

1 Friday, 4 March 2022  
 2 (10.00 am)  
 3 **SIR WYN WILLIAMS:** As the three of you will obviously  
 4 know, I am chairing this Inquiry and we have actually  
 5 been working now for the better part of 16 months, so  
 6 we have a considerable amount of knowledge about  
 7 relevant matters but we can never learn enough and so  
 8 that is why these sessions have been thought up and  
 9 I have sanctioned them. And I'm very, very grateful  
 10 to the three of you for being prepared to come along  
 11 in this forum and discuss matters which sometimes, no  
 12 doubt, will be personal and sometimes, no doubt, will  
 13 not be very pleasant. But I'm very grateful for you  
 14 for doing it and I'm really looking forward to what  
 15 you have to say.  
 16 Just so that the public at large knows, members  
 17 of the secretariat are also linked into this session  
 18 as is some IT support should the IT, which is allowing  
 19 this to happen, develop some glitches but of course we  
 20 hope it won't.  
 21 So thank you very much again and I'll now ask  
 22 Mr Norris to get the session going in the formal sense  
 23 of the word.  
 24 Over to you, Mr Norris.  
 25 **FACILITATOR:** Thank you, Sir Wyn, that is great. I'll  
 1

1 because this will all be transcribed later and it's  
 2 hard for the transcription to hear you know when  
 3 people talk over each other.  
 4 Now, also you may have heard lots of other  
 5 people's experiences, other subpostmasters, but this  
 6 all about your stories, so this is your chance and you  
 7 have got the right to share those stories so please,  
 8 as far as possible, restrict yourself to your own  
 9 experiences and to what it is that you have been  
 10 through.  
 11 We have two hours, and part of my role is to  
 12 keep to time so it might be that occasionally I will  
 13 move you on or ask Sir Wyn if he wants more detail on  
 14 that but that's -- my YouTube feed has just started.  
 15 I beg your pardon. So that's -- but please don't  
 16 think I'm being rude or not listening to you. It's  
 17 just we do have a lot to get through and we want each  
 18 of you to have enough time to talk.  
 19 That said, please share as much as you are  
 20 comfortable sharing and if you do feel the need to  
 21 step outside, as you know, we have a counsellor on  
 22 hand should you want to do that and you can do that  
 23 separately from the rest of us, and that's absolutely  
 24 fine. So if anything is triggered that you perhaps  
 25 get emotional about that's totally fine. You know,  
 3

1 just do some quick introductions about what we're  
 2 going to do and then we will get started.  
 3 As you know I'm an independent facilitator and  
 4 my role here is to give you the chance to tell your  
 5 stories, to listen to what you have to say and,  
 6 effectively, be Sir Wyn's representative in the  
 7 meeting.  
 8 Sir Wyn, in this instance might ask some  
 9 questions as well, either during or at the end of the  
 10 session, as he hears what you have to say and it's  
 11 important that you know that when, at the end of all  
 12 of this process because we've got these running  
 13 through March, Sir Wyn will be taking this away into  
 14 the next stage of his Inquiry. So while it's great to  
 15 hear your stories now it's also -- they are of value  
 16 for him in the future as well. So it is important you  
 17 know that.  
 18 As you have already gathered it's a fairly  
 19 relaxed session. Now, you may have seen or may not  
 20 have seen some of that public inquiry hearings that  
 21 Sir Wyn's been hosting. This is very different in the  
 22 sense that you will all be talking to each other, you  
 23 will be able to hear each other's experiences and to  
 24 share and compare.  
 25 My only rule really is don't all talk at once  
 2

1 that's in the nature of these conversations and we  
 2 understand that.  
 3 That's it really, just be honest be -- you know,  
 4 share what you want to. Okay.  
 5 So the first thing I'd like you to do is just to  
 6 very briefly introduce yourself and your context and  
 7 just a little bit about yourself so that Sir Wyn has  
 8 a feel for your situation as it stands today.  
 9 I would like to start, perhaps, Mike, with you  
 10 if that's okay just to give a little bit of background  
 11 to yourself.  
 12 Mike, you're muted, sorry. If you just unmute  
 13 yourself, sorry. If you go to the bottom left of your  
 14 screen -- that's it.  
 15 **MIKE BALL:** Can you hear me?  
 16 **FACILITATOR:** Yes, perfect. Thank you.  
 17 **MIKE BALL:** I was born and brought up in Eastbourne.  
 18 I joined the Air Force when I left school. I did  
 19 about 23/24 years in the Air Force. When I left the  
 20 Air Force I bought a post office. I retired just  
 21 about a year and a half ago.  
 22 **FACILITATOR:** Right, thank you, and you were at that same  
 23 Post Office throughout that time, were you, same  
 24 branch?  
 25 **MIKE BALL:** Well, yes. It was my Post Office.  
 4

1 **FACILITATOR:** You didn't move around, because some people  
 2 we have spoken to have taken -- right, lovely, thank  
 3 you. Okay, that's great. Thank you very much.  
 4 Rebecca, do you want to tell us a little bit  
 5 about yourself.  
 6 **REBECCA WHATLEY:** I started the Post Office in 2003 with  
 7 buying a little community office in South Wales and so  
 8 for 18 years as postmistress. I sold last year and  
 9 since then I have been worked back in another  
 10 Post Office branch so I've stayed with Post Office  
 11 for, you know, to the last 19 years and so, yes, I've  
 12 been in it from the very beginning, if you like, with  
 13 all of this.  
 14 **FACILITATOR:** Okay. Thank you. So what capacity are you  
 15 working in other Post Offices now then?  
 16 **REBECCA WHATLEY:** Sorry?  
 17 **FACILITATOR:** What capacity are you working in the other  
 18 Post Offices now.  
 19 **REBECCA WHATLEY:** Well, as I keep saying to everyone I'm  
 20 not the boss but I am the most experienced person so  
 21 I'm trying to train everyone else up to work the  
 22 Post Office, because obviously when these Post Offices  
 23 open up as a local model within a shop, you don't  
 24 generally have any staff, any trained staff, to go  
 25 with. So that's where I stepped in and so it's my job  
 5

1 going to go through the next couple of hours I'm going  
 2 to ask you a little bit about that process of becoming  
 3 a postmaster, then we'll move on to the some of your  
 4 experience of running a branch and then we want to  
 5 talk about working with Post Office Limited, how all  
 6 that went through the years, and then obviously the  
 7 impact that all of these events have had on you in  
 8 various parts of your life. So that's the kind of the  
 9 structure of where we'll go. But I am keen to be led  
 10 by you and, you know, for you to, you know, sort of  
 11 take control of where we go.  
 12 So if we perhaps go back right to the beginning  
 13 I just wonder if you could sort of describe to me some  
 14 of your feelings and expectations when you first sort  
 15 of opened that office and made that decision to buy  
 16 or, you know, take over the Post Office.  
 17 Just any of you tell me a little bit about that,  
 18 your feelings then.  
 19 **REBECCA WHATLEY:** Well, it was an interesting process.  
 20 I mean, I don't know if anyone knows how these things  
 21 work but you know nothing about Post Office and you  
 22 suddenly have to go for -- do a business plan and go  
 23 for a big interview and you're buying a business and  
 24 it's got a Post Office in it but you're told that you  
 25 have to be approved and you might buy the business but  
 7

1 to teach the boss how to do Post Office.  
 2 **FACILITATOR:** Right, okay, thank you Rebecca. Finally,  
 3 Idu, do you want to give us a little background about  
 4 yourself, so Sir Wyn knows a little bit about you.  
 5 **IDU MIAH:** I worked as an accountant with a firm of  
 6 chartered accountants in the City Centre of Manchester  
 7 for 16 years and back in 2002 I acquired this branch.  
 8 This is in Mossley -- Mossley, Ashton-under-Lyne,  
 9 Greater Manchester.  
 10 **FACILITATOR:** Mm-hm.  
 11 **IDU MIAH:** I still am working as a postmaster there and  
 12 I enjoyed it, being a subpostmaster, being part and  
 13 parcel of the community.  
 14 **FACILITATOR:** Excuse me, Idu, can I ask you to speak  
 15 a tiny bit louder so that -- thank you. We did catch  
 16 all that I think but -- so again you have been in  
 17 Mossley for some time then you were saying.  
 18 **IDU MIAH:** Always lived in Mossley. We're of Bangladeshi  
 19 origin but I think when my father and my uncle came  
 20 back in early '60s and then my Mum and I joined in  
 21 '74. So I was fairly young, you know, in a way  
 22 I don't know any different.  
 23 **FACILITATOR:** Yes.  
 24 **IDU MIAH:** Mossley's been the town all my life (*unclear*).  
 25 **FACILITATOR:** Okay, thank you. So the way that we're  
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1 you won't necessarily have the Post Offices.  
 2 So that's an interesting scenario that is  
 3 unusual, which is what you keep getting told. And the  
 4 weird thing is when you do go through all this and you  
 5 do finally get approved so it's very nerve-racking to  
 6 actually enter Post Office, the Post Office world,  
 7 when you know nothing about it and you go through this  
 8 approval process, up until the very last minute. And  
 9 then when you do have it and you go through all those  
 10 hoops that are put in front of you, it's -- you are  
 11 classed as an agent and so when you go to your  
 12 accountant when you buy a business and they say,  
 13 "Well, I don't quite know -- you're a grey area".  
 14 So the whole -- so Post Office is no --  
 15 I suppose it's not clear-cut and I don't think it ever  
 16 has been. I don't think it ever will be because of  
 17 the diverse nature of it but as a person going into it  
 18 I think this is where we came from, you know, you feel  
 19 very much unique, in a different position that you  
 20 don't know who to go to for advice and where you can  
 21 get the correct advice to help you in what you do.  
 22 And that's from the very beginning.  
 23 I don't know if things have -- I mean, I am  
 24 talking 19 years ago. I don't know if processes and  
 25 things have changed but, you know, it's certainly  
 8

1 a unique situation and, as I said, the fact that we're  
 2 always classed as agents, we're not technically  
 3 employed, we're not technically self-employed. We're  
 4 a mixed sort of in between and I think that does breed  
 5 that sort of instability of your security of your --  
 6 of what you do and I think that's the -- you know that  
 7 was just my personal -- I would be interested to see  
 8 what other people have to say on this.

9 **FACILITATOR:** Right, thank you, Rebecca. So now does that  
 10 compare, Mike, with what you experienced at the outset  
 11 and your feelings?

12 **MIKE BALL:** Slightly differently. I started somewhat  
 13 earlier. I gave them in notice at the Air Force, with  
 14 the Air Force, because peace had broken out and  
 15 I couldn't see myself going any further but I had to  
 16 give a year's notice and when I came out the jobs that  
 17 were available when I handed my notice in had gone.  
 18 I came back to Eastbourne where we bought  
 19 a house and I was looking around for a job and the  
 20 local postmaster had been caught fiddling and was  
 21 banned from entering his Post Office and had to sell  
 22 it, so I applied for the job.

23 **FACILITATOR:** Mm-hm.

24 **MIKE BALL:** I went through the same interview process, had  
 25 to do a business plan. I had a fair amount of cash

1 because I'd done a pensionable engagement and was able  
 2 to take that from the Air Force. I passed the  
 3 interview and it was established that they'd leave  
 4 trainer in there for a short period.

5 While all this was going on, I went to my local  
 6 Crown Office and was allowed to stand behind people  
 7 and watch transactions. That was a brilliant process  
 8 because it taught me in a very short time virtually  
 9 everything, every experience, every time they got  
 10 a different transaction, I'd sit behind somebody else  
 11 and learn about all the process.

12 **FACILITATOR:** Whose idea was that, to do that, to visit  
 13 the Crown Office, Mike.

14 **MIKE BALL:** It was my idea. I put it to the Post Office  
 15 and they spoke to the manager and he was in full  
 16 agreement. He just allowed me to come.

17 **FACILITATOR:** Okay, right.

18 **MIKE BALL:** Very, very useful.

19 **SIR WYN WILLIAMS:** Which year was this, Mr Ball? Can you  
 20 remember?

21 **MIKE BALL:** 1991.

22 **SIR WYN WILLIAMS:** Thank you.

23 **FACILITATOR:** Thanks. So, Idu, when you started out what  
 24 were your sort of experiences and expectations of  
 25 starting up?

1 **IDU MIAH:** Yes. As I mentioned before, I'd worked in the  
 2 accountants' practice for 16 years as a project  
 3 manager/auditor and doing that nationally, and what  
 4 happens is after -- depends on an individual basis, if  
 5 you've been there for 14/15 years (*unclear*) that  
 6 particular sector otherwise you get a burn out. So  
 7 I was looking for something in Mossley.

8 Many friends encouraged me to set up an  
 9 accountancy practice and I thought it might not be all  
 10 that fruitful because you have to get the client  
 11 service here so -- but this branch, the subpostmaster  
 12 knew me as a young boy and, you know, so I've grown up  
 13 in that community and you go into that branch fairly  
 14 regularly and it's great. There's a (*unclear*) there.

15 And all of a sudden, probably in 2000 he said,  
 16 "You are going to buy this branch, aren't you  
 17 (*unclear*)?"

18 "Really?"

19 He said, "Yes, Idu, you are" because it's that  
 20 kind of relationship with him, brilliant, and I said,  
 21 "Ooh, right, well, if you help me", but -- so you know  
 22 my position of being in that accountancy sort of  
 23 position, coming out of there wanted to do something  
 24 in Mossley, I thought (*unclear*). And so I think this  
 25 thing in progress, I met him once or twice more which

1 took it further, contacted the Post Office, regional  
 2 manager in some form of other, trying to sort  
 3 recruiting subpostmistresses.

4 I was interviewed and I think interview was all  
 5 right, and then I was asked to prepare accounts and so  
 6 I did that as well and then it went quiet, nothing was  
 7 happening. You know, it was about a year, about  
 8 a year, when they came back to me and they said, "We  
 9 would like you to prepare these accounts again,  
 10 because you have to prepare a year's accounts and  
 11 everything, your business plan", and all that.

12 So I had an interview initially. Then they  
 13 called me to go to another interview. By this time,  
 14 it was about 15 months (*unclear*). So I was  
 15 interviewed again and then eventually it did go  
 16 through. We agreed the terms of purchasing the  
 17 building and then there was a bit of goodwill  
 18 (*unclear*).

19 It went through but, you know, in 2002. I was  
 20 in there (*unclear*) expectation was great because the  
 21 impression is in the community you know someone who is  
 22 a subpostmaster, you know, this person is respected  
 23 and when you go and purchase something in the  
 24 Post Office branch it's a reliable product and what  
 25 have you, that sort of thing, and people friends and

1 you know people from the community encouraged me to  
 2 get in there as well.  
 3 So that was it, you know. I was excited. The  
 4 first week, went through a lot of training by the way  
 5 but it was a different thing.  
 6 **FACILITATOR:** Okay, we will come on to that in a moment,  
 7 about what happened next. Just picking up on  
 8 something that Rebecca touched on around the  
 9 relationship between yourselves and the Post Office  
 10 Limited, I just wondered what were your expectations  
 11 about how you would be monitored and managed and  
 12 supported and trained? What impression did you all  
 13 have at that point about what would happen in the  
 14 future.  
 15 **IDU MIAH:** I think the -- I thought you would be supported  
 16 to a reasonable extend but I found, I certainly found  
 17 the sort of gap -- experienced a gap between myself  
 18 and Post Office, the Post Office management. For many  
 19 years I didn't have a regional manager, a Post Office  
 20 manager anyway, but that's later on, but I think to  
 21 start with it was you've got a phone call from time to  
 22 time and initially gone through some training but it  
 23 wasn't -- it was bit more of like a dictatorial  
 24 approach, "You will do this. You will do that", that  
 25 sort of thing.

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1 **FACILITATOR:** Okay. Can I move on to the others, if you  
 2 want. What were expectations of how, kind of, that  
 3 process would work, of being managed, monitored,  
 4 supported and so on.  
 5 Mike, what were your thoughts at that early  
 6 stage.  
 7 **MIKE BALL:** I was prepared for anything that came along.  
 8 I was -- I did find it very hard during the first  
 9 year. I don't know exactly what the percentage was.  
 10 I think it might have been 50 per cent but the  
 11 Post Office actually kept 50 per cent of your wages  
 12 for a year to buy the franchise. So I was doing  
 13 things like gardening on a Wednesday afternoon, on  
 14 a Sunday, and stuff like that for people to make ends  
 15 meet. Had I not had a military pension I'd have given  
 16 up.  
 17 The support from the trainers for the first  
 18 I think it was a week or two was very good but after  
 19 that there was virtually no backup.  
 20 **FACILITATOR:** Right, okay.  
 21 Rebecca, what was your impression of ...?  
 22 **REBECCA WHATLEY:** It was the same. I mean, the initial  
 23 hand over of the office, "Here is your trainer". Had  
 24 a trainer for two weeks, which was excellent. I mean,  
 25 obviously the issues, especially when you're in

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1 a community office and it's not a big mains office,  
 2 you don't get all of the transactions every single  
 3 day, and there's lots of things you won't even touch  
 4 on. So there's a limit to how much training, apart  
 5 from your daily bog standard transactions that you can  
 6 actually get through. But, yes, that initial two  
 7 weeks brilliant.  
 8 The fear of being left on your own: very real.  
 9 That whole I mean, obviously, back then we were still  
 10 doing pension books. We had a lot of paperwork to do,  
 11 and to do correctly.  
 12 Yes, you do feel very much alone because once  
 13 that trainer leaves all you have is the help desk and  
 14 I think all of us have been very clear on our feelings  
 15 of how helpful the help desk actually was back then,  
 16 and the fact that we had no-one to talk to direct. We  
 17 just had to speak to a help desk, hope that someone  
 18 could help us, and if they couldn't we were of our  
 19 own.  
 20 **FACILITATOR:** Okay. Now, just before we move on to  
 21 working and running the branch, Idu used the word  
 22 "excited" as he was about to set out on this journey.  
 23 In a word or phrase, how would you sum up how you felt  
 24 about your work, yourself, and your expectations then?  
 25 **REBECCA WHATLEY:** What me and the Post Office? Yes,  
 15

1 I knew. I'd never done it before and the way I looked  
 2 at it, I thought, "Well, this is great. I'll do  
 3 something different". I know how to deal with people.  
 4 I've been in the hospitality industry from a very  
 5 young age and so it was being part of a community and  
 6 having a life where you're -- you know, people sort  
 7 of, you know, sort of look to you as if, you know, you  
 8 can help them. And it's like Idu said, you don't go  
 9 into Post Office to make a million. You go in for,  
 10 you know, looking for your own self and looking after  
 11 people and being part of a community. It's not  
 12 a millionaire way.  
 13 **FACILITATOR:** Okay, yes.  
 14 Mike, finally, how were you sum up your feelings  
 15 when you were starting out in a word or phrase?  
 16 **MIKE BALL:** It was very hard. I mean, back in the day  
 17 there were no computers or anything. You had to do  
 18 everything manually. I used to work regularly on  
 19 balance day every week until midnight or beyond just  
 20 balancing the books.  
 21 **FACILITATOR:** Yes.  
 22 **MIKE BALL:** All the pension dockets, et cetera, et cetera,  
 23 et cetera.  
 24 **FACILITATOR:** Okay.  
 25 **MR WHITTAM:** It was -- I mean, I did enjoy working with  
 16

1 the public. That was the good side. Post Office, not  
 2 so much.  
 3 **FACILITATOR:** Right, okay. Let's keep on that theme then  
 4 of running the branch. Working with the public.  
 5 What else did you enjoy about that role,  
 6 throughout the time that you have been involved, not  
 7 just the beginning, what have you liked about running  
 8 the branch?  
 9 **REBECCA WHATLEY:** It's different. Every day is totally  
 10 different. You know, you can never say one day is the  
 11 same as the next, yes. You will see the same people  
 12 but it's -- you know, I do like to learn and if you  
 13 want to know the ins and outs of how everything  
 14 works -- you know, Post Office, they're -- I would  
 15 never say it's boring because there's always something  
 16 you can learn and -- if you want to. That's  
 17 blindingly apparent by lots -- when you visit others.  
 18 It is what you want to get out of it.  
 19 But, yes, I think it's a personal thing.  
 20 I think some people are better suited to it than  
 21 others and it does depend on your disposition and  
 22 where you place your values, and if you place your  
 23 values within people and services, that's what you're  
 24 doing. You are providing a service and I think that's  
 25 why we will tend to disagree between ourselves and POL

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1 because we provide a service that others necessarily  
 2 can't, and it's -- we don't -- the time that it takes,  
 3 it's a lot of time. We don't get paid for every  
 4 minute of every hour we're there. We have a lot -- we  
 5 do a lot of extra.  
 6 You don't see when we pop over the road to check  
 7 on a customer that hasn't been in. You don't see all  
 8 the extras that we take on board, and that's not paid  
 9 for, and there's a huge gap between, you know, pay,  
 10 expectations, and what we deliver and what we have to  
 11 deal with that goes on in the background.  
 12 So, yeah, as I said, it's an interesting mix and  
 13 you learn a lot along the way.  
 14 **FACILITATOR:** Right, thank you. So how does that match,  
 15 Idu, with the things you have liked about running the  
 16 branch over the years?  
 17 **IDU MIAH:** Yeah, I think I certainly didn't expect to earn  
 18 a great deal of money. That was like -- it was in the  
 19 past. I knew that. But the biggest thing for me was  
 20 that it was working for and with the community.  
 21 That's what I did. That's what it is.  
 22 It's simple term, nice, you know, easily said  
 23 but it's a massive package there. You know, many  
 24 branches are like that obviously throughout the  
 25 country but I like to think this particular branch I'm

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1 involved with it's a community office. It's part and  
 2 parcel of the community. People don't just walk past  
 3 the branch, there are a lot who will not, you know,  
 4 just walk past and not, you know, they will not, you  
 5 know, sort of just go past they will either come in or  
 6 push the door and say hello or wave and what have you,  
 7 that sort of thing.  
 8 But, you know, throughout the day, every single  
 9 day, people come in to talk to you as well as maybe  
 10 (*unclear*) conversation, connecting up with us, I had a  
 11 small team and myself when I'm there, in terms of  
 12 one-to-one. That's the biggest reward, the biggest  
 13 satisfaction I got and I get, this being with the  
 14 community all the time.  
 15 You know, right from the beginning that is how  
 16 it's been but it's taught me a great, great lesson  
 17 this. This Covid period, my God, we have lived it  
 18 through, you know, through this period, lived their  
 19 life, my life, friends', customers' life experience,  
 20 which is why I listen. And you have to listen and  
 21 I don't mean that's in a negative way. You have to  
 22 listen because we -- out only motive it comes out  
 23 sometimes, you know, sometimes it comes out quite  
 24 quicker because then, you know, there's a serious  
 25 situation one is involved with, maybe with others it

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1 takes time, something has to prompt it, but my God  
 2 we've gone through, we lived through all this?  
 3 Thank God. We have had the problem, we had the  
 4 Covid situation. In fact, I haven't but my staff have  
 5 (*unclear*) have had Covid but I've managed to keep the  
 6 branch open throughout and normal hours, thank God.  
 7 You know, apart from providing the Post Office,  
 8 you know, regular service it's about being there.  
 9 It's about sharing. It's about, you know -- and even  
 10 my personal own circumstances, you share that as well,  
 11 don't you, whether it's sort of a very difficult  
 12 situation. Now we enjoy talking to people and that's  
 13 how it is. That's how it is. It's not about earning  
 14 money.  
 15 Sometimes I end up giving people, in an informal  
 16 way, advice totally outside the remit of the  
 17 Post Office services.  
 18 **FACILITATOR:** Yes.  
 19 **IDU MIAH:** You have to be careful, obviously, you have to  
 20 be professional about it but that's what you do when  
 21 you're part and parcel of the community. In that  
 22 wider area, if I don't know someone by name I will  
 23 know them by appearance.  
 24 **REBECCA WHATLEY:** Yes.  
 25 **IDU MIAH:** It's that sort of close contact and close

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1 community. To be honest, on many occasions I think  
2 this is the wider family. This is the wider family.  
3 That's how close you are. People, sometime when they  
4 talk about their personal family sort of situation  
5 they break down and so you open the door and you come  
6 out and you hug them.

7 You know, on many occasions what we're doing,  
8 I keep a box of Celebrations or sweets or something --  
9 children, my God they're absolutely (*unclear*). They  
10 come in. On one side of my office, on one wall, I've  
11 got these toys, children's toys. The three things  
12 I specialise in, I like to think, toys, gifts and  
13 greeting cards. When children come in they go wow,  
14 and they know what they want, you know, and so they  
15 talk to me, talk to their parents, and then the  
16 parents talk to me about what they want. You join in  
17 a conversation and you give them chockies and what  
18 have you, so it's a brilliant connection with the  
19 community.

20 **FACILITATOR:** Thank you, yes. It sounds like you have  
21 a lot in common in that sense of your role then, that  
22 things at rewarding and enjoyable.

23 So, Mike, I wonder if you could move on to some  
24 of the things about running a branch that you like  
25 less. You know the harder things that you mentioned.

21

1 given appropriate training when Horizon was introduced  
2 and things like that right at the beginning.

3 **MIKE BALL:** It was a very short period. They came and  
4 installed it and a trainer came in for a couple of  
5 days.

6 **SIR WYN WILLIAMS:** Fine, okay.

7 **MIKE BALL:** It was all staff we dealt with and it was, as  
8 I said, similar to the system that I bought to speed  
9 things up.

10 **SIR WYN WILLIAMS:** All right. Sorry, Mr Norris. Back to  
11 you again but I just wanted to get those details.

12 **FACILITATOR:** You don't have to apologise.

13 Right, so to Rebecca and Idu, just to pick up on  
14 some of these themes around what you've not liked or  
15 what had been difficult, do you want to just build on  
16 some of the things that Mike was saying there and tell  
17 us some of your less positive experiences.

18 **IDU MIAH:** Well, as it's been said already, I'd received  
19 plenty of training as well at the beginning, the first  
20 fortnight (*unclear*).

21 **FACILITATOR:** That was training in general administration  
22 of the Post Office, was it?

23 **IDU MIAH:** That's right and also how to manage Horizon in  
24 that situation. The first week was fine. I stood  
25 behind the two ladies I'd inherited that worked there

23

1 Do you want to just expand a bit more on that for us.

2 **SIR WYN WILLIAMS:** Mr Norris, before Mr Ball does that  
3 there's just one detail I want to make clear. I take  
4 it from what you've said, Mr Miah and Ms Whatley, that  
5 Horizon was in the branch when you first bought it.

6 **REBECCA WHATLEY:** Yes.

7 **SIR WYN WILLIAMS:** Is that correct?

8 **REBECCA WHATLEY:** That is.

9 **SIR WYN WILLIAMS:** Whereas that wouldn't have been the  
10 case with you, Mr Ball, in 1991 so I would like you to  
11 tell me just a little bit about how the transition to  
12 Horizon took place in your branch, if you would.

13 **MIKE BALL:** Okay. Yes, when I bought the Post Office and  
14 started to run it, there was nothing at all and I was  
15 working -- as things got busier, I was working longer  
16 and longer hours so I bought a private computer system  
17 that dealt with the Post Office. It was approved by  
18 the Post Office, but half-heartedly. But it was more  
19 basic but similar to Horizon, and I ran that for  
20 several years until Horizon came in. At first Horizon  
21 was quite good but I mean, over the years I have had  
22 sums of money go missing.

23 **SIR WYN WILLIAMS:** Well, before we get to that, I'm sure  
24 Mr Norris will deal with that with you, if you could  
25 just tell me your view about how, if at all, you were

22

1 for quite some time before I got in. I actually  
2 watched the first week and then --

3 **FACILITATOR:** Sorry, can you just speak -- do you mind  
4 just speaking up a little. Your voice fades  
5 occasionally.

6 **IDU MIAH:** So I watched my staff doing the transaction as  
7 they worked and then the trainer wanted me to carry on  
8 working as well so I did that as well. The first week  
9 went well, you know, that's how it went, and the  
10 second week.

11 Towards the end of the second week I think the  
12 trainer had left by Wednesday or Thursday, finished,  
13 and I think on a -- I can't remember, on a Thursday or  
14 a Friday there was a bit of a difficulty at the end of  
15 the day in the balance. It was out by £1,400, and the  
16 two mature ladies, I'd known them for years, you know,  
17 and they were spending a lot of time, we were in there  
18 after, you know, we closed the office. We went  
19 through everything. We didn't know what it was.

20 We just -- and I got fed up eventually. Even  
21 that first incident I got fed up. I said, "Look,  
22 leave it". I knew the balancing was coming up  
23 (*unclear*) and then it was declared. It was balanced  
24 centrally. So we declared and declared centrally.

25 That means I didn't pay it then. Then I didn't make

24

1 good, so you have that opportunity to pay up later on.  
 2 So that was that. That was the first one.  
 3 **FACILITATOR:** So how would you sum up, just briefly, how  
 4 well prepared you felt at the end of that first  
 5 training phase? How well prepared did you feel to run  
 6 that branch?  
 7 **IDU MIAH:** That really hit me because I thought there's  
 8 plenty of training, I understood a lot, not that I was  
 9 sort of -- obviously, you know, in terms of facts and  
 10 figures, you know, that's what I do, that's my  
 11 profession, and I didn't think there was anything that  
 12 complicated anywhere and the two ladies were massively  
 13 experienced in these things. One of them had  
 14 a post office branch in Danesly(?), in Hyde, which is  
 15 where the other branch is, but then she had -- she did  
 16 say other things which sort of indicated that there  
 17 were -- she had experienced problems in her branch  
 18 with the Horizon System.  
 19 **FACILITATOR:** So was this right at the beginning in the  
 20 first sort of fortnight or very early period? Right,  
 21 okay, thank you.  
 22 So move on to you, Rebecca, briefly then how  
 23 well prepared did you feel in terms of running the  
 24 accounts, running Horizon, the financial side, when  
 25 you were setting up?

25

1 and you're just told, "Look, you know, if it's not  
 2 there, you have got to put it in. It's, you know, if  
 3 it's a loss in the office you have got to make good".  
 4 **FACILITATOR:** Can I just ask you then, we'll come on to  
 5 the helpline in a moment. You say it's a big thing  
 6 was how you described it when you're preparing to do  
 7 that.  
 8 Obviously, Sir Wyn and I have never run  
 9 a post office branch. Can you just sort of describe  
 10 to us how that feels, that sort of -- internally, how  
 11 that feels when you're about to do that balancing and  
 12 end of the periods and so on.  
 13 **REBECCA WHATLEY:** Well, you know, if you run a tight  
 14 office so you balance every day, you do your cash  
 15 declaration and every day you do it correctly and it's  
 16 going okay then, you know, come to the monthly there  
 17 shouldn't be any nasty surprises. Nothing should be  
 18 a huge -- there shouldn't be any issues.  
 19 But you always, always have -- when you have to  
 20 pull everything out the safe and count everything  
 21 you're always on the look out for some anomaly and  
 22 when you have done it all and you're like, "Oh, this  
 23 is great. No, this is really good. I'm feeling good  
 24 about this", and then suddenly you print your balance  
 25 snapshot and it's no, there's an issue, you are then

27

1 **REBECCA WHATLEY:** Yeah, I mean, as you say I think, yes,  
 2 if you have a background and you have some experience  
 3 in accounting, then you know definitely you feel  
 4 happier doing that. If that's not your background  
 5 then it's going to be a real struggle. Yes, you are  
 6 prepared to a degree but then you have to remember  
 7 that within Post Office we have a weekly balance and  
 8 a monthly balance and of course back then we had a lot  
 9 more paperwork to get through.  
 10 So it's all good and well having two weeks of  
 11 training but actually when you come up to that first  
 12 monthly balance it's a big thing and like, you know,  
 13 they used to keep the help desk telephone line open  
 14 specifically on a Wednesday night for us to -- because  
 15 they knew that was when we would have issues. The  
 16 problem is you're on hold for at least half-an-hour or  
 17 more and you'll carry on and you're tearing your hair  
 18 out.  
 19 The stress -- it's very stressful and I don't  
 20 think that is appreciated. (a) It's stressful when  
 21 you have an issue and it's in branch. (b) It's  
 22 stressful when you have an issue and you're balancing.  
 23 You know, it's -- when you have only got a help desk  
 24 to ring, you know, you can't get all the answers when  
 25 you want them. Sometimes you don't the answers at all

26

1 thrown into turmoil because you're like where am  
 2 I going to start looking for this?  
 3 Obviously, you know, we now have training on  
 4 everything. We didn't have backup training on  
 5 anything back then. We were lucky if we had the  
 6 occasional training meeting that was put together,  
 7 some by POL, most of the time by the Federation, and  
 8 I would attend every single one of those because we  
 9 didn't have anything else.  
 10 **FACILITATOR:** Your balance snapshot, that's your printout  
 11 from Horizon, is it? Your (*unclear: multiple*  
 12 *speakers*).  
 13 **REBECCA WHATLEY:** Yes, we do the balance snapshots before  
 14 we balance. That shows up any gains, losses, any  
 15 anomalies within stamps.  
 16 **FACILITATOR:** Thank you, right.  
 17 So come to you, Mike, for a sec then.  
 18 Obviously, you had your own IT system that you'd  
 19 introduced. So when you came to that transition into  
 20 Horizon, how well prepared did you feel in those early  
 21 days of running Horizon? I know you'd been to the  
 22 Crown Office and so on, but just tell us a little bit  
 23 about how your experiences were?  
 24 **MIKE BALL:** Well, initially, it was quite good but there  
 25 were niggling things that would happen, just like the

28

1 other two said. You'd be down a couple of hundred  
 2 quid. If that happens every week, you think oh God  
 3 not again but you just have to keep putting it in.  
 4 **FACILITATOR:** So you were putting it in and the others  
 5 mentioned similar sorts of things. How well did  
 6 you -- how well prepared did you feel to sort of  
 7 handle it when that sort of came up? How did you  
 8 decide that you had to put it in or what your options  
 9 were, you know, in those very early days of Horizon  
 10 for you?  
 11 **MIKE BALL:** I didn't just give up. I spent a lot of time  
 12 searching transactions, going over the figures again  
 13 and again. If I couldn't -- occasionally, I'd find  
 14 out a fault and recover the money but when you didn't,  
 15 you know, you can't go beyond 1.00 in the morning or  
 16 something. You have just got to give it up and put  
 17 the money in.  
 18 **FACILITATOR:** How soon into your experience of Horizon  
 19 were these discrepancies arising, Mike?  
 20 **MIKE BALL:** That was fairly early. I have to say,  
 21 I actually caught two members of staff in the early  
 22 days thieving and it's impossible to know whether some  
 23 of those losses were theft. Obviously, I got rid of  
 24 them the moment that I actually caught them but it's  
 25 very difficult to know whether the problem was with

29

1 you are talking thousands because the little amounts  
 2 and it's silly things like you can be a £100 loss on  
 3 one night and £100 gain the following morning and you  
 4 can't -- you're looking at it, there's no reason, so  
 5 you put it in but then it's showing it's over. And  
 6 there is no reason for it. You have gone through  
 7 everything. There was always just little anomalies  
 8 that couldn't be explained and you always blame  
 9 yourself.  
 10 And it's only when something then comes out you  
 11 go, "Oh, I thought it was just me", and it's only now  
 12 that it comes out that actually we look back and go,  
 13 "Oh, so it wasn't just me then". These things  
 14 I couldn't explain. These things I couldn't tell you  
 15 why they've happened. I couldn't, you know, go back  
 16 myself and do the digging in the computer system  
 17 because I didn't know anything about it. I don't know  
 18 where to start looking, do I? It's up for them for  
 19 the forensic team to go through all that. We don't  
 20 know.  
 21 So, yeah, you're talking little losses but you  
 22 put them in and, yeah, if you add them up they do add  
 23 up.  
 24 **FACILITATOR:** How many of your balancing and trading  
 25 periods would be affected by a discrepancy?

31

1 Horizon or that.  
 2 **FACILITATOR:** Okay. So let's take yourselves back to when  
 3 you first started spotting discrepancies and  
 4 shortfalls, aside from the theft, obviously, to all of  
 5 you, how well did you -- supported did you feel from  
 6 Post Office Limited in terms of resolving those  
 7 issues?  
 8 **REBECCA WHATLEY:** No support. You were up, you were down,  
 9 you were on your own. You know, they don't know how  
 10 to look for it; we don't know how to look for it.  
 11 That was the -- you know, "It's your office. If it's  
 12 not there, it's not there. You must have done  
 13 something". There's only certain -- back then they  
 14 certainly didn't delve into the historic transaction  
 15 side of things. I know they do now but back then they  
 16 didn't. It's just a case of, "No, you're on your  
 17 own".  
 18 **FACILITATOR:** For you personally, Rebecca, how frequently  
 19 were those discrepancies arising?  
 20 **REBECCA WHATLEY:** Luckily I didn't have any -- my issue  
 21 was never clouded by staff because I was a single  
 22 position office so just me. So it was -- for me, as  
 23 I said, I feel guilty, if you like, as opposed to  
 24 others. Mine certainly didn't run into tens of  
 25 thousands but, yes, over 18 years if you add it all up

30

1 **REBECCA WHATLEY:** There's always been discrepancies. Very  
 2 rarely would you ever balance bang on. That would --  
 3 *(unclear: multiple speakers).*  
 4 **FACILITATOR:** How often were you personally settling them  
 5 with cash of cheque or however?  
 6 **REBECCA WHATLEY:** Yes, you would -- I mean, there was  
 7 never a weekly balance that went by that balanced bang  
 8 on, so your monthly balance would be, that would have  
 9 been the big one and you would be like, "Right, okay,  
 10 fingers crossed now, this is going to be okay", and  
 11 you know as I said I feel lucky in the fact that mine  
 12 you're only ever talking sort of hundreds of pounds.  
 13 You're not talking thousands of pounds. But it's  
 14 still your money that you have to put in and there's  
 15 no way for you to prove any other way.  
 16 **FACILITATOR:** Thank you.  
 17 Idu, how does this compare with your sort of  
 18 early experiences of Horizon and how you would react  
 19 and so on.  
 20 **IDU MIAH:** Just a few words on the balancing issues.  
 21 Weekly balancing, which you know are called BPs, we  
 22 did them just to make sure everything was running, you  
 23 know, at a reasonable level or if there was a problem  
 24 then it would highlight, the weekly balances, but even  
 25 on weekly balances I regularly found £200 or £300

32



1 shortage.

2 Now, in terms of managing staff and who they

3 were I had no problem because these two ladies, well

4 known in the community, and they have been in

5 business, they are trusted and what have you, and they

6 were there before me. So -- plus you are taught as

7 a subpostmaster as to how to control your money, the

8 counters, each counter. So there are controls you can

9 use to put controls in place and so, you know, it

10 makes sure every night is balanced, so there are those

11 procedures. So that's fine.

12 But nevertheless, you know, every month, once or

13 twice a month, you'd come across £200, £300 or £400

14 shortage. There's no reason. And you always thought,

15 I always thought, "Oh my God (*unclear*) mistake. Have

16 I done something?"

17 It really gets you thinking in a negative way

18 and it shouldn't be like that. Many times I thought,

19 "Have I been too tired? Have I done something?" That

20 is so bad. That is so bad, and I've managed, you

21 know, millions and millions of pounds in terms of

22 figures for businesses for about 16 years. If

23 something didn't balance, even out by a penny, I would

24 know exactly how to get it balanced.

25 But in my little business there you think,

33

1 then you can guarantee that every time it was going to

2 be short.

3 **FACILITATOR:** Just briefly, just interested, how much sort

4 of time do you all think you had to dedicate each week

5 or each balancing period to sort it out. Just give me

6 a sort of number of hours you thought you were

7 spending to -- (*unclear: multiple speakers*).

8 **IDU MIAH:** In our house, you know, in the morning I wake

9 up, washing and brushing up, but before that you turn

10 the tap on water. How much water you spend there is

11 no limit. You just spend -- sometimes if there was

12 a mirror here, in front of me over there, me looking

13 at the mirror, "Have I got something on my face", but

14 the tap is running, you don't care. And this is

15 the -- and I'm using that analogy for time. There's

16 absolutely no limit on the length of time I have spent

17 in my office.

18 **FACILITATOR:** Right, okay.

19 So, Mike, you are hearing these memories of how

20 it was at the start and so on. Do you want to tell me

21 a little bit about the support that you feel you had

22 or could access from POL when things were looking

23 awry?

24 **IDU MIAH:** I could say a few things on that.

25 **FACILITATOR:** Can I just go over to Mike. I'll come back

35

1 "What's happening here? There's no explanation,

2 there's nothing". There's something called the Excel

3 spreadsheet I use say for stock, for example, for

4 stamps, say 1p stamp. I can go back several months

5 and I can say that month I declared so much, so when

6 the system comes up and saying there's a sort of

7 shortage of so many hundreds in cash or stock you go

8 back to my records and I check line by line my entries

9 to see if there were significant or material

10 differences: no.

11 And this is what really got to me -- and monthly

12 balances, by the way, were a nightmare because the

13 system, the whole Horizon System network, is

14 a terrible, weak system, because the helpline, they

15 got -- it got clogged up. You could be waiting for an

16 hour or so and then -- and then, yeah, this was going

17 to sound negative, and then the answers you got or the

18 answer you got at the other end, from the person

19 answering the phone, you know, it's just not

20 appropriate, not really helpful.

21 And then if you were unlucky to have to ring

22 again, the second time you got a different answer.

23 **REBECCA WHATLEY:** That was a classic.

24 **IDU MIAH:** That's the kind of situation we've been faced

25 with. Monthly balances were always a nightmare and

34

1 to you in a minute, Idu.

2 **MIKE BALL:** (*unclear: multiple speakers*) -- you had to

3 wait a long time. I didn't bother mentioning it to

4 the Post Office when I lost a small amount and by

5 a small amount I mean 100/200 quid. On one occasion

6 I lost 15,000. That was a fair blow.

7 **FACILITATOR:** When would that have been, mike, just to pin

8 that in time?

9 **MIKE BALL:** Ten years.

10 **FACILITATOR:** Ten years ago?

11 **MIKE BALL:** Mmm.

12 **FACILITATOR:** So clearly that's colossal amount of money.

13 **MIKE BALL:** While we're on Horizon, one of the things that

14 kept coming up was that they did overnight upgrades,

15 just like your iPhone. You plug it in and they change

16 something in the system and nearly every time the

17 Post Office did an upgrade, something else entirely

18 unrelated was affected. But because the Post Office

19 wouldn't pay Fujitsu to do a test on the upgrade, they

20 didn't know about it until it hit us on the shopfloor.

21 **FACILITATOR:** So on the day-to-day basis going back there,

22 how did a postmaster find out about an upgrade was

23 about to or had happened?

24 **MIKE BALL:** They'd warn you that -- although why I don't

25 know -- they warn you that you must leave your

36

1 computers switched on this night because an upgrade  
 2 was being carried out. But you left them on 24/7  
 3 anyway.

4 **REBECCA WHATLEY:** Yes.

5 **MIKE BALL:** So it was a bit irrelevant to tell you. But  
 6 I do know that every time they did an upgrade  
 7 something -- it would be completely unrelated to what  
 8 they'd done would be affected, but they didn't know  
 9 about it.

10 **FACILITATOR:** So how did you know? How did you spot that  
 11 effect?

12 **MIKE BALL:** Well, it was random things. It perhaps  
 13 wouldn't let you sell a stamp. It could be anything.  
 14 And until you came in, switched it on, and tried to  
 15 use it that morning you wouldn't know there was  
 16 a fault. So you'd ring up and they say, "Oh, yeah, we  
 17 know about that. We're working on it. We've had 47  
 18 calls this morning already", and it's 8.05.

19 **FACILITATOR:** Right, okay.  
 20 Rebecca, I think you are making nodding noises,  
 21 if you know what I mean. Tell me if that chimes with  
 22 what your experiences were.

23 **REBECCA WHATLEY:** Oh yeah, totally, you'd come in and you  
 24 know there's going to be an upgrade, and then you'd  
 25 just be looking at the systems going, "Okay, what's  
 37

1 on so I can understand it: was there any structured  
 2 communication around the purpose of those updates or  
 3 the duration of them or fixing them if they appeared  
 4 to go wrong?

5 **MIKE BALL:** None at all.

6 **FACILITATOR:** So the first you found out was ringing up in  
 7 the morning and finding out that 47 people had already  
 8 rung?

9 **MIKE BALL:** You'd upgrade and you'd think, "Oh God, what's  
 10 going wrong tomorrow morning?" So then you'd get in,  
 11 something wouldn't work, so you'd ring the helpline  
 12 and then and, as I said, you could be 47th in the  
 13 queue and it's 8.05. *(unclear: multiple speakers)*

14 **FACILITATOR:** Were there any manuals or manual updates or  
 15 anything like that, printed information at all?

16 **REBECCA WHATLEY:** We would have a memo view come through  
 17 We would print that off and it would just tell us  
 18 what's going on and -- but, as you said, we had a lot  
 19 of issues within whenever we had upgrades with blue  
 20 screening. So our computers would just freeze and  
 21 what we had issues with and what we never knew, we  
 22 didn't get the answers, when we were in the middle of  
 23 a transaction, if we -- someone was taking cash out or  
 24 paying cash in, when we were in the middle of it and  
 25 the computer went down, what happens? Has that  
 39

1 changed? What's moved?"

2 Sometimes it would just be icons that had moved,  
 3 icons that are added, icon's removed, and those are  
 4 the things, but you are just, you know, preparing  
 5 yourself then, the PIN pad would fail because you  
 6 would have to then reboot that. There was all these  
 7 things that to be rebooted.

8 Back then we had all of the information stored  
 9 to the tower. They then ended up changing that and  
 10 not storing the information in branch. It would then  
 11 be sent centrally. Now, that had an impact. I don't  
 12 know if that was obviously a relevant issue within  
 13 a lot of balancing. I don't know why but there was  
 14 certainly around the time that we stopped storing the  
 15 info on the towers and everything sent in centrally it  
 16 was meant to be quicker but we certainly had slightly  
 17 more issues then in branch.

18 As you say, we can't -- and we don't write the  
 19 computer systems, we just have to work with them. We  
 20 weren't even involved in the creation of them, even  
 21 though we work in the branch, in the office. So we  
 22 were just -- we are just there, we do what we're told,  
 23 and we press the buttons, and if it doesn't work it's  
 24 our fault.

25 **FACILITATOR:** One thing I would like to be a bit clearer  
 38

1 transaction gone through or hasn't it?

2 That was the worst time when we were on the  
 3 phone to the help desk. Because it's, you know,  
 4 a software failure, there's nothing we can do and we  
 5 don't know and that was -- we always queried whether  
 6 losses were due to that, because we didn't know.

7 **MIKE BALL:** Exactly. If you handed out £150 to  
 8 a pensioner and it fails at that point, then you are  
 9 going to be £150 down.

10 **REBECCA WHATLEY:** But if you ring help desk they would say  
 11 if it was in a stack then it's gone through. And we  
 12 said, "Okay, but should the -- if it's in a stack and  
 13 you are telling me it's gone through, I thought I had  
 14 to fast cash it and it had to be off the screen for it  
 15 to have gone through". We always queried that process  
 16 and we were always told the same, like you said, Mike,  
 17 it's gone through.

18 **FACILITATOR:** So again just to be clear there are times  
 19 where you would have a discrepancy and you would make  
 20 up the cash yourselves, the shortfall yourself.

21 Would you also be ringing the helpline on all  
 22 those occasions, some of those occasions? What  
 23 generally was your practice?

24 So, Idu, do you want to just describe to me,  
 25 Idu, what you did when there were shortfalls.  
 40

1 **IDU MIAH:** Can I just mention something very briefly.  
 2 Post Office has always told us that keep the terminals  
 3 on overnight but then I thought what a strange thing  
 4 to say because they're always on. You cannot switch  
 5 them off, so -- and then they did the (*unclear*) but  
 6 then we were always reminded keep them on.  
 7 Now, in terms of communication and I'm going to  
 8 sort of say a few words here, in terms of  
 9 communications with Post Office and certain sections  
 10 of the Post Office, the management team, if I can call  
 11 it that, it's absolutely poor, still is, even now, you  
 12 know, because -- you know, they call, Rebecca's  
 13 mentioned it, the memo view you get, it is like a memo  
 14 that comes and you read it, products and so on,  
 15 instructions or training and what have you, that's  
 16 fine, but you cannot, you as a branch manager,  
 17 subpostmaster/mistress, you cannot send them an email.  
 18 It's only over the last three or four years the  
 19 area managers have said, "Oh, you can send me an  
 20 email. Give me a call", but you try and do that and  
 21 you try and get an answer. It's so difficult.  
 22 You know even up to now the communication is so  
 23 poor, I just don't understand how they think, you  
 24 know, the person in the business is going to be  
 25 supported and is going to do a reasonable level of  
 41

1 My wife used to be a school teacher. I was earning  
 2 money from City Centre and then various other, I think  
 3 one or two other (*unclear*) I was reasonably  
 4 comfortable and I just paid it in.  
 5 But I thought it was just me and I didn't want  
 6 to -- see, the other thing that used to scare me and  
 7 this is reality, whether it is stupidity or not it's  
 8 up to people. I always thought I had regular losses  
 9 in the office and if that got out in the community --  
 10 people know Idu's managing this branch. Idu's the  
 11 subpostmaster and there's money missing. If that got  
 12 out there in the community it just would have not have  
 13 been helpful at all.  
 14 I became a councillor, Tameside councillor, back  
 15 in 2011. Before that, I wasn't a councillor but I was  
 16 heavily involved, enjoyed it, it was (*unclear*),  
 17 enjoyed it, involved with a lot of community, sort of,  
 18 you know, activity and what have you, still do. But  
 19 it really scares me to think if people got it their  
 20 head that there's money going from this Post Office,  
 21 how would that have been read, because there are all  
 22 sorts of people out there in the community. There are  
 23 people who are, you know, who would readily have  
 24 a negative attitude because of differences, political  
 25 differences and what have you because I subscribe to  
 43

1 business to keep it afloat. I just don't understand  
 2 it. It's just so non-business-like and  
 3 unprofessional.  
 4 Now, during balance times, you know, it put me  
 5 off the fact that when you phoned them early evening  
 6 or maybe 6.00 or something like that, over the years,  
 7 it put me off because when you phone them you're  
 8 waiting, you're waiting, you're waiting, you're  
 9 waiting for a long time and, you know, on many  
 10 occasions you give up. You leave it. You cannot get  
 11 through.  
 12 The previous Horizon System, the balance  
 13 procedure, the balancing procedure, was so difficult,  
 14 it took so long, it went round the loop for so long it  
 15 was -- once it crashed on me and I lost £10,000 just  
 16 like that, there was no explanation, and I had been  
 17 (*unclear*) and what have you.  
 18 But the communication, I'm afraid, is  
 19 extremely -- has been extremely difficult. When I got  
 20 through, my two ladies, the employees, have always  
 21 encouraged me, pushed me, to report these losses and  
 22 the losses I'm talking about over £1,000 or maybe  
 23 (*unclear*) because lower level, at lower levels £300,  
 24 £400, £500 I always paid it in. I was in a  
 25 fortunate -- financially, in a fortunate situation.  
 42

1 a particular party and they know me.  
 2 So that was always scary. So, you know, I stood  
 3 the losses and made it good throughout this  
 4 17/18 years.  
 5 **FACILITATOR:** Okay. So can I just play that back to all  
 6 three of you then, just to check that we've understood  
 7 you right. There are a number of losses which you  
 8 would just make up and never report to the hotline; is  
 9 that fair?  
 10 **REBECCA WHATLEY:** Yes.  
 11 **FACILITATOR:** So when did you decide when to call the  
 12 hotline? How did you decide -- the helpline, I should  
 13 say, and I think you've made already some comments  
 14 about the kind of response you got but I'd like to get  
 15 a bit more detail, if you like, on some of those --  
 16 the responses.  
 17 So, Rebecca, can I start with you where you,  
 18 let's say you had to -- how did you decide when to  
 19 call and what happened when you did?  
 20 **REBECCA WHATLEY:** Well, as I said, mine were very small  
 21 compared to others that I've heard and I've spoken to  
 22 but yeah for me if it was £100 it was like whoa, now  
 23 how? If it was in that sort of realm I'd be looking  
 24 and I don't know how on earth this has gone. That  
 25 would be a prompt, if you like, to ring.  
 44

1 Everything else -- as I said, you blame yourself  
2 and, yes, there is exactly what Idu said, you are  
3 respected and you are trusted in your community. If  
4 they were to think that you couldn't run your  
5 business, which is you know what the Post Office is,  
6 then, yeah, you don't want that getting out there  
7 because you know they're like, "Well, that's very  
8 poor, isn't it. I thought they were better than  
9 that". And, you know, it's a -- because this is  
10 a personal thing and, as I said, with my office it was  
11 just me, so it is a personal thing.

12 And, yeah, you certainly don't want to admit  
13 that. So it's only when it sort of hit -- anything  
14 more than and you would think well, I've got to -- and  
15 you would have to take it from your own personal money  
16 to make that right and, as you said, once you rung the  
17 help desk once over that sort of situation and the  
18 sort of response you get it puts you off doing it  
19 again, because you're like, "Look, they're going to  
20 tell me the same thing. It's pointless going through  
21 it", and being on hold, like you say, for a half hour  
22 to an hour. I haven't got the time of day to waste on  
23 that.

24 **FACILITATOR:** Thank you. So, Mike, when would you be  
25 calling the help desk.

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1 50,000 on a card in premium bonds and you'd have to  
2 wait for the bank to authorise it but it would go  
3 through.

4 Then one day some chap wanted I think he was  
5 paying in 40,000 and it was a post office account,  
6 a savings account, and I said, well, I would think  
7 you'd be able to pay with a card. You certainly can  
8 with premium bonds. So he put it in and it wouldn't  
9 work and Horizon wouldn't let you out of it except by  
10 saying transaction paid. So when all this was  
11 finished it obviously hadn't taken the money.  
12 I reversed it, and I phoned up the Post Office and  
13 told them about it and they said, "No problem, we'll  
14 deal with that". Only they forgot, so at the end of  
15 the month I was 40,000 down and I spoke again to the  
16 same chap who was dealing with it and he was able to  
17 get to the money back out of this chap's account and  
18 reinstate it to the Post Office, and he did apologise  
19 for the oversight.

20 But for nearly a month I was £40,000 down and  
21 had that chap been dishonest, the one who put the  
22 money in his account, he could have drawn it all out.  
23 That was a bit worrying.

24 **FACILITATOR:** So when you said you called the Post Office,  
25 who specifically were you talking to to resolve that?

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1 **MIKE BALL:** When the 15K went missing.

2 **FACILITATOR:** Tell us about the experience you had then  
3 taking us back to that call, if you like, or calls.

4 **MIKE BALL:** I couldn't believe it. They sent an audit  
5 team in that Friday I think and it just wasn't there.

6 **FACILITATOR:** So that was something that simply emerged on  
7 your trading period printouts, was it, at the end of  
8 that period?

9 **MIKE BALL:** Yes. Pushed the button, balance, minus 15.

10 **FACILITATOR:** So what was your initial action?

11 **MIKE BALL:** I rechecked everything several times.

12 **FACILITATOR:** And then you contacted ...?

13 **MIKE BALL:** My local -- I had an area manager at that time  
14 so I told him as well.

15 **FACILITATOR:** Okay. How did you feel inside at that  
16 point, you know, when you were talking to that area  
17 manager?

18 **MIKE BALL:** Absolutely gutted. I just couldn't believe  
19 it. It's just a chunk, isn't it? You know, it's not  
20 a small thing. I mean, I did have another fairly  
21 horrendous thing happen to me with Horizon.  
22 Obviously, you might not know anything about Horizon  
23 but there are some things that you can pay using  
24 a card. For example, premium bonds. I had quite  
25 a lot of people come in and they'd buy 20, 30, even

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1 **MIKE BALL:** I called the helpline initially and they put  
2 me on to the people who reverse transactions.

3 **REBECCA WHATLEY:** Chesterfield.

4 **MIKE BALL:** Yes.

5 **SIR WYN WILLIAMS:** And approximately when was this,  
6 Mr Ball?

7 **MIKE BALL:** Probably about 12 years ago.

8 **SIR WYN WILLIAMS:** So the large shortfall of about 15,000  
9 and this incident that you're describing, if I said  
10 that they both occurred in the period around about,  
11 say to give it a reasonable range, 2008 to 2012; is  
12 that it?

13 **MIKE BALL:** Yeah.

14 **SIR WYN WILLIAMS:** I ask that deliberately because  
15 I wondered whether at that time it was Legacy Horizon  
16 as we've called it in some of the papers or Horizon  
17 Online that you were operating. Can you remember?

18 **MIKE BALL:** I didn't know there were two different kinds.

19 **SIR WYN WILLIAMS:** Right, fine. That's fine. As it  
20 happens I do but there we are.

21 **FACILITATOR:** So we've --

22 **SIR WYN WILLIAMS:** Sorry, just one last thing and then  
23 I promise I'll be quiet. The 15,000 discrepancy, how  
24 was that ultimately resolved, Mr Ball?

25 **MIKE BALL:** From me.

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1 **SIR WYN WILLIAMS:** You paid it?  
 2 **MIKE BALL:** Yes.  
 3 **SIR WYN WILLIAMS:** Right, okay.  
 4 **FACILITATOR:** Tell us about how you came to settle that  
 5 yourself then. What communications happened before  
 6 you made that choice?  
 7 **MIKE BALL:** When they did the audit it was down, it had to  
 8 be put right.  
 9 **FACILITATOR:** What were the alternatives?  
 10 **MIKE BALL:** None.  
 11 **FACILITATOR:** Okay. Did they give you any choices about  
 12 or any advice or support around that process?  
 13 **MIKE BALL:** No, no, I got called up to London for an  
 14 interview about what had happened by a senior lady in  
 15 the Post Office and she said she'd looked at it in  
 16 great depth and she couldn't find anything. So that's  
 17 how it's left.  
 18 **FACILITATOR:** Okay. Do you have any questions about these  
 19 processes that we've talked through, Sir Wyn, before  
 20 we move on?  
 21 **SIR WYN WILLIAMS:** I think I would like to ask Mr Miah how  
 22 his £10,000 was resolved. Did you do the same  
 23 Mr Miah? Did you pay the 10,000?  
 24 **IDU MIAH:** Yes, I had to pay it but it took a long time  
 25 because I was suspended.

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1 auditors, and when they phoned Post Office and they  
 2 were being instructed, the auditors were instructed to  
 3 inform me what was going to happen, you know and, you  
 4 know, I was being suspended there and then. I was  
 5 told to phone -- I was also given contact numbers for  
 6 some postmasters mistresses whose actually become  
 7 involved to manage your office (*unclear*) until your  
 8 suspension is (*unclear*).  
 9 I was having to go through all that. It took  
 10 maybe an hour and a half the whole -- but it was hell.  
 11 It was hell. It was not -- it was not manageable, but  
 12 then you have no choice. You have to go through it.  
 13 I never thought in my life I would face  
 14 a situation like that but it was really, really  
 15 horrible. I'd never cried over any situation in my  
 16 life. Maybe -- well, must have done when I was  
 17 a child with my parents for not giving me the toy  
 18 I wanted, I remember that on one occasion, but as an  
 19 adult doing the things you do in the world, you know,  
 20 for your work responsibilities and what have you, you  
 21 just get on. But managing this Post Office and  
 22 getting into that situation was a different, different  
 23 thing and I certainly don't want to go through it  
 24 again.

25 **FACILITATOR:** So what were the conversations and

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1 **SIR WYN WILLIAMS:** So you were suspended. Were you also  
 2 suspended, Mr Ball?  
 3 **MIKE BALL:** No.  
 4 **SIR WYN WILLIAMS:** No. All right. And I'm assuming, but  
 5 please correct me if I'm wrong, neither of you were  
 6 prosecuted over it?  
 7 **MIKE BALL:** No. I did the right thing in reporting it to  
 8 the right people at the right time, so that's just how  
 9 it was.  
 10 **SIR WYN WILLIAMS:** Yes, all right. Thanks, thanks  
 11 Mr Norris, thank you.  
 12 **FACILITATOR:** Thank you. So that suspension, Idu, tell us  
 13 a bit about that and how -- how it happened and how it  
 14 felt at the time, just so the others can hear your  
 15 experience.  
 16 **IDU MIAH:** Oh my God, it's almost like killing a person  
 17 really because the day it happened when the auditors  
 18 came to go through that process it was -- I was crying  
 19 in the back office, and it was so embarrassing, I was  
 20 embarrassed with myself, I was crying. The two  
 21 members of staff who were actually working the counter  
 22 (*unclear*) --  
 23 **FACILITATOR:** Sorry, do you mind speaking slightly --  
 24 (*unclear: multiple speakers*)  
 25 **IDU MIAH:** Yeah, I was in the back office with the

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1 communications that happened that led you to pay off  
 2 the 10,000?  
 3 **IDU MIAH:** After the suspension, because the loss had  
 4 occurred, you know, during that period of three  
 5 months' period they had investigated, that's what  
 6 I was advised, they'd investigated and couldn't see  
 7 anything. And, yeah, the fact is the flipping thing  
 8 had crashed. You know, they wouldn't discuss that in  
 9 detail, when it crashes what happens. I kept asking  
 10 about that. There were no problems apparently. It  
 11 had been looked into and everything was right, and  
 12 I had to pay it over, I think it was over a year or  
 13 18 months.

14 **FACILITATOR:** When was this sorry?

15 **IDU MIAH:** This is back in 2013.

16 I just want to add something about  
 17 communication. I meant to mention it before. When  
 18 I'd incurred losses of up to anything from £1,500 to  
 19 maybe £2,000 or £3,000 you couldn't just pay it. You  
 20 know there's a limit as to how much you could make  
 21 good, you know. So you had to report it and, you  
 22 know, my staff team they kept saying, "You've got to  
 23 report it. If you don't report it then they don't  
 24 know", so you know -- so when I decided, when I did  
 25 phone the support team on many occasions I asked for

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1 them to send people to come and investigate see, you  
2 know, what the problem was.

3 Do you know, after lengthy discussions they  
4 would pass me on to their audit team, it happen so  
5 many times, and the person at the other end, an  
6 auditor of some sort, said who is it? How many people  
7 have you got working, yourself, this, that and the  
8 other, and he said are they good. They try and direct  
9 the whole thing towards a member of staff, because the  
10 phrase they've used so many times is "the person who  
11 you trust the most usually does steal it". That's  
12 what they used to say. That was so annoying, so  
13 hurtful and they -- that's it, that's it.

14 **FACILITATOR:** So if you were to put into one sentence,  
15 Idu, how it was to work with the Post Office Limited  
16 when there was a shortfall, how would you sum up in  
17 one sentence how it felt or how they behaved?

18 **IDU MIAH:** I just thought they were cheating, they were  
19 stealing money from me and not being concerned about  
20 it.

21 **FACILITATOR:** Thank you.

22 The same question to you, Mike, if you were to  
23 put that -- (*unclear: multiple speakers*)

24 **MIKE BALL:** The other day when we had this preliminary  
25 chat, if you have got 750 postmasters who have lost  
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1 that office. These are dirty bits of paper you look  
2 after. That's it.

3 I know that within that then there's always  
4 going to be that element of trust, whether it's abused  
5 or not. But I don't see why they would assume --  
6 I think that's how we felt, we assumed -- you know,  
7 that help desk would assume if we rung them up, we  
8 pinched it. Oh yeah, I'm going to pinch money out of  
9 my own office that I've then got to put in. It's not  
10 going to happen. You know, you have -- there has to  
11 be a degree of trust and I think that's the only thing  
12 that we would question, whether we are actually  
13 trusted enough sometimes or we are just assumed to be  
14 the perpetrator of the event that's occurred and it's  
15 not always the case.

16 **FACILITATOR:** I'm just interested to know a little bit  
17 more about the role and support from area, regional  
18 managers. We don't have an enormous amount of time to  
19 go into that but I'm keen to hear a little bit about  
20 how those processes worked at that time and moving  
21 forward through the Horizon experiences.

22 So let's stay with you, Rebecca. What's been  
23 your experiences of your area and regional management  
24 and so on.

25 **REBECCA WHATLEY:** Yeah, absolutely nothing. So if you  
55

1 £30,000 over the years, that is £21 million. You have  
2 got a system that does accounting for you. Why didn't  
3 the Post Office know that they were £21 million up or  
4 more?

5 **FACILITATOR:** Mm-hm. So, okay, we'll move on in a moment.  
6 That's a useful point to park that just for one  
7 second. So --

8 **MIKE BALL:** (*Unclear: multiple speakers*)

9 **FACILITATOR:** Sorry, do you want to say something?

10 **MIKE BALL:** No, no, that's fine.

11 **FACILITATOR:** So, Rebecca if you were to describe in one  
12 sentence how it is to deal with the Post Office when  
13 there's a discrepancy, what's it like?

14 **REBECCA WHATLEY:** Oh, not helpful. I mean, you know, you  
15 are -- it's you. It's not them, it's you, and I think  
16 that's the only thing we all say. If we ring up the  
17 help desk, unless we've got a specific query over  
18 a specific issue, if it's anything to do with money  
19 discrepancies then it's us because we're the one  
20 operating the office, and we're the one pressing the  
21 buttons, and we're the one counting the money.

22 Now, I don't know why it's pushed back.

23 I appreciate this is a people business. We are all  
24 people operating and as -- there's human error but,  
25 you know, I was taught the first moment I stepped in  
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1 think for the first 15 years I was with Post Office,  
2 nothing. I think I was audited once. I had a mystery  
3 shopper once and I saw one manager at some point.  
4 That was it.

5 As I said, the rest of my contact was only  
6 through the Federation of Subpostmasters when they  
7 would put on meetings, training events, and general  
8 meetings, and I can remember two Post Office actual  
9 events for training. That was it for contact.

10 Only in the last then three years have we then  
11 had the joy, and it is a joy, of actually being a part  
12 of Post Office Limited because we now feel that we're  
13 connected in a much, much better way through WhatsApp,  
14 through area managers. You have a point of contact.  
15 You have a problem, you ring them. You can speak to  
16 a person. They will turn up in branch.

17 This is something we have not had. But it is  
18 late. I mean, we've been doing Post Office many, many  
19 years and -- but now 100 per cent better.

20 **SIR WYN WILLIAMS:** Ms Whatley, is that something that  
21 occurred after the litigation had been settled? That  
22 is the litigation with the 555 as they are the called,  
23 or had that started to happen even before the  
24 litigation was concluded?

25 **REBECCA WHATLEY:** I'll be honest, my love, I really don't  
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1 know because, you know, not being funny, my focus is  
2 branch. The world has happened around me.  
3 I appreciate that but I really focus on branch and  
4 I don't know time-wise, but I do know that that point  
5 where we all had a dedicated area manager and we  
6 started getting a visit, our first visit was a joy,  
7 and then we started having -- being part of a WhatsApp  
8 group and we had a personal telephone number we could  
9 ring.

10 So, yes, I'm not sure on timing but that was the  
11 sort of time that I know it happen.

12 **SIR WYN WILLIAMS:** Right. I'm not trying to pin you down  
13 but it is quite important for me to understand this.

14 You said that you thought that started to happen about  
15 three years ago, is that --

16 **REBECCA WHATLEY:** Yeah. That sounds about right, yes,  
17 because it was when -- it would have been, you know,  
18 I'm talking another year. That I think timeline-wise  
19 I was selling my old Post Office and that was when  
20 I started having area manager visits. So yes, it  
21 would have been about then.

22 **FACILITATOR:** About 2019-ish?

23 **SIR WYN WILLIAMS:** Mr Ball, you were I think still  
24 operating the Post Office in about 2019. I think you  
25 said you retired a year and a half ago, so did you

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1 performance reports, and things like that. Yes, it's  
2 a lot, and when you phone for help anywhere, it's  
3 a totally, totally different attitude. Yes, they do  
4 want to help.

5 If I may just mention one, back in  
6 September 2020 there was a loss all of a sudden and  
7 I just didn't understand it and, again, that was  
8 a little less than £2,000 and on the Horizon System,  
9 this is the new Horizon System, it had said the loss  
10 was -- £1,600 or £1,700 was to do with stock and the  
11 other around £300 was to do with cash.

12 Now, as I was describing earlier on, I use Excel  
13 spreadsheet for my accounting records (*unclear*)  
14 through the Horizon System and I went through line by  
15 line, you know, for a few months and I just couldn't  
16 see any difference. So it went on for -- I declared  
17 it to settle it centrally. It was September 2020 and  
18 then, you know, you get these letters to pay up and  
19 then I took my time. I think I took over two months  
20 and then I phoned Chesterfield people to settle up  
21 with a credit card and I didn't have the (*unclear*).  
22 So, you know, I just said to the lady, "I'll settle up  
23 and I'll use my credit card because I've been  
24 receiving letters".

25 She said, "Oh, just a minute, have you contacted

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1 notice anything of these changes?

2 **MIKE BALL:** I did in the last few months have quite a few  
3 visits from a new area manager who was -- I knew him  
4 from before. I think he was at one of the meetings  
5 I went to and he used to turn up probably once a month  
6 in the last six months that I was there.

7 Prior to that there was one occasion where  
8 somebody senior in the Post Office sent me an email  
9 saying, "Have you seen your area manager?" I said,  
10 "No, not for five years", and he appeared the next  
11 day.

12 **SIR WYN WILLIAMS:** What about you, Mr Miah? Have you  
13 noticed this difference over the last three years or  
14 so?

15 **IDU MIAH:** Definitely so, prior to that -- from time to  
16 time, years, you saw -- someone rang and said they  
17 were the regional manager but then in terms of having  
18 a working relationship, that wasn't there. You didn't  
19 have the support. But I think, as you say, I think  
20 it's around the litigation time I think when I started  
21 noticing things and these regional groups and what  
22 have you, they were official from the top, started  
23 sort of communicating with us, communicating, you  
24 know, in terms of products, how they were arranging  
25 things, their -- you know, in terms of reports,

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1 the support centre? Have you reported it?" I said,  
2 "No, I haven't." She said, "Well I think you should."  
3 She said, "You know you just don't know, they'll look  
4 into it and they'll come back to you". I said,  
5 "Really? This is something different".

6 And this change, you know, positive change in  
7 their approach and whatever, it wasn't registering  
8 properly but that was a sort of specific moment in  
9 time I thought, "My God, there is something  
10 different". I can't pay (*unclear*) for my losses.  
11 I can't pay this is -- so I thought, "Okay, so what do  
12 I do?" She said, "I will ring on your behalf, ring,  
13 you know, the team and they will come back to you and  
14 then they'll take some details and investigate".

15 Brilliant, you know, and that's what she did,  
16 this lady from Chesterfield. The support team came  
17 back to me and they took some details and what have  
18 you, looked into it, they took time, maybe just over  
19 a couple of months and they said, "Mr Miah, we've  
20 looked into it. You don't have to pay".

21 They didn't tell me what the problem was. They  
22 said, "We've looked into it and you don't have to  
23 pay".

24 So that's the sort of, you know -- it sort of  
25 demonstrates, I think, the depth of difference.

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1 **FACILITATOR:** So that would have been resolved sort of  
2 beginning of last year, some time, would it?

3 **IDU MIAH:** That's right, that's right. Prior to that  
4 I would have been -- they would have, you know, if I  
5 went and offered to pay it would have been taken.

6 **FACILITATOR:** Right, thank you. I would like to use the  
7 rest of our time together broadly to speak about the  
8 impact of all of these issues, the Horizon Issues, on  
9 yourselves.

10 Mike, I wonder if I could start with you given  
11 the scale of your losses from what I understand is the  
12 largest amongst the three of you. If you want to just  
13 describe to us the impact it's had on you in any area  
14 of your life or on the people around you.

15 **MIKE BALL:** Obviously, I'm down quite a consider sum over  
16 the years.

17 I think had I not had a military pension  
18 I wouldn't have been able to complete the number of  
19 years that I did. I was actually running the  
20 Post Office for 29 years but I would have given up  
21 a long time ago had I not got a military pension and  
22 virtually over those years a lot of the time I was  
23 working for little or nothing. I was doing probably  
24 a 60-hour week, maybe more on occasions. I didn't  
25 feel that I could go away on holiday and leave

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1 finances different before and after would you say,  
2 specifically because of Horizon?

3 **MIKE BALL:** The thing was the fear. I used to dread  
4 Wednesdays because it was you never knew what was  
5 going to happen and it was never good.

6 **FACILITATOR:** I don't think any of us can imagine how it  
7 feels to have to fork out 15 or 10 grand to make good  
8 a shortfall that clearly you know what you had taken  
9 responsibility for or at least settling it. How did  
10 that actually feel to be, effectively, writing that  
11 cheque or however?

12 **MIKE BALL:** Dreadful. It was years of savings. I mean,  
13 on top of that when I actually finally retired I got  
14 a post office payment for the month of July ending  
15 about 3 or 4 August and then I retired on 25 August  
16 and handed over to the new people, and I thought,  
17 "Well, I'm going to get another three weeks payment  
18 out of that because obviously I'd had my expenses,  
19 paying for staff, running the office, things like  
20 that", and when it never appeared I got hold of  
21 Post Office Limited and they said, "Oh no, you don't  
22 get paid for that", and nobody even said thank you  
23 after 29 years.

24 **FACILITATOR:** So, Rebecca, I'll move on to you as you are  
25 no longer in the same status that you were. What

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1 somebody else in charge for ten years.

2 It was -- I think all -- when I first bought the  
3 Post Office years ago, I went for my interview and  
4 I said, "The one thing that concerns me is that  
5 Eastbourne has got a lot of Post Offices. I want to  
6 be sure that you're not going to open any more", and  
7 they assured me that that wouldn't happen. There was  
8 a thing with the Federation that safeguarded -- not  
9 everybody could -- you could move a post office but  
10 you couldn't open a new one, and I was a year in and  
11 somebody opened a post office in Asda which is  
12 a quarter of a mile from me, and they were given the  
13 full list of services, road tax, the lot, at the  
14 outset and I complained and said, you know, to the  
15 Federation and the Post Office about the way that I'd  
16 been treated. I thought that that was slightly  
17 dishonest and they said, "Oh it's a corporate  
18 decision. It's none of your business".

19 **FACILITATOR:** So going back to you -- just dividing up  
20 your virtually three decades of time with the  
21 Post Office Limited, you had a decade roughly speaking  
22 before Horizon came in.

23 **MIKE BALL:** Yes.

24 **FACILITATOR:** Then two decades after, how were the  
25 shortfalls different and how were the impacts on your

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1 impact has all of this had on you, whether it's  
2 financial, personal, on any part of your life,  
3 specifically the Horizon failings?

4 **REBECCA WHATLEY:** I suppose, I'm very mindful of how, yes,  
5 how the whole situation has manifested itself into  
6 something that I thought was nothing and into  
7 something that is something and even though -- and  
8 obviously I stayed within Post Office, now I suppose  
9 what it has done, yes, it wasn't easy but because  
10 I knew that it wasn't anything dishonest on my behalf,  
11 it's much easier for you to continue doing what you do  
12 and your job to the best of your ability if you are  
13 founded on a very, strong grounding of, "I'm not  
14 dishonest. I'm just doing my job. These things have  
15 happened. I haven't done anything wrong".

16 To continue then with Post Office but to see  
17 that things have changed and there is a future it just  
18 makes you -- in the back of your mind you are very  
19 wary of everything that you do and that when -- so  
20 like with the new office you are very mindful of  
21 everything that you do, trusting the system, but when  
22 it doesn't quite work out there is that thing tinkling  
23 away in the back of your mind going, "Now, is this  
24 just me or is this something to be worried about",  
25 because actually we're still having issues, but

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1 different issues.

2 I suppose that's the only thing once you have  
3 been through what we have all experienced you have --  
4 you are just a little bit wary of 100 per cent trust  
5 in the system that you use, and I think that's the sad  
6 part of it but it's a very real part of it, and  
7 there's a lot of people just like me who are still  
8 doing the same job and we're still putting in -- and  
9 this is when I say, you know, we've done it and we've  
10 made good any losses through that, you know, maybe not  
11 our fault but we've stayed with Post Office.

12 Now we wouldn't stay with Post Office for the  
13 fun of it because, you know, we couldn't do anything  
14 else. We stayed with it because we wanted to or that  
15 we see that this is where -- you know, there is  
16 a future but lessons do have to be learned from.

17 So I think it just -- you know, you just have to  
18 be mindful of what you do. But unfortunately there  
19 isn't 100 per cent trust in a system that we don't  
20 think is infallible.

21 **FACILITATOR:** So are you able to estimate what amount you  
22 have made good over the years in your time as  
23 a postmaster?

24 **REBECCA WHATLEY:** As I said, I think -- you know, I really  
25 do feel completely overshadowed by everyone else

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1 at it and you don't understand why because you're  
2 thinking, "I'm not a thick person. I've got a brain.  
3 I can count. Why can I not make the figures add up?"  
4 That's what I don't understand. And you're not being  
5 funny. You can count the money three times. You get  
6 your Mum in to come and count; you get, you know, your  
7 husband in to come and count; you get your -- you will  
8 get people to double count, double-check your work,  
9 "Can you count them stamps for me?" because you stop  
10 trusting implicitly on your own abilities because  
11 something is making you doubt it. And that's not  
12 pleasant, but it's something I think we've all --  
13 I don't know, I assume -- I think it's something we've  
14 all had to deal with at some point, is that we're  
15 looking at it going, "I can count. Why are the  
16 figures not adding up?" You know?

17 **FACILITATOR:** Yeah. So anyway if we think about the  
18 impact it's had on you first of all financially, do  
19 you want to talk to us and tell us a bit about that  
20 financial impact of the Horizon failings?

21 **IDU MIAH:** I think it's changed me as a person because it  
22 puts you into a financial -- a financially difficult  
23 situation because you can't afford the things you want  
24 to for your wife, for your child (*unclear*).

25 **FACILITATOR:** Sorry, do you mind just leaning forward

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1 because I am only talking, you know, a few thousand  
2 over years. I'm not talking thousands upon thousands.  
3 You just know that every month when you've had to put  
4 in a little bit, you know that that adds up. But you  
5 don't add it up because you just -- you don't think  
6 about it. You just put it in, make good, move on.  
7 You don't dwell on it because it was just -- nothing  
8 can be done. If you can't actually remedy a situation  
9 yourself, you can't worry yourself sick over it  
10 because you've got a job to do and if you've got your  
11 job to do, you have to just put your best foot forward  
12 and keep going.

13 But you are -- as I said, mine pales into  
14 insignificance. You're only talking a few thousand,  
15 which is still a lot of money and it shouldn't have  
16 had to be mine when we don't get paid a lot, but  
17 there's still losses there.

18 **FACILITATOR:** Yeah, I'm sure. You know, it's sort of very  
19 generous spirited of you to compare your situation  
20 with theirs but I don't think most of us would want to  
21 swap with you. What I'm interested in is how that  
22 felt, a bit like I said to Mike, you know, how did it  
23 feel when you were making those payments back? You  
24 know, just take yourself back in time.

25 **REBECCA WHATLEY:** Well, it's just -- you're just looking

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1 a little, so that -- are you saying you can't afford  
2 the things you want to?  
3 **IDU MIAH:** You can't, you know. I can't afford the  
4 luxuries that I want to, you know, afford because over  
5 the years being, you know, you can't -- I would have  
6 got out of Post Office if I could but I couldn't  
7 because I got a, you know, business loan to buy the  
8 premises, the building, and so I am sort of trapped  
9 ... (*connection frozen*)

10 **FACILITATOR:** I think Idu's connection might ... Idu, are  
11 you still there?

12 **IDU MIAH:** -- I would have earned --

13 **FACILITATOR:** Sorry, your connection's --

14 **IDU MIAH:** Can you still hear me? Yeah. I think that  
15 might have been the problem. I don't know why.

16 **FACILITATOR:** Sorry, can I just take you back before you  
17 glitched there. You were saying you felt trapped  
18 because of your loan and your running of the business.

19 **IDU MIAH:** Yes.

20 **FACILITATOR:** So carry on, yeah.

21 **IDU MIAH:** So that building -- you know, if I left and  
22 that building became vacant, it's very, very extremely  
23 difficult to lease it or rent it out because you don't  
24 get people just coming. In fact, over the years a lot  
25 of retail units in that area, and I believe this whole

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1 situation's replicated throughout the country, they  
2 become vacant, businesses go out of business, you  
3 know, out of these town centres, or even if it's  
4 a little town centre, and, you know, you don't get  
5 anybody taking over and so you're paying rent and what  
6 have you. So these things go through your mind and  
7 you think, "What am I going to do?" And you can't do  
8 a thing about it, except just to try and carry on.

9 I've lost a substantial amount over a period of  
10 about 18 years. I've provided ample evidence, hard  
11 evidence, and I've had to declare it centrally, you  
12 know, at the end of the balancing process because it's  
13 a substantial amount. As I've said before, you know,  
14 if it's £3/4/500, then I would rather pay it and get  
15 rid of it. But, you know, it's when you can't do  
16 that, when it's like 1,500, £2,000, £2,500, you have  
17 to take time and agree a settlement sort of agreement,  
18 agree to, you know, pay it over two or three months  
19 and that's what I've done.

20 What it has done is sort of, you know, you end  
21 up with debt because you can't pay it off when you  
22 want to. You're always catching up, catching up. My  
23 wife is ill thinking about it. We can't afford the  
24 things we want to. You know, it's just, yeah, you can  
25 manage. You can just about manage and sort of -- you

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1 I know, I've not be for a long time, I've not been a,  
2 shall we say, a happy, jolly, shall we say, all that  
3 communicative at home, all that responsive. I'm okay.  
4 I think they put up with me. I tend to -- very easily  
5 I get irritated and that's what's happened to me over  
6 the years.

7 **FACILITATOR:** To what extent do you attribute that to the  
8 Horizon stresses versus just the general life?

9 **IDU MIAH:** It's the money problems and the money problems  
10 goes back to the Horizon System because I can't -- you  
11 know, you get a bill for something maybe, you know,  
12 and you can't pay it when you want to. You've got to  
13 take your time. You've got to have -- and I've got  
14 credit card balances because I've done through things,  
15 not out of choice, used by credit card and I've got  
16 balances there.

17 So, you know, these things are there in the back  
18 of my mind and these things do worry you. You know,  
19 I wake up, middle of the night. I will sleep for two  
20 hours and then -- this goes back a few years when this  
21 started. I'll sleep for two hours and I will wake up  
22 and that, just at that moment in time, your debt is in  
23 your mind because you are ...

24 I've -- you know, on a regular basis, many  
25 months the remuneration we get, it's not mine. It's

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1 can't buy anything extra, you know. But the debt  
2 builds up and that really puts you into a difficult  
3 situation.

4 **FACILITATOR:** So you say that you've declared it. I guess  
5 you've got it documented somewhere. What sort of sum  
6 would you be telling Sir Wyn you've been deprived of,  
7 if you like?

8 **IDU MIAH:** I think I've indicated on my historical loss  
9 application when I put it together somewhere in the  
10 region of £60,000, and 30 of it I've given hard  
11 evidence about. It's there, it's there. They cannot  
12 dispute that.

13 Some -- well, most of what I paid in, I can't  
14 give you specific information but I've been doing it  
15 from the second week.

16 **FACILITATOR:** These are these *ad hoc* --

17 **IDU MIAH:** Yeah, it's a regular thing. The Horizon System  
18 -- Post Office is great. Post Office branch is great.  
19 Managing it is great. The Horizon System, you know,  
20 in your head, that's the negative bit. That's the --  
21 that is the problem creator. That's the bit when you  
22 think about your branch, you think you've got that, oh  
23 my God, I've got to live with this and that's it.  
24 That's how it is. That's what life is about.

25 It's changed me in terms of I'm not at all,

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1 absorbed by the Post Office debt or I've used my  
2 credit card to pay something when I've had the  
3 money -- sorry, when I've had the remuneration I paid  
4 off that. So I've not had extra money. And you think  
5 about debt. The money problems that it's about, it  
6 really is about. And it makes you tired, makes you  
7 ill, makes you a different person. You become  
8 irritable, that sort of thing.

9 **FACILITATOR:** So Mike, you've talked about your financial  
10 issues. How do you feel when you're hearing Idu there  
11 talk about the sort of personal changes, personality,  
12 emotions and things? To what extent do you recognise  
13 that, or not, in yourself because of Horizon?

14 **MIKE BALL:** I do feel that I've deprived the family of  
15 holidays and things. I don't let it change my  
16 personality. But, to be honest, the Horizon System --  
17 I don't think they put enough money into it and  
18 I think the people that they employ to maintain it are  
19 somewhat inadequate.

20 When I was working, I was running a four  
21 position Post Office and in the last year, I kept  
22 having problems with the card payments -- you know,  
23 where you put in a card into the machine and you put  
24 in your four digit number -- and two of them wouldn't  
25 work. And I think Fujitsu sent somebody down about

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1 ten times. They changed everything on the system on  
 2 these two positions at least three times: cables,  
 3 boxes, the little thing that you put the card in,  
 4 absolutely everything, the keyboard, the screen. And  
 5 they had one final conference with people from the  
 6 Post Office, people from Fujitsu, all talking amongst  
 7 themselves. And they moved the gateway, which was in  
 8 the back office, to one of the ones that had the  
 9 problem and that sorted it.

10 But it's just that they had absolutely -- no-one  
 11 knew why: not a clue what they'd done; it had fixed  
 12 it; that's it.

13 **FACILITATOR:** Was that chip and PIN system, from  
 14 a technical point of view, was that separate from the  
 15 Horizon System or was it that -- they communicated  
 16 with each other, obviously, but --

17 **MIKE BALL:** You pay a bill, I type in the amount, put your  
 18 card in, and then it takes £100 or whatever, pays your  
 19 bill, yeah.

20 **FACILITATOR:** Sorry, but the sort of hunt for a solution,  
 21 did that involve hunting within Horizon or just the  
 22 hardware of the chip and PIN from Fujitsu?

23 **MIKE BALL:** For some obscure reason, the gateway was in  
 24 the back office and they moved it to position 3 in the  
 25 Post Office and that cured the problem, but none of

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1 and you've done all that for years and years and years  
 2 and, like we said, for the first part which is like,  
 3 "Oh, do you know, it must be me" and then, as I said,  
 4 when it comes out that actually it's a relief when you  
 5 think, "Oh, it wasn't me then. So I can do my job  
 6 properly. I think I'm pretty good at it". But you do  
 7 doubt whether you are as good at it as you think you  
 8 are.

9 And, not being funny, Post Office is not  
 10 something that you go through masses of training and  
 11 you -- you literally will jump in from any walk of  
 12 life into a post office, have minimal training and be  
 13 running an office. That is a huge step for someone  
 14 with no background to come in and then you're  
 15 expecting them to trust. So all new subpostmasters  
 16 coming in, all new postmasters coming in, they have  
 17 a very -- they have two days of class-based training  
 18 and then they are thrown into an office. And the  
 19 thought of that for me, which is why I do what I do  
 20 now, because the thought of that for me is quite  
 21 terrifying. You're asking them to put faith in  
 22 a system that has been openly questioned and that's  
 23 very, very tough because there's me going, "Yes, you  
 24 know, we've got to trust this system. You know, this  
 25 is what we do. This is what we have to work with".

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1 them had any idea why.

2 **FACILITATOR:** Right.

3 **MIKE BALL:** Just a bunch of headless chickens.

4 **FACILITATOR:** Okay.

5 Rebecca, if I just come to you for a moment, I'd  
 6 just like to pick up on something you were mentioning  
 7 about. You were sort of talking about the emotional  
 8 impact of all this. You sort of described an element  
 9 of self-doubt, if you know what I mean, about when  
 10 you're doing things now. Do you want to just tell us  
 11 a little bit more about the impact that these Horizon  
 12 events have had on the way that you think and act at  
 13 work and more widely?

14 **REBECCA WHATLEY:** I mean, you know, when you do -- if you  
 15 think what our job entails, like I said, it's a huge  
 16 range of things but it comes down to you being able to  
 17 press the right buttons, give out the right, money  
 18 take the right money, and account for that. Now, in  
 19 essence, that sounds very simple but we are trusting  
 20 systems in place to help us facilitate that. Now, if  
 21 everything that you do you think, "Well, I've done  
 22 that right" and then something happens and you declare  
 23 it and it's wrong, you go, "Oh, well, was that me or  
 24 was that the system?"

25 Now, as I said, it's -- when you've gone through

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1 And you will have on the open forum questions  
 2 over the system that we use and, yes, it was an old  
 3 system we're questioning but we're equally questioning  
 4 the new system because we are still using Verizon, you  
 5 know, (*unclear*). And so you have to think of the  
 6 people that are working it and the history that is  
 7 with that and, again, as I said, I can't -- it's  
 8 always down to trust and trust on both ways and many  
 9 levels.

10 **FACILITATOR:** So we've got about ten minutes left to run  
 11 and I'd like Sir Wyn to have the chance to ask some  
 12 more questions in a moment if he wants to. I just  
 13 wondered for Rebecca and Idu, who are still in the  
 14 system, if you like, to what extent do you feel that  
 15 Horizon has improved to a point where you can work  
 16 with it confidently?

17 **REBECCA WHATLEY:** Well, yeah. I think the silence spoke  
 18 volumes there. I've got to say, I'm not loving much  
 19 about the new system, the changes that happen. We've  
 20 just had a new upgrade. Our banking system has all  
 21 changed and it's been slow, we've had glitches.  
 22 There's been quite a few tech issues in branches  
 23 throughout. There hasn't been anything that has said  
 24 to us this is great, we're all moving forward, trust  
 25 in your system.

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1 **FACILITATOR:** And you move between a number of branches at  
2 the moment, don't you? Is that right?

3 **REBECCA WHATLEY:** Yes, and it doesn't matter which branch  
4 you're in, we all have reconditioned units. If  
5 something goes wrong, you -- if your printer goes  
6 wrong, they come out, you get a reconditioned unit.  
7 So you might have had a problem with it feeding the  
8 label but on the next one you might have a problem  
9 printing it.

10 You just end up swapping one problem for another  
11 problem, to be honest, and that's how it's always  
12 been. I haven't seen any changes in that and it  
13 doesn't matter whether you're in a single position  
14 branch or a multi position branch, we all have the  
15 same issues.

16 **FACILITATOR:** And in your experience, are those glitches,  
17 as you describe them, are they having an accounting  
18 impact in the same way the Horizon problems in the  
19 past were?

20 **REBECCA WHATLEY:** There's got to be something somewhere.  
21 I mean, I'm still -- you know, as I said, you still --  
22 when you balance your office, there's still things  
23 coming up and down and you can't quite question --  
24 and, as I said, because we're having operational  
25 issues with our PIN pads, we are back to the same --

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1 and we're all having the same issue. So, yeah, you  
2 could be talking anything from sort of once a week to  
3 sort of once every few weeks.

4 **FACILITATOR:** Thank you.

5 Idu, I wonder if you could just sum up for us  
6 the current your current faith in Horizon as it's  
7 operating now.

8 **IDU MIAH:** As I was speaking before, the biggest loss was  
9 back in September 2020 but, luckily, I didn't have to  
10 pay to make it good. But I still don't understand why  
11 we have these losses in stock mainly if Horizon System  
12 describes it as "stamp" and it could be less than £100  
13 nearly every time you balance, and it is so annoying.  
14 Why is it? You know, because I'm at the counter and  
15 I have a very -- you know, somebody capable, you know,  
16 two other people to count it and I still don't know  
17 why we have these losses. They're ongoing.

18 These glitches, as Rebecca says, you know, they  
19 just says change time, whatever, and we get on and  
20 that's how we are managing these days.

21 I just -- sorry, go on. I wanted to go on to  
22 something that hasn't come up in the conversation  
23 because it just shows -- it might demonstrate  
24 something here.

25 Back in 2016, it took them probably a few visits

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1 I still question the same thing when it comes to the  
2 Horizon System, the Horizon System. And it's cash in  
3 cash out when it's in the stack and the system blue  
4 screens a lot; so we can be there and it will freeze  
5 or it will blue screen, and we know there's issues  
6 within -- and this is recent. And, because of that,  
7 you question what you were doing at the time. What's  
8 happened to that transaction? Has it been lost? Has  
9 it been gained? Is there an issue within? And we  
10 don't know.

11 **FACILITATOR:** Okay. So just to be clear, how often in the  
12 average branch in the average week or month would you  
13 be getting a blue screen?

14 **REBECCA WHATLEY:** Oh, there's weeks when you can go  
15 without and then there's weeks where you'll have it  
16 constantly and you'll look on -- as I said, the joy  
17 now of being on a WhatsApp group. As soon as you have  
18 any issues in branch, you're on to your WhatsApp  
19 group, "Anyone else having any issue?" You find out  
20 then if it's you and it's your equipment or if it's  
21 a national issue. Stops any ringing round; you don't  
22 have to ring the help desk; you get an answer straight  
23 away. That is a benefit now that we have -- we were  
24 saying our communication's better: it is. And very  
25 rarely is it just you; it's normally a national thing,

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1 to my office to my description of it is "downgraded",  
2 you know, this transformation business. I went  
3 through the downgrading process. I am now -- I have  
4 been since 2016, a local branch. Before that I was  
5 just a normal branch and for years and years, we'd  
6 been trained to sell postal products, financial  
7 products and everything, attended everything. My  
8 staff team have gone through training and what have  
9 you. We've taken every opportunity and attended all  
10 the training and everything because we needed it. We  
11 were good at it. Financial products we were extremely  
12 good at and, you know, they were selling well and  
13 earning money from it, obviously.

14 But come 2016, they had this bright idea of  
15 downgrading my branch, like many others throughout the  
16 country, and the process was, you know, it was getting  
17 to accept to go through the transformation. They  
18 literally forced it. They told me if I didn't go  
19 through it I could -- you know, I either leave or sign  
20 up. That was the kind of situation.

21 Later on, I did complain about it (*unclear*).

22 So what happened is when they downgraded by  
23 office is we lost tonnes of products. Financial  
24 products just went. We couldn't do insurances  
25 anymore, couldn't do bonds and things and what have

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1 you. They'd withdrawn the Post Office card account  
2 where we used to deal with the card account, setting  
3 up, you know, sort of new accounts and what have you  
4 (*unclear*). All that went. We were left with postal  
5 mails products mainly. That's a massive loss to our  
6 business, our income.

7 What didn't make sense to me is that all that  
8 training for years and years, they must have spent  
9 tens of thousands of pounds in training, but then they  
10 changed the business model and then we lost all the  
11 product. Even in terms of selling -- this is how  
12 silly it appeared to me -- we were selling prior to  
13 that pictorial stamps. Now, in my area, in any other  
14 area, we have got friends who have relatives in  
15 America, in New Zealand, in Australia and they send  
16 cards and they like to sent picture stamps. So all  
17 those things were withdrawn. The -- what do you  
18 call -- the presentation packs, they were withdrawn.  
19 As a local office, you can't sell those. You can't  
20 have those. So even that Post Office core product  
21 I couldn't sell anymore because we're a local office,  
22 not offered to us.

23 This was the depth of change. It hit my  
24 massively and then it was forced, you know, down my  
25 throat. I had to accept it or leave. That's the kind

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1 investigating their system properly and, as  
2 a corporate body, I really am not impressed with the  
3 way that they behaved, even down to saying thank you.  
4 I can't believe that nobody said thank you very much.

5 **FACILITATOR:** Right, thank you.

6 Rebecca, what would be your main statement or  
7 question to the people who have been involved with  
8 Horizon over the years?

9 **REBECCA WHATLEY:** Yeah, I think we deserve reassurance  
10 or -- yeah, something to say, you know, there were --  
11 if they did just stand up and say, yeah, you know,  
12 there were issues; you were working with a flawed  
13 system; that, you know, you weren't imagining these  
14 things; these things didn't, you know, just, you know,  
15 manifest themselves just to make you question what you  
16 do. And I think they need to give reassurance that  
17 this is not going to happen again. I think that's  
18 what we're all looking for now.

19 Yes, it happened and it needs to be addressed  
20 but it needs to be addressed in such a way that [it's]  
21 put to bed and this is a new system, and it needs to  
22 be proved that the new system is infallible and that  
23 we can trust it. And I think that's the most  
24 important thing. We need to move on and us that are  
25 still in it, we need to trust what we do and we need

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1 of situation I was faced with back in 2016. They  
2 forecast my income post transformation totally  
3 irrelevant, totally inaccurate, nothing like what  
4 I should have been earning.

5 So, you know, they are so, you know, not  
6 business-like it's unbelievable. It's just -- and  
7 they were not co-operative, they were not -- it was  
8 like whatever target they had to achieve they put me  
9 through that situation there to achieve their target.  
10 I was just a number. That is the kind of way they ran  
11 the business and that's what they did.

12 **FACILITATOR:** Okay, thank you.

13 I'm going to ask one final question to each of  
14 you and really to answer, if you can, in just a  
15 sentence or two and then ask Sir Wyn if he's got any  
16 final question.

17 And really I'm just interested in what you would  
18 say or ask of Post Office Limited or Fujitsu or the  
19 Government or any individual organisation within those  
20 who doesn't understand what it was like to go through,  
21 I just wonder what would you ask or say to that  
22 person.

23 So we'll start with you, Mike. What would you  
24 your main statement or question?

25 **MIKE BALL:** I think they should apologise for not

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1 to be able to trust that we are not going to be held  
2 [to] account for something that was not our fault.

3 **FACILITATOR:** Thank you. That's nice and clear.

4 Finally, Idu, what would your main question or  
5 statement be to the people involved with Horizon over  
6 the years?

7 **IDU MIAH:** I would ask them first and foremost why did  
8 they not admit that there was a problem? Why did they  
9 tell me so many times it's my office problem, my staff  
10 were stealing? Why would they not do it in  
11 a professional way and say, "Look, we think there is  
12 a problem and we're looking into it" when this was  
13 first happening? Why would they not own up? That's  
14 the thing.

15 The other thing is they're not working with us.  
16 Even now, they're not working with us to keep us  
17 informed as to what is happening with this new Horizon  
18 System. It's not reliable. Even now, it's not  
19 reliable. I'm still losing money.

20 **FACILITATOR:** Okay, right. Thank you. Thank you so much.  
21 Right, I'll just pass back to Sir Wyn for any other  
22 questions that you have for the team.

23 **SIR WYN WILLIAMS:** Well, I don't have any other questions,  
24 thank you very much, and I think we've reached the  
25 witching hour, but I do want to say something.

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1 after seeing it bankrupt four times we took over the  
 2 filling station part it which just had a new  
 3 Post Office local -- I forget what it was called  
 4 then -- installed and it was the first of three the  
 5 pilots in the country.  
 6         So it was closed for a couple of months while we  
 7 took over and then we took over the defunct contract  
 8 of the Post Office and went from there, basically.  
 9 **FACILITATOR:** Thank you. And you are in Somerset?  
 10 **PHILIP VENN:** Somerset, Merriott, Somerset, it's  
 11 a little -- well, it's a big-ish village.  
 12 **FACILITATOR:** Okay, thank you very much. Well, thank you  
 13 for joining us. It's helpful to get that background.  
 14 **PHILIP VENN:** Thank you very much.  
 15 **FACILITATOR:** I wonder if Sue, could you just give us a  
 16 little background to yourself, if that's okay.  
 17 **SUSAN EDGAR:** Yes, I can. My name is Sue Edgar. I  
 18 currently am a postmistress at Guisborough in  
 19 Cleveland, which is just on the edge of the North  
 20 Yorkshire Moors. I've been there since -- eight years  
 21 I've been in Guisborough but I was also in another  
 22 Post Office I had and I closed it under NT (network  
 23 transformation) and then went to Guisborough and all  
 24 in all I've been within post offices for over 30 years  
 25 35 I think it is, 36 years, but I must mention as well  
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1 that I'm also the national chair of the National  
 2 Federation of SubPostmasters and I'm also the  
 3 non-executive director for the Federation for the  
 4 north-east.  
 5 **FACILITATOR:** Right, thank you.  
 6 **SUSAN EDGAR:** (*unclear: multiple speakers*) I'd say that.  
 7 **FACILITATOR:** Thank you. As I may, we're mainly talking  
 8 about your personal experiences but I guess that's  
 9 a background that's useful to us. Thank you.  
 10         David, I wonder if you could just give us  
 11 a little bit of background to yourself if that's okay.  
 12 **DAVID HARTLEY:** Yeah, sure. I do apologise if a two year  
 13 old grandson suddenly appears but we're trying to keep  
 14 him under control.  
 15 **FACILITATOR:** Don't worry. He's more than welcome.  
 16 **DAVID HARTLEY:** Well, my wife is, not me.  
 17         My name's David Hartley. I'm currently  
 18 subpostmaster at Bispham Road Post Office in  
 19 Southport. Prior to taking on this office in 2005,  
 20 from 1999, prior to Horizon introduction, I was at  
 21 Hope Place Post Office in Nelson.  
 22         Without going into too much detail is there  
 23 anything else you'd like to know.  
 24 **FACILITATOR:** No. So you're still running the Post Office  
 25 in Southport then?  
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1 **DAVID HARTLEY:** Well, I'll cover that in what I've got to  
 2 say, if you don't mind.  
 3 **FACILITATOR:** Okay, that's fine, thank you. Thank you  
 4 very much. Nice to meet you David.  
 5         Finally, Diane do you want to say a little bit  
 6 about yourself.  
 7 **DIANE BATH:** Hi, I'm Diane Bath. I run  
 8 Broughton-in-Furness Post Office in Cumbria. We  
 9 bought the place in 2005. Previous to this I left  
 10 school with eight 'o' levels. I thought I was fairly  
 11 intelligent. I worked for a solicitor. I've done  
 12 computer courses at college and I thought I had all  
 13 the ability to run a post office but the Post Office  
 14 seemed to think differently now because I keep making  
 15 mistakes and it shows I can't add up anymore. So  
 16 that's my story so far. I'm still currently  
 17 subpostmaster at Broughton-in-Furness.  
 18 **FACILITATOR:** Lovely, okay, well thanks very much. That's  
 19 really helpful context. So what I'd like to do is  
 20 start by asking you just to go back in time in your  
 21 minds to when you started out as a postmaster or, you  
 22 know, involvement with the Post Office and wondering  
 23 what your expectations and hopes were at that time if  
 24 you could take yourself back to that person. Diane,  
 25 you are on screen with me so do you want to just tell  
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1 me a little bit about how you felt and what you were  
 2 hoping for at that time?  
 3 **DIANE BATH:** Well, at the time my husband was a train  
 4 driver so he had a pretty good wage anyway and  
 5 I wanted a new challenge, and we thought about buying  
 6 a shop and then realised that the Post Office you  
 7 actually get paid as well and I thought well that  
 8 would be a fantastic thing to do because Post Office  
 9 are really well thought of, we would be -- we would  
 10 hold a big position in the community, the Post Office  
 11 we liked, which is here in Broughton, it's in a small  
 12 town on the edge of the Lake District. It's  
 13 a beautiful little place, anybody would want to live  
 14 here, and we really thought that this could be  
 15 a business that we could run as a family and it might  
 16 be something that we could hand on to our children  
 17 when we wanted to retire.  
 18         So it has been a family business. My son and  
 19 daughter both work with us here, although now we've  
 20 had to take on extra jobs to sort of keep the  
 21 Post Office running all this time. But now it appears  
 22 my husband won't be able to retire until he is 82  
 23 because of our mortgage. We had to take out a huge  
 24 mortgage to actually buy this place in the first place  
 25 because it's -- the Post Office is within our home.  
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1 **FACILITATOR:** Right, okay.  
 2 **DIANE BATH:** So we've put everything we possibly can into  
 3 it and we had great expectations thinking that it was  
 4 a trusted brand and it would be something that we  
 5 could be proud of and something, as I said, that we  
 6 could pass on to our children.  
 7 **FACILITATOR:** Right. Thank you, Diane. That's really  
 8 helpful.  
 9 How about you, David, what were your sort of  
 10 expectations and hopes when you set out in the role of  
 11 a subpostmaster?  
 12 **MR HARTLEY:** Prior to buying the first office I had been  
 13 in retail for quite a number of years, so I've got  
 14 a retail background and the office that we took on --  
 15 well, it just -- it was horrendous, the state of it.  
 16 So we had a big challenge facing us.  
 17 But I actually built the business up over five  
 18 years by 700 per cent. That's the business side. I'm  
 19 not talking Post Office side, but the business side.  
 20 Nearly killed us but it had a newsagents and we opened  
 21 an off-licence within it so we were working seven days  
 22 a week from 5 in the morning until 10 at night and if  
 23 I never see another newspaper as long as I live it  
 24 will be too soon. *(unclear: multiple speakers)*  
 25 So we decided to sell that office and look for  
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1 So, Philip, tell us a bit about your sort of  
 2 hopes and aspirations when you started out with the  
 3 Post Office part of your business.  
 4 **PHILIP VENN:** Well, the Post Office really was incidental  
 5 in the fact that it was already in the filling station  
 6 that we were taking on and we spoke to a guy called  
 7 Wyn de Cruz from the Post Office. He came down to see  
 8 us and said it would be a great help if we could keep  
 9 it, because prior to that there had been a sub-Post  
 10 Office in the village for decades with two people  
 11 running it all day long, so it was a busy biggish  
 12 village, so we decided we'd keep it in there and he  
 13 came down to see us and he was really good and helped  
 14 us sort it out and get it going, and then he  
 15 eventually left.  
 16 So really it was incidental. It started costing  
 17 us money when there was errors in the accounting, as  
 18 obviously where we're leading to, and currently to  
 19 date I'm still disillusioned with it in the fact that  
 20 we currently get a remuneration of an average monthly  
 21 of £1,243.06 average over the last year, 2021, but the  
 22 wages, what that averaged out, because we have to  
 23 employ somebody to do it because it's a busy filling  
 24 station so the same person can't run that side as  
 25 well, so we basically lose £401.44 a month on average,  
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1 another one. We both had lived in Southport prior to  
 2 moving to Nelson but we looked all over, so we found  
 3 this one in Southport so it seemed a good buy and it  
 4 didn't have a retail side *per se* only cards and  
 5 stationery, which was fine.  
 6 That side of it is negligible really but the  
 7 business side, you know, we have built up. But Diane  
 8 touched on it, the trusted brand. That was why we  
 9 actually came into the Post Office because it's seen  
 10 as a national institution but sadly no longer.  
 11 Further on I will cover that part as to the  
 12 state of the Post Office now but the reason that  
 13 I came into the Post Office because I thought it was  
 14 a good move and that it would settle our future  
 15 together.  
 16 I'm slightly past -- well, well past retirement  
 17 age. I'll only admit that to yourselves but to  
 18 actually sell a post office now is nigh impossible  
 19 because the word's got out there to the general public  
 20 had naturally they don't want to touch it with a barge  
 21 pole. Would you?  
 22 **FACILITATOR:** Right, thank you. That's helpful I get the  
 23 sense of, you know, where you have come from and where  
 24 things are headed, so thank you very much.  
 25 I appreciate that.  
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1 but we only keep it for the sake of the village  
 2 because there's a lot old people in the village, a lot  
 3 of people rely on it. It's almost like a community  
 4 hub and we're keeping it for the sake of the village,  
 5 but it's actually costing us money to keep it.  
 6 **FACILITATOR:** Yeah, yeah. So just thinking back to when  
 7 you had the meeting with Wyn de Cruz did you -- what  
 8 was the sort of feeling of why you agreed to take it  
 9 on then, if that's the right phrase?  
 10 **PHILIP VENN:** Well, he was quite good and he was very  
 11 helpful, and he was quite enthusiastic, and it did  
 12 seem quite exciting because I'm an electrician by  
 13 trade. I did that for eight years and then I had been  
 14 in the motor trade for 24 years leading up to when we  
 15 took this on in 2008, and I thought, okay, Wyn talking  
 16 to us as well and I thought that will be, you know,  
 17 different again, the Post Office, and yeah we'll give  
 18 it a go and see how it goes. Which is what we've  
 19 done.  
 20 **FACILITATOR:** Thank you.  
 21 Sue, so to come to you then. So obviously you  
 22 have been involved with at least two Post Offices. Do  
 23 you want to tell us a little bit about what was the  
 24 forefront of your mind when you started out?  
 25 **SUSAN EDGAR:** Yes. I worked in a post office where I live  
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1 part-time and I don't know if this will go down very  
2 well but I have always been a person that loves what  
3 they do. I always consider myself because I love  
4 working for the Post Office, and my job interacting  
5 with other people, and I just decided I would start  
6 off doing relief work and I did work for people who  
7 were going on sick, maternity leave, et cetera,  
8 holidays, and I did some cover for Post Office when  
9 there was different things happening with people, and  
10 I went in and covered the Post Office until a new  
11 postmaster or new postmistress, the postmaster came  
12 back.

13 I then took on a post office on my own in  
14 Middlesbrough. I still loved it but couldn't explain  
15 the shortages at the time, different things, and then  
16 I closed that under NT and I opened one in Guisborough  
17 where I currently am and I still have to say, no  
18 matter what's gone on, I love what I do and I love my  
19 interaction with my customers, and when Diane and  
20 David say the same about a trusted brand, Post Office  
21 is a trusted brand, it is to a point but I personally  
22 I believe it's not the Post Office that is a trusted  
23 brand it's the postmaster themselves. We do so much  
24 for our customers on the social side and the benefits  
25 that they get from us that we don't get paid for, we

1 don't expect to be paid for.  
2 You know, our oldies come in and they have got  
3 a bill and they don't understand it or things are  
4 happening within their lives, you know, they like to  
5 come to us because they like to talk to us and know  
6 that they are going to get some kind of help and  
7 a good answer, and I think that's the most important  
8 bit of our job if I'm honest. No matter where I've  
9 worked we've kept it like a community office, more  
10 a villagey feel and we still do that, and I still love  
11 what I do.

12 **FACILITATOR:** Right, thank you. That brings us nicely on  
13 to the area I was going to ask you about, which was,  
14 talking about running a branch, what are the things  
15 that you do like about it. So Sue's picked up some  
16 there. How about the rest of you? What sort of  
17 things do you like about being involved with the  
18 branch?

19 Diane, what would you say you like about doing  
20 it?

21 **DIANE BATH:** Well, up until recently I have really loved  
22 doing what I do. I like people. We're in an area  
23 where there's a lot of elderly people and it is nice  
24 to be able to help them to the extent that like on one  
25 occasion a lady used to come in regularly, Tuesday

1 morning between 10 and 11 o'clock, and one week she  
2 didn't turn up. So at lunchtime I went and had  
3 a look, I went to her house to see if she was okay and  
4 her milk was still on the doorstep and I knocked the  
5 door, and she answered door and hadn't got a clue who  
6 I was. I went inside and she'd got butter in the  
7 microwave and she was trying to cook it. Her fire was  
8 out in her living room and her car keys were in it,  
9 and I could see she was in some sort of a state and  
10 I was able to phone her son and say come on over  
11 there's something wrong with your Mum, you know. She  
12 did go into hospital straight away but she had had  
13 a brain tumour and subsequently died.

14 But I mean, it's things like that. Being  
15 a subpostmaster you are there and you know what's  
16 going on in your community. If something is wrong in  
17 your community you know how to act, you know your  
18 customers on a personal basis and it is quite nice to  
19 be involved with them and if they have problems they  
20 will come to you, not just for Post Office-type  
21 queries.

22 You know, you might be the only person they  
23 speak to in that day. You might have said what you're  
24 saying, you know, "It's a lovely day, isn't it. We're  
25 going to -- it's nice to have a nice cup of coffee in

1 the garden today". You might have said that 100 times  
2 that day but they have only heard it that once, so to  
3 have the interaction with the public that's the bit  
4 I like, as I say, until recently.

5 Unfortunately, recently, since lock down, I have  
6 had -- well, previous to that as well I did have  
7 a little bit of a breakdown, but during lock down,  
8 with people wearing masks, I am deaf, I wear hearing  
9 aids and I do rely a lot of lipreading and wearing  
10 masks I couldn't cope in the Post Office at all,  
11 because not only have you got the screen in front of  
12 you, people wearing masks, you can only see that part  
13 of their face so you couldn't tell by their expression  
14 what they were saying and I've just found it  
15 impossible to work.

16 **FACILITATOR:** Right, okay. I'm sorry to hear that. Thank  
17 you.

18 David, do you want to tell us about some of the  
19 things you like about being in the Post Office?

20 **MR HARTLEY:** Well, I echo what Diane said really and Sue  
21 with the -- you're more than the brand itself. You're  
22 part of the community. I mean, when the first lock  
23 down happened, I worked alone for six days without  
24 a break. You know, I didn't close for lunches or  
25 anything like that, and I didn't feel it fair that the

1 staff should be coming in because of this unknown  
2 infection and I was just shattered at the end of it.  
3 Yes, things got a bit easier and things are  
4 easier now that we're coming out of the pandemic but  
5 people -- the majority of the general public  
6 recognised the fact that we were an emergency service  
7 at times because without us a lot of the general  
8 public couldn't survive and, like Diane says, we might  
9 be the only person that they see on a day-to-day  
10 basis.

11 I loved doing that. I'm not saying I didn't,  
12 but it was shattering, absolutely shattering, for ten  
13 weeks on my own.

14 **FACILITATOR:** I can imagine, yes. Thank you.

15 How about you, Philip? How do you and your  
16 wife, you know, what do you get from it in terms of  
17 the good things?

18 **PHILIP VENN:** It's very much the same as the others have  
19 been saying really. Like, it's nice to see the  
20 customers, the different things they want to talk  
21 about. When there was lots of pensions going out,  
22 which isn't so much now, on a Monday we used to have  
23 a queue halfway round the shop and they would be  
24 giving me stick about bringing them coffee and one  
25 thing and another, all the old-ish sort of people, old

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1 things about running a branch specifically. Before we  
2 get into all the detail about Horizon and so on. But  
3 what are the things that have perhaps not lived up to  
4 your expectations of running a branch?

5 I'll begin with you, Philip, what would you say  
6 about that?

7 **PHILIP VENN:** Firstly, when we took it on in 2008  
8 obviously we knew very little about retail, let alone  
9 Post Office, and there was a main Post Office two  
10 miles from here in Crewkerne and we knew the  
11 postmistress and master quite well, and they said, "If  
12 you need any help come and see us, ring us, we'll help  
13 you at any time", because they were pleased we were  
14 keeping it going.

15 Anyway, we were struggling to make sense of the  
16 old Horizon System, like trying to do the accounting  
17 on the end of day and week and such like, month, and  
18 we went to see them, and I spoke to her over the  
19 counter down there in the shop to start with and  
20 I said, "I've rung the helpline and I'm not getting  
21 much help", and she said, "Well, that's your first  
22 mistake. We don't call it the helpline. We call it  
23 the 'hell line'. You're wasting your time", sort of  
24 thing and she went through things with me and  
25 explained how we should be doing it. Obviously, it's

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1 biddies and such like, and it was just a nice  
2 community spirit and they'd use it as a community hub,  
3 almost really like they spent far too long there and  
4 talked to others and give us hassle and, you know,  
5 which is why we still do it now even though it's  
6 costing us money to do it.

7 It's much like the other lady was saying about  
8 the neighbour and such like. You know, we have had  
9 a few instances likely that and we've had a few her  
10 and helped a few people, and we delivered lots of food  
11 to them over the pandemic and such like when they were  
12 shielding lots of them and that, you know, because it  
13 is a village here so it's quite a village community  
14 spirit.

15 So I don't actually spend that much time in the  
16 shop now. I'm more doing paperwork most of the time  
17 and the accounting and that sort of thing. Plus  
18 I quite like the figure work as well, like working  
19 things out if there's something wrong, looking for it  
20 and that, so I enjoyed a lot of this work, but this  
21 has caused some problems obviously as we're obviously  
22 aware. So I like things when things work out and  
23 that, so you know I enjoy that when it's right, which  
24 is more nowadays.

25 **FACILITATOR:** So let's think then about the not so good

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1 different in their's because they were a main Post  
2 Office. They had a lot more going on than we did, but  
3 gradually we learnt what we were doing and it was all  
4 okay then until obviously there was issues.

5 So that was quite disillusioning, and just one  
6 more thing on the helpline, just to say how bad they  
7 are at times in my experience, we've got a strange FAD  
8 code because we started off as one of three pilots in  
9 the country of this little sort of local-type thing,  
10 which I can't remember what it's called, we've got  
11 a strange FAD code, so when you ring them up they tend  
12 to think we're a sub-post office, some think we can do  
13 things that we can't so they often tell us to try and  
14 press something or do something that we don't have  
15 anyway.

16 But the worst time, I rang up one day. The  
17 screen was black. It wasn't doing anything at all.  
18 It wasn't responding, and I checked the output from  
19 the transformer and there was no output so it just  
20 needed a new power supply, basically.

21 I rang up helpline and said we need a new power  
22 pack for the transformer. There's no output we can't  
23 use the touch screen at all and she said, "Okay,  
24 please can you press engineer", or something like  
25 that, whatever it was, and I said, "I can't press

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1 anything because it's black. I can't see it".  
 2 "Okay, so please press engineer and then tell me  
 3 what it says." I said, "You're not listening to me.  
 4 I can't press anything because it's black and I can't  
 5 see anything", and she said -- and she said the same  
 6 again. And after three times I said, "Am I wasting my  
 7 time here", and she said, "I'm really sorry but I've  
 8 got to run through my list of questions". I said,  
 9 "Okay, go on."  
 10 "Press engineer. What can you see?"  
 11 "Nothing, it's black."  
 12 "Press this. What can you see?"  
 13 "Nothing."  
 14 "Press this. What can you see?"  
 15 "Nothing." I went through about ten questions  
 16 like this she said, "Okay, I'm going to have to send  
 17 an engineer out to have a look for you. I thought,  
 18 well, this is just ludicrous and that's been --  
 19 I guess that's why I am quite negative.  
 20 **FACILITATOR:** How long ago would that have been?  
 21 **PHILIP VENN:** That was probably about four or five years  
 22 ago, perhaps, something like that. A while ago, but  
 23 it sticks in your mind, silly things like that. There  
 24 was just no logic whatsoever.  
 25 **FACILITATOR:** Yeah, yeah, thank you.

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1 And the same as Philip just said, if you wanted  
 2 any help from the helpline they were no help  
 3 whatsoever. When I went to them with any problems  
 4 that I had I just got what I've been hearing from  
 5 everybody else, "I'm sorry, it's just you that's got  
 6 the problem. We haven't heard it anywhere else  
 7 before. It's your fault. You've done something  
 8 wrong", and I said, "Well, it's definitely not me",  
 9 and they said, "Well, take a look that your family",  
 10 which I was absolutely horrified by because, you know,  
 11 I trust my family implicitly. It's just the help.  
 12 I just needed help from somewhere.  
 13 I didn't have a manager, anybody at all I could  
 14 turn to, so I felt from day 1 I'd been completely on  
 15 my own.  
 16 **FACILITATOR:** Right, thank you. I will come back to some  
 17 of those issues then from all of you in a minute.  
 18 That's helpful, thank you.  
 19 Just picking up on the start of that then. So,  
 20 David, let me just come to you for a minute on the  
 21 training issue that Diane mentions, just those early  
 22 days of the sort of training and advice and  
 23 information that you got both as a postmaster and then  
 24 with Horizon, do you want to tell me a little bit  
 25 about the process you went through there?

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1 So Diane, obviously, we take your point about  
 2 the masks and everything but in terms of running the  
 3 branch what other things have you felt were not  
 4 perhaps what you hoped they would have been, would you  
 5 say? You're on mute, Diane.  
 6 **DIANE BATH:** I wasn't sure whether it was or not.  
 7 Well, when we first took over the Post Office  
 8 I was supposed to have four days' training. That was  
 9 made into two because it was snowing and I had to go  
 10 all the way from Cumbria down to Burnley for my  
 11 training which was, oh, I a couple of hours away  
 12 anyway. So I was supposed to be settling into a new  
 13 home and a new branch and I wasn't physically here to  
 14 do it because I was supposedly training. They sent  
 15 two trainers out -- sorry, two days' worth of training  
 16 once I got into the Post Office but it was a very  
 17 quiet time and we had hardly any customers so the  
 18 training was absolutely useless.  
 19 We were a sorting -- well, at the time I was  
 20 a sorting office as well and I was supposed to have  
 21 training from Royal Mail. The Royal Mail actually  
 22 left our building last year and I am still waiting for  
 23 the training from that, so I went 16 years without  
 24 ever having been trained at all with the Royal Mail  
 25 aspect of it.

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1 **DAVID HARTLEY:** Well, when I first started it was with the  
 2 old ledgers. It wasn't with Horizon.  
 3 **FACILITATOR:** Yes.  
 4 **DAVID HARTLEY:** So I received good training on that.  
 5 **FACILITATOR:** Okay.  
 6 **DAVID HARTLEY:** But nothing much has changed really and if  
 7 I can go to the current day, just a few weeks ago  
 8 we -- they changed the ATM over to Post Office from  
 9 Bank of Ireland and the only problems I've had with  
 10 the Bank of Ireland were when they couldn't connect.  
 11 I used to have two ATMs and it's gone down to one  
 12 because of the actual cost of them and the  
 13 remuneration and everything, but when they changed  
 14 them over to the Post Office we were sent a booklet,  
 15 just a few leaves of paper actually, not even  
 16 a booklet. That was the extent of the training for  
 17 it.  
 18 I've since -- and I'm not on my own --  
 19 experienced losses in the ATM. I've got a paper here  
 20 that's asking me to pay £1,426.61. That's just come  
 21 yesterday because of shortages in the ATM.  
 22 Now, nothing seems to have changed from the  
 23 start here. You asked, I don't know if you want to  
 24 cover this in this part, but how I felt over the  
 25 years. I'm part of the Federation, like Sue is, and

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1 I used to be an executive officer in around 2012,  
 2 around those years there, and we were told by the then  
 3 General Secretary that we have to believe that the  
 4 system is robust, even though I've been paying God  
 5 knows how much back to the Post Office over the years  
 6 from when Horizon first started. So I believed it.  
 7 You know, I thought it's bound to be mistakes on  
 8 somebody's part. I've sacked staff in the past  
 9 thinking they were stealing.

10 **FACILITATOR:** Can I just ask you just to hold that for one  
 11 sec. So you were -- were these both at Nelson and at  
 12 Southport where this has happened, firstly? It's been  
 13 across that time zone. So if you check it back, when  
 14 Horizon came in, if we just go back to that moment for  
 15 a while, what was the sort of chronology of problems  
 16 arising then and how did that compare with when you're  
 17 on the ledger.

18 **MR HARTLEY:** There's no comparison. There's just no  
 19 comparison at all. Yes, we had to stay until  
 20 sometimes 9.00 trying to find things and my mother in  
 21 law used to check the dockets for the pension books,  
 22 you know, and say that there's one missing here and  
 23 you knew instinctively, you know, if you'd left one in  
 24 a book because you knew the amount and, "Oh yes, it  
 25 was Mrs so and so", and next time she came in we tore  
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1 under Horizon?

2 **SUSAN EDGAR:** Absolutely, we had to write it all in pencil  
 3 and if we were a penny out on the dockets we had to go  
 4 through them again because we -- well, we just had to  
 5 have it right and that was all there was to it. We  
 6 never had shortages like we've had since Horizon.

7 **SIR WYN WILLIAMS:** Well, and I've heard quite a lot of  
 8 evidence to the effect that the reason that it was  
 9 easier to balance is because you were able to make  
 10 extensive checks under the old ledger system, whereas  
 11 that simply isn't possible with Horizon.  
 12 Is that your experience as well?

13 **SUSAN EDGAR:** Yes, it is and with most of the  
 14 personalisation because we don't know who each  
 15 customer is because they come with a card and we don't  
 16 even see anything unless they are paying any bills  
 17 where we knew by dockets how's Elsie and different  
 18 things.

19 **SIR WYN WILLIAMS:** Yes.

20 **SUSAN EDGAR:** Yeah, it was so easy to balance, whether it  
 21 was laborious or not. And it was always right. It  
 22 was very rare that it was wrong and if it was it  
 23 would, in fact, in the end only be pennies or a couple  
 24 of pounds, it was never these hundreds and thousands  
 25 of pounds wrong -- never.  
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1 the other one out. Mistakes are made. I'm not saying  
 2 that mistakes aren't made, but we were able to check  
 3 back then.

4 Well, once Horizon started, and somebody, you  
 5 know, took money out by card you hadn't a clue.

6 **FACILITATOR:** So at that sort of transition time, what  
 7 sort of training and advice or guidance did you get  
 8 from Post Office Limited about managing that  
 9 transition into the new system, going all the way back  
 10 to the beginning of Horizon.

11 **MR HARTLEY:** Very little.

12 **SIR WYN WILLIAMS:** Before we go any further can I just  
 13 check that I've got the details right about each of  
 14 you. I think Mr Venn you started at a time when  
 15 Horizon had been established for a number of years so  
 16 you know nothing but Horizon; is that correct?

17 **PHILIP VENN:** Yes, that's correct.

18 **SIR WYN WILLIAMS:** Whereas the other three, I suspect, may  
 19 have had experience pre-Horizon. Have I got that  
 20 right?

21 **DIANE BATH:** No. No, I've only known Horizon.

22 **SIR WYN WILLIAMS:** Right, you have only known Horizon.  
 23 So Ms Edgar do you agree with Mr Hartley that  
 24 although it may have been very laborious it was much  
 25 easier to balance under the old ledger system than  
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1 **SIR WYN WILLIAMS:** Thank you both very much.  
 2 Back to you, Mr Norris.

3 **FACILITATOR:** So Sue, as I was asking David that moment of  
 4 transition into Horizon era, what support and  
 5 information and training did you get to manage that  
 6 transition?

7 **SUSAN EDGAR:** We had a trainer come into our branch and  
 8 I think they stayed for two or three days and we were  
 9 given these big files, these books, Horizon but --  
 10 what there was then on Horizon there was a screen you  
 11 could go to to not play around with but you could  
 12 train on it yourself and that's what you had to do,  
 13 and just, you know, it was like a training Horizon  
 14 plate if you like, but then they took away the  
 15 training mode so you didn't have that anywhere. So  
 16 basically we all trained ourselves if I'm honest. If  
 17 somebody knew something they would somebody else how  
 18 to do it and it was all trial and error really in the  
 19 early days. That's how it was.

20 **FACILITATOR:** So for all of you when you were having your  
 21 first experiences with Horizon, how well prepared did  
 22 you feel you were to use it to manage your accounts  
 23 and so on?

24 **SUSAN EDGAR:** We didn't. We were told it was going to be  
 25 less paperwork and it would be much easier because it  
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1 would be all computerised. Well, I'm not very  
 2 technical anyway but for all it is simply if it goes  
 3 right, when something goes wrong you haven't got  
 4 a clue where look.  
 5 Even now I consider myself well versed in  
 6 Horizon having used it for so many years but there is  
 7 no way you can look, if you have made a mistake, you  
 8 can't -- you do a transaction log but it's just not  
 9 same as I think paper and ink anyway. But you have no  
 10 background to look at as such.  
 11 **FACILITATOR:** Thank you. So Diane when you were starting  
 12 with Horizon how well prepared did you feel you were?  
 13 **DIANE BATH:** Well, it wasn't like any computer that I'd  
 14 ever seen before. For a start off, the keys are very  
 15 close together. I don't know whether anybody else has  
 16 noticed that but it's not like a normal keyboard. It  
 17 seems to be compressed into a smaller space, so  
 18 I think it is quite easy to touch another key.  
 19 I wasn't taught terribly well because we were  
 20 just taught on dummies at the training centre and, as  
 21 I say, it was only two days.  
 22 It seems pretty straightforward to use it. You  
 23 know, you press a first class stamp to sell a first  
 24 class stamp, second class stamp to sell a second  
 25 class, et cetera. But as Susan has just said, when  
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1 what they used to call it, but they took that away and  
 2 you ring the help desk and, like Diane said, it's well  
 3 known as the hell desk, because they all don't sing  
 4 from the same hymn sheet, and amount of times I've  
 5 lost my rag with them on the phone because they are  
 6 telling me different things all the time and is that  
 7 down to their training? I don't know. It could well  
 8 be, or lack of.  
 9 It's appalling really the treatment we've had  
 10 over the years and the blame, you know, it's like  
 11 having the Sword of Damocles hanging above your head  
 12 all the time because you are responsible for that  
 13 money and money is going missing and you cannot  
 14 understand why and you've got this suspicion all the  
 15 time of yourself.  
 16 **FACILITATOR:** Can I just ask then, so you say, you know,  
 17 quite with feeling, that there was no support  
 18 available what processes were supposed to be in place  
 19 if and when you found a discrepancy? Just describe to  
 20 me how that worked and how it felt.  
 21 **MR HARTLEY:** How do you mean?  
 22 **FACILITATOR:** Let us say you do your balancing or your  
 23 trading period ends, you find there's a discrepancy.  
 24 What was the process supposed to be that you would go  
 25 through and how did it feel to be going through that?  
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1 anything goes wrong there is just absolutely no way to  
 2 check. You can go over and over the figures that  
 3 you've got but you have so little information it's  
 4 really, really hard to try and trace a problem when  
 5 you have got one and phoning the helpline isn't  
 6 helpful whatsoever. So it's just a matter of you  
 7 going over and over and over it, the same figures, and  
 8 coming up with the same answers all the time because  
 9 what isn't -- if something isn't there you can't --  
 10 you can't possibly find an answer to it.  
 11 **FACILITATOR:** Yeah.  
 12 So, David, when you're thinking about, you know,  
 13 both those early days of Horizon and, you know,  
 14 getting used to using it and also when you started to  
 15 see issues can you just describe to me a bit about how  
 16 well you felt supported by Post Office Limited or in  
 17 any of their, you know, any of their people.  
 18 **MR HARTLEY:** The support wasn't there. It's as simple as  
 19 that. The blame was entirely in your hands and it was  
 20 up to us to actually, find it.  
 21 Now we have what we call a tier 2 where they  
 22 will investigate if there is any problems but to  
 23 actually find it on your own when you've had so little  
 24 training and, again, what Sue said about the testing  
 25 of it and, you know, I can't remember the name of it,  
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1 **MR HARTLEY:** The process was you put it right. That was  
 2 the end of it. There was no -- it was either a black  
 3 and white. There was no grey areas. It was either  
 4 black or white. If there was a shortage you put it  
 5 in. You made that right. There was no disputing it  
 6 like there is nowadays. You to rectify that problem.  
 7 We've had to borrow from family members, from friends,  
 8 we couldn't even -- sorry ...  
 9 We couldn't even afford a pint of milk one week  
 10 because we'd had to put that much money in.  
 11 **FACILITATOR:** Were you putting money in for all of the  
 12 shortfalls that appeared or were you reporting some of  
 13 them? What was your sort of personal policy on how to  
 14 deal with it.  
 15 **MR HARTLEY:** We had to make it right. It's as simple as  
 16 that. We had to make it right.  
 17 **FACILITATOR:** Who was telling you that, or why --  
 18 **MR HARTLEY:** You weren't given an option. It was, you  
 19 know, make good cash or make good cheque.  
 20 **FACILITATOR:** To what extent did you see that changing  
 21 over time, that specific feeling of having to make it  
 22 good? Did that change over time or not?  
 23 **MR HARTLEY:** Only these last few years when they have  
 24 actually admitted that there were faults. We've taken  
 25 pay cuts as postmasters to keep the business afloat  
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1 and I challenged the then chief executive officer,  
2 Paula Vennells. I stood up at conference and said,  
3 "Can you tell me why we are taking pay cuts and you  
4 are awarding yourself an 18 per cent pay rise of over  
5 £500,000".  
6 And I said, you know, "You should hang your head  
7 in shame". She didn't even have the guts to -- well,  
8 to respond to it. She just looked at her side kick  
9 and nodded and he stood up and said, "I think that's  
10 rather personal". Well, yes, it was rather personal.  
11 It was personal to all of us that we're taking pay  
12 cuts.

13 **FACILITATOR:** Yes.

14 **MR HARTLEY:** I'm sorry if I'm getting ...

15 **FACILITATOR:** No, no, I understand it's painful,  
16 absolutely, yes.

17 So just going back to these -- I just like to  
18 think about some of the wider support that was or  
19 wasn't available to you. So you've talked about  
20 calling the helpline, a little bit about the training,  
21 such as you had.

22 What other ways would you have had to kind of  
23 help you solve these problems before having to put the  
24 money in or face sanctions or whatever? Just tell me  
25 about that.

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1 have a self-funded Post Office. It's our own money  
2 that's in the Post Office safe, not belonging to  
3 Post Office Limited, because that was the option, the  
4 only option we had when we took it on in 2008. We had  
5 to supply the cash for it, which I wasn't keen on, but  
6 as it turned out it was okay, it was a pain because we  
7 had to draw cash from banks all the time which cost  
8 money to bring into it, but as the years have gone by  
9 it balanced out to the money we were taking over the  
10 retail counter, because we'd take about [redacted]  
11 cash over the counter in the filling station even now.

12 So it was helpful because we could then put that  
13 into the Post Office and it would save the banking  
14 charges. So but now it's actually turned its head on  
15 us now because now they are saying there's a new  
16 system coming and we can't be self-funded anymore. We  
17 have to be a funded Post Office, meaning we've got  
18 [redacted] cash that we're going to have to bank at  
19 [redacted] bank charges to bank it, so not only are we  
20 losing £400 per month but now we have all these  
21 charges which amount to about £5,000 a year of bank  
22 charges to bank that -- *(unclear: multiple speakers)*

23 **FACILITATOR:** Okay, just so I'm clear, a self-funding  
24 office, you are still processing everything through  
25 Horizon, though?

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1 **MR HARTLEY:** Me or --

2 **FACILITATOR:** To all of you really. Did you have someone  
3 else you could talk to within the Post Office Limited?  
4 How did it all work?

5 **MR HARTLEY:** We had an area manager that, again, you know,  
6 put the blame on us. At the time, it's different now.  
7 I will say it is different now and I've just lost an  
8 area manager that I got on famously with and she was  
9 absolutely brilliant. Prior to that it was, "You are  
10 at fault and you must put that right".

11 **FACILITATOR:** Okay.

12 How about you, Philip? What had been your  
13 experiences of sort of support or advice within  
14 Post Office Limited to help you if there was  
15 a shortfall?

16 **PHILIP VENN:** Well, as I say, in the early days there was  
17 Wyn de Cruise who was quite -- you could approach. He  
18 was approachable and he'd try and help or get some  
19 help for us maybe, and then there was somebody called  
20 Paula, that I can't remember her surname, but we had  
21 mobile numbers for them. We could actually call them  
22 and ask what was what, or maybe help us, possibly.

23 But after that help seemed to disappear and we  
24 had no contacts at all. Now, you see if there was  
25 a discrepancy, you see, it's probably unusual but we

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1 **PHILIP VENN:** Yes, it still all goes through Horizon. You  
2 basically rem cash in or rem it out if you need to  
3 take any out sort of thing. Generally it's remming  
4 cash in because cash goes out over the counter a lot  
5 now, but we do now take a lot of bank deposits  
6 recently, now all the banks or closing everywhere.  
7 But going back to the transaction log and how  
8 we'd look for problems and that, like we'd end up  
9 printing a day's transaction log and going through it,  
10 which some of that doesn't make that much sense.  
11 There's about five lines of text just for a mail  
12 label. So it's hard to sort of understand it but you  
13 just briefly look through it.

14 One or two problems likely cause issues is if  
15 you forget to press fast cash on a customer and that  
16 transaction is still on the till when you serve the  
17 next one. If you weren't alert what was going on you  
18 maybe pay out too much cash. But once you have looked  
19 through and looked for that sort of problem then  
20 there's very little can be happening and we thought at  
21 times the staff were making errors somewhere along the  
22 line, yet we couldn't find them on the audit trail  
23 because we're not a huge Post Office but, as I say,  
24 it's only a local, so we'd look through and sometimes  
25 there might be a reason for something yeah and you can

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1 find something? Somebody did make a mistake but more  
2 often than not it didn't.

3 But two things I'd like to just briefly bring  
4 up, if I can.

5 **FACILITATOR:** Yes.

6 **PHILIP VENN:** In 2012 we had an audit and because we got  
7 National Lottery as well on site and they went through  
8 everything and everything was fine allegedly, apart  
9 from the National Lottery scratch cards. They said we  
10 owed about £2,000 for scratch cards, which was  
11 nonsense because we always do an invoice every week  
12 and pay it from that because it's complicated with the  
13 Post Office and the lottery.

14 So -- but we have no choice but to pay it so we  
15 had to pay that out of our savings as well and so from  
16 2012 on I made a spreadsheet and I've kept a record of  
17 every pack of scratch cards that come in, when they  
18 are authorised, when they are confirmed, when they go  
19 out, when they are paid for, so that they can't  
20 possibly do that to me again. Which we've not had an  
21 audit since.

22 But also there was one incident, apart from the  
23 losses that were unexplained, there was one incident  
24 in 2016 whereby we were about £600-something short at  
25 end of the day and there was no way we could account

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1 £600-and-something, whatever it was, I can't remember  
2 100 per cent, suddenly appeared in our bank extra to  
3 what we were expecting. So it was too much of  
4 a coincidence. It had to be that £600-odd that we had  
5 been looking for for days that somehow materialised  
6 back into our account. And we rang the helpline again  
7 and they couldn't shed any light on it, didn't want to  
8 know, basically.

9 So it just goes to prove that things were going  
10 on, you know, that money we got back, a lot we  
11 obviously didn't, but ... sorry if I didn't probably  
12 answer your question you started out --

13 **FACILITATOR:** No, that's fine, absolutely, that's fine.

14 So briefly what was your supposition of that,  
15 where that money was and what happened to it to get  
16 back to you?

17 **PHILIP VENN:** Well, that £600, I've no idea. It was  
18 obviously something going on their end that they were  
19 showing something should be cash or not or whatever  
20 I'm not sure, and so somehow or another they  
21 re-accounted for it later on and paid it back to us  
22 with no explanation.

23 So because the figure always tied generally what  
24 we were expecting into the bank, because I keep track  
25 of it so I know where we are, but that day it didn't

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1 for where that could have possibly gone, unless  
2 somebody had stolen it, which we knew wasn't the case,  
3 but obviously that's a possibility, so we rang the  
4 helpline and said, "We've got this discrepancy. It  
5 doesn't make any sense at all. Is there anything your  
6 end you can see that might have caused an issue", and  
7 they looked and said, "No, there's definitely nothing.  
8 It's down to you, your end. You have lost the £600."

9 So me and Cynthia at the time, the manager,  
10 looked through it again and we looked through it the  
11 next day and the next day. We couldn't work out for  
12 the life of us where this £600 could have gone, so we  
13 rang the helpline twice more over two or three days  
14 and every time they looked at it and said, "No, it's  
15 definitely your fault. It's your problem. It's down  
16 to you. There's nothing on our end that could have  
17 caused that discrepancy".

18 Anyway, about three weeks later, all of  
19 a sudden, as I was keeping a spreadsheet of where --  
20 of how much money should be going into our bank every  
21 day because they pay us back whatever we've paid out  
22 extra sort of thing, so I keep a spreadsheet of what  
23 I was expecting in each day, and all of a sudden  
24 about, I think it was either three weeks or six weeks  
25 later, all a sudden this exact figure of

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1 by that amount and it was coincidentally exactly the  
2 same amount that we had allegedly lost.

3 **FACILITATOR:** Thank you.

4 So can I just check for all of you have  
5 I understood it right when there was shortfalls or  
6 discrepancies you were all paying them back either out  
7 of your own pocket or out of the other parts of the  
8 business? Was that true for all of you, that that's  
9 been common practice.

10 **PHILIP VENN:** For me, yes.

11 **FACILITATOR:** And Diane and Sue and David, I think; is  
12 that right?

13 **DAVID HARTLEY:** Yes.

14 **FACILITATOR:** So --

15 **SUSAN EDGAR:** To be honest, it wasn't until I had  
16 a massive shortage and I wouldn't pay it back they  
17 said I'd taken it or one of my staff had taken it and  
18 I refused.

19 **FACILITATOR:** Okay. Just pause there one sec. So when  
20 you were doing those -- when you were settling it  
21 yourselves were you also ringing the hotline or not  
22 even ringing the hotline? How did that work in terms  
23 of what you were doing?

24 **DIANE BATH:** Well, I used to start with but it's an  
25 absolute waste of time because you get the same

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1 answers all the time: "It's nothing to do with us; we  
2 can't put it right; it's your fault; you're the only  
3 one it's happening to; you have got to make it right."  
4 **FACILITATOR:** When would that -- when in time would that  
5 have been, what sort of years would that be getting --  
6 **DIANE BATH:** That would have been early on, sort of  
7 2006/2007, something like that. You do, you get fed  
8 up of phoning them and being given the same answer and  
9 they say, "Well, if there is anything wrong that we've  
10 done it will come back do you in a transaction  
11 correction", so you can wait weeks and weeks and weeks  
12 and, occasionally, something might come back but more  
13 often than not nothing ever did.  
14 **FACILITATOR:** Right.  
15 **DIANE BATH:** And if it's a large amount that you can't  
16 afford to put in yourself you have to settle centrally  
17 and then they take it straight out of your wages. So  
18 it's -- win-win for them and lose-lose for us all the  
19 time, I'm afraid.  
20 **FACILITATOR:** So back to you, Sue, then. Was that similar  
21 to what you had been doing and what triggered this to  
22 change, would you say, Sue?  
23 **SUSAN EDGAR:** I think -- well, I was having lots of  
24 problems with my system. It kept going off lots of  
25 times. It was losing transactions. We were gaining  
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1 And she had the same answer as me, but we  
2 didn't -- our answer wasn't the same as Horizon said.  
3 So then the other girl that was working that day,  
4 I asked her to count them separately and she got the  
5 same figure as us, which was not far from what we had  
6 on the morning, and the same with the stamps.  
7 The comeuppance of it all was I ended up over  
8 £68,000 short and --  
9 **FACILITATOR:** How did that go to 68,000 then?  
10 **SUSAN EDGAR:** Because they said I had a shortage in my  
11 cash and I'm saying, "No, I haven't. You know,  
12 I didn't have that amount of cash to start with so how  
13 can I be that amount short?" And, to be honest, I was  
14 demented, as you can imagine, and then they said in  
15 2017 I had said that -- I'd reported that I sent a REM  
16 back for 23,500 on 10 January 2017. They didn't  
17 notify me until 2018, April 2018, that it had  
18 happened. We went looking for paperwork. Couldn't  
19 find anything and meanwhile I just -- well, I didn't  
20 know where to turn or anything. They sent me 26,000  
21 that wouldn't go into Horizon system. When you scan  
22 it, it normally just goes in, into your cash. This  
23 wouldn't so we were £26,000 over so we rang them and  
24 told and them of that.  
25 They then sent us another pouch that had £17,000  
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1 transactions. We had no signal. We had somebody come  
2 out from computer centre that watched my router and in  
3 the end what they did do at the very, very end and  
4 said that I'd asked for it -- which I hadn't -- they  
5 took all the wiring out and rewired the whole system,  
6 put me all new Horizon kit in and a new router,  
7 et cetera, and told me that I had some kind of hub in  
8 my fortress position that I shouldn't have because  
9 they were obsolete. Well, I didn't even know I had  
10 a hub down there because you don't touch it, you don't  
11 go anywhere near the Horizon wiring, et cetera.  
12 But we were just losing connections all the time  
13 and one day when we were doing our balance we normally  
14 do a balance period and then when it gets to trading  
15 period we know that everything is more or less right,  
16 you know, you know where you're at basically and this  
17 Wednesday morning I counted by currency up and  
18 everything and my manager she double checked it.  
19 I think we were EUR 5 adrift, but come teatime when  
20 we'd hardly sold any Euros we were 2,000 and I think  
21 it was 800 short, and I was looking at it. I thought  
22 I'd counted them wrong so I asked my manager to  
23 double-check. I said go over there and you count them  
24 away from me, because I also lost money on my stamps  
25 so I had to check my stamps again as well.  
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1 in and it should have only had 11 in, so we rang them  
2 and told them about that, because the slip inside was  
3 for our branch but the address on the bag was not for  
4 us, so we had this extra 6,000 and an extra 26,000.  
5 **FACILITATOR:** Right.  
6 **SUSAN EDGAR:** That took nearly two years before it was  
7 corrected and we had to kept telling them, telling  
8 them, that we had this money and then when we got it  
9 all put right we kept getting this 6,000 saying,  
10 "You're £6,000 short; you're £6,000 short".  
11 "No, we're not." You know, I rang the helpline.  
12 They said, "Oh, put it into suspension, do this, do  
13 that", and it just kept multiplying. I'm saying, "No,  
14 if I put that there, that's going to be 12,000 and  
15 that's going to be 18,000".  
16 "No, no, that's not who have to do." I knew it  
17 wasn't right but I said, do you know what, if ever I'm  
18 over again I will never ring them. I won't tell them.  
19 I'll just keep it there until they come looking for  
20 it. But that night I never slept and my husband and  
21 everything, we were all, as you can imagine, in such  
22 a state and my actual contracts adviser, because  
23 I expected the next morning, Thursday morning, to have  
24 auditors at my door, so I rang the then other  
25 contracts adviser, because mine was on holiday, and  
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1 I said, "Look, I don't know what's gone on, but it's  
2 just gone berserk. This system is just like  
3 multiplying and doing things", I said, "And I haven't  
4 had the money". You know, I said, "And I'm going to  
5 lose everything for something I hadn't done", and at  
6 the time he said, "No, don't worry about it. You'll  
7 be fine". All right.

8 But I mean it doesn't make you feel fine.  
9 I mean, and I think that was the start of my mental  
10 health problems. I mean, I finished up I'm on  
11 antidepressants and everything and my husband was in  
12 such a state because he thought I was going to go to  
13 prison he actually asked me, "Will you go to prison  
14 for this", and I said, "No, because I haven't done  
15 it", but then you find out that people have been to  
16 prison for things they haven't done.

17 **FACILITATOR:** This was in about 2017?

18 **SUSAN EDGAR:** Yes, yes. (*unclear: multiple speakers*) used  
19 to pay the money and I had to -- I kept ringing up  
20 every week for somebody to come and do me an audit  
21 thinking had I done something wrong. They never even  
22 sent an auditor out and I said, "Look, this is wrong  
23 somewhere", and I was asked, "Well, do you want an  
24 audit?" I said, "Well, yes, I do because I believe  
25 I've done something wrong but I don't know what".

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1 rewind and show us how he did that. We didn't know  
2 how it happened.

3 And then they went on to page 15 and page 16  
4 which we didn't have and there were 21 pages in total  
5 but they hadn't sent us them all, which supposedly  
6 proved what had happened.

7 Anyway, it took until -- they agreed that they  
8 would write this money off because I thought I was  
9 going to lose everything, they agreed that they -- the  
10 Federation pushed and pushed for it to be sorted and  
11 the 23 and a half that they couldn't come to me for it  
12 anyway, it was too late, et cetera, and it took the  
13 Federation, Callum and Milesh and others, pushing and  
14 pushing the Post Office to write this money off  
15 because I hadn't had it, and I asked for it in writing  
16 because -- it sounds awful but I didn't want them to  
17 come back at me and say, you know, at a later date,  
18 like as now or whatever, "You still owe this money",  
19 and that took months just to get that email with it  
20 written out.

21 **FACILITATOR:** Thank you for recounting that.

22 **SUSAN EDGAR:** (*unclear: multiple speakers*) -- had no idea.

23 **SIR WYN WILLIAMS:** Excuse me, can you just tell me, only  
24 approximately but so that I've got a proper feel for  
25 it, over what period of time this was so, for example,

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1 The auditors couldn't find anything wrong,  
2 obviously, and it took me ringing every week and my  
3 contacts adviser actually said to me, said, "Nobody  
4 rings two or three times a week asking have you found  
5 anything", and I went to a meeting and I have to say  
6 this because there's a lot of people saying nasty  
7 things, the Federation stood by me all the way and  
8 they were such a great support, they really were.  
9 They kept me up, if you like, because I could have  
10 just ended it all because I was in such a state  
11 because, as you can imagine, 68,000-and-whatever is  
12 not a little sum of money.

13 **FACILITATOR:** No.

14 **SUSAN EDGAR:** And we went to the meeting and a Federation  
15 rep came with me, Milesh Joshi, a lovely guy and had  
16 sent me the paperwork beforehand and I had 14 sheets  
17 of paperwork that they said showed that I'd taken the  
18 money or my daughters, I had two daughters work with  
19 me, or one of my staff, and the staff, apart from one,  
20 are all related. We're all family as such, and I just  
21 knew they hadn't done anything and then as we were  
22 turning pages they said that my manager, when the  
23 26,000 came in she'd come out of the screen and gone  
24 to another screen that I didn't even know existed, to  
25 be honest, and neither did Milesh, so we asked them to

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1 did it start in, say, 2016 and finish in 2016 or what?  
2 Just give me an idea of the scale of it.

3 **SUSAN EDGAR:** It went from 2017 to 2020 before I got the  
4 letter but when they came out and looked at my system  
5 and changed everything, that was in 2019 where they  
6 took all my system out and changed it.

7 **SIR WYN WILLIAMS:** So I just want to be clear about this,  
8 if I could be Ms Edgar, is this a situation where, and  
9 I'll put it in straightforward terms, it's probably  
10 much more complicated than this on the ground, but it  
11 was being alleged that you owed the Post Office  
12 £68,000 or you were responsible for that shortfall and  
13 you resisted them, in effect, and said, "No, I'm not,  
14 I've done nothing wrong", and ultimately they accepted  
15 that.

16 **SUSAN EDGAR:** In the end, yes.

17 **SIR WYN WILLIAMS:** Right.

18 **SUSAN EDGAR:** Because I would not do a false cash  
19 declaration, as a shortage, and I refused to do  
20 a false cash declaration because then I knew if I did  
21 that then I was committing a crime, if you like --

22 **SIR WYN WILLIAMS:** Right, fine.

23 **SUSAN EDGAR:** -- of a false declaration.

24 **SIR WYN WILLIAMS:** And do you still have some documents  
25 relating to this whole episode?

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1 **SUSAN EDGAR:** I do. I have -- (*unclear: multiple*  
2 *speakers*)

3 **SIR WYN WILLIAMS:** Would you be prepared to sent them to  
4 me so I can see what was said in writing?

5 **SUSAN EDGAR:** I will.

6 **SIR WYN WILLIAMS:** Thank you very much. Back to you --

7 **SUSAN EDGAR:** It will best a bit gibberish because it's  
8 all in --

9 **SIR WYN WILLIAMS:** That's fine. Lawyers like nothing  
10 better than pouring over documents, even if the people  
11 who made them think that they don't make much sense.  
12 Don't you worry about that, Mrs Edgar.

13 **SUSAN EDGAR:** Thank you.

14 **FACILITATOR:** Thank you, sir. So I would like to sort of  
15 take a step up, if you want to think about it that  
16 way. Obviously, you have all experienced  
17 discrepancies and I just wondered if you could  
18 describe to me how you feel about the way Post Office  
19 Limited responded or respond when you go through this  
20 period of shortfalls. So I'm not talking about the  
21 person on the helpline now as such but just the whole  
22 general tenor of their response.  
23 Diane, how would you describe that?

24 **DIANE BATH:** I don't really know how to answer this.

25 **FACILITATOR:** How does it feel when you're dealing with  
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1 nobody. The only number I'd got at that time was the  
2 helpline and they were very, very unhelpful.

3 **FACILITATOR:** To what extent has that changed over time  
4 now?

5 **DIANE BATH:** I just tend to keep everything to myself now  
6 and I don't bother with the helpline anymore because  
7 they have always been so awful to me. There's just  
8 still nobody. I don't know whether it's because our  
9 Post Office is sort of away from the towns and it's  
10 further for anybody to come out and see me but  
11 I haven't seen anybody from the Post Office, apart  
12 from an audit twice. I've never seen anybody from the  
13 Post Office here in 17 years.

14 **FACILITATOR:** Right, so let's imagine just for a moment,  
15 hopefully not, but let's say your next trading period  
16 you've got a discrepancy of let's say £2,000 that you  
17 can't explain.  
18 What would you do now if that arose?

19 **DIANE BATH:** Well, I know I should be phoning the  
20 helpline. It's absolutely a waste of time. I'd look  
21 and look, and look, and I know damn well I'm not going  
22 to find anything so we would probably end up paying it  
23 because I know if I push too far they'll send somebody  
24 out and they'll say, "Right, okay, you owe X Y Z.  
25 We're going to close you down".  
135

1 them?

2 **DIANE BATH:** I'm treated like I'm stupid, like I'm the one  
3 that's -- that I'm the one that's got it all wrong.  
4 It makes me feel so small and insignificant. It's  
5 taken all my confidence away. For a long time, I just  
6 felt like I didn't want to be in the Post Office.  
7 I just wanted to fall into a big black hole and not  
8 come back out because the Post Office made me feel  
9 like I was worthless.

10 **FACILITATOR:** So what were they doing and saying to make  
11 you feel that way?

12 **DIANE BATH:** Well, you try to get hold of the helpline.  
13 They don't want to know. You ask if there's anybody  
14 else out there that can come and help you. No, there  
15 isn't. There's absolutely nobody to turn to. You  
16 know, my husband and I, we've been through the figures  
17 over and over again. I've even got a friend of mine  
18 whose a forensic accountant, he came round and he had  
19 a look at the books as well. He had no idea where  
20 anything was going, he said, "But if you want me to  
21 look into things any further it will cost so much an  
22 hour which is going to cost more than what they are  
23 asking you to pay so just pay it", so on every single  
24 account it seems like there is just nobody there to  
25 help you. I didn't have a manager. I had nobody,  
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1 **FACILITATOR:** Can I just --

2 **DIANE BATH:** And that threat is sort of held over you all  
3 the time and because I signed the postmaster's  
4 contract all those years ago it says on it, you know,  
5 I have to make good any losses, so ...

6 **FACILITATOR:** How recently did you last put money into  
7 make up a discrepancy?

8 **DIANE BATH:** I do nearly every month.

9 **FACILITATOR:** Okay, thank you.

10 **DIANE BATH:** It might only be, I don't know, £50, £100,  
11 £200, but it's very rarely it's on the Post Office's  
12 side and then if it is I keep the money in a separate  
13 bag in the Post Office because I know damn well that  
14 next month it's going to be wanting money back again  
15 so it all goes back.

16 **FACILITATOR:** Okay. So, David, the same sort of questions  
17 to you really about how you'd characterise the  
18 response of the Post Office Limited when you've got  
19 a discrepancy, particularly in recent times, but just  
20 generally, first of all?

21 **MR HARTLEY:** Generally, it was, as I say, there was no  
22 grey areas. It was black and white and you were  
23 expected to pay that money back and you had to more or  
24 less plead with the contracts manager to put it over  
25 a few months because you couldn't afford to pay it all  
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1 back at once because, you know, it could be quite  
 2 a substantial amount that you were expected to  
 3 reimburse them for.  
 4 You say you don't want to know about the current  
 5 ones just yet but if I can just raise this, I mean,  
 6 I showed you that letter with the £1,426.61. At the  
 7 top of it it says:  
 8 "This is not a demand for payment."  
 9 And then on the next page how to pay, so if  
 10 that's not a demand for payment why put that extra  
 11 sheet in, how to pay?  
 12 This is what I mean about it being just black  
 13 and white. There's no grey areas whatsoever.  
 14 **FACILITATOR:** So in the same way I asked Diane there, what  
 15 do you do? Who do you contact at the moment, you  
 16 know, to get to try and get a resolution to something  
 17 like that?  
 18 **MR HARTLEY:** Well, I am fortunate, not like Diane, that  
 19 I do see an area manager from time to time and that  
 20 they are always there at the end of a phone call.  
 21 I will say that I still contact the previous  
 22 area manager because she was so good and she's  
 23 actually been out to the office.  
 24 I mentioned the Bank of Ireland ATM  
 25 discrepancies that we had some time ago, 2018 it was,  
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1 banking system.  
 2 **MR HARTLEY:** No, it was the telephone lines between Bank  
 3 of Ireland and BT that were at fault so the money was  
 4 being dispensed to people's account -- well, to people  
 5 who were stood there, and money wasn't being taken  
 6 from their accounts. They couldn't prove who had  
 7 taken money because they'd no record of it at all.  
 8 But that was then, but still Post Office, you  
 9 know, said that I was still responsible for over  
 10 £6,500 and that you know as a gesture of goodwill they  
 11 weren't going to expect me to pay for it. Well,  
 12 I should think not. I haven't had it.  
 13 **FACILITATOR:** Okay. So just thinking about all of your  
 14 experiences of dealing with discrepancies, how would  
 15 you sort of say things have changed since the Horizon  
 16 issues obviously came to the fore and we've had all  
 17 the, you know, court cases and things.  
 18 What changes have you seen from the Post Office  
 19 side to support you if these things happen.  
 20 **MR HARTLEY:** Well, I've mentioned tier 2, that you can  
 21 escalate any discrepancies to them, and on some  
 22 occasions they have found them but I will say that the  
 23 system has got far better but I can tell you now  
 24 I haven't had this money. I have not had that money  
 25 and not from the ATM. I've never --  
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1 and even Bank of Ireland couldn't connect -- similar  
 2 to Sue, actually -- they couldn't connect with the  
 3 system, with their system, with Bank of Ireland.  
 4 I was stood at the two ATMs at the back of them  
 5 and they said we cannot connect with them and it was  
 6 giving out money and nothing was being taken from  
 7 anybody's account.  
 8 So I ended up over £6,000 short, over this  
 9 period of time.  
 10 I received a telephone call just last year  
 11 saying that, "We realise you hadn't been given enough  
 12 training and that we will send a trainer out and  
 13 because we take responsibility we will not be asking  
 14 you for that money back".  
 15 I should think not, because when the area  
 16 manager found out, and he's my current one, I said  
 17 just laughed when they said we hadn't had enough  
 18 training because I had had those ATMs for years.  
 19 Never had a problem with them.  
 20 **FACILITATOR:** Can I just check then, what you are  
 21 describing there, just so I am clear, is that  
 22 a mis-communication between the Bank of Ireland system  
 23 and Horizon or Bank of Ireland --  
 24 **DAVID HARTLEY:** No, no, Horizon --  
 25 **FACILITATOR:** (*unclear: multiple speakers*) -- your own  
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1 **SIR WYN WILLIAMS:** Mr Hartley, can I ask you, in respect  
 2 of that letter over the £1,400 what process are you  
 3 going to follow to dispute it, so that I can  
 4 understand. This is an absolutely current case if  
 5 I can put it in that way so I'd like to understand  
 6 what you will do to dispute this alleged shortfall.  
 7 **MR HARTLEY:** I've already said I'm disputing it.  
 8 **SIR WYN WILLIAMS:** Yes, but what will you do to dispute  
 9 it? Will you -- is there some kind of process you  
 10 have to go through?  
 11 **MR HARTLEY:** There's a telephone number for the branch  
 12 support centre, which is basically the helpline, but  
 13 there's also a team -- I don't know what -- it just  
 14 says by calling my team but the letter isn't  
 15 actually -- oh, wait a minute: postmaster account  
 16 support manager.  
 17 **SIR WYN WILLIAMS:** Right.  
 18 **MR HARTLEY:** So we just have to ring them and say we're  
 19 disputing it.  
 20 **SIR WYN WILLIAMS:** I ask because I've obviously read some  
 21 evidence, coming from the Post Office which suggests  
 22 that currently there is a proper mechanism for  
 23 disputing shortfalls if they are alleged against you.  
 24 So I was just interested to learn what, if anything,  
 25 you may have done. But this is probably all too  
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1 recent I guess, is it?  
 2 **MR HARTLEY:** Well, it was only yesterday I received that.  
 3 **SIR WYN WILLIAMS:** Fine, all right.  
 4 **FACILITATOR:** So before we move on I'd like to talk in  
 5 a little while about the impact of all of this on you  
 6 but before we move on, if you could put into  
 7 a sentence for me how it feels to work with  
 8 Post Office Limited when there are discrepancies, you  
 9 know, Diane, how would you put it into a sentence that  
 10 feeling of trying to sort discrepancies?  
 11 **DIANE BATH:** Into a sentence. It's like not -- banging  
 12 your head against a wall. That's ...  
 13 **FACILITATOR:** Okay, fair enough, right, thank you. Fair  
 14 enough.  
 15 Philip, when you're dealing with a discrepancy  
 16 and trying to get it resolved with Post Office Limited  
 17 how would you describe it in a sentence, the feeling  
 18 and the process?  
 19 **PHILIP VENN:** Well, basically, I like to do things through  
 20 logic, in all my years of business and that,  
 21 everything I work on logic, if it's logical that's  
 22 good sort of thing.  
 23 With the Post Office there's no logic  
 24 whatsoever. That's how I see it, like nothing makes  
 25 much sense, and the small discrepancies, we have a few  
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1 small discrepancies now, but not very much now to be  
 2 fair, but usually we just sort it, if we can't make  
 3 sense of it in the audit trail then we just have to  
 4 put it right. I don't even bother ringing the  
 5 helpline or anything, but to be fair nowadays we get  
 6 very, very little wrong anyway, so -- but just no  
 7 logic I'd say and no help.  
 8 **FACILITATOR:** Sue, how would you describe it to somebody,  
 9 somebody who has never been involved, a bit like me  
 10 and Sir Wyn, what's it like?  
 11 **SUSAN EDGAR:** It's our fault, there's my demand for  
 12 payment. It's not a demand for payment because  
 13 I refuse to pay because I couldn't explain these  
 14 discrepancies and I asked them to investigate and I've  
 15 got a total of 1,135.95 branch discrepancies over four  
 16 trading periods, because I've looked and we've looked  
 17 in the branch and can find nothing. I asked  
 18 Post Office to look and see if they could find  
 19 anything and I've had to agree to pay it back to them  
 20 over four months at a rate of 283.98 a month for  
 21 something I've not had but it's hanging over me, my  
 22 head.  
 23 **FACILITATOR:** That's live right now, is it?  
 24 **SUSAN EDGAR:** That's live right now. This "not a demand  
 25 for payment" came on 21 February and these are our  
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1 trading periods and that's when we rolled over and  
 2 asked them to investigate. And yes they investigate  
 3 but, like us, they could find nothing wrong so it's  
 4 down to us again to pay because that is our contract  
 5 that we make good any shortfalls and so I have to do  
 6 that and I know that but at the same time we haven't  
 7 had that money and it's not fair.  
 8 Again, they are taking that money and then they  
 9 went us to do other jobs and work for nothing.  
 10 **FACILITATOR:** So how clearly do you understand where those  
 11 figures have come from, those discrepancies?  
 12 **SUSAN EDGAR:** I can't. They are just on our trading  
 13 period we're short and we don't understand. We've  
 14 looked through things. A couple of times I must admit  
 15 we do find odd errors, but -- I agree humans are not  
 16 infallible. Errors do happen, but not to this extent  
 17 every month and this is what -- Post Office say  
 18 Horizon's robust now and everything's okay. It isn't,  
 19 because it still keeps crashing. The ATMs crash.  
 20 There are still what -- we call them blips. You're in  
 21 the middle of serving somebody and it can go off.  
 22 Different things happen and you don't know whether  
 23 you've -- it will say you have given that --  
 24 authorised that cash to that person and if that person  
 25 leaves with your cash and then you come back on, it  
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1 can say don't pay that cash out basically because it  
 2 hasn't gone through the system, and some postmasters,  
 3 not myself on this occasion doing that, have lost lots  
 4 of money.  
 5 Horizon is not still good. There are still  
 6 errors being made.  
 7 **FACILITATOR:** If I can divide this up into two issues, if  
 8 you like, because I feel like we could have been  
 9 having this conversation ten years ago or something,  
 10 so I might be misunderstanding something.  
 11 So one issue is there should be technical  
 12 problems with Horizon or, as you say, it could be  
 13 other reasons but technical problems with Horizon  
 14 causes discrepancies.  
 15 Second issue is how Post Office Limited respond  
 16 to you when they happen.  
 17 So let's put the technical issues aside for  
 18 a minute because we're not technical experts. Just  
 19 tell me about that process of how they have responded  
 20 to get to the point where they are now sending you  
 21 that demand for payment.  
 22 **SUSAN EDGAR:** If I can be really honest, Post Office  
 23 Limited when you're on the phone and the girls that  
 24 work there, et cetera, and the guys, they are  
 25 sympathetic and they are nice people. It's not their  
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1 fault. They are just doing their job, but they still  
2 have to get that money back. Post Office are not  
3 going to lose that money and in their eyes we have had  
4 that money even though we haven't and, as I say, in  
5 our contract we have to make good and that's it. Like  
6 David said, it's black and it's white. We have to  
7 make good.

8 **FACILITATOR:** So I understand that. What I don't really  
9 understand is why it's not possible to trace where  
10 that money's gone anymore, because I was -- maybe  
11 there's a reason but do you want to just explain to me  
12 what you could do to identify where that money is or  
13 even if it exists in the real world, if you know what  
14 I mean.

15 **SUSAN EDGAR:** Well, I'll tell you what we do. When we do  
16 a trading period, a balance period and everything's  
17 fine, great. All my staff run individual stock units  
18 so if it's short we know where to look for it. But  
19 sometimes it's short in a couple of stock units and  
20 what we do is we go through all their work because we  
21 keep every stock unit's work separate. So we'll go  
22 through the transaction. We'll print off  
23 a transaction log and we'll look for something similar  
24 to that amount or even half of the amount that they  
25 are short, because we think well did somebody withdraw

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1 paid out too much or whatever, or they've paid too  
2 much, they will go to the bank if they can, but then  
3 it's down to that individual customer whether they say  
4 yay or nay, "I had that money", and if they say they  
5 didn't have it, then we've got to go to the banking  
6 team and they've got to try and do -- there's now  
7 a protocol where they can pay us back, but it's their  
8 decision whether they pay us back or not and then they  
9 have to try and claim from the customer.

10 **FACILITATOR:** Right.

11 **SUSAN EDGAR:** But Post Office don't help you as such.

12 **FACILITATOR:** So is there any way, just to help me  
13 understand a little bit, that Post Office Limited can  
14 interrogate what's going on within Horizon to help you  
15 find out what's happened to that discrepancy?

16 **SUSAN EDGAR:** They can, they can, and they tell us they  
17 will but I know this is going back a little bit but  
18 can I just say I actually visited Fujitsu's offices  
19 where they were showing us what the Horizon would do  
20 and what it couldn't do after a conference one year  
21 and it was myself and another postmistress, my friend  
22 Ann, and we went and we were looking round and we were  
23 saying, "Oh, so this is where you do whatever, and  
24 this is where you write the programmes", and what have  
25 you.

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1 and you've put it as a deposit, you know, or  
2 a withdrawal and, you know, different way round and it  
3 doubles. So we go through the transaction log. "Can  
4 you remember who did that banking? Who was this, you  
5 know, when there's large amounts. Who was that?" And  
6 then because you're used to doing the job as such we  
7 can say, "Well, that's so and so. That's that pub  
8 over the road. That's that pub. I can remember that.  
9 I can remember that".

10 But then there was one occasion where we were  
11 £600 short in my shop till, Post Office, and what it  
12 actually was, because when I went through the  
13 transaction log if the showed Post Office card  
14 account, withdrawal of £600, which was the maximum you  
15 could withdraw, but on the transaction log it actually  
16 said zero and nothing paid out. But there had -- the  
17 counter clerk was at fault, she hadn't looked back at  
18 the screen and she had paid £600 to this gentleman.

19 Now, to go to Post Office, you go to  
20 Post Office, "Look, I know this is what happen", and  
21 you give them the transaction details, the time,  
22 everything that you've got on your paperwork, on your  
23 transaction log. They don't help you. They cannot  
24 help.

25 Now, what they will do if it's a bank and you've

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1 And then they took us into another room that we  
2 weren't allowed to discuss because we shouldn't have  
3 been in there apparently and this guy was showing  
4 us ... so we said, "What do you do?" He said, "Oh,  
5 I go through the systems and blah, blah". I can't  
6 really exactly say what he said but he said, "Look, I  
7 can get into every Post Office in the land, I can get  
8 into their system", and Ann and I just looked at each  
9 other and he said, "I'll show you".

10 What he did, he said, "There, look what I'm  
11 doing", and he went into a postmaster's stock unit and  
12 he took I can't remember the amount but he took some  
13 Euros out of that guy's stock unit, and our jaws just  
14 dropped to the floor, and we were looking at each  
15 other and said, "But won't he be short now? Are you  
16 putting them back in?"

17 "Oh no, I'll put them back in tomorrow."

18 "Right. Well, what happens if it's his trading  
19 period or he wants to balance?"

20 "Well, he'll be short but they'll be back  
21 tomorrow and he'll find them tomorrow." And we said,  
22 "But you can't do that. You know, it was wrong."

23 "Oh no, no, it's okay, it's okay. I'll put them  
24 back tomorrow."

25 Now, we left that night and got on the train to

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1 come home but we didn't know if he'd put them back in  
2 and whether that postmaster was right or whether he  
3 balanced right or he balanced short.

4 Like people used to say they could do that and  
5 I said no, but I used to say there will be a back  
6 door, I mean even though I'm not techie I knew there  
7 must be a back door into a system because every  
8 computer has that and I did mention this to --

9 **FACILITATOR:** When was that? Sorry, Sue.

10 **SUSAN EDGAR:** Sorry?

11 **FACILITATOR:** When was that you visited Fujitsu?

12 **SUSAN EDGAR:** I've just asked my friend, to be honest,  
13 because I can't remember exactly the date but we think  
14 it was about 2016 and I mentioned this to my contracts  
15 manager. I mentioned it to a couple of people that  
16 were in the Federation at the time who were higher  
17 than me, because I was just at the branch secretary  
18 then, and they more or less -- especially Post Office,  
19 they just fobbed me off with, "No, he was just going  
20 on. He was just like showing off. He can't do that.  
21 He's just like telling you that. Because you don't  
22 understand he's just saying that". But we actually  
23 saw it. Two of us saw it at the time and, to be  
24 honest, it was a topic of conversation all the way  
25 home.

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1 or not, I don't know. It could well be. But like Sue  
2 hers has doubled up. I'm convinced this is something  
3 to do with this £600 because it seems to have doubled  
4 up from the previous month.

5 She gave out £600 to this Post Office card  
6 account customer and again just pressed, you know, to  
7 finish it, didn't look at the screen, wracked her  
8 brains trying to think where the £600 had gone, and  
9 she contacted me, "Can you have a look on the CCTV",  
10 which, you know, I've paid for personally.  
11 Post Office don't pay for this. So I looked on the  
12 CCTV. She gave me a time because she'd gone through  
13 the transaction log herself and found this zero and  
14 she said could it have been that because it was  
15 exactly £600 short.

16 So I looked on the CCTV, saw exactly who it was,  
17 recognised the girl, the young lady, who it was but  
18 she doesn't come in that often. So it was difficult.  
19 And, of course, we don't know their names because you  
20 don't know who's putting these cards in, not like the  
21 old docket system where you had a name.

22 So I said you just have to settle it centrally  
23 but ring the help desk, get a reference number, and  
24 tell them that we will eventually get it back.

25 I just happened to be in the office that day

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1 **FACILITATOR:** So there's a difference. Okay, right, thank  
2 you.

3 So before we move on, do any of you have any  
4 other sort of experiences you would like to share  
5 about the way the Post Office Limited is still  
6 carrying on the way it's doing, is it improving the  
7 way things are doing. Just to get a feel for because  
8 obviously Sir Wyn's looking to look at improvements  
9 that may have happened or progress or otherwise. So  
10 I'd just like to get a bit of a feel for any of that.

11 David, I think you have got your hand raised.

12 Do you want to just tell us little bit about that.

13 **MR HARTLEY:** Similar to what Sue's just mentioned about  
14 the printing of transaction logs and we go through  
15 them of a nighttime because you can't do it while  
16 you're in the office and there can be reams and reams  
17 of paper and, like Philip said, you know, you going to  
18 get five or six lines just to do one -- and they can  
19 be spread out, you know, you've got all these little  
20 lines and then you will find something further down  
21 that's relating to that one. So you have got to --  
22 it's really, really time consuming. To actually find  
23 it is difficult. We are on individual stock units and  
24 one of the staff was £600 short last month.

25 Now, whether this is something to do with this

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1 because of these current ongoing problems with the ATM  
2 and in she walks. So I told her I said, "Look who's  
3 over there", she went across and we got that money  
4 back from her. She withdrew another £600 but didn't  
5 take the cash.

6 So that you think would balance out. To my  
7 mind, it's doubled up. So this may well not be the  
8 ATM. I don't know because there have been that many  
9 discrepancies over this last two months that I don't  
10 know where I'm up to with it at all. The poor girl's  
11 tearing her hair out, the manager.

12 So it's difficult but the Post Office themselves  
13 when she rang up and said, you know, it's at this  
14 time, the transaction log number and everything,  
15 "Well, we will try but there's no guarantee we'll get  
16 anything back because we can't relate that to a zero  
17 transaction. We don't know who it's gone to".

18 **FACILITATOR:** I just want to do a quick show of hands  
19 given all these different things that are going on,  
20 how many of you feel that overall, technically, or  
21 technologically, Horizon is improving? So I'll do  
22 a count down clock. So not very many. So does that  
23 mean the rest of you are not sure or you think it's  
24 basically not improved at all? Technically, we're  
25 talking about.

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1 **SUSAN EDGAR:** I think the only thing that's improved is  
2 that you can ask tier 3 to investigate. That's the  
3 only thing that's improved, as far as I'm concerned.

4 **FACILITATOR:** That was --

5 **DAVID HARTLEY:** The trust has gone.

6 **SUSAN EDGAR:** Absolutely.

7 **FACILITATOR:** Okay, well let's park trust for a minute.  
8 That's a huge issue.

9 **SIR WYN WILLIAMS:** Hang on, Mr Venn wants to say  
10 something.

11 **PHILIP VENN:** All I wanted to say was we do a cash  
12 declaration every day and most of the time the cash is  
13 spot on, no discrepancies. We might get a little bit  
14 of discrepancy here and then and then if it's there  
15 it's still there the next day so we can follow and  
16 look for it if it's a small amount.

17 But what we're getting more so is at the end of  
18 week or end of month declarations we find that we're,  
19 say, for instance, 20 first class books down of stamps  
20 and 20 second class books up, so we assume that  
21 somebody's been pressing the wrong button or something  
22 when they are selling them, but sometimes the  
23 following month it comes back the other way, that  
24 suddenly we're up on the other one and down on the  
25 other one and it comes back right.

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1 to be that urgency that you have to make that good  
2 now. You know, like that's going to be over four  
3 months. Even though I don't owe that money I'm still  
4 going to pay it because I have to pay it. But anyway  
5 that's another bone of contention.

6 **FACILITATOR:** Yes.

7 **SIR WYN WILLIAMS:** I don't want to put words into  
8 anybody's mouth but the impression I'm getting is that  
9 they may be more inclined to investigate your  
10 complaints now but the end result seems to be much the  
11 same, at the end of it they still want you to pay.

12 Now, as I say, I don't want people to agree with that  
13 if I've got that wrong but that's the impression I'm  
14 getting.

15 **MR HARTLEY:** Absolutely.

16 **SUSAN EDGAR:** That's right. That's correct, Sir Wyn.

17 **PHILIP VENN:** We haven't really contact with them much for  
18 a long time so I can't really comment on that one.

19 **SIR WYN WILLIAMS:** Mr Venn, can I address you correctly.  
20 Of the four, you seem to be less concerned, let me put  
21 it in that way, about current Horizon than you were  
22 formerly; is that fair?

23 **PHILIP VENN:** Yes, that's pretty fair to say. As I say,  
24 on a day-to-day basis we're rarely out on the cash  
25 sort of thing but ours might work different because

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1 So if we're down on one or up on one we have to  
2 either put in cash or take out cash to balance it so  
3 to speak and then the next per month it might go the  
4 other way so then we put the cash back in or take it  
5 out to put it right again, if you follow what I'm  
6 trying to say.

7 You know, sometimes Steve's counted them twice,  
8 gone through them, make sure he's not miscounted sort  
9 of thing so it's like the system's getting it wrong  
10 and then it puts it right again later on.

11 **FACILITATOR:** Right, okay.

12 So if we are just dividing up the Horizon  
13 technology, current Horizon as it's working, from what  
14 you are saying there's no great show of enthusiasm  
15 from you about it being better than it used to be,  
16 unless I've misunderstood you.

17 In terms of how the Post Office Limited is  
18 responding to discrepancies, put your hand up if you  
19 think that has improved in the round, you know. Have  
20 there been improvements?

21 **SUSAN EDGAR:** I think there has in that, yes, they have  
22 sent that and it's not demand for payment but you have  
23 to pay it. They seem a bit more lenient if you like,  
24 a bit more understanding when you speak to them, but  
25 you still have to pay the money. There doesn't seem

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1 it's a self-funded one, I don't really know.

2 **SIR WYN WILLIAMS:** Well, while you said that and I'll make  
3 a general statement about witness statements in due  
4 course, but you are the first person I've heard from  
5 with a self-funded model. So I'm intrigued by it so  
6 I may want you to put something in writing to me, if  
7 you are prepared to, to explain it to me, all right.  
8 I don't want to take up --

9 **PHILIP VENN:** Yes.

10 **SIR WYN WILLIAMS:** -- 10 minutes now but I would be  
11 grateful if you did explain it to me so I understand  
12 what it is. Anyway I will say something about  
13 statements at the end, all right.

14 **PHILIP VENN:** Sorry, sorry, from what I understand I think  
15 there's about 30 of them in the country at the moment  
16 still because they are developing a new system now and  
17 it won't cater for self-funded Post Offices anymore,  
18 hence we've got to go to a funded one or I just call  
19 it a day.

20 **SIR WYN WILLIAMS:** Yes, okay. Well, it may be that  
21 ultimately the issue of self-funding is not crucially  
22 important in relation to what I have to investigate,  
23 but I'm being a bit nosy if you like and since it's  
24 the first time I've heard about it I would just like  
25 to understand it a bit more. Anyway, as I say, we'll

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1 come back to statements at the end.  
 2 **PHILIP VENN:** That's okay. You are welcome to email me at  
 3 any time and I can respond to you if that of any use.  
 4 **SIR WYN WILLIAMS:** Yes, thank you.  
 5 Yes, Mr Norris.  
 6 **FACILITATOR:** Thank you. So I think it was Sue who  
 7 mentioned about -- I might be wrong, one of you  
 8 mentioned about tier 3 being available basically for  
 9 escalating disputes.  
 10 **SUSAN EDGAR:** Yes.  
 11 **FACILITATOR:** I just wanted to know, you know, if I was in  
 12 your position and I wanted to dispute something do you  
 13 feel there have been improvements in the escalation  
 14 process? Would I be getting a better experience in  
 15 terms of trying to resolve things, even if the end  
 16 result is the same?  
 17 **SUSAN EDGAR:** I think so. You would feel like they were  
 18 doing something. *(unclear: multiple speakers)*  
 19 **FACILITATOR:** Is it clear enough to everyone, do you  
 20 think, what to do?  
 21 **SUSAN EDGAR:** Yeah, yeah, yeah, yeah, it comes up on  
 22 everybody's screen when you're doing the trading  
 23 period.  
 24 **FACILITATOR:** Did it used to?  
 25 **SUSAN EDGAR:** No.

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1 look at the booklet, read the questions and answers  
 2 the sort of thing in the booklet. You don't get  
 3 a booklet. That was years ago you used to get them.  
 4 But you can look -- go on Horizon help, if it doesn't  
 5 freeze like it normally does and then your whole  
 6 system goes down and you have to reboot. But what  
 7 I know most people just do the answers because,  
 8 basically, you know them and what you do.  
 9 **FACILITATOR:** So if you've got experience you might guess,  
 10 but if you haven't ... right.  
 11 Okay, I just want to pick now just a quick  
 12 aside. One of the things I wanted to cover was the  
 13 impact of all of this on you of the Horizon failures.  
 14 We're not going to have an enormous amount of time for  
 15 that but I'd like to come to it before we finish  
 16 because I just wanted to pick up on something that  
 17 David said and I asked him to park, which was about  
 18 trust.  
 19 So when I was asking about technology, you said,  
 20 "Well, we've lost all trust" was, you know, your view  
 21 of it, David. Do you mean you're lost trust in the  
 22 technology to work or do you mean trust more widely?  
 23 Could you just talk to that for me for a minute,  
 24 please.  
 25 **DAVID HARTLEY:** Having had it drummed into us that the

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1 **FACILITATOR:** Right, okay. Thank you.  
 2 **MR HARTLEY:** It doesn't mention tier 3 though, does it,  
 3 Sue?  
 4 **SUSAN EDGAR:** No, no, no, just that Post Office -- it's  
 5 just that we know it goes to tier 3, sorry. But yes,  
 6 the Post Office will investigate.  
 7 **FACILITATOR:** Is there anywhere -- forgive my -- it maybe  
 8 sounds a bit old fashioned, but is there a manual  
 9 which explains this is what you do if you've got a --  
 10 you know, it might not mention tier 3 by name but, you  
 11 know, this is what to do? Or is there a manual which  
 12 explains how Horizon has come to this result or  
 13 anything like that? Are there resources which you can  
 14 refer to, I guess is the question? Sorry --  
 15 **MR HARTLEY:** What's a manual?  
 16 **SUSAN EDGAR:** Yes, yes.  
 17 **FACILITATOR:** What resources do you have to kind of know  
 18 what to do then?  
 19 **SUSAN EDGAR:** You use your brain. And just you  
 20 investigate and look for it and then you ask Post  
 21 Office -- because you have no access to the back end  
 22 of transactions, that's the part that Post Office have  
 23 to investigate. We can only investigate our end.  
 24 You have to do training on Horizon and do tests  
 25 for compliance, financial services, et cetera? And

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1 system was robust and since the court case and  
 2 Post Office admitting that it wasn't robust, the trust  
 3 itself has just gone, gone completely in the system as  
 4 a whole. And, unfortunately, that will take a long,  
 5 long time to come back to having any form of trust.  
 6 And still, you know -- I mean, Philip said that,  
 7 you know, we do daily cash declarations which we do.  
 8 So we narrow it down to finding anything wrong. We  
 9 don't check the stock every day, we do that once  
 10 a week, but at least we, you know, keep it to a  
 11 minimum of any discrepancies that it's easier to  
 12 actually find.  
 13 But when we get things like this that I've just  
 14 had that, you know, whatever tier it is that's  
 15 supposedly investigated, you've no proof that they've  
 16 investigated and that lack of trust should not be  
 17 there. You know, we're supposed to be a trusted  
 18 organisation, a trusted brand, and I'm afraid that has  
 19 been lost because of the debacle that is Horizon.  
 20 **FACILITATOR:** Okay, thank you.  
 21 So, Diane, on that subject of trusting the  
 22 technology and trusting the Post Office Limited, where  
 23 do you stand on that?  
 24 **DIANE BATH:** I think I've lost all my trust in it as well.  
 25 I used to be very proud to be part of the Post Office

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1 but I think basically they've done the dirty on us,  
 2 well and truly both, with the technology and the back  
 3 up that they should be giving us. They should be  
 4 there to sort of guide us and help us and they should  
 5 be glad to have us and they're just not, they're just  
 6 not -- oh everybody's changed. We seem to be the  
 7 lowest of the low as far as the Post Office are  
 8 concerned. That's how I feel anyway.

9 **FACILITATOR:** David, you've got your hand raised.

10 **DAVID HARTLEY:** Yes, if -- I'll let others speak before  
 11 I just mention what I was going to mention, sorry.

12 **FACILITATOR:** Okay. Do any of you differ from that view  
 13 that we've just heard? Philip, do you feel that maybe  
 14 trust is rebuilding over time in the system and in  
 15 Post Office Limited?

16 **PHILIP VENN:** Well, to be fair we're having a lot less  
 17 issues now than we did a few years ago; so I guess, in  
 18 my opinion, maybe it has improved. But who knows it's  
 19 not varying from branch to branch, so -- all these  
 20 errors different just for the reasons we've already  
 21 said.

22 But my main issue with Post Office more so than  
 23 that at the moment is the fact we're getting nowhere  
 24 near enough for what we're doing really. Whereas, as  
 25 I said, there was two people running a sub-post office

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1 Post Office information of what monies we've actually  
 2 paid back over the years. Now, I haven't kept it on  
 3 computer what I've paid back over the years, but they  
 4 have a computer system that will have that historical  
 5 data. I was told they've destroyed it. Anything over  
 6 seven years ago, they have destroyed it -- even from  
 7 a computer. Now, I think that's -- well, I can smell  
 8 a rat.

9 **FACILITATOR:** Okay. I think I will have to play that one  
 10 into Sir Wyn's brain to store up for later, I think,  
 11 but I hear what you're saying about it.

12 **SIR WYN WILLIAMS:** Well, I think it's no surprise to  
 13 anyone that part of my remit permits me to look at the  
 14 workings of the Historical Shortfall Scheme; so in due  
 15 course there will be sessions dealing specifically  
 16 with that.

17 **MR HARTLEY:** Thank you.

18 **FACILITATOR:** Sue, do you want to just say what you were  
 19 going to say. Thank you, David.

20 **SUSAN EDGAR:** Fine. The Post Office -- there is no trust  
 21 between postmasters and the Post Office because you've  
 22 got Nick Read on one hand saying he's going to reset  
 23 the relationship between the Post Office and the  
 24 postmaster and we're going to be properly remunerated,  
 25 and then at the same time you've got them taking away

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1 in this village for decades on a salary, and they did  
 2 away with that and now they've gone for these  
 3 Post Office local things where we just get  
 4 remunerations on transactions. And it's finding  
 5 a tiny little village shop where you use the same  
 6 person for working the till and the shop and the  
 7 Post Office as well because then it's extra income,  
 8 but in a busy filling station like we've got you've  
 9 got to have somebody there, a competent person, that's  
 10 watching all the pumps and there's not a 5-year old  
 11 spraying fuel everywhere and things like that. You  
 12 can't use the same for both. So you've got to  
 13 actually have somebody specific for that role for the  
 14 Post Office, hence it doesn't work.

15 Sorry, I've probably gone off on a tangent.

16 **FACILITATOR:** Sorry, I really -- we don't probably have  
 17 time to think about the levels of remuneration but  
 18 I totally hear what you're saying and I've heard it  
 19 from others as well. But I can't really get into that  
 20 now.

21 David, do you want to just say what you were  
 22 going to say and then I'll come to you, Sue.

23 **DAVID HARTLEY:** A week or two back, I was on with the NFSP  
 24 about the Horizon Inquiry and I mentioned about the  
 25 historical shortfall and they expected us to give to

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1 the stamp process for special delivery envelopes where  
 2 you make a bit more money than you do on selling  
 3 a normal stamp or printing a label, and you're  
 4 supposed to use the prepaid envelopes where you make  
 5 more money. Now, some offices are using 50 and 60 of  
 6 those a day that are busy near embassies, et cetera,  
 7 but there aren't any in stock. So you have to have an  
 8 envelope or a plain special delivery and put postage  
 9 on or a label.

10 So again -- and the same with the ATMs. They're  
 11 rolling out a software program for the ATMs to take on  
 12 the Post Office software in the old ATMs until  
 13 everybody gets a new ATM. That's not fit for purpose  
 14 and it's costing thousands. Some postmasters are  
 15 losing money all the time.

16 Post Office are rolling out so much that is not  
 17 fit for purpose. They're not paying us -- we only get  
 18 pennies. All these banks are closing and the banking  
 19 is coming to us, the banking framework. The banks are  
 20 saving billions and we're getting paid a pittance  
 21 again. We are getting paid in pennies. They don't  
 22 reset the relationship because they're coming at us,  
 23 they want us to do work for nothing. Large letters  
 24 and normal letters under 100 grams we get nothing for.  
 25 We're contracted to do click and drop but there's no

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1 pay for it. We have to take this over our counter but  
 2 they don't pay us for it. We're taking all these  
 3 letters and cards over our counters. They don't pay  
 4 us for it.

5 I would like to know how many in Post Office  
 6 Limited would do a day's work for nothing because  
 7 that's what they want us to do and it's not fair.

8 **FACILITATOR:** Yes. No, I hear what you say. I mean, what  
 9 you're saying is marginally I think out of the scope  
 10 of what Sir Wyn --

11 **SUSAN EDGAR:** Possibly but I just think it has to go out  
 12 there.

13 **FACILITATOR:** I see that it perhaps is a reflection of how  
 14 it feels to be in your position absolutely, yes.

15 We've only got about quarter of an hour left to  
 16 go and I did want to cover the impact that this has  
 17 had on you, so that doesn't give each of you much time  
 18 but, hopefully, if there's another outlet for that,  
 19 you know, we can pursue that. But just for now I just  
 20 wondered if you could summarise for me -- could I just  
 21 check have any of you been suspended or got to that  
 22 point at all? It doesn't sound like you have. No.

23 I wonder could you just describe to me -- I want  
 24 specifically about the failings of Horizon accounting,  
 25 the impact it has had on you financially, personally

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1 cards that I talked about earlier. But I'd say it's  
 2 probably a minimum of 5,000 -- it could be a lot more,  
 3 it could be 10,000 -- but over a few years that is.

4 **FACILITATOR:** Yes, Okay. Thank you --

5 **PHILIP VENN:** Not in tens of thousands like the other lady  
 6 is saying. It's not masses.

7 **FACILITATOR:** Thanks, Philip.

8 So Diane, I wonder if I could come to you just  
 9 to describe to Sir Wyn the impact that the Horizon  
 10 failings have had on you financially, personally or  
 11 the people around you.

12 **DIANE BATH:** Massively. Well, financially we have really,  
 13 really struggled. We've had to pay money back from  
 14 the beginning. So it started out, like, I was just  
 15 paying it out of our savings. I got my husband  
 16 involved when it became too much for just me to  
 17 handle -- because I thought it was just me to start  
 18 with, you know, I thought I was being pretty thick --  
 19 and it was coming out of the retail business. The  
 20 retail business wasn't doing too brilliantly at the  
 21 time either, so the business started to suffer.

22 And then it got to the stage where we were  
 23 paying money back and we couldn't afford to pay the  
 24 business loan back for a couple of months, and the  
 25 bank got on to us and we were urged to put the house

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1 and the people around you. So, Philip, I wonder if  
 2 I could start with you if you could just tell me what,  
 3 if any, impact it's had on you personally, financially  
 4 and personally.

5 **PHILIP VENN:** To be fair, emotionally or mentally it  
 6 hasn't really affected me because I've run a pretty  
 7 stressful business for decades, so I'm used to dealing  
 8 with stress on a day-to-day basis, sort of thing, and  
 9 we've had enough funds in personal savings to pay back  
 10 the bits and pieces that were missing all the time.  
 11 So it's really only affected me financially. I  
 12 wouldn't say it's affected my life apart from that and  
 13 I feel really sad for the people that obviously have  
 14 had severe issues or been in prison or worse.

15 So --

16 **FACILITATOR:** Do you want to -- are you able to quantify  
 17 those financial impacts, even approximately?

18 **PHILIP VENN:** In amounts you mean?

19 **FACILITATOR:** Yes.

20 **PHILIP VENN:** Well, it's hard to say because I've never  
 21 kept record of it because, to start with, we didn't  
 22 realise there was an issue. We thought it was  
 23 staffing issues and they were doing something wrong  
 24 and gradually it became clear, but I can only guess  
 25 really. Obviously, we've got the £2,000 in scratch

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1 and the business on the market, because the house and  
 2 business is all in one. That was absolutely  
 3 horrifying because people were coming in and saying,  
 4 "Well, why do you want to leave?" and, you know, "Why  
 5 do you want to leave this village?" and I was saying,  
 6 "Well, actually I don't really want to. It's the bank  
 7 that are kind of insisting that we do because of any  
 8 losses that we're making".

9 So at that time both Alan and I decided we would  
 10 take on other jobs as well as the Post Office to sort  
 11 of help our finances. Alan took on a round as  
 12 a courier as well. So he does courier work. He took  
 13 on two rounds, actually; so he was out working all  
 14 hours doing that as well as running the shop. We've  
 15 got a newsagent, so, you know, he starts work at 6.30  
 16 in the morning and he was running the two jobs.

17 I'm quite arty and crafty, so I was making lots  
 18 of things to sell in the shop as well and refurbishing  
 19 furniture and making rag rugs and all sorts just to  
 20 sell in the shop and selling on Facebook and eBay. So  
 21 every night, every morning, every minute of our  
 22 working day was spent either in the Post Office or  
 23 trying to make money to pay the Post Office back and  
 24 to live.

25 **FACILITATOR:** And what period of time are you referring to

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1 here?

2 **DIANE BATH:** I'm sorry?

3 **FACILITATOR:** What period of time are you referring to

4 here?

5 **DIANE BATH:** This was about 2011. We managed to claw our

6 way back into a situation where we could tell the bank

7 that we didn't have to sell anymore. You know, we

8 convinced them that we could manage the payments. Any

9 big transactions that I couldn't pay back, the

10 Post Office were just taking straight out of my wages

11 anyway so everything was being met. Things haven't

12 really changed over the years.

13 As far as my health is concerned, I suffer with

14 type 2 diabetes now and that was brought on by all the

15 stress and everything. I've been -- since I've been

16 here, I've been put on antidepressants and I've been

17 on them ever since. About five years ago I started

18 having anxiety attacks as well. I'm on tablets for

19 anxiety as well.

20 I'm having counselling. I've been having

21 counselling for about a year now and this is my first

22 trial really. A couple of years ago I would never,

23 ever have come on to a site like this and spoken out

24 about this because I've always felt that anything that

25 the Post Office -- anything Post Office-related was my

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1 fault because it was my baby, I must be the one that's

2 making all the errors because I was told point blank

3 by the helpline -- sorry, by the helpline that nobody

4 else was having these problems, it was just me and

5 look at my family. And, as I say, I trust my family

6 implicitly and now it's come to light that it isn't

7 just me, there are other people like it.

8 It has been like a weight lifted off my

9 shoulders to know that other people are going through

10 similar things to me but it doesn't help that feeling

11 inside that makes you feel dead. And it used to be

12 such a joy to get up every morning. I'd walk down the

13 stairs, into my Post Office, and I'd love it. But

14 I don't know. That joy seems to have gone out my life

15 and it seems to be now it's just a job.

16 Network transformation came along and we weren't

17 able to put our Post Office with anybody else in the

18 village because they wouldn't have it, and it feels

19 now like we're stuck with the Post Office now whether

20 we like it or not. It's still losing money and

21 Post Office have this grip over me that I just can't

22 get out of. I feel quite desperate at times but there

23 we go. Got to keep smiling and put a happy face on

24 for the customers.

25 **FACILITATOR:** Thank you for sharing that so openly.

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1 I hear what you're saying, thank you. We might run

2 over by a few minutes, if that's okay, but hopefully

3 not too much, but I don't want to cut you all short.

4 Sue, could I just come to you just to describe

5 sort of where you are now in terms of the impact of

6 all of this, you know, how you reflect on it.

7 **SUSAN EDGAR:** Yes. Now I am better than I have been.

8 I am still on antidepressants. I've had counselling.

9 I don't sleep. I'm very lucky if I get two hours

10 a night. Three is a good sleep for me.

11 Basically, I can break down in tears at any time

12 and it got to the point where I wanted to end it all

13 and I made myself a noose in the woods. And my

14 daughter was ringing but I left my phone on the side,

15 and she came looking and she was all over and she did

16 find me. And the only reason it didn't happen were

17 there were some walkers in the woods at the time and

18 I was waiting for them to pass. But I just thought

19 I can't do this anymore and I just thought there's no

20 point.

21 Now, because I made a promise to her that I will

22 never do it again -- I'm still depressed at times.

23 I love my job, I do, but I need to get out of the

24 Post Office now for my sanity, I think, but ... I just

25 don't know because I just think what am I going to do

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1 because I can't stay in the house all the time because

2 I just feel so down. And I don't feel trusted,

3 I don't feel like I have the confidence to do things,

4 I keep forgetting things. I'm just not how I used to

5 be. I'm just not the same person. I'm a different

6 person completely to what I used to be.

7 **FACILITATOR:** Right.

8 **SUSAN EDGAR:** It's awful, it really is.

9 **FACILITATOR:** Thank you. I think Sir Wyn and I appreciate

10 your willingness to share that. Thank you.

11 So finally, David, in terms of the impact all

12 this has had on you, do you want to sort of describe

13 that to Sir Wyn about the different impacts it's had

14 on you?

15 **MR HARTLEY:** Initially when these losses first started,

16 I hid them. I hid them from my wife because I thought

17 it's, you know, it's my fault because at first I was

18 working on my own but then, because we got busier,

19 I employed staff. But when I was initially on my own

20 I hid those losses from my wife and it caused tension

21 between us and, you know, we got this close to divorce

22 because of the stress that it actually caused.

23 Sue mentioned about sleep deprivation. I don't

24 sleep, I still don't sleep, and I'm on tablets to help

25 me get some form of sleep but it's disturbed sleep all

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1 the time. It's because things are, you know, going  
2 over in your mind all the time. I did go on  
3 antidepressants but I came off them because I didn't  
4 want to become reliant on them, but I still have to  
5 take something to help.

6 For the future, I see a dire future for the  
7 Post Office, for the whole of the network, because of  
8 the adverse publicity that this has actually caused to  
9 the network.

10 I've tried -- I mentioned tried and failed at  
11 selling the office. They want it giving away  
12 basically. I was even approached by One Stop, who are  
13 owned by Tesco's, "We'll take it off you. We'll just  
14 put it in the One Stop which is next door" but they  
15 weren't going to give any money for it, they just  
16 wanted us to give it to them.

17 And I'm afraid mud sticks. Mud does stick. So  
18 for all these people that have been imprisoned,  
19 there's always that doubt at the back of people's  
20 minds will they ever, ever be trusted? Will I ever be  
21 trusted because of all these failures that we've had  
22 over this last however many years, which is still  
23 ongoing. And Sue said she's had, you know. This is  
24 not a demand for payment. Well, what the hell is it  
25 if it's not a demand for payment when the next page

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1 people we've just been hearing from that are obviously  
2 suffering badly from it, really badly from it,  
3 because, you know, to say there's not a problems and  
4 suchlike when there clearly is such a problem going  
5 over the years, a big apology and financial  
6 remuneration for them to somehow make it a little bit  
7 better for them basically.

8 **FACILITATOR:** Diane, what would your question or statement  
9 be?

10 **DIANE BATH:** I think we all do need an apology and we need  
11 to know how much longer this is all going to go on  
12 for. It needs putting right and it needs putting  
13 right now.

14 **FACILITATOR:** Okay, thank you. David, over to you.

15 **MR HARTLEY:** Similar to Sue. Why tell us lies? It's  
16 criminal, absolutely criminal, what the hierarchy of  
17 Post Office did over so many years by telling people  
18 they were the only ones. Being part of the  
19 Federation, I knew that we weren't the only ones but  
20 those people who were accused, imprisoned, lost their  
21 lives, it beggars belief that these people could stand  
22 there and hold their heads high and still take money  
23 from so-called bonuses and salaries while we were  
24 taking pay cuts.

25 **FACILITATOR:** Sorry, I know I said that was my last  
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1 tells you how to pay?

2 No, I'm afraid mud does stick and it's done the  
3 network an enormous amount of, well, just bad  
4 publicity and whether we'll ever recover from this  
5 I have grave, grave doubts.

6 **FACILITATOR:** Thank you. In a moment, I will hand back to  
7 Sir Wyn for final questions or comments but I would  
8 just like to ask each of you for a quick sentence or  
9 question or statement that you would want to ask or  
10 say to the organisations and individuals involved with  
11 Horizon over the years, or even now (so that could be  
12 the Post Office or Fujitsu or the Government, whoever)  
13 but I'd just be interested to hear your final sort of  
14 states or questions.

15 So I'll start with you, Sue, if that's okay just  
16 to tell me what you would want to say or ask of the  
17 organisations and individuals involved.

18 **SUSAN EDGAR:** There's only one thing I would want to say  
19 really and that's why did you lie? Why did you lie to  
20 postmasters and say everything was good when it  
21 wasn't? It's caused no end of problems. Why lie?

22 That's the thing I want to know, why they lied to us.

23 **FACILITATOR:** Okay. Philip what would your -- how would  
24 you sum up your feelings and thoughts in that sense.

25 **PHILIP VENN:** I think an apology, especially for the  
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1 question but I was just wondering if Nick Read is  
2 watching this now or in the future, he is probably  
3 thinking, "Well, what do I have to do to get that  
4 trust back?" What could he do now as the person who  
5 wasn't around then to get, start to get, your trust  
6 back? David, what do you say?

7 **MR HARTLEY:** Well, I think an apology is the least that  
8 could be done from not Nick but the previous ones that  
9 were in charge and that hadn't got the decency to be  
10 honest with us and say that there was a problem with  
11 the Horizon System, knowing, knowing full well, that  
12 there was. That, as I say, is criminal.

13 **FACILITATOR:** What do the rest of you feel? Is there  
14 anything that Nick Read could be saying or the new  
15 leadership that would make you believe that there's --  
16 you know, trust can be rebuilt?

17 **SUSAN EDGAR:** But there isn't new leadership. We've still  
18 got -- we've got Nick Read who's new but we've got so  
19 many of the old hierarchy still in place. None of  
20 them have stood up and counted and said, "Do you know  
21 what, I knew. I'm sorry I knew". They're all playing  
22 hard ball and pretending as if it's over their heads  
23 and it isn't. They knew and they knew what was  
24 happening. And it's not just Paula Vennells, it's the  
25 ones before her as well and same with Government.  
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1 Somebody must have known and they all lied. That's  
 2 what I want. I want them to stand up and be counted  
 3 and say, "Yes, I did know".  
 4 **FACILITATOR:** Diane or --  
 5 **DIANE BATH:** We just need justice really. The way we've  
 6 been treated is totally unfair. Things have gone on  
 7 for far too long. And people did know about it and  
 8 why should we keep suffering?  
 9 **FACILITATOR:** Thank you. Finally, Philip, what's your  
 10 view of all of this of that.  
 11 **PHILIP VENN:** Just to make it right really and justice as  
 12 they're saying, basically. I don't know what else  
 13 I can say, really. I'm not sure what they can do to  
 14 make it right 100 per cent for some people, obviously.  
 15 **FACILITATOR:** Okay. I'll conclude my part by thanking you  
 16 all for sharing so openly and listening to each other.  
 17 Sorry, David, you've got your hand raised.  
 18 **DAVID HARTLEY:** Can I just add that this Historical  
 19 Shortfall Scheme I've accepted a payment just to get  
 20 it over with because I cannot cope with any more  
 21 stress that this has caused. I honestly don't think  
 22 it comes anywhere near what I've reimbursed  
 23 Post Office since the year 2000 since Horizon started,  
 24 but I just want it over and done with. And Diane  
 25 said, you know, we need to know how long this is going  
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1 to go on. It is just -- I mentioned "Sword of  
 2 Damocles" and it is. It's just hanging above our  
 3 heads all the time and we're being treated better now,  
 4 admitted, but appallingly over the years.  
 5 **FACILITATOR:** Well, thank you again to all of you for  
 6 sharing your personal experiences and feelings. It's  
 7 been really, really great to hear from you. Thank you  
 8 so much. So I'll hand over to --  
 9 **SUSAN EDGAR:** Thank you, Jerome and Sir Wyn, for allowing  
 10 us to do this.  
 11 **MR HARTLEY:** Hear, hear.  
 12 **SIR WYN WILLIAMS:** Well, I've got a few words and  
 13 I suppose, like all lawyers, I enjoy having the last  
 14 word, so let my words be the last for this afternoon.  
 15 First of all, we've skirted around two topics,  
 16 the Historical Shortfall Scheme and the role of the  
 17 National Federation, and for all those who are  
 18 listening as well as you let me make it clear that  
 19 those two aspects will be looked at in detail in due  
 20 course in sessions to come.  
 21 The second thing I'd like to say is that this  
 22 has been an extremely informative session as far as  
 23 I'm concerned and all of you have said things which,  
 24 although I may have known something about, I now know  
 25 more about some aspects of these things and it's in  
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1 that context that I want to mention the possibility of  
 2 witness statements. In the course of the coming  
 3 weeks, the secretariat will probably write to some or  
 4 all of you asking whether you'd be prepared to make  
 5 witness statements setting out some of the things that  
 6 you have alerted me to this afternoon. And I can't  
 7 force you to do it -- well, strictly I can but  
 8 I wouldn't dream of it -- it has to be voluntary if  
 9 you want to do it, but I would encourage you to do it  
 10 if you are asked because the more hard information  
 11 I have in writing, the better.  
 12 Then finally my heart-felt thanks for the four  
 13 of you, Ms Edgar, Ms Bath, Mr Hartley, Mr Venn. These  
 14 things are about you, so thank you for taking the  
 15 trouble to come and inform me.  
 16 **DAVID HARTLEY:** Thank you.  
 17 **SIR WYN WILLIAMS:** So with those words, we will now finish  
 18 this session, which means that the public YouTube  
 19 aspect of it will cease, but I've got no doubt that  
 20 the four of you may want to say a few words to each  
 21 other in private, so to speak, after this session has  
 22 ended. So goodbye everyone.  
 23 (4.08 pm)  
 24 (PM session concluded)  
 25

<p><b>DAVID HARTLEY:</b> [14] 90/12 90/16 91/1 108/1 108/4 108/6 124/13 138/24 153/5 159/25 161/10 162/23 177/18 179/16</p> <p><b>DIANE BATH:</b> [25] 91/7 92/3 93/2 98/21 106/6 110/21 113/13 124/24 125/6 125/15 133/24 134/2 134/12 135/5 135/19 136/2 136/8 136/10 141/11 160/24 167/12 169/2 169/5 175/10 177/5</p> <p><b>FACILITATOR:</b> [232]</p> <p><b>IDU MIAH:</b> [37] 6/5 6/11 6/18 6/24 11/1 13/15 18/17 20/19 20/25 23/18 23/23 24/6 25/7 32/20 34/24 35/8 35/24 41/1 49/24 50/16 50/25 52/3 52/15 53/18 58/15 61/3 67/21 68/3 68/12 68/14 68/19 68/21 70/8 70/17 71/9 79/8 84/7</p> <p><b>MIKE BALL:</b> [59] 4/15 4/17 4/25 9/12 9/24 10/14 10/18 10/21 14/7 16/16 16/22 22/13 23/3 23/7 28/24 29/11 29/20 36/2 36/9 36/11 36/13 36/24 37/5 37/12 39/5 39/9 40/7 46/1 46/4 46/9 46/11 46/13 46/18 48/1 48/4 48/7 48/13 48/18 48/25 49/2 49/7 49/10 49/13 50/3 50/7 53/24 54/8 54/10 58/2 61/15 62/23 63/3 63/12 72/14 73/17 73/23 74/3 82/25 86/18</p> <p><b>MR HARTLEY:</b> [30] 93/12 100/20 109/18 110/11 114/18 115/21 116/1 116/15 116/18</p>	<p>116/23 117/14 118/1 118/5 136/21 137/18 139/2 139/20 140/7 140/11 140/18 141/2 150/13 155/15 158/2 158/15 163/17 172/15 175/15 176/7 178/11</p> <p><b>MR WHITTAM:</b> [1] 16/25</p> <p><b>PHILIP VENN:</b> [29] 88/13 88/23 89/10 89/14 95/4 96/10 101/18 103/7 105/21 110/17 118/16 120/1 121/6 123/17 124/10 141/19 153/11 155/17 155/23 156/9 156/14 157/2 161/16 166/5 166/18 166/20 167/5 174/25 177/11</p> <p><b>REBECCA WHATLEY:</b> [39] 5/6 5/16 5/19 7/19 14/22 15/25 17/9 20/24 22/6 22/8 26/1 27/13 28/13 30/8 30/20 32/1 32/6 34/23 37/4 37/23 39/16 40/10 44/10 44/20 48/3 54/14 55/25 56/25 57/16 64/4 65/24 66/25 74/14 76/17 77/3 77/20 78/14 83/9 86/17</p> <p><b>SIR WYN WILLIAMS:</b> [54] 1/3 10/19 10/22 22/2 22/7 22/9 22/23 23/6 23/10 48/5 48/8 48/14 48/19 48/22 49/1 49/3 49/21 50/1 50/4 50/10 56/20 57/12 57/23 58/12 84/23 110/12 110/18 110/22 111/7 111/19 112/1 131/23 132/7 132/17 132/22 132/24 133/3 133/6 133/9 140/1 140/8 140/17 140/20 141/3 153/9 155/7 155/19 156/2 156/10 156/20 157/4 163/12 178/12 179/17</p>	<p><b>SUSAN EDGAR:</b> [50] 89/17 90/6 96/25 111/2 111/13 111/20 112/7 112/24 124/15 125/23 127/10 128/6 129/18 130/14 131/22 132/3 132/16 132/18 132/23 133/1 133/5 133/7 133/13 142/11 142/24 143/12 144/22 145/15 147/11 147/16 149/10 149/12 153/1 153/6 154/21 155/16 157/10 157/17 157/21 157/25 158/4 158/16 158/19 163/20 165/11 171/7 172/8 174/18 176/17 178/9</p> <hr/> <p>'60s [1] 6/20</p> <p>'74 [1] 6/21</p> <p>'hell [1] 103/23</p> <p>'o' [1] 91/10</p> <hr/> <p>... 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[44]</b> 7/6 9/24 10/5 12/6 12/19 13/4 24/9 24/9 24/18 32/7 39/25 42/14 46/1 58/5 59/14 59/16 61/5 62/3 80/2 80/24 81/4 89/8 89/23 97/10 99/2 99/3 99/6 103/18 103/24 105/15 106/23 107/3 107/25 121/7 127/18</p>	<p>130/5 130/14 131/3 132/3 143/9 146/12 147/22 148/11 152/3</p> <p><b>were [192]</b></p> <p><b>weren't [9]</b> 38/20 83/13 116/18 120/17 139/11 148/2 170/16 173/15 175/19</p> <p><b>what [279]</b></p> <p><b>what's [17]</b> 34/1 37/25 38/1 39/9 39/18 54/13 55/22 71/5 78/7 97/18 99/15 129/1 142/10 147/14 147/15 158/15 177/9</p> <p><b>whatever [15]</b> 60/7 73/18 79/19 82/8 87/2 104/25 117/24 122/21 123/1 123/19 130/11 131/18 147/1 147/23 160/14</p> <p><b>Whatley [3]</b> 22/4 56/20 85/2</p> <p><b>WhatsApp [4]</b> 56/13 57/7 78/17 78/18</p> <p><b>whatsoever [5]</b> 105/24 107/3 114/6 137/13 141/24</p> <p><b>when [196]</b></p> <p><b>whenever [1]</b> 39/19</p> <p><b>where [64]</b> 5/25 7/9 7/11 8/18 8/20 9/18 16/6 17/22 25/15 28/1 31/18 40/19 44/17 57/5 58/7 65/15 72/23 76/15 78/15 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			<b>yay [1]</b> 147/4 <b>yeah [42]</b> 18/12 18/17 26/1 31/21 31/22 34/16 37/16 37/23 44/22 45/6 45/12 48/13 50/25 52/7 55/8 55/25 57/16 66/18 67/17 68/14 68/20 69/24 70/17 73/19 76/17 79/1 83/9 83/10 83/11 90/12 96/6 96/6 96/17 105/25 105/25 111/20 114/11 120/25 157/21 157/21 157/21 157/21 <b>year [22]</b> 4/21 5/8 10/19 12/7 12/8 14/9 14/12 52/12 57/18 57/25 61/2 62/10 72/21 90/12 95/21 106/22 119/21 138/10 147/20 162/10 169/21 177/23 <b>year's [2]</b> 9/16 12/10 <b>years [92]</b> 4/19 5/8 5/11 6/7 7/6 8/24 11/2 11/5 13/19 18/16 22/20 22/21 24/16 30/25 33/22 36/9	

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