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Guidance

# The GLO Compensation Scheme: questions and answers

Updated 5 April 2024

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# Background

The High Court Group Litigation Order (GLO) case against the Post Office brought by 555 postmasters exposed the Horizon IT scandal.

The government has long considered unfair the unequal treatment received by members of the GLO and their non-GLO peers. In March 2022, the Government announced it would make additional funding available to give those in the GLO group compensation similar to that which is available to their non-GLO peers in similar circumstances.

## General

### **Q. What is the Group Litigation Order (GLO) Scheme?**

A. The GLO Scheme is an ex gratia claims-based scheme for postmasters who were part of the action *Alan Bates and Others v Post Office Ltd* pursued under a Group Litigation Order, and who do not have a Horizon-related conviction. The scheme will be delivered by the Department of Business and Trade (DBT, formerly BEIS).

### **Q. Why has the scheme been set up?**

A. Post Office Ltd and the GLO group agreed a settlement in December 2019 that brought the group litigation in the High Court to a conclusion. The settlement required the Post Office to set up the Historical Shortfall Scheme (HSS), but postmasters in the GLO were excluded from applying for compensation from that scheme.

Much of the agreed GLO settlement monies went to the firm which funded the litigation, leaving those postmasters worse off than their peers who qualified for the HSS. The government has long considered unfair the unequal treatment received by members of the GLO, which is why on 22 March 2022, the Chancellor announced that the Government would make funding available to ensure that they received similar compensation to that given to their non-GLO peers in similar circumstances.

### **Q. How do I join the scheme?**

A. Your legal advisor should fill out the [GLO Scheme Registration Form](https://web.archive.org/web/20240601084729/https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1135819/DBT_GLO_Registrati on_Form_vF_07.02.23.docx) ([https://web.archive.org/web/20240601084729/https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1135819/DBT\\_GLO\\_Registrati on\\_Form\\_vF\\_07.02.23.docx](https://web.archive.org/web/20240601084729/https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1135819/DBT_GLO_Registrati on_Form_vF_07.02.23.docx)) and return it to DBT. Only if you choose to represent yourself should you fill in your own registration form.

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**Q. Can I have help with applying? Will DBT provide financial assistance to help me with my claim?**

A. We strongly recommend that you seek legal advice to help you with your application.

DBT will cover the reasonable costs of obtaining legal advice at each stage of the process. A [tariff setting legal fee rates](https://web.archive.org/web/20240601084729/https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1135822/glo-tariff-reasonable-costs.pdf) ([https://web.archive.org/web/20240601084729/https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1135822/glo-tariff-reasonable-costs.pdf](https://web.archive.org/web/20240601084729/https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1135822/glo-tariff-reasonable-costs.pdf)) to be adopted by legal representative acting for postmasters has been published and legal costs incurred in line with this tariff will be paid directly to your legal representative following the submission of an invoice.

Three firms of lawyers – Freeths, Howe & Co and Hudgells Solicitors – have agreed not to make any charges to claimants for work on this scheme: they will be paid by government at rates which we have agreed with them. Other firms can also access the same rates.

You should not engage any firm which asks you for money now or later, or which offers a “no-win, no-fee”, conditional fee or litigation funding agreement.

You can [find a solicitor on the Law Society website](https://web.archive.org/web/20240601084729/https://solicitors.lawsociety.org.uk/) (<https://web.archive.org/web/20240601084729/https://solicitors.lawsociety.org.uk/>).

You are not obliged to have legal representation in order to enter the scheme.

**Q. What information do I need to provide as part of my application?**

A. When submitting your application, you should submit relevant supporting material that will enable the application to be properly considered. This should include any relevant accounting or financial information. Doing this at the same time as you submit your application will allow your application to be considered more quickly and efficiently.

You will be able to upload further supporting material after the submission of your application should you deem it necessary.

Please note that you may be required to provide additional information to help progress your application and you will be contacted if this is the case.

**Q. When is the deadline for applications to the scheme?**

A. We encourage all claimants to submit their claims as soon as possible.

**Q. Where should I send my application?**

A. Your lawyer will be granted access to the Dentons Direct platform in order to upload your application form. You will be granted access if you choose not to be

legally represented.

If you are legally unrepresented and do not have access to the internet, you can send your application form by post to:

Horizon GLO Compensation Scheme  
C/O Dentons UK and Middle East LLP  
1 Fleet Place  
London EC4M 7WS

If you send your application via courier, the following address should be used:

Horizon GLO Compensation Scheme  
C/O Dentons UK and Middle East LLP  
1 Fleet Place  
London EC4M 7RA

Please include reference **DSB/RZF/TS079928.00001** in all postal submissions.

Please read the [document containing the scheme guidance and principles](https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters) (<https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters>) before applying.

**Q. Will I have to pay anything to join the scheme?**

A. There is no cost to join the scheme.

**Q. Can I leave the scheme if I wish to?**

A. Yes, you may withdraw your application at any time by emailing

Glocompensation   
(<https://web.archive.org/web/20240601084729/mailto:Glocompensation@GRO>) or by writing to:

Horizon GLO Compensation Scheme  
C/O Dentons UK and Middle East LLP  
1 Fleet Place  
London  
EC4M 7WS

**Q. Will the scheme be independent?**

A. The scheme will be run by DBT. An Independent Advisory Board whose members, include Lord Arbuthnot and Kevan Jones MP who have long championed the cause of postmasters, will advise DBT Ministers on how best to manage delivery of the Scheme. The Board is chaired by Professor Chris



Hodges, an expert in alternative dispute resolution and includes Professor Richard Moorhead. The Board will not have a role in considering individual cases. A communiqué is published following each Board meeting (<https://web.archive.org/web/20240601084729/https://www.gov.uk/government/groups/horizon-compensation-advisory-board>).

You may agree a compensation sum with DBT. If you do not, your application will be reviewed and assessed by an independent Panel. If there is a 'manifest error, procedural irregularity or substantive error of principle' in the process, a senior independent expert, Sir Ross Cranston, will conduct a further review and finalise the offer made to you.

### **Q. Does joining the scheme affect my legal rights?**

A. The scheme provides further compensation payments to eligible postmasters who settled their claims for compensation with the Post Office as part of the High Court case and consequently extinguished the right to pursue further legal action against the company.

DBT which was not a party to those proceedings is making compensation payments on an ex-gratia basis irrespective of no legal entitlement arising.

### **Q. I haven't yet claimed an interim payment. Can I still do so?**

A. Yes, please contact [glocompensation@GRO](mailto:glocompensation@GRO) (<https://web.archive.org/web/20240601084729/mailto:glocompensation@GRO>) if you would like to claim an interim payment ahead of putting in an application to the full scheme.

## **Eligibility**

### **Q. Who is the scheme open to?**

A. The scheme is open to claimants who were part of the Group Litigation Order "Alan Bates and Others v Post Office Ltd" and who have not been convicted of a Horizon-related criminal offence.

Postmasters who have had their convictions overturned are eligible to apply for compensation from Post Office

(<https://web.archive.org/web/20240601084729/https://corporate.postoffice.co.uk/en/historical-matters/historical-matters-progress/assisting-people-with-convictions/>).

### **Q. Can I make a claim on behalf of a deceased postmaster?**

A. Yes, if the person is eligible and you prove that you fulfil certain legal criteria, i.e. you are an executor, personal representative, attorney or deputy of the

person on whose behalf you are making the application.

Please note that you must provide proof of this legal relationship. If you are still in the process of obtaining the relevant legal documents, e.g. probate documents, you can still submit a registration form and application form. The documents must be in place before any award is paid.

**Q. Can I make a claim for a former postmaster who is ill/unable to do so for themselves?**

A. Yes, if the person is eligible and you fulfil certain legal criteria and can provide proof of this, i.e. you are a personal representative, attorney or deputy of the person on whose behalf you are making the application.

Please note that you must provide proof of this legal relationship. If you are still in the process of obtaining the relevant legal documents, e.g. a guardianship order, you can still submit a registration form and application form. The documents must be in place before any award is paid.

**Q. I was the director of a company which was part of the GLO. Can I apply to the scheme?**

A. Yes.

**Q. The company is now in liquidation/administration – can I still apply?**

A. Yes. If the company or a partnership has ceased to exist, it will not be necessary to restore it except in a limited number of circumstances, for example, when the company is set up as a community interest company. If appropriate, an offer of an ex-gratia payment will be made to you and any other shareholders and directors of the company or partners of the partnership, which may have a legitimate interest in that payment. It is your responsibility to seek an agreement with them as to who will be the recipient of the payment and how it should be split between yourselves.

**Q. I was issued with a caution, can I still apply to the scheme?**

A. Yes - a caution is not a criminal conviction and will not affect eligibility for the scheme.

**Q. If my application is rejected as ineligible, can I appeal this?**

A. Eligibility will be determined by reference to the criteria in the Scheme Guidance and Principles

(<https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters>). If you believe a mistake has been made regarding the eligibility assessment of your application, you can raise this with DBT at [glocompensation@GRO](mailto:glocompensation@GRO) (<https://web.archive.org/web/20240601084729/mailto:glocompensation@GRO>)

**GRO** and ask that the application is reconsidered. If you cannot agree with DBT's decision, your case will be referred to the Panel.

## Scope of the scheme

**Q. I believe the current version of Horizon has caused a loss at my branch. Can I include this in my claim?**

A. The scheme is to address shortfalls related to previous versions of Horizon (sometimes referred to as Legacy Horizon, Horizon Online or HNG-X) on the basis that the High Court has held that the current version is relatively robust. If you have experienced a more recent discrepancy and have concerns or queries about the way in which it was or is being resolved, please contact Post Office directly at [casereviewteam@postoffice.co.uk](mailto:casereviewteam@postoffice.co.uk) **GRO**

(<https://web.archive.org/web/20240601084729/mailto:casereviewteam@postoffice.co.uk> **GRO**). If you experience an operational issue when using the current version of Horizon, please report it to the Post Office Branch Support Centre.

**Q. Can I claim for losses that were linked to the shortfalls I had to repay?**

A. Yes – any consequential losses you have experienced should be included in your application. Please provide as much information and evidence as you can about any shortfall-related losses. Guidance of what consequential losses you may want to consider can be found in the Scheme [Guidance and Principles](https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters) (<https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters>).

**Q. Can I claim for consequential losses such as distress and ill-health as well as my financial loss?**

A. Yes. Eligible claims will be assessed by reference to recognised legal principles so please provide as much information and evidence as you can about any losses.

## Documentation and evidence

**Q. I have no documentation – can I still make a claim?**

A. If you believe you meet the eligibility criteria you can apply, providing as much information as you can using the guidance on the website, together with any evidence or information you do have to support a claim and help with the



assessment of your case. DBT will obtain relevant records that Post Office holds and will assess your claim on all the information available.

We recognise that, due to the absence of records and the amount of time that has passed since losses were incurred, you may face challenges in evidencing your claim. This Scheme has therefore been designed so that a lack of supporting information will not be a barrier to entry and claims will not be rejected on the sole basis of a lack of information.

**Q. Do I need to get expert evidence to support my claim?**

A. If your claim is complex, you may wish to seek expert evidence to support your claim. DBT will cover the costs of obtaining expert evidence where this will help support your claim and has been approved by DBT in advance.

**Q. I have a large number of hard copy documents and no means to scan them in – can I provide hard copies?**

A. If you are unable to scan documents, we will accept photographs of documents as long as they are good enough quality to be able to read the detail in the document and be certain that it is genuine and, if submitting more than one image, the link between the images is clear.

If you do not have any access to the internet, your legal representative will be able to upload the documents on your behalf.

If you do not have legal representation, we will accept hard copies of the documents sent via post.

## Assessment of claims

**Q. How will my claim be assessed?**

A. DBT will assess all claims in the first instance. Claims facilitators will be appointed to resolve any disagreements between you and DBT. Should both parties not agree on any element of the claim, it may be referred for review by an Independent Panel.

Your claim will be assessed using the information available, with considerations of fairness and applying the relevant legal principles outlined in the Scheme [Guidance and Principles](#)

(<https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters>).

The assessment will very much depend on the individual circumstances of each application, and the information and evidence supporting it.

**Q. Who makes the decision on whether my claim is successful?**

A. Your application to the scheme will first be assessed for eligibility by DBT. DBT will assess each claim and make offers to the claimant.

Where there are disagreements between the parties, the claim may be assessed by an independent panel.

If you believe that there has been a manifest error, procedural irregularity or substantive error of principle in the Independent Panel's final assessment of the claim, or that the Panel's final assessment is substantially inconsistent with the Guidance and Principles, your case can be reviewed by Sir Ross Cranston, the Independent Reviewer, for a final determination.

The full process is set out in the Scheme [Guidance and Principles](https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters) (<https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters>).

**Q. Who is on the independent panel to assess cases?**

A. The independent Panel will comprise of three individuals of a legal specialist, forensic accounting specialist, medical expert and retail specialist, depending on the details of the claim. The full list of independent Panel members is as follows:

- Jonathan Acton Davis KC (legal expert)
- Ian Rogers KC (legal expert)
- Charlie Cory-Wright KC (legal expert)
- Matthias Kelly KC (legal expert)
- Mike Pilgrem (forensic accountancy expert)
- Steve Harris (forensic accountancy expert)
- Professor Tony Elliott (medical expert)
- Dr Carolyn Tyson (medical expert)
- Muntazir Dipoti (retail expert)
- Clare Bailey (retail expert)

**Q. What are the possible outcomes of the assessment?**

A. The assessment will very much depend on the individual circumstances of each application, and the information that is provided in support of it.

Account will also be taken of any payments that have been received under the Initial Complaint Review and Mediation Scheme, the 2019 Settlement or under the Scheme (for example, interim payments).

**Q. Why will payments I've already received be deducted from my final payment?**

A. The scheme aims to put postmasters back into the position they would have been in had it not been for Horizon. DBT will therefore be assessing your full losses and will deduct payments already received from the final amount you are offered, for example from the Initial Complaint Review and Mediation Scheme, 2019 Settlement and in interim payments.

### **Q. How long will the claim process take?**

A. The time taken to investigate and assess each claim will be heavily dependent on the facts of that claim and the volume of documentation involved. We will progress all claims as quickly and efficiently as possible. DBT aims to issue an initial offer in 90% of cases within 40 working days of submission of a complete claim.

You will receive regular updates regarding your claim via the claims facilitators.

## **Fixed Sum Offer**

All eligible GLO claimants are offered the option to settle their claims on a full and final basis for a total fixed sum of £75,000 inclusive of interest, instead of making a claim for their individual losses.

This means that your claim would not be assessed by the department against the process set out in the [guidance and principles](https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters) (<https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters>).

Any payments received from the department to date or from the GLO settlement will be deducted from the £75,000 before payment is made.

The department acknowledges that this option may not be a suitable option for all claimants, particularly those who anticipate their claim value will exceed £75,000. Those who do not wish to accept the offers that will be made will remain able to advance their claims under the existing process where offers will continue to be made on the merits of each individual claim in accordance with the guidance and principles. DBT remains committed to making payment under those processes as quickly as possible.

If you have not submitted a claim yet and wish to request the Fixed Sum Offer, complete the [Fixed Sum Offer form on this page](https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters) (<https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters>).

# The Fixed Sum £75,000 Award questions and answers

## What are the key conditions of the Fixed Sum Award?

In summary, £75,000 is the optional total sum, inclusive of interest, offered to eligible claimants in the Scheme in full and final settlement of their claims.

## How much will I receive and what if I've already reached partial settlement?

The £75,000 will be paid net of any compensation sums already paid to you. If you have already received some settlement sums via the GLO settlement, interim payments or a partial settlement, these will be deducted from the £75,000 and the balance paid to you.

## Why £75,000?

The Fixed Sum Award will allow you to settle your claims swiftly if you want to.

If you believe that you are entitled to a higher amount you are still entitled to choose to have your claim assessed individually.

The Government will pay your legal representatives' reasonable costs of independent legal advice to help you decide whether you should accept the Fixed Sum Award or follow the usual claims process.

## How has £75,000 been built up?

Since the Scheme was launched the Government has been collecting indicative claim and actual claim data that has informed this level of Fixed Sum Award. An amount for compensatory interest is built into the award.

## Why don't you just pay £75,000 upfront as an interim payment?

The aim is to offer you an optional and straightforward route to reach full and final settlement swiftly.

## Is this a one-time offer? Will it time out?

The Fixed Sum Award does not have an expiration date. This option remains available for those who decide they want to settle their claim on a full and final basis without an individual assessment.

## What if I do not want to accept the Fixed Sum Award

Accepting the Fixed Sum Award is completely optional. We will meet your reasonable costs of seeking independent legal advice on this decision.

If you do not wish to accept the Fixed Sum Award, you should progress your claim through the usual process as set out in the [scheme's guidance and principles](https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters)

(<https://web.archive.org/web/20240601084729/https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters>).

### **How can one single sum be justified for all when the circumstances within this cohort are so different?**

We recognise that the Fixed Sum Award will not suit all claimants, especially those with higher claim values. The Fixed Sum Award is completely optional. The government is funding your reasonable costs of seeking independent legal advice on the Fixed Sum Award.

### **What about those who have already settled?**

If you have already settled for less than £75,000, the government will pay the difference.

### **What about the Horizon Shortfall Scheme (“HSS”) and Overturned Convictions (“OC”)?**

The government has already announced that it will support the Post Office to make an upfront offer of £600,000 in full and final settlement to claimants whose Horizon-related convictions have been overturned.

Claimants who were wrongfully convicted have suffered some of the most severe circumstances, including an overwhelming impact on their life as well as significant financial losses.

There is not a similar intervention on the HSS. The government is committed to helping these claimants to access fair and swift compensation through the existing processes.

## **Tax and benefits**

### **How will this impact individuals' tax bill or benefits receipt?**

Compensation paid in the GLO is exempt from tax. No tax will be due upon receipt of the £75,000 nor if the claimant goes through the usual process.

Compensation paid in the Scheme is disregarded for the purposes of benefits. It will not impact eligibility for benefits.

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