



POSTMASTER SUPPORT POLICIES

Postmaster Account Support Policy

Version – V1.5

Post Office is determined to reset its relationship with postmasters and has introduced policies that set out guidelines on how Post Office should support postmasters, specifically for use across twelve areas.

The policies stand on their own but should be reviewed in conjunction with each other. Support teams should have an awareness of all twelve policies and how they link together.

The twelve Postmaster Support Policies are listed in section 3.2 of this policy and can be found [on the hub, here.](#)



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1. Definitions

1.1. Definitions

1. **Discrepancy** - Any difference between (i) the actual cash and stock position of a branch and (ii) the cash and stock position shown on Horizon as derived from transactions input by branch staff into the branch's terminals.
2. **Established Gain** - An event that causes a positive Discrepancy (i.e. the situation where the branch has more cash and/or stock than the derived figures for cash and/or stock on Horizon), which has been investigated by Post Office¹, or agreed by the postmaster, and found to be a genuine gain to Post Office.
3. **Established Loss** - An event that causes a negative Discrepancy (i.e. the situation where the branch has less cash and/or stock than the derived figures for cash and/or stock on Horizon), which has been investigated by Post Office, or agreed by the postmaster, and found to be a genuine loss to Post Office.
4. **"Review or Dispute"** - This is the option on Horizon which moves a Discrepancy into the postmaster's centralised holding account at the end of the Trading Period or at the end of a financial audit.
5. **Trading Period** - A four or five-week cyclical financial period culminating in the requirement to reconcile the cash and stock position of a branch with the cash and stock position shown on Horizon.

¹ In this policy, "Post Office" means Post Office Limited.

2. Overview

2.1. Introduction by the Policy Owner

The Service and Support Optimisation Director has overall accountability to the Board of Directors for the design and implementation of controls to manage Discrepancies, recover losses and repay gains in the network². Discrepancies in the network is an agenda item for the Risk and Compliance Committee and the Post Office board is updated as required.

This policy is a non-contractual document provided for information. It does not form part of the contract between postmasters³ and Post Office.

2.2. Purpose

This Policy has been established to set the minimum operating standards relating to the management of postmaster account support throughout the Post Office network.

Post Office recognises that Discrepancies will occur from time to time in the nature of a retail business, and this policy lays out the responsibilities of Post Office to notify postmasters of those discrepancies and investigate them in a fair, transparent and impartial manner in order to confirm whether they are Established Losses or Gains. Post Office has a right to take necessary measures to recover monies, where they have been confirmed as Established Losses properly attributable to the postmaster under the terms of the agreement between the postmaster and Post Office. The postmaster has a right to reclaim any Established Gains. It is one of a set of policies which provide a clear risk and governance framework and facilitate an effective system of internal controls for the management of risk across Post Office. Compliance with these policies is essential to Post Office in meeting its business objectives and to balance the needs of postmasters, customers, clients, and other stakeholders including our shareholder.

2.3. Core Principles

Under agreements between postmasters and Post Office, postmasters provide products and services to customers on behalf of Post Office. The cash and stock used to effect those transactions is owned and funded by Post Office, unless the branch is self-funded. There are occasions when Discrepancies in cash or stock can arise.

Post Office has an obligation to its customers and clients to ensure that all branches are providing a quality of service and adhering to agreed standards. Post Office is committed to supporting its postmasters in this process. Post Office will deal with the notification and investigation of Discrepancies, including offering support to postmasters at the time of the Discrepancy, and later if the branch selects the "Review or Dispute" option on Horizon. This policy sets out clear and consistent guidelines to ensure that:

- Post Office proactively seeks open and transparent dialogue with the postmaster when a Discrepancy appears on a postmaster account;

² In this policy, "network" means branches not directly managed by Post Office

³ In this policy "postmaster" refers to the person or entity (which may be a company, sole trader or partnership) contracted with Post Office and any person acting on the postmaster's behalf (as applicable).

- Support is offered to the postmaster, including offering an investigation by Post Office, to help determine the cause of and reason for a Discrepancy
- If the reason for the Discrepancy can't be agreed, Post Office will offer guidance to the postmaster on how to dispute this.
- Post Office will attempt to recover any Established Losses from the postmaster, former postmaster or guarantor, following an investigation, employing clear processes and in a fair manner, as set out in the Postmaster Accounting Dispute Resolution policy⁴.
- Post Office will repay Established Gains to the postmaster, or former postmaster.
- Post Office will take steps to collect Established Losses unless there is a good reason not to under the guidance in this policy.
- Post Office will regularly review any balances deemed irrecoverable for prompt write-off.

The guidelines will ensure these practices are carried out in good faith and apply principles of fairness, transparency, and professionalism (being the underpinning behaviours of Post Office).

2.4. Application

This Policy is applicable to all postmaster contracts⁵ in the network.

2.5. The Risk

Discrepancies in cash and stock in the network can cause difficulties for postmasters and customers. Discrepancies may indicate that local branch accounting processes are not robust, recognising that there may be other reasons for Discrepancies, including Post Office's accounting system. Some Discrepancies, once investigated, or agreed by the postmaster, may become Established Losses or Gains.

Post Office can recover losses from a postmaster when such losses are caused through negligence, carelessness or error and Post Office has carried out a reasonable and fair investigation, as set out in the Postmaster Accounting Dispute Resolution policy, as to the cause and reason for the loss and whether it was properly attributed to the postmaster. Postmasters are also responsible for losses caused by their assistants.

The risks in this area include:

- If Discrepancies in the network are not monitored, Post Office may not be able to offer tailored support to postmasters in the effective running of their branches.
- If Postmaster Account Support do not contact the postmaster to advise them of their account activity, postmasters may not have visibility of the status on the postmaster's account.

⁴ The Postmaster Accounting Dispute Resolution Policy can be found on the hub, [here](#).

⁵ In this policy, "postmaster contract" means contracts which relate to those branches not directly managed by Post Office

- If former postmaster accounts are not reviewed regularly, there is a risk that postmasters will not be aware of changes to account balances
- If Established Gains are not repaid to the postmaster, this could lead to Post Office retaining money which it is not entitled to and in some cases to postmasters incurring financial loss.
- If Post Office is not supporting the postmaster effectively, there is a risk that confidence in Post Office will be reduced.
- If Post Office does not consider the postmaster's situation and ability to pay in relation to recovery of Established Losses, this could lead to postmasters incurring financial loss.
- Where Post Office is unable to recover Established Losses, Post Office may experience financial loss.
- Non adherence to the policy could result in financial loss, legal and regulatory risk, detriment to postmasters and reputational damage to Post Office.

Section 3.5 sets out the minimum control standards that the Post Office has implemented to control these risks.

3. Risk Appetite and Minimum Control Standards

3.1. Risk Appetite

Risk appetite is the extent to which the Post Office will accept that a risk might happen in pursuit of day-to-day business transactions. It therefore defines the boundaries of activity and levels of exposure that Post Office is willing and able to tolerate.

Post Office takes its legal and regulatory responsibilities seriously and consequently has:

- **Averse risk appetite** to corporate non-compliance with legal and statutory obligations.
- **Averse risk appetite** for financial crime to occur within any part of the organisation.
- **Averse risk appetite** in relation to unethical behaviour by Post Office staff.
- **Averse risk appetite** to litigation.
- **Cautious risk appetite** for inefficient or ineffective processes that result in: lost time, duplicated effort, and increased risk of financial loss or errors in any part of its business or core processes

The Post Office acknowledges, however, that in certain scenarios, even after extensive controls have been implemented, a process may still sit outside the agreed Risk Appetite. In this situation, a risk exception waiver will be required pursuant to the Exemption Process, details of which can be found [here](#).

3.2. Policy Framework

This policy is part of a framework of postmaster support policies that has been established to set the minimum operating policies relating to the management of our contract risks throughout the business in line with Post Office's risk appetite. The framework includes the following policies:

- Postmaster Onboarding
- Postmaster Training
- Postmaster Complaint Handling
- Network Monitoring and Audit Support
- Network Cash and Stock Management
- Network Transaction Corrections
- Postmaster Account Support (this policy)
- Postmaster Accounting Dispute Resolution
- Postmaster Contract Performance

- Postmaster Contract Suspension
- Postmaster Contract Termination
- Postmaster Termination Decision Review

3.3. Who must comply?

Compliance with this Policy is mandatory for all Post Office employees⁶ interacting in any part of postmaster account support.

Where non-compliance with this policy by Post Office employees is identified by Post Office, Post Office will carry out an investigation. Where it is identified that an instance of non-compliance is caused through wilful disregard or negligence, this will be investigated in accordance with the Group Investigations Policy.

3.4. Roles and Responsibilities

- **Service and Support Optimisation Director** – is the policy owner, who must comply with the governance responsibilities set out at section 6.1.
- **Head of Network Support and Resolution** – is accountable for the deployment of this policy. This role also has the responsibility for regular review of the effectiveness of this policy and for drafting any amendments that may be required.
- **Postmaster Account Support Manager** – is responsible for administering this policy and the support of the team that manage postmaster accounts under this policy.

The Postmaster Account Support Manager will lead a team of Postmaster Account Support Advisors in carrying out notification, support and recovery in accordance with the policy.

- **Postmaster Account Support Advisors** – should:
 - be fully conversant with this policy and linked policies;
 - as relevant to loss recovery, take reasonable steps to ascertain and consider the personal and financial situation of the postmaster;
 - proactively seek open and transparent dialogue with the postmaster when a Discrepancy appears on an account;
 - ensure that support is offered to the postmaster, including offering an investigation by Post Office to help determine the cause of and reason for a Discrepancy;
 - make postmasters aware of their right to dispute a Discrepancy;
 - monitor the progress of any investigation carried out by internal departments;

⁶ In this Policy “employee” means permanent staff, temporary including agency staff, contractors, consultants and anyone else working for or on behalf of Post Office and, for clarity, does not include postmasters or postmasters’ staff.

- for Established Losses, offer a variety of payment options, including the option to pay by installments and take into account the postmaster's personal and financial situation;
 - keep records of all material discussions with a postmaster and other internal departments in the pursuit of information and resolution to a Discrepancy situation;
 - work with, and take guidance as appropriate from, Contract Advisors, especially when a postmaster is part of a suspension and termination process relating to a Discrepancy investigation;
 - keep payment plans under review (including by contacting the postmaster) to ensure that the plan remains workable and continues to meet Post Office needs;
 - recommend the write-off of balances where recovery may not be considered cost effective or is likely to be unsuccessful;
 - for current postmasters, where all reasonable attempts to recover Established Losses have been exhausted, pass the case to the Contract Advisor Team to begin steps to address a contract breach, only where reasonable and appropriate;
 - for former postmasters, where all reasonable attempts to recover Established Losses have been exhausted, escalate to the Postmaster Account Support Manager to take steps in line with best practice, where reasonable and appropriate.
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- **Senior Manager, Network Monitoring and Support** – is responsible for the monitoring of potential Discrepancies and branch settlements, through the Network Monitoring team.
 - **Current postmaster** – is the person or entity with whom Post Office has contracted.
 - **Former postmaster** – is the person or entity with whom Post Office used to contract.

3.5. Minimum Control Standards

A minimum control standard is an activity which must be in place in order to manage the risks, so they remain within the defined Risk Appetite statements (as set out at section 2.1). There must be mechanisms in place within each business unit to demonstrate compliance. The minimum control standards can cover a range of control types, i.e. directive, detective, corrective and preventive which are required to ensure risks are managed to an acceptable level and within the defined Risk Appetite.

The table below sets out the relationships between identified risks and the required minimum control standards in consideration of Post Office's Risk Appetite.

Risk Area	Description of Risk	Minimum Control Standards	Who is responsible	When
Monitoring Discrepancies and notifying current postmasters.	If Discrepancies in the network are not monitored, Post Office may not be able to offer tailored support to postmasters in the effective running of their branches.	<ul style="list-style-type: none"> Post Office will proactively seek open and transparent dialogue with the postmaster when a Discrepancy appears on an account. This will be by a telephone call where possible and followed up with a letter. 	Postmaster Account Support Team	Weekly, following Trading Period end
	If Postmaster Account Support do not contact the postmaster to advise them of their account activity, postmasters may not have visibility of the status on the postmaster's account.	<ul style="list-style-type: none"> Communication will be maintained between the Postmaster Account Support Team and the Contract Advisor Team when an audit, or other contract breach, identifies an otherwise unseen Discrepancy. 	Postmaster Account Support Team/Contract Advisors	When notified
Monitoring Discrepancies and notifying former postmasters.	If former postmaster accounts are not reviewed regularly, there is a risk that postmasters will not be aware	A report is run each week to inform the Postmaster Account Support Team of Discrepancies existing or arising on the account of a former postmaster.	Postmaster Account Support Team	Weekly

	of changes to account balances.	<ul style="list-style-type: none"> Post Office will proactively seek open and transparent dialogue with the postmaster when a Discrepancy appears on an account. Established Losses will be advised to the Postmaster Account Support Team so that recovery processes can begin. 	Investigation and review teams	When Discrepancies are investigated and established as losses.
Monitoring Discrepancies that may become Established Gains relating to current and former postmasters.	If Established Gains are not repaid to the postmaster, this could lead to Post Office retaining money which it is not entitled to and in some cases to postmasters incurring financial loss.	<ul style="list-style-type: none"> Post Office will proactively seek open and transparent dialogue with the postmaster when a potential Discrepancy gain appears on an account. If the repayment of an Established Gain is agreed between the Postmaster Account Support Team and the postmaster, repayment to the postmaster will be made in the remuneration payment following the agreement, unless the cut-off date has passed in which case it will be the subsequent month. 	Postmaster Account Support Team Postmaster Account Support Team/ Postmaster Remuneration Team	Weekly, following Trading Period end Monthly
Support of the postmaster	If Post Office is not supporting the postmaster effectively, there is a risk that confidence in Post Office will be reduced.	<ul style="list-style-type: none"> Post Office will engage with the postmaster using conversations, supported by call scripts, in order to ensure their understanding and acceptance of the Discrepancy before allowing them to pay or allowing a credit repayment. Post Office will seek to understand a postmaster's situation, where possible, 	Postmaster Account Support Team Postmaster Account Support	Weekly, following Trading Period end, and ongoing As and when contact is made or received

		when discussing a payment or credit repayment.	Team/Contract Advisor	to discuss payments or credit repayments
Payment Options	If Post Office does not consider the postmaster's situation and ability to pay, in relation to recovery of Established Losses, this could lead to postmasters incurring financial loss.	<ul style="list-style-type: none"> Payments can be made through a variety of methods to suit all parties, including the possibility of more time to pay via payment instalments, either by a deduction from remuneration (current postmasters) or standing order (former postmasters). Any payment plans set up for more than 12 months will be reviewed at least every year. Payment plans over 12 months are authorised by the relevant role as set out in section 4.9. 	<p>Postmaster Account Support Team / HR Payments</p> <p>Postmaster Account Support Team</p> <p>Postmaster Account Support Manager/ Head of Network Support and Resolution</p>	<p>When payments are discussed</p> <p>Annually from initial set up</p> <p>When a payment plan of more than 12 months is requested.</p>
Further action to recover losses	Where Post Office is unable to recover Established Losses, Post Office may experience financial loss.	<ul style="list-style-type: none"> Where all reasonable attempts to recover an Established Loss from a current postmaster have been exhausted, steps will be taken to address the contract breach using contractual means. Where all reasonable attempts to recover an Established Loss from a former postmaster have been exhausted, Post 	<p>Contract Advisor</p> <p>Postmaster Account Support Team</p>	<p>As required</p> <p>As required</p>

		Office may consider further courses of action, if reasonable and appropriate.	/Legal	
Policy adherence	Non adherence to the policy could result in financial loss, legal and regulatory risk, detriment to postmasters and reputational damage to Post Office.	<ul style="list-style-type: none"> The Postmaster Account Support Team will be provided with training on this policy. The Postmaster Account Support Manager is accountable for ensuring they and their team adhere to the policy. The Policy should be reviewed, and if necessary updated regularly. 	<p>Postmaster Account Support Manager</p> <p>Postmaster Account Support Manager</p> <p>Head of Network Support and Resolution</p>	<p>Once approved and annually thereafter (or sooner in the event of material changes to the policy)</p> <p>Daily</p> <p>As required (but at least annually)</p>

4. Procedures

4.1. Contractual Obligations

Post Office can recover losses from a postmaster when they are caused through negligence, carelessness or error of the postmaster, provided that Post Office has carried out a reasonable and fair investigation, as set out in the Postmaster Accounting Dispute Resolution policy⁷, as to the cause and reason for the loss and whether it is properly attributable to the postmaster. Postmasters are also responsible for losses caused by the negligence, carelessness or error of assistants.

4.2. Monitoring Postmaster Accounts

Current Postmaster Accounts

A weekly report will show any Discrepancies moved to the centralised holding account at the point of balancing at the end of a Trading Period. The postmaster will be notified and invited to discuss the detail of the Discrepancy. If the Discrepancy is unknown, Post Office will provide help and support to the current postmaster to discover the reasons for it, including checking KELS (Known Error Logs) for system errors that may have impacted the postmasters' accounts for that period, and provide supporting evidence.

If the postmaster wishes to dispute all, or part of the Discrepancy, support will be given to enable them to do so.

If the Discrepancy is a credit, the postmaster will be asked if they would like the credit repaid, and, provided that a balancing debit does not exist at the time and Post Office is not aware that one will be applied imminently, Post Office will repay promptly.

Former Postmaster Accounts

A weekly report will show any Discrepancies that have either:

- Been selected for "Review or Dispute" prior to closure or transfer
- Arisen at the closure or transfer audit
- Been added to the account in the form of a "TP6" – a credit or debit relating to a transaction from the period when the former postmaster was in charge.

The postmaster will be notified and invited to discuss the detail of the Discrepancy. If the Discrepancy is unknown, Post Office will provide help and support to the former postmaster to discover the reasons for it, including checking KELS (Known Error Logs) for system errors that may have impacted the postmasters' accounts for that period, and provide supporting evidence.

If the former postmaster wishes to dispute all, or part of, the Discrepancy, support will be given to enable them to do so.

If the amount is a TP6 debit, supporting information will be provided.

⁷ The Postmaster Accounting Dispute resolution policy can be found on the hub, [here](#).

If the Discrepancy is a credit, the postmaster will be asked if they would like the credit repaid, and, provided that a balancing debit does not exist at the time and Post Office is not aware that one will be applied imminently, Post Office will repay promptly.

On some occasions the Discrepancy will be an amount relating to the suspension or termination of the postmaster's contract. If this is the case, guidance should be sought from the Contract Advisor dealing with the case. An investigation will normally be carried out as part of this and if this establishes a loss, then Postmaster Account Support will contact the postmaster.

4.3. Requiring More Information or Raising a Dispute

Requiring more information about, or disputing, a Branch Discrepancy

Should a postmaster require support with a Discrepancy, they can call the Branch Support Centre for assistance on GRO

If the Branch Support Centre are unable to resolve the Discrepancy, or if the postmaster wishes to dispute a Discrepancy, the Branch Support Centre can escalate this for investigation.

If the Branch Discrepancy dispute is still not resolved to the satisfaction of the postmaster, the case can be further escalated internally.

Please refer to the Postmaster Accounting Dispute Resolution Policy for more information on the processes in place when a Branch Discrepancy is disputed.

Requiring more information about, or disputing, a Transaction Correction

Should a postmaster require more information about a Transaction Correction than is contained in the narrative for that Transaction Correction, they can call the Branch Reconciliation Team for support. The relevant phone number and the name of the relevant Support Advisor is set out on the Transaction Correction notification.

If the postmaster wishes to dispute a Transaction Correction, they can raise a dispute with the Transaction Corrections Disputes Team on a dedicated telephone number GRO GRO and email address (disputesteam@GRO)

If the Transaction Correction dispute is still not resolved to the satisfaction of the postmaster, the case can be further escalated internally.

Please refer to the Postmaster Accounting Dispute Resolution Policy for more information on the processes in place when a Transaction Correction is disputed.

4.4. Payment Options

Post Office provides a variety of ways that postmasters can pay for any Established Losses.

Any calls from a postmaster to make a payment will prompt a conversation to ensure that the payment is being made in full knowledge of the reason for the Discrepancy. If this is not the case, the postmaster will be encouraged to have Post Office carry out an investigation to help determine the cause of and reason for the Discrepancy.

If, following an investigation, Post Office is satisfied that the postmaster is making a payment to correct an Established Loss caused through their carelessness, negligence or error (or that of a member of the postmaster's staff), then payment will be taken.

Payments can be made by:

- Debit or Credit card (Visa, MasterCard, American Express)
- Bank transfer/faster payments
- Cheque
- More time to pay - payment plan by standing order
- More time to pay - payment plan by deductions from the postmaster's remuneration/fees (current postmasters only) – see below

4.5. Payment Plans

Where Post Office gives the postmaster more time to pay, a payment plan can be set up for the postmaster (current or former) to pay a regular amount on regular dates.

Alternatively, a current postmaster is able to have a regular amount deducted from the postmaster's remuneration/fees.

All payment plans should be set for no more than 12 months, where possible. In addition, any plans where the agreement is made to deduct from remuneration should not exceed 25% of the postmaster's remuneration, unless the postmaster voluntarily offers to pay more, and the Postmaster Account Support Manager is satisfied that this is appropriate in the circumstances.

Post Office recognises that in some cases the amount could not feasibly be paid over a 12-month duration. If this is the case:

- a) an initial lump sum could be requested to reduce the plan length and/or
- b) Post Office could give the postmaster a longer period of time in which to pay

Any proposed payment plans of up to 24 months must be authorised by the Postmaster Account Support Manager.

Any proposed payment plans over 24 months must be authorised by the Head of Network Support and Resolution.

Once a payment plan is set up, a letter will be sent to the postmaster detailing the payment amounts, frequency and duration.

Payment plans of more than 12 months will be reviewed annually by the Postmaster Account Support Manager.

4.6. Postmaster circumstances

Post Office will consider any relevant circumstances of the postmaster that need to be taken into account.

4.7. Refusal to Pay an Established Loss

Post Office will consider further action, if all reasonable attempts to recover monies have been exhausted, including (but not limited to):

- a) Pursuing the amount owed from a Guarantor, where a valid deed of guarantee, or another document creating a guarantee obligation, exists.
- b) Taking steps as outlined in the Postmaster Contract Performance policy⁸ (current postmasters only).
- c) Other courses of action, if considered reasonable and appropriate.

A reasonable opportunity to satisfy the unpaid amount should be given to the postmaster or Guarantor before proceeding with any of these actions.

Internal legal advice will be sought before proceeding with a) or c) above.

4.8. Write Offs

Where recovery may not be considered cost effective, or is likely to be unsuccessful, a recommendation by the Postmaster Account Support Manager to write off the amount may be made. The reasons for the recommendation must be fully documented and may be subject to audit.

Write-offs can be authorised for the following amounts by the following roles:

Up to £1,000	Postmaster Account Support Manager
Up to £15,000	Senior Network Monitoring and Support Manager
Up to £25,000	Head of Contract Management & Deployment /Head of Network Support and Resolution
Up to £100,000	Service and Support Optimisation Director
Up to £500,000	Finance Director
Over £500,000	Group Chief Finance Officer

4.9. Provision

Provisions must be made for any Discrepancies.

For current postmaster accounts Post Office will make provision for anything aged over 60 days that:

- a) Is not on a repayment plan
- b) Does not have a promise to pay attached

Net credits are removed from the amounts provided for.

For former postmaster accounts the provision is calculated at 100% of the outstanding amount.

⁸ The Postmaster Contract Performance policy can be found on the hub, [here](#).

4.10. Financial Control Framework (controls reporting risks and process)

Self-assessment controls are in place around the risk descriptions and these must be adhered to.

4.11. Reporting

Regular and accurate reporting is required around Discrepancies, Established Losses and Gains, including provision figures (see 4.10), investigations into Discrepancies, recoveries made and the age of the Discrepancies and Established Losses, less unpaid credits and Established Gains.

5. Where to go for help

5.1. Additional Policies

This Policy is one of a set of policies. The full set of policies can be found on the SharePoint Hub under [Postmaster Support Policies](#).

5.2. How to raise a concern

Any postmaster (whether a limited company, partnership, limited liability partnership or an individual), any postmaster's staff or any Post Office Employee who suspects that there is a breach of this Policy should report this without any undue delay.

If a postmaster or any postmaster's staff are unable to raise the matter with the area manager of the relevant branch or if a Post Office Employee is unable to speak to her or his line manager, any person can bring it to Post Office's attention independently and can use the Whistleblowing channels for this purpose. Any person can raise concerns anonymously, although disclosing as much information as possible helps ensure Post Office can conduct a thorough investigation.

For more details about how and where to raise concerns, please refer to the current Whistleblowing Policy which can be found on The Hub under Post Office Key Policies, [accessed here](#).

5.3. Who to contact for more information

If you need further information about this policy or wish to report an issue in relation to this policy, please contact the Service and Support Optimisation Director, Tim Perkins, by emailing tim.perkins@postoffice.gro

6. Governance

6.1. Governance Responsibilities

The Policy sponsor, responsible for overseeing this Policy is the Retail and Franchise Network Director of Post Office Limited.

The Policy owner is the Service and Support Optimisation Director who is responsible for ensuring that the Head of Network Support and Resolution conducts an annual review of this Policy and tests compliance across the Post Office. Additionally, the Service and Support Optimisation Director and the Head of Network Support and Resolution and their team are responsible for providing appropriate and timely reporting to the Risk and Compliance Committee.

The Audit and Risk Committee are responsible for approving the Policy and overseeing compliance.

The Board is responsible for setting the Post Office's risk appetite.

7. Control

7.1. Policy Version

Date	Version	Updated by	Change Details
1 st June 2020	0.1	Jo Milton	Draft Version
15 th September 2020	0.2	Jo Milton	1.1 Updated definitions of Established Loss and Gain 2.3 Added support information in para 2. Split bullet point 1 into 3 to clarify support options. 5.2 Replaced "How to raise a concern" as advised by Reena Chohan
23 rd September 2020	0.3	Jo Milton	Amended Loss Recovery Team/Manager to Postmaster Account Support Team/Manager throughout.
25 th September 2020	0.4	Jo Milton	Renamed policy to Postmaster Account Support Policy 4.1 Updated the Dispute section to encompass investigation 4.0 Write Offs – added in an additional level of £15,000
10 th October 2020	0.5	Jo Milton	Revised section 4.8
3 rd November 2020	0.6	Jo Milton	Job roles updated throughout.
15 th December 2020	0.7	Jo Milton	Footnotes added.
26 th January 2021	1.0	Jo Milton	Final Version approved by ARC.
8 th April 2021	1.1	Jo Milton	Annual Review and internal legal review Change to risks in 2.5 and 3.5 Revised Risk Appetite Statements 3.1 Addition of section 3.2 Updated Roles and Responsibilities in 3.4 Updated Write-off table in 4.9 Updated "How to raise a concern" in 5.2 Policy sponsor updated
26 th April 2021	1.2	Jo Milton	Text amendments and following internal and external legal review

			Removal of section 4.6 "Death of an individual postmaster" Final alignment with other support policies
4 th May 2021	1.3	Jo Milton	Risk appetite amendment
13 th May 2021	1.4	Jo Milton	Updated TC Disputes contact number in 4.3 Replacement of "settled centrally" language
25 th May 2021	1.5	Jo Milton	Added linked policy statement to front page Added reference to the Group Investigations Policy to section 3.3 Who Must Comply? Updated link to section 5.1 Added footnotes to link to other policies referred to in this policy.

7.2. Policy Approval

Oversight Committee: Risk and Compliance Committee and Audit and Risk Committee

Committee	Date Approved
POL R&CC	12 th January 2021
POL ARC	26 th January 2021
POL R&CC	
POL ARC	

Policy Sponsor: Retail and Franchise Network Director
Policy Owner: Service and Support Optimisation Director
Policy Author: Senior Operational Improvement Manager

Next review: 31 MAR 2022

Company Details

Post Office Limited and Post Office Management Services Limited are registered in England and Wales. Registered numbers 2154540 and 08459718 respectively. Registered Office: Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ.

Post Office Management Services Limited is authorised and regulated by the Financial Conduct Authority (FCA), FRN 630318. Its Information Commissioners Office registration number is ZA090585.

Post Office Limited is authorised and regulated by Her Majesty's Revenue and Customs (HMRC), REF 12137104. Its Information Commissioners Office registration number is Z4866081.