| From:  | Saf ismail            | GRO                          |  |
|--|-----------------------|------------------------------|--|
| Sent:  | F-: 00/07/0004 7:40:0 | O ANA (LITO)                 |  |
| To:  | Nick Read             | GRO                          |  |
| Cc:  | Owen Woodley          | GRO GRO                      | ··· <u>'</u>                                     |
| Subject:   | RE: IAD and Post Off  | fice ATM Contract Compar     |  |
| <b>,</b>   |                       |                              |  |
| Hi Nick  |                       |                              |  |
| Thank you for your Regards Saf Ismail Non-Executive Director Post Office Ltd |                       | poken to Martin and I        | nave received a response.                        |
| Finsbury Dials 20 Finsbury Street  |                       |                              |  |
| London EC2Y 9AQ  From: Nick Read   | GRO                   |                              |  |
|  |                       |                              |  |
| Sent: 23 July 2021 08: To: Saf ismail Cc: Owen Woodley                       | GRO                   |                              |  |
| Cc: Owen Woodley   | GRO                   |                              |  |
| Subject: RE: IAD and P   |                       |                              |  |
| Let me look into it Saf  | and get Owen or Mart  | tin to call you back today.  |  |
| Best,  |                       |                              |  |
| Nick   |                       |                              |  |
| From: Saf ismail   | GRO                   |                              |  |
| Sent: 22 July 2021 19: To: Nick Read C: Owen Woodley                         | 31                    |                              |  |
| To: Nick Read  | GRO                   |                              |  |
| Cc: Owen Woodley   | GRO                   |                              |  |
| Subject: FW: IAD and   | Post Office ATM Contr | act Comparison               |  |
| Hi Nick  |                       |                              |  |
| Hope all is well, ple  | ease see below ema    | ails exchanged betwee        | n myself and Martin regarding the new            |
| ATM contracts whi  | ch I briefly mentior  | ned to you last week.        | ,  |
|  | •                     | •                            | for two weeks to my most recent email,           |
| can you look into t  | his please.           |                              |  |
| Please give me a ca  | all if needed.        |                              |  |
| Regards  |                       |                              |  |
| Saf Ismail   |                       |                              |  |
| Non-Executive Director Post Office Ltd                                       | or .                  |                              |  |
| Finsbury Dials<br>20 Finsbury Street   |                       |                              |  |
| London EC2Y 9AQ  |                       |                              |  |
| From: Saf ismail GRO   |                       |                              |  |
| <b>Sent:</b> 08 July 2021 12:  |                       | ,                            |  |
| To: Martin Kearsley  | GRO<br>GRO            | <u> </u>                     | wo <b>GRO</b>                                    |
| Cc: Owen Woodley   |                       | Wendy Luczy                  | No ( GRO   |
| Subject: RE: IAD and P   | ost Office ATM Contra | act Comparison               |  |
| Hi Martin  |                       |                              |  |
| Hope all is well and th  | ank you for your emai | I, the reason for seeking fu | rther clarity is for my own personal information |

in order to understand the level at which we consult the NFSP, hence why I am asking for what proposals we made and what we agreed on and how.

I am trying to understand how, we as a business, consult and engage with the Post Master population so that we can get halanced feedback from all types of branches. Hence why the NESP feedback is important because a large number.

get balanced feedback from all types of branches. Hence why the NFSP feedback is important because a large number of PMs do not feel that the NFSP represents them. We need to engage with Post Masters to fully understand their concerns and ideas if we are to move the business forward together.

As per the GLO judgement our relationship and funding with the NFSP was criticized and you may be aware many Postmasters' are disconnected with the NFSP as they feel they do not hold us as an organisation to account.

As per your previous email, as a business we are providing a fair competitive deal according to the current market offerings however, I do not want Postmasters' feeling like what ever we proposed was a done deal and there was no negotiations from the NFSP as this is the perception about the organisation for many.

All I ask is for how did we go through the iterations with Callum and who were the other PMs and what was our initial offer and how did we modify this?

The reason for asking about the ATM product is because it is a recent revised product offering and I have also asked the same about MDA 2, also the question's I have asked have been raised by PMs to me and are based on the packs we sent out which we state all this was done.

My interest is for our business as a whole from the front line to the top and we must as a collective become more transparent as per the GLO judgement and ensure all PMs are onboard with our decisions. As to any changes to our proposition how we communicate these changes is crucial, and before I can understand our communication channels I need to understand the process and discussions behind he decisions.

Regards Saf Ismail

## **Non-Executive Director**

Post Office Ltd Finsbury Dials 20 Finsbury Street

| London EC2Y 9AQ                 |                     |            |     |     |  |
|---------------------------------|---------------------|------------|-----|-----|--|
| From: Martin Kearsley           | GRO                 | >          |     |     |  |
| <b>Sent:</b> 04 July 2021 13:26 |                     |            |     |     |  |
| To: Saf ismail                  | GRO                 |            |     |     |  |
| Cc: Owen Woodley                | GRO                 | Wendy Lucz | ywo | GRO |  |
| Subject: Re: IAD and Post C     | Office ATM Contract | Comparison |     |     |  |

**ect:** Re: IAD and Post Office ATM Contract Comparison

Hi Saf

I wonder if you could let me know more about why you seek further information to help me answer it in context please.

We went though several iterations with key members (including Calum and other PMs who do have ATMs), and listened, took their advice and modified our offer.

We do that with almost every enhancement across all products, so am keen to understand why this particular one has your interest rather than a more general inquiry into 'how involved are NFSP in helping guide feedback on REM opportunities?'

Thanks Martin

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| From: Saf ismail      | GRO              |                   |
|-----------------------|------------------|-------------------|
| Sent: Sunday, July 4, | 2021 12:32:08 PM | <del></del> -     |
| To: Martin Kearsley   | GRO              |                   |
| Cc: Owen Woodley      | GRO W            | Vendy Luczywo GRO |

Subject: RE: IAD and Post Office ATM Contract Comparison

Hi Martin

Thank you for the information provided, this was very helpful in understanding how our deal compares to IAD's.

However, I would still like to know about the second part of my email as this was communicated with PM's in the ATM pack's sent out:

"Regarding the NFSP also can you provide me with more detailed information on some of the remuneration models we proposed and whom in the organisation we consulted."

Regards Saf Ismail **Non-Executive Director** Post Office Ltd Finsbury Dials 20 Finsbury Street

| London EC2Y 9AQ                 |                           |                 |     |  |
|---------------------------------|---------------------------|-----------------|-----|--|
| From: Martin Kearsley           | GRO                       |                 |     |  |
| <b>Sent:</b> 29 June 2021 11:18 |                           |                 | •   |  |
| <b>To:</b> Saf ismail           | GRO                       |                 |     |  |
| Cc: Owen Woodley                | GRO                       | ]Wendy Luczywo[ | GRO |  |
| Subject: IAD and Post Offic     | e ATM Contract Comparison |                 |     |  |

Saf

With apologies this has taken a few days longer than planned, please find enclosed a comparison of the different types of ATM contract IADs are offering. The IAD list is based on an actual contract offer (not just market info) for which we can't reveal the source, so would appreciate the appropriate discretion.

We understand that Cashzone are approaching PM's with a '1p more than POL' offer on transaction REM. We are preparing a guide to PMs to say 'dont be dazzled by the 1p uplift and miss the £100's of extra costs!' For instance, IADS will not pay Business Rates, POL will. IADs will not promise to update the machine (leaving the old

BOI one in place – even though BOI have refused to sell them so far). So there are a number of major pitfalls which - if someone is tempted – they may miss.

Best Martin