

## Message

**From:** Alisdair Cameron [GRO]  
**Sent:** 11/04/2023 09:40:34  
**To:** Melanie Park [GRO]; Elizabeth Sobitan [GRO]; Martin Roberts [GRO]; Michelle Evans [GRO]  
**CC:** Joe McQuaid [GRO]; Hannah Jennings [GRO]  
**Subject:** RE: Branch Discrepancies - Findings and Recommendations

Thanks and look forward to hearing about the meeting today.

My take away is a simple one, which I am happy to be challenged on.

Of £3.8m after two months, we are reaching some resolution on £0.8m and not on £3m.

Of that £0.8m, we appear to have an established loss of £40k.

So, while I appreciate that it is 2 months not 3, it does seem that the financial cost (which crystallises at 60 days) is driven by our inability to successfully complete investigations and not on our ability to collect established losses.

Is that fair?

Thanks Al

**Al Cameron**  
Group Chief Finance Officer

(He/Him Al Kamer-un)  
[GRO]

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London, EC2Y 9AQ

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**From:** Melanie Park [GRO]  
**Sent:** 11 April 2023 08:46  
**To:** Alisdair Cameron [GRO]; Elizabeth Sobitan [GRO]; Martin Roberts [GRO]; Michelle Evans [GRO]  
**Cc:** Joe McQuaid [GRO]; Hannah Jennings [GRO]  
**Subject:** RE: Branch Discrepancies - Findings and Recommendations

Morning All

I hope you had a lovely extended weekend

Hopefully these attachments should now open

Thanks

**Mel Park (She/Her)**

Central Operations Director  
Retail Team

GRO

Finsbury Dials, 20 Finsbury Street  
London, EC2Y 9AQ

Melanie.park@GRO

**From:** Alisdair Cameron <GRO>

**Sent:** 11 April 2023 07:57

**To:** Elizabeth Sobitan <GRO>; Martin Roberts <GRO>; Melanie Park <GRO>; Michelle Evans <GRO>

**Cc:** Joe McQuaid <GRO>; Hannah Jennings <GRO>

**Subject:** RE: Branch Discrepancies - Findings and Recommendations

Thanks. It wont let me open the attachments, so perhaps you could send them in some other form? Much appreciated  
Al

**Al Cameron**

Group Chief Finance Officer

(He/Him Al Kamer-un)

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**From:** Elizabeth Sobitan <GRO>

**Sent:** 06 April 2023 16:50

**To:** Alisdair Cameron <GRO>; Martin Roberts <GRO>; Melanie Park <GRO>; Michelle Evans <GRO>

**Cc:** Joe McQuaid <GRO>; Hannah Jennings <GRO>


**Subject:** RE: Branch Discrepancies - Findings and Recommendations

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Hello Al,

As promised, pleased find attached the following:

- [Investigations Analysis.pdf](#) – This now includes the value and volume chart

-  [Discrepancies Status Flow Data \(P10\).xlsx](#) – This includes the average values, top 10 branches in value and branches with more than one case. Pls note - To assess repeat offenders we would need this data pulled a number of times over different periods.

We look forward to hearing the outcome of the internal conversations over the next few weeks.

Thanks,

**Elizabeth Sobitan** | Senior Manager | Finance Consulting

Ernst & Young LLP

GRO

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**From:** Alisdair Cameron <GRO>

**Sent:** Thursday, April 6, 2023 8:54 AM

**To:** Elizabeth Sobitan <GRO>; Martin Roberts <GRO>; Melanie Park

<GRO>; Michelle Evans <GRO>

**Cc:** Joe McQuaid <GRO>; Hannah Jennings <GRO>

**Subject:** RE: Branch Discrepancies - Findings and Recommendations

Thanks very much for the useful time yesterday.

I think the immediate actions were

- You will map out a value and volume chart of where the £3.7m from P10 is
- You will add average values
- You will set out details of the “top 10” in value
- You will try and assess repeat offenders

However, the approx. outcome of what we discussed is that of the £3.7m gross differences identified in P10, c. £40k could be recovered and £3m has yet to be properly investigated. While this may change in month 3, of course, this is much more extreme than even I suspected and we have to focus on the quality and completeness of our investigations.

We need this data to flow consistently, with a single and consistent identifier for the same issue/press of the dispute button AND using the FAD code so we can understand the branch perspectives over time and where there is multiple usage and costs.

It is unacceptable for us to continue operating with this set of data and groupings that seem to be created in order to disguise their meaning and resist interpretation.

It feels like there is some “blocking” activity and that must be stopped/cleared away.

So I would support a project perspective to give us a fighting chance of getting in control and our view was that we need at least two analytical resources to address the data issues tactically and interpret them into an action plan. This is costing us £1m a month extra and it can't continue as is.

Mel and Michelle will discuss best approaches and obviously discuss with Martin.

I'd appreciate an update in 2 weeks.

Many thanks Al

**Al Cameron**

Group Chief Finance Officer

(He/Him Al Kamer-un)

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**From:** Alisdair Cameron

**Sent:** 05 April 2023 09:16

**To:** Elizabeth Sobitan <GRO>; Martin Roberts <GRO>; Melanie Park

<GRO>; Michelle Evans <GRO>

**Cc:** Joe McQuaid <GRO>; Hannah Jennings <GRO>

**Subject:** RE: Branch Discrepancies - Findings and Recommendations

Thanks and look forward to the discussion this afternoon.

As you know we need to understand the biggest drivers of losses so we can prioritise our focus: long-term alone just won't cut it. The specific question I have asked and asked is this: of the losses that started from a particular month, where does the problem sit, to what extent is it that we cannot complete a successful investigation versus we cannot recover after the completion of a successful investigation.

So this afternoon, please let's start with pages 26-28.

They seem to support the hypothesis that the loss of value is from a failure to successfully investigate far more than from a failure to recover? Is that right?

Therefore the urgent next question is why: our capability; delaying; account too complex and noisy; what?

Then we can fix stuff and the numbers start to get better and can fund other changes – and we can demonstrate some fairness to enable recoveries and defend our positions in the courts,

The provisions are a red herring – they just happen at 60 days, 100%.

Al

**Al Cameron**  
Group Chief Finance Officer

(He/Him Al Kamer-un)

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**From:** Elizabeth Sobitan [GRO]  
**Sent:** 04 April 2023 22:41  
**To:** Martin Roberts [GRO]; Alisdair Cameron <[GRO]>; Melanie Park [GRO]; Michelle Evans [GRO]  
**Cc:** Joe McQuaid [GRO]; Hannah Jennings [GRO]  
**Subject:** RE: Branch Discrepancies - Findings and Recommendations

**Caution:** This email has been sent by an external contact. Please take care when clicking links or opening attachments. When in doubt, please use the "Report Phishing" button.

Hello All,

Please find attached the slides for tomorrow's session.

Thanks,

**Elizabeth Sobitan** | Senior Manager | Finance Consulting

Ernst & Young LLP

[GRO]

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-----Original Appointment-----

**From:** Elizabeth Sobitan

**Sent:** Friday, March 3, 2023 10:51 AM

**To:** Elizabeth Sobitan; Martin Roberts; Alisdair Cameron; [melanie.park](#) [GRO]; michelle.evans [GRO]; Hannah Jennings; Joe McQuaid; [fd-1-tonbridge](#) [GRO]

**Subject:** Branch Discrepancies - Findings and Recommendations

**When:** 05 April 2023 16:30-17:30 (UTC+00:00) Dublin, Edinburgh, Lisbon, London.

**Where:** Finsbury Dials - Tonbridge

Hello Martin, Al,

Setting up this time to share with you the branch discrepancies findings and recommendations.

Thanks,  
Elizabeth

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