

Postmaster support policy

Postmaster account support

Version 4.0



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

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

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

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1 Definitions

1.1 Definitions

1. **"Assign to Nominee"** – This is the option on Horizon which moves a Discrepancy into the nominated account for selected postmasters, Multiples or Strategic Partners, that do not have the "Review or Dispute" option.
2. **Discrepancy** - Any difference between (i) the actual cash and stock position of a branch and (ii) the cash and stock position shown on Horizon as derived from transactions input by branch staff into the branch's terminals. A Discrepancy could be negative or positive.
3. **Established Gain** - An event that causes a positive Discrepancy (i.e. the situation where the branch has more cash and/or stock than the derived figures for cash and/or stock on Horizon), which has been investigated by Post Office¹, or agreed by the postmaster, and found to be a genuine gain to Post Office which was caused by the negligence, carelessness or error of the postmaster and/or their assistants.
4. **Established Loss** - An event that causes a negative Discrepancy (i.e. the situation where the branch has less cash and/or stock than the derived figures for cash and/or stock on Horizon), which has been investigated by Post Office, or agreed by the postmaster, and found to be a genuine loss to Post Office which was caused by the negligence, carelessness or error of the postmaster and/or their assistants.
5. **Multiple** - A locally based single business venture that operates several locations within their business venture. A multiple is likely to operate between 2 and 20 retail stores. Multiples choose how to settle their accounts with some multiples choosing to settle at branch (who have the "Review or Dispute" option) and other multiples settling to account (who have the "Assign to Nominee" option) and making payment to POL via a monthly statement.
6. **"Review or Dispute"** – This is the option on Horizon which moves a Discrepancy into the postmaster's centralised holding account at the end of the Trading Period, used by postmasters, Multiples or Strategic Partners that do not have the "Assign to Nominee" option.
7. **Strategic Partner** - A corporate business that operates Post Offices in several locations within their retail estate. A corporate partner is likely to operate from more than 25 retail stores, has centralised support functions/head office management and has strategic alignment to future POL propositions/network growth. Strategic Partners choose how to settle their accounts with some partners choosing to settle at branch (who have the "Review or Dispute" option) and other partners settling to account (who have the "Assign to Nominee" option) and making payment to POL via a monthly statement.

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

8. **Trading Period** – A four or five-week cyclical financial period culminating in the requirement to reconcile the cash and stock position of a branch with the cash and stock position shown on Horizon.

2 Overview

2.1 Introduction

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

This policy is a non-contractual document provided for information. It does not form part of the contract between any postmaster³ and Post Office.

2.2 Purpose

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

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

As many postmasters are limited companies or partnerships (and as individual postmasters may appoint managers to operate a branch on their behalf) any steps that need to be taken by a postmaster under this policy can be taken by someone authorised to act on that postmaster's behalf (such as a director, partner or manager).

2.3 Core principles

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

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

³ In this policy "postmaster" refers to a limited company, partnership, limited liability partnership, other entity or individual that contracts with Post Office for the operation of a Post Office® branch.

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

- When a postmaster selects the “Review or Dispute” icon to register a Discrepancy, and does not contact the Branch Support Centre, Post Office proactively seeks open and transparent dialogue with the postmaster.
- Support is offered to the postmaster, including offering an investigation by Post Office, to help determine the cause of and reason for a Discrepancy.
- If the reason for the Discrepancy can't be agreed, Post Office will offer guidance to the postmaster on how to dispute this.
- Post Office will recover any Established Losses from the postmaster, former postmaster or guarantor, with the postmaster's agreement, employing clear processes and in a fair manner, as set out in the Postmaster Accounting Dispute Resolution policy⁴.
- Post Office will repay Established Gains to the postmaster, or former postmaster.
- Post Office will write-off Discrepancies, where it is appropriate to the situation.

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

2.4 Application

This Policy is applicable to for all Post Office employees⁵ interacting in any part of postmaster account support and defines the minimum standards to control financial loss, postmaster impact, regulatory breaches and reputational damage in line with the Post Office's Risk Appetite.

2.5 The risk

Discrepancies in cash and stock in the network can cause difficulties for postmasters and customers. Discrepancies may indicate a variety of issues that may need to be addressed. Some Discrepancies, once investigated, or agreed by the postmaster, may become Established Losses or Gains.

Post Office can recover losses from a postmaster when such losses are caused through negligence, carelessness or error and Post Office has carried out a reasonable and fair investigation, as set out in the Postmaster Accounting Dispute Resolution policy, as to the cause and reason for the loss and

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

⁵ In this Policy “employee” means permanent staff, temporary including agency staff, contractors, consultants and anyone else working for or on behalf of Post Office and, for clarity, does not include postmasters or postmasters' staff.

whether it was properly attributed to the postmaster. Postmasters are also responsible for losses caused by their assistants.

The risk is the Postmaster Accounts Support Team fail to adequately, and regularly, review postmaster accounts.

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

3 Risk appetite and minimum control standards

3.1 Risk appetite

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

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

- **Averse risk appetite** to risks around service and support provided to postmasters.
- **Averse risk appetite** to being non-compliant with our statutory and regulatory obligations.
- **Averse risk appetite** for financial crime to occur within any part of Post Office or the network.
- **Averse risk appetite** in relation to unethical behaviour by Post Office employees.
- **Averse risk appetite** to risks around disputes and litigation.
- **Averse risk appetite** towards risks around our core operational processes that impact postmasters.
- **Cautious risk appetite** towards the risk of service interruptions that would considerably reduce branch availability across the network resulting in the inability to serve customers.

Post Office acknowledges however that in certain scenarios even after extensive controls have been implemented a risk may still sit outside the agreed Risk Appetite/Risk Tolerance. Risks outside of Appetite/Tolerance may be presented to the relevant governance forums for escalation/agreement of the risk position.

If a risk is identified which is outside of agreed policy a risk exception note will be required, details of which can be found [here](#).

3.2 Policy framework

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

- Postmaster Onboarding
- Postmaster Training
- Postmaster Complaint Handling
- Network Monitoring and Branch Assurance Support
- Network Cash and Stock Management
- Network Transaction Corrections

- Postmaster Account Support (this policy)
- Postmaster Accounting Dispute Resolution
- Postmaster Contract Performance
- Postmaster Contract Suspension
- Postmaster Contract Termination
- Postmaster Contract Termination Decision Review

3.3 Who must comply?

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

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

3.4 Roles and responsibilities

- **Audit, Risk and Compliance Committee** – is the Committee of the Post Office Limited Board which reviews and approves Postmaster Support policies.
- **Risk and Compliance Committee** - is the standing committee of the Strategic Executive Group who review and approve Postmaster Support policies for recommendation to the Audit, Risk and Compliance Committee.
- **Retail Engagement Director** – is the policy owner, who must comply with the governance responsibilities set out at section 6.1.
- **Head of Network Support and Resolution** - is accountable for the deployment of this policy. This role is also responsible for regularly reviewing the effectiveness of this policy, the standards and processes contained within and for drafting any amendments that may be required.
- **Postmaster Account Support Manager** – is responsible for administering this policy and the support of the team that manage postmaster accounts under this policy.

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

- **Postmaster Account Support Advisors** – should:
 - be conversant with this policy and linked policies;
 - as relevant to loss recovery, take reasonable steps to ascertain and consider the personal and financial situation of the postmaster;

- proactively seek open and transparent dialogue with the postmaster when a Discrepancy appears on an account;
 - ensure that support is offered to the postmaster, including offering an investigation by Post Office to help determine the cause of and reason for a Discrepancy;
 - make postmasters aware of their right to dispute a Discrepancy;
 - for Established Losses, where payment is agreed by the postmaster, offer a variety of payment options, including the option to pay by installments and take into account the postmaster's personal and financial situation;
 - keep records of all material discussions with a postmaster and other internal departments;
 - work with, and take guidance as appropriate from, Contract Advisors, especially when a postmaster is part of a suspension and termination process relating to a Discrepancy investigation;
 - keep payment plans under review (including by contacting the postmaster) to ensure that the plan remains workable and continues to meet Post Office needs;
 - recommend the write-off of balances where it is appropriate to the situation;
- **Head of Network Monitoring and Reconciliation** – is responsible for the monitoring of potential Discrepancies, through the Network Monitoring team.
 - **Current postmaster** – refers to a limited company, partnership, limited liability partnership, other entity or individual that contracts with Post Office for the operation of a Post Office® branch.
 - **Former postmaster** – refers to a limited company, partnership, limited liability partnership, other entity or individual that used to contract with Post Office for the operation of a Post Office® branch.

3.5 Policy required operational standards

A required operational standard defines the level of control that must be in place to manage inherent risks so that they remain within the defined Risk Appetite statements. This section of the policy also sets out the Business Area(s) responsible for managing that risk through their controls, and all employees must ensure that they comply with the policy requirements. There must be mechanisms in place within each business unit to demonstrate compliance. The policy required operational standard can cover a range of control types, i.e., directive, detective, corrective and preventive which are required to ensure risks are managed to an acceptable level and within the defined Risk Appetite.

The table below sets out the relationships between identified risk and the required policy operational standard in consideration of the stated risk appetite. The subsequent pages define the terms used in greater detail:

Risk area	Description of risk	Required operational standard	Business owners	Control(s)	Frequency
Reviewing Discrepancies and notifying current and former postmasters of any losses or gains.	The Postmaster Accounts Support Team fail to adequately, and regularly, review postmaster accounts	Preventive control The Postmaster Account Support Team should be notified of Established Losses so recovery processes can begin.	Investigation and review teams	Established losses are assigned to PAST to arrange payment.	When investigated Discrepancies are established as losses.
		Detective control Post Office will proactively seek open and transparent dialogue with the postmaster when a Discrepancy appears on an account. This will be by a telephone call where possible and followed up with a letter.	Postmaster Account Support Team Manager	Notifying postmasters of a discrepancy	Every time
				Review postmaster discrepancies and issue discrepancy letter	Weekly

Risk area	Description of risk	Required operational standard	Business owners	Control(s)	Frequency
		<p>Detective control Post Office will speak to the postmaster, supported by call scripts, to ensure their understanding and acceptance of the Discrepancy before allowing them to pay or making a credit repayment.</p> <p>Preventive control Post Office will seek to understand a postmaster's situation, where possible, when discussing a payment or credit repayment.</p> <p>Payments can be made through a variety of methods to suit all parties, including the possibility of more time to pay via payment instalments, either by a deduction from remuneration (current postmasters) or standing order (former postmasters).</p> <p>Preventive control Any payment plans set up for more than 12 months are authorised by the relevant role as set out in section 4.5.</p> <p>Preventive control Payment plans that run for more than 12 Months will be reviewed at least every year.</p>	<p>Postmaster Account Support Team Manager</p> <p>Postmaster Account Support Team</p> <p>Head of Network Support and Resolution</p> <p>Postmaster Account Support Manager</p>	<p>Performance management</p> <p>Advising postmasters of the different repayment methods available for an established loss</p> <p>Approval of postmaster payment plan</p> <p>Annual review of plans setup with a repayment period of more than 12 months</p>	<p>Every time</p> <p>When contact is made, or received, to discuss payments</p> <p>When a payment plan of more than 12 months is requested.</p> <p>Annually from initial set up or from the last payment plan review date</p>

Risk area	Description of risk	Required operational standard	Business owners	Control(s)	Frequency
		<p>Preventive control A report is run each week to identify any new former postmasters. A review of former postmaster accounts is carried out, to check if any action needs to be taken on existing or arising Discrepancies.</p> <p>Detective control If the repayment of an Established Gain is agreed between the Postmaster Account Support Team and the postmaster, repayment will be made in the next available remuneration payment run.</p> <p>Preventive control The Postmaster Account Support policy should be reviewed and updated where necessary. RCC and ARC must approve any material amendments made to the policy before the new versions are published and circulated to the business.</p> <p>Preventive control The Postmaster Account Support Team must receive training on this policy with regular refresher training thereafter.</p>	<p>Postmaster Account Support Manager</p> <p>Postmaster Account Support Manager</p> <p>Head of Network Support and Resolution</p> <p>Head of Network Support and Resolution</p>	<p>Weekly check for new former postmasters on CFS</p> <p>Maintain details of all open cases in relation to former postmaster losses</p> <p>Review and action surplus postmaster balances</p> <p>Policy review</p> <p>Policy refresher training</p>	<p>Weekly</p> <p>Each time a case is worked</p> <p>Monthly</p> <p>As required (reviewed at least annually)</p> <p>Annually or, if sooner, after the policy has had any material amendments approved,</p>

4 Procedures

4.1 Contractual obligations

Post Office can recover losses from a postmaster when they are caused through negligence, carelessness, or error of the postmaster, if Post Office has carried out a reasonable and fair investigation, as set out in the Postmaster Accounting Dispute Resolution policy⁶, as to the cause and reason for the loss and whether it is properly attributable to the postmaster. Postmasters are also responsible for losses caused by the negligence, carelessness, or error of assistants.

4.2 Reviewing postmaster accounts

Postmaster Accounts with “Review or Dispute” option

A record is created in Dynamics, for any Discrepancies moved to the centralised holding account, using “Review or Dispute” at the point of balancing at the end of a Trading Period. A weekly report will identify any postmasters that haven't asked for support via the Branch Support Centre (BSC). The postmaster will be notified and invited to discuss the detail of the Discrepancy. If the Discrepancy is unknown, Post Office will provide help and support to the current postmaster to discover the reasons for it.

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

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

Postmaster Accounts with “Assign to Nominee” option

Any Discrepancies that are “assigned to nominee” should be reviewed using the relevant postmaster's/Multiples'/Strategic Partner's own internal processes. Post Office will help with any investigation.

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

Former Postmaster Accounts

A weekly report will show any Discrepancies that have either:

- Been selected for “Review or Dispute” prior to closure or transfer.
- Arisen at the closure or transfer branch assurance visit.

⁶ The Postmaster Accounting Dispute resolution policy can be found on the hub, [here](#).

- Been added to the account in the form of a “TP6” – a credit or debit relating to a transaction from the period when the former postmaster was in charge.

The postmaster will be notified and invited to discuss the detail of the Discrepancy. If the Discrepancy is unknown, Post Office will provide help and support to the former postmaster to discover the reasons for it.

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

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

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

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

4.3 Requiring more information or raising a dispute

Requiring more information about, or disputing, a Branch Discrepancy

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

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

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

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

Requiring more information about, or disputing, a Transaction Correction

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

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

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

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

4.4 Payment options

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

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

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

Payments can be made by:

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

4.5 Payment plans

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

Alternatively, Post Office and a current postmaster can agree to have a regular amount deducted from the postmaster's remuneration/fees.

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

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

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

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

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

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

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

4.6 Postmaster circumstances

Post Office will consider any relevant circumstances of the postmaster, made known to them, including those who find themselves in a vulnerable situation, due to:

- a) Health
- b) Financial capability
- c) Financial resilience
- d) Life events.

4.7 Write offs

Where appropriate, a recommendation by the Postmaster Account Support Manager to write off the amount may be made. The reasons for the recommendation must be fully documented and may be subject to audit.

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

Up to £5,000	Postmaster Account Support Manager.
Up to £100,000	Head of Network Support and Resolution.
Over £100,000	Central Operations Director.

4.8 Accounting provision

Accounting provision is made by the Retail Finance team for any Discrepancies.

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

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

Net credits are removed from the amounts provided for.

For multiples/Strategic Partners, all balances are provisioned for after 60 days.

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

4.9 Financial control framework (controls reporting risks and process)

Self-assessment controls are in place around the risk descriptions, and these must be adhered to. Attestations take place in ServiceNow (Post Office's central risk and controls register).

4.10 Reporting

Regular and accurate reporting is required around Discrepancies, Established Losses and Gains, including provision figures (see 4.8), investigations into Discrepancies, recoveries made and the age of the Discrepancies and Established Losses, less unpaid credits, and Established Gains.

5 Where to go for help

5.1 Additional policies

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

5.2 How to raise a concern

Any postmaster, any postmaster's staff or any Post Office employee who suspects that there is a breach of this Policy should report this without any undue delay.

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

For more details about how and where to raise concerns, please refer to the current Speak Up Policy which can be found on The Hub under Post Office Key Policies, [accessed here](#), or report online at:

GRO

or call the Speak Up Line on

GRO

Please note that a postmaster may also contact the National Federation of Sub-Postmasters (NFSP) for help and support, by contacting their helpline on **GRO** or by emailing [admin@nfsp.co.uk](#) **GRO**

5.3 Who to contact for more information

If you need further information about this policy or wish to report an issue in relation to this policy, please contact the Retail Engagement Director, Tracy Marshall, by emailing

GRO

6 Governance

6.1 Governance responsibilities

The Policy sponsor, the Group Chief Retail Officer of Post Office, takes responsibility for policies covering their areas.

The Policy Owner is the Retail Engagement Director who is responsible for ensuring that the content is up to date and is capable of being executed. As part of the review process, they need to ensure that the minimum controls articulated in the policy are working or to identify any gaps and provide an action plan for remediation

Additionally, the Retail Engagement Director and the Central Operations Director are responsible for providing appropriate and timely reporting to the Risk and Compliance Committee and the Audit, Risk and Compliance Committee as required.

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

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

7 Document control

7.1 Document control record

Summary

GE policy sponsor	Standard owner	Standard implementer	Standard approver
Martin Roberts (Group Chief Retail Officer)	Tracy Marshall (Retail Engagement Director)	Simon Worboys (Head of Network Support and Resolution)	R&CC/ARC
Version	Document review period	Policy – effective date	Policy location
4.0	Annual	07/2024	Postmaster Support Policies on SharePoint Hub

Revision history

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

		Policy sponsor updated	
1.2	26th April 2021	Text amendments and following internal and external legal review Removal of section 4.6 "Death of an individual postmaster" Final alignment with other support policies	Jo Milton
1.3	4th May 2021	Risk appetite amendment	Jo Milton
1.4	13th May 2021	Updated TC Disputes contact number in 4.3 Replacement of "settled centrally" language	Jo Milton
1.5	25th May 2021	Added linked policy statement to front page Added reference to the Group Investigations Policy to section 3.3 Who Must Comply? Updated link to section 5.1 Added footnotes to link to other policies referred to in this policy.	Jo Milton
1.6	17th February 2022	Annual Review 2.2 Addition of section stating that a postmaster may authorise someone to act on their/its behalf 2.5, 3.5 and 4.2 Replaced "monitoring" with "reviewing" 3.1 Updated risk appetite statements to include Operational statements 3.4 Updated definition of current and former postmaster 4.8 Removed Senior Network Monitoring and Support Manager from write-off authorisation table	Simon Worboys
2.0	1st April 2022	Amended version number following approval	Jo Milton
2.1	4th July 2022	2.1, 3.4, 5.3, 6.1, 7.1 – updated owner and sponsor Font updated to Nunito Sans	Jo Milton
2.2	17th August 2022	3.4 and 3.5 Amendment to treatment of Established Losses for current postmasters (previously incorrectly said sent to a Contract Advisor - now discussed at Dispute Resolution Committee). 4.4 Removed American Express as a payment option	Simon Worboys
3.0	26 th September 2022	Amended version number following approval	Jo Milton
3.1	17 th February 2023	Minor clarifications and wording amendments following legal review. Updated owner and implementer 5.2 Added Speak Up contact details	Simon Worboys
3.2	8 th December 2023	Updated owner 1.1 Clarified Established Loss/Gain definitions 3.1 Amended risk exception statement 3.2 Updated framework policy name – Contract Termination Decisions Review	Jo Milton
3.3	17 th April 2024	Annual Review 1.1, 4.2, 4.8 updated to include multiples/SPs (and assign to nominee) 2.3 Revision of core principles relating to recovery and write-off 2.5 Risks amended to reflect ServiceNow 3.4 Revision of PAST advisor responsibilities	Simon Worboys

		3.5 Minimum Control Standards changed to Policy Required Operational Standards and updated to reflect ServiceNow 4.4 Removal of cheque as a payment method 4.6 Vulnerability examples set out (4.7) Removal of Established Loss Recovery options section 4.7 Updated Write-Off authority limits 5.2 Addition of NFSP contact details	
4.0	1 st July 2024	Amended version number following approval	Jo Milton

7.2 Oversight committee

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

Committee	Date approved
POL R&CC	13 JUN 2024
POL ARC	01 JUL 2024

Next review: 31 JUL 2025

7.3 Company details

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

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

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

VAT registration number GB 172 6705 02. Registered office: Finsbury Dials, 20 Finsbury Street, London, England EC2Y 9AQ

