

1 **Thursday, 17 February 2022**

2 **(10.30 am)**

3 **SIR WYN WILLIAMS:** Good morning everyone. We've come

4 back, so to speak, today so we're doing our best to

5 come as and when we can, but I think to date the

6 remote working has seemed to have gone reasonably

7 well. So I hope everybody's satisfied with it.

8 Yes, Mr Blake?

9 **MR BLAKE:** Thank you very much, Chair.

10 We have Ms Hazzleton here my name is Julian

11 Blake and I'm going to be asking questions today on

12 behalf of the Chair. You should have in front of you

13 a witness statement.

14 **THE WITNESS:** I do indeed.

15 **MR BLAKE:** That's dated 12 January --

16 Ah, sorry you have to take the oath. I'm sorry.

17 **SUSAN HAZZLETON (affirmed)**

18 **Questioned by MR BLAKE**

19 **MR BLAKE:** Thank you very much.

20 You have before you a witness statement and it's

21 dated 12 January of this year; is that right?

22 **A.** It is correct.

23 **Q.** Could I ask you just to look at the final page of that

24 witness statement, I think it's page 16, and is that

25 your signature?

1

1 a while whilst we looked around for a business. The

2 business that we chose to do was to run a Post Office.

3 So we looked at several, all in the south-east, and

4 decided that the one in Chelmsford was suitable for us

5 because of the lovely village location, village

6 school.

7 **Q.** Can you describe that village for us?

8 **A.** Yes. If you want estate agent speak, it's much

9 desirable. It's a lovely little village, got

10 a mixture of old houses like mine, some newer ones,

11 there's a lovely river down the bottom of the street,

12 we've got a lovely village pub and, up until recently,

13 we had a cricket green and a local school. It's

14 really a nice village to live in.

15 **Q.** What about your house?

16 **A.** It's 500 years old. It's a listed building, not to

17 everyone's taste. A lot of maintenance is involved.

18 **Q.** Is the Post Office part of your house?

19 **A.** Yes.

20 **Q.** Why did you buy a Post Office?

21 **A.** We bought a Post Office because it seemed to us like

22 it was a trustworthy organisation, an organisation

23 that we could hopefully work with, be a good part of

24 our community, and people -- personally I like people,

25 and we thought it wouldn't be too hard to learn and,

3

1 **A.** It is my signature, yes.

2 **Q.** Can you confirm that that statement is true to the

3 best your knowledge and belief?

4 **A.** Yes.

5 **Q.** I will start by asking you a bit about your

6 background. How old are you now?

7 **A.** I'm 68.

8 **Q.** Whereabouts are you from?

9 **A.** I'm from Barnsley in South Yorkshire.

10 **Q.** What area do you live in now?

11 **A.** In Chelmsford in Essex.

12 **Q.** Before that, I think you were abroad for a while?

13 **A.** Yes, we lived in -- my partner Steven and myself lived

14 in Australia for 11 years. My son and daughter, who

15 are twins, were born there.

16 **Q.** What did you do in Australia?

17 **A.** Admin work, which is what I'd normally done,

18 reception, secretarial. Steven had, for a time,

19 a business putting in racking into warehouses, things

20 like that.

21 **Q.** At some point you moved to Essex?

22 **A.** We did. We came back from Australia when James and

23 Siobhan were one and we lived for a while in my

24 sister's house in Warrington, in Lancashire. She'd

25 recently moved and so we lived in her house for quite

2

1 obviously, the location was due to it but we just

2 wanted to have a business that -- the Post Office

3 provided their business really, they provided the

4 stamps and everything like that, we provided the other

5 things for the general store, but it seemed like

6 a partnership and we were quite pleased with that. We

7 thought it was something that we could really work on

8 and grow.

9 **Q.** Do you remember how much you paid for the Post Office?

10 **A.** The actual building or the business?

11 **Q.** The business itself.

12 **A.** The business, I believe, we paid £46,000 for --

13 I believe.

14 **Q.** Yes. How did you pay for that?

15 **A.** Just before we came back from Australia, my partner's

16 father had unfortunately passed away and he had left

17 us an inheritance.

18 **Q.** You became a subpostmistress, I think, on

19 1 March 1995; is that right? Thereabouts?

20 **A.** That would be thereabouts. Yes, I can't -- I thought

21 it was -- no, yeah, you're right, '95, yes, sorry.

22 Yes.

23 **Q.** At that stage, it was before Horizon was in place?

24 **A.** Yes, it was before Horizon, a long time before.

25 **Q.** What did you use instead of Horizon, at that stage; do

4

1 you remember?

2 **A.** Paper-based. I used my brain.

3 **Q.** Apart from a Post Office, I think you also had a shop;

4 is that right?

5 **A.** We did. We ran alongside it a little grocery store,

6 as most Post Offices do, selling the usual: milk,

7 bread, sugar, things like that.

8 **Q.** Who worked there?

9 **A.** I worked in the Post Office. Mr Hazzleton worked in

10 the shop.

11 **Q.** When Horizon was introduced, did you receive training?

12 **A.** I did.

13 **Q.** How was that arranged?

14 **A.** It was arranged by the Post Office. It was,

15 I believe, in a hotel in Margaretting, which is not

16 far from where I live, perhaps 30 minutes' drive.

17 **Q.** Was it free?

18 **A.** Yes, it was free.

19 **Q.** How long did it last for?

20 **A.** Again, from memory -- I'm going to say a couple of

21 days.

22 **Q.** Was it useful?

23 **A.** In part, yes. I -- like a lot of people at that

24 stage, I'd never touched a computer so, for me, it

25 wasn't totally straightforward and for other people on

5

1 **Q.** When you say everything went wrong, can you give --

2 **A.** Yes. So, for the first week after this had happened,

3 I did my balance and it was let's, for example, say it

4 was £160 out, that was a bit scary but I thought that

5 might come out with error notices within time,

6 a couple of weeks. But the next week it had doubled

7 and the week after that it doubled, and it was like

8 a snowball collecting more snow. It was growing and

9 it was frightening and I kept asking for help.

10 **Q.** Did you call the helpline?

11 **A.** I did. I called the helpline once a week.

12 **Q.** Did they help?

13 **A.** No.

14 **Q.** Can you describe the kinds of conversations you had

15 with the helpline?

16 **A.** I would tell them the history of what was happening

17 and their attitude on all occasions was to put it --

18 no, eventually it was to put it in a suspense account.

19 Weekly, it was "Don't worry about it, it will all work

20 itself out".

21 **Q.** So the first response was: it will work itself out?

22 **A.** Yes.

23 **Q.** Did that change at some point?

24 **A.** By the time it got to £4,500 or £600, I was really,

25 really, really worried and they said "You can put that

7

1 the course it wasn't straightforward. The two chaps

2 that were running the training were very pleased with

3 themselves that they knew all about computers and were

4 whizzing through this information at a rate which

5 I couldn't keep up with, and I did ask them on

6 a couple of occasions, as other people did, could they

7 please backtrack a little bit, so that we could catch

8 up on this information.

9 **Q.** I think in your witness statement you said that you

10 actually paid £3,000 for --

11 **A.** That was for the initial training, for the

12 Post Office, from when we first took it over. That

13 was for that training, not for the Horizon. Sorry, if

14 I --

15 **Q.** No, not at all?

16 **A.** -- misled you.

17 **Q.** I'm going to move on to problems that you experienced

18 with Horizon. What was the first time that you

19 noticed a problem; do you remember?

20 **A.** Yes, I can remember. I was contacted by means of --

21 I can't remember whether it was telephone or a message

22 on that computer, I can't remember, that on

23 a particular Saturday night I had to leave the

24 computer on for updates and, from then on, everything

25 went wrong.

6

1 money into a suspense account for six weeks", that's

2 as long as you are allowed to leave it in the suspense

3 account and then, being the subpostmistress, I was

4 responsible for that money.

5 **Q.** You say you were responsible, you were responsible for

6 paying it?

7 **A.** Yes.

8 **Q.** Did you pay it?

9 **A.** Yes.

10 **Q.** How did you pay it?

11 **A.** I can't actually remember what methods of payment we

12 had 21 years ago but if we did them over the phone it

13 would be that way. It might have been a cheque.

14 I truthfully can't remember.

15 But what I will say, if you don't mind, is that

16 for a big organisation putting in a computer system,

17 they didn't have a computer helpline, an IT helpline,

18 and I believe that the people who were operating the

19 helpline had no more idea about the computer system

20 than I did. I don't think they knew where to turn.

21 So they had a stock answer for everyone who rang up,

22 "It's not happening to anyone else, just leave it as

23 it is and it will sort itself out".

24 But you can't leave it forever, especially when

25 it's snowballing out of control, which I thought it

8

1 was.

2 **Q.** You said that you were told that it wasn't happening

3 to anybody else?

4 **A.** Mmm.

5 **Q.** Is that right?

6 **A.** Mm-hm.

7 **Q.** Did you think that there were others affected at that

8 time?

9 **A.** No, I believed what I was told.

10 **Q.** I'm going to take you chronologically through one

11 specific problem that you had. I think in October or

12 November 2000, towards the end of 2000, I think you

13 experienced a shortfall of £6,000; is that right?

14 **A.** Yes, yes.

15 **Q.** Do you remember the circumstances of that one?

16 **A.** Only that -- that was a collective amount. It didn't

17 just suddenly become £6,000. It was a collection of

18 everything that had built up and, by error notices,

19 that actually came down to 4,300, which is what

20 I ended up paying.

21 **Q.** So when you first noticed that it had reached £6,000,

22 did you phone the helpline?

23 **A.** I phoned the helpline every week because there was

24 something wrong but they didn't have an answer for me,

25 except "It will all sort itself out".

9

1 **A.** No, I accepted it, that that's what I had to do.

2 Obviously, I was very naive and didn't and, because

3 I was told I was the only one with that problem, and

4 also I was going on holiday and we to pay somebody

5 when we went on holiday to come and look after the

6 Post Office, another subpostmaster who did local work,

7 for example, and as well as paying that money in, it

8 meant, in my mind, it wouldn't cause him any problems

9 because the account then would be as it should be.

10 But I have to say that when I spoke to the

11 helpline on the last occasion and I paid that money,

12 I paid that money and I said that "When I come back

13 from holiday, I want these accounts looked at and

14 I want that money back".

15 **Q.** So you said that you wanted the accounts looked at.

16 Was that an audit that you asked for?

17 **A.** I didn't particularly ask -- well, yes, I didn't

18 particularly refer to an audit but an audit or

19 somebody in the IT -- if they had an IT department --

20 to look at the system and see what was going wrong.

21 **Q.** Back in early 2000 -- sorry at the end of 2000/early

22 2001, you had that £6,000 shortfall. Did somebody

23 from the Post Office come and look at that?

24 **A.** No.

25 **Q.** And then by March 2001, when it had slightly reduced,

11

1 **Q.** When it reached £6,000, did you call anybody else

2 other than the helpline?

3 **A.** I don't think so. I don't think there was anybody

4 else to call. The area manager at that time wasn't

5 always available to get hold of, so it would have been

6 the helpline. I can't think I would have called

7 anyone else.

8 **Q.** By February 2001, you've said that there were error

9 notices. Can you explain that, please?

10 **A.** Well, if you've done something wrong on the -- it

11 would have been originally paper-based but then by

12 computer. Say, for example, if someone came into my

13 Post Office to pay in a cheque but I put it as a debit

14 instead of a credit. That would throw the finances

15 out and, eventually, when it got to wherever it went

16 to after that, somebody would have noticed that

17 I'd done that wrong and correct it. So that would

18 have generated an error notice.

19 **Q.** So the £6,000 went down to £4,300?

20 **A.** Mm-hm.

21 **Q.** What did you do about that £4,300?

22 **A.** I had to pay it. I was told I could keep it in

23 a suspense account for six weeks and then I had to pay

24 it. It was my responsibility.

25 **Q.** Did you speak to anybody about that?

10

1 did auditors come then?

2 **A.** The Post Office -- when did the Post Office auditor

3 come? The Post Office auditor -- I had had several

4 audits throughout running the Post Office. There was

5 no problems with them but the last time I remember the

6 auditor coming was the day that they closed it and

7 there was nothing wrong with the audit. There was no

8 money missing, there was no stamps missing, there was

9 nothing. All the errors, all the shortfalls, for

10 example, they were just on paper.

11 There was nothing missing and that's what

12 I couldn't understand. It's not like I'd taken money,

13 all the money was there, the stamps were there,

14 anything of value, it was just there. It's just

15 unbelievable.

16 **Q.** Did you have a conversation with somebody called

17 Angela Reed?

18 **A.** Yes, she was an auditor.

19 **Q.** And can you tell us about that conversation you had,

20 about problems with pension allowance, is it?

21 **A.** Ah, that wasn't her. No, I didn't have that

22 conversation with her. I had that conversation with

23 the auditors -- not auditors, with the team --

24 a couple of people they sent to investigate because,

25 while this was going on, I'd just paid them £4,500 and

12

1 then the auditors came -- sorry, let me re-track
2 because this is quite a long time ago.
3 The auditors came back -- after I'd put that
4 money in, the auditor came back along with two
5 investigators. They closed the Post Office and they
6 said that I'd claimed in the region of £300 more than
7 I'd paid out, so I'd frauded them, or I'd stolen that
8 money, even though they'd just taken £4,300 from me.
9 So I said -- they questioned me, they were very
10 intimidating, and I said to them "If you've got proof
11 or when you get proof take that £300 out of the money
12 I've just paid you, for nothing apart from your
13 computer saying I owe it".
14 **Q.** Where was the conversation happening with the
15 investigators?
16 **A.** In my house. In my living room.
17 **Q.** Were you legally represented at that point?
18 **A.** No. My partner Steven wasn't even allowed to be
19 there. He had to stand in the shop whilst the auditor
20 did the audit and while they questioned me, and they
21 were very intimidating. There was a tall chap who
22 stood up all the time and another one who sat down
23 who -- it was like bad cop/good cop scenario and, at
24 the end of the conversation -- obviously, I'm not
25 a shrinking violet, and I said to them, you know, what

13

1 **A.** Because I'd stolen money.
2 **Q.** How long were you at the police station for; do you
3 remember?
4 **A.** Yes, I do, because it was nearly time for the children
5 to come home from school. They wouldn't allow me to
6 go and pick up my nine-year-old children from school.
7 Sorry, it must have been school coming out time, which
8 is about 3.00 and I got home at 10 o'clock.
9 **Q.** Would you like to take a break?
10 **A.** No, I'm fine, I'm absolutely fine. It's just that
11 they said I couldn't go and collect the children from
12 school. They would collect them in the police car and
13 they would take them to the station and they would
14 have to stay there until they finished questioning me.
15 Now, what mother wants that for her children, to be
16 taken to a police station, to sit there worried,
17 frightened while their mother's being questioned
18 for -- they wouldn't have known why.
19 Eventually -- and they were very -- they weren't
20 very keen on doing it, but eventually they let me make
21 a phonecall. They weren't going to let me make
22 a phonecall.
23 So I rang a good friend who, without asking the
24 reasons why, picked up my children from school and
25 kept them with her and her children until I got back.

15

1 I thought, and at the end of the conversation, before
2 they left, they said "We'll see you in court".
3 **Q.** Did they take anything with them?
4 **A.** Well, they took all the -- no -- yes, they took
5 everything. They audited it. She did the audit, she
6 took all -- everything, and that's what I'm saying,
7 there was nothing missing, the audit was fine. So she
8 took all the books, all the things of value, and just
9 left us with an empty Post Office, an empty safe and
10 their stupid computer.
11 **Q.** Looking back at that day, do you recall what your --
12 where your children were at that time?
13 **A.** My children would have been at school. It's -- sorry,
14 I'm getting things a little bit mixed up and I do
15 apologise.
16 **Q.** Not at all.
17 **A.** Yes. No. Yes, the children would have been at school
18 that day. Well, every day, they were nine years old
19 but it was about six weeks after that episode that
20 they came back with police and charged me for
21 fraudulently taking £300, and I was taken to the
22 police station and questioned.
23 **Q.** Who took you to the police station?
24 **A.** The police did and their investigators.
25 **Q.** Were you told why they were taking you there?

14

1 **Q.** Do you remember who interviewed you? Was it the
2 police or was it the investigators?
3 **A.** It was a combination. It was a combination. It
4 was -- it was unbelievable, totally unbelievable. And
5 just to set another scene on this day that they came,
6 I had just, before they came, I had just had a mobile
7 hairdresser in my house, she'd cut my hair, so
8 I washed my hair and thrown on a T-shirt while she cut
9 my hair. Soon after that, this is when they knocked
10 on the door and came in, so I had no bra on, I had
11 damp hair and I felt quite vulnerable and I said, "If
12 you're going to take me to the police station, I need
13 to get dressed properly", they wouldn't even allow me
14 to go upstairs on my own to put a bra on.
15 The female officer came up with me and she was
16 opening my cupboards, my drawers, and I said to her
17 "What on earth are you looking for?" It was totally
18 over the top.
19 **Q.** As far as you were aware at that time, it was
20 concerning a £300 shortfall, was it?
21 **A.** Yes. But they wouldn't -- but when I was at the
22 police station being questioned, as I said, I'm no
23 shrinking violet, and I can stick up for myself, and
24 I wanted to talk about the money they had just taken
25 from me, the £4,300 they had taken from me. They

16

1 wouldn't talk about that. I said "Well, why won't you
2 talk about it? You are wanting to talk about this
3 imaginary £300", that, by the way, they had no
4 evidence of and never did provide any evidence, "but
5 you won't talk about the £4,300". And eventually
6 I was shut down, if you can understand me, I was shut
7 down. I was told "We're not going to discuss that".
8 **Q.** You were suspended as subpostmistress?
9 **A.** I'd already been suspended when they came and did the
10 audit that day, when they came and questioned me at
11 home.
12 **Q.** I'm going to move on to the prosecution.
13 **A.** Oh, gosh, yes.
14 **Q.** Can you remember what you were charged with?
15 **A.** Theft.
16 **Q.** How did you plead?
17 **A.** I pleaded not guilty because I didn't do anything.
18 **Q.** Did that involve going --
19 **SIR WYN WILLIAMS:** Let me be clear was it theft of £300?
20 **A.** Yes.
21 **SIR WYN WILLIAMS:** Fine. Thank you.
22 **MR BLAKE:** Do you remember which courts you went to?
23 **A.** It was Chelmsford.
24 **Q.** I think it may have started in the Magistrates' Court,
25 did it? Do you remember?

17

1 **A.** I thought I was going to go to prison because I'd been
2 told I could get a custodial sentence. I don't know
3 by who, whether it was a solicitor or the police or
4 these two clowns from the Post Office. Somebody told
5 me that I could get a custodial sentence. So I'm not
6 familiar with laws. I don't know what goes on.
7 All I knew was I was frightened, I'd done
8 nothing wrong and I was frightened. I was frightened
9 that, even though I'd done nothing wrong, they were
10 not providing any proof, but for some reason I was
11 going to end up in prison.
12 **Q.** Were you told why your case wasn't going ahead?
13 **A.** Because they had no evidence or they couldn't provide
14 any evidence, or words to that effect. But as it came
15 out, the words were, to me, twisted because, even
16 though I was -- I wasn't prosecuted, it was -- he had
17 this impression that, "Well, we know you've done it,
18 but we can't prove it". So it still wasn't truthful
19 and honest.
20 **Q.** With the criminal proceedings gone, did they stop
21 pursuing you for money?
22 **A.** No. Some time later, which I can't remember the date,
23 I received a letter from them saying I owed them
24 £1,800. I haven't got the letter anymore,
25 unfortunately, but I do remember getting it and

19

1 **A.** It possibly did. I'm really sorry, some things are
2 a bit misty over time.
3 **Q.** How long did you have these court proceedings hanging
4 over you?
5 **A.** 18 months. 18 horrible months, which was a cruel
6 thing to do to somebody because every time -- every
7 time they set a date to go to court -- sorry if I'm
8 shouting but I'm little bit cross. Every time they
9 set a date to go to court, I would build myself up
10 psychologically and be prepared, only to find then
11 they'd changed their mind, they weren't going for it.
12 This happened twice and, on the third occasion,
13 whoever makes decisions said that they either went to
14 court or dropped it and, on the 11th hour, the day
15 before I was meant to make a court appearance, they
16 dropped it.
17 **SIR WYN WILLIAMS:** Before Mr Blake asks you any more about
18 that, can I explain that my colleagues and I want to
19 hear your evidence in the way you want to give it,
20 Ms Hazzleton, okay. So don't worry about shouting or
21 don't worry about being upset, we just want to hear
22 you tell us what you want to say, all right?
23 **A.** Thank you.
24 **MR BLAKE:** During that 18-month period, what did you think
25 was going to happen?

18

1 a contacted a solicitor in Chelmsford who very kindly
2 told me what to put as a reply.
3 **Q.** Do you remember what you put as a reply?
4 **A.** That the court wouldn't take favourably to them
5 pursuing this, as they didn't pursue the court case,
6 or something along those lines.
7 **Q.** Do you remember how you felt on receiving that letter?
8 **A.** Angry. Angry, confused, here we go again. I just
9 felt that this was just going on and on. Surely the
10 court -- dropping of the court case, that's it, it
11 should be the end of it. But then suddenly, I don't
12 know where this £1,800 came from, what it was for,
13 just "You owe us this money".
14 **Q.** I'm going move on to the impact on you, financial and
15 personal. I'll start with financial. How much did
16 you pay the Post Office overall, do you recall?
17 **A.** For the business?
18 **Q.** No, during the course of the business for the
19 shortfalls?
20 **A.** The £4,300.
21 **Q.** 4,300. What happened to your branch?
22 **A.** It was just closed. We tried to carry on with the
23 general store for a while but nobody was coming in, so
24 we couldn't really survive that way. We'd got
25 a mortgage to pay, two young children. It wasn't

20

1 good.

2 **Q.** What happened to your mortgage?

3 **A.** We had to go from a -- fortunately, we didn't lose the

4 house and we were so close to losing it but we didn't.

5 So we negotiated with the bank to have

6 an interest-only mortgage, instead of a prepayment

7 mortgage and, unfortunately, in the next few weeks,

8 we're going to have to put the house on the market and

9 sell it because we haven't got the money to pay what

10 we owe them, what we owe the bank. So --

11 **Q.** What happened to your salary?

12 **A.** My salary?

13 **Q.** The money you were earning through the Post Office?

14 **A.** I didn't -- once it stopped, it stopped. Do you mean

15 whilst I was working for the Post Office?

16 **Q.** No, no, afterwards?

17 **A.** The salary stopped. I had no money. We were just

18 left. It was, you know, "Thank you very much, we'll

19 take all our stuff, you're just left with an empty

20 shell". It was awful. It was -- it was just like,

21 you know, somebody had pulled a rug from under you.

22 Suddenly you've got no income, you've got no -- we had

23 a little bit of savings so we used that, not very

24 much.

25 And, eventually, we got other jobs but the jobs

21

1 **A.** Oh my God, it was awful. A friend called me and she

2 said "Have you seen the Essex Chronicle", and I said

3 no. She said "I think you need to look", and there it

4 was, my name and that I'd been charged with theft or

5 fraud, I don't know which way they put it then, and

6 where I lived, et cetera. So I did look at the

7 Chronicle and I was absolutely shocked.

8 When my children got home from school, I sat

9 them down and I said to them that "You're going to

10 hear things about Mum. They're not true, just ignore

11 them but there's something in the Chronicle that says

12 I've done something wrong. Just ignore it, because

13 I haven't". Not an easy thing to do.

14 **Q.** How has it impacted on your children, do you think?

15 **A.** Well, they were nine years old at the time, so it was

16 impacted at school because they were mildly bullied

17 until I went up and spoke to the school and said "You

18 need to stop this, please do whatever you can to stop

19 this". It was, you know, "your Mum" -- you know what

20 children are like; they're mean and nasty. "Your

21 Mum's a liar, your Mum's a thief, it's your Mum's

22 fault that we haven't got a Post Office and a shop

23 anymore". So, you know, it's all down to me.

24 I think it's affected them also from a financial

25 point of view because, although I don't think they've

23

1 market wasn't particularly good then and both myself

2 and Steven ended up working at Stansted Airport. And

3 a great place to work but money's not fantastic and we

4 took shifts so that we could look after the children.

5 So I did an early shift, I started at 5.00 in the

6 morning until 1.00 and then Steven did afternoon

7 shift, so that he took them to school in the morning,

8 I picked them up in the afternoon.

9 **Q.** We've heard some evidence from people who were

10 prosecuted and convicted that they've received interim

11 payments from the Post Office. Have you received

12 anything?

13 **A.** No, I have not.

14 **Q.** You joined the group action the *Bates and others*

15 case --

16 **A.** Yes.

17 **Q.** -- and I think you were awarded some money through

18 that --

19 **A.** Yes, that's correct.

20 **Q.** Do you remember how much?

21 **A.** I think it was around £15,000.

22 **Q.** Moving on to the personal impact, it was reported in

23 the paper at the time, I think, the prosecution?

24 **A.** Yes.

25 **Q.** How did that impact on you?

22

1 missed out on anything particularly, we didn't have

2 the money to do perhaps what some families were doing.

3 **Q.** How were you treated by the local community?

4 **A.** Not great. To start off with -- don't get me wrong,

5 my core group have always been friends and they're

6 friends now. They would have been here today if I'd

7 have wanted them to.

8 But, in essence, I was ignored, people would

9 cross the street when they saw me, things like that.

10 I could hear people talking about me. My house is --

11 you've seen a picture of my house, where the

12 Post Office is. People standing outside who didn't

13 know it was closed, so they're trying to the door and

14 then someone would walk past and say "Oh, it's not

15 open anymore, this is what happened, it's in the

16 Chronicle", blah, blah, blah. So I could hear them

17 talking about me. So I would close the curtains so

18 that I didn't have to see them or I would go out in

19 the car so that I didn't have to hear them, and that

20 happened for a long time.

21 I think it's different now in the village

22 because a lot of people who were there at the time are

23 newcomers and they wouldn't know that but the people

24 who were there then, they were just -- they just

25 ignored us.

24

1 **Q.** What would you like from the Post Office?
 2 **A.** What would I like? For myself and everybody else
 3 who's gone through this experience, I'd like fair
 4 compensation, I'd like to be put back in the position
 5 that, if all went well in the world, that I would be
 6 in now. I wouldn't still be working at 68, I'd have
 7 a lovely little shop and Post Office that perhaps my
 8 children might want to run, or not, as the case may
 9 be, but they'd have that. I'd have a house that was
 10 paid for because I would have been able to afford the
 11 repayment mortgage. I want to be back in that
 12 position, if I can.

13 I want a huge apology because I did nothing,
 14 absolutely nothing, and it's gnawed away at me for
 15 nearly 21 years. It's gnawed away at my peace of
 16 mind, it's gnawed away at my trust in organisations,
 17 it's made me wonder what the legal system's like in
 18 this country that I had to go through all that --
 19 18 months' worth of not knowing what was going to
 20 happen and, on the day, the last day of that -- the
 21 last suggested date for the trial, when it was
 22 cancelled, I think it was 6 o'clock in the evening,
 23 the night before, I had been -- I had filled up my
 24 freezer with nutritious meals for my partner and my
 25 children. I had done a lot of things so that if I did

25

1 and, in the end, acquitted?
 2 **A.** No, no I wasn't prosecuted, sir.
 3 **SIR WYN WILLIAMS:** No, no, you were prosecuted.
 4 **A.** Was I?
 5 **SIR WYN WILLIAMS:** Yes, you went to court --
 6 **A.** Oh.
 7 **SIR WYN WILLIAMS:** -- and, in the end, you were acquitted.
 8 I think I've got that right. My understanding of the
 9 settlement in the *Bates* litigation is that those who
 10 might have a claim for malicious prosecution, those
 11 rights were preserved, I think I'm right in saying
 12 that, notwithstanding the full and final nature of the
 13 settlement in other respects.
 14 First question: can a person who has been
 15 acquitted sue for malicious prosecution? I'm not
 16 going to make any definitive legal rulings but the
 17 answer, I think, is yes. If that is correct, it
 18 appears to me that there may be a loophole or
 19 a lacuna, in the sense that those who have been
 20 convicted and had their convictions quashed are
 21 entitled to an interim payment but those who may have
 22 been acquitted may fall into a hole, so to speak.

23 I must say, I'm reasonably unhappy about that
 24 state of affairs, given that their rights to sue for
 25 malicious prosecution have been preserved, apparently.

27

1 go to prison, and I didn't know what was going to
 2 happen, that they would be well cared for a certain
 3 amount of time.
 4 **Q.** Is there anything else that you'd like to add?
 5 **A.** Referring to that particular day? In that week -- in
 6 the week -- you know, you won't be in this position
 7 and it's only people like us who have been in this
 8 position would know what it's like. You've got to
 9 psyche yourself up for this trial, that you don't know
 10 what's going to happen, because it's something that's
 11 totally unfamiliar, something totally out of your
 12 comfort zone. You don't know what's going to happen,
 13 what they're going to say to make me go to prison.
 14 Every day that week, I was physically sick
 15 because I was frightened. I was frightened for me,
 16 I was frightened for my family and I hated being in
 17 that position. And unless you've gone through that,
 18 it's hard to believe.

19 **MR BLAKE:** Chair, do you have any questions at all?

20 **SIR WYN WILLIAMS:** No, I don't have any questions of you,
 21 Ms Hazzeleton, but I want to use something you told me
 22 to make some enquiries publicly of both the Inquiry
 23 lawyer and your own legal team, and I don't expect
 24 instant answers from anybody, I make that clear.

25 But you have told me that you were prosecuted
 26

1 Accordingly, I would like at some point in the
 2 not too distant future for your legal team to write me
 3 a short note explaining the position that I've set out
 4 with some answers to it and my own legal team will do
 5 its research as well, because I want to understand
 6 whether the interim scheme, which is apparently being
 7 applied as we are going along, so to speak, is being
 8 fair to everyone who might take advantage of it.

9 Now, I'm saying all this, I hope, in entirely
 10 neutral tones and there will be people listening, I am
 11 sure, who will have views about this, but I would not
 12 want a category of potential Claimants to be
 13 disadvantaged if, as my understanding is, that is
 14 a possibility.

15 **MR STEIN:** We will address this in writing and return to
 16 you. Can I just mention one matter to Mr Blake?

17 **SIR WYN WILLIAMS:** Of course.

18 **MR BLAKE:** Your barrister has asked me to ask a further
 19 question and it relates to a paragraph in your witness
 20 statement. After your Post Office closed --

21 **A.** Yes.

22 **Q.** -- can you tell us what you saw in
 23 SubPostmaster Magazine?

24 **A.** Yes, as I said earlier, this is 21 years ago, and so
 25 I can't remember the publication. I'll check with

28

1 Mr Hazzleton when I get home because he has a better
 2 memory of these things, but I seem to think that there
 3 was some sort of magazine Subpostmasters' Monthly, or
 4 whatever it was called, and, in there, was a segment
 5 of another postmaster who had had problems with the
 6 computer and had a discrepancy, for want of a better
 7 word, of about £20,000. And it was then, and only
 8 then, that I knew categorically that someone else was
 9 going through this and it wasn't just me, which I'd
 10 been told on a lot of occasions, "Nobody else is going
 11 through this problem". And I categorically knew then
 12 that there's somebody else out there who was going
 13 through the same thing.

14 **Q.** You said that you were told several times that nobody
 15 else was going through it?

16 **A.** Yes, yes.

17 **Q.** Can you recall who told you?

18 **A.** The helpline, definitely. I think the area manager
 19 Tony Newman, I think he mentioned it. It would have
 20 been those. It wouldn't have been the police because
 21 they wouldn't have known anything about that. So
 22 someone to do with the Post Office said, on more than
 23 one occasion, "There's nobody else going through that,
 24 nobody else with these problems". But then I knew
 25 that there was and that was quite -- a bit comforting,

29

1 know, and I'm asking questions on behalf of the Chair.
 2 The Chair sits here, as well, in person today.

3 Although I'm looking at you on a screen over
 4 there I think actually I'm going to look at the camera
 5 there because that should help you see me. You should
 6 have before you a statement, which is dated 12 January
 7 of this year; is that right?

8 **A.** Yes, I have, yes.

9 **Q.** Could I just take you to the final page of that
 10 statement, page 18?

11 **A.** Yes.

12 **Q.** Is that your signature at the bottom of the statement?

13 **A.** Yes.

14 **Q.** Is the statement true to the best of your knowledge
 15 and belief?

16 **A.** It is.

17 **Q.** I'm going to start by just asking you some questions
 18 about your background. Where in the country do you
 19 live now?

20 **A.** I'm in York.

21 **Q.** Who do you live with?

22 **A.** I live with my partner and my 12-year old daughter.

23 **Q.** I think you have two other daughters?

24 **A.** I have two sons. They're in their 30s. One lives in
 25 Canada and one lives in Edinburgh.

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1 in a way, to know that I'm not an idiot, it's not just
 2 me that's going through this, there is someone else,
 3 at least one person. It turns out there's 500 of us
 4 but, at that stage, I thought: well, there is at least
 5 one more person who is suffering from these computer
 6 issues.

7 **Q.** Thank you very much.

8 **A.** Thank you.

9 **SIR WYN WILLIAMS:** Thank you very much for coming to give
 10 evidence to us.

11 **A.** You're very welcome.

12 **SIR WYN WILLIAMS:** We greatly appreciate it.
 13 So shall we have a short break while we prepare
 14 for the next witness?

15 **MR BLAKE:** Yes, I'm grateful, Chair. Perhaps a 10-minute
 16 break, so 11.20.

17 **SIR WYN WILLIAMS:** Fine.

18 **(11.11 am)**

19 **(A short break)**

20 **(11.24 am)**

21 **MR BLAKE:** Thank you, Chair. We have Ms Martin, who is
 22 joining us remotely.

23 **WENDY MARTIN (affirmed)**

24 **Questioned by MR BLAKE**

25 **MR BLAKE:** Good morning, my name is Julian Blake, as you
 30

1 **Q.** Can you tell us what your first jobs were before the
 2 Post Office?

3 **A.** Well, I started out as -- I went to a business
 4 training school and I started out in accountancy.
 5 I worked as a credit controller for a large building
 6 firm, I worked at a building society and then I was
 7 working at the Environment Agency doing their admin,
 8 and then I was pregnant -- I left because I got
 9 pregnant, and I was quite ill when I was pregnant.
 10 I was married young and I went on to have two
 11 children. I had a break for several years until
 12 I went into the Post Office when we were a bit older.

13 **Q.** I think that was 1999 when you first started working
 14 at a Post Office branch?

15 **A.** It was.

16 **Q.** Where was that?

17 **A.** It was in Liphook in Hampshire.

18 **Q.** I think you then worked in York; is that right?

19 **A.** Yeah. My ex-husband's father was ill. We'd moved
 20 back to York and I was working at the main
 21 Post Office, the Crown Office in York centre.

22 **Q.** While you were working in the Crown Office in York,
 23 did you work any other jobs?

24 **A.** Yes. I worked for other Post Offices providing
 25 holiday cover. I was helping out at a small
 32

1 Post Office where the manager was struggling, and
 2 I left my job at the main Post Office to go work more
 3 hours for him, again in York, in a place called
 4 Clarence Street in York.

5 I was also covering for Mr Murray on weekends,
 6 so I'd work both jobs together. I'd work the days
 7 that I was working at one I wouldn't work at the
 8 other, and if I was on holiday from one, I would go
 9 work at the other.

10 **Q.** Sorry, you mentioned Mr Murray. Who is Mr Murray?
 11 **A.** He was the previous postmaster of the Post Office that
 12 I took over in Clarence Street -- in Crichton Avenue,
 13 sorry, in York, and he was my boss for a while, who
 14 then became my landlord once I took on the
 15 Post Office.

16 **Q.** Up until the point when you became a subpostmistress,
 17 how long had you worked or been associated with the
 18 Post Office?
 19 **A.** 16 years.

20 **Q.** Can you tell us how you became a subpostmistress?
 21 **A.** Alistair wanted to sell up and the people who'd wanted
 22 to take it on, the Post Office had said there wasn't
 23 enough space and were really acting up. I'd spoken to
 24 my partner and things had been going really well for
 25 us. You know, we'd managed to -- we'd only been

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1 **A.** I had to provide a financial background. I obviously
 2 had to be legally checked out, everything like that.
 3 So they looked at everything. I never had a parking
 4 ticket. I had A-rated credit. So we just had to
 5 prove that we were financially able to take it over
 6 and that the Post Office could come after our home if
 7 anything went wrong.

8 **Q.** In terms of the actual branch itself, did you have to
 9 do anything to that?
 10 **A.** Yes. We had to refurbish it. It was part of being
 11 disability compliant. So we had to make sure that we
 12 had automatic opening doors. So we had a button
 13 fitted, so the door would open automatically for
 14 people in wheelchairs. We had the wheelchair ramp
 15 improved.

16 I also had to make sure there was nothing on the
 17 floors because they left me relatively little amount
 18 of space, everything I was going to be selling really
 19 had to be hung on the walls, because it was a very
 20 small shop. And I borrowed a significant amount of
 21 money from the bank to do the refurbishment, and the
 22 idea was that I had to pay for all the remedial works
 23 and the Post Office would move all the equipment as
 24 their cost.

25 **Q.** Can you estimate how much you spent on that

35

1 together a relatively short amount of time.
 2 Our daughter was 4. We'd managed to buy our
 3 home, I passed my driving test, he'd relocated to York
 4 because he was originally from Crawley, and everything
 5 seemed to be going in an upward momentum. He found
 6 a job in York very easily and, as I say, we bought our
 7 council home. And it was just an option of -- because
 8 I loved the Post Office.

9 I really enjoyed it. It was the best job I'd
 10 ever had. I really got something out of it. I felt
 11 like it was my calling. I was going to be doing it
 12 until I retired, regardless of whether I worked for
 13 myself or I worked for anybody else and, until that
 14 point, I'd never actually thought about taking on
 15 a Post Office of my own. I was happy to work for
 16 somebody else. I just enjoyed the work. I still
 17 enjoyed going and I just felt that was such a big
 18 thing because every other job I'd never really loved,
 19 you know.

20 **Q.** In addition to the Post Office, did you also run
 21 a retail business?
 22 **A.** Yes, just selling like cards, stationery and a few
 23 toys, and bits and pieces.

24 **Q.** What did you have to do in order to become
 25 a subpostmistress?

34

1 refurbishment?
 2 **A.** Well, I borrowed 20,000 straight away from the bank.
 3 I had 8,000 of my own savings, and I borrowed 5,000
 4 from my father. So 33,000 was the figure that I sort
 5 of started off with but, as soon as I took the bank
 6 loan out, from day 1 of taking the bank loan out, the
 7 interest was added, so I actually, instead of owing
 8 the bank the 20, I owed the bank £28,000.

9 The refit itself was about £16,000 and then
 10 I had to take over all the stock and things like there
 11 was furniture and stuff like that that we had to have
 12 things. I got things specially made. I bought all
 13 the fittings for the walls and stuff like that. So
 14 I wasn't left with any money.

15 **Q.** You have said that the Post Office was responsible for
 16 installing some things. What were they responsible
 17 for?
 18 **A.** They were responsible for the wiring, they were
 19 responsible for the location of the safes and
 20 providing the safes and the equipment and getting them
 21 fitted. Their team fitted them. My team did the
 22 refurbishment.

23 **Q.** Moving on to training, you said that you first worked
 24 in a Post Office role in 1999. Did you receive
 25 training then?

36

1 **A.** When I worked in Liphook in Hampshire, we were one of
 2 the trial offices for Horizon, for the original
 3 Horizon system, and we went off for -- I think it was
 4 a few days, I can't remember exactly how long it was.
 5 It was just a short course and, basically, it was just
 6 role play of when somebody came in, this is your
 7 screen in front of you, how to basically sell a stamp.
 8 But, to be honest, it was just on like a training
 9 module. You learnt more as you went along.
 10 In fact, I was the youngest person at the
 11 Post Office and I actually found the job fairly easy.
 12 I didn't find it too complex at all. I'd had other
 13 people who'd gone for it who couldn't handle it but
 14 the way by brain works, it worked, it wired right for
 15 me. And, obviously, being the youngest I was a bit
 16 more computer literate at that time because,
 17 obviously, I'd been to business training college, and
 18 stuff like that, so I'd had a little bit of time on
 19 computers and stuff, as well.
 20 So the older ones who struggled with the
 21 computers, they knew the job better. They would teach
 22 me the job and I would show them the way round the
 23 computer.
 24 **Q.** When you moved to the York Post Office, the central
 25 one, did you have any involvement with Horizon at that

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1 and open it. You had like a special part in each --
 2 it had separate sections.
 3 Now, I was what you call in the secure area,
 4 I was behind the glass. I used to call it the
 5 goldfish bowl. So I was in the goldfish bowl and the
 6 other lady was out the glass. The lady out the glass
 7 could only keep a very, very small amount in her till
 8 at any one time. So she'd be in and out this safe
 9 constantly because if she needed £600 and she could
 10 only keep 500 on the counter, she'd have to
 11 immediately go get another £500 out of this safe. And
 12 she'd said to me "Wendy, it won't give me the money
 13 it's telling me it's empty", and the girl who was
 14 there didn't know what to do. So I'd had to ring up
 15 the helpline and they told me "Oh, you have to find
 16 the special pod and you'll have to empty it", and you
 17 had to go through each section until found some money
 18 and then take it out. Once it was completely empty,
 19 we loaded it back up again, and the girl didn't know
 20 why that had happened.
 21 We just assumed it was first day. We were only
 22 actually open for four hours on the first day. We
 23 didn't open until the afternoon. So we'd already had
 24 our first issue on the first day, plus we were getting
 25 to grips with the fact that obviously the girl on the

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1 stage?
 2 **A.** Yes, we were still working on Horizon at that stage
 3 because this was two years on, after I'd started, by
 4 which time Horizon had been rolled into every office.
 5 So we were still on Horizon in York and, obviously,
 6 there was a lot of people worked around -- it was no
 7 longer a small office. You always had eight or nine
 8 more members of staff working alongside you. So if
 9 there was anything you were unsure of, there was
 10 enough people there to ask and somebody would have
 11 done it before, you know.
 12 **Q.** How about when you became a subpostmistress, was there
 13 training then?
 14 **A.** No. What we did was they sent -- it was a lady to
 15 sort of see how things had gone. She was about 20-odd
 16 years old. She'd only done the job for a few months.
 17 She really didn't have a clue and she stood round for
 18 a couple of hours and said "Oh, you know more than
 19 I do, I'll give you a ring tomorrow and see if I need
 20 to come back". And she shot off after about two
 21 hours.
 22 But actually, in the time that she was there, we
 23 had issues with the safe where it would lose its
 24 memory. So it was a special safe. It was done on
 25 a computer program, you couldn't go to it with a key

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1 non-secure area couldn't do certain transactions. So
 2 I'd be in the secure area trying to maybe count the
 3 safe, or whatever, and I kept getting called off jobs
 4 because the safe had lost its money and, of course,
 5 I'd have a business customer in who wanted to pay in
 6 a larger amount of money and she couldn't take it.
 7 So, initially, for that first few weeks, you
 8 worked in separate units. So each person had their
 9 own stock unit. Because I kept getting called off
 10 jobs that I was doing, I'd end up working in the wrong
 11 unit which -- it was easy enough to sort but I just
 12 initially, for the first few weeks thought I was just
 13 being a numpty, and it was me, it was just because
 14 I kept getting called of my jobs and having all these
 15 problems with the safe.
 16 And I had the alarm company kept phoning up
 17 telling me "Your alarms going off, you've touched
 18 your, you know, your buttons underneath", and I was
 19 like "Well, there's nobody even working at that
 20 counter, so we can't have done".
 21 Actually, after that, it turned out that the
 22 safe wasn't wired in correctly as well, and it was
 23 linked to the wrong office. So what was working --
 24 some things weren't wired in, things like the panic
 25 button was never wired in. So had I pressed it, had

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1 I had an issue, the police wouldn't have come. But
 2 the rest of it was linked to the wrong office.
 3 So it must have been -- apparently it was linked
 4 to an office in Leeds, so the chances are that they
 5 were there having a trial but because they'd told them
 6 they were in Leeds and my office was York, when they
 7 pressed the panic button for the trial, that's why
 8 they thought I was pressing my panic buttons.
 9 **Q.** So there are a range of initial problems with the
 10 safe, with the alarms and I want to talk to you about
 11 problems with Horizon. What did you think was the
 12 cause of those early problems that you were having in
 13 your Post Office?
 14 **A.** I just wasn't even sure. I just know that we'd gone
 15 from an office that worked really well to where I was
 16 coming home on a night and I just didn't know where
 17 the cash figures would sit, because what was happening
 18 was I would check my figures and check the cash and it
 19 would show a discrepancy. So I'd think on "What have
 20 I done?"
 21 And you'd go round everything and you'd recheck
 22 it and, by the time you rechecked it, you put in the
 23 same figure and the discrepancy figure would have
 24 changed. But you could put the two things side by
 25 side, your figures were identical, but the discrepancy
 41

1 showing this £350 short. So I really thought: this
 2 has got to be a genuine discrepancy.
 3 So it was there on the Thursday night and it was
 4 there on the Friday night. So on the Saturday, I was
 5 a bit quieter on the Saturday, I pulled out every
 6 stock unit, I checked every stamp, I checked
 7 everything, made sure each person's unit was correct.
 8 I then checked the main safe and the discrepancy
 9 amount had gone up from £350 to £850, and I checked
 10 everything, and I pulled out every bag of money.
 11 I took it all apart, I recounted everything, redid
 12 everything and I did this loads of times in the
 13 afternoon. I was sat in tears.
 14 We'd arranged to go out that night. I'd already
 15 spoken to my ex-boss and told him what was going on
 16 and he'd actually been talking to the union man who
 17 told him "I think you need to get her to get in touch
 18 with me" but, at that time -- when I very first
 19 started Alistair had said to me, "Look, I wouldn't
 20 recommend you going to the National Federation of
 21 SubPostmasters because they're absolutely useless,
 22 they no longer represent the interests of the
 23 postmaster but the CWU are very good".
 24 And he left me the forms to join but, because of
 25 all the issues I'd been having, I just hadn't had time
 43

1 amount had changed. One time it went from saying it
 2 was £3,500 short, within 20 minutes, to saying it was
 3 a few hundred pounds short.
 4 **Q.** You experienced problems. Did your customers
 5 experience problems?
 6 **A.** Yes. I had customers phoning me up telling me "We
 7 paid a bill and they're still chasing us for it and
 8 they're telling us it hasn't been paid", and I'd say
 9 "Well, have you got your receipt", and a lot of the
 10 time people didn't keep receipts, so I'd have to pull
 11 out all the back office stuff to find the transaction
 12 to give them the reference number, and then I'd give
 13 them the reference number and I'd hear no more from
 14 them. So I just always assumed it was rectified. But
 15 I never knew what was causing it.
 16 There was one Saturday afternoon where it
 17 started on the Thursday. I did the money on the
 18 Thursday and it was the balancing week the following
 19 week, so anything you put in on the balancing week you
 20 have to physically put the money in. So on the
 21 Thursday night I was £350 short. But because at this
 22 time I was having so many of these random
 23 discrepancies, by the time I checked the next morning,
 24 quite often it wasn't showing a discrepancy. But the
 25 next day when I did the cash again, I was still
 42

1 to fill in these forms, because I'd spent all day on
 2 the phone either to the helpline or to customers with
 3 issues.
 4 I just didn't have time for anything else, plus
 5 I was getting to grips with having a new business,
 6 I had to learn how to do, you know, the tax and the
 7 wages, and everything else, and we were due to go out
 8 and I was just sat in tears. I was sat in streams of
 9 tears, and I checked the money so many times, it
 10 wasn't there and I got really annoyed with my other
 11 half who -- he always used to come in on Saturday
 12 afternoon and help me do the cleaning ready so it was
 13 clean for Monday. And I said "Just go home, I don't
 14 want you here. I just need to be able to check
 15 everything. I need to be able to concentrate".
 16 So he'd gone home, taken my daughter home, and
 17 the dog and, no matter what I did, I couldn't find
 18 this money all day.
 19 Just before I finished, I checked for the final
 20 time and the full £850 had come back from nowhere, and
 21 I just didn't know what was going on, and I was sat in
 22 tears at this night out that we were having. It was
 23 a bit of a closure celebration. It was meeting up
 24 with Alistair, with Janice, who was our person we
 25 worked with, and I was just sat in tears. And he said
 44

1 "Look, I've spoken to Mark, he's agreed to speak to
 2 you, but you have got to put the form in to join the
 3 union". So I put the form in to join the union but
 4 the paperwork had actually not come through.
 5 When I spoke to Mark and told him what was going
 6 on, he said all he wanted me to do was he wanted me to
 7 go in the next day and look at the modem to see if the
 8 light was red or green, and that's when I started
 9 watching the modem and realising every few seconds the
 10 light went red. Well, apparently that meant we lost
 11 connection, so it transpired that, once I'd spoken to
 12 Mark, he told me what was happening was that I was
 13 losing connection. There was a problem on my line.
 14 **Q.** Sorry to interrupt. Was that the very first time that
 15 you realised what the core of the problem was that you
 16 were facing in your branch?
 17 **A.** Yes, it was, yes.
 18 **Q.** You mentioned the helpline having called the helpline.
 19 Was that ever discussed with them?
 20 **A.** Yes, I was ringing the helpline -- every time the red
 21 light came on after that, I would ring the helpline
 22 and the helpline's response every time was "Right,
 23 take out all the wiring, put it all back together, has
 24 the green light come on", and I'd say "Yes, it's on
 25 now". And they'd say "Well, it's fine now", and then
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1 me to watch the thing, I'd rang him to say "Oh, yes
 2 this light goes red every few seconds", and that's
 3 when he told me that that meant that I was losing
 4 power on my --
 5 **Q.** You said that he was called Mark. Mark?
 6 **A.** Mark Baker, yes.
 7 **Q.** Did he tell you who else you should speak to?
 8 **A.** Well, we were speaking for quite a while and he was
 9 sending emails on my behalf to people to try and get
 10 things done. So I kept thinking somebody would come
 11 and I still kept phoning the helpline and nobody would
 12 come. Every night when I got home, I'd phone up and
 13 speak to Mark and I'd tell him what had been going on
 14 during the day. And this happened for several months,
 15 until the point when I said to him "I just can't work
 16 like this anymore".
 17 At this point, I was so stressed out I wasn't
 18 sleeping. I was spending so much time on the phone
 19 arguing with either customers or -- well, not fully
 20 arguing but speaking to customers who were shouting me
 21 down because bills hadn't been paid and having to
 22 solve other people's problems, when I had this problem
 23 going on, or on the phone to the helpline all the
 24 time, and then Mark every night.
 25 I'd close the Post Office and I rang the
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1 two seconds later the light would go off again, and
 2 I'd re-phone the helpline and they'd tell me the same
 3 thing and I'd say "But I've just done this, there's
 4 a problem on the line".
 5 I kept asking them to send somebody out and
 6 I was phoning time, after time, after time, every day,
 7 so much so that it transpired that they weren't even
 8 noting when I'd rung up. I was phoning that many
 9 times in the day and if I didn't phone back the same
 10 day, if I just took it all apart and mended it because
 11 that's all they were going to tell me to do anyway,
 12 they wouldn't send anybody out. They would say "Ah,
 13 well, that was yesterday, so today it's a new day, so
 14 we assumed we'd close the case".
 15 I was just having this all the time.
 16 **Q.** I'm going to take you through various people that you
 17 spoke to, other than the helpline, one at a time. So
 18 let's start with the Communication Workers Union. You
 19 mentioned that you spoke to somebody from there?
 20 **A.** Yes.
 21 **Q.** How did you first get in contact with them?
 22 **A.** Well, he'd actually -- he was a friend of Alistair's
 23 so Alistair gave me his phone number and, obviously,
 24 as soon as I've sort of told him what was happening
 25 about the figures and that, and I say after him asking
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1 helpline and I told them "I'm closing the office and
 2 I am not reopening until we get something done about
 3 what's going on with this line". So I told them
 4 I wanted a senior member of staff to phone me back.
 5 Nobody did.
 6 And I went to the press, our local press, and
 7 they ran a story, and they got in touch with the
 8 Post Office who said they were going to be speaking to
 9 me, and they did speak to me. The senior manager rung
 10 up, Patricia Bursley, I think she was called, rung me
 11 and she shouted at me like a bulldog and she
 12 threatened to charge me for closing my Post Office and
 13 she told me that if I didn't reopen my Post Office
 14 I was against the terms of my contract and that there
 15 they would be taking the money that they had paid for
 16 the refurbishment off me.
 17 I told her "In your contract, it's stated you
 18 were going to be giving me working equipment. You
 19 haven't given me working equipment, so your contract
 20 it's not worth the paper, it's written on, and won't
 21 be reopening until this is rectified", I said. By
 22 this time, Mark had advised me that start making
 23 a diary of when you lose connection and when you have
 24 a discrepancy because you'll probably find that all
 25 these things connect together.
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1 And I told her I'd been making this diary and
 2 I had it in my diary that on the days that I was
 3 having all these issues, where I was losing
 4 connection, were the same days that I was having all
 5 these major discrepancies.
 6 Now, sometimes the discrepancies would come
 7 back, like I say, you know, but not every discrepancy
 8 was coming back and I went from an office that ran
 9 fairly well to where I was just putting in money every
 10 week to balance and --
 11 **Q.** In terms of who you spoke to did you speak to somebody
 12 called Kevin Gilliland?
 13 **A.** I did, yes. So Mark had advised me that
 14 Kevin Gilliland was probably going to be my best
 15 person to speak to. So I had emailed Kevin Gilliland
 16 and said about -- by this time, I'd been closed over
 17 a week and Patricia Bursley had still done nothing,
 18 and I told her I was going to be speaking to this
 19 Kevin Gilliland. And she tried to stop me and told me
 20 they were working on it and getting people sorted.
 21 He said "I'll get it sorted", and he sent emails
 22 on my behalf. Then I wasn't hearing anything.
 23 I thought, well, if I'm emailing him and he's emailing
 24 somebody else why am I -- I should be emailing them,
 25 who he's emailing.

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1 out to see me. So she came out to see me. At this
 2 time, they'd convinced me to reopen. I demanded that
 3 I had an audit for reopening and when the auditor had
 4 come out to do this reopening, we checked the money,
 5 which I'd left correct, and we checked the cash, and
 6 the figure was one thing. And we checked the cash and
 7 we looked again at the figure, and the figure had
 8 altered only by £5, but it had altered in front of
 9 him. But because we hadn't printed the original
 10 figure against the next figure, he said "Oh, well,
 11 maybe just re-thing it".
 12 Then he tried to tell me "Oh, well, it's just
 13 a delay in the system, so it doesn't matter, things
 14 are getting there, it may be slow, it may not be right
 15 but they are getting there, so ..."
 16 But I was like, if the auditors walk in and I'm
 17 £20,000 short, I can't say, "Well, can you hang about
 18 for a few minutes because most of it might come back".
 19 They're going to shut me down there and then and
 20 they're going to be taking me to court, you know.
 21 **Q.** After people from the Post Office came to your branch,
 22 did things improve?
 23 **A.** No, they didn't. They kept telling me they were.
 24 I was emailing them and what happened was, at this
 25 point, I was still going home with a lot of

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1 So that's what I did and I emailed and I was,
 2 like, "Is there any updates?" and that's when they
 3 sent me all the internal documents about who was
 4 chasing who. What you'd find is -- when you were kids
 5 and you used to do something wrong and you had sisters
 6 and your Dad would say "Which one of you was it?" and
 7 you'd all point at each other, well, basically the
 8 internal emails: "I've passed it to somebody but
 9 they're not here at the moment, so they've passed it
 10 to somebody else, who's passed it to somebody else",
 11 and all that was happening is they were just passing
 12 it along to somebody else. Everybody telling
 13 everybody "Keep me updated on what's going on" but
 14 nobody actually doing anything.

15 At this time I was still short, I couldn't pay
 16 my business loan because I wasn't earning anything
 17 because, that's the point, if we weren't open we
 18 weren't earning and I still had to pay my business
 19 loans and my rent.

20 **Q.** Was one of the people that he pointed you in the
 21 direction of Angela van den Bogerd?

22 **A.** Yes, he said he would be getting this
 23 Angela van den Bogerd to look at my case.

24 **Q.** Who was she?

25 **A.** She was a Post Office director and she actually came

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1 discrepancies. Nine times out of ten, by the time
 2 I came in, in the morning, it would be sorted and it
 3 would all be square.
 4 But what had happened was I'd had a customer in
 5 who'd been told -- he'd sent a MoneyGram, and he said
 6 "They've sent this MoneyGram back and they've told me
 7 I can't send it. So they've given me a code for me to
 8 reclaim this money". So what happened was I'd done
 9 this MoneyGram and we'd lost connection, like we did,
 10 so I tried to redo it. But when I tried to redo it,
 11 it told me I couldn't redo it and that the code had
 12 already been used. So I phoned up MoneyGram and they
 13 said "Well, you've just done this transaction", and I
 14 said "I didn't". So I did a transaction log. There
 15 was no sign of this transaction ever happening on my
 16 system, there was nothing on my paperwork to say it
 17 had happened but it had happened, for several hundred
 18 pounds.

19 So I phoned Angela van den Bogerd and she said,
 20 "I'll deal with it and what we'll have to do is we'll
 21 send you a transaction correction so then you can pay
 22 your customers". The customer wasn't very happy, he'd
 23 had to go away with -- his transaction had been used
 24 and he was going away with no money, until I rung him
 25 to say that he could come and get his cash back.

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1 They sent the transaction correction and I'd
2 written a letter to the Post Office saying "That is
3 100 per cent proof that this is happening to me. It's
4 an acknowledgement that I've done a transaction that
5 is nowhere on my accounts". It's nowhere -- it's not
6 to be seen anywhere? It's as if it's not happened.
7 I didn't get any receipts, didn't get anything off the
8 system, it just threw me off like it used to.

9 So "It's 100 per cent proof and I am not putting
10 any more money into this system because it's proving
11 there's a problem and why I should I pay when there's
12 problems?" I kept saying to them, "I'm not paying for
13 the Post Office's issues. I'm sick of putting money
14 into the system because it's faulty". And I'm telling
15 everybody.

16 I mean, at this point I wasn't sleeping more an
17 hour or two hours a night. I was like a walking
18 zombie. By the time this had all been going on, I was
19 open for just under two years and I probably slept
20 five hours a week, if that, for those five years.

21 I was getting so many kidney infections
22 constantly, that the doctor would actually leave me
23 prescriptions in reception, without me ever going in,
24 because didn't have time to go to the doctor's. My
25 staff was so stressed out, one of them she left --

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1 doing it and re-looked the transfer was in the system.
2 This time he said "I know I did that at 8.00
3 this morning". He was doing his cash last thing at
4 night and the transaction had only just gone into his
5 system. So it had been delayed in the ethos(*sic*) for
6 all those hours and he wrote an email, which I again
7 forwarded to the Post Office, to say that in all the
8 years that he'd worked on the system he'd never seen
9 it behaving like it was working -- behaving when I was
10 there, you know.

11 **Q.** We've heard about, in some cases, shortfalls
12 increasing when subpostmasters have tried to rectify
13 them. Is that something that ever happened to you?

14 **A.** Yes, it was. I once put a cheque in for a discrepancy
15 and when I went to go REM my cheques out, I was
16 showing more of a cheque. So I tried to REM it out
17 and it doubled, and I tried again to REM it out, and
18 it doubled again. And I kept having to reverse it, so
19 it never did get rectified. I don't know what
20 happened to that.

21 **Q.** Can you explain, for people who might not be familiar
22 with the term what you mean by REMing it out?

23 **A.** Basically, at the end of each working day, any cheques
24 or anything had to be sent to the Post Office through
25 the internal post. So what you had to do was you had

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1 Janice left, because she couldn't deal with it
2 anymore. We were all just falling apart.

3 **Q.** You have given quite a few examples of discrepancies
4 and shortfalls and you've set out more in your witness
5 statement as well. Can you estimate in broad terms
6 how much you think you had to pay the Post Office as
7 a result?

8 **A.** Well, I would say roughly about £8,000, because what
9 was happening -- in the end, Alistair said "Look, what
10 I'll do is I'll work one day a month, so you can have
11 a day a month off". But, actually, every time he
12 worked, there was an issue and he'd have to ring me
13 anyway because, obviously, it wasn't just happening
14 just when I was there, it was happening to everybody
15 who worked there.

16 It was -- you know, so he rang me to say -- the
17 first day -- that I was £4,000 short and he couldn't
18 find it and he'd been through everything and he could
19 find nothing on his paperwork, and the next day he
20 rang me to say that he was £2,000 over, and he
21 couldn't find it. But he said -- but this time,
22 because the last one had turned out he'd not looked
23 at -- or he thought he hadn't taken in any transfers,
24 but he had taken in the transfers but it wasn't on the
25 system when he'd done it but, by the time he finished

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1 to tell the system "I'm going to be sending this
2 through the system", and that's what we called a REM.
3 So you would tell the system "I'm sending a cheque
4 for" -- I think the cheque was £750 -- "sending this
5 £750 cheque to the thing", and it would take it off
6 your system.

7 **Q.** I'd like to move on to the audit and the investigation
8 that followed. You had an early -- something called
9 a count of cash; is that right?

10 **A.** Yes, it was just a young lass who come in. It was
11 just my six-month check that she wanted to just check
12 the cash and stock. It was just one girl. She just
13 came in, checked everything very quickly said, to the
14 best of her knowledge, we were about £10 adrift and
15 just went off.

16 **Q.** But that wasn't a formal audit?

17 **A.** No, it wasn't a formal audit, no. The only formal
18 audit I actually had was the one I requested and the
19 one at the end.

20 **Q.** You say you requested it. Was that after you had
21 closed the Post Office?

22 **A.** After I closed it and I told them I wasn't reopening
23 until I had an audit. I tried to fight for them --
24 because they kept telling me if I didn't reopen my
25 Post Office, that how could they check what was going

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1 on with my line, because they couldn't test it. But
2 even if they stood there next to me and I opened it
3 and I had a major discrepancy, they wouldn't write it
4 off. I'd still have to pay it, even if they watched
5 me do everything.

6 I tried to fight to make them do it but, at the
7 end of the day, I was very getting very concerned that
8 I couldn't pay my business loans. I was relatively
9 new at that point, you know, and I was getting very
10 scared that what am I going to do? I mean, like
11 I say, I just wasn't sleeping.

12 **Q.** When they carried out that audit, did they identify
13 any problems?

14 **A.** I say, just this bouncing £5. At the very end, the
15 last audit, there was no issues. I think they did
16 find something, I just paid it in cash. I think it
17 was a stamp that was missing on the final audit.

18 **Q.** Did the time come when you closed your Post Office?

19 **A.** It did. I closed just before Christmas and I told
20 them if they didn't come and sort it out I wasn't
21 reopening after Christmas. The doctor had rang to say
22 that my liver was showing signs of shutting down, that
23 my blood tests hadn't been very good because, at that
24 time, I really felt like I was dropping dead. My
25 blood pressure had increased to a point where it was

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1 do each week, you know.

2 **Q.** So you were videoing yourself to keep evidence of --

3 **A.** Keep evidence of this money going into the bags, that
4 the money had gone into the system, that I'd told them
5 that the money was going back.

6 **Q.** Why did you feel it was necessary to do that?

7 **A.** Because my discrepancies were getting so, so wild.
8 You know, my worst discrepancy on any one day was over
9 £30,000, it was just so worrying, because I was always
10 liable for it.

11 **Q.** I'm going to move on to your involvement in the group
12 litigation, the *Bates and others* case. How did you
13 find out about that?

14 **A.** Well, to be honest, I'd actually joined it while I was
15 still open, because Mark felt like the evidence that
16 I had was very strong. So he really wanted me to get
17 involved. So I was still open at the point when
18 I joined the case. But, obviously, when I closed
19 I had to do a second part to my story because I'd sent
20 them the first part of what was going on and how I'd
21 written this and they'd written that. But a lot of
22 the stuff, when things went wrong, the Post Office
23 wouldn't write me anything in writing. They would
24 phone me up and speak to me verbally because they
25 didn't want the paperwork, they didn't want the paper

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1 dangerous, they were still trying different
2 medications, trying to get my blood pressure to a more
3 acceptable level but it got much worse after I closed.

4 **Q.** You said December, so that's December 2016, is it?

5 **A.** 2017.

6 **Q.** Did you take advice, I think, from the Communication
7 Workers Union?

8 **A.** I did, yes. Well, I was taking advice all along from
9 Mark but, in the end, I just couldn't do it anymore.
10 I'd gone to a shade of grey that a human shouldn't be.
11 I really felt like I was going to drop dead. My
12 parents were begging me, "Please, close because look
13 at the state of you, look what's going on".

14 My sister said to me "Wendy, you're going to go
15 bankrupt anyway because if you stay open" -- I mean,
16 I was so worried about figures, that when I was
17 sending money back -- because I was a high-volume
18 office, I sent a lot of money back every fortnight to
19 the Post Office and when I was bagging money up to
20 sent back to the Post Office, I would be videoing my
21 figures before I start, I would video myself bagging
22 the money up and then I would video the figure after,
23 to make sure the two things agreed, because had that
24 money gone missing in the ethos, there was £26,000 in
25 each of those bags and I had several of those bags to

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1 trail of accepting that there'd been issues in my
2 office.

3 But regardless of the issues in my office, all
4 they ever did was send Royal Mail -- sorry, send BT to
5 test the line and I kept telling them "You're sending
6 the wrong person. The problem isn't the line. You
7 have sent BT three times. Stop sending BT. Send the
8 people who have done the wiring". And, like I say,
9 when some of it did come, nothing had been wired in
10 correctly. The alarm system wasn't wired correctly,
11 they hadn't fitted the device that I was supposed to
12 use so that the alarm doesn't use your phone line.

13 Also, obviously, there was also -- the gas and
14 electric machine was on that same line, and so all
15 these things would fight for this connection and I was
16 getting phoned out in the middle of the night saying
17 the alarm was going off and that would be the figures
18 going through the system. But I'd still had to
19 physically go to the Post Office, just in case I was
20 being broken into.

21 **Q.** So you provided all of that information as part of the
22 litigation. Did you receive damages in the court
23 case?

24 **A.** I did. I received about 24,000.

25 **Q.** Do you feel that that fully compensates you for what

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1 you experienced?

2 **A.** No, I've lost my business and that business was my
3 retirement. I don't have retirement. I've worked for
4 the Post Office for 16 years and walked away with
5 nothing. I'm in debt now until I'm in my mid-70s and
6 I'm not looking to get out of that debt. The bank
7 still has a right to come after my home because
8 I still owe them this money. We can't pay off the
9 debt. I mean, all that money really did was do things
10 like the boiler had been broken because of the
11 problems in the system.

12 What I should say is, of the time that I was
13 open, of those 20-odd months I was open, there was
14 never a week I wasn't closed because of the problems
15 with the system, because I couldn't work on the
16 system, because it would lose connection all the time.
17 So I couldn't serve customers. So what was happening
18 was the customers would get so frustrated because,
19 every time they came, the Post Office was shut.

20 **Q.** So you lost money during the course that the
21 Post Office was open because you couldn't open?

22 **A.** Yes.

23 **Q.** Presumably, you've lost the money that you invested in
24 the Post Office?

25 **A.** Lost the money I invested. I've also -- I've lost my
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1 as well.

2 **Q.** Did it impact on your reputation as well?

3 **A.** It did, the rumours went round that she stole from the
4 Post Office, that's why it closed, especially because
5 I closed so quick. Now, what I did at the end, the
6 last few days, was I took the makeup off, so people
7 could see how ill I looked and, obviously, there was
8 a lot of concern from people when they came in and saw
9 how ill I was looking and "Bloody hell, what's going
10 on, what's wrong with you?" You know.

11 But I heard the rumours that I'd stolen from the
12 Post Office. Everywhere I went, I was Post Office --
13 "Oh, it's Post Office lady, it's Post Office lady".
14 I'm no longer a Post Office lady. All I hear anybody
15 wants to talk about now is the Post Office and
16 I really don't want to talk about the Post Office.

17 **Q.** What would you like from the Post Office?

18 **A.** Well, firstly, we need compensating in full for what
19 we've actually lost. I also -- I don't just want the
20 Post Office to take responsibility for what they've
21 done to us, the Government claimed that they weren't
22 party to anything. Now, the Post Office and the
23 Government have an agreement that if the Post Office
24 had to spend anything, by 50 million, that the
25 Government need to be involved in that.
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1 retirement, I've lost my income. You know, what was
2 supposed to be this nice standard of living, it never
3 transpired. All that happens is it made me very ill,
4 I'm still not well, my organs still don't work
5 efficiently.

6 **Q.** It's right to say you weren't suspended or terminated
7 by the Post Office?

8 **A.** No, I wasn't. So, I mean, I am one of the ones that,
9 officially, I'm not going to be paid out.

10 **Q.** You've mentioned quite a few effects on you
11 personally, in terms of lost sleep. Psychologically,
12 how would you describe the impact on you?

13 **A.** I had a complete break down after. I just shut down
14 as a person. Myself and my partner grew a bit
15 distant. We moved into separate rooms, which we still
16 sleep in separate rooms and, although that partnership
17 is coming back together a bit more now, we've lost
18 that intimacy that we used to have.

19 Obviously, there was a massive impact on my
20 daughter. I mean, when she was little we used to live
21 in this lovely pristine house. I just -- I didn't
22 have energy to get in the bath, never mind clean the
23 house or anything, so my partner was going to work
24 trying to come home, do what he could, but the house
25 was dirty and, you know, he got very, very depressed
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1 Now, our settlement for all of us were
2 57 million so the Government can't say "We weren't
3 party to that", because their own situation says "We
4 were party to that", because the Post Office has to go
5 to the Government if it's over 50 million.

6 So the Government giving it all "Oh, it's not
7 our responsibility, it's a Post Office thing", it's
8 not just the Post Office, it's the Post Office and the
9 Government. So the Government should be looking at
10 repaying us what we've lost as well.

11 **Q.** Is there anything else that you would like to add at
12 all?

13 **A.** Yes, what I would like to say is, on the state of the
14 compensation. Of the 555, a vast majority were like
15 me, who weren't prosecuted but we still had the same
16 outcome. We still lost everything, you know. Just
17 because I haven't physically lost my home yet, doesn't
18 mean it's safe. I lost my business, I lost my income,
19 I lost myself. I lost my relationship, I lost so much
20 of me that I need -- I need to have some happiness
21 back, and the only way we can do that now,
22 unfortunately, is by getting compensated in full for
23 what we've lost, and also what we've been through.
24 You know, my health is still not good.

25 What I should say is, I mean, I had a suspected
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1 stroke after I closed, as well, just down to the
 2 thing. At that point, my blood pressure was 295 over
 3 195, which is classed as critical, and it was pretty
 4 much stable at that. It nearly killed me, you know,
 5 and for people to say "Oh, it's all right, it don't
 6 matter", it does matter. It devastated our lives and
 7 we need repaying and we need compensating, and we need
 8 everything put back the way it should have been.

9 **Q.** Thank you very much. Chair, do you have any
 10 questions?

11 **SIR WYN WILLIAMS:** No, I don't have any questions of you,
 12 Ms Martin, but I would like to thank you so much
 13 forgiving us a comprehensive account of the way in
 14 which all this has impacted upon you. So thanks very
 15 much for taking the time and trouble to give evidence
 16 to us.

17 **A.** Thank you.

18 **MR BLAKE:** Sir, Mohammed Amir is ready to give evidence
 19 before lunch, if you would like to hear from him
 20 before lunch.

21 **SIR WYN WILLIAMS:** I'll be guided either by you, Mr Blake,
 22 or Ms Hodge, who may be taking that evidence. If you
 23 think that we can conveniently fit him in, within,
 24 say, about a half an hour because some people
 25 obviously taking longer than others, so that he

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1 **A.** Yes.

2 **Q.** Do you see your signature there?

3 **A.** I do, yes.

4 **Q.** When you made that statement on 11 January, was the
 5 content true to the best of your knowledge and belief?

6 **A.** It is, yes.

7 **Q.** I'd like to begin by asking some questions about you,
 8 Mr Amir. How old are you?

9 **A.** I'm 47 years old.

10 **Q.** Where do you currently live?

11 **A.** I live in Bolton.

12 **Q.** Are you married?

13 **A.** I am, yes.

14 **Q.** For how long have you been married?

15 **A.** 27 years.

16 **Q.** Do you have children?

17 **A.** I have five children, yes.

18 **Q.** Before you applied to be a subpostmaster, you ran
 19 a newsagent for approximately four years; is that
 20 right?

21 **A.** That's correct, yes.

22 **Q.** After selling that business, you set up two
 23 independent shops selling takeaway food; is that
 24 correct?

25 **A.** That's correct, yes.

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1 completes his evidence by, say, about 1.15, then
 2 I think, probably, we would prefer to do that. But
 3 let's have five-minute break and you decide which is
 4 preferable, all right?

5 **MR BLAKE:** Thank you very much.

6 **(12.18 pm)**

7 **(A short break)**

8 **(12.28 pm)**

9 **MS HODGE:** Mr Amir, can you see and hear us?

10 **A.** Yes, I can.

11 **Q.** Our usher will take you through the affirmation.

12 **MOHAMMED ZUBAIR AMIR (affirmed)**

13 **Questioned by MS HODGE**

14 **MS HODGE:** Mr Amir, as you know, my name is
 15 Catriona Hodge, and I ask questions on behalf of the
 16 Inquiry.

17 Please can you state your full name?

18 **A.** Mohammed Zubair Amir.

19 **Q.** You made a witness statement on 11 January of this
 20 year; is that correct?

21 **A.** That's correct, yes.

22 **Q.** Do you have a copy of that statement before you?

23 **A.** I do, yes.

24 **Q.** Please could you turn to the final page of your
 25 statement at page 10?

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1 **Q.** For how long did you run those two businesses?

2 **A.** It was approximately three to four years.

3 **Q.** What sort of hours did you work?

4 **A.** It was night shift, so I started around 4.00/5.00 pm,
 5 until the early hours.

6 **Q.** Would you describe yourself as a hard working man?

7 **A.** Yes, I do, and have been since I left school. I went
 8 to college briefly. I was the eldest and I started
 9 a business when I was 17 years old and I worked 12 to
 10 14 hours a day then at a retail shop at the beginning,
 11 and, in the takeaway, again I worked 10 to 12 hours
 12 a day.

13 **Q.** When you sold your takeaway business, you decided to
 14 become a subpostmaster; is that right?

15 **A.** That's correct, yes.

16 **Q.** What attracted you to the role?

17 **A.** What attracted me was it was a good job I seen with
 18 the Post Office, reputable, and, you know, it was
 19 partly retail as well, because there was a retail side
 20 to it, as well, because I'd already done that, and it
 21 was a reputable company, the Post Office, and that was
 22 the reason.

23 **Q.** Were you attracted to working within your community?

24 **A.** I was, yes. I wanted to, you know, stay in my local
 25 community and that was one of the attractions, yes.

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1 **Q.** How did you first become involved with the
2 Post Office?
3 **A.** My brother initially took on the Post Office and then
4 I joined him in 2001 or '02, it was. Then we got
5 another Post Office. He started another business, so
6 I took over as subpostmaster at both the offices and
7 I started off from there.
8 **Q.** At which branch was --
9 **A.** Westwood Park, it was in Winton, Eccles, and Little
10 Lever Post Office in Bolton.
11 **Q.** You said that your brother took it on. Was that in
12 the role of subpostmaster?
13 **A.** Yes, he was subpostmaster for a few years and then
14 I took over his role.
15 **Q.** You say you took over. Was that in about 2004?
16 **A.** I officially took over but I was working in the
17 Post Office since 2001.
18 **Q.** But you became the subpostmaster of the office in
19 2004; is that correct?
20 **A.** Yes.
21 **Q.** For how long did you run the branch at Westwood Park?
22 **A.** I ran it from -- I was initially there from 2001, then
23 we bought, literally, the Post Office in 2002, I went
24 there and I ran both of them. Westwood Park I ran
25 until I sold it in January 2009.

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1 **Q.** You've mentioned a second branch which you purchased;
2 is that right?
3 **A.** Yes, that's right.
4 **Q.** Which branch was that?
5 **A.** That was the Little Lever Post Office.
6 **Q.** Can you recall when you purchased that branch?
7 **A.** Yes, my brother purchased it in 2002. Like I say,
8 I took over the role of subpostmaster in 2004 of
9 Westwood Park and Little Lever Post Office.
10 **Q.** Do you remain a subpostmaster of that branch today?
11 **A.** I do, yes.
12 **Q.** You purchased a third branch, I believe, in 2007; is
13 that right?
14 **A.** That's correct, yes.
15 **Q.** Which branch was that?
16 **A.** That was Farnworth Post Office.
17 **Q.** Were you the subpostmaster of that branch?
18 **A.** I was, yes.
19 **Q.** For how long did you run that branch?
20 **A.** I ran that -- bought it in July 2007 and sold it in
21 July 2015.
22 **Q.** Did you employ any staff to assist you in running the
23 three branches?
24 **A.** Yes, I had numerous staff on all three branches and
25 each office as well.

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1 **Q.** Can you recall roughly how many?
2 **A.** At Westwood Park there was, including the retail side,
3 there was about four staff there, at Farnworth
4 Post Office there was approximately eight to nine
5 staff, and it Little Lever Post Office there was about
6 four staff as well.
7 **Q.** What was your relationship like with your staff?
8 **A.** At the beginning, it was brilliant. It was a mixture
9 of staff that I took on at the offices and some of
10 my -- I employed some of my friends, and also some
11 family friends as well. So it was a good -- at the
12 beginning it was quite good, yes.
13 **Q.** What role did your businesses play within your local
14 community?
15 **A.** In the local community -- I'd done quite a lot in the
16 local community. I'd done a lot of charity work, we
17 sponsored the school football teams, and we had a good
18 role in the community, yes. One of my office,
19 Westwood Park, was in Manchester the other two were in
20 my local vicinity in Bolton, so I was quite active,
21 especially in them.
22 **Q.** What were your hopes and expectations in terms of
23 running these businesses?
24 **A.** I wanted to, at that time in 2006/07, when I bought
25 the third one, my plan was to expand, to get a few

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1 more Post Offices and just stay within the Post Office
2 for the remainder of my career.
3 **Q.** I'd like to ask you now a little about the training
4 and support you received when you started running your
5 Post Office branches. Was the Horizon system
6 installed in the Westwood Park Post Office when you
7 started working there?
8 **A.** Yes, it was already in there when we took over.
9 **Q.** Did you receive any training on Horizon?
10 **A.** Yes. We had a trainer. My brother was the
11 subpostmaster, so he took the training at -- I think
12 it was Stockport Post Office, I think for a day or
13 two, and then we had a trainer come in for about
14 a week or two to help us out. But then when I took
15 over the Post Office as a subpostmaster, I was sent to
16 Stockport again, which was useless, to be honest with
17 you. It wasn't practical. But I did have a trainer
18 as well, which, to be honest with you, I probably --
19 because I was already working there, I probably knew
20 more than them.
21 **Q.** Did the training you receive cover balancing the
22 branch accounts?
23 **A.** Yes, it did do.
24 **Q.** Did it do so in any detail?
25 **A.** No, I wouldn't say it was. It was more like of

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1 self-training, to be honest with you, whilst hands on
2 at the offices. So I learnt mostly everything
3 ourselves, and plus, because I had experienced staff
4 from -- who were already there, from the previous
5 subpostmaster, which I took on, we got a lot of help
6 from them. So we learnt everything ourselves mostly.

7 **Q.** Did you receive training from the Post Office in
8 branch?

9 **A.** We had a trainer but, I have to say, it wasn't much of
10 a help, to be honest with you.

11 **Q.** What other support was available to you when dealing
12 with the Horizon system?

13 **A.** We had an area manager, who we could call, and
14 a helpline. That was the biggest help we thought we
15 had, the helpline.

16 **Q.** Why would you contact the helpline for support?

17 **A.** If we had any issues with the Horizon or any problem
18 regarding customers or anything, we'd have to get in
19 contact with them to get help.

20 **Q.** How often did you contact the helpline?

21 **A.** On a regular basis. We'd get in contact with them
22 with over small things and then, especially when on
23 balancing, when we were quite short on the money, we'd
24 get in contact with them on a regular basis but it
25 wasn't much of a help.

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1 has it doubled, I have called for help to resolve this
2 but it's doubled", but it was, you know, no help at
3 all from anyone.

4 **Q.** Did you repay the sum?

5 **A.** Yes, I had to pay that back.

6 **Q.** Having doubled, that was now £4,400; is that right?

7 **A.** That's right, yes.

8 **Q.** You've explained that you experienced discrepancies.
9 In which of your branches did these arise?

10 **A.** All of the branches I had issues with but one of the
11 branches, mainly at Little Lever -- well, all three of
12 the branches, really.

13 **Q.** Can you give an idea of how frequently these
14 discrepancies were arising in your branches?

15 **A.** Well, at the beginning it was started off as small
16 amounts and then it started getting frequent and more,
17 you know, at every branch I tried everything, to be
18 honest with you. You know, I tried taking different
19 steps. We had shared stock units. I changed that.
20 We got separate stock units because, at that point, it
21 could be staff, you know, doing these discrepancies or
22 taking money out, but it just never stopped, to be
23 honest with you. It carried on.

24 **Q.** How did it make you feel to be experiencing these
25 frequent discrepancies in your branches?

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1 **Q.** By "regular", can you give an indication roughly how
2 many times a week you might have contacted the
3 helpline?

4 **A.** Easily two or three times a week.

5 **Q.** Did they assist you in resolving the issues you
6 encountered?

7 **A.** Some they did do but, when it come to discrepancies,
8 it was of no help at all.

9 **Q.** I'd like to ask you about one particular discrepancy
10 you experienced of £2,200. Did you contact the
11 helpline to seek help in relation to that discrepancy?

12 **A.** I did do. I'd come over at one of the branches
13 Little Lever, it was and we couldn't find this money,
14 it had been there for a couple of weeks. So I went
15 over time and time over again, but I had a manager
16 there who was very experienced. We both went through
17 everything, all the paperwork, we couldn't get why we
18 were this money short.

19 So I rang the helpline and explained everything
20 to them. They assisted me but when we -- according to
21 them, I followed their steps, exactly what they told
22 me what to do, when we'd rolled it over the amount had
23 doubled.

24 **Q.** How did you resolve that discrepancy?

25 **A.** Well, I told my manager. I asked them, as well, "Why

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1 **A.** At the time, to be honest with you, the Post Office
2 everything come to a head when I bought my third
3 Post Office at Farnworth in 2007. There was a big
4 office and had quite a lot of staff there and I was
5 putting my head down trying to, you know, make changes
6 and make it profitable, put a retail side to it and
7 everything. And then I had a problem with one of my
8 offices at Little Lever, so I ended up going there and
9 that's when it all really started off for me, to be
10 honest with you.

11 That's when I had my heart attack as well.
12 I didn't know at the time. I went to the office, we
13 went to -- my friend was working there, close friend
14 by this time, of which I got to know through the
15 Post Office. He'd worked at another, at Westwood Park
16 office for us, and I put him there in charge at
17 Little Lever. We went through everything, we couldn't
18 find, I think it was about £3,000 shortage, there. We
19 couldn't find it and I think he got a bit frustrated
20 and probably thought, you know, I was accusing him, my
21 friend, and he'd left.

22 I was there for a few days. We went over it and
23 over it, all the paperwork, with another member of
24 staff. Couldn't find what -- where the discrepancy
25 was and, on the second day, it was, in the evening

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1 I suffered a heart attack, at the age of 33 and
 2 I think, at that time, I didn't realise, to be honest,
 3 because I was young, even after my heart attack,
 4 I tried to carry on.
 5 My family did ask me to take a step back and,
 6 you know, get rid of one of the offices. I had two in
 7 Bolton, I had one in Manchester, so to get rid of the
 8 one in Manchester, so I did not have to travel much,
 9 and the other two were in local -- my local area. So
 10 I got rid of that and I tried to carry on but, you
 11 know, everything, I think, catches up with you, sooner
 12 rather than later, and I just carried on experiencing
 13 problems with the system and with, you know, and it
 14 affected my health.
 15 I think I did have -- looking back at
 16 everything, going through everything again and looking
 17 back, and it's been 14 years since I had that episode,
 18 of the heart attack and everything. At the time,
 19 I didn't know why it was caused because I was fit and
 20 healthy at that time. I was a regular gym goer I was
 21 a smoker, which I'd given up, I think it was
 22 nine/ten months I'd given up smoking. I was looking
 23 after myself, eating healthy and ended up with a heart
 24 attack. I was the youngest person in the surgery to
 25 have it.

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1 managers numerous times and the helpline, but all that
 2 we were getting told was it was just our branch, and
 3 hearing everyone's statements now it seems like it
 4 wasn't just me and my offices.
 5 **Q.** What was the approximate value of the shortfalls that
 6 you were experiencing on a regular basis?
 7 **A.** On a regular basis it was in the hundreds, then it
 8 went into thousands quite a number of times. You
 9 know, I think the biggest one is that probably
 10 4,500 -- £4,400 but, you know, they were on a regular
 11 basis, to be honest with you. At least every couple
 12 of months, there was a few thousand pounds.
 13 **Q.** What did you do when you experienced these shortfalls?
 14 **A.** At the beginning, it was okay because I was just
 15 paying that out of my own pocket and then it started
 16 getting -- it got to a point where, to be honest with
 17 you, there wasn't much left from the salaries, and
 18 I started borrowing off -- thankfully, I had a good
 19 supportive family. They helped me out, and friends,
 20 and then, you know, eventually that stopped.
 21 I started using credit cards, and et cetera, and just
 22 carried on accruing debt.
 23 **Q.** At the time these shortfalls occurred, what did you
 24 believe was causing them?
 25 **A.** At the beginning, I suspected my staff, sometimes, you

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1 I didn't know at that time, to be honest,
 2 because, like I said, because I was young and I didn't
 3 realise that, you know, it could be because of this.
 4 I thought it could be because I'm running three
 5 offices, I'm running around, but I took a step back
 6 and, looking back at everything now, it's opened old
 7 wounds up, to be honest with you, and, you know, I do
 8 blame Post Office for, you know, causing that, to be
 9 honest with you.
 10 But, even after that, I suffered and am still
 11 suffering from severe depression, and it just changed
 12 my life and it's never been the same after that.
 13 **Q.** Mr Amir, you have explained there were frequent
 14 discrepancies. Did you ever raise any concerns about
 15 the number and size of the shortfalls you were
 16 experiencing in your branches?
 17 **A.** Numerous times but, like I say, all we were told
 18 was -- or I was told it's, you know, it's just me, my
 19 offices, and that's the impression I got off them, as
 20 well. And, even having to chat with the area
 21 managers, fair to them, you know, they were focussed
 22 on sales, and et cetera, getting our branches to do
 23 more sales, and they weren't really particularly
 24 interested in, you know, what our financial status was
 25 or anything. But I did mention to all the area

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1 know, myself, you know, maybe not doing something
 2 right but, like, I've stated before, I had experienced
 3 staff with me who'd been in the Post Office for a very
 4 long time and with the help of them, as well, I knew
 5 it wasn't me and -- because it couldn't have been, you
 6 know, all -- *(interruption)*
 7 **Q.** You said you initially suspected you might be at fault
 8 or your staff but you came to reject that as the
 9 explanation?
 10 **A.** That's right, yes, because I took the numerous steps
 11 in -- like I say, we had one stock unit for everyone.
 12 When I got the third office, there was separate stock
 13 units, or I decided to go with that concept and change
 14 it at all the offices, but still it carried on.
 15 **Q.** What did you ultimately conclude then was the cause of
 16 these shortfalls?
 17 **A.** Must be the Horizon system because there was numerous
 18 times where we'd get a balance report, which is, you
 19 know, of all our stock unit, what we had in the office
 20 cards, stamps, all -- and I take it out after, like,
 21 you know, 10/20 minutes later on, next morning, and
 22 the figures would be different. So I couldn't
 23 understand why we'd left the office in the evening and
 24 next morning why would it be different.
 25 And numerous times that happened, even like

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1 half-an-hour later when you were checking the stock,
 2 sometimes when we couldn't find the money, we were
 3 there late in the evening 8/9 o'clock, after we had
 4 closed the office at 5.30. We were there until late
 5 in the evening, trying to find out, and we'd do these
 6 reports and they'd show different figures. So I was
 7 convinced it was the system but I couldn't prove
 8 anything or, frequently, the only help we had was from
 9 the helpline and they were of no help.

10 **Q.** What effect did the shortfalls have upon your
 11 relationships with your colleagues?

12 **A.** A lot of my friends -- I had two or three friends in
 13 the offices, a couple who were family friends because
 14 they were in our local area and we knew them. They
 15 had left because of these discrepancies and, you know,
 16 that relationship wasn't there at the end of it. To
 17 be honest with you, I still see some of them now and,
 18 you know, (*unclear*) and I don't think they're
 19 comfortable, and neither am I meeting them or speaking
 20 about our experiences about, you know, what happened
 21 why they left.

22 So not a very good experience now.

23 **Q.** Can you estimate how much you paid out to the
 24 Post Office to make good the shortfalls that you
 25 experienced in your branches?

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1 waiting for you. If I had a retail shop that was
 2 already open, they'd inform them. They'd ring me up.
 3 I'd come to one of the branches and open up. They
 4 wouldn't let -- maybe if, you know -- if I was there,
 5 then I'd have to accompany them and go through all the
 6 stock, the cash, the stamps and everything and if
 7 I wasn't there one of my staff members would go
 8 through with them with the audit and go through all
 9 the stock.

10 **Q.** What was your impression of the thoroughness of their
 11 investigations?

12 **A.** It was like -- you know, you were -- I felt like, you
 13 know, they'd found something, they already know
 14 something which I didn't know and I was -- every time,
 15 it was very scary because you didn't know what the
 16 outcome would be. So it was a bit scary when they
 17 come, to be honest with you, every time.

18 **Q.** Did you ever challenge any of the auditors' findings?

19 **A.** I did do once. They said I was £1,000 down at one of
 20 my offices and so I went -- I challenged it and I went
 21 through everything with them and there was a bundle of
 22 £1,000 missing which they didn't see, which I told
 23 them that "You've not added this in" which they
 24 said -- you know, they stated that I was lying and I'd
 25 put it there myself. I said, you know, "You'd

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1 **A.** In the 20 years I've been running these offices,
 2 altogether I estimated about 130,000.

3 **Q.** Were your branches ever audited?

4 **A.** Yes, numerous times.

5 **Q.** Were shortfalls found during the audits of your
 6 branches?

7 **A.** To be honest with you, it was very scary and we'd had
 8 that over our heads all the time, about the auditors
 9 coming, so I was very careful trying to make sure that
 10 if there was a shortfall I'd make sure that, you know,
 11 wherever I got the money from, by hook or crook, I'd
 12 make sure that the money was there.

13 Because it was whenever they'd come, they'd --
 14 it's, like, worse than the police raiding you and it
 15 was like -- it was very scary at the time because
 16 they'd come in three of the branches and I'd have to
 17 go to all three branches eventually and go through the
 18 audits, and so I'd make sure that the -- I mean, we
 19 were down maybe a couple of hundred pounds here and
 20 there which we'd make good straight away whilst the
 21 auditors were there, but I'd made sure we weren't down
 22 with the money or anything.

23 **Q.** How were these audits conducted?

24 **A.** There'd be four or five people come to your branch
 25 about an hour before you opened. They'd be there

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1 accompanied me inside the office. How could I in
 2 front of you put it there?"

3 So it was things like that. This was at the
 4 beginning of my role as subpostmaster, probably in
 5 around 2004/2005. So I think that caused, you know,
 6 that thing in your head and I was, you know, always
 7 wary of them every time they come, to be honest with
 8 you, and I'd go -- I'd make sure I'd go through with
 9 them. And they did make mistakes and, like I said,
 10 they were human at the end of the day as well and we'd
 11 help them go through the stock they probably didn't
 12 see searching things, and ... yeah.

13 **Q.** Were you allowed to continue trading when shortfalls
 14 were discovered during audits?

15 **A.** I had to make it good more or less straight away or
 16 they'd put it into the suspense account and give me
 17 time to make it good as soon as, which most likely it
 18 was probably a few hundred pound. I'd have the retail
 19 side next door, just get the money from there and I'd
 20 just make it good straight away in front of them.

21 **Q.** Did the Post Office ever take any action against you
 22 in relation to the shortfalls?

23 **A.** No.

24 **Q.** You've explained that you've sold two of your branches
 25 that you had. What led you to sell those branches?

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1 **A.** After I had my heart attack, back when my family
 2 stated that I take a step back and get rid of, you
 3 know, one of the offices and take it a bit easy
 4 because they were a bit concerned about my health. So
 5 that was the reason I sold one of my branches and --
 6 because I was under quite a bit of stress at the time
 7 because of these shortfalls, and I was running a lot
 8 of staff, et cetera. So I sold that office and then,
 9 after I sold that office, you know, these problems
 10 carried on and it was getting bigger and bigger and my
 11 debt kept on going up.

12 So I decided to sell all my offices because, by
 13 this time, in 2010/'11 I started suffering from
 14 depression and I think that's when everything caught
 15 up to me and I decided to sell all my offices because
 16 I wasn't making anything out of them because whatever
 17 I was earning it was going back into the office and,
 18 you know, it was pointless and, you know, I had to --
 19 I was going through a lot of hardship, so I thought
 20 what's the point? So I decided to sell all of them
 21 and eventually I sold another one in 2015. I've been
 22 trying to sell this third one for the past maybe ten
 23 years or so, but I suppose no-one really wants to get
 24 into the Post Office now.

25 **Q.** What has been the financial cost to you of giving up
 85

1 through there.

2 **Q.** Are they being -- is your sister making good the
 3 shortfalls in the branch?

4 **A.** Yes, yes.

5 **Q.** Have you been able to find work since you stopped
 6 running your Little Lever branch?

7 **A.** No, I haven't. I've -- to be honest with you, the
 8 last probably five/six years have been difficult for
 9 me. I've had a lot of issues with my heart and with
 10 the depression. I hardly get out of my house, to be
 11 honest with you. I'm mostly inside at home. I have
 12 tried doing a couple of things but I find it difficult
 13 to, you know, go out and even meet people, to be
 14 honest with you. I don't have no social life or
 15 anything. It's just a bit difficult to go through
 16 day-to-day life.

17 **Q.** How has your reputation in your local community been
 18 affected?

19 **A.** Because my offices were in my community and I was
 20 employing some of my friends, some of my family
 21 friends, reputation isn't very good. I think people
 22 think ill of me of what I've probably put them through
 23 as well. Yeah, it's just hard to be honest with you.

24 **Q.** Has there been an impact upon your relationship with
 25 your family?

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1 the two businesses that you sold?

2 **A.** Well, I've lost an income which I really didn't have
 3 but at least I'm not accruing more debt. But I'm
 4 just -- it seems like 20 years of hard work -- well,
 5 the last four or five years I've not really been
 6 working at the Post Offices but all my time I've spent
 7 in the Post Office, my office, one of them was awarded
 8 numerous awards for best sales in the whole region,
 9 et cetera. I've done a lot of, you know, work in the
 10 community. I think it's, you know, gone all to waste,
 11 to be honest with you, and I've ended up worse off
 12 than probably I was 20 years ago when I started.

13 **Q.** You have explained that your sister is now running the
 14 Little Lever branch on your behalf. Do you know if
 15 that branch is continuing to experience discrepancies
 16 and shortfalls?

17 **A.** They tend not to talk to me much about all these
 18 problems but I do know that they still are
 19 experiencing, yes.

20 **Q.** Do you have an idea as to what the amount of these
 21 shortfalls are?

22 **A.** Not too sure exactly what they are but I know they're,
 23 you know, in hundreds of pounds, yes.

24 **Q.** And do you know how they are being resolved?

25 **A.** Yes. Obviously they get a salary, so it's all going
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1 **A.** Yes, it has with all my family in different ways. My
 2 family parents and my brothers, it's affected them in
 3 a different way. My own partner and my children it's
 4 affected in a different way. The last ten -- like
 5 I said, the last ten years, and especially last five
 6 or six years, I'm in my bedroom most of the time all
 7 day. And I don't really have that relationship with
 8 even my children, to be honest with you. I think I've
 9 missed out on a lot.

10 **Q.** You've mentioned that you borrowed money from family
 11 members. Have you been able to repay them?

12 **A.** I've paid more or less -- no, I probably not paid
 13 everything back to them but they've probably written
 14 it off as well, my family have. But the money that
 15 I've borrowed off my friends, et cetera, I paid back
 16 but I've still to this day -- I've got huge debts, you
 17 know, on my credit cards and I've had to remortgage
 18 one of my houses a few years ago as well, so ...

19 **Q.** You mentioned that your wife has been affected. Can
 20 you describe how it has affected her?

21 **A.** The first thing is through the hardship, obviously
 22 money worries all the time, and then again, you know,
 23 we sleep in different rooms. It's affected us. We
 24 don't have that kind of relationship as it used to be
 25 and I just find it hard, to be honest with you, myself

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1 interacting with a lot of people.
 2 **Q.** And your children?
 3 **A.** My children -- obviously when I went into the
 4 Post Office that was -- when I bought my third office
 5 that was my plan to get my children into the office,
 6 expand and they could join as well but, obviously,
 7 that never happened. And I feel like I've let them
 8 down not being able to do what I should have as
 9 a parent, and it's just been very difficult.
 10 **Q.** Have you received any compensation for the losses that
 11 you suffered?
 12 **A.** I was part of the 555 litigation back in 2017 which I
 13 received £20,000 a couple of years ago but nothing
 14 after that.
 15 **Q.** Does that amount that you received reflect the losses
 16 which you believe you suffered?
 17 **A.** Nowhere near.
 18 **Q.** How do you feel about the Post Office's response to
 19 what's happened to you and other subpostmasters?
 20 **A.** Well, I can surely say that they've ruined our lives,
 21 a lot of people's lives. That's the bottom line, to
 22 be honest with you.
 23 **Q.** What do you feel the Post Office needs to do now to
 24 put things right?
 25 **A.** Well, they need to, I feel, compensate us personally

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1 and the second thing is I'd like to know the whole
 2 truth. When did the Post Office know about these
 3 issues and why did they not admit to it earlier and
 4 why did they put us through all this trauma for the
 5 past 20-odd years?
 6 **Q.** I've no further questions for you, Mr Amir. Is there
 7 anything you wish to say to the Chair?
 8 **A.** Yes, sir, I have written something down I'd like to
 9 ask the Chair on my behalf and on behalf of myself and
 10 the 555 Group Litigation participants.
 11 Ordinary people like me have had to pay what the
 12 police and the Crown Prosecution should have done in
 13 bringing the Post Office to the courts. Why --
 14 I mean, why have we still not received the costs back
 15 of £46 million whilst the people that have had -- we
 16 were the initial participants who took the Post Office
 17 to court, yet last year when -- we're very lucky, I'm
 18 very lucky anyway, I never got prosecuted but that
 19 doesn't -- that was because I had family and friends
 20 and I took hardship upon myself.
 21 What about the people that have -- the 555s, why
 22 are we still waiting and not received our interim
 23 compensation to this day? We've had to pay out of our
 24 own pockets and I think it's very unfair that we're
 25 still waiting. And that's all.

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1 **Q.** Thank you, Mr Amir. Chair, do you --
 2 **SIR WYN WILLIAMS:** No, no, I don't have any questions but
 3 thank you very much, Mr Amir, for taking the time and
 4 trouble to tell me all that you've spoken about this
 5 morning and into this afternoon, and you should rest
 6 assured that I will take it all on board and treat it
 7 very seriously, all right?
 8 **A.** Thank you very much.
 9 **MS HODGE:** Chair, that concludes the evidence for our
 10 morning session.
 11 **SIR WYN WILLIAMS:** Yes.
 12 **MS HODGE:** Shall we resume at 2.15?
 13 **SIR WYN WILLIAMS:** That seems fine to me. So 2.15
 14 everyone, please.
 15 (1.12 pm)
 16 (Luncheon Adjournment)
 17 (2.15 pm)
 18 **MS HODGE:** Good afternoon, Chair. Our next witness is
 19 Mr Scott Darlington.
 20 **SCOTT RICHARD DARLINGTON (affirmed)**
 21 **Questioned by MS HODGE**
 22 **MS HODGE:** Mr Darlington, as you know, my name is
 23 Catriona Hodge and I ask questions on behalf of the
 24 Inquiry. Please can you state your full name.
 25 **A.** Scott Richard Darlington.

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1 **Q.** You made a witness statement on 8 January of this
 2 year; is that correct?
 3 **A.** That's right.
 4 **Q.** Do you have a copy of your statement upon you?
 5 **A.** I do, yes.
 6 **Q.** Please could you turn to the final page of your
 7 statement at page 24. Is that your signature that --
 8 **A.** It is, yeah.
 9 **Q.** When you made that statement on 8 January, was the
 10 content true to the best of your knowledge and belief?
 11 **A.** Yes, it was, yes.
 12 **Q.** I'd like to begin by asking you a few questions about
 13 your background, Mr Darlington?
 14 **A.** Okay.
 15 **Q.** How old are you?
 16 **A.** I'm 59.
 17 **Q.** As a young man you attended music college; is that
 18 right?
 19 **A.** Yes, that's right.
 20 **Q.** Music is and was a big part of your life?
 21 **A.** Yes, it was actually. Yeah, still is to a certain
 22 degree but, at the time it was, yes.
 23 **Q.** You obtained HND in sound engineering; is that
 24 correct?
 25 **A.** That's right.

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- 1 **Q.** You later obtained an apprenticeship at
2 ICI Pharmaceuticals?
3 **A.** That was before, actually. When I left school, I did
4 ICI.
5 **Q.** You had a number of jobs, I understand, in the music
6 and engineering industries, is that right, after that?
7 **A.** Yes.
8 **Q.** When your mother fell ill you helped her to run her
9 business; is that correct?
10 **A.** Yes, that's right.
11 **Q.** When your mother passed, you sold that business; is
12 that right?
13 **A.** Yes.
14 **Q.** And went on to use the proceeds to buy a Post Office
15 branch?
16 **A.** That's right.
17 **Q.** Which branch did you purchase, Mr Darlington?
18 **A.** Alderley Edge, which is in south Manchester in
19 Cheshire.
20 **Q.** Can you describe the village in which it was located,
21 please?
22 **A.** It's as very wealthy area, actually, it's, sort of,
23 a footballer's area. It's not a very large village
24 but very well to do.
25 **Q.** Why did you decide to purchase that particular branch?

93

- 1 **A.** I wasn't actually looking to be a postmaster at the
2 time. I was looking for a business to buy that
3 I could improve and, basically, to, you know, steady
4 the ship financially for me and my daughter and
5 partner at the time. And when I saw the Alderley Edge
6 branch for sale I went to have a look at it and all
7 the figures that came with it, it all seemed to add
8 up, so I took it on.
9 **Q.** What did you know about running a Post Office branch?
10 **A.** Nothing when I first -- you know, when I first applied
11 to do it.
12 **Q.** What did the previous subpostmaster tell you about his
13 or her experience of running that branch?
14 **A.** They told me that it was a nice place and the people
15 were very nice and it was busy and I could see from
16 the figures that we had from his running it before
17 that it was profitable and a good going concern.
18 **Q.** In which year did you take over the running of the
19 Alderley Edge branch?
20 **A.** 2005.
21 **Q.** Did the previous subpostmaster alert you to any
22 problems that they'd experienced with Horizon?
23 **A.** No.
24 **Q.** How much did you pay for the branch?
25 **A.** 154,000.

94

- 1 **Q.** What did that purchase price cover?
2 **A.** That purchase was basically the goodwill, really,
3 because you didn't buy the property, you just took
4 over, and the fixtures and fittings and the stock.
5 **Q.** Were you able to purchase that goodwill, the business,
6 outright?
7 **A.** Well, with some help from my brother, who also put
8 a little bit of money in at the beginning. He bought
9 the stock, basically. But apart from that, yes, yes.
10 **Q.** Did you require a mortgage to purchase the branch?
11 **A.** Yes. I actually borrowed some money against my house
12 110,000, I think it was, against my house plus my
13 input and my brother's input to get to the 154,000.
14 **Q.** So you owned a home at the time?
15 **A.** Yes?
16 **Q.** With whom did you share that home?
17 **A.** This was with my partner at the time, who is the
18 mother of my only daughter.
19 **Q.** Forgive me, what was the value of your mortgage,
20 I think you --
21 **A.** For the Post Office.
22 **Q.** The mortgage on your house?
23 **A.** The whole thing. I think with the Post Office as well
24 about 145 to 150,000.
25 **Q.** When you purchased the branch, you were appointed the

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- 1 subpostmaster is that correct?
2 **A.** Yes.
3 **Q.** Do you recall how you came to be appointed?
4 **A.** I remember it taking a long time from the initial
5 application to actually taking it over it was pretty
6 much a year. It's a long process.
7 **Q.** Did you attend an interview as part of that process?
8 **A.** Yes.
9 **Q.** What were you told during your interview about your
10 obligation to repay any accounting shortfalls?
11 **A.** I wasn't told anything about that then, only on
12 reading the contract.
13 **Q.** Do you recall when you started working at the branch?
14 What the date was?
15 **A.** I think it was March -- I can't remember the exact
16 date if I'm honest. It was February or March 2005.
17 **Q.** What types of products and services did you sell from
18 your branch?
19 **A.** Everything really. Post Office -- everything that
20 a Post Office does, foreign currency, absolutely the
21 full range, the full range.
22 **Q.** Was it solely Post Office products and services?
23 **A.** There was a shop, quite a large shop attached to the
24 front, as well, but at the back was a three-position
25 Post Office at the back of the shop.

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1 Q. Did you employ staff in the branch?
 2 A. Yes, I did yes.
 3 Q. How many?
 4 A. There was a mixture of about five people but, apart
 5 from myself, two people at any one time, somebody in
 6 the shop, somebody working with me behind the
 7 Post Office.
 8 Q. What was the salary that you received from the
 9 Post Office as your -- for your work as
 10 a subpostmaster?
 11 A. About 56,000.
 12 Q. Forgive me, was 56,000 from the time you started or is
 13 that a figure --
 14 A. That was what the previous postmaster was getting and
 15 pretty much -- it varied, slightly, because a lot of
 16 it was based on transactions but it was around --
 17 between 52 and 55, for the time I was there -- 56,
 18 sorry.
 19 Q. I think you mentioned Horizon had been installed in
 20 the branch before you arrived?
 21 A. Yes, it was already in, yes.
 22 Q. What training did you receive on the use of Horizon
 23 when you took over?
 24 A. I did actually receive ten days' training in Liverpool
 25 at their main training branch there.

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1 Q. Did you find the training to be of practical use?
 2 A. At first it seemed to be okay, taking you through
 3 everything but it was generally role play, you know,
 4 customers pretending to come up and then you doing the
 5 transactions like that.
 6 Q. What training did you receive on how to balance the
 7 accounts?
 8 A. Only one occasion did we do the balance and nobody
 9 could quite understand it to be honest. There was
 10 only one run-through.
 11 Q. Did you receive any further training in branch, for
 12 example?
 13 A. For a week, the first week that I took over the
 14 branch, I did have a trainer that sat in and watched
 15 what you did for the first week.
 16 Q. Did you experience any discrepancies in your accounts
 17 during that first week?
 18 A. A small one, yes, £6, about £6.
 19 Q. What advice did you receive from the trainer in
 20 relation to that discrepancy?
 21 A. I was told that it was very unlikely for it to balance
 22 to the penny every time because there's always going
 23 to be some kind of human error and, for small
 24 discrepancies, it wasn't really worth investigating,
 25 drilling down to find that because it was only a small

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1 amount, compared to the amount of money that was
 2 transacted, if you see what I mean, through the
 3 branch, so put the money in and see if it comes back
 4 next balance.
 5 Q. Were you content with the advice that you've been
 6 given?
 7 A. At the time I just presumed this was the way it must
 8 operate. I didn't, you know, think this is bad or
 9 this is terrible. I presumed that that's how it must
 10 work.
 11 Q. I'd like to ask you about your experience of
 12 contacting the helpline. When would you have
 13 contacted the helpline?
 14 A. Well, after the trainer had gone, things -- you know,
 15 people used to come in doing transactions that I'd
 16 never been trained on or even seen yet, so quite often
 17 you used to have to ring the helpline for them to talk
 18 you through.
 19 Q. I'd like to ask you specifically about your experience
 20 of handling giro cheques. Can you please describe
 21 what a giro cheque is?
 22 A. A lot of the local businesses used to pay money in
 23 using giro, and I think it's a cheaper form of banking
 24 than other banking, which is why they did that.
 25 Depositing cash, basically, and cheques into their

99

1 account through the Post Office. It was a very large
 2 book with the total breakdown of the cash that was
 3 paid in and, obviously, you check that against the --
 4 stamped their portion, stamped your portion tore that
 5 off, you gave them the book back and this would go
 6 into your till for reconciling with at the end of the
 7 day.
 8 Q. How were giro cheques processed when you first came
 9 in? You described what sounds like a paper based
 10 system?
 11 A. Yes, it was paper-based and, at the end of the day,
 12 you print out all the giro cheques that had been put
 13 in and you would make sure that they tallied with what
 14 you'd actually got on a physical basis and if that
 15 did, what was done is you'd cut that off so any
 16 further transactions would go onto the next day and
 17 these giro slips were then posted off to I think it
 18 was Chesterfield, to their sort of centre that dealt
 19 with all the paperwork.
 20 Q. You've talked about a paper slip. Was that something
 21 that you retained as proof of the transaction?
 22 A. That's it. I retained that, yes.
 23 Q. That was then -- you would then send it to the
 24 Post Office?
 25 A. Once you'd verified that everything that had been

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1 entered on the computer did tally with everything
 2 you'd received, that would then go off to the clearing
 3 centre, yes.

4 **Q.** How did that process change?

5 **A.** All of a sudden, it became automated with a barcode on
 6 the paying-in books. So when the customers came in
 7 you just scanned their barcode, it came up on the
 8 screen who they were, you put in -- you entered the
 9 amount of money and the denomination of money that
 10 they brought and then when you okayed it there was
 11 nothing for you, you just stamp their entire book and
 12 gave it back to them.

13 You just had a little slip with no details on it
 14 really, no information, no account number, really,
 15 properly, just a little slip and that was all. There
 16 was no way of checking things properly afterwards.

17 **Q.** So you retained a slip you say. What information was
 18 recorded on that?

19 **A.** Literally just the time and how much.

20 **Q.** What effect did that have on your ability to verify
 21 the transaction?

22 **A.** Well, the postmaster I was working, we looked at each
 23 other and thought, "This is strange, how we going to
 24 check the reconciliation against this?" So I did
 25 actually ring the helpline to ask how this change

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1 rang, it was -- basically it was engaged, because
 2 everybody was doing the balance on a Wednesday night
 3 so there was a lot of people that were ringing up to
 4 have things checked for them and you couldn't get
 5 through. Then, eventually, the line would close, you
 6 know what I mean, and you still hadn't got through.

7 **Q.** Did you try and resolve discrepancies yourself?

8 **A.** Yes, generally, you could, you know, like I say, most
 9 of the time if, for instance, if you'd finished
 10 a transaction to a cheque and it was actually cash to
 11 put it in, when you came to actually do the
 12 reconciliation at the end of the evening, you can see
 13 that you'd got a cheque, and know you hadn't put it in
 14 as a cheque, so you could reverse that and put it in
 15 correctly and everything was fine. You know, you
 16 could do things like that.

17 **Q.** I'd like to ask you about a discrepancy which occurred
 18 in around May 2008?

19 **A.** Mm-hm.

20 **Q.** Do you recall what the value of that discrepancy was?

21 **A.** 1,700.

22 **Q.** To which stock did the discrepancy relate?

23 **A.** This was against stamps, the stamps holding in the
 24 branch.

25 **Q.** What did you do when the discrepancy arose?

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1 would affect our side of things. I asked them how
 2 I can reconcile these transactions when I haven't got
 3 the slips that they used? So they escalated this
 4 phone call to a slightly higher area of Horizon help
 5 and they rung me back and their exact words were "We
 6 don't know".

7 **Q.** Did you receive any further advice or clarification?

8 **A.** No, no. So alarm bells did ring slightly with that
 9 from the off.

10 **Q.** How did you resolve the problems you had with the
 11 discrepancies with giro cheques?

12 **A.** There was no way of doing it really. You didn't even
 13 know if any discrepancies were down to the giro
 14 cheques, because you'd got no paperwork to actually
 15 check them off to what you'd done.

16 **Q.** At what times of day were you able to contact the
 17 helpline?

18 **A.** You could, sort of, contact them any time in the day
 19 up until -- I think it was 6.00 at first, and then
 20 they made it 8.00, I think, on a balance night.

21 **Q.** You've mentioned on balance night it was open until
 22 8.00?

23 **A.** I think it was, yes.

24 **Q.** Was that sufficient, when you were --

25 **A.** Not really, actually, because quite often, when you

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1 **A.** Well, we couldn't understand it because the previous
 2 balance had been correct within the odd stamp, you do
 3 get the odd slight mistake where a second class has
 4 been sold instead of a first, things like that. But
 5 within a stamp or two, it was correct, and I had had
 6 no further deliveries of stamps in between that
 7 balance and the balance where it said I'd got £1,700
 8 worth of stamps more in the branch than I'd actually
 9 got.

10 **Q.** You knew that couldn't be right because you hadn't
 11 received any more stamps?

12 **A.** I hadn't received any more and there was no way that
 13 we'd actually hand out £1,700 worth of stamps by
 14 mistake, because it's an enormous amount.

15 **Q.** What did you think at the time might have caused that
 16 discrepancy?

17 **A.** I just couldn't understand it at all. We couldn't get
 18 our heads round the fact that we'd got more now than
 19 we had on the last balance and we had no deliveries
 20 and we'd been selling them in between. So we presumed
 21 it was something the computer was showing that was not
 22 correct.

23 **Q.** Did you contact the Post Office about this
 24 discrepancy?

25 **A.** When it came to the balance, yes. Once we realised we

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1 couldn't find how this could have happened,
 2 I contacted the helpline, yes.
 3 **Q.** What did you ask them?
 4 **A.** I told them that exactly that, that we've got more
 5 stamps now than I had previously and we've had no
 6 deliveries, and the response was "It's cash or
 7 a cheque, how you going to pay? You know, you're
 8 responsible for paying for it".
 9 **Q.** How was that discrepancy resolved?
 10 **A.** They took £850 out of two consecutive remuneration
 11 salaries to claim it back.
 12 **Q.** How did it make you feel, to be made to repay that
 13 amount?
 14 **A.** I still, at that time, was naive enough to believe
 15 that a transaction correction may come through to put
 16 this right.
 17 **Q.** I'd like to ask you a little more about some of the
 18 shortfalls that you experienced. You've mentioned
 19 a transaction correction. What was the first
 20 discrepancy that you experienced when you took over
 21 your branch?
 22 **A.** The first is -- it wasn't so much a discrepancy --
 23 yes, yes, it was, it was. A transaction correction
 24 came through, I'd only been in there a very short
 25 time, I'm sure it was less than two weeks, and for
 105

1 chunks like that. But it was either 4 or 6,000.
 2 **Q.** I think your statement mentions two shortfalls, in
 3 fact, in September '08 the first one of £9,000?
 4 **A.** Oh, right.
 5 **Q.** Does that sound correct?
 6 **A.** Yes, it does, yes.
 7 **Q.** What efforts did you make to investigate the cause of
 8 that shortfall?
 9 **A.** When that one came up, it was -- well, it was
 10 obviously startling, and the guy that I'd worked with
 11 who had had his own Post Office for 30-odd years, who
 12 had been working with me quite a long time, he stayed
 13 until midnight with me, while we got absolutely every
 14 piece of paperwork out that we could and tried to
 15 trace any possibility that a £9,000 transaction had
 16 been entered incorrectly, and there was no sign of
 17 anything like that. So we knew straightaway alarm
 18 bells were going off about the system, about anyway we
 19 can reconcile this, and this is where the proper
 20 nightmare, sort of, started really.
 21 **Q.** So you said you tried to investigate it, you couldn't
 22 get to the bottom of the problem?
 23 **A.** No.
 24 **Q.** What did you do?
 25 **A.** Well, from how they treated the £1,700 one, this is --
 107

1 quite a few hundred pounds it was from the previous
 2 postmaster, because a lot of the time transaction
 3 corrections used to take weeks to come through and
 4 this was a strange thing because any discrepancies
 5 that were down had to be made good straightaway, but
 6 when it was -- say it was up, or anything like that,
 7 or it should have been up, it used to take weeks to
 8 come through.
 9 In the meantime, you had make it good until the
 10 correction came through and then you could take the
 11 money back out again. But with this case, when I rang
 12 up about and it was from the previous subpostmaster
 13 that had had it before me, and they told me that I had
 14 to pay it and I'd have to sort it out with him, with
 15 the previous owner.
 16 **Q.** Did you recover the money?
 17 **A.** No.
 18 **Q.** You told us about the shortfall you experienced of
 19 £1,700 in May 2008. You then experienced
 20 a significant shortfall in September 2008; is that
 21 right?
 22 **A.** Yes.
 23 **Q.** What was the value of that shortfall?
 24 **A.** I get a little bit mixed up. I'm pretty sure it was
 25 6,000 it might have been 4, because it was going up in
 106

1 I didn't tell them, because I knew that they were just
 2 going to immediately make steps to remove this £9,000
 3 and there was no way I could absorb that. I managed
 4 to absorb the £1,800 with my -- you know, with the
 5 turnover and the savings and the business and
 6 everything, but 9,000, I was not going to be able to
 7 do. So I decided not to tell them about that and
 8 we'll carry on working to try and get to the bottom of
 9 it.
 10 **Q.** When it came to balancing, what action did you take at
 11 that stage?
 12 **A.** Well, you know, I inflated the figures just so that we
 13 could roll this over, so that we could carry on the
 14 next day, which I've heard a lot of people have said
 15 the same thing.
 16 **Q.** You experienced another large discrepancy in the same
 17 month, September 2008. You mentioned a figure of
 18 £4,000. Does that sound about right?
 19 **A.** Yes, it was either 4 or 6,000 was the next one, yes.
 20 **Q.** What action did you take to investigate that
 21 shortfall?
 22 **A.** Same thing, really. We'd already got all the
 23 documentation from the previous one and we started
 24 trying to do the same thing but the panic was setting
 25 in. I was already panicking, to be honest, at 9,000
 108

1 but when this shot up more, panic was starting to set
 2 in because we knew we were only going to be able to
 3 get to the same sort of paperwork out of the system to
 4 go through it again? So we had to go through every
 5 single transaction to see if any large ones had gone
 6 in that was like, what's this, that wasn't quite
 7 right, and things like that. And there was nothing
 8 there again to show any dodgy transaction that we'd
 9 accidentally done, or anything like that.
 10 **Q.** What did you do to try and rectify?
 11 **A.** Again, there was no way of rectifying it yourself
 12 because you couldn't get into the system any further
 13 than just the printouts that postmasters are allowed
 14 to see.
 15 **Q.** You've described the figure increasing in your
 16 statement. How did that come about?
 17 **A.** Every balance was a nightmare and you'd literally
 18 be -- your heart would be pounding, really, because
 19 you're putting all the figures in, you're checking all
 20 the stock in the branch, and then you press the
 21 infamous button to see how it balanced and it would
 22 come up with even more -- more discrepancy.
 23 **Q.** You have explained in your statement that particular
 24 discrepancy escalated. Do you recall, ultimately,
 25 what figure it came to?
 109

1 I think it was 50,000, and I knew I couldn't at that
 2 point, so I didn't remit the money out, and the very
 3 next day an auditor was on the doorstep.
 4 **Q.** How did you feel when you found out this audit was
 5 going to be carried out?
 6 **A.** Well, it was a mixture really. I knew trouble was --
 7 I was in trouble with this but I was also relieved
 8 because I thought: well, whatever's going happen from
 9 here, at least now it's not me hiding it anymore,
 10 something will get to the bottom of this. So I knew
 11 that it was going to open this can of worms but I was
 12 kind of relieved at the same time. Mixed feelings.
 13 **Q.** What did you tell the auditor upon his arrival?
 14 **A.** The first thing he said to me was "Do you have the
 15 cash in the branch that you have declared that you
 16 hold", and I said "No". So he said "Right, okay, lock
 17 the door", sign went up to say, you know, "Closed for
 18 the day", and I genuinely thought right, this is where
 19 they are going to drill down into the situation and
 20 they'll find it, they'll find this, you know. But
 21 instead he rang the internal -- I'd say the
 22 Post Office's fraud investigation team, and more
 23 auditors as well.
 24 So two guys from the fraud people came and
 25 about -- I think it was five, including him, four more
 111

1 **A.** I remember when it was at 16,000-something and then --
 2 it's all a bit of a blur, really, because it was just
 3 every balance it was going up. There was no balances
 4 from the original one that were close or much better.
 5 They were all just larger and larger discrepancies.
 6 It was only us two working there and we were both
 7 panicking about the whole situation. There was no way
 8 anyone was actually pocketing this money or anything
 9 like that you know?
 10 We were drilling down as best we could into --
 11 and we were watching each other, checking what each
 12 other were doing, to make sure neither of us were
 13 making some silly mistake. We knew we weren't but we
 14 just doubled down on it, you know, and it was just
 15 going up, and up, and up.
 16 **Q.** I am going to ask you now about an audit of your
 17 accounts which took place on 12 February 2009. Do you
 18 recall how that audit came about?
 19 **A.** Yes. Similar to what somebody else said, I was asked
 20 to remit out of the branch some money. Because
 21 Alderley Edge was quite a wealthy area, we had
 22 a surplus of money, more than paying out benefits and
 23 things like that, so when it got to a certain stage
 24 you remitted it out of the branch to keep a sensible
 25 level of cash in. And they asked me to remit out
 110

1 people came to do the so-called audit, which wasn't
 2 really an audit, they just did another balance, just
 3 the same as I would have done.
 4 **Q.** What did they find when they balanced --
 5 **A.** Well, I knew at this stage it had grown to
 6 £40,000-and-so-many, but when they -- I had to sit in
 7 my office at the back, I wasn't allowed behind the
 8 counter, so to speak, and they came up with the final
 9 figure, and had had gone up another 4,000. So it was
 10 44,000-something, and that was my final discrepancy,
 11 you know, that they gave to me.
 12 **Q.** You have said the fraud investigation team arrived at
 13 your branch. What did they tell you?
 14 **A.** Well, the first thing they said was "Anything you say
 15 may be used -- we suspect you have committed, you
 16 know, committed a crime, everything you say maybe
 17 taken down and used in evidence against you", and
 18 things like that. So I realised straightaway that
 19 I was going to be treated as a potential criminal,
 20 even before anything's even been looked at properly.
 21 **Q.** So they cautioned you?
 22 **A.** Yes.
 23 **Q.** How did that make you feel?
 24 **A.** Well, I just thought "Oh, you know, right". I felt
 25 that this was deepening straightaway. You know, that
 112

1 the trouble for me, so to speak, was deepening
2 straight away.

3 **Q.** Did you receive contact from your contracts manager at
4 that time?

5 **A.** Not then, no.

6 **Q.** You were interviewed the same day; is that right?

7 **A.** Yes.

8 **Q.** Where did that take place?

9 **A.** I was driven from Alderley Edge to Macclesfield, which
10 is about six miles, to their main branch, and I've
11 been using that branch for years. I was surprised to
12 note that, when you went upstairs, there was
13 an interview room with tape recording facilities, just
14 like a police station, really. So I was taken into
15 there.

16 **Q.** Were you represented during the interview?

17 **A.** No.

18 **Q.** Were you told that you had a right to be represented?

19 **A.** Now, I can't actually remember whether they actually
20 offered me that or not, being completely honest.
21 I couldn't say for sure that they didn't offer me
22 that.

23 **Q.** Did anyone accompany you?

24 **A.** No.

25 **Q.** Who carried out the interview?

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1 **Q.** Did they request access to your bank statements?

2 **A.** Yes.

3 **Q.** Did you agree to provide them?

4 **A.** Yes, they had full access to -- I think I've got two
5 accounts and my business account. Full access to
6 everything, yes.

7 **Q.** On the day of your audit, the branch was closed; is
8 that correct?

9 **A.** Yes.

10 **Q.** Your appointment as a subpostmaster was suspended; is
11 that right?

12 **A.** Yes.

13 **Q.** What effect did your suspension have upon your salary
14 from the Post Office?

15 **A.** Well, it immediately stopped. They did actually --
16 they paid me up to that day, if you see what I mean.
17 Whatever I'd accrued from the previous salary, up to
18 the day of suspension, they did pay me but then it
19 stopped.

20 **Q.** You have explained earlier that when you purchased the
21 branch, you weren't actually purchasing the premises
22 themselves?

23 **A.** No, that's right.

24 **Q.** Who owned the premises?

25 **A.** It was owned by a company that -- actually, their

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1 **A.** There was two chaps from the Post Office their fraud
2 people, yes.

3 **Q.** How was the interview conducted?

4 **A.** It started off -- it seemed to be a little bit like
5 this, sort of a fact-finding, but it soon turned into
6 "Where's the money, have you taken the money?" And he
7 kept repeating that and I ended up having to say to
8 him "It doesn't matter how many times you ask me 'have
9 I taken the money', I'm not going to change my answer
10 because I've not taken the money".

11 So he then stood up and became a little bit more
12 aggressive, leaning over me, "Have you taken the
13 money?" you know, in a more aggressive sort of manner.
14 And I just carried on telling him the same thing, that
15 I had never taken the money, there's no point me
16 taking the money, I was responsible for everything in
17 the Post Office. But he carried on with that, you
18 know, line of questions.

19 **Q.** What other enquiries were made by the investigators?

20 **A.** He then told me that they were going to search my
21 house, either with a warrant or with my permission.
22 So I said, "Well, come now, come and have a look at it
23 now", to which they did. I jumped in their car and
24 they drove me to my house, which wasn't too far away,
25 and they searched the house.

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1 offices were above, but they did own quite a lot of
2 the things in Alderley Edge and in other towns as
3 well. They are quite a big concern in the area. But,
4 luckily, they were upstairs so I did know them
5 slightly from that, being upstairs.

6 **Q.** Did you pay rent to use the premises?

7 **A.** Yes, yes.

8 **Q.** When your salary with the Post Office stopped, did
9 that relieve you of your obligations to pay rent in
10 respect of the premises?

11 **A.** No, it didn't, no. They told me that they could put
12 somebody else in to run it, and the first person, they
13 said, "We've found somebody that will run this", but
14 he'll only give you 10 per cent of the salary. Well,
15 I knew straightaway that this was going to cause big
16 problems with the rent, because the rent was 19,000
17 and business rates were another 7,500. So the
18 10 per cent of the salary coming from the Post Office
19 was going to put me in arrears straightaway.

20 So I refused that and somebody locally from the
21 village, who had worked in there before, as
22 a temporary person, agreed to take it over.

23 **Q.** What did they pay you?

24 **A.** They agreed to pay me the original portion, basically,
25 of the business, that was the rent from the

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1 Post Office but, after a few weeks, he started to pay
2 me about half of that saying they weren't getting
3 enough in, and immediately trouble was happening with
4 the landlords upstairs, who then accused me of
5 subletting, really, which technically I was, I was
6 allowing somebody else to run that, pay me, to give
7 them.

8 **Q.** What effect did this have on your business?
9 **A.** Well, it was already snarling up quite quickly
10 because, with the Post Office, especially this one,
11 there's a lot coming in, a lot of money coming in and
12 a lot going out, but it left enough to have a decent
13 living. As soon as that dried up, the money going out
14 didn't dry up and it didn't take long before I was in
15 arrears.

16 **Q.** Your appointment as a subpostmaster was ultimately
17 terminated; is that right?
18 **A.** Yes.
19 **Q.** What was the reason given for the termination?
20 **A.** They believed for false accounting and -- I can't
21 remember whether they said theft on it, but for
22 falsifying the accounts was their first --
23 **Q.** Do you recall when you were terminated?
24 **A.** No. It was a few months later but I can't recall
25 exactly now.

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1 landlord and, with a commercial lease, you were liable
2 for it to the end and there was another five years on
3 this lease, which would have equated to 90,000, and he
4 asked me if I got property and I said, yes, and he was
5 like this, as if to say "We'll probably have to have
6 that", you know. But luckily, looking back, next to
7 the Post Office was actually a bar and the bar
8 expressed -- and landlords, they were the same
9 landlords, they expressed interest about expanding
10 into the Post Office, and I think if it wasn't for
11 that, they would have probably bankrupted me and gone
12 for my property.

13 But because they were going to go move in, I got
14 an email saying "You've got seven days to get £5,000
15 together and you can walk away from the lease".

16 **Q.** How did you raise that money?
17 **A.** I managed to sell all my things that I'd got at the
18 time, which was guitars and musical instruments and
19 everything that I could get my hands on there and
20 then, I managed to sell and raise near enough the
21 5,000 to get out of this lease, which was a relief
22 because I genuinely believe they were going to come
23 after my house.

24 **Q.** You had suppliers who had been providing stock to your
25 business. What action did they take when you closed?

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1 **Q.** What did you do when they terminated your appointment?
2 **A.** Well, I'd still got the shop part at the front. I was
3 not allowed -- from the moment of being suspended,
4 I was not allowed behind the Post Office branch
5 anymore, and I'd still got the shop part at the front.
6 But, obviously, I couldn't afford to keep stocking
7 this, because the money that was coming in from the
8 Post Office and from the shop I was giving it all to
9 the landlords to try and keep this going because, at
10 that time, we'd got a possible buyer for it. Who,
11 even though I'd paid 154,000, he was going only to pay
12 me 57,000 but at that time, it was anything we could
13 do to mitigate the circumstance.

14 As it turned out, the day before I was supposed
15 to exchange, not contracts but, you know, go ahead
16 with it, he pulled out and that just really did --
17 that meant it was ruined, because the landlords had
18 been -- they were sympathetic to my situation but only
19 for so long and when they found out that this guy
20 pulled out they just foreclosed me then.

21 **Q.** What was the effect of that on your business?
22 **A.** Well, it was finished. It was closed down.
23 **Q.** How did you resolve the obligations you had in
24 relation to the lease on the premises?
25 **A.** I couldn't. I went for a few more meetings with the

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1 **A.** Obviously, I couldn't pay the stock and so I had
2 county court judgments, quite a few against me.
3 **Q.** You were charged by the Post Office with theft and
4 false accounting; is that right?
5 **A.** Yes.
6 **Q.** What effect did it have on you to be charged with
7 these offences?
8 **A.** It was absolutely terrible. It was awful. It was
9 just getting worse, and worse, and worse. It was
10 humiliating really because, at that time -- before
11 I was foreclosed, I had to sit in the shop part at the
12 front. I wasn't allowed behind the counter, so people
13 were coming up to me saying, "Come on, Scott, what are
14 you doing here, get behind the counter it's busy", and
15 I couldn't say to them "Oh, I've been suspended
16 through possible theft and false accounting". So it
17 was just humiliating from there onwards and it just
18 got worse.

19 But once the summons to be, you know, actually
20 taken through to court came then, obviously, my world
21 fell in a little bit, really, you know. I knew this
22 was going to be very, very serious. I knew it was
23 already but it was just getting worse and worse.

24 **Q.** What steps did you take to obtain legal
25 representation?

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1 A. I only managed to be able to get the basic Legal Aid,
2 which I don't think you can even get that now, almost
3 like a duty barrister, if you see what I mean, that
4 was prepared to accompany me to Crown Court, and stuff
5 like that.

6 Q. What advice did you receive?

7 A. Well, basically, he said to me, despite the stuff
8 about the computer, and stuff like that, as far as he
9 was concerned, there was no way of getting to the
10 bottom of the information that they needed. So, on
11 balance, because I had signed the accounts off,
12 despite not being guilty of theft, I have -- you know,
13 it's going to be very difficult to say not guilty
14 about false accounting, when I'd signed them off, so
15 he advised me to plead guilty.

16 Q. Your first court appearance was in, I think,
17 January 2009; is that right?

18 A. Yes, I think it was, yeah.

19 Q. That's as you recall?

20 A. Yes.

21 Q. The first time your trial was listed, it didn't go
22 ahead; is that right?

23 A. It didn't go ahead. The Post Office didn't come.
24 Everybody else was in position but the Post Office
25 didn't come, citing bad weather, and things like that.

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1 going to drop the theft charge. This was about five
2 or ten minutes before actually going in for my trial.

3 Q. How did it feel to learn that you had been charged
4 with theft when the Post Office investigator had
5 concluded there was no evidence against you?

6 A. I was amazed that it was like this. It did start to
7 feel like a bit of a sort of game, if I'm honest. One
8 minute I'm going in for theft, even though there was
9 no evidence, and the next minute we see a document
10 saying there was no evidence and it was only the fact
11 that we highlighted that we'd seen it, that they
12 dropped this charge of theft.

13 Q. The charges of false accounting were proceeded with?

14 A. Yes.

15 Q. How did you plead to those charges?

16 A. I was advised that I'd probably have to plead guilty,
17 I would have to plead guilty.

18 Q. Is that what you did?

19 A. Yes.

20 **SIR WYN WILLIAMS:** Could you tell me if you remember
21 anything about what your barrister said about how it
22 came to be that he saw this document, if it was a he?

23 A. I vaguely remember him saying "I don't think we were
24 supposed to see this", as if to say it had come
25 through to us with other documents that possibly

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1 So it was adjourned.

2 Q. When your trial was listed for a second time, the
3 Post Office dropped the charge of theft against you?

4 A. That's right.

5 Q. How did that come about?

6 A. Well, on the day, we were sat in the consultation room
7 before going in and my barrister said "Oh, look, what
8 I've got here", you know, and he'd got Post Office
9 headed notepaper that said despite investigating
10 Mr Darlington's accounts, and everything else and bank
11 balances, and his lifestyle, through searching my
12 house, we can find no evidence or indication of any
13 theft. But I believe that they would have still tried
14 me for theft if it wasn't for the fact that we'd got
15 sight of this document.

16 Q. You were shown a document --

17 A. Yes.

18 Q. -- that was produced by the Post Office --

19 A. Yes.

20 Q. -- which said there was no, in fact, no evidence of
21 theft by you?

22 A. Yes.

23 Q. What did your barrister do?

24 A. Well, he took it to see their legal team and came back
25 to see me about five minutes later, saying they're

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1 wasn't for us, you know, but that's all I can really
2 remember about that.

3 **SIR WYN WILLIAMS:** So, just to try and put some flesh on
4 that, you probably understand, at least in basic
5 terms, that the prosecution had to disclose relevant
6 documents to you, but -- so on that morning before the
7 trial, did they actually disclose some documents and
8 this was amongst them?

9 A. I think it might have been that because he just said
10 "Hey, hey, hey, look what we've got here", you know,
11 like this, and I was like "Oh, right", and he went off
12 to see their legal team and came back saying they'd
13 dropped the theft charges.

14 **SIR WYN WILLIAMS:** I see. Thank you.

15 **MS HODGE:** Having pleaded guilty to the false accounting,
16 you were sentenced to two months imprisonment --

17 A. Yes.

18 Q. -- is that right? But it was suspended for two years?

19 A. Yes.

20 Q. You were also ordered to carry out 120 hours of
21 community service; is that correct?

22 A. Yes.

23 Q. Was your conviction reported in the press?

24 A. Yes, yes.

25 Q. Do you recall where?

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1 **A.** It was in the Macclesfield Express, which is where
 2 I live, and it was in the Manchester Evening News as
 3 well.
 4 **Q.** What effect did that reporting have on you?
 5 **A.** Well, the Macclesfield one, it was embarrassing,
 6 really, because there was a big picture of me, you
 7 know, and everything, and I'm relatively well known
 8 where I live, and obviously there's me pleading
 9 guilty, you know. What are people going to think?
 10 You know, he pled guilty, and a picture of me, the
 11 shots from the court, coming out, and a big article
 12 about me. So I had to face the humiliation and
 13 embarrassment of you know facing this up.
 14 **Q.** You explained in your statement, after you were
 15 convicted, the Post Office brought an application
 16 against you under the Proceeds of Crime Act; is that
 17 right?
 18 **A.** That's right. It was a little short time after.
 19 I would just like to say, as well, the Manchester
 20 Evening News one said "Postmaster who cooked the books
 21 is spared jail", and big picture of me, that was the
 22 headline, and we complained to the Press Complaints
 23 Commission about that, and they upheld it, and then
 24 they had to come out and do another more, shall we
 25 say, balanced article about it.

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1 **A.** I wasn't allowed to travel anywhere. I had to --
 2 I can't remember everything that was on it but
 3 I basically had to inform them of my whereabouts, and
 4 things like that, if I wasn't going to be at home,
 5 that kind of thing.
 6 **Q.** How did the application under the Proceeds of Crime
 7 Act conclude?
 8 **A.** I do remember when I got this Proceeds of Crime Act
 9 I typed it in to Google and the first thing -- because
 10 I'd never even heard of this, to be honest, the first
 11 thing it said was Proceeds of Crime Act are
 12 notoriously difficult to remove. And I was just like
 13 "Oh, God, you know, this is getting worse and I'm
 14 going to have to tell" -- at this point I wasn't with
 15 the mother of my daughter, although we still shared
 16 the mortgage, and things like that, on the house, "But
 17 I'm going to have to explain this now to my, you know,
 18 my ex-partner", who we're friendly, about the
 19 possibility of them taking the house and everything.
 20 So the horror of that was appalling, you know?
 21 I showed it to my barrister that had represented me in
 22 the court case, and I can't remember the full details,
 23 but it got thrown out. I can't remember exactly the
 24 process that it got thrown out with but it got thrown
 25 out.

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1 But the damage -- you know, the damage had been
 2 done then, I'd already got comments online saying
 3 "Trusted person in that position, you deserve
 4 everything that happens to you", and "Not
 5 trustworthy". There's a lot of comments like that,
 6 which obviously is not very nice to read, especially
 7 when you know you haven't taken any money or actually
 8 done anything wrong, really.

9 But then, after that, after the court case,
 10 I didn't think it was over, as such, but I was
 11 relieved that whatever had happened to me, it was
 12 over. And then the next thing through the post comes
 13 the Proceeds of Crime Act, yes.

14 **Q.** What was the purpose of that application?
 15 **A.** It said that they believed that I had been paying my
 16 mortgage on the proceeds of crime and they wanted me
 17 to surrender the lease, my mortgage -- the lease to
 18 the shop, the keys to my car, passport, driving
 19 licence, stuff like this. I wasn't allowed to leave
 20 the country or travel anywhere without telling them.
 21 **Q.** You have explained a restraining order was put in
 22 place against you, whilst the application was pending;
 23 is that correct?
 24 **A.** Yes, yes, that is right.
 25 **Q.** To what did the restraining orders relate?

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1 **Q.** I'd like to ask you now about the effect that these
 2 events have had on you. Dealing firstly with the
 3 financial impact, how much do you think you have paid
 4 to the Post Office to make good the shortfalls that
 5 were showing by Horizon?
 6 **A.** Well, I never paid them back anything from the 44,000
 7 but I'd paid them the 1,800, and there was a few other
 8 few hundred pounds here, few hundred pounds there, so
 9 I would reckon about 2,000 to 2,500. But I didn't pay
 10 them anything back from the original shortfall.
 11 **Q.** You've explained your landlord terminated your lease.
 12 What losses did that cause you?
 13 **A.** Well, it meant that I couldn't pay the mortgage
 14 because I was still 80,000-odd outstanding on the loan
 15 that I'd taken out against my house to buy the
 16 Post Office. I couldn't pay this anymore. I couldn't
 17 pay any of the debts to the suppliers, which I just
 18 had on an ongoing quarterly basis, and now there's
 19 county court judgments everywhere, and I was in the
 20 mire. I was even told I couldn't claim unemployment
 21 benefit because I was behind on National Insurance
 22 payments, even though the Post Office took them from
 23 the source. So it just got worse and worse. I was
 24 put on like a safety net benefit, you know, a £52.25
 25 a week to survive.

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1 **Q.** What did you do with the loan that you had taken out
2 from the bank?

3 **A.** Had to -- with my ex-partner, I had to sign my half of
4 the house over to her, for her to change it to
5 an interest-only mortgage, they wanted my name off
6 it -- off the mortgage, so I signed over the ownership
7 fully to her, so that an interest-only mortgage could
8 be negotiated, so that she could pay this, by reducing
9 it a lot down to an area where she could actually
10 afford, because I couldn't afford to contribute at
11 all.

12 **Q.** You have explained you lost your salary from the
13 Post Office as a result of your suspension and then
14 you were later convicted. What effect did your
15 conviction have upon your ability to obtain other
16 work?

17 **A.** It was devastating, really, because I'm now aged,
18 I think, 49/50, with a new criminal record for
19 dishonesty, and I did actually apply to AstraZeneca,
20 quite sooner after my conviction and passed my
21 interview and assessment but, because they are one of
22 the firms that can turn down employment based on CRB
23 checks, I got an email saying, "Unfortunately, after
24 the CRB check, we're not going to take you on, we're
25 not obliged to and we're not going to take you on",

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1 of your business?

2 **A.** Well, there's still the outstanding mortgage to this
3 day.

4 **Q.** What's the value of that?

5 **A.** I think it's probably approximately 65,000 still being
6 interest only but my ex-partner is paying herself.

7 **Q.** What financial losses have your family suffered?

8 **A.** Well my, father had to pay £1,200 council tax to get
9 me through the last month of this having the
10 Post Office branch, and I'd not been able to pay
11 maintenance to my ex-partner for my daughter or
12 anything. So, you know, she's had consequential
13 losses and has been paying this mortgage on our behalf
14 essentially because the money was set against the
15 house.

16 **Q.** What effect did the actions of the Post Office have
17 upon your health?

18 **A.** Well, extreme anxiety. I mean, humiliation and
19 embarrassment turned into depression and anxiety,
20 really, when you realise it's going to be very, very
21 difficult to get out of this situation and at that
22 point there didn't seem to be any way of starting, any
23 way of trying to reverse the situation, you know,
24 because I've been put through the courts, I'd pled
25 guilty, all the rest of it. I'd almost dug a deeper

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1 and I spent three and a half years unemployed then,
2 after that.

3 **Q.** How did you survive without any income?

4 **A.** I just had the £52.25 a week to survive on, and
5 housing benefit. At that point, I was house sharing
6 with somebody, and the benefit went down and I had to
7 explain to the guy I was house sharing with that it's
8 going down, the housing benefit that they're going to
9 pay, are you okay with this, and he just had to put up
10 with it, so he was affected too.

11 The whole thing was so humiliating and
12 embarrassing. I was in such a deep hole with this,
13 you know. I couldn't get any job. Filling in forms
14 saying you have got a criminal record, I could tell
15 that this was not going to go anywhere really,
16 especially at my age, you know, as well of being in
17 that age.

18 **Q.** You've explained you signed your house over to your
19 wife -- forgive me, your partner.

20 **A.** Yes.

21 **Q.** Where did you then live?

22 **A.** I was housesharing with somebody where it was his
23 house and he let me have a bedroom for
24 three-and-a-half years.

25 **Q.** Have you been left with debts as a result of the loss

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1 hole almost, if you see what I mean.

2 But I was in a pretty bad state and I didn't
3 want to go out. Every time I went out, people would
4 say to me, "Oh, how's it going with the Post Office?"
5 You know, you stop wanting to go out and bump into
6 that situation, so you end up becoming a bit
7 withdrawn, and -- yes, depression and -- I'd say
8 anxiety, the anxiety was the worst part linked to
9 depression and everything.

10 **Q.** Did you seek any medical help?

11 **A.** This was another thing. I didn't really because also
12 on applications for jobs there's a box to tick where
13 you've got to say if you've got any mental health
14 problems or you've been treated for any psychological
15 problems and I didn't want to exacerbate things by:
16 (a) a fresh conviction; and (b) I'm having treatment
17 for mental health as well. I didn't think --
18 I thought this was going to make things worse for
19 getting a job and I was desperate to try and get some
20 sort of work to have some kind of income. So I didn't
21 go to the doctor's about it.

22 In hindsight, I should have done. I have been
23 to the doctor's a few time but, during that period,
24 I avoided going to the doctor's and just tried to live
25 with it.

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- 1 **Q.** You had been living with your partner, your
2 ex-partner, originally when you first took on the
3 branch?
4 **A.** Yes.
5 **Q.** How is your relationship with her affected by what
6 happened?
7 **A.** Well, funnily enough we split up before the actual
8 problems of the Post Office, but obviously it
9 exacerbated our relationship because we'd got this
10 nightmare on top of the split and everything. But, in
11 fairness, she's been pretty level-headed about the
12 whole thing and somehow she's managed to put up with
13 it and carry on paying the mortgage for our daughter's
14 sakes, and her own of course. And we're okay, we're
15 okay on a general level.
16 **Q.** How has your daughter been affected?
17 **A.** I mean, she was eight when this started and she's 22
18 now; so the whole of her childhood really, formative
19 years, have been through her Dad having -- you know,
20 during her Dad having this problem and, surprisingly,
21 she's been very good but I know, I know, it must have
22 affected her but she's been very good at not showing
23 many signs of that.
24 **Q.** Your conviction was overturned in April last year; is
25 that correct?

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- 1 thing right from beginning. So she's had the
2 consequential losses of having to live with me or be
3 with me, my lack of income, my mental state. I've
4 tried to be strong through it but it's all relative.
5 So she's been affected quite a lot -- pretty much the
6 same as me, I would say.
7 **Q.** How do you feel now about the treatment that you
8 received from the Post Office?
9 **A.** Well, disgusted -- absolutely disgusted. Atrocious.
10 I just -- it's hard to believe that this could
11 actually go on for so long, especially when it's
12 turned out that they did know there was problems.
13 **Q.** What steps do you think need to be taken to put these
14 matters right?
15 **A.** Well, the truth's got to come out. This Inquiry's
16 obviously going to help a lot but they can't hide
17 behind anything anymore. I genuinely believe that
18 they never, ever thought they would be in this
19 position. The power of the organisation against
20 individuals with -- you know, without the power or the
21 finances to take this on, they were safe in the
22 knowledge that they can sail through all this and we
23 can just remain to be collateral damage. So that's
24 got to change. The actual truth has got to be eked
25 out of this situation.

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- 1 **A.** Yes.
2 **Q.** What steps did you take to secure the overturning of
3 your conviction?
4 **A.** Well, originally, feeling like I was the only one with
5 this problem, you know, I discovered the JFSA.
6 Through just basically using the internet, I realised
7 there was other people. I came across Alan Bates and
8 started going to the meetings in Huddersfield and that
9 gave you some hope when we all realised there was
10 something wrong here. And Alan was, you know,
11 determined to try and get something going. So it all
12 stemmed from that really all the way through to having
13 my conviction overturned.
14 **Q.** How long did it take?
15 **A.** Well, from 2010 to 2021.
16 **Q.** Your father's still alive; is that correct?
17 **A.** Father's still alive, yes.
18 **Q.** He learned that your conviction had been overturned;
19 is that correct?
20 **A.** Yes, yes. Amazingly, he's managed to survive, still
21 been there for hearing that, yes.
22 **Q.** You have now found a new partner; is that right?
23 **A.** Yes.
24 **Q.** Has she been affected by what happened to you?
25 **A.** Very much, yeah. She's had to put up with the whole

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- 1 **Q.** Thank you, Mr Darlington. I don't have any further
2 questions for you. I will ask the Chair if he wishes
3 to ask you any questions.
4 **A.** Okay.
5 **SIR WYN WILLIAMS:** No, and, as you will have observed,
6 I asked my question when I felt like it. So thank you
7 very, very much for coming and what you've told me is
8 invaluable and it's just, with all the other people
9 who are coming, building up a very vivid picture for
10 me to look at and understand.
11 **A.** Right. Thank you, Sir Wyn.
12 **MS HODGE:** Forgive me, Mr Darlington, there's one matter I
13 would like to raise, if I may.
14 **A.** Of course.
15 **Q.** You have a brother; is that right?
16 **A.** Mm-hm.
17 **Q.** Has he supported you through this process?
18 **A.** My brother's helped me throughout it and I'm not sure
19 how I would have coped the same if it hadn't been for
20 my brother.
21 **Q.** Can you describe a little what he's done to support
22 you?
23 **A.** He's been incredible really. He's dug into it as much
24 as possible, he tried to help during the doomed
25 mediation in 2013/14. He's been there all the way

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1 through and the amount of hours he's put into this on
 2 top of his own life and job, it's just -- I don't know
 3 how he's been able to do as much as he has.
 4 **Q.** Has that had a cost for him?
 5 **A.** It must have had, yes. Well, for a start he put
 6 17,000 in at the beginning and he's never once brought
 7 that up. He hasn't been doing this to try and get
 8 that back. He's been doing it to try to help me, his
 9 younger brother, and I could never thank him enough.
 10 **Q.** Thank you. Is there anything that you would like to
 11 say that we've not covered in your evidence?
 12 **A.** I'd like to say what I'd like to happen from here.
 13 What I would like is, first of all, the correct
 14 compensation not some sort of argued-down,
 15 watered-down compensation, which I'm sure the
 16 Post Office will try to do. It needs to be the
 17 correct amounts, not some kind of legally argued-down
 18 situation about it.
 19 I'd like to know who okayed the attritional
 20 strategy that was used against the subpostmasters,
 21 especially after Second Sight released their interim
 22 report, and I think which was 2013, which left them in
 23 no doubts there was problems. To actually -- to dumb
 24 down and go even further attritional from there to me
 25 is astonishing and, well, I just can't see how they
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1 can explain that. I'd definitely like to know who's
 2 okayed all that and who put that lot together.
 3 The anxiety that they piled on time and time
 4 again throughout this, closing Second Sight reports
 5 when we thought something was very helpful to us, they
 6 closed all that down. We get to the Horizon trial:
 7 they undermined that as much as they could. Every
 8 time this undermining came along, it just rose the
 9 anxiety for everybody because I'm sure the other
 10 postmasters will say the same -- and if not, it's just
 11 me -- just when you thought that things were -- some
 12 truth was coming out, they pull the rug out or
 13 attempted to pull the rug out, trying to get the judge
 14 to recuse himself, appealing everything, throwing
 15 whatever money was required it, just increased the
 16 anxiety. Even now, I'm suffering from anxiety about
 17 the compensation. We're not there yet. Is this going
 18 to be an insult? Is it going to be correct? You can
 19 never trust how this is going to work out.
 20 The settlement agreement, they've been saying
 21 since then that it was all done in good faith. There
 22 was no good faith in my head there. There was no good
 23 faith. Saying that they only learned about the big
 24 costs we had were from the media -- I mean, it's just
 25 like an insult really. So the whole truth has to be
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1 revealed, otherwise it won't feel like justice just
 2 handing out some money and one or two people getting
 3 a slap on the wrist about it.
 4 The lessons learned thing and we got things
 5 wrong, it's not true. It was a deliberate policy to
 6 treat us like this and especially after they found out
 7 there was some problems. I would like to know how
 8 that has come about and been through to this day.
 9 So it's those things really. Yeah, I don't want
 10 another apology because you can't says sorry for that.
 11 They weren't genuine mistakes; this was an attritional
 12 policy used against us which, to this day, I cannot
 13 understand why they went as far as they did to ruin us
 14 and carried on trying to close -- I mean, we've heard
 15 what people have had to say. It's been tear-jerking
 16 hearing previous people to me, and to think that the
 17 Post Office was still trying to stop it during the
 18 Horizon trial and appeals and ever since up until
 19 pretty much this public inquiry.
 20 **Q.** Thank you very much.
 21 **A.** Thank you.
 22 **SIR WYN WILLIAMS:** Thank you again.
 23 **A.** Thanks very much for letting me speak.
 24 **MS HODGE:** Chair that concludes our evidence for this
 25 afternoon.
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1 **SIR WYN WILLIAMS:** Back to 10.00 tomorrow morning, Yes,
 2 Mr Blake? Yes. All right, then 10.00 tomorrow
 3 morning.
 4 **(3.10 pm)**
 5 **(Adjourned until 10.00 am the following day)**
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<p>MR BLAKE: [12] 1/9 1/15 1/19 17/22 18/24 26/19 28/18 30/15 30/21 30/25 65/18 66/5</p> <p>MR STEIN: [1] 28/15</p> <p>MS HODGE: [9] 66/9 66/14 91/9 91/12 91/18 91/22 124/15 136/12 139/24</p> <p>SIR WYN WILLIAMS: [23] 1/3 17/19 17/21 18/17 26/20 27/3 27/5 27/7 28/17 30/9 30/12 30/17 65/11 65/21 91/2 91/11 91/13 123/20 124/3 124/14 136/5 139/22 140/1</p> <p>THE WITNESS: [1] 1/14</p> <hr/> <p>'02 [1] 69/4 '08 [1] 107/3 '11 [1] 85/13 '95 [1] 4/21 'have [1] 114/8</p> <hr/> <p>0</p> <p>07 [1] 71/24</p> <hr/> <p>1</p> <p>1 March 1995 [1] 4/19 1,000 [2] 83/19 83/22 1,200 [1] 131/8 1,700 [5] 103/21 104/7 104/13 106/19 107/25 1,800 [4] 19/24 20/12 108/4 128/7 1.00 [1] 22/6 1.12 pm [1] 91/15 1.15 [1] 66/1 10 [3] 56/14 66/25 68/11 10 o'clock [1] 15/8 10 per cent [2] 116/14 116/18 10.00 [3] 140/1 140/2 140/5 10.30 [1] 1/2</p>	<p>10/20 [1] 80/21 100 per cent [2] 53/3 53/9 11 January [2] 66/19 67/4 11 years [1] 2/14 11.11 [1] 30/18 11.20 [1] 30/16 11.24 [1] 30/20 110,000 [1] 95/12 11th [1] 18/14 12 [1] 68/9 12 February 2009 [1] 110/17 12 hours [1] 68/11 12 January [3] 1/15 1/21 31/6 12-year [1] 31/22 12.18 pm [1] 66/6 12.28 [1] 66/8 120 hours [1] 124/20 130,000 [1] 82/2 14 [1] 136/25 14 hours [1] 68/10 14 years [1] 77/17 145 [1] 95/24 15,000 [1] 22/21 150,000 [1] 95/24 154,000 [3] 94/25 95/13 118/11 16 [1] 1/24 16 years [2] 33/19 61/4 16,000 [1] 36/9 16,000-something [1] 110/1 160 [1] 7/4 17 February 2022 [1] 1/1 17 years [1] 68/9 17,000 [1] 137/6 18 [2] 18/5 31/10 18 months [1] 18/5 18 months' [1] 25/19 18-month [1] 18/24 19,000 [1] 116/16 195 [1] 65/3 1995 [1] 4/19 1999 [2] 32/13 36/24</p> <hr/> <p>2</p> <p>2,000 [2] 54/20 128/9</p>	<p>2,200 [1] 74/10 2,500 [1] 128/9 2.15 [2] 91/12 91/13 2.15 pm [1] 91/17 20 [3] 36/8 42/2 80/21 20 years [3] 82/1 86/4 86/12 20,000 [4] 29/7 36/2 51/17 89/13 20-odd [3] 38/15 61/13 90/5 2000 [3] 9/12 9/12 11/21 2000/early [1] 11/21 2001 [6] 10/8 11/22 11/25 69/4 69/17 69/22 2002 [2] 69/23 70/7 2004 [3] 69/15 69/19 70/8 2004/2005 [1] 84/5 2005 [3] 84/5 94/20 96/16 2006/07 [1] 71/24 2007 [3] 70/12 70/20 76/3 2008 [4] 103/18 106/19 106/20 108/17 2009 [3] 69/25 110/17 121/17 2010 [1] 134/15 2010/'11 [1] 85/13 2013 [1] 137/22 2013/14 [1] 136/25 2015 [2] 70/21 85/21 2016 [1] 58/4 2017 [2] 58/5 89/12 2021 [1] 134/15 2022 [1] 1/1 21 years [3] 8/12 25/15 28/24 22 [1] 133/17 24 [1] 92/7 24,000 [1] 60/24 26,000 [1] 58/24 27 years [1] 67/15 28,000 [1] 36/8 295 [1] 65/2</p> <hr/> <p>3</p> <p>3,000 [2] 6/10 76/18 3,500 [1] 42/2</p>	<p>3.00 [1] 15/8 3.10 pm [1] 140/4 30 minutes' [1] 5/16 30,000 [1] 59/9 30-odd [1] 107/11 300 [6] 13/6 13/11 14/21 16/20 17/3 17/19 30s [1] 31/24 33 [1] 77/1 33,000 [1] 36/4 350 [3] 42/21 43/1 43/9</p> <hr/> <p>4</p> <p>4,000 [3] 54/17 108/18 112/9 4,300 [8] 9/19 10/19 10/21 13/8 16/25 17/5 20/20 20/21 4,400 [2] 75/6 79/10 4,500 [3] 7/24 12/25 79/10 4.00/5.00 pm [1] 68/4 44,000 [1] 128/6 44,000-something [1] 112/10 46 million [1] 90/15 46,000 [1] 4/12 47 years [1] 67/9 49/50 [1] 129/18</p> <hr/> <p>5</p> <p>5,000 [3] 36/3 119/14 119/21 5.00 [1] 22/5 5.30 [1] 81/4 50 [1] 129/18 50 million [2] 63/24 64/5 50,000 [1] 111/1 500 [3] 30/3 39/10 39/11 500 years [1] 3/16 52 [1] 97/17 52.25 [2] 128/24 130/4 55 [1] 97/17 555 [3] 64/14 89/12 90/10 555s [1] 90/21 56 [1] 97/17</p>	<p>56,000 [2] 97/11 97/12 57 million [1] 64/2 57,000 [1] 118/12 59 [1] 92/16</p> <hr/> <p>6</p> <p>6 o'clock [1] 25/22 6,000 [9] 9/13 9/17 9/21 10/1 10/19 11/22 106/25 107/1 108/19 6.00 [1] 102/19 600 [2] 7/24 39/9 65,000 [1] 131/5 68 [2] 2/7 25/6</p> <hr/> <p>7</p> <p>7,500 [1] 116/17 70s [1] 61/5 750 [2] 56/4 56/5</p> <hr/> <p>8</p> <p>8 January [2] 92/1 92/9 8,000 [2] 36/3 54/8 8.00 [3] 55/2 102/20 102/22 8/9 [1] 81/3 80,000-odd [1] 128/14 850 [3] 43/9 44/20 105/10</p> <hr/> <p>9</p> <p>9,000 [5] 107/3 107/15 108/2 108/6 108/25 90,000 [1] 119/3</p> <hr/> <p>A</p> <p>ability [2] 101/20 129/15 able [14] 25/10 35/5 44/14 44/15 87/5 88/11 89/8 95/5 102/16 108/6 109/2 121/1 131/10 137/3 about [119] 2/5 3/15 6/3 7/19 8/19 10/21 10/25 12/19 12/20 14/19 15/8 16/24 17/1 17/2 17/2 17/5 18/17 18/20 18/21 23/10</p>
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