

File name: Track2.wav

Moderator questions in Bold, Respondents in Regular text.

KEY: **Unable to decipher** = (inaudible + timecode), **Phonetic spelling** (ph) + timecode), **Missed word** = (mw + timecode), **Talking over each other** = (talking over each other + timecode).

(TC: 00:00:07)

Moderator 1: This interview is being tape recorded. My name is Lisa Allen and my colleague's name is-,

(TC: 00:00:11)

Moderator 2: Leicester Chive.

(TC: 00:00:12)

Moderator 1: We're investigation managers for Post Office Ltd. employed to investigate possible criminal offences. I'm interviewing you, can you please state your full name and your date of birth?

(TC: 00:00:20)

Suzanne Palmer: Suzanne Lesley Palmer, GRO

(TC: 00:00:23)

Moderator 1: Thank you. This interview is being conducted in the interview room at Ilford, 9 Clements Road. The date is 6th February 2006 and the time, by my watch, is 10:30. I want to ask you some questions about the audit shortage at The Grange Post Office. At the end of this interview, I'll give you a notice explaining what will happen to the tapes. Do you have any objection to this interview being tape recorded?

(TC: 00:00:44)

Suzanne Palmer: No.

(TC: 00:00:45)

Moderator 1: Okay. What I'm going to do now, Sue, I'm going to show you form CS001 again, which is a form that I showed you on Friday, when I came down to your office.

(TC: 00:00:52)

Suzanne Palmer: Okay, GRO

(TC: 00:00:56)

Moderator 1: That's alright.

(TC: 00:00:59)

Moderator 2: Just ignore the machine, just pretend it's just a conversation with us.

(TC: 00:01:02)

Suzanne Palmer: Okay, right okay.

(TC: 00:01:02)

Moderator 1: Right, okay. Because you're also suspected of having committed a criminal offence, which may result in a criminal prosecution, I must inform you of that. This is a caution that I explained to you on Friday, alright? You do not have to say anything, but it may harm your defence if you do not mention when questioned, something which you later rely on in court and anything you do say may be given in evidence. Do you understand?

(TC: 00:01:21)

Suzanne Palmer: Yes.

(TC: 00:01:22)

Moderator 1: You do. Do you want me to explain a bit about that caution?

(TC: 00:01:24)

Suzanne Palmer: No, it's fine.

(TC: 00:01:25)

Moderator 1: You're quite happy, okay. I must also inform you that, you're not under arrest, okay? Which means you're free to leave. If you remain, you have the right to legal representation and advice, including the right to speak with a solicitor, either in person or on the telephone and they can give you advice regarding legal aid, alright? You're also entitled to read the Police and Criminal Evidence Act 1984 Codes of Practice, if you wish. The Codes basically set out the legal rights and the rules governing this interview. That's this black book on top here, alright? Basically, when we filled this form out on Friday, you answered the form, 'Have you read one to four above?' 'Yes.' You put that you understood one to four above. At that time, you annotated the form that you did not wish to speak with a solicitor.

(TC: 00:02:06)

Suzanne Palmer: No.

(TC: 00:02:07)

Moderator 1: Alright? But you understand that you can change your mind at any time, yes?

(TC: 00:02:10)

Suzanne Palmer: Yes, that's fine.

(TC: 00:02:11)

Moderator 1: Alright? So, what I'm going to do now is (inaudible 02.13) 10:31. Right, what I need you to do now, Sue, is just to sign this form. 'I confirm that I have been re-cautioned and reminded of my legal rights and I've also been reminding that I'm free to leave if I wish.'

(TC: 00:02:32)

Suzanne Palmer: Okay. It's about 10:31?

(TC: 00:02:34)

Moderator 1: Yes, 36. Again, you need to sign against which one of these applies. Either, 'I wish to

speak to a solicitor,' or, 'I still do not want to speak with one at this time.'

(TC: 00:02:46)

Suzanne Palmer: Do I need one?

(TC: 00:02:48)

Moderator 1: That's a choice for you.

(TC: 00:02:50)

Suzanne Palmer: Okay.

(TC: 00:02:52)

Moderator 1: You signed, 'I still do not want to speak to a solicitor at this time.'

(TC: 00:02:54)

Suzanne Palmer: Okay.

(TC: 00:02:55)

Moderator 1: Okay? If you don't want to speak to a solicitor at this time, you can change your mind at any time during the interview. Do you understand? Anything you feel, throughout the interview, that you want to change your mind, for any reason, whether you just want to speak to them on the phone or you want to stop and have one come to attend the interview, that's entirely up to you and we can stop at any time, alright? This is form CS003, which is what I explained to you about the friend coming to be here. I'll cross out number three so it doesn't apply. If you want to have just a quick read of numbers one and two, it just explains those two points to you that I've already mentioned on Friday.

(TC: 00:03:42)

Suzanne Palmer: Yes, that's okay.

(TC: 00:03:43)

Moderator 1: Is that alright?

(TC: 00:03:44)

Suzanne Palmer: Yes.

(TC: 00:03:44)

Moderator 1: Yes. Okay, if you can just answer this question, 'I have read and understood number one and two above.'

(TC: 00:03:51)

Suzanne Palmer: Yes, I read that.

(TC: 00:03:53)

Moderator 1: Do you require a friend?

(TC: 00:03:54)

Suzanne Palmer: No, I haven't got any.

(TC: 00:03:56)

Moderator 1: If you can just sign it? That's it, with your name, and then time and date it. 6th February and it's about 10:33, just next to it. Lovely, that's the forms done, thanks very much. Basically, what happened on 3rd February, which is Friday just gone, the Investigation Team received a telephone call from the audit team who was at your office, which is The Grange in Rayleigh and they reported that there was an audit shortage of just under £15,000. You're the sub-postmistress of that post office?

(TC: 00:04:45)

Suzanne Palmer: Yes.

(TC: 00:04:45)

Moderator 1: You are, yes? How long have you been there, Sue, as a sub-postmistress?

(TC: 00:04:51)

Suzanne Palmer: September, January-, fifteen months.

(TC: 00:04:59)

Moderator 1: Fifteen months. Right, okay.

(TC: 00:05:02)

Suzanne Palmer: I've been in charge-, you know, when Mr Patel left, he left me in charge there for the last thirteen months. So, I've only been the postmistress. I've not been in been in charge here for three and a half years.

(TC: 00:05:13)

Moderator 1: Right, okay. Now, the result of this audit was made up, basically, of £5,100 that you said was in an ATM machine and £9,845 which related to instant scratch card.

(TC: 00:05:29)

Suzanne Palmer: Right.

(TC: 00:05:30)

Moderator 1: Yes? Do you want to tell me?

(TC: 00:05:32)

Suzanne Palmer: Do you want a breakdown?

(TC: 00:05:33)

Moderator 1: Do you want to tell me about the ATM machine, first of all?

(TC: 00:05:35)

Suzanne Palmer: Okay, what happened was, because the post office only deals with certain banks, we thought it'd be a good idea to have an ATM in store, so that people who couldn't use the post office, they still had the facility to draw cash because, obviously, they'd leave the shop and then go somewhere else. So, we had that in store, but I wasn't prepared for how much cash it took.

(TC: 00:06:00)

Moderator 1: When did you have that installed?

(TC: 00:06:02)

Suzanne Palmer: Right, hold on, I should have looked at the dates, shouldn't I? January.

(TC: 00:06:07)

Moderator 1: Beginning of January?

(TC: 00:06:08)

Suzanne Palmer: Yes. Can I show you-,

(TC: 00:06:10)

Moderator 1: I've got some sheets here that you gave me on Friday.

(TC: 00:06:13)

Suzanne Palmer: Okay. So, the cash is this.

(TC: 00:06:15)

Moderator 1: Right, if I could just, for the purpose of the tape, explain, these are A4 sheets of paper, they're listed from Thursday to Wednesday and then we've got a breakdown of all the notes and coin. It's written in pencil and there are-,

(TC: 00:06:28)

Suzanne Palmer: They're just, as we do them every evening. The top here is scratchcards.

(TC: 00:06:32)

Moderator 1: You're putting 'S' and 'M'. Scratchcards?

(TC: 00:06:35)

Suzanne Palmer: Because that was, they sent me bundles of error notices that they asked me to go through and they said they needed them put-, and I never agreed with them. I phoned several hundred, million times. Well, no, (inaudible 06.46) eight.

(TC: 00:06:48)

Moderator 1: So, on this particular sheet which, it's not data or anything, you're pointing to-,

(TC: 00:06:51)

Suzanne Palmer: That is scratchcards.

(TC: 00:06:53)

Moderator 1: Scratchcards and it says £2,500?

(TC: 00:06:55)

Suzanne Palmer: Yes. That was an error note and they told me I had to put them through. I didn't agree with them but she said they had to go through the system. So, I just wrote them as 'odds' because I wanted somebody to come and sort it out with me, but that's been going on a little while.

(TC: 00:07:11)

Moderator 1: How long has that been going on?

(TC: 00:07:13)

Suzanne Palmer: I can't think. Because I haven't been in the post office, I can't think how far it went back.

(TC: 00:07:19)

Moderator 1: Has it gone months or weeks?

(TC: 00:07:21)

Suzanne Palmer: Yes, months.

(TC: 00:07:22)

Moderator 1: Months?

(TC: 00:07:23)

Suzanne Palmer: What they were, they were error notices. They said that they'd been activated. Then they sent me reams of paper and I tried to sort it out. I tried to ring them several times but, obviously, they're only there 9:00 until 5:00 and I'm in the post office. I mean, I've got all (talking over each other 07.37). Sorry.

(TC: 00:07:38)

Moderator 1: (talking over each other 07.38) you?

(TC: 00:07:41)

Suzanne Palmer: I just can't believe this. Sorry. So, I just wrote it as like, 'Oh, well, it's written every time. It's all-'

(TC: 00:07:49)

Moderator 1: So, have you brought the error notices to account, is that what you've done?

(TC: 00:07:52)

Suzanne Palmer: I've brought them to account because they told me I had to. There was no question. So, I just put them through but there is nobody to contact now. When Nick Kerr came, he's the guy. I used to speak to Deirdre South, she was there, but then they said that she doesn't deal with that anymore. There is actually nobody. You have to dial through to the-

(TC: 00:08:12)

Moderator 2: Helpline?

(TC: 00:08:12)

Moderator 1: Helpline at the FBC?

(TC: 00:08:13)

Suzanne Palmer: Yes. Then they couldn't help me. Then when the office was closed for a week, we had no online, no anything and I kept saying to them, you know, 'I need some help here.' Nobody did anything. I couldn't get anybody down to come and see me. I mean, there is a loss that week which, obviously, I put in, but they've never explained to me what happened there. You know, I feel a bit-, that's why it's there. The £2,500 is cash that I put in.

(TC: 00:08:38)

Moderator 1: Right. So, this is £2,500. This is scratchcards that, you've talked to account and you're basically carrying that as a cash figure because you've not put the £2,500 cash in to account for the error notice?

(TC: 00:08:52)

Suzanne Palmer: No.

(TC: 00:08:52)

Moderator 1: Right, okay. So, underneath we've got £900. What's the £900?

(TC: 00:08:55)

Suzanne Palmer: Yes, that's cash.

(TC: 00:08:56)

Moderator 1: What cash is that?

(TC: 00:08:57)

Suzanne Palmer: That I put into the ATM machine.

(TC: 00:08:59)

Moderator 1: Right. That's outside the post office, yes?

(TC: 00:09:01)

Suzanne Palmer: Because, if you look on (inaudible 09.02), I don't do it. Like, that's the carry figure. Unfortunately, my accountant-, I can't believe I'm doing this myself. Right, because my books had to go in and she had my cheque book and everything to go with my account because, like, we're doing end of year account and that, I didn't have a cheque book to put it in, but I suppose I could've put it-, okay. If you look here, see, it's not here. This is just that carried bit and these, they were amounts that we have, you know, with mutilated notes.

(TC: 00:09:31)

Moderator 1: Right, okay. So, these?

(TC: 00:09:32)

Suzanne Palmer: So, the ATM is, oh, from there.

(TC: 00:09:38)

Moderator 1: That's the £900?

(TC: 00:09:39)

Suzanne Palmer: That's where I've put cash, where I've put it in the ATM. See where I've listed it all?

(TC: 00:09:43)

Moderator 1: Right, yes. So, is the third sheet prior to the front one? You've got £900 and you carry forward £900 and that's just £900 in the ATM machine, is it?

(TC: 00:09:53)

Suzanne Palmer: Yes, that's just the same figure.

(TC: 00:09:56)

Moderator 1: So, that's all you put in the ATM machine, this £900?

(TC: 00:10:00)

Suzanne Palmer: (TC 00:10:00) No. I mean, like there-, oh no, I didn't do that. No. What's that? See, sometimes, people bank late and then we add the figures.

(TC: 00:10:10)

Moderator 1: Right, you carry them forward and you hold them?

(TC: 00:10:12)

Suzanne Palmer: If we've done the cash deck, then if, say, Swallow Aquatics or somebody else banked late, then we would just add that figure to there, but the £900, I have listed it as cash, but I have written that I-,

(TC: 00:10:27)

Moderator 1: Right. So, basically, you've not put £900 in each day?

(TC: 00:10:30)

Suzanne Palmer: Oh, no.

(TC: 00:10:31)

Moderator 1: It's just one lot of £900?

(TC: 00:10:32)

Suzanne Palmer: Yes. It's just, what happened was, the machine breaks and when I had the engineer out, he said about filling it up. I didn't have cash on me.

(TC: 00:10:44)

Moderator 1: What did you do, then, when the engineer said about filling it up?

(TC: 00:10:47)

Suzanne Palmer: I just (inaudible 10.50) used the post office money.

(TC: 00:10:54)

Moderator 1: You used the post office money? How much?

(TC: 00:10:56)

Suzanne Palmer: I wrote it on the-

(TC: 00:10:57)

Moderator 1: Right, okay. So, how much money do you use at the post office to put into the ATM machine?

(TC: 00:11:02)

Suzanne Palmer: That's it, that £900.

(TC: 00:11:03)

Moderator 1: Just £900?

(TC: 00:11:05)

Suzanne Palmer: I wasn't there Thursday, I have Thursdays off. I don't know, without asking Mo-, (talking over each other 11.10)

(TC: 00:11:10)

Moderator 1: Does anybody else have access to the ATM machine?

(TC: 00:11:12)

Suzanne Palmer: No, only I've got the key. My husband and myself because it's private.

(TC: 00:11:14)

Moderator 1: Just yourself. Sure. Right.

(TC: 00:11:16)

Suzanne Palmer: The way it's in, where the post office is, it's not in the post office.

(TC: 00:11:19)

Moderator 1: Yes, it's not post office business, is it? It's your own private business.

(TC: 00:11:23)

Suzanne Palmer: Yes. I know that, that's-

(TC: 00:11:26)

Moderator 1: How much did you put in the ATM machine originally, then?

(TC: 00:11:29)

Suzanne Palmer: £1,000. We just hold £1,000 in there because I didn't know how much it would use.

(TC: 00:11:34)

Moderator 1: Right. So, that £1,000, has that come from the post office money?

(TC: 00:11:37)

Suzanne Palmer: No, that was my money. So, it's just, where it keeps chewing the money and then, obviously, we had to empty it and then, as I say, when the engineer came out and he sorted it out, then that's when I've put the money in.

(TC: 00:11:50)

Moderator 1: Right. Because the understanding I had from the audit shortage was that £5,100 of it was related to the ATM machine.

(TC: 00:11:56)

Suzanne Palmer: No, I said to them, that's scratchcards. No. But then, I panicked. So, you know, when they came I, sort of-, but this, I've got all the documentation for this, obviously.

(TC: 00:12:12)

Moderator 1: Right, okay. You're pointing to the £2,500 for the scratchcards.

(TC: 00:12:14)

Suzanne Palmer: Yes and this £1,420 (inaudible 12.16) is somebody wanted me to do some specials, two special deliveries and I did specials and (inaudible 12.24).

(TC: 00:12:26)

Moderator 1: Right, that's okay. So, basically-,

(TC: 00:12:29)

Suzanne Palmer: But it's all written down.

(TC: 00:12:31)

Moderator 1: Yes. So, we're £2,600 a drift somewhere, then, aren't we?

(TC: 00:12:34)

Suzanne Palmer: Why?

(TC: 00:12:35)

Moderator 1: Because the audit shortage was £14,700 and the incidents were £9,845 and they've got it down as, the ATM machine was £5,100.

(TC: 00:12:48)

Suzanne Palmer: Right. What happened is, on my cash desk, right?

(TC: 00:12:52)

Moderator 1: Which, I've got some here.

(TC: 00:12:54)

Suzanne Palmer: There's a £250 over but I never take it out. So, I've set one against the other.

(TC: 00:12:58)

Moderator 1: Yes, that's right. That's only £247, wasn't it? That was your surplus.

(TC: 00:13:03)

Suzanne Palmer: Yes, haven't they taken that? I don't know.

(TC: 00:13:06)

Moderator 1: But basically, your audit shortage was £14,700.

(TC: 00:13:10)

Suzanne Palmer: I didn't look. I just wrote the cheque for it. I mean, probably, I'm not making excuses, they probably did explain them to me and I've-

(TC: 00:13:18)

Moderator 1: Well, on the day, they've asked you the breakdown and you've said you've used

£5,100 to fill the ATM machine.

(TC: 00:13:24)

Suzanne Palmer: (inaudible 13.24) because when they came in obviously and they said, 'What's this?' I said, 'Oh, that's the ATM.' Then they said, 'The other bit?' And I said it was scratchcards, but whether they-, it's my fault.

(TC: 00:13:37)

Moderator 1: Right, okay. So, they're saying you've got £5,100 to do with the ATM but £2,500 of it-,

(TC: 00:13:44)

Suzanne Palmer: That's the scratchcards.

(TC: 00:13:45)

Moderator 1: Was actually scratchcards.

(TC: 00:13:46)

Suzanne Palmer: It's the error notices I'd received.

(TC: 00:13:48)

Moderator 1: Right, we're £2,600 adrift them, aren't we? If you take off your £900, then we're about, what? Yes? £1,700? So, it's this £1,700. What's this £1,700?

(TC: 00:14:07)

Suzanne Palmer: No, that's the ATM money. That's what I said, I hadn't put it in.

(TC: 00:14:10)

Moderator 1: So, it's £900 and £1,700 on that day?

(TC: 00:14:12)

Suzanne Palmer: Yes.

(TC: 00:14:13)

Moderator 2: Which is your £2,600.

(TC: 00:14:14)

Moderator 1: So, that's your £2,600.

(TC: 00:14:15)

Suzanne Palmer: How much? Sorry, I'm getting confused, yes.

(TC: 00:14:16)

Moderator 1: So, right, okay, on the Thursday prior to the balance you'd borrowed £2,600 from the post office to put in the ATM machine?

(TC: 00:14:25)

Suzanne Palmer: Yes.

(TC: 00:14:25)

Moderator 1: Okay. When the auditors opened the ATM machine, was there any money in there?

(TC: 00:14:29)

Suzanne Palmer: I don't know. They didn't open it. There isn't any money. They didn't open it but it's-, because, again, it was chewing the notes, it's empty again.

(TC: 00:14:37)

Moderator 1: So, there was nothing in there. So, where was the £2,600 that was supposed to be in

the ATM machine?

(TC: 00:14:43)

Suzanne Palmer: It's been used.

(TC: 00:14:44)

Moderator 1: It's all been used?

(TC: 00:14:45)

Suzanne Palmer: Yes, that's what I said. I didn't realise how much it's been used.

(TC: 00:14:51)

Moderator 1: Right, okay. So, how do you get paid, then? How do you get the money back, then?

(TC: 00:14:56)

Suzanne Palmer: It goes into my bank account.

(TC: 00:14:58)

Moderator 1: When does it go in? How soon does that go on?

(TC: 00:15:01)

Suzanne Palmer: Three days after, depending on what day. Every night you have to log it off and then it's transferred. That's why, then, I write-, I was going write a cheque once it had gone through.

(TC: 00:15:13)

Moderator 1: Right. So, basically, to fund the machine, you can't actually write a cheque up three days after it's gone through because you need to take the money out again to keep replenishing it because it's using so much money, is that what you're saying?

(TC: 00:15:25)

Suzanne Palmer: Yes. Well, see, I don't just use the post office money. If I've got £1,000 in the shop, then I'd put my own money in. Well, yes. I'm getting confused. Right, what happens is-, shall I start again?

(TC: 00:15:39)

Moderator 1: Yes, go on.

(TC: 00:15:40)

Suzanne Palmer: Right, we had the machine fitted and they wanted the money to put in there. So, we put that in and then it's used that and then we've refilled that, right? Are you with me?

(TC: 00:15:49)

Moderator 1: Right. By your own money?

(TC: 00:15:51)

Suzanne Palmer: By our own money, when I've had the money. Then the machine-, I can't think of dates, but it goes wrong, it chews the notes and then I've had the engineer out, then they've looked at it or we've sorted it out ourselves and put it through. Just a couple of times, I haven't had the cash on me to refill the machine. So, stupidly, because I'm at the post office I've done that (inaudible 16.17), yes.

(TC: 00:16:18)

Moderator 1: Right, and you've been doing that for, would you say, the last four weeks since you've had it installed?

(TC: 00:16:22)

Suzanne Palmer: No, only for a couple of times. Yes, that's odd. That's odd. See, that's the (talking over each other 16.31).

(TC: 00:16:31)

Moderator 1: That's your scratchcards.

(TC: 00:16:32)

Suzanne Palmer: (talking over each other 16.32) yes. There's nothing there. It's just the last-, since-, I haven't-,

(TC: 00:16:38)

Moderator 1: What would you say? That goes back-,

(TC: 00:16:39)

Suzanne Palmer: Week and a half.

(TC: 00:16:39)

Moderator 1: That's Thursday.

(TC: 00:16:43)

Suzanne Palmer: Two weeks.

(TC: 00:16:44)

Moderator 1: About two weeks?

(TC: 00:16:45)

Suzanne Palmer: Yes. It's not something I've ever (inaudible 16.50), you know.

(TC: 00:16:51)

Moderator 1: So, the last two weeks, you've borrowed, you're saying, money from the post office to put into the ATM machine to keep-,

(TC: 00:16:59)

Suzanne Palmer: Yes, I didn't intend to-,

(TC: 00:17:05)

Moderator 1: But how were you going to pay the money back? Because?

(TC: 00:17:07)

Suzanne Palmer: Because I write a cheque but I didn't have a cheque book, that's what I'm trying to say to you. I would've just written a cheque but, obviously, now they've explained to me, I can't actually do that. So, I realise my error there. Although, I know it sounds stupid but I just thought, if I account-

(TC: 00:17:25)

Moderator 1: But how would you account? Say on a Wednesday when you come to balance, how were you accounting for that money?

(TC: 00:17:30)

Suzanne Palmer: Just, that's where we've written it down.

(TC: 00:17:32)

Moderator 1: Right, okay.

(TC: 00:17:34)

Suzanne Palmer: I counted it as 'odds'. I never put it in with my everyday cash because I know it's not.

(TC: 00:17:40)

Moderator 1: So, like this cash declaration here that I've got, that was printed on 4th January, you've got unusable notes down there, you've got £2,575.

(TC: 00:17:47)

Suzanne Palmer: Yes, so there's £75 here.

(TC: 00:17:49)

Moderator 1: Because £2,500 is related to the scratchcards?

(TC: 00:17:51)

Suzanne Palmer: Scratchcards and £75 is, like, when we have torn notes and (inaudible 17.55).

(TC: 00:17:55)

Moderator 1: Right, okay. So, on 11th January we've got £2,670 is unusable notes. So, I've got £170.

(TC: 00:18:02)

Suzanne Palmer: So, we've got £170. So, that'd be written.

(TC: 00:18:05)

Moderator 1: Right, okay. Then 18th January, it says '£2,705', so that's only £205.

(TC: 00:18:12)

Suzanne Palmer: Yes.

(TC: 00:18:12)

Moderator 1: Yes? Okay. Then 25th January it goes up, it goes up to £3,562.

(TC: 00:18:20)

Suzanne Palmer: That's probably where I've put-, that's 25th January, which is about a week and a half ago which would include, like, where I've used the money and I've written 'the cash desk'.

(TC: 00:18:32)

Moderator 1: Right, yes, okay. So, that will account for that, then, yes?

(TC: 00:18:36)

Suzanne Palmer: Yes.

(TC: 00:18:36)

Moderator 1: So, you've got £900 there. According to your sheet, you've got £2,500 which you've floated the cash to account for the error notices for the scratchcards and £900 that you've put into the ATM machine?

(TC: 00:18:49)

Suzanne Palmer: Yes.

(TC: 00:18:50)

Moderator 1: So, that's £3,400. So, it's £162 that you actually got on hand for miscellaneous, spoilt notes.

(TC: 00:18:56)

Suzanne Palmer: Yes and that is all written down.

(TC: 00:18:58)

Moderator 1: That's all written down there and we can see that there and there's an odd-,

(TC: 00:19:02)

Suzanne Palmer: £2.18. That's pennies.

(TC: 00:19:04)

Moderator 1: Yes, you've got some odd pennies there. Right. So, basically, that figure there, apart from the odd £162, it's been inflated because of the ATM machine and the error notices for the scratchcards, yes? That incorporates the whole?

(TC: 00:19:19)

Suzanne Palmer: Yes.

(TC: 00:19:20)

Moderator 1: Yes, okay. That's the same figure, the cash declared that day, which was 25th Jan, which was £71,175.42. It's the same figure that's on your final balance office.

(TC: 00:19:31)

Suzanne Palmer: Yes, because I account for-, I know I've used it where I shouldn't but I've always accounted for it. I've never just thought, 'Oh, I can just take it out and not-,'

(TC: 00:19:41)

Moderator 1: Yes, but what you're doing, you're producing something and saying, 'In the post office is X amount of money.' Where, in fact, it's not there.

(TC: 00:19:50)

Suzanne Palmer: No.

(TC: 00:19:50)

Moderator 1: Yes? You've inflated the money to say that, 'Yes, all the money that belongs to the post office is in there.' But, really, it's not, yes?

(TC: 00:19:57)

Suzanne Palmer: Yes. I mean, I'm just saying what I've done.

(TC: 00:20:00)

Moderator 1: (TC 00:20:00) The final balance on that day is there. You've actually got an over of £228.89. Is that your signature there?

(TC: 00:20:09)

Suzanne Palmer: Yes.

(TC: 00:20:09)

Moderator 1: It is. Who was it who actually entered all of those figures into the computer? Was that you?

(TC: 00:20:14)

Suzanne Palmer: I do that.

(TC: 00:20:15)

Moderator 1: You do that? The unusable notes?

(TC: 00:20:19)

Suzanne Palmer: Well, Mo did it that day.

(TC: 00:20:21)

Moderator 1: Mo did it that day?

(TC: 00:20:23)

Suzanne Palmer: She just counts. I've always explained to her what it is and she just-,

(TC: 00:20:27)

Moderator 1: So, on your instructions?

(TC: 00:20:29)

Suzanne Palmer: Yes, I mean, I've always explained to her, there's nothing hidden. I've always explained what I've done. Like, when the auditors time and they said, 'Oh, no one knows.' Although she knew, it wasn't something she did. Do you understand what I'm saying? I know the steps, she follows.

(TC: 00:20:49)

Moderator 1: She inputs the figures from the sheet that you've written down?

(TC: 00:20:52)

Suzanne Palmer: Yes.

(TC: 00:20:52)

Moderator 1: Yes? Right, okay. So, the first week it happened, then, with the ATM machine was the week ending 25th January?

(TC: 00:21:00)

Suzanne Palmer: Yes.

(TC: 00:21:01)

Moderator 1: Yes? Because that's the week where it increases by £900. So, again, on the week ending 1st February, we've got £3,529.

(TC: 00:21:10)

Suzanne Palmer: It's the same figure, yes.

(TC: 00:21:11)

Moderator 1: So, yes, basically, you've got £2,500.

(TC: 00:21:13)

Suzanne Palmer: Just carrying that figure.

(TC: 00:21:15)

Moderator 1: And the £900 and then the odd bits which is generally there.

(TC: 00:21:18)

Suzanne Palmer: Actually, could I have a drink of water?

(TC: 00:21:19)

Moderator 1: Yes, sure.

(TC: 00:21:22)

Moderator 2: Shall we leave the machine on, yes?

(TC: 00:21:24)

Moderator 1: We can leave the machine on, yes?

(TC: 00:21:24)

Suzanne Palmer: Yes.

(TC: 00:21:25)

Moderator 1: Let's all just get a quick drink.

(TC: 00:21:26)

Moderator 2: We'll just time it.

(TC: 00:21:26)

Suzanne Palmer: I just want a-,

(TC: 00:21:27)

Moderator 1: Right, let's write 10:57 and let's just leave the room to get a drink.

(TC: 00:21:31)

Suzanne Palmer: (talking over each other 21.32)

(TC: 00:21:33)

Moderator 1: Right, I'll just have to ask you not to speak while Leicester is not in the room, that's the only thing. Alright? He'll get your drink, bring it back, and then we can carry on.

(TC: 00:21:38)

Suzanne Palmer: Alright. (silence 21.39-21.56)

(TC: 00:21:57)

Moderator 1: Are you warm? Because I put the heater on?

(TC: 00:22:00)

Suzanne Palmer: Oh no.

(TC: 00:22:01)

Moderator 1: Are you alright? I'll turn it off now. (silence 22.03-22.31)

(TC: 00:22:32)

Suzanne Palmer: (inaudible 22.32) (silence 22.34-23.39)

(TC: 00:23:40)

Moderator 1: Leicester has re-entered the room with a drink.

(TC: 00:23:42)

Moderator 2: There you go.

(TC: 00:23:42)

Suzanne Palmer: Thank you.

(TC: 00:23:46)

Moderator 1: Are you alright to carry on?

(TC: 00:23:47)

Suzanne Palmer: Yes.

(TC: 00:23:47)

Moderator 1: Yes? Okay. Right, so we got up to 1st February. Again, the unusable notes and the cash declaration done by yourself, the user ID on this one is SPA004, is that yourself? Yes?

(TC: 00:24:03)

Suzanne Palmer: Yes, that's me.

(TC: 00:24:03)

Moderator 1: Okay. It was £3,529, which is obviously the £2,500 scratchcards, £900 and the odd bit of cash that was actually there?

(TC: 00:24:09)

Suzanne Palmer: Yes.

(TC: 00:24:12)

Moderator 1: So, again, it's £3,400 that's not actually in the post office.

(TC: 00:24:16)

Suzanne Palmer: Okay.

(TC: 00:24:17)

Moderator 1: Yes? You agree with that? This final has been date stamped, but there's no signature on it.

(TC: 00:24:22)

Suzanne Palmer: Oh, okay.

(TC: 00:24:23)

Moderator 1: Alright? Have you got anything you want to ask, Leicester?

(TC: 00:24:27)

Moderator 2: No. Well, only that, obviously, when you sign your cash account at the end of the week, are you aware of what you're actually signing?

(TC: 00:24:34)

Suzanne Palmer: Yes.

(TC: 00:24:35)

Moderator 2: Do you want to explain to me what it is?

(TC: 00:24:37)

Suzanne Palmer: I'm signing to say that the what's on there, my balance, is what's there.

(TC: 00:24:41)

Moderator 2: Is what's there, yes. So, you do realise that, obviously, what you've actually produced is a false cash account.

(TC: 00:24:51)

Suzanne Palmer: Yes.

(TC: 00:24:52)

Moderator 2: You do understand that?

(TC: 00:24:54)

Suzanne Palmer: Yes.

(TC: 00:24:57)

Moderator 2: Okay.

(TC: 00:24:58)

Suzanne Palmer: I just didn't see it like that.

(TC: 00:25:00)

Moderator 1: How did you see it, then?

(TC: 00:25:05)

Suzanne Palmer: It seems stupid, even to me, now.

(TC: 00:25:16)

Moderator 1: Did you not think what you-,

(TC: 00:25:17)

Suzanne Palmer: There isn't any defence for stupidity is there, really? I just filled the cash machine and wrote it down when I put the money in. I never intended to steal it, it wasn't-,

(TC: 00:25:29)

Moderator 1: Did you think what you were doing was dishonest?

(TC: 00:25:32)

Suzanne Palmer: No. Well, no.

(TC: 00:25:34)

Moderator 1: You didn't?

(TC: 00:25:36)

Suzanne Palmer: I just re-filled the cash machine. I didn't know. Yes, no.

(TC: 00:25:45)

Moderator 1: But are you aware that you're not allowed to use post office money for your own use, if you like?

(TC: 00:25:50)

Suzanne Palmer: Well, yes, I know you can't take the money out of the post office. Oh, it sounds stupid, doesn't it?

(TC: 00:25:59)

Moderator 1: But is that not the same difference, taking it to an ATM machine?

(TC: 00:26:01)

Suzanne Palmer: Well, yes, it is. Now, sitting here. Now, reflecting on it, yes.

(TC: 00:26:07)

Moderator 1: You realise what you've done is wrong?

(TC: 00:26:08)

Suzanne Palmer: Oh, yes.

(TC: 00:26:09)

Moderator 1: Yes. Okay. Have you got anything else to ask?

(TC: 00:26:14)

Moderator 2: No, not at the moment.

(TC: 00:26:15)

Moderator 1: Okay.

(TC: 00:26:15)

Suzanne Palmer: I just-, in cold light of day, yes, I see it. Yes.

(TC: 00:26:25)

Moderator 2: In terms of the £2,500 which, you've explained, relates to error notices that you brought to account, how long have you been holding-,

(TC: 00:26:33)

Suzanne Palmer: A few months.

(TC: 00:26:34)

Moderator 2: A few months. What, we're talking about, sort of, November? October, November time, maybe?

(TC: 00:26:40)

Suzanne Palmer: It might've been before that. What happened was, they sent me loads of error notices over scratchcards and I've got reels of paper that they just sent me things through and the lady, I tried to ring her and I said to her, 'I don't agree. I can't make out what is here. I can't understand it.' I tried to sort it out and I rang her, like, several times trying to sort it out and she said, 'You know, you have to bring them to account.' But I've never been able to-, so, yes, I just put them through. Then I thought I'd be able to sort it out at some point. Not quite in this way.

(TC: 00:27:19)

Moderator 1: So, you were holding them in the hope that something would come back?

(TC: 00:27:22)

Suzanne Palmer: Yes. I mean, I know it's a larger amount, but it's like the £253. Like, they said to me I could take that out because it's-

(TC: 00:27:32)

Moderator 1: It was surplus for the week?

(TC: 00:27:33)

Suzanne Palmer: Yes. I mean, I just never touch it. I know it isn't mine. I know that something is going to come back somewhere. It's like, that's what I said, when we had the week where the whole system went down, it took them a week to fix it. I had no online, but they still said that I had to keep the post office open. I was still taking in giro, couldn't put them through the system, couldn't do anything. I was holding a whole week and I kept ringing up and saying, 'I've got over £100,000-odd here.' You know, when it noted that this is what-, that's what I said, I've never had any back up here.

(TC: 00:28:08)

Moderator 1: When was it this happened, then? Do you remember?

(TC: 00:28:10)

Suzanne Palmer: That was August and, is it Mick Clerk?

(TC: 00:28:14)

Moderator 1: Mick Clerk, yes.

(TC: 00:28:14)

Suzanne Palmer: He even sent emails to them but, you know, lots of them because there was a shortage that week and they just said, 'Oh, you know, you've got to put that in.' Which, obviously, I just did. I mean, I just said, 'Surely these errors will come back?' I mean, the system went wrong on the Saturday, I rang the helpline straight away. They said they'd get somebody out Monday. They sent somebody Monday who didn't have the right box part. He went away and came back with the wrong part. Then I rang and said, 'What do we do?' They said, 'Well, just carry on taking.' I said, 'But Swallow Aquatics and all the businessmen,' I said, 'I've got no online banking. I can't do any off-reports, I can't do anything.' I

had to carry on for a week and then on Wednesday, they finally brought me the right box for the computer but didn't bring a printer that was compatible with it. So, I couldn't even do the office balance. So, they made me shut on the Thursday. When he came with the printer on the Thursday they said, they're not allowed to carry ink with the printer. So, there was a whole week and I kept ringing people saying to them, you know, 'I need help here. Somebody's got to-, I've got all this money, I've got all of these giros not going through the accounts. Everything is a mess.' That's what I said. I, sort of-, it might have been after-, hang on, forgotten where I was going there, badgering on, but that's what I'm saying. Here, that's what I said, when, I'm not sure if it's £500 or £600 that was in error that week, I kept thinking, 'Well, the errors are going to come back.' You know, like, they send you an error notice? Like, with these, I thought, 'They've sent me an error but it will come.'

(TC: 00:29:58)

Moderator 1: You think you'd get a compensating (TC 00:30:00) one?

(TC: 00:30:00)

Suzanne Palmer: Yes.

(TC: 00:30:01)

Moderator 2: But normally, error notices are sent to you because you've made mistakes in previous weeks. Error notices are normally generated because you've made mistake.

(TC: 00:30:08)

Suzanne Palmer: They're about eight weeks, aren't they, behind?

(TC: 00:30:10)

Moderator 1: Yes, something about that.

(TC: 00:30:11)

Moderator 2: Something like that, yes.

(TC: 00:30:12)

Suzanne Palmer: Yes. So, when I'm thinking-, that's what I said, like, with the surplus. They said to me,

'Well, you haven't taken it out.' I said, 'Well, I know it's not mine. It's not my money. I know that.'

(TC: 00:30:20)

Moderator 2: For that £2,500, had you had £2,500 worth of surpluses in the, sort of, months prior to receiving those error notices?

(TC: 00:30:28)

Suzanne Palmer: No.

(TC: 00:30:30)

Moderator 2: You haven't?

(TC: 00:30:31)

Suzanne Palmer: That's what I said to you. I mean, I still have, you've seen, I've got it all in the post office, I've still got everything that relates to that period. I've just got pages and pages of why.

(TC: 00:30:41)

Moderator 1: What are the losses like at the office, generally?

(TC: 00:30:45)

Suzanne Palmer: Well, it goes from £100 over to £100 under.

(TC: 00:30:52)

Moderator 1: A bit up and down, are they?

(TC: 00:30:54)

Suzanne Palmer: Yes, they're a bit erratic, but it seems to-, like, three weeks ago we balanced and all week, I haven't got the figures here, but we were, like, running £100 wrong and I said to Mo, 'Look, we'll count all of the money again, we'll un-bag all the money that we've done up to run out, we'll count it all again.' Then, just on the Wednesday, I suppose it could've been in the stamps, couldn't it? But it then

comes back, are you with me? It's, sort of, like, one overtakes the other. So, like, where I was £250 over and they said to me, I should've taken that out to make my balance correct-,

(TC: 00:31:34)

Moderator 1: Yes.

(TC: 00:31:34)

Moderator 2: Yes, that's what you should do.

(TC: 00:31:35)

Suzanne Palmer: But I never touch it because I just know that, when the errors come back-,

(TC: 00:31:40)

Moderator 2: Well, all you do is, you take that money out, put it in a pot or a bag.

(TC: 00:31:43)

Suzanne Palmer: But I'm saying, nobody's ever showed me this. That's what I'm saying, right? Then we get to the incidents. Milen, who I took over, they had pots. Everything was in pots. I used to-, well, the first thing I did was did away with the pots to start with and I got a till and we do lottery, scratchcards and everything. Then, obviously, that money is in with my everyday banking, (talking over each other 32.06).

(TC: 00:32:05)

Moderator 1: Right, no, it's alright. Now, if we can go onto the scratchcards, your scratchcards are sold in your private business, yes? In the shop?

(TC: 00:32:11)

Suzanne Palmer: Yes.

(TC: 00:32:11)

Moderator 1: Yes, okay. What happens?

(TC: 00:32:12)

Suzanne Palmer: Then, what I do is, every few months, then I put the money in, as I said to them on Friday. Nobody's-, I've done it before, I've got my chequebook with me that shows you where I've written cheques for, like, £3,000-odd for scratchcards. Then, before I took over Milen, I think he came in and put about £9,000 or £11,000. That's the way it's always been. I've never known any different way to doing it.

(TC: 00:32:35)

Moderator 1: So, how often? You sell the scratchcards in the shop?

(TC: 00:32:38)

Suzanne Palmer: Yes.

(TC: 00:32:39)

Moderator 1: Yes. How do you get a total of how many scratchcards you've sold that day?

(TC: 00:32:43)

Suzanne Palmer: They're part of my till I've got.

(TC: 00:32:44)

Moderator 1: You've got a separate button on the till for the scratchcards?

(TC: 00:32:46)

Suzanne Palmer: Yes. So, it shows.

(TC: 00:32:47)

Moderator 1: So, each day, you press the total button and it'll tell you, you've sold £100.

(TC: 00:32:51)

Suzanne Palmer: Tell us how many and then we take all of that home with us and then we sort it out and then go onto our computer to (inaudible 32.58) the scratchcards and then after-,

(TC: 00:33:00)

Moderator 1: Why do you take it home with you, the scratchcard money?

(TC: 00:33:04)

Suzanne Palmer: It's in the till. The post office is shut then.

(TC: 00:33:09)

Moderator 1: Right. So, that night, you take the day's takings?

(TC: 00:33:12)

Suzanne Palmer: I just take it all home (inaudible 33.13). I never sort it out there, I just take it home with me.

(TC: 00:33:16)

Moderator 1: Right, okay. So, when do you bring that back to the post office, the scratchcard money?

(TC: 00:33:24)

Suzanne Palmer: Well, I just write a cheque for it. We bank it and then we put it in our NatWest account and then I write a cheque for it.

(TC: 00:33:36)

Moderator 2: Wouldn't it be simpler just to bring the cash back into the post office? Because that's where it's got to go to be accounted for, in the post office.

(TC: 00:33:44)

Suzanne Palmer: Well, yes, I know that now. That's what I said, I just followed on doing-,

(TC: 00:33:49)

Moderator 2: But wouldn't that seem the simplest way of doing it anyway? If, argument's sake, at the end of the day-,

(TC: 00:33:53)

Suzanne Palmer: Well, if they came and showed me, if somebody showed me how to do that-, what I'm saying is that, when I took over, Milen just-, I mean, you know the history of the office, don't you? When Beska went and then his brother-in-law? No, Jay's brother-in-law took over, didn't he?

(TC: 00:34:09)

Moderator 1: I didn't know that.

(TC: 00:34:10)

Suzanne Palmer: Yes.

(TC: 00:34:10)

Moderator 1: Right, okay.

(TC: 00:34:11)

Suzanne Palmer: Well, he bought it and then, obviously, I didn't want to be associated with Beska and I went to work for Mr J Patel on Bridgwater Drive. Then he said to me that the one I'd worked at before was up for sale, did I want to buy it with him? I didn't really think that was such a good idea but, because I'd worked there { } my husband and I decided to buy it. From the day I said I'd buy it, Mr Patel left. That was it. I'd never balanced and I'm self-taught through doing that. Andy was there for a while.

(TC: 00:34:52)

Moderator 1: Who's Andy?

(TC: 00:34:53)

Suzanne Palmer: God, (inaudible 34.54) I can't think of his surname, but he was at-

(TC: 00:34:59)

Moderator 1: He took over temporarily, didn't he?

(TC: 00:35:01)

Suzanne Palmer: He was there with me then and with Beska and then he was there for a couple of weeks, but even he never said to me, 'Those scratchcards should go in every night.' Nobody ever-, then, when I became the postmistress, because obviously it was still Milen's business. Although I ran it for him, that's what I'm saying, although I was there for a while, it was still his business and everything was, like, his. Then, as I say, when I had a thing to say that I was taking over 10th September, he came down, he put all of the scratchcard money in but the money was always in a pot, it was in the post office. It was never put through. I understand what you're saying, I'm with you, but they're pots. So, I mean, it's not like I was going to leave pots of money in the shop.

(TC: 00:35:48)

Moderator 2: No, I wouldn't expect you to do that.

(TC: 00:35:50)

Suzanne Palmer: No, don't get me wrong, I'm not making excuses, I'm just trying to explain. You know, I know what you're saying now and, like, since then, Friday, Saturday, Sunday, every night, I've counted the scratchcards and I've left Mo a note with the money which she writes down.

(TC: 00:36:08)

Moderator 1: But why didn't you-, with the National Lottery, the online lottery-,

(TC: 00:36:14)

Suzanne Palmer: I do that every day.

(TC: 00:36:16)

Moderator 1: Why do you do that every day but you don't do the scratchcards every day?

(TC: 00:36:19)

Suzanne Palmer: Because we take that home and then we sort that out. It's, sort of, separate. The lottery money-

(TC: 00:36:26)

Moderator 1: Right. So, you take the lottery money home as well? The National Lottery money home, the online game? You take that home as well?

(TC: 00:36:33)

Suzanne Palmer: No, we sort that out there and I leave that there, do you know what I mean? Because I've got the print out. So, I've got the two print outs. If you went there today, you'd see that Saturday's and Sunday's is, sort of, left there. That's separate money.

(TC: 00:36:45)

Moderator 2: When you get the printout for the onlines, you also get the printout for the scratchcards at the same time?

(TC: 00:36:50)

Suzanne Palmer: The payouts, not anything else.

(TC: 00:36:53)

Moderator 2: Not the sales?

(TC: 00:36:54)

Moderator 1: You only get the scratchcard sales when the shop closes? Is that what you're saying?

(TC: 00:36:58)

Suzanne Palmer: Yes.

(TC: 00:36:58)

Moderator 1: When does the shop close, then?

(TC: 00:36:59)

Suzanne Palmer: Six o'clock.

(TC: 00:37:00)

Moderator 1: So, that's half an hour after the post office, right.

(TC: 00:37:01)

Suzanne Palmer: Oh yes. Well, that's what I'm saying. Now, I realise that, that's the way it should be done, every night or whatever-,

(TC: 00:37:07)

Moderator 1: But don't you do the lottery then, as well, when the office closes? Because, surely, you could do more sales.

(TC: 00:37:11)

Suzanne Palmer: I do it the next morning.

(TC: 00:37:12)

Moderator 1: You do it the next morning?

(TC: 00:37:13)

Suzanne Palmer: Yes, we just stick the two little things under the (talking over each other 37.17).

(TC: 00:37:17)

Moderator 1: Right. So, what happens to the lottery money then, that night?

(TC: 00:37:20)

Suzanne Palmer: It's locked in the post office.

(TC: 00:37:23)

Moderator 1: You lock the lottery money in the post office, but you don't lock the scratchcard money in the post office?

(TC: 00:37:27)

Suzanne Palmer: No, I don't sort it out until (inaudible 37.28). Well, I know, yes.

(TC: 00:37:29)

Moderator 1: Right, okay. So, you take the scratchcard money home because it's part of the shop takings, if you like, but you know that night how many have been sold?

(TC: 00:37:39)

Suzanne Palmer: Yes.

(TC: 00:37:40)

Moderator 1: You still don't take that money back to the post office the next day to be put through?

(TC: 00:37:43)

Suzanne Palmer: I don't look at it every night. I know that is really bad, but I don't.

(TC: 00:37:46)

Moderator 1: How often do you look at it, then?

(TC: 00:37:48)

Suzanne Palmer: Well, my husband does that side of the accounts, then we put them on our computer and then we add it up and then I put the money in for the scratchcards.

(TC: 00:37:56)

Moderator 1: How often do you put the money in for the scratchcards?

(TC: 00:38:01)

Suzanne Palmer: Once every three months.

(TC: 00:38:02)

Moderator 2: Three months?

(TC: 00:38:05)

Suzanne Palmer: Yes.

(TC: 00:38:05)

Moderator 2: So, how are you accounting for your sales each week on your cash account?

(TC: 00:38:10)

Suzanne Palmer: Well, you don't have to account for them, do you? You just put them in.

(TC: 00:38:14)

Moderator 2: You show a figure of how many you've got on hand, basically, don't you, each week, yes?

(TC: 00:38:21)

Suzanne Palmer: So, when they're activated, we put them straight through the system. You know you get the little slip? I know it sounds crazy, even to me.

(TC: 00:38:32)

Moderator 1: This little schedule that I've done, basically, details your on-hand incidents and your national lottery sales, alright? So, the weekend of 23rd November, you had £8,480 worth of National Lottery incident cards, yes?

(TC: 00:38:50)

Suzanne Palmer: Okay. Actually, I didn't realise it had gotten to that because I had, obviously, the Christmas period and that, we sell-, like, the other day, we fill up, 1,200 in a day, are you with me? That's the equivalent. I know it sounds a lot but we sell-,

(TC: 00:39:07)

Moderator 1: You sell lots? How many do you sell a day?

(TC: 00:39:12)

Suzanne Palmer: On Saturday, I think she sold 206.

(TC: 00:39:16)

Moderator 1: Right. Is that a busy day, is it, Saturday?

(TC: 00:39:19)

Suzanne Palmer: Yes, it's our busiest day.

(TC: 00:39:21)

Moderator 1: Right. Because you started off with this figure, £8,480 on 23rd November and then the following week, you ordered some more scratchcards in.

(TC: 00:39:34)

Suzanne Palmer: That's right, yes.

(TC: 00:39:34)

Moderator 1: But why would you need more if you've got that many on hand to begin with?

(TC: 00:39:37)

Suzanne Palmer: I haven't, have I? I've sold them.

(TC: 00:39:39)

Moderator 1: Well, exactly. So, how many do you actually hold on hand, really, at any one time? Because you're showing nearly 9,000 and you're ordering another 1,700 but, in fact, that figure is probably quite a lot less.

(TC: 00:39:52)

Suzanne Palmer: Then how have we-, we've got a full dispenser and then I've to another dispenser, like, full, ready. When I go low, then I order.

(TC: 00:39:59)

Moderator 1: Right. (TC 00:40:00) Well, if we say, at the audit, on hand was £755?

(TC: 00:40:04)

Suzanne Palmer: But I already had others there that hadn't been activated. Although I've ordered them in, we don't activate them until we use them. Are you with me?

(TC: 00:40:12)

Moderator 1: Right. So, you had plenty on hand. So, all of these ones here that I'm showing you are all activated ones, yes? Because it's showing that's how many you've got on hand.

(TC: 00:40:20)

Suzanne Palmer: If they're activated, then I've put them on the system.

(TC: 00:40:23)

Moderator 1: Right, okay. So, the activated ones, when the auditors came in, they came in on the

3rd?

(TC: 00:40:30)

Suzanne Palmer: Yes.

(TC: 00:40:31)

Moderator 1: On Wednesday night, when you balanced, you showed that you had £10,600 worth on hand where, in fact, on the Friday, you only had £755. So, basically, nigh on £9,000-odd. You wouldn't have sold those, would you?

(TC: 00:40:45)

Suzanne Palmer: So, when we do our total, we look at that and when we've added up our total, we put that in and then, obviously, there's still some outstanding because we've used them since that period of time.

(TC: 00:40:57)

Moderator 1: Right. So, how often, you say you put a cheque in?

(TC: 00:40:59)

Suzanne Palmer: I wouldn't say I do it regularly, no.

(TC: 00:41:01)

Moderator 1: No, you wouldn't? So, when you balance, the figures that you're showing on your balance, they're all wrong. They're all inflated because that's not actually a true figure of what you've got on hand?

(TC: 00:41:17)

Suzanne Palmer: As I say, I know that's not-,

(TC: 00:41:22)

Moderator 2: Because, we're not selling them, we're putting the money in your bank account,

effectively, the post office money is in your bank account. That can't be right.

(TC: 00:41:29)

Suzanne Palmer: It's in cash, in here.

(TC: 00:41:31)

Moderator 1: You keep all of the cash at home?

(TC: 00:41:33)

Suzanne Palmer: We have to. I avoid my bank because they charge me to bank cash. So, what we do, we bank money for all of our direct debits and lenses and everything, then we use cash for our cigarettes and our shopping. We don't have any accounts with anybody. Everything we do, we buy. Then, the surplus cash stays at home.

(TC: 00:41:59)

Moderator 1: But you wouldn't put the scratchcard money in the bank, would you? Because it doesn't go in the bank, it's got to go back to the post office. When you sell the cards, it will say, 'You owe us £1,000.'

(TC: 00:42:07)

Suzanne Palmer: That's what I'm saying. Sometimes, when I get my salary, I don't use my salary because it costs us money to bank the cash.

(TC: 00:42:15)

Moderator 1: Yes, but that's what I'm saying. You wouldn't have to bank the cash because you put it into the post office to pay for the scratchcards.

(TC: 00:42:20)

Suzanne Palmer: I know, yes, I see that now.

(TC: 00:42:22)

Moderator 1: Yes?

(TC: 00:42:24)

Suzanne Palmer: That's what I'm saying, I see that now.

(TC: 00:42:26)

Moderator 1: Have you been using the scratchcard money as part of the business money to buy your stock and your cigarettes?

(TC: 00:42:32)

Suzanne Palmer: Yes.

(TC: 00:42:33)

Moderator 2: So, there's £9,800 in that bag?

(TC: 00:42:36)

Suzanne Palmer: Yes, which I tried to bank because they've made me write a cheque. That's what I said to them. You've made me write a cheque and the money is not there. I tried to tell them that, but I've settled it. I tried to bank it and it's not open.

(TC: 00:42:52)

Moderator 2: Right, okay. Well, we'll put another tape in Sue and you can have a little break. I'll get you another glass of water.

(TC: 00:42:58)

Suzanne Palmer: But I know, again, that's stupid. The cash is there.

(TC: 00:43:02)

Moderator 1: Okay.

(TC: 00:43:02)

Moderator 2: Alright. Well, we'll cover that on the next tape. This is master tape 070926. Suzanne, can I ask you to just sign your name above where I've printed it, please?

(TC: 00:43:15)

Suzanne Palmer: I'm sorry.

(TC: 00:43:15)

Moderator 2: It's alright. It's okay. I'll just get Lisa to sign it as well and then we'll-,

(TC: 00:43:20)

Suzanne Palmer: Do you know, when you think about it, it seems so stupid.

(TC: 00:43:23)

Moderator 2: Alright. Well, we're going to stop the tape now. We'll have a break for a couple of minutes, allow you to compose yourself. Time?

(TC: 00:43:28)

Moderator 1: It is now 11:14. Stop the interview.

(TC: 00:43:31)

Suzanne Palmer: There's not-,