

Royal Mail Group

Documentary Production
(backing sheet)

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Case of:

GRO

Court Production Number:

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Production Transcript of Taped
Interview 3
20/09/11

GRO

Business/Department:
Post Office Ltd Security Team

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

Telephone:

GRO

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Record of Tape
Recorded Interview

Person Interviewed

GRO

Production No:

Number of pages: 12

Place of Interview

GRO

GRO

Signature of interviewing
officer producing summary

Date of Interview 20.9.11

Time commenced 13.31

Time concluded 13.54

Duration of interview 23 MINUTES

Tape reference no 070881

Interviewing Officer(s) ROBERT DAILY (RD)

MICHAEL STANWAY (MS)

Other persons present

Tape counter times	Person speaking	Text
	RD	The time is 13.30 interview on the 20 th September 2011. We're still in the GRO Ali I have to remind you you're still under caution. You're not under arrest and you are free to leave. You are entitled to have a Solicitor present. You have a right to a private consultation and we can contact somebody on your behalf if you require. The time is 13.31 and you're just signing where it says you have been reminded of the caution. You still do not want to speak to a Solicitor at that time is that correct?
	AK	That's correct.
	RD	That's what you're signing?
	AK	Yeah.
	RD	And if you do want to speak to a Solicitor at this time, if you do not want to speak to a Solicitor at this time you can change your mind at any time during the interview and GRO has actually completed side B of form GS001 Scotland. You have declined the offer to have a friend present at this moment in time, is that still the case or would you like a friend present?
	AK	No it's fine.
	RD	Ok for voice verification my name's Robert Daily.
	MS	Michael Stanway.
	AK	GRO
1.27	RD	Ok. We haven't discussed, can you just confirm we haven't discussed anything

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
1.33		regarding this enquiry during the break?
	AK	No.
	RD	Do you wish to have refreshments or take a comfort break or anything?
	AK	No I'm fine.
	RD	Ok. We just finished off there with going through bills etc and just before I summarise I'm just having a look at some of your bank statements here and credit cards. Your credit cards you've got a Capital One credit card here. How do you pay the bills for this?
	AK	I pay that through the takings from the shop but then again. I usually take the money, well I always take the money from the till for my takings. I don't go into the Post Office take £100 and go to the bank to pay that.
	RD	Ok yeah. You've still got quite a bit of credit on that bill, you've got £547 still to spend on that so it's not as if you're maxed out on your credit card for the Capital One.
	AK	No I tend not to use them any more so.
	RD	We've got Barclay's her going back just going back to the 17 th May they're looking for a credit overdue of £166.65p. We've got quite a few letters.
	AK	They've been sorted I think, I think they think that I still owe them a month. It's the same as with the other one when we changed accounts 'cos these all went through the Bank of Scotland Bank and because we don't use it any more direct debit bounced so I told them but the Barclay one has to do with, whether that's the car I don't know.
	RD	Right so you're back up to speed with that one?
	AK	I think I do yeah.
	RD	I've got Bank of Scotland one account number GRO and it's got closing balance 3p is this the account you don't use?
	AK	Oh sorry that's my son's.
	RD	Is that your son's sorry.
	AK	That shouldn't have been in there.
	RD	Right ok.
	AK	Sorry.
	RD	It's alright. You've got your credit card statement for your Bank of Scotland.
3.48	AK	I paid that off last week with money from the till, the shop till.
	RD	Was it shop money though that was paying this or was any Post Office money

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
3.52	AK	being used for these?
	RD	No that was cash I had from the shop takings.
	AK	Right cause you're closing balance
	RD	But by paying that cash from the shop takings it meant I was again short in my account.
	AK	And that so.
	RD	So it's all.
	AK	It's a vicious circle.
	RD	It's a vicious circle.
	AK	Yeah 'cos I mean you're not anywhere near maxed out with that your closing balance is £355 but again it's part of the circle. Bank of Scotland you've got a loan out with them?
	RD	We still owe we have still, I have still a loan an old loan with the Bank of Scotland which we need to pay and it's £276 every month.
	AK	Yeah I can see that. How are you paying for that?
	RD	I usually transfer money from my personal account into the Bank of Scotland and I tried to put it altogether because the Bank of Scotland is Halifax as well but they don't want to do that.
	AK	Right again that's part of money into the Post Office and banked in to the Lloyds.
	RD	We've got another Bank of Scotland one here it's 9p in it.
	AK	Is that my son's as well?
	RD	No it's yours. I checked that one that's account number GRO is that the?
	AK	Oh I don't use that any more no.
	RD	Right and I've got another one here.
	AK	That's closed.
	RD	That's your brother's your son's again sorry. I've got your Bank of Scotland here for your personal loan that's not been you've not met the payments for it for £276.79 and that was the 1 st August.
	AK	That was too late yeah well I know that I crossed it 'cos I paid it in, I paid it in straight into the bank I think.
	RD	Right and that's the same you've got another letter from the 1 st June as well, the same thing a letter saying that you hadn't enough and it caused you go over your arranged overdraft on it.
5.56	AK	Right.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
5.58	RD	On the 1 st April is this where you struggled to put money in?
	AK	Yeah.
	RD	And for that same account GRO for the Bank of Scotland your closing balance is minus £1,019.31. Is this the bank account that you're actually putting the money into from the Post Office no, that's Lloyds TSB isn't it?
	AK	That's Lloyds this is a private one.
	RD	And then you then transferring from Lloyds into this account?
	AK	Yes.
	RD	To cover direct debits as well?
	AK	Yeah or go to the bank and pay in cash.
	RD	Ok Lloyds TSB Mike do you want to go through that?
	MS	I've got some Lloyds TSB accounts here some have got money coming in. This one's for August so this is quite recent. This shows the Price Gun which Robert referred to earlier that purchase you made on the internet.
	AK	That must be 2010 is it not?
	MS	No 2011.
	AK	I never made even bought a Price Gun.
	MS	Price Gun shop.
	AK	Oh we bought labels sorry yeah labels.
	MS	Just there's a transfer her for £4,700 on the 22 nd August. Now that's actually money going out that isn't it, do you know what that was for?
	AK	That's the transfer we do, I do from the personal account to the business account for the direct debits.
	MS	Ok so money going in then over a very short period of time here so this is the 19 th August £810 went in, into your personal account. On the 22 nd August there was 3 deposits there was £1,120, £960 and £1250. What can you tell me about those deposits?
	AK	That must have been deposits through the Post Office which come into you know they've been sent away and then usually on the Monday 'cos it's from the Friday and the Thursday and they usually come into my account on the Monday so that's the cash deposits in the Post Office which then have to go through Leicester or whatever it goes to and then comes into our account.
8.30	RD	So that's your takings from or that's deposits you're making on Thursday, Friday and Saturday all come off at the one time?

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
8.40	AK	Well usually I try to bank every day so Monday Tuesday Wednesday Thursday but the ones that go away on the Thursday or the Friday don't go into your account until the Monday or the Tuesday afterwards.
	MS	So is that money in advance of the takings you were going, you were hoping to get from the shop some of that?
	AK	It mostly is the cash is there, if this is from.
	MS	So this is August 2011.
	AK	August yeah 'cos August was quite busy because there was loads of people so that's the daily cash banking.
	RD	Are those genuine deposits then or have you inflated any of them to cover your direct debits?
	AK	I can't, they might have been inflated I can't remember that now.
	RD	Ok.
	MS	Ok so.
	AK	But 1200 for August is not unusual I'd say that.
	RD	This is the sort code for it is GRO and account number is GRO
	AK	GRO
	RD	68 sorry and this is GRO is it GRO and GRO
	AK	That's my maiden name because my ID card is on my maiden name and the bank could only do that on that name.
	RD	Right and that's the statement for the 26 th August but that is a personal, is that the personal account that (indistinct)
	AK	Well that's the only account we could open to transfer the money to the business accounts.
	RD	And then we've got details of your business account here.
	MS	Before I go any further into these accounts when was the last time that you made a deposit into the Post Office, into your personal account that used Post Office money, when was the last time that happened?
	AK	I can't. I think it must have been, not last, where are we now we are now on Tuesday, Thursday nothing happened because Doug was here was here it must have been the Thursday before that that I, I usually know what I will get in on specific dates because you know it's a regular customer that comes in so I must haven't waited that one.
10.58	MS	Right.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
10.59	AK	To add on, to be in time for the Monday to be the money in the account I must have done the Friday and the Saturday and the Thursday one if you can follow me.
	MS	Yeah so it initially came in on the Thursday 15 th instead of being the week before?
	AK	I must have done the banking on the Thursday and put my earnings for the Friday and Saturday on top of that one so I didn't have it and I was planning to pay that back on the Friday and the Saturday.
	MS	Ok.
	AK	If you can still follow me.
	RD	It's that just once a week then you'll make a deposit into the Post Office and inflate the cash?
	AK	No I try to do that also oh.
	RD	Or is it every day you do it?
	AK	No the Monday, Tuesday, Wednesday is the actually takings.
	RD	Right.
	AK	And then because I need to have that in the account on the Monday I sometimes do the planning takings on the Thursday.
	RD	Right.
	AK	Can you still follow me yeah?
	RD	Yeah.
	AK	What I do there.
	RD	So you bank every day?
	AK	Yeah.
	RD	Do you inflate the deposit every day?
	AK	No no no
	RD	Just once a week?
	AK	Just normally.
	RD	Once a week on a Thursday?
	AK	Whatever I'm short I try to correct on the Thursday of.
	RD	Right.
	AK	That has to leave here at least on the Friday.
	RD	Ok this one is the fuel yeah?
12.16	AK	Yeah.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
12.17	RD	So that's a fuel one so were you having to pay Post Office money into that?
	AK	No.
	RD	To cover the fuel?
	AK	No I've never, I've never used straight banking into that one.
	MS	Do you transfer money from your personal money into that one?
	RD	To cover the fuel?
	AK	Yeah 'cos what I try to do is take the, with everything what I had to do like we have to invoice people for petrol, I gave them this number so I could you know make some money on this account to be ready for another load.
	RD	Right so were you having to transfer money from your own account because we've got paid in £1,666 £1400 and £450 and that's from?
	AK	That's been paid out that's the Brogan fuel.
	RD	Yeah that's the Brogan fuel but what's that account number? Has money been paid in £1400 been paid into that from 004?
	AK	Well that probably came from the personal account to add up to there because there was not enough money in that one.
	RD	How many business accounts have you got?
	MS	I think that's the business account that one.
	AK	Just 2.
	MS	00 'cos it's that one.
	AK	Because we wanted to.
	MS	Yeah it's the business account.
	AK	Because I wanted to try to get the money for the petrol all separated, I opened another account to get all the money you know what had to do with petrol into that one sorry.
	RD	101205 is this your business extra account?
	AK	That's the business account used for the direct debit.
	RD	GRO right.
	AK	And on that you can see the transfers made from the personal account in this one.
	RD	You've got Booker and that coming off. Are you happy for us to take some of these away so I can take a photocopy of them?
	AK	Yeah.
14.09	RD	Ok that's what we'll do then on that one.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
14.12	MS	Ok. [GRO] just to take you back on here we talked about those 3 deposits because they're on the same day were all relative to the days bankings that you didn't have, when I look at.
	AK	That must be those, this is from the 19 th , what day did they come in?
	MS	19 th August and then the 22 nd and we have
	AK	This came in.
	MS	1 2 3.
	AK	The account, banked it on the 19 th came in the account on the 22 nd .
	RD	Yeah that's it 1250 that one.
	AK	1250.
	MS	Ok so.
	RD	So it's over the weekend.
	MS	Ok so when I'm going back and I'm looking in July, on the same account so it's on your Lloyds personal account, say for example here we've got a number of deposits over a number of days so we've got a 380, on the 11 th July we had a £600 and again on the 11 th July we had £520, then on the 12 th July there's £600 goes in.
	AK	If that.
	MS	Is there any reason why there would be 2 deposits on the same day for the 11 th ?
	AK	It's just because it's been sent in the mail bag every day but sometimes I get 3 deposits from 3 different days it's depositing the bank account on one day but that depends on how long the mail will take and how long the people in Chesterfield or wherever it goes to take to put it into the account.
	MS	Right that's fine.
	AK	See if there's a Bank Holiday it might even have 4 deposits on one day.
	MS	Right ok.
	AK	'cos that's you know I can't do nothing about that. We put it in the mail bag, it goes off and I notice that sometimes even like if I have a Tuesday, a Monday, Tuesday, Wednesday that sometimes the deposit of the Wednesday is in my account earlier from the one from the Monday but that is things I you know, I can't do nothing about.
	RD	That's ok.
16.14	AK	But that's why you have sometimes 3 deposits or 2 deposits on one day coming in the account.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
16.19	MS AK MS AK MS AK MS AK MS AK MS RD MS AK RD AK RD AK RD AK RD MS RD	Ok that's smashing thank you for that. But you can, it should say whether it's been cash or a transfer or whatever. Just deposit it is on there. Right. It is a cash deposit if we relate that to the slips that you just showed us. It should relate to all these things here. Yeah. 'cos I, you have, I don't know when, you see this came in the 22nd but that one came in the 22nd as well so it's 2 different days it was sent off but in the account on the same day. Ok so in summary then the money has gone in, some of it's shop takings some of it's Post Office money? Yeah. And that's to cover your direct debits and that's all gone into your personal account? Yeah. Ok thanks for that. The personal account was not used for, it says personal account but it was not used for personal. It's for business. It's used for business as a gateway to our business account because we couldn't bank through the Post Office. Ok. And I found it too much hassle to go to Campbeltown every week so. I've got no further questions to ask have you any further questions? Erm no I mean, sorry just one more and that's, we spoke earlier about sort of declaring the cash and I asked if you knew it was wrong and I can't remember what your response was but I think it was along the lines of. What Ali said was she didn't realise, didn't really click what you were doing was wrong at the time?
17.55	AK	No well I must have, you know you must know you're doing something wrong but I never realised, it was for me it was just I do this today and tomorrow I'll correct it but in the end it went too far and I couldn't correct it any more and I came to the point that I thought well you know. I never even realised it when I signed the

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
18.27	MS AK MS AK MS AK MS	paperwork it was just signing a paperwork but I never realised look you know have a good think of what you're doing here 'cos you're doing something bad terribly bad. And you knew that? Well no I never realised it. Sorry. I was just. So when you'd used your daily cash figure and then you were transferring that onto your horizon system you knew you didn't have that cash didn't you? I knew that yeah. And you knew that so and you know it's wrong to declare something that you haven't got?
18.49	AK RD	Yeah but I never realised it. Ok well what I'd like to do is I'd like to summarise just now just exactly what's happened. We had an audit shortage. The auditors have turned up on the 15th September to do an audit and when they've took a balance snapshot and what was on the cash and balance snapshot compared to the safe they realised that something was wrong so they've locked up the cash and stock and come back the next day on a Friday and conducted an audit and found a shortage of £22,889.82. We've come here today Tuesday 20th September 2011 and we've asked you questions about that. We've explained that you did take over on the 3rd February 2009 and for about the first year everything was going fine. Your first, well last summer wasn't great but round about April, May you put £2,000 into, of £2 coins into your bank account in Campbeltown, forgot to withdraw it which left the Post Office short and from that point you've started, well you started using, having to use Post Office money to pay bills etc because you just didn't seem to have as much of a turnover as you expected because your capital dropped and you've got yourself caught up in a vicious circle. You did have to take money out to pay bills i.e. like the trust, your rent to the Island trust yeah GRO GRO trust to pay your rent. You've been making deposits into your Post Office account to cover your direct debits but you've not always put all the money into the Post Office that you deposited so in effect you've been making fictitious or fraudulent deposits into your account. You haven't, the money you've taken out of the till you've taken out knowing that you've not got the funds to put back

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
21.41		in. You were hoping to have the funds the next day to put in but you've not had it so in effect it's theft yeah? And it's likewise when you're putting money into an account you're making a fraudulent deposit because you don't have the full amount to put in there. You've explained to us that you've been doing your best to keep the Island going the shop on the Island going. Your husband's GRO as well during that period of time and that's not helped because you've had to take everything on yourself and you're basically juggling too many balls to try and keep things moving along.
	AK	Yeah.
	RD	Would that be fair to say?
	AK	Yeah. It's not an excuse but it's happened.
	RD	But you thought, you knew the figures were there and if you'd added the figures up you'd have known it was 20 odd thousand pounds but when Doug come in you thought it was only £13,000 so you were quite shocked when you realised it was actually up to near enough £23,000.
	AK	Yeah.
	RD	Yeah. Is there anything else, we've no more questions to ask you is there any further questions you want to ask or anything you want to clarify?
	AK	No I don't think so but it was never my intention to do so and I don't know how I've gone this road because I've always been very honest with everything and I didn't mean to, I never realised it would be like theft but you know. I was, I am a person that always tries to please everyone and you know I just feel I just I don't know and it was, if it was used it was never used for personal gain or anything. You know we haven't had a holiday in 2 years, that's something I never used that money to buy something for personal means it was always used, I got too much entwined with the shop and the Post Office and half of the time I was just working on an automatic pilot, never had time to do anything and just go and go on and you know it's been stupid I know I'm sorry.
	RD	Ok. Right can I ask you just to read out that master tape seal number?
	AK	070881.
	RD	Could I just ask you to sign above your name please? Mike like to sign yours.
	AK	And I just want to pay all that money back,
	RD	Are you in a position to pay the money back?
23.50	AK	Well not all.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
23.52	RD	Are you in a position to pay any money back at all?
	AK	I need to see what I have.
	RD	Ok I will leave you my details and.
	AK	I'll try. I can see that maybe I can borrow some money from someone else.
24.07	RD	You did give us permission to look into your personal bank account and your bank details, however we do have all the statements here so the likelihood is we may not need to do that but we may need to send away for more. That form there will tell you what will happen to the tapes. If you want a copy of the tapes I can put my name and address on there for you and you can contact me. I'll finish this off now. The time is 13.54 and I am concluding this interview.