and is associated at Appendix B. Mr ISHAQ declined the offer of having a friend present. Form GS003 (Identifying Mark SB/2) was completed, signed and dated by Mr ISHAQ and is associated in Appendix C.

The interview was taped recorded, covered two tapes and sealed with master tape seals 070842 and 070843 (SB/11 and SB/12). A typed tape summary (SB/13 and SB/14) has since been prepared, a copy of which is now at pages ... to ... The working tapes are associated in Appendix B of this file. I have retained the Master Tapes. A notebook entry of the interview was made and is associated in Appendix B of this file (Identifying Mark SB/15).

At the beginning of the interview Mr ISHAQ was asked for an explanation for the audit discrepancy on 8 February 2011.

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He explained that he did not know how the discrepancy occurred. He stated that he only balanced the stamps and the stock on the counter and never balanced the main safe. He also said that during the audit the figure went from £17,000 to £18,000 and when the audit was completed three days later, the final figure was £21,000.

Mr ISHAQ denied that he was given the opportunity to re check the audit findings and was simply told "this is what we have found, sign here".

During the interview Mr ISHAQ confirmed that he became sub postmaster in July 2008 and he employed one other member of staff, Limair LIAQUAT who commenced employment in August 2010. Mr LIAQUAT worked Monday to Friday 10 am to 4 pm. Mr ISHAQ opened the branch and worked until Mr LIAQUAT attended for duty and similarly he worked the hours after Mr LIAQUAT completed his duty. He also stated that Mr LIAQUAT was still under training.

Mr ISHAQ confirmed that there are three counter positions but they only used two and he used the middle counter position. He confirmed that they did not share passwords and he would temporally lock his screen when he was not using his Horizon terminal. He said that he considered himself competent with Post Office transactions.

Mr ISHAQ was asked to explain how he how he produced a balance. He began by saying that he was never shown the "back office" work and he learnt from the previous sub postmaster. He then explained that they would produce the daily reports and count the cash. He stated that prior to commencing the balance he never printed off a Horizon balance snapshot, he then stated that he had printed of a balance snapshot before but never for a balance.

Mr ISHAQ stated that he completed the Branch Trading Statement (BTS) and confirmed that they balanced the cash and stock once a month when the Branch Trading Statement was produced. He also stated that he would complete the daily work. Although he stated that Mr LIAQUAT never worked passed his finishing time of 4 pm, he said that he worked extra hours when required and has helped him complete the BTS.

Mr ISHAQ confirmed that when he produced the BTS he physically counted the cash in the small safe and the working cash held in the drawer, this figure would then be added to cash in the main safe. Similarly he would count and account for the stock in the same way. However the figures used for the cash and stock in the main safe were the result of derived figures. When he received a cash or stock remittance he would add the figure to his original starting figure onto the sheet of paper he used to keep a record. When asked if he still had the records he stated that he did not keep them.

It was said to him that when he took over the Post Office branch the cash and stock was correct and therefore when he received his remittances, these remittances would be checked and his derived figures would be accurate. He replied that he never checked the original cash and stock when taking over the branch he just signed to say it was correct. Also he said that he had never checked any remittances received at the branch because as they had come from Post Office Ltd they must be correct.

He was then asked how the branch balanced. He replied that he thought it always showed a loss. He further explained that the losses were £30 to £40 and in October 2010 he had a loss for £1400 that he settled centrally and the next shortage was £400 in January 2011.

Mr ISHAQ was asked who performed the cash declarations. He replied that they would be done between half past four and five o'clock and that either he or Mr LIAQUAT would complete the declaration. He clarified that Mr LIAQUAT completed the cash declaration when he stayed after four o'clock on some occasions, but normally it would be him.

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He then explained how he counted the cash and the bulk cash was pre counted and he had notes indicating how much bulk coin there was, he would then enter the figures onto the Horizon system. He was aware that before he printed off the cash declaration, the Horizon system would indicate if there was a discrepancy in the cash at the branch. He then stated that he did not have any large discrepancies in the figures.

The £1400 discrepancy in October 2010 was discussed and as an example, it was said that if the cash was out by £300 in the first week, what did he do? He replied that he looked at the transactions, the stamps were ok but he could not find the discrepancy.

Mr ISHAQ confirmed that he did not contact the NBSC helpline for any assistance.

He was shown the BTS for October TP06 (SB/7) and this showed a discrepancy shortage of £1064.56 and he had settled this discrepancy centrally and he agreed that his accounts would be straight.

He was then shown the BTS for TP 07 (SB/8) that had a discrepancy shortage of £4211, the BTS for TP08 (SB/9) had a discrepancy shortage of £3658 and BTS TP 09 (SB/10) had a discrepancy shortage of £479. He was asked how he would make good the losses, for TP 07 (SB/8) and TP 08 (SB/9) he had contacted Chesterfield but how did he account for the middle two.

He replied for that amount he would have contacted Chesterfield. He was asked if he had rolled the loss of £4211 for TP 07 (SB/9) into BTS TP 08 (SB/9). Although he did say that he may have done, he then stated that every loss he had, he had contacted Chesterfield.

Mr ISHAQ denied stealing any money belonging to Post Office Ltd and also denied inflating his cash on hand to cover discrepancies in the accounts.

The tape came to an end, Master tape seal 071401 was signed and new tapes were inserted and the interview continued.

At the beginning of the next tape, it was explained that Mr ISHAQ had a conference with his solicitor and we used the time to check his account with Chesterfield. Mr ISHAQ was informed that Chesterfield had confirmed that the discrepancy for £1065 and £479 had both been settled centrally. There is no record for the discrepancies of £4211 and £3658.

Mr ISHAQ then asked if he could explain GRO

GRO

He went on to explain the discrepancy for £4211. He said that the balance was performed by both he and Mr LIAQUAT. He stated that Mr LIAQUAT had forgotten to count £4,000 of cash that was on the side and the balance showed a loss. When they found the cash after they had completed the balance, they made good the loss with the money.

He then said that he thought the same thing happened with the second balance. He sometimes left Mr LIAQUAT alone to do the balance for training purposes and he has missed out counting the cash as he was not aware of "all the places" where the cash was kept.

Mr ISHAQ was asked when was the last time that Mr LIAQUAT had helped complete the BTS as he only helped occasionally and now he has helped complete two BTS one after the other and made the same mistake. He replied that he had no record of when Mr LIAQUAT worked late.

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It was said to him that it was difficult to believe that the same mistake happened twice, he replied that he didn't count all the cash himself and that the cash in one of the drawers was not counted and it had happened on two occasions.

Mr ISHAQ confirmed that he used the figures on the bulk stamps and stock but he no longer had the papers with the figures on. A discussion took place on how he arrived at these figures for the balance and he then stated that he printed a balance snapshot to cross reference the amount of stamps on hand compared to what the Horizon system states he should have.

It was pointed out to him that he had previously stated that he did not print a Horizon balance snapshot. He confirmed that he did print a balance snapshot and would make an adjustment if there was a discrepancy.

He reiterated that he did not physically count the bulk stock and could not recall receiving any transaction corrections in relation to stock.

Mr ISHAQ was shown an adjustment of stock print out (SB/4). The print out was explained and he was informed that the printed figures on the Horizon snapshot print out SB/3 are what the Horizon system says you should have and the auditors have written next to the figures the actual volume in the branch. It was further explained that he had previously said that on the 8 February 2011 the discrepancy was £17,000 or £18,000. This amount was the cash amount between what is claimed to be held in the branch compared to the actual amount held after the figures had been amended as shown on the adjustment to stock SB/4.

Mr ISHAQ was asked by his solicitor if he had any explanation. He replied that he went on the figures he had written on his sheets of paper. He put forward what he said was a possibility, he said that when he was away for a month, a previous employee closed the Post Office and walked out, they could have taken the stamps. He confirmed that this happened in February 2009 and he could have been carrying the loss from then.

It was said to him that when he took over the Post Office in February 2008, he signed and checked all the cash and stock in the branch. He replied that he just signed for the Post Office and did not check the cash and stock.

A discussion took place regarding how many stamps he sold to business, how much did he order. He could offer no satisfactory explanations to how many stamps he sold or order for local businesses.

He went on to explain that in February 2009 he had two females working for him and when they left, he informed the Post Office and when he did cash declaration he found amounts he could not account for. But he then confirmed that he had made the amount "good".

Mr ISHAQ was then shown the stock on hand (SB/6) completed by the auditor and the Final Balance Horizon print out dated 11 February 2011 (SB/5). It was pointed out that these figures had been agreed by the interim sub postmaster as being correct.

Mr ISHAQ was asked if he was willing to undergo a voluntary search of his home address. He consulted with his solicitor and the request was turned down. His solicitor stated that the interview was voluntary and they had complied throughout the interview. Although it was explained to Mr PATEL the reason for requesting a search, he replied that the purpose of a search normally takes place prior or immediately after an arrest. He also said that Mr ISHAQ although [REDACTED] GRO

[REDACTED] GRO Andrew DALEY was contacted and the situation explained to him why

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permission was not given for a search to take place. After due consideration of all the facts, he agreed and gave authorisation for a search not to take place.

Mr ISHAQ was asked when the money could be repaid and replied that the business was up for sale and repayment would be made from the proceeds of the sale.

The interview was summarised and Mr PATEL agreed that it was a fair summary.

Mr ISHAQ was informed that he may have rendered himself liable to prosecution and was given the second caution. He was also given the opportunity to clarify anything that he had said during the interview or add anything, but declined the offer.

Master tape seal 071402 was signed, the tape sealed and the tape machine was switched off

To summarise:

- Mr ISHAQ denied inflating his stock on hand to cover the discrepancy.
- Mr ISHAQ denied falsifying the branch accounts.
- Mr ISHAQ denied stealing any funds belonging to Post Office Ltd.
- Mr ISHAQ co-operated throughout the interview.

NPA and antecedent forms have been completed and copies are associated at Appendix C.

Business and Procedural weakness'

- ❖ Due to the circumstances given in explanation of the audit shortage, at this moment in time I can see no failures in security supervision, procedures or product integrity that should be brought to the attention of the Contract Manager.

In Conclusion

Mr ISHAQ is a married man [GRO] [GRO] The Post Office and retail business is owned by him and his brother who is also his business partner. He has been sub postmaster for two and a half years before being suspended. He employs one other member of staff who he states is still under training.

He denied stealing any monies belonging to Post Office Ltd, inflating his stock on hand to cover any discrepancies and denied falsifying his Branch Trading Statements.

He could give no satisfactory answers to why the stock on hand had been inflated by such an amount. He stated that he only ever physically counted the cash and stock in the small safe and what was in the counter drawers. He further stated that he used deprived figures for the cash and stock held in the main safe and had never physically counted this cash and stock.

He further explained that when he received a remittance, he assumed it was correct because it has come from Post Office Ltd. He said that he would add the remittance figure onto the figure already held in the safe. However he no longer has any of this paperwork showing how he accounted for the main safe.

He has previously settled centrally a discrepancy shortage in the BTS, with Chesterfield but there is no record of any discrepancy for BTS TP07 (SB/8) of £4211.21 or for BTS TP08 (SB/9) for £3658.13 being settled centrally.

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The explanation put forward was that his member of staff had helped him complete the BTS and after they had completed the BTS, they found £4,000 the member of staff had failed to notice was in a drawer. This money had not been include in the balance when the BTS for TP07 was completed and said the same thing must have happened when doing the BTS for TP08.

Mr ISHAQ also said:

GRO

GRO

He also admitted that he printed balance snapshots and knew how to adjust the short to rectify a discrepancy after previously stating he did not print out balance snapshots.

He also denied that he checked the cash and stock on hand when he took over the Post Office branch he just signed to say it was correct. He also stated that he was not given the opportunity by the auditors to check the result of the audit, he was just told to sign.

Mr ISHAQ said he was in the process of selling the business and had a number of interested buyers and the money would be repaid out of the proceeds of the sale.

Copies of all documents or exhibits mentioned in this report can be found contained within the appropriate Appendix of this file, the originals are held at this office. This report in addition to the summary tape transcripts has been sent electronically to Casework Management Team.

An abridged version of this report has not been produced for the discipline manager as Mr ISHAQ has resigned to avoid termination.

This report is submitted for the present position to be noted and for consideration as to whether the evidence is sufficient to support a prosecution. No doubt the file will be returned in due course with the next appropriate course of action to be taken.

Stephen Bradshaw
Fraud Investigator
Post Office Ltd Security Team
13 May 2011



Mobile:

GRO



3RD Floor Royal Mail House Clippers Quay Salford M50 3NW

Memo



16 August 2011

Maureen Moors
National Security Team
Post Office Ltd
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SALFORD, M50 3NW

c.c: Stephen Bradshaw

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POST OFFICE LTD -v- KHAYYAM ISHAQ
CASE POLTD/1011/0186

Thank you for your minute. During the course of the interview the suspect refers to an assistant who I understand was in training but undertook some responsibility in the office including balancing. Can this individual be contacted and spoken to as a witness. I understand he is Mr Limair Liaquat. Clearly if it appears that he may have been involved in any dishonesty then he will need to be cautioned prior to any personal questions being put to him.

I note during the course of the interview that the office closed in February 2009. Were Post Office Ltd aware of this closure and was it audited at any stage afterwards?

I understand that 400 sheets of stamps were missing during the course of the audit. Would anyone working in the office readily know that they were missing or that there was a discrepancy between the figures being declared and the actual physical stock that was present?

The suspect appears to be saying the following:-

- 1 He did not undertake any balances.
- 2 He relied on old figures to populate the balance sheets.
- 3 He did not check any stock.
- 4 His trainee used the Defendant's log-in code and therefore would have been aware of his passwords.

Memo

Cont...

Are we able to refute any of the above?

Should you wish to discuss this advice, please do not hesitate to contact me at this Office.

Rob G Wilson
Head of Criminal Law
Criminal Law Division

rob.g.wilson@

CRM/267013/RGW/dmt

Helen Dickinson

From: Steve Bradshaw

Sent: 31 May 2011 11:58

To: ishqakhayyam; **GRO**

Subject: Re; Outstanding Debt

Khayyam

Telephone conversation of today 31 May 2011 refers.

You informed me that you have two buyers lined up and hope to concluded the sale in the next four to six weeks (by middle of July 2011). You are going to ask Andy Carpenter to fast track he application through they system.

I would be grateful if you could obtain for me a letter of undertaking from your solicitor that on the sale of the property from the net proceeds the outstanding sum of £21,168.64 will be paid to Post Office Ltd.

I you have any queries or wish to clarify any point do not hesitate to contact me on the number below or via e mail.

Regards

Steve

Stephen Bradshaw

Fraud Investigator (North)

Post Office Ltd – Security Team

3rd Floor Royal Mail House Clippers Quay Salford M50 3NW



GRO



GRO



steve.bradshaw@postoffice.co.uk

GRO

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Please consider the environment before printing this e-mail

Helen Dickinson

From: Steve Bradshaw
Sent: 02 August 2011 14:35
To: Khayyam Ishaq
Subject: RE: Letter of undertaking
Khayyam

Thanks

I will be in touch soon and arrange a new date. Can you get a letter of your solicitor stating that from the proceeds of the sale, Post Office Ltd will be reimbursed with the money they are owed.

Steve

From: Khayyam Ishaq [GRO]
Sent: 02 August 2011 07:56
To: Steve Bradshaw
Subject: Re: Letter of undertaking

Steve

Regards to the sale of the business, we have agreed a sale with another party they are currently going through HR.

With regards to the interview my solicitor is not available on the day of the 4th August so another time needs to be arranged.

The letter of undertaking will be sent on to you.

Thank you

Khayyam

On Thu, Jul 7, 2011 at 2:45 PM, Steve Bradshaw <[GRO]> wrote:
Khayyam

Can you please update me on the current situation regarding the selling of your property and also have you obtained the letter of undertaking from your solicitor stating that the money owed to Post Office Ltd will be repaid from the proceeds of the sale.

Also can you attend a second interview? I have provisionally arranged the interview for Thursday 4 August 2011 at 11am. I have sent you a letter in the post and I will attach a copy to this e mail.

If the time and date is convenient can you please let me know either by return e mail or by post?

Thank You

Steve

16/08/2011

SUMMONS
Magistrates Court (2978)

To:

Mr. Khayyam Ishaq

GRO

Date of Birth

GRO

Date of information - 04 April 2012

CASE NUMBER

Date of Summons - 04 April 2012

AS Number: 12/0000/00/00000356232V

YOU ARE HEREBY SUMMONED TO APPEAR BEFORE THE MAGISTRATES COURT SITTING AT
Bradford Magistrates Court Office The Tyris Bradford BD1 1JL

ON Wednesday 30th May 2012

AT 10 am.

TO ANSWER TO THE Information(s) OF WHICH PARTICULARS ARE GIVEN BELOW

INFORMANT: Stephen Bradshaw
3rd Floor
Royal Mail House
Clippers Quay
Salford M50 3NW

ALLEGED OFFENCES:-

1. "For that you Khayyam ISHAQ BETWEEN 14th September 2010 and 9th February 2011 stole £21,168.64 belonging to Post Office Ltd.

Contrary to Section 1 (1) of the Theft Act 1968

Signed:.....

1st Copy - Defendant
2nd Copy - File
3rd Copy - Court

Defendant Copy