

## Message

**From:** Angela Van-Den-Bogerd [GRO]  
**Sent:** 14/11/2018 14:35:11  
**To:** Dave Panaech [GRO]; Andrew Parsons [GRO]  
**CC:** Rodric Williams [GRO]; Amy Prime [amy.prime@GRO]; Kathryn Alexander [GRO]; Shirley Hailstones [GRO]  
**Subject:** RE: Urgent Query Dispute Process 2007-2009

Hi Andy

As I mentioned briefly I agree this is more a language point but I will pick up with Alison when she's back from holiday.

Angela

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**From:** Andrew Parsons [GRO]  
**Sent:** Wednesday, November 14, 2018 7:23:18 AM  
**To:** Angela Van-Den-Bogerd; Dave Panaech  
**Cc:** Rodric Williams; Amy Prime; Kathryn Alexander; Shirley Hailstones  
**Subject:** RE: Urgent Query Dispute Process 2007-2009

Angela

Here is the question and answer that went to Alison:

*Q. Could branches dispute discrepancies with NBSC, or was it limited to asking for assistance to identify the cause of a discrepancy? If NBSC could not identify the cause of a discrepancy, could the branch raise a dispute?*

*A. they seek assistance in resolving the discrepancy, we would not take up a dispute for a discrepancy but if settled centrally and they believed a TC was due for a product when we call branches for payment we would investigate with the product team to establish if there was an open items and put the debt on hold, If we had an open item we would then issue the TC and they are able to Settle Centrally to offset the debt, if there was no open item they we would advise and request payment.*

I think this might be down to the language used.

Once a shortfall is "made good" in branch, there is nothing that can be "disputed" in the sense that a payment is put on hold. This is because the "make good" process immediately results in money being put into the branch accounts and so there is nothing that can be put on hold. So in that sense, a SPM cannot "dispute" a shortfall of less than £150.

In a broader sense however they can get NBSC / FSC to investigate any shortfall and this might generate a TC to offset the shortfall. This is effectively "disputing" the shortfall, albeit after it has been made good.

I think that Alison's understanding probably reflects the Cs view of the word "dispute". They understand "dispute" to mean "I don't have to pay now" which is not correct for losses under £150.

I'll speak to Counsel about making sure we are precise in the use of our language.

GRO

**Andrew Parsons**  
Partner  
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**From:** Angela Van-Den-Bogerd [ **GRO** ]  
**Sent:** 13 November 2018 23:37  
**To:** Andrew Parsons; Dave Panaech  
**Cc:** Rodric Williams; Amy Prime; Kathryn Alexander; Shirley Hailstones  
**Subject:** RE: Urgent Query Dispute Process 2007-2009 [WBDUK-AC.FID26896945]

Hi Andy

That's correct.

Angela



**Angela Van Den Bogerd**  
Business Improvement Director

1<sup>st</sup> Floor, Ty Brwydran,  
Atlantic Close, Llansamlet  
Swansea SA7 9FJ

**GRO**

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**From:** Andrew Parsons [ **GRO** ]  
**Sent:** 13 November 2018 21:44  
**To:** Angela Van-Den-Bogerd [ **GRO** ]; Dave Panaech [ **GRO** ]  
**Cc:** Rodric Williams [ **GRO** ]; Amy Prime [ **GRO** ]  
**Subject:** RE: Urgent Query Dispute Process 2007-2009 [WBDUK-AC.FID26896945]

Angela

This supports what I always thought - if a SPMR gets to the end of the trading period and has a shortfall of less than £150, they must make it good in order to roll over. They then contact NBSC to raise a complaint about the shortfall, which is then investigated and, if appropriate, a TC is generated in a later TP creating an offsetting gain.

So in effect, for general branch losses under £150, it is "pay now, argue later". And if the SPMR is right to dispute, then they get the money back later.

A similar system applies for TCs under £150 which cannot be resolved during the same trading period. The TC must be accepted before roll over, thus creating a loss that must be made good (because it is for less than £150). The SPMR can contact the named person on the TC (or NBSC who will put them in contact with the right person) to raise a dispute. That may then generate a further offsetting TC if the dispute was found to be valid.

Correct?

Dave – please can you pick this up with Jonny re Alison's evidence.

**GRO**

**Andrew Parsons**

Partner

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**From:** Angela Van-Den-Bogerd [ **GRO** ]  
**Sent:** 13 November 2018 15:21  
**To:** Andrew Parsons; Dave Panaech  
**Cc:** Rodric Williams; Amy Prime  
**Subject:** Fwd: FW: Urgent Query Dispute Process 2007-2009

Hi all

The info on the earlier question about the entry level for raising a dispute. Kath's view supports mine that we would and do investigate losses less than £150.

I'll pick up with Alison Bolsover when she returns from leave to understand what documentation/policy she is referencing.

Angela

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**From:** Kathryn Alexander  
**Sent:** Tuesday, November 13, 2018 3:11:29 PM  
**To:** Angela Van-Den-Bogerd  
**Subject:** FW: Urgent Query Dispute Process 2007-2009

Hi Angela

I have looked through the dispute process info I have and have also contacted Paul Smith from FSC – see email chain below

- Essentially, the only reference to £150 that I (and Paul) are aware of is the ability to settle centrally limit
- The attached Accounting Losses Policy (2003) refers to at Section 3 (extract below) £150 (community) and £400 (commercial) on authority to hold losses in suspense, but no reference to being unable to dispute threshold and cant see this in a later version 2005/2006 (3<sup>rd</sup> attachment)
- Attachment – (dispute process) this was in 2008 (according to email that it was attached in sent to Andy P from Andy W on 11/04/2013). The appeal process part doesn't refer to £150 limit either
- SSRT has investigated less amounts <£150 and over the years in various roles I can't ever remember telling a Pmr that they could not dispute rather the opposite that we would support

**Below is from Accounting Policy for Agency Branches (2003)**  
**SECTION 3 - AUTHORITY TO HOLD LOSSES**

Where authority is given, it will only be provided for the amount of loss discovered above a threshold amount (£150 for those in the community segment and £400 for those in the commercial segment) and providing that no other losses are held in suspense at the time. A unique reference number will be allocated to any authority, which the agent should note for audit purposes.

PDF – email refers to this 2008

Regards  
Kath



**Kathryn Alexander**  
Support Services  
Resolution Manager

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Atlantic Close, Swansea SA7 9FJ

**GRO**

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**From:** Kathryn Alexander  
**Sent:** Tuesday, 13 November, 2018 2:44 PM  
**To:** Paul I Smith <[redacted]>  
**Subject:** RE: Urgent Query Dispute Process 2007-2009

Hi Paul

Thanks, that my thinking, appreciate your time again ☺

Regards  
Kath



**Kathryn Alexander**  
Support Services  
Resolution Manager

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Atlantic Close, Swansea SA7 9FJ

GRO

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**From:** Paul I Smith  
**Sent:** Tuesday, 13 November, 2018 2:40 PM  
**To:** Kathryn Alexander; GRO  
**Subject:** RE: Urgent Query Dispute Process 2007-2009

Hi Kath,

The only thing that I know of that is £150 related is the ability to settle centrally. Maybe the query is thinking about the fact it can't be settle centrally and blocked while disputed so the branch has to take the cash loss at the time.

Regards



**Paul Smith**

Operations Support Manager  
Fire Precautions Officer/FSC H&S  
Finance Service Centre

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**From:** Kathryn Alexander  
**Sent:** 13 November 2018 14:37  
**To:** Paul I Smith; GRO  
**Subject:** RE: Urgent Query Dispute Process 2007-2009

Hi Paul

Thanks for helping, I have gone through these and what I had already and can't so far see that there is anything that mentions anything under £150 can't be disputed? (which is a further query from AVB)

I was of the opinion (irrespective of the limit prior to settling centrally) that a loss below this threshold could be investigated? I know we have in SSRT

I can see reference to limits of £150 & £400 in some older Losses Policy for authority to hold losses but nothing about can't be disputed

The attached from Andy Winn refers to the Appeal Process for a TC/BD –but doesn't refer to a threshold being >£150

Would FSC block a debt and/or investigate for <£150?

Regards  
Kath



**Kathryn Alexander**  
Support Services  
Resolution Manager

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**From:** Paul I Smith  
**Sent:** Tuesday, 13 November, 2018 1:37 PM  
**To:** Kathryn Alexander **GRO**  
**Subject:** RE: Urgent Query Dispute Process 2007-2009

Hi Kath,

I will perform a search on sharepoint and see what I can find. I don't personally hold a copy though.

Regards



**Paul Smith**  
Operations Support Manager  
Fire Precautions Officer/FSC H&S  
Finance Service Centre

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**From:** Kathryn Alexander  
**Sent:** 13 November 2018 13:36  
**To:** Paul I Smith <**GRO**>  
**Subject:** Urgent Query Dispute Process 2007-2009  
**Importance:** High

Hi Paul



I have an urgent query from the lawyers/AVB – do you have a document that covers the dispute process during period 2007-2009

I am checking my own documents but would really appreciate it If you can put your hands on anything quickly

Thanks

Regards  
Kath



**Kathryn Alexander**  
Support Services  
Resolution Manager

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