

Witness Name: Mrs Suzanne Palmer
Statement No.: WITN0224_01
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Dated: 26 January 2022

THE POST OFFICE HORIZON INQUIRY

FIRST WITNESS STATEMENT OF MS SUZANNE PALMER

I, MRS SUZANNE PALMER WILL SAY as follows:

INTRODUCTION

1. I am grateful to the Chair to be invited to provide a “human impact” statement, concerning the physical, psychological, emotional, reputational and financial consequences to me and my family of being held responsible for shortfalls shown by the Horizon IT system and Post Office Limited’s actions toward me and my family. The initial paragraphs below provide a brief summary of my background, and provide context to the detail of the human impact of the Horizon scandal on me and my family. This statement does not reflect a full account of my experiences or those of my family and if necessary or required I will provide further witness statement evidence.

BACKGROUND

2. I am now 62. I have been with my husband for 42 years. We have two children. I was a stay at home mother when the children were growing up. However, as they got older I was able to go to work. I became the area supervisor for a cleaning company, including supervising cleaning contracts for a number of banks.

3. I would pop into a local news agents on the way to and from work that was also a post office. I got on well with the subpostmaster there and he suggested that I come to work with him, as this would fit in with my lifestyle. I therefore began work at the Swallows post office (which I later bought and changed the name to The Grange post office).
4. I was later an Assistant/Counter Clerk at Hambro Post Office in Rayleigh from, in or about, 2001 to 2002. I used to be in charge of the post office often and would be responsible for completing the weekly balance of the accounts. Then from in or around 2002 until 2003 I was an Assistant/Counter Clerk at Bridgewater Drive Post Office in Westcliffe-on-Sea. Again, I was often in charge and conducted the balancing of the post office's accounts.
5. In 2003 I became aware that Swallow Newsagents and Post Office (which later became The Grange Newsagents and Post Office) was for sale. I knew the outgoing Subpostmaster, Mr Patel, as I had previously worked in this post office as a counter clerk (prior to my employment at Hambro Branch). I also knew that I would be well able to run the post office, as I had significant experience of managing two other post offices over the previous few years.
6. I thought that taking over a post office was the obvious way forward for me, given my previous experience in post offices and given that I had worked on the post office counter at this branch previously. I discussed it with the outgoing subpostmaster, Mr Patel, and my offer to buy the Newsagents and Post Office was accepted. I worked at the post office prior to completion of the sale.
7. It is important to say that my husband agree to support me. He put all of our life savings into the purchase of this post office. We did not need a business, as we had a good lifestyle, however he could see my ambition and wanted to support me. He also knew that I loved to work with people, as I got on so well with people.

8. Whilst the sale was going through, from in or around July 2003, Mr Patel left the branch and I had to run it alone. Post Office did not conduct any audit or give any handover when Mr Patel left.
9. I was therefore working in the role of subpostmistress from in or around July 2003. However, I was not appointed as subpostmistress until around 10 September 2004. I was a Subpostmistress of The Grange Post Office, 105 London Road, Rayleigh, Essex SS6 9AX from 10 September 2004 to October 2005. In addition, I also operated a successful retail business from the premises, the Grange Newsagents, selling tobacco, confectionary, toys etc. This area of the business thrived.

Training and Support

10. I attended an afternoon training session at a hotel in Southend where we were shown how to do general transactions such as sale of stamps and pension books. We used a Horizon terminal. However, this was very basic training and did not cover balancing.
11. I cannot recall the dates but believe that this was in 2000 when I was working as a counter clerk under Mr Patel at Swallows Post Office. When the Horizon system was installed and launched at the Swallows branch, one Post Office trainer attended to provide onsite training. I worked part time and so was trained on a Monday, which was a busy day for pensions. The trainer watched whilst I carried out transactions. The input of these transactions was quite simple. I was not involved in balancing and so was not shown how to do this by the trainer.
12. When taking up my position as subpostmaster at The Grange branch, I recall attending an external training programme for 3 days, in London. I attended this training around the same time as purchasing the premises. I cannot recall specific dates but believe that I attended in or around June of July 2004. This training related to basic counter clerk duties only, and did not cover balancing at all.

13. I attended the training with 6 other people who had no prior experience. I was helping the other attendees as I was familiar with the system and conducting transactions due to my previous experience. I do not feel that this training was adequate to prepare me in my role, as balancing was not covered at all.
14. I recall receiving a further half a day of onsite training a Post Office trainer who attended The Grange Branch on a Wednesday. I cannot recall the date, but this was after my appointment as Subpostmistress in September 2004.
15. I understood that the purpose of this training was to show me how to balance. The training was very informal. The trainer looked at my internal system for recording transactions (spreadsheet) and was pleased with the way that I was recording things. I had to wait until after 7.30pm to do the final balancing for the week due to lottery sales. However, the trainer did not stay for this (he left at 7pm) and therefore did not show me how to balance.
16. The trainer commented that he was "wasting his time" being at my branch as it appeared I knew what I was doing. However, I was only experienced in serving customers and putting through transactions — I did not have experience or training in balancing.
17. The training provided by Post Office was wholly inadequate in preparing me for my role as Subpostmistress. I learnt my role from the outgoing Subpostmaster and continued to do as he did. Importantly, I was never shown how to perform a balance or trained in this by Post Office. I tried to use the manuals. However, I think that this lack of follow up and first hand training is inadequate considering how important balancing is in the Subpostmaster role.
18. I do not recall receiving any further training from the Post Office.

Helpline

19. I estimate that I contacted the Helpline more than twice a week regarding problems relating to alleged shortfalls and/or balancing. Generally, the Helpline would advise me that I had to make good the alleged shortfalls, and that the balance would come back to me via error notices in my favour. On some occasions, I did receive these error notices. However, this was very rare and it was more likely that they would not be sent.
20. The Helpline advisors were not able to explain the cause of the alleged discrepancies and I felt that they were just reading from a script or a manual rather than being able to understand and deal with the problems. I do not believe that the advisors were adequately trained or knowledgeable to be able to resolve the problems.
21. On some occasions, the system would show a surplus. When this occurred, the Helpline would advise me to take the money out of the till, put it in an envelope in the safe and readjust the figures down to balance to zero. Over time I contacted the helpline less frequently as I never received the support or guidance that I needed.
22. Not long after I had purchased and updated the post office (approximately 2004), Post Office was closing sub post offices, and asked me if I would consider closing my post office under the national transformation scheme. However, as I had recently purchased my business, spent a lot of money on it, and it had been doing well, I said no.

Alleged Shortfalls

23. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon IT System, and Post Office Limited's actions as a result. This is only a brief introduction to those matters, in order to provide necessary context for the explanation of the human impact which follows.

24. I am only able to give approximate figures, however I would confidently estimate that throughout my position in the branch, I paid (or Post Office deducted) in excess of £10,700. This does not include the £9,000 I paid to Post Office in October 2005 (see below).
25. There were quite a few occasions, when I performed a monthly balance, that the system showed that I had an alleged discrepancies of under £100. I cannot recall specific dates that this happened, as it was a frequent occurrence.
26. In total, I estimate that I paid back £1,000 - £1,500 by way of regular, unexplained discrepancies on balancing of under £100. I cannot recall specific dates of repayment, but distinctly recall putting cash back into the branch in order to balance the system when these 'smaller' discrepancies occurred.
27. When there was a discrepancy when I was balancing, I called the Helpline to seek assistance. However, the advice that they gave me was not helpful. I was told to make good the alleged discrepancy and that it would be given back to me by way of error notices in my favour. I therefore put the cash into the branch.
28. There were also occasions, when performing a balance, that that were larger (i.e. over £100).

Shortfall 1

29. £2,200. In approximately 2004. I was completely shocked by this. I knew it was incorrect and I immediately phoned my husband to tell him about it. I did not pay the Post Office for this alleged shortfall. When I balanced, the system showed that I was £2,200 down. I contacted the Helpline who informed me that this was in relation to scratch cards that had not been entered properly. The Helpline told me that I had to make good this amount. I refused and asked for someone from Post Office to be sent down to investigate. I made a careful note in my spreadsheet of this.

Shortfall 2:

30. £3,600. This occurred in approximately 2005. I did not pay the Post Office for this alleged shortfall. This shortfall occurred shortly after the £2,200 detailed above. I could not believe that this could be caused by my mistake, as it was too frequent. I called the Helpline and disputed that this was my fault. I asked the Helpline to send me paperwork to prove that this was my error and asked them to send someone to my branch to look at the system and help. The Helpline staff simply said that if it was an error, an error notice would be generated. It was as though they had ignored what I had said and carried on reading from a script.
31. I did receive some paperwork. The records did not make sense to me and looked like they were in code. I could not match these documents to my own records so requested, again, that someone come to my branch to help. No one ever came.
32. At this time I felt that I must have been the only subpostmaster having these balancing problems, as Post Office were being so obstructive. I did not repay this amount because I fully disputed liability for it. I told them that I would not repay this money. I recorded this openly on my own records (spreadsheet) as a miscellaneous amount.

Shortfall 3

33. I estimate that collectively other larger discrepancies that showed on balancing were in excess of £1,760 over various dates. I did not pay the Post Office for these alleged shortfalls.
34. Each time I discovered a larger shortfall when balancing, I checked back through the stock and cash and recounted everything. I even started doubting my staff and tried to match up alleged shortfalls to when staff were working. On some occasions I also called the Helpline, although they did not assist in understanding the cause of the shortfalls. As these discrepancies were larger, I did not think that it could have just

been user error. I therefore recorded them on my own records (spreadsheet) as miscellaneous amounts. I did not make the amounts good straight away, as I thought, as the Helpline had previously advised, that I would receive an error notice to correct them.

35. The Post Office then sent me a letter in or around September 2005 demanding repayment of the alleged collective shortfall and confirmed that it would be made good by way of monthly deductions from my remuneration.
36. On receipt of this letter I immediately called the Post Office accounts team (using the number given on the letter) and disputed this alleged total shortfall. I said that there was something wrong with the system and said that they could not take the money from my remuneration until they could prove to me that this money was missing and why. I asked again for someone to visit my branch to help me. I do not think any deductions were made.

Shortfall – Audit October 2005

37. As mentioned the shortfalls amount to £9,000. I had noted these shortfalls as they arose carefully in my spreadsheet. I had also called the helpline and asked that someone be sent from Post Office to investigate.
38. As I detail below, the Post Office threatened to prosecute me, and under this threat I paid this sum in full. I was assured that if I paid this sum, which I was sure was an error, I would not be prosecuted. However, the Post Office went back on the assurance I was given at the investigation interview, and prosecuted me despite me repaying the alleged shortfall. The alleged shortfall was discovered by auditors at an audit of my branch.

Reasons for the Alleged Shortfalls

39. At The Grange Branch, the lottery products were sold in the retail side. However, they had to be accounted for on the Post Office system. As the retail shop was open for longer hours than the branch, there were instances where lottery products would be sold after branch opening hours and therefore could not be put on the system that day.
40. There were times where I would have £2,000-£3,000 in cash from selling lottery products. I felt uncomfortable leaving such a large sum of money in the retail side, outside of the secure post office area and so took this money home with me to ensure safe keeping.
41. It is important to note that I had been the victim of a number of robberies, including one where a gun was held to my son's head. The robbers tried to force him to open the post office safe. My son refused. They laid him on the floor and put a gun to his head, but he refused to open the Post Office safe. My son risked his life to protect Post Office money, but the Post Office ruined us.
42. This was a large part of the reason why I took money home for safe keeping. I always brought this money back the next day in order to put it through the branch system. During the criminal proceedings, the Post Office alleged that I could have been using this money over the weekend in casinos.
43. This allegation really upset me as Post Office had no basis on which to make such allegations and I am not that sort of person at all. I would like to make reference to my son's situation. My son, Kevin Palmer, took over as Subpostmaster at The Grange branch following my criminal trial and ultimate exit from the Post Office network. Kevin continued to experience balancing problems and unexplained shortfalls. This confirms my belief that the problems were not purely a result of user error but were in fact problems with the Horizon system.

Audit and investigation

44. I cannot recall the exact date of the audit, but believe that it was in October 2005. Two auditors arrived at The Grange Branch at 8.26am. I was not given notice ahead of this audit. I believe that one of the auditors was called Steve Martin. The second auditor was also male, but I cannot recall his name. I recognised Steve from previous audits from when the post office was called the Swallows Post Office, before I owned it.
45. The auditors counted through the cash and stock at the branch. I was not given the opportunity to count the cash and stock myself, and I therefore could not verify the auditors' findings. During the audit, I tried to explain to the auditors that I did not agree with the error notices that had been sent to my branch.
46. The auditors saw my internal records (spreadsheet) and asked me to explain it. I explained that these were my records and explained the miscellaneous column. Steve Martin told me that I was not allowed to do this. I explained that this was how I monitored the shortfalls that I did not accept or agree with. Mr Martin said that the overall shortfall figure was larger than what I had on my spreadsheet. Mr Martin then called Alan Lusher (Contracts Manager) and they were considering suspending me and closing the branch down.
47. At the conclusion of the audit, the auditors informed me that they had found a shortfall of approximately £9,000. The auditors told me that I might be prosecuted but that I should make good the shortfall in any event. I was suspended immediately.
48. The auditors left at approximately 4pm. The branch reopened immediately as they put my assistant, **GRO** in charge. I do not recall being provided with a copy of the auditor's report, and I certainly did not have access to the evidence and data that they said supported their audit.

49. The following day, which was a Friday, a female Post Office representative, who I now understand was from the security team, came to the branch at approximately 9am. I was not allowed in the post office area so she asked me to talk to her in the stock room. She asked me to show her my internal records. I showed her all transactions and my own spreadsheet. She led me to believe that everything was OK and that although I had done it incorrectly, this was not intentional or malicious.
50. I repaid the alleged shortfall from the audit the following week. I felt that I had no choice as the Post Office were threatening to prosecute me.

Interview and investigation

51. On the Monday after the audit, in October 2005, I was interviewed by Post Office Security investigators in London. The lead interviewer was the same lady who had visited my branch on the day after the audit. This interview was recorded. Post Office said that I could have someone with me, but I did not feel that this needed as I had done nothing wrong. We went through my accounting procedures and my spreadsheet. This interview was friendly.
52. I took approximately £9,000 in cash with me, with the intent of repaying the alleged shortfall (as I felt I had no other choice). The interviewer was surprised that I had come with the cash. She said that they could not accept the cash there as this had to be taken to the branch. I was led to believe in the interview that if I repaid the money, I would likely not be prosecuted.
53. Following the conclusion of the interview I went back to the branch with the £9,000 cash. I handed it over to GRO in order that she could put this through the system. I thought that I would be reinstated when Post Office understood that I had done nothing wrong.
54. The investigators also conducted a search of my branch, but not my home. The security team did not provide any evidence to me. I received a call from the female

investigator about 3 months after my interview (in or around January 2005). She said that it was not good news and that Post Office were going to prosecute me.

55. I also attended an interview with Alan Lusher (Contracts Manager) in or around March 2005. I went through everything with Alan, and explained my accounting process. He could see that had done it incorrectly but this was naivety of the system rather than malicious. Alan tried to stop the prosecution but explained that the decision to prosecute was made by a separate team.

Suspension and Termination

56. My contract was suspended following an audit of my branch in October 2005.
57. I do not recall my contract being formally terminated by Post Office. However, following the criminal trial in January 2007, even though I was found not guilty, the Post Office told me that I could not work in a branch again. This therefore was effective termination.
58. The Grange Branch was closed on the day of the audit, but reopened that afternoon from 4pm. GRO who worked for me as a counter clerk, was appointed as temporary Subpostmistress. I received rent of £700 a month from the Mrs Upton for the use of space.
59. From the date of the audit, I was told that I was not allowed into the post office area. I respected this and therefore had no access to records within the branch area.

Criminal Proceedings

60. The Post Office pursued criminal proceedings against me for three counts of false accounting.

61. I pleaded not guilty and insisted on a trial. A trial was held in January 2007. I have never felt so afraid in my life. The Post Office told me that if I did not please guilty and was found guilty I would definitely go to prison. There was a real chance that I would go to prison. However, I had done nothing wrong, and I was determined not to be branded as a criminal.
62. Following a three day trial, I was found not guilty by the jury on Friday 29 January 2007. The Post Office was ordered to pay all legal costs (£78,000).
63. Prior to the trial, Post Office told me that if I pleaded guilty, I would only receive a community sentence, but if I plead not guilty and was found guilty I would go to prison. I was terrified that I would go to prison for something that I had not done, and Post Office were pressuring me to admit to something that I did not do.
64. My husband and my sons were very supportive and encouraged me to stand my ground and plead not guilty. I did not give in to the pressure from Post Office, but it did affect me. I had so many sleepless nights as I waited and fretted over the forthcoming trial.
65. My local community signed a petition defending my good character. I believe that this petition gained over 600 signatures. **GRO** (who took over as the temporary subpostmaster) also came to Court to appear as witness supporting me.
66. The lawyers representing Post Office spoke to my barrister and said that if **GRO** **GRO** gave evidence, they would prosecute her. **GRO** had 2 young children and we did not want her to take this risk so she did not give evidence.
67. I vividly recall that after the verdict was confirmed, as I was leaving Court one of the Court ushers came to me and hugged me. She said that she was "so sorry" that I had to go through the trial. On conclusion of the trial 2 members of the Jury also spoke with me and said that they knew within 10 minutes that I was not guilty.

68. I called Alan Lusher the day that the verdict was handed down and told him that I was found not guilty. He was really pleased with this. However, I had been through months of hell, and even though I was proved innocent the Post Office took away my job, my income, my business and my future.

Losses

69. I estimate that I have repaid in excess of £10,700 to the Post Office for multiple shortfalls. This does not include the £9,000 that I also paid to the Post Office.
70. I lost the value of the business (Post Office and retail shop) I paid the outgoing Subpostmaster, Mr Patel, £150,000 for the purchase of leasehold contract for The Grange Branch. I paid a further £10,000 for the purchase of stock.
71. As a condition of my appointment as Subpostmistress at The Grange Branch, I was required to purchase and install a new conforming Post Office fascia and purchase and install a new parcel hatch to conform to security standards. To my recollection, this renovation work cost me £1,500. Post Office did not reimburse me for this expense. I paid £378.35 by way of professional disbursements in the purchase of The Grange Branch.
72. I operated The Grange Branch on a leasehold basis. I paid a further £13,750 per annum for the rental of the premises. Therefore, throughout my appointment, I estimate that I paid £30,937.50 in rental payments.
73. My contract was suspended from October 2005 to January 2007 (15 months). I therefore estimate that my loss of earnings during suspension was approximately £75,000 (based on my average monthly earnings of £5,000).
74. Given that I was found not guilty after trial the Post Office had no good reason to dismiss me and terminate my contract. At a minimum, I should have been paid in

lieu of notice. In the circumstances, I believe I should have been entitled to 12 months' notice, which would have equated to £60,000 for 12 months.

75. If it were not for the events that occurred, my future plans in my role were to continue running the Post Office and Newsagents until retirement (at least 65). I loved my business and never wanted to do anything else. Therefore, I estimate that my loss of earnings post termination is in excess of £1,000,000.
76. As a result of my termination by Post Office, my finances were put at risk. I was in a very vulnerable situation.
77. Due to the decline in footfall to my shop (as the local community thought I was a criminal), I was forced into bankruptcy.
78. Our home was repossessed. My husband and I sold everything we had including our car, my jewellery and everything to avoid bankruptcy. On one occasions the bailiffs arrived at our home and put all of our furniture in the garden. However, we could not stave off bankruptcy.
79. We were made homeless and were out on the street.
80. We managed to get a little flat from the council. The flat downstairs has been raided by the police three times in the last years as the person who lives there sells drugs.
81. The Bankruptcy was finally discharged on 11 May 2016. We still have nothing. We went from owning a house and business and a good life, to living in a small council flat above a drug dealer.

HUMAN IMPACT

82. I was and I am an honest hardworking woman, who had worked very hard to better myself and build a business for my family. The Post Office destroyed my life and dreams.

83. The Post Office accused me of being a criminal and they treated me like a criminal. A Newspaper article was printed in *The Echo* on 26 January 2007, prior to the verdict of my trial, which stated that I had been found guilty. The headline read **"Postmistress guilty of 'borrowing' £15k"**. This article featured my name and my address. I was in fact found not guilty. The paper quoted false facts put to me at trial.
84. In fact, after I was found not guilty I went to my post office and told the girls in the shop. They did not look happy for me. I asked why, and they held up the local paper with the headline saying **"Postmistress guilty of 'borrowing' £15k"**.
85. The paper did print a smaller article on Monday 29 January 2007 under the headline **"Postmistress is cleared by Jury"** but by this point the damage had been done. The local community had read an article stating that I was a guilty criminal, which was not true.
86. I was humiliated. My family were also adversely affected as they had to defend me to people who did not even know me.
87. I had suffered serious problems with the Horizon system over a prolonged period including many unexplained shortfalls. I had to pay over £20,000 of my own money in an attempt to cover for these alleged shortfalls, but they continued beyond my ability to pay them.
88. This subsequently led to the Post Office taking action to prosecute me. I pleaded not guilty and was found to be not guilty.
89. This had a crippling financial toll on me. These experiences also had a hugely adverse impact on my standing in the community and my family were humiliated by the whole experience.
90. I was made to feel inadequate and incompetent because I could not account for the constant shortfalls and discrepancies which then caused deep anxiety.

91. I made good the shortfalls numerous times totalling thousands. I tried not to blame staff for inconsistencies but eventually had to reduce the staff because financially we could not sustain the losses.
92. Although I contacted the Post Office's helpline continuously and requested that they send someone from the Post Office to investigate these shortfalls, my requests for help were ignored, I was simply told if I did not make good the shortfall it would be taken direct from my salary. To be told this was immensely distressing.
93. The effect of the threat of and the actual prosecution on myself and family was immense.
94. I knew that I had done nothing wrong, so when the Post Office, after many months decided to prosecute me I pleaded not guilty. After a three day trial I was found not guilty. However, the Post Office tried to do all they could to ruin my reputation, even to the extent of saying that if my manager gave evidence on my behalf they would prosecute her as well.
95. I could not allow her to face this risk, of giving evidence in support of me, even though this increased my chances of being convicted.
96. The worst part was that after I was found not guilty, the local newspaper decided to print '**POST MISTRESS GUILTY**'.
97. I was found not guilty in a court of law by a jury. But the post office would not reinstate me. So I lost my home, my business, my reputation, and my credibility.
98. My customers could not understand if I was not guilty why I was not being reinstated.
99. I had to defend my reputation every single day because of what the newspaper printed. It put a question mark over my innocence. Emotionally and financially the post office ruined me.

100. Losing the post office felt like a bereavement, the injustice hurt everyone in my family and close to me.
101. My two sons who defended me to the hilt, as did my husband. He wanted to take the pain away from me but felt useless and unable to do this.
102. Sadly over time all of this has damaged my relationship with my oldest son Kevin. He feels I have let him down as he had given up his job in the city to help and run the post office. We no longer have a relationship.
103. My son is 43 now, for 33 years I had a perfect son and now we are just polite to each other. This is heart-breaking to me, as it also means I have no relationship with my two granddaughters. I am hoping the Inquiry will be able to do something for our relationship.
104. After I was prosecuted, the Post Office put a temporary postmaster in who would come and go as pleased and was ruining my business. It was a family business decision that Kevin would step in and take over the post office as my husband had a heart attack from the stress and the Post Office would not reinstate me after I was found not guilty. It felt like being hit with a baseball bat and I would have agreed to anything the keep my business (the post office and newsagents) open.
105. Because the Post Office had kept telling me I was the only one having these problems, I did not think Kevin would have any shortfalls or that my problems would happen to him.
106. If I had known what would happen of course I would have dissuaded my son from taking over the post office.
107. We lost our family home that we had lived in for 22 years, our business that my husband worked so hard all his working life to buy me. It damaged my family who tried so hard to support us especially through the trial and afterwards.

108. As I have said, my husband put all of our life savings to support me in buying the post office. I look at him now and think that I have let him down and ruined our lives.
109. We had to sell everything, including my jewellery; but still went bankrupt. We had a lovely 5 bedroom detached home that we owned and a business and a good life. We now live in a studio flat above a drug dealer. The flat is so small that there is not even space to sit down at a table to sit and eat a meal with our children and grandchildren.
110. These events and the Post Office treatment of me shattered my confidence and belief in myself. I am a shadow of my former self.
111. I have not wanted to strive in any future job. Since my termination, I have undertaken employment as a cleaner. However, I was and am unable to apply for any role that involves responsibility. Therefore, since my termination, I have only had modest earnings, which would not have been the case, had these events not occurred.
112. My mental health has been damaged by the events with Post Office. I have lost all my confidence and am no longer able to take on positions of responsibility. My husband, who was closely connected to the events and supporting me, suffered a heart attack as a result of the stress that this put him under. He underwent a triple heart bypass.
113. My elderly parents could not understand what had happened. It has never been possible for me to properly explain to them how and why my life fell apart.
114. My father is now likely to die soon. It has been his heart's desire to know that I will be alright and that I have sorted out the problems that Post Office cause before he dies.
115. However, I have not got justice and I have not got my life back.
116. I am now in the horrible position of deciding whether I should lie to my father, so that he can die believing that everything has been resolved and all is now well with me.

CONCLUSION

- 117. My life was destroyed by the Post Office. The difference between the life I had and the life I now have is unimaginable. I went from a good life to a life of hardship.
- 118. I often think that I made a mistake when I pleaded not guilty and fought the Post Office and was found not guilty.
- 119. If I had pleaded guilty I would at least have had a chance to go to the Court of Appeal and have my conviction overturned and then get access to the interim compensation that the Government announced for those who were wrongly convicted.
- 120. It seems that I have lost everything for defending my innocence.
- 121. I want justice.
- 122. I know that I cannot go back in time to undo what has been done to me and my family. But it must be put right. I need financial compensation and I need it urgently.
- 123. I also need to know why all of this happened, and to see those responsible held to account. For example, I would like to see the Post Office lawyer who threatened my former post office manager with prosecution, if she testified for me, held to account.
- 124. Most of all I would like the chance to be Sue Palmer again, the happy hard working woman who did not have to worry about the price of a bag of sugar.

Statement of Truth

I believe the contents of this statement to be true.

Signed **GRO** Dated 26.01.2022

Suzanne Palmer