

Witness Name: Thomas Pegler

Statement No.: WITN08980100

Dated: 12 May 2023

POST OFFICE HORIZON IT INQUIRY

FIRST WITNESS STATEMENT OF THOMAS PEGLER

I, Thomas Pegler, will say as follows:-

Background

1. I was employed by Royal Mail Group / Post Office for 31 years from 1984 until July 2015. This witness statement is made to assist the Post Office Horizon IT Inquiry (the "**Inquiry**") with the matters set out in the Rule 9 Request dated 12th April 2023. I started as a postman in central London but moved across to counters in 1986, working as a counter clerk in many London Crown Offices including the House of Commons Post Offices. I was promoted to assistant then branch manager and ECCO+ implementation manager. ECCO+ was a predecessor to Horizon solely deployed in Crowns and I supported its roll out in central London. Still based regionally, I covered a number of area manager posts then worked in the franchise project team for the region. In 1997 there were major plans to look at how the business was structured and I was seconded to the Head Office project team supporting the development of these

plans. Following this major reorganisation I then worked from Head Office. All the roles I covered until I left the business in 2015 were focused on the operation and service and efficiency within the Crown office network. For information, my parents owned and operated a Sub Post Office branch for over sixteen years and they did not experience any issues with Horizon.

2. From c.1998 I was Head Office based Crown Service & Efficiency Manager with a dotted line to regionally based Service & Efficiency teams. These teams eventually became centrally based under subsequent reorganisations. My job title changed numerous times until I left in 2015 but essentially my work area focused solely on the operation of the Crown network, including staff resourcing; staff redeployment; managing losses & gains; staff duty revision programmes; liaising with Unions; customer complaint handling; delivering efficiency programmes etc.: basically anything operational but supporting the sales teams within the Crown office network.

Organisational Structure

3. I cannot recall precisely the impact of the Network Transformation Programme on the Service & Efficiency team other than a change in reporting structure and economies of scale in the number of team members. As with other reorganisations the main driver will have been cost reduction, but an additional factor in the Crown network was investment in automation and increasing open plan working. This would have led to a national revision of staffing patterns in Crown offices deployed by my team alongside CWU representatives.

My role in relation to the development of policies applicable to Losses and Gains in the Crown Network

4. Crown net losses had always been an area of concern over the years with various iterations of policy and guidelines updated to ensure standard best practice was deployed. This should lead to losses being kept to manageable levels. Responsibility for delivering branch P&L, of which counter losses were a part, sat on individual Branch Managers P&Ls but these also featured on scorecards further up the “line”, e.g. Area, Regional and the General Manager.

- I. The Losses & Gains “policy” had been around in different formats since well before I joined the business, for example it formed part of the Personnel Rules and Regulations which were manuals covering all aspects of working for Post Office. Part of this policy covers an escalation process which could lead to disciplinary action being taken on individuals if their loss record was particularly poor. Given my operational knowledge of Crowns I would have been asked periodically to help carry out a review of this and rewrite the policy, for example I can recall reviewing the Losses & Gains Policy for Crowns in 2008.
- II. This 2008 version of the Losses & Gains policy would have been introduced in order to incorporate new ways of working, e.g. Multi User Tills on Horizon including branch trading, changes to thresholds when losses are reported (the minimum level had been 50p for many years then £2), bringing a focus back to the retail line on the management of losses and documenting best security practice. This

document also attempted to highlight key contacts for Branch Managers in one place.

- III. As above, documents that superseded this one would still have included how to manage poorly performing individuals with regard to losses but the thresholds would have been different. The previous documents would have also been written when individual stocks were the norm and balancing was performed weekly every Wednesday. Developing this new version was also seen as a good opportunity to include key Security policy so that Branch Managers had all the relevant information in one place.

The role of the S&E Team and the policies / practices in place in relation to the audit process in the Crown network

5. The S&E team were not responsible for and therefore did not carry out financial audits in the network in order to confirm cash and stock levels. Audits were a function of the Audit team who sat separately within the organisation within Districts, then Regions, under Finance, then within the Sales & Service structure as the business evolved. Branch Managers in Crowns should have been carrying out a programme of “surprise” checks on stock units, a programme of misbalance checks when losses or gains were declared, stock unit rotation as per the Losses & Gains Policy in place at that time. Where main stocks were held by Branch Managers, Area Managers, subsequently known as CAMs should validate cash holdings on their visits. Given the amount of intervention it was seen as a low risk / low priority for the audit team to need to

visit the Crown network although my view was that the potential for an audit visit certainly kept Branch Managers and colleagues focused on the accounting side of the operation.

6. I have been asked to consider the following:
 - I. Losses in the Crown Network (POL00083982) – I remember assisting my manager pulling some of the data together for this document.
 - II. Chapter 8 of the Audit Process Manual, “Annual Certificate of Compliance” (POL00083967) – my recollection of this is that any audits planned or executed in the Crown network would be procedural and based around the Annual Certificate of Compliance, i.e. is the Branch Manager doing what they say and have signed up to? For example I recall this covering such aspects as managing visitors to the branch; maintaining lost property records; maintaining staff training records; managing attendance policy; managing annual leave (staff holiday plans); fire and health & safety; loss & gains reporting. When my S&E team visited branches they would also check service & efficiency elements of the ACC were being adhered to such as staff planning, attendance and rostering, and following the losses & gains policy.
 - III. Mandatory Losses & Gains Policy Crown Office Network (POL00084075) – see section 4 above.
 - IV. Losses & Gains Quick Guide for Crown Managers (POL00084076) – this was simply a version of the document mentioned above in part III and section 4 for use as an operational document for Branch and Area Managers.

- V. Briefing Note: Crown Loss Programme Briefing to Roger Gale (POL00086560) – The general business view taken by senior leadership within Head Office at that time was that Policy ownership does not sit within the retail line and that Post Office branches their staff and management are deployers of policy held and maintained elsewhere in the business. I recall that in 2013 there was a change in that the Security team would take over ownership of the Losses & Gains policy. This was a note to set out roles and responsibilities in this area whilst under direction of the Security team.
- VI. Mandatory Losses & Gains Policy Crown Office Network (POL00088124) – this was a refresh of the policy mentioned in part III and section 4 above, rewritten by a Security team member with mine and my teams input. This refresh was required as ownership of the policy was moving from the Network directorate to the Security team. Crown net losses required improvement and it was an opportunity for Security to emphasise the need for completing the annual compliance declarations. This latest version also removed the loss escalation process but reminded Branch Managers that they would need to consider the conduct code for poor performers.
- VII. Chapter 6 of the Audit Process Manual “Performing a Branch Audit” (POL00088109) – as mentioned above in section 5 Crowns could be audited by the Audit team or Field Support Team as they were later named. Financial audits of Crowns were few and far between under normal operation (if any). The only time I can recollect involvement from the audit team in the Crown network would have been on closure

of the branch (franchise, merger, relocation, closure or temporary closure). Myself and my team had no involvement in the audit operation although it looks like elements of the Managing Crown Office Losses & Gains Policy has been included in their appendices.

VIII. Audit Charter (POL00083966) – I do not recall seeing this document before as the Audit function sat in the Finance directorate and as stated in section 4 of this document “Audit activities are usually performed in the presence of non Post Office Ltd. Employees (i.e. agents)”.

7. As requested and in respect of Crown offices I have addressed these as follows:

- I. As mentioned above in Sections 5 and 6 (parts VII and VIII) I cannot comment on this, although I assume Audits would be based using a risk model.
- II. I do not recall audits being carried out in Crowns while I worked at Head Office. I cannot comment how quickly audits would be completed after going in a schedule but assume that someone in the audit function would be able to advise?
- III. I do not know specifically what the audit team obtained in preparation to a branch visit but someone from the audit team will be able to advise.
- IV. I recall in my branch and area manager days before Horizon you could expect a full financial audit at least once a year. I do not know what the audit frequency of branches was more recently but the audit team will be able to provide this information.
- V. Auditors who later became Field Support Advisors were responsible for carrying out Audits

- VI. I would expect these Audit staff to use / have access to Horizon reports, reports from P&BA / FSC on the branch, cash declaration records.
 - VII. If discrepancies were found during an Audit, I would expect the Audit team to make enquiries with the Area manager, P&BA / FSC, Agency Network Contracts department.
 - VIII. Though Audits in the Crown network were few and far between, I would expect Crown staff and Branch Managers to be able to provide any relevant additional information to the Audit team.
 - IX. Audit reports would be made available to the retail line management, i.e. Area, Regional, General and Network directorate managers, the Security team, Field Support management and financial accounting teams in P&BA / FSC.
8. As the audit operation and processes were not within my area of responsibility I cannot answer if there were any variations between Crown and Agency audits, although for Crowns see my response above at 6 part VII.
9. I cannot remember receiving this email (POL00085538) but I would have responded to Paul Gardner. Without a copy of my response I would only be guessing that a) I would have asked for Crowns to be part of an ongoing audit programme, and b) ensuring that the Losses & Gains policy was understood by the Audit team within Network Services. I was not involved in any review of audit team processes.

The role of the S&E Team and the policies / practices in place in relation to error notices, transaction corrections, transaction acknowledgements and branch discrepancies

10. Myself and the S&E team played no part in the design or operation of the error notice or transaction correction processes as they were not within our area of responsibility. I understand that ownership of these sat within the Product & Branch Accounting function within the Finance directorate. Branch Managers in Crown offices would be responsible for processing or challenging error notices / transaction corrections. When my team visited Crowns they may have been called upon to assist Branch Managers in accounting for these but this would be because of their experience, e.g. all of the S&E team were ex Branch Managers. Given this my response to 11 will be brief but I will add what I can.

11. The responses made in respect of 12 when considering the following documents:

- I. Losses in the Crown Network (POL00083982) – this would just seek to ensure that the correct process regarding error notices / transaction corrections were being followed by Branch Managers and that timescales were being adhered to.
- II. Mandatory Losses & Gains Policy Crown Office Network (POL00084075) – Page 5 in this policy reproduces part of what the financial audit of a Crown office would cover so is documented as best practice for Branch Managers.
- III. Summary of Discussion on Compliance, Conformance, Losses and Debt (POL00105417) – quantifies audit results and branch interventions, no comment from me.
- IV. Review of the Creation and Management of Transaction Corrections in POLFS to Correct Accounting Errors in Horizon (POL00001642) – just reiterates the impact on Crowns, note that the Regional Support

Advisors mentioned ended up reporting to me centrally rather than regionally as part of a mini Network reorganisation. This was so that Regional Managers could focus on growing sales in their patch and not get bogged down with operational issues.

- V. Briefing Note: Crown Loss Programme Briefing to Roger Gale (POL00086560) – this just outlined that dedicated resource for transaction correction analysis was being provided to the programme by the Financial Service Centre (FSC).
- VI. Mandatory Losses & Gains Policy Crown Office Network (POL00088124) – page 14 just reiterates policy on what needs to be done when carrying out supervisory checks on Stock Units.
- VII. Working Agreement – Finance Service Centre and Network (POL00088897) – I do not recall seeing this document at the time but viewing now I note that page 31 mentions that occurrences of large volume / value transaction corrections will be communicated to the S&E team. As mentioned in section 11 IV above, these would likely be through to the RSAs for intervention.
- VIII. Post & Go – Balancing & Accounting (POL00002259) – Post & Go machines were deployed within the Crown Network and treated as Stock Units in their own right and therefore subject to error notices / transaction corrections. I recall a few hardware issues with these machines, e.g. incorrect change being given out, more stamps being dispensed than paid for or notes safe contents not agreeing with end of day / period reports. This document looked to improve how these Self

Service Kiosks were managed in order to support their operation by Branch Managers.

- IX. Post Office Ltd – Process Documentation – Branch Correction Process TCs (POL00003060) – I do not recall ever seeing this document, likely to be for P&BA consumption?

12. With reference to the bundled documents noted above and my knowledge / recollection I can provide the following input:

- I. Before Branch Trading an error notice was still referred to as an error notice. It was a notice issued to branches by P&BA as a result of a discrepancy in accounts, some examples are: Client (e.g. NS&I, Girobank, etc.) receipts or payments differ from what is received – this could be transposed / incorrect figures entered, documents missing, customer challenge received. Crowns used to balance their stock units weekly on Wednesday evenings then the office would amalgamate and run the office balance from Thursday sending all supporting documentation for that week in a pouch to P&BA in Chesterfield.
- II. After Branch Trading was introduced a full branch account statement was only required 12 times a year, these were Trading Period ends. Individual stock unit balancing was still taking place weekly in Crowns so there would be Balance Periods within a Trading Period (usually 4 or 5 BPs in a TP). This had no effect on Transaction Corrections, only that the frequency of issuing them may be changed in order to be aligned to the Trading Period end. My only recollection of what a Transaction Acknowledgement (TA) was is in relation to Post & Go machines where the third party provider / manufacturer / P&BA poll the

kit to obtain daily transactional totals. Tas may have been available across other platforms but this would need to be checked with P&BA / FSC.

- III. Error notices and transaction corrections would be issued directly to the branch where a discrepancy in their accounts had come to light. There are a multitude of reasons for a mismatch between what the branch had declared and what P&BA had settled with clients, in some cases this would rectify a loss or gain the branch was carrying or create a loss or gain when the correction was brought to account by the branch.
- IV. Product & Branch Accounting (P&BA), who I believe later became Financial Service Centre (FSC), based in Chesterfield issued TCs / Tas to branches.
- V. Branch Managers in Crowns were responsible for dealing with TCs / Tas. I believe they could challenge / query these with P&BA, but in the main they would need to process them through their branch accounts.
- VI. See above but I recall that the Regional Support Advisors may have been an additional support for Branch Managers when it came to handling transaction corrections.
- VII. For colleagues working on the counter in a branch performing a balance (physical check of their cash and stock), only one option really existed and that was to confirm figures and roll over into the next balance period or trading period. If there was a discrepancy between physical cash and stock they could recheck themselves, ask a colleague or manager to recheck – this would of course be time dependent and may find the error – before confirming and rolling over. The Branch Manager may

find errors next day, e.g. transfers between Stock Units not balancing, which rectify the original error. Depending on the value / volume of the loss or gain would decide what route through the Losses & Gains procedure the Branch Manager would take.

13. After leaving the Branch network and Region I didn't really deal with any issues regarding the suspense account. I can only really recollect that in Crowns there was "Unclaimed Payments" and "Uncharged Receipts" that were classed as "in suspense". For example when I was an Area Manager pre Horizon, as part of a branch visit I would inspect the accounts and ask to see supporting documents that formed the totals held "in suspense". Later in my role in Service & Efficiency the Regional Support Advisors would be more hands on, in that they faced up directly with Branch and Area managers so would no doubt get involved with individuals and branch level detail. I had regular contact and carried out formal monthly one to ones with all my direct reports, but I don't recall any issues arising from the suspense account being withdrawn.

14. In terms of roles regarding the control of losses and gains in the Crown Network I can provide my feedback as follows:

- I. Crown Area Managers (CAM) – responsible for delivering their Area P&L of which Losses would impact. If Branch Managers held a main stock then the CAM was responsible for checking the cash and stock twice a year. These area managers were responsible for seeing that the Branch Managers were applying any conduct code proceedings on individuals as a result of volume / value losses & gains applicable at that time. Note that in a reorganisation this role was renamed Crown Sales & Customer Service Manager (see part III below).

- II. Crown Branch Managers (BM) – were accountable for the running of their branch, delivering their branch P&L and managing Losses & Gains. Some branches could be quite small with 6 stock units right up to very large branches with over 25 stock units. BMs would need to follow the mandatory policy on managing Losses & Gains including performing stock unit snap checks; carrying out misbalance checks; carry out and confirm their branch certificate of compliance; train their staff and deliver communications on Security and loss management.
 - III. See section 11 part I above
 - IV. Regional Support Advisors (RSA) – I recall there being six RSAs, two to each Region who primarily supported non sales activity in the Region. In my last year or so and under a reorganisation the RSAs reported centrally into me. Under the management of losses and gains the RSAs would ensure BMs had completed their certificates of compliance, updating the Regional Manager, following this up with checks on elements covered in the declaration and losses & gains process when visiting Crown branches. RSAs would also ensure BMs were following losses & gains policy including the conduct code side of things.
 - V. The Security Team – I remember the Security Team became policy owners for Losses & Gains in Crowns. Their roles and responsibilities can be found in Appendix A in POL00088124 (Mandatory Losses & Gains Policy in the Crown Network – April 2013).
15. Annual Certificate of Compliance – this was an exercise carried out by Branch Managers annually confirming that their branch was compliant across a number

of key areas, if my memory serves correctly this would include Security, Fire Safety, Training, Sick Absence ... etc.. As and when compliance issues arose in the Crown network they could be added to the self-assessment performed by Branch Managers to be monitored by the compliance team. For example when Royal Mail changed their pricing and size structure, compliance to these new standards was closely monitored and reported on.

16. The loss escalation process in the Crown network was designed to raise awareness, share best practice and monitor losses. It could also lead to the conduct code being triggered on individuals if loss performance fell outside of agreed levels. Under the latest policy I recall, if a loss of over £30 was discovered in a stock unit (SU) the BM or another colleague would check the SU including associated vouchers. If the loss over £30 still stands then the BM would need to identify which individuals had worked in that SU during the period to support trend analysis – there would be a form to complete to send in to the security team, Regional Support Advisors and Area Managers. If the loss was over £250 in a shared SU then escalated reporting would be required, also if any individual could be attributed to “losing” £100 or more then the Branch Manager would deploy the conduct code accordingly.

17. The Losses & Gains Action Group was nothing new in the business as there had been other projects and programmes looking at Business losses during my career in Post Office. I recall there was a concerted effort within the business to manage all losses and processes more effectively and a number of work strands were initiated, e.g. in 2008 and 2013. I was a member of these “action groups” given my knowledge of the Crown network operation and necessary working agreements with the unions (Communications Workers Union and

Communication Managers Association). I would have also been an operational voice for the branch managers as their time was in short supply given customer, staff and other business demands, so it would have been important not to increase their workload unnecessarily as a result of any Losses & Gains initiatives. The main purpose of such initiatives would have been to reduce the net Loss figure being posted by the Crown network.

18. The business had come a long way since the “silo” way of working in the 80s / 90s and with regard to addressing shortfalls in Crowns my view was that we, in the S&E Team, had a healthy and collaborative approach. Myself and team members would meet individuals within Security and FSC (P&BA) to feed into or provide guidance on initiatives planned to improve Loss performance in Crowns.

19. POL00039158, the Branch Support Programme – I do not remember seeing this document before but may have at the time. It looks as though the group was predominantly looking at the levels of support it gave our Subpostmasters following an independent review. The focus would therefore be on the Agency side of the Network with respect to changes in training and support but that it would be consistently applied across other branch types, e.g. Crowns. I cannot recall any meetings I may have had as part of the working group level representative for Crowns

Potential action against Crown office employees following accounting discrepancies / shortfalls

20. If an individual or individuals (working within a shared stock unit) were identified as being responsible for causing a loss then the Branch Manager would apply the Losses & Gains Policy appropriate at that time. For example when I was assisting the central London Area Manager in the 1990s pre Horizon, we would spend almost one day a week interviewing Crown colleagues who had reached an upper stage of loss escalation process (3 in 3, 6 in 6, etc.), these were formal conduct code interviews including Union representation, ultimately these could lead to individuals being dismissed from the business due to their poor loss performance. In more recent years it became more difficult to pinpoint individual poor performance with respect to losses as the Business had adopted shared tills to promote flexibility within the operation. Branch Managers could still move staff onto individual tills if poor loss performance was experienced in a shared stock unit. We had also moved away from the focusing purely on the punitive side and more about the "Why" it was important, the impact of losses on the business and why more care was needed to reduce losses, e.g. Branch Managers discussing performance at their training sessions, Branch Managers and staff being targeted and rewarded on their branch P&L, comparing the loss in the branch to the income received from XX number of sales of financial products. The most recent Losses & Gains Policy I remember took away the structured tiers, e.g. 3 losses over £x in 3 months equals an informal warning etc., giving branch managers more empowerment on decisions to apply the conduct code, which yes, could still result in individuals with poor loss performance being dismissed.

21. My understanding was that Subpostmasters had to make good any shortfalls within their accounts in line with their contract with the Post Office. This would

mean Subpostmasters putting in their own cash so that the total balance agreed with the derived figure (e.g. paper based pre Horizon or what was held in Horizon when their branch was automated). Within the Crown network when I started you had tolerance built into your balance e.g. if you were +/- 50p out on balancing you could put in or take out the cash up to that value, this became +/- £2 then +/-£5 over time. If Crown staff declared losses then the Losses & Gains Policy would be applied by the Branch Manager.

Knowledge of bugs, errors and defects in the Horizon system

22. The term bugs, errors and defects was not in my vocabulary at all when working in the Post Office and has only become known to me through watching the Horizon Inquiry unfold on YouTube. In formulating my response to the following question I have considered the documents in the bundle as follows: POL00100883 – I do not remember the exact scenario but as you can see from my response I have escalated an issue from Basingstoke Crown office regarding the performance of one of their Self Service Kiosks (SSK), probably a Post & Go terminal? I recall there being a few issues relating to the new hardware being installed in Crowns (Post & Go Machines, Tele Cash Dispensers), much of this seemed to be teething problems and related to the hardware. At no time did it cross my mind that Horizon could be to blame for any of the discrepancies as the business line was that Horizon was robust. POL00036376 – This appears to be a reproduction of suggested guidelines issued by me before I left the business in 2015. It describes to fully defund the kiosk and run all the reports, rolling into a new balance period, accepting the

discrepancy if there is one then rolling over again. I recall that branches rarely ran a full cash and stock check of their SSKs so I was asked how they could effectively re-start as if it were a new machine being commissioned.

23. During my time working for the Post Office and in the Crown network, there were no concerns raised to me about the robustness of the Horizon system. Branch Managers and staff were used to using computers in branches as ECCO+ was in use prior to Horizon. However, in the early days of Horizon I had heard of issues when Branch Managers had incorrectly posted to uncharged receipts instead of unclaimed payments or vice versa but this was "human error" and corrected in the next balance or trading period. I also recall there was a procedure when "blue screens" happened on Horizon or electricity failure occurred causing the Horizon kit to go down but this was put down to teething problems / hardware issues. I recall there were Horizon Software releases planned and delivered to rectify issues to transactions as they were required, introduce new transactions or change levels to pricing or volumes etc. Myself and my team had a close working relationship with the Crown branches and area management. Along with the standard business processes to report faults and issues through the Helplines and Area management, myself and my team were another port of call should Branch Managers want to raise issues about their Horizon kit and I cannot recall any situations where this was the case. In my role as a senior manager grade I was also responsible for hearing appeals against dismissal through the conduct code for staff, in the last year or so in the business I also heard appeals by Subpostmasters against termination of their contracts. In these few cases the question over the reliability or robustness of the Horizon system was not raised by the Subpostmaster.

Other Matters

24. I have followed the Subpostmaster Court Cases and Horizon Inquiry investigating the robustness of Horizon. The Inquiry testimony between January and March of this year was a revelation and complete shock to me as it was the first time I had seen / heard hard evidence that there were known serious issues with Horizon. At no time during my employment with Post Office was I aware that this was the case.

Statement of Truth

I believe the content of this statement to be true.

Signed: 

Dated: 12 May 2023

Index to First Witness Statement of Thomas Pegler

<u>No.</u>	<u>URN</u>	<u>Document Description</u>	<u>Control Number</u>
1.	<u>POL00083982</u>	Losses in the Crown Network (undated)	<u>POL-0081040</u>
2.	<u>POL00083967</u>	Compliance team process - Audit process Manual - Chapter 8: Annual certificate of compliance v4 dated 04/02/2008	<u>POL-0081025</u>
3.	<u>POL00084075</u>	Post Office Ltd Mandatory Losses & Gains Policy in the Crown Office Network dated 01/09/2008	<u>POL-0081133</u>
4.	<u>POL00084076</u>	Losses & Gains Quick Guide for Crown Managers Version 1 dated 01/09/2008	<u>POL-0081134</u>
5.	<u>POL00086560</u>	Briefing Note: Crown Loss Programme Briefing to Roger Gale dated 09/01/2013	<u>POL-0083618</u>
6.	<u>POL00088124</u>	Mandatory Losses & Gains Policy - Crown Office Network v1.0 dated 24/04/2013	<u>POL-0085182</u>
7.	<u>POL00088109</u>	Post Office Audit Process Manual - Ch 3 - Performing a Branch Audit - version 6.0 dated 26/05/2016	<u>POL-0085167</u>
8.	<u>POL00083966</u>	Audit Charter: Branch and Cash Centre Audit Activity (undated)	<u>POL-0081024</u>
9.	<u>POL00085538</u>	Email chain from Paul Gardner to Anita L Turner, Lin Norbury, John Breeden Re Network Services Team - Audit Process review 2011 - Your help would really be appreciated dated 10/06/2011	<u>POL-0082596</u>
10.	<u>POL00105417</u>	Note re Post Office Ltd 2008/2009 Objectives and supporting papers re compliance, conformance, losses and debt dated 03/03/2008	<u>POL-0104525</u>
11.	<u>POL00001642</u>	Review of the Creation and Management of Transaction Corrections in POLFS to Correct Accounting Errors in Horizon dated 10/02/2010	<u>VIS00002656</u>
12.	<u>POL00088897</u>	Working Agreement - "Final" - Finance Service Centre and Network v2.12 dated 20/12/2012	<u>POL-0085955</u>

13.	<u>POL00002259</u>	Post & Go - Balancing & Accounting Report dated 01/07/2013	<u>VIS00003273</u>
14.	<u>POL00003060</u>	Post Office Limited Process Documentation - Branch Correction Process. Version 2.0 (undated)	<u>VIS00004074</u>
15.	<u>POL00039158</u>	Branch Support Programme – TOR v.3 In confidence Gayle Peacock dated 07/08/2013	<u>POL-0035640</u>
16.	<u>POL00100883</u>	Email sent from Tina Davis to Gareth Jenkins and others re : SSK losses - stock unit proposal for impact assessment dated 17/06/2014	<u>POL-0100466</u>
17.	<u>POL00036376</u>	Loss in Stock Unit: Branch has a loss in their Self Service Kiosk dated 26/02/2018	<u>POL-0033311</u>