

Friday, 20 October 2023

1  
2 (10.28 am)

3 **MS PRICE:** Good morning, sir, can you see and hear  
4 us?

5 **SIR WYN WILLIAMS:** Yes, thank you very much.

6 **MS PRICE:** May we please call Ms Cockett.

7 **SIR WYN WILLIAMS:** Yes.

8 **MARIE COCKETT (affirmed)**

9 **Questioned by MS PRICE**

10 **MS PRICE:** Could you confirm your full name, please,  
11 Ms Cockett?

12 **A.** Marie Cockett.

13 **Q.** You should have in front of you a hard copy of  
14 a witness statement in your name dated 15 May  
15 2023. If you can turn to page 14 of that  
16 statement, please.

17 **A.** Yes.

18 **Q.** Do you have a copy with a visible signature?

19 **A.** I do, yes.

20 **Q.** Is that your signature?

21 **A.** It is, yes.

22 **Q.** Are the contents of that statement true and  
23 accurate to the best of your knowledge and  
24 belief?

25 **A.** They are yes.

1

1 please, to paragraph 2.

2 About two-thirds of the way down. You say  
3 here this is the role you took over from  
4 Jennifer Robson --

5 **A.** That's correct.

6 **Q.** -- and a role that you handed over to Alison  
7 Bolsover when you moved in 2009?

8 **A.** That's correct.

9 **Q.** Dealing with your team, you say this:

10 "I managed a team of around 5 managers, who  
11 managed around 50 administration staff."

12 **A.** That's correct.

13 **Q.** In relation to your team's responsibilities you  
14 say this:

15 "In my role, my team and I were responsible  
16 for: addressing non-conformance; recovering  
17 monies owed; documenting processes; developing  
18 Service Level Agreements; building and managing  
19 relationships with partners (eg WHSmith) and the  
20 National Federation of SubPostmasters. My main  
21 focus was building relationships and documenting  
22 processes and agreements. My teams managed the  
23 day-to-day debt recovery and non-conformance."

24 Taking the first of the team's  
25 responsibilities listed here, addressing

3

1 **Q.** For the purposes of the transcript, the  
2 reference of the statement is WITN08960100.  
3 Thank you for coming to the Inquiry to assist it  
4 in its work and for providing the witness  
5 statement that you have. As you know, I will be  
6 asking questions on behalf of the Inquiry.

7 You were with the Post Office for 25 years,  
8 from March 1986 to February 2011; is that right?

9 **A.** That's correct.

10 **Q.** You started as a Postal Assistant --

11 **A.** Yes.

12 **Q.** -- and, by the time you left the Post Office,  
13 you were a Senior Manager?

14 **A.** That's correct.

15 **Q.** You have set out the various roles you held with  
16 the Post Office --

17 **A.** Yes.

18 **Q.** -- at paragraph 1 of your statement. The period  
19 we will be focusing on today is the period from  
20 2006 to May 2009, when you held the role of  
21 Branch Accounting Manager in Product and Branch  
22 Accounting. You address this role at  
23 paragraph 2 in your statement top the Inquiry,  
24 can we have that on screen please, that's  
25 WITN08960100, page 2, please. Scrolling down,

2

1 non-conformance, can you help us with what you  
2 mean by that?

3 **A.** One of my teams was the -- I think it had  
4 a number of different titles but I think  
5 something like the Fraud and Conformance Team,  
6 and they were responsible for looking at branch  
7 analysis, for want of a better terminology, and  
8 they looked at the number of errors, the amount  
9 of debt, and all that sort of thing and, if they  
10 saw that a branch was continually doing the same  
11 sort of mistake, they would speak to the branch  
12 and try and educate them and determine whether  
13 a trainer was needed.

14 So they would work with the branches  
15 individually and would also send reports out to  
16 the network about the branches and the different  
17 elements of errors being made, for want of  
18 a better description.

19 **Q.** Could we have on screen, please, document  
20 reference POL00084012. This is a document  
21 entitled "Transaction Correction/Debt Recovery  
22 Process". It is undated but appears to  
23 post-date July 2006, based on the content of the  
24 document. So if we can scroll down a little,  
25 please, there's a reference in the middle there,

4

1 "Transaction Correction identification and  
2 issue", to a document dated 17 July 2006.

3 Do you recognise this document?

4 **A.** No, I don't, I'm sorry.

5 **Q.** The part of this document which I would like to  
6 ask you about is the first section under the  
7 heading "Background". This reads as follows:

8 "The objective of Product and Branch  
9 Accounting (P&BA) is to balance the ledgers  
10 between clients and Post Office branches, in  
11 order to produce accounts for clients and Post  
12 Office Limited that accurately reflect the  
13 transactions that are conducted over our branch  
14 counters. If any discrepancies are found during  
15 this process of matching the data, a Transaction  
16 Correction is issued to the relevant Post Office  
17 branch to rectify the account. This usually has  
18 a financial impact on the branch, by either the  
19 subpostmaster having to make good any shortfall  
20 in cash, or receiving a credit for mistakes that  
21 have been identified.

22 "If the Post Office branch makes a mistake  
23 that cannot be identified and linked to  
24 a client, ie too much change has been given to  
25 a customer, this would result in a Branch

5

1 apparent shortfalls during the period you held  
2 the role of Branch Accounting Manager.

3 **A.** Yes.

4 **Q.** You deal with your understanding of the  
5 contractual position at paragraph 4 of your  
6 statement. Could we have that on screen,  
7 please. WITN08960100, page 3 of that statement,  
8 please. About a third of the way down the page,  
9 paragraph 4 here, you say:

10 "When I worked in the P&BA team, my  
11 understanding of the contractual position was  
12 that Subpostmasters were responsible for all  
13 shortfalls or losses within their branch, caused  
14 by negligence, carelessness or error. This is  
15 my recollection from my training in 2006 and is  
16 also documented in 'Losses at SPSO's: Guidelines  
17 on responsibilities and recovery arrangements'  
18 (understood to be issued in 1988)", with the  
19 reference there and the reference to  
20 paragraph 2.

21 Could we have on screen, please. The  
22 document reference is POL00083939. About  
23 halfway down the page is the heading  
24 "Contractual Position", and the paragraph  
25 underneath reads as follows:

7

1 Discrepancy which would be realised at Branch  
2 Trading. The subpostmaster would be responsible  
3 for making good any losses."

4 Does this broad summary of the objective of  
5 Product and Branch Accounting and the general  
6 principles guiding the interrelationship between  
7 branch discrepancies and transaction corrections  
8 accurately reflect the position when you held  
9 the role of Branch Accounting Manager between  
10 2006 and 2009.

11 **A.** Yes, I believe that was the objective, the whole  
12 of Product and Branch Accounting, not just my  
13 area but the whole of the group, yes.

14 **Q.** Picking up on the last sentence on the second  
15 paragraph that I've just read out:

16 "The subpostmaster would be responsible for  
17 making good any losses."

18 This statement is made here in the context  
19 of the branch making a mistake which cannot be  
20 identified and linked to a client and the  
21 example here given is too much change being  
22 given to a customer.

23 I'd like to deal, please, with the broader  
24 question of the position in relation to the  
25 contractual liability of subpostmasters for

6

1 "In strict legal terms a subpostmaster is  
2 responsible for all losses caused through his  
3 own:

4 "Negligence, Carelessness or Error

5 "and for losses of all kinds caused by their  
6 Assistants.

7 "In practice the full contractual right to  
8 recover the total loss is not always exercised  
9 where losses occur, and relief, in full or part,  
10 is often given even where negligence has  
11 facilitated a loss. However, there is a need to  
12 try to ensure, as far as possible, that SPSO  
13 loss cases are dealt with uniformly and fairly  
14 throughout by POC Limited."

15 There was another document which was sent to  
16 you by the Inquiry for the purposes of preparing  
17 your statement. This document appears to date  
18 to around 1988, the one we're looking at now, so  
19 well over a decade before the Horizon system was  
20 rolled out. But the other document I'd like to  
21 look at, please, is one that was authored by  
22 you, shortly after you became Branch Accounting  
23 Manager in April 2006, and it is entitled  
24 "Losses Policy -- Overarching". Could we have  
25 that on screen, please? The reference is

8

1 POL00030562.  
 2 Starting with page 2, please, about  
 3 two-thirds of the way down the page, we have  
 4 "Document Information", and we see here "Title,  
 5 Losses Policy for Post Office Limited branches";  
 6 "Category, Standard"; "Subject, Treatment of  
 7 branch trading losses at Post Office branches";  
 8 "Version Control", number "9"; "Author, Marie  
 9 Cockett, Branch Accounting and Control Manager";  
 10 "Owner, Dave Miller".

11 Over the page, please. The policy was  
 12 managed by Lynn Hobbs and its purpose was "To  
 13 document the overarching policy for losses at  
 14 branches". We see the effective date there was  
 15 said to be April 2006 but, if we go over the  
 16 page here, we can see here from the "Version  
 17 Control" that version 9, this version, was still  
 18 in draft form.

19 **A.** Yeah.

20 **Q.** Over the page again, please. We see  
 21 "Section 1 -- Scope and Exclusions", and the  
 22 first paragraph under this heading reads as  
 23 follows:

24 "This policy defines Post Office Limited's  
 25 actions in respect of losses associated with

9

1 general, agents were responsible for all losses  
 2 occurring in branch?

3 **A.** No, I don't think it was. I assume -- and  
 4 I can't honestly remember, but I would have  
 5 thought the final version would have had the  
 6 negligence and errors within it, carelessness  
 7 within it. I think it's an oversight in the  
 8 draft.

9 **Q.** I'd like to turn, please, to Product and Branch  
 10 Accounting processes, which applied to branch  
 11 discrepancies and transaction corrections.  
 12 Could we have on screen, please, POL00085794.

13 This is a document entitled "Debt Recovery  
 14 Processes under Branch Trading". We can see  
 15 from the bottom of the page it was produced by  
 16 Product and Branch Accounting and is dated  
 17 October 2005. You say at paragraph 12 of your  
 18 statement to the Inquiry that, when you took  
 19 over as Branch Accounting Manager in 2006, this  
 20 document was still in use; is that right?

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

22 **Q.** Going over the page to page 2 of this document,  
 23 please, and if we can zoom in a little, please,  
 24 going back, please, apologies, to the  
 25 page before, please. The top of the next page,

11

1 cash, cheques and transactional stock (whether  
 2 in branches, in transit or in central processing  
 3 locations) and in respect of the counter  
 4 transactions or remittance transactions  
 5 themselves. It also considers assets, in  
 6 branches, that have been partly or fully paid  
 7 for by Post Office Limited."

8 Then towards the bottom of the page we have  
 9 "Section 2 -- Liability", and this section reads  
 10 as follows:

11 "In general, agents are liable for all  
 12 losses, including counterfeits, under their  
 13 contractual responsibilities, DMB staff are  
 14 covered by the conduct code."

15 So this is your draft document and in it you  
 16 have stated that, in general, agents are  
 17 responsible for all losses, including  
 18 counterfeits, under their contractual  
 19 responsibilities. This doesn't seem to limit,  
 20 does it, responsibility to losses stemming from  
 21 negligence, carelessness or error, does it?

22 **A.** It doesn't, no.

23 **Q.** Was it, in fact, the case that, by 2006, the  
 24 date of this document at least, the principle  
 25 being applied by the Post Office was that, in

10

1 please. Scrolling down just a little bit. Bit  
 2 further up, please. We're aiming to have the  
 3 first title in this document in the body of the  
 4 text. Thank you.

5 So we see here the title, "Debt Recovery  
 6 Processes under Branch Trading", and the first  
 7 sentence under that title reads as follows:

8 "With the introduction of Branch Trading the  
 9 error notice is replaced by the Transaction  
 10 Correction (TC), which is sent to your Horizon  
 11 system."

12 This document reads as though it is intended  
 13 to be read by subpostmasters; is that right,  
 14 that this was guidance for individuals?

15 **A.** It is prior to my time on that team but that  
 16 would be my assumption.

17 **Q.** This first sentence reflects, doesn't it, the  
 18 change from error notices to transaction  
 19 corrections, both of which you discuss at  
 20 paragraph 10 of your statement?

21 **A.** Yeah.

22 **Q.** Your understanding is that these were similar  
 23 processes, both being based on the comparison of  
 24 two streams of data, one stream being the cash  
 25 account and the other a client source or

12

1 supporting document sent by the branch; is that  
2 right?

3 **A.** Yes, that's correct, although sometimes there  
4 were three streams. So, for example, cheques to  
5 processing centre, there would be the physical  
6 cheques, the summary and the cash account. So  
7 sometimes there were three but mainly two, and  
8 certainly two through the automated system.

9 **Q.** Where there was a mismatch between the data  
10 streams, Product and Branch Accounting would  
11 look into the difference?

12 **A.** That's correct.

13 **Q.** It is your evidence at paragraph 10.3 and 10.4  
14 of your statement that, where Product and Branch  
15 Accounting could find a branch error  
16 a transaction correction would be created and  
17 sent to the branch via Horizon to correct that  
18 error?

19 **A.** That is my understanding but I have never worked  
20 on a Transaction Correction Team. That was  
21 another team within Product and Branch  
22 Accounting.

23 **Q.** Can you give us an example of the type of error  
24 you're talking about here when you refer to  
25 a branch error?

13

1 Then the bullet points here are addressed in  
2 a bit more detail. So under the heading "Accept  
3 and make good (cash or cheque)":

4 "You accept the TC and choose to make good  
5 by either cash or cheque. Your cash or cheque  
6 figure will automatically be adjusted. All  
7 amounts up to and including £150 must be dealt  
8 with in this way."

9 Then under the heading "Accept and Settle  
10 Centrally":

11 "Remember: This option will only be  
12 available for amounts over £150."

13 Pausing there, does that accord with your  
14 understanding at the time that amounts up to and  
15 including £150 had to be made good by either  
16 cash or cheque, the settle centrally option not  
17 being available for an amount of £150 or under?

18 **A.** That's my understanding, yes.

19 **Q.** This section goes on:

20 "By choosing the option to *Accept and Settle*  
21 *Centrally* you are moving the shortage or surplus  
22 to a central account held in your name.

23 "You will then receive a request for payment  
24 from Product and Branch Accounting. The request  
25 for payment will usually be issued on a monthly

15

1 **A.** So, for example, I just mentioned cheques, I'll  
2 use that as an example, if that's okay. So we  
3 would have the summary of the cheques come  
4 through on the system, we would have the cheques  
5 sent to processor from the accounts. If the two  
6 differed, we would go to the physical cheques --  
7 we used to have microfilms or images of the  
8 cheques -- make sure that they added up to the  
9 summary, and then we would -- if the cash  
10 account was incorrect, we would then issue  
11 an error to the branch with the detail of what  
12 they'd actually dispatched. Did that make  
13 sense? Sorry, that sounded --

14 **Q.** Yes.

15 **A.** -- sounded confusing to me.

16 **Q.** Reading on, this document goes on to say:  
17 "On receipt of a TC you will have 3 options:  
18 "Accept and make good -- cash (or remove  
19 cash)  
20 "Accept and make good -- cheque  
21 "Accept and Settle Centrally.  
22 "NB For some TCs you may have the option to  
23 seek more evidence.  
24 "This leaflet explains more about the  
25 process."

14

1 basis.

2 "If you do not respond to this request  
3 within 10 days you will be either sent  
4 a reminder or will receive a phone call  
5 requesting payment. If you still fail to  
6 respond or settle the account within 7 days, as  
7 a last resort, deductions will start from your  
8 remuneration."

9 So are we right to understand from this that  
10 the act of accepting a transaction correction  
11 and settling centrally would, as a matter of  
12 course, trigger a process whereby a request for  
13 payment of the apparent discrepancy would be  
14 made by P&BA, such payment usually being made --  
15 sorry, such request usually being made on  
16 a monthly basis.

17 **A.** That was the process when I took over, yes.

18 **Q.** There would be a reminder if there was no  
19 response within ten days and, if the person  
20 still failed to respond or settle the account  
21 within seven days, as a last resort, deductions  
22 would start from their remuneration?

23 **A.** Yeah, that was my understanding when I took  
24 over. There is a little bit more detail to  
25 that, in that the Contract Manager or Retail

16

1 Line Manager, or whatever they were called at  
 2 the time, but the person in the Network that  
 3 looked after the branches would be involved in  
 4 that decision, in that discussion.

5 **Q.** But as a matter of principle, did the option of  
 6 deducting the debt, if you're calling it that,  
 7 from remuneration continue for the period of  
 8 time until 2009?

9 **A.** No.

10 **Q.** No --

11 **A.** Well, yes, it did but I developed with my team  
 12 processes to stop the deductions from  
 13 remuneration if there are a challenge on the TC,  
 14 or help to try to see if we could find  
 15 a compensating transaction correction for  
 16 branches. I suppose when I took over this  
 17 process was relatively new, as you said, I think  
 18 was the October 2005 this came in? So part of  
 19 my role was really about getting to grips with  
 20 some of the issues, being one of them that, you  
 21 know, we didn't want to start taking money from  
 22 postmasters without absolutely making sure that  
 23 we'd done everything we could to help find  
 24 a compensating amount for them.

25 **Q.** It is described in this document as a "last

1 Then we have the options here, the first one  
 2 in first box here, to:

3 "Process the TC and follow the options  
 4 available."

5 Pausing there, those options were to make  
 6 good using the person's own money or to settle  
 7 centrally and trigger the payment request,  
 8 absent any further investigation?

9 **A.** Yeah, or to take the cash out.

10 **Q.** So if there was a gain rather than a loss?

11 **A.** Yeah.

12 **Q.** The second option is then set out in the second  
 13 box on this page:

14 "If you provide additional information, and  
 15 Product and Branch Accounting agree, a second TC  
 16 will be issued to offset the original TC. Both  
 17 TCs must be processed to ensure no effect on the  
 18 branch accounts."

19 So is it right that a second transaction  
 20 correction to offset or cancel the first would  
 21 only be issued where the caller could provide  
 22 additional evidence then and there?

23 **A.** At this point, yes.

24 **Q.** Looking then to the third option in the box  
 25 below:

1 resort".

2 **A.** Yeah.

3 **Q.** Did it remain there as an option as a last  
 4 resort --

5 **A.** Absolutely.

6 **Q.** -- until you left the role?

7 **A.** Yes.

8 **Q.** Over the page, please. Apologies, could we go  
 9 back to the previous page.

10 Towards the bottom of this section, "What if  
 11 I want to challenge a TC?" The paragraph  
 12 underneath this heading reads:

13 "Prior to the issue of a TC you may receive  
 14 a phone call from Product and Branch Accounting  
 15 to either clarify a transaction under  
 16 investigation, or discuss what appears to be  
 17 a discrepancy to ensure that you understand the  
 18 TC when it arrives.

19 "This is aimed at preventing disputes."

20 Then over the page, please:

21 "However, if you do receive a TC which you  
 22 do not understand or wish to challenge you  
 23 should do so immediately using the telephone  
 24 number given on the TC. If the issue can be  
 25 resolved at the time then you will either ..."

1 "You will be courts to *Accept and Settle*  
 2 *Centrally* and you will be given a reference  
 3 number to acknowledge that further investigation  
 4 is due, Product and Branch Accounting will then  
 5 hold the amount on your central account and will  
 6 block recovery of that amount until the  
 7 investigation is complete. Once complete you  
 8 will be informed either that the TC has been  
 9 cancelled and removed from your central account  
 10 or that the amount will be added to your next  
 11 request for payment for the outstanding amount."

12 Then there's reference to Appendix A for  
 13 an example of request for payment.

14 So the upshot of this third option is that,  
 15 where a subpostmaster did not immediately have  
 16 evidence to challenge a transaction correction,  
 17 there was a block on the recovery of the amount  
 18 held in the central account, while further  
 19 investigation took place; is that right?

20 **A.** That's correct.

21 **Q.** Who conducted this further investigation? Was  
 22 it Product and Branch Accounting?

23 **A.** It would have been Product and Branch  
 24 Accounting, yes.

25 **Q.** What would that further investigation involve?

1 **A.** It depends on how much we knew. If we were  
 2 aware of the product or the transaction or  
 3 something like that, then we would direct the  
 4 investigation to the relevant team. If it  
 5 wasn't, then it would sit on one of my teams,  
 6 either with the Fraud and Conformance Team  
 7 because they looked generically across all  
 8 products, or with -- I had a Relationship  
 9 Manager work to me as well -- or with him, and  
 10 they would look in all the different areas of  
 11 the accounts to see if they could find the  
 12 issue.

13 **Q.** Was it any part of this further investigation  
 14 for Product and Branch Accounting to look behind  
 15 the Horizon data stream to determine whether the  
 16 data produced by the Horizon system was correct?

17 **A.** No.

18 **Q.** The sections in this leaflet we have been  
 19 through so far have dealt with the position  
 20 where the usual Product and Branch Accounting  
 21 process of data stream comparison has led to the  
 22 discovery of an apparent discrepancy in the  
 23 accounts?

24 **A.** Yeah.

25 **Q.** This last section, we're turning to now, appears

21

1 Period. NBSC will then advise Product and  
 2 Branch Accounting to contact you. If Product  
 3 and Branch Accounting agree you will be asked to  
 4 *Settle Centrally* and given a reference number.  
 5 The amount will then be held in your central  
 6 account whilst the issue of the TC is pursued.  
 7 If a TC is issued you will be given only  
 8 1 option -- to *Accept and Settle Centrally*.  
 9 This option cancels the value held on your  
 10 central account.

11 "If after investigation, Product and Branch  
 12 Accounting find no discrepancy to compensate for  
 13 the amount held, you will be informed that the  
 14 item will be unblocked from your central account  
 15 and recovery sought via your next request for  
 16 payment. If you do not have evidence to support  
 17 your claim you will remain liable for the  
 18 [shortfall]."

19 Just breaking this down, where  
 20 a subpostmaster was challenging an apparent  
 21 discrepancy of over £150, that they had  
 22 discovered, they should first contact the  
 23 Network Business Support Centre helpline, so  
 24 that the NBSC could assess what priority rating  
 25 the caller should have, based on when they were

23

1 to relate to the situation where a subpostmaster  
 2 discovers an apparent discrepancy in the  
 3 accounts?

4 **A.** Yeah.

5 **Q.** So that heading:

6 "What are my options at the end of the  
 7 Branch Trading Period if a discrepancy is  
 8 identified and committed to local suspense?"

9 **A.** Yeah.

10 **Q.** Under that heading, it says:

11 "Branch Trading does not change the  
 12 requirement to make good losses nor does it  
 13 replace the liability for losses policy agreed  
 14 with the National Federation of SubPostmasters.  
 15 If you have a discrepancy for less than £150 you  
 16 will always be required to make it good by cash  
 17 or cheque."

18 Over to the top of the next section, please,  
 19 further up this page:

20 "If you have a discrepancy for over £150 and  
 21 you can provide evidence that you should receive  
 22 a TC for the error, you will need to contact the  
 23 NBSC helpline. They will assess your request  
 24 and allocate a priority rating dependent upon  
 25 when you are due to roll into the next Trading

22

1 going to roll into the next trading period.  
 2 Pausing there, what was the length of the  
 3 trading period when you were Branch Accounting  
 4 Manager?

5 **A.** Initially, it was weekly but I seem to remember  
 6 it going to monthly but I can honestly say  
 7 I don't know when, whether that was at the  
 8 beginning or after my time or even after I'd  
 9 left.

10 **Q.** The Network Business Support Centre would then  
 11 get Product and Branch Accounting to call the  
 12 subpostmaster?

13 **A.** Sorry?

14 **Q.** The Network Business Support Centre would then  
 15 get the Product and Branch Accounting team to  
 16 call the subpostmaster?

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

18 **Q.** If the Product and Branch Accounting team  
 19 agreed, the postmaster would be allowed to  
 20 accept and settle centrally and the  
 21 subpostmaster would be given a reference  
 22 number --

23 **A.** That's correct.

24 **Q.** -- and recovery would be blocked pending  
 25 investigation?

24

1 A. That's correct.

2 Q. Product and Branch Accounting would carry out  
3 the same type of investigation, would they, as  
4 would happen where a transaction correction was  
5 being challenged?

6 A. That's correct, yes.

7 Q. If Product and Branch Accounting could find no  
8 compensatory discrepancy in the data streams  
9 they had, then the debt recovery process would  
10 kick back in; is that right?

11 A. That's correct, yes.

12 Q. The last line of this leaflet says, if the  
13 subpostmaster did not have evidence to support  
14 their claim, they would remain liable for the  
15 shortage. What was a subpostmaster to do if  
16 they suspected that the figures being generated  
17 by one of the data streams, the data stream  
18 generated by Horizon, was wrong?

19 A. I would imagine that they would have to escalate  
20 it to the Network Business Support Centre.

21 Q. Because they wouldn't have access, would they,  
22 to the kind of detailed data they would need to  
23 challenge the apparent discrepancy, would they?

24 A. I don't believe so.

25 Q. Product and Branch Accounting wouldn't have

25

1 correction --

2 A. Yeah.

3 Q. -- was determined by when they were due to roll  
4 into the next trading period?

5 A. It was at that point, yes.

6 Q. The reason for this was that, before they could  
7 roll over into the next trading period,  
8 subpostmasters were expected to either make good  
9 an apparent discrepancy by putting money in the  
10 till or a cheque in the till, or they needed to  
11 settle centrally?

12 A. Yeah.

13 Q. The subpostmaster faced a difficult choice,  
14 didn't they, where they disputed a discrepancy  
15 emerging in the trading period? Given the time  
16 it took for transaction corrections to be  
17 issued, an issue was unlikely to be resolved  
18 before they were required to roll into the next  
19 trading period?

20 A. In some instances, yes.

21 Q. So the choice was to accept and settle centrally  
22 or don't roll over into the next trading period?

23 A. That's correct.

24 Q. If they chose to accept and settle centrally,  
25 that meant, on the face of the accounts,

27

1 access to that kind of data either, would they?

2 A. No, they wouldn't.

3 Q. The Inquiry has heard evidence of delays in the  
4 transaction correction processes so that it  
5 could sometimes take months for a transaction  
6 correction to be issued. Do you recall that  
7 being the case?

8 A. I do, and part of -- I think it's called  
9 an Operating Level Agreement that's in here  
10 somewhere. I developed Operating Level  
11 Agreements so that we could get data out to the  
12 branches as quickly as possible and, also, we  
13 did a -- I'd set up a high-value process, so if  
14 there was a high value transaction correction  
15 that was going to go out to branches, we did the  
16 investigation work beforehand and tried to at  
17 least issue the two together, or understand from  
18 the branch what they might have done to try to  
19 make sure that we didn't leave branches with  
20 just high-value errors that they're waiting  
21 weeks and months for the compensating one for.

22 Q. We have just seen in the leaflet we were looking  
23 at that priority for a subpostmaster being  
24 contacted by Product and Branch Accounting,  
25 where they were seeking a transaction

26

1 accepting a discrepancy and confirming a final  
2 account for the trading period that showed that  
3 discrepancy, didn't it?

4 A. Yes.

5 Q. Without Product and Branch Accounting putting  
6 a block on recovery of the amount in the central  
7 account pending further investigation, they  
8 would be pursued for that debt?

9 A. That's correct.

10 Q. You say in your statement to the Inquiry at  
11 paragraph 15 that you understood that settling  
12 centrally signified acceptance of debt  
13 liability, except in circumstances where further  
14 investigation was being undertaken and a block  
15 had been put on the debt recovery?

16 Just to be clear it's right, isn't it, that  
17 further investigation by Product and Branch  
18 Accounting would only lead to the cancellation  
19 of that debt where a compensatory discrepancy  
20 could be found on the data streams available to  
21 Product and Branch Accounting --

22 A. That's correct.

23 Q. -- which they would not find, would they, if one  
24 of the data streams, the data stream produced by  
25 Horizon, contained figures that were wrong?

28

- 1 **A.** No, I don't suppose they would, no. I think the  
2 assumption was that the error would show up if  
3 it was through careless, negligence or error,  
4 which is what we believed, in providing the  
5 evidence to the branch in the first place. We  
6 would expect a compensating amount to come  
7 through.
- 8 **Q.** That's what you were looking for --
- 9 **A.** Absolutely.
- 10 **Q.** -- weren't you, the evidence of negligence,  
11 carelessness or error?
- 12 **A.** Yeah.
- 13 **Q.** Sitting here now, do you see a problem with the  
14 process and the system that was in place?
- 15 **A.** I think, initially, the initial process was very  
16 black and white and I think part of what I put  
17 in during my time in there was, like I said, to  
18 try and negate certainly some of the big amounts  
19 and make sure that we did everything we could to  
20 provide the branch with the compensating errors  
21 but sometimes they weren't forthcoming.
- 22 **Q.** The draft "Overarching Losses Policy" that we've  
23 just looked at had number of documents embedded  
24 within an appendix.
- 25 **A.** Yeah.

29

1 has been made at your branch then the process is  
2 similar to now but you will not have a suspense  
3 table in which to hold authorised amounts.

4 "You will need to contact the NBSC helpline  
5 who having assessed your request will allocate  
6 a priority rating dependent upon when you were  
7 due to roll your branch trading. NBSC will then  
8 advise Product and Branch Accounting to ring  
9 you. If agreed you will be then asked to *accept*  
10 *and settle centrally* the amount of the  
11 discrepancy and be given a reference number  
12 (similar to the process for TC queries). The  
13 amount will then be held on your account whilst  
14 the issue of appropriate TC is pursued. Once  
15 the TC is available you will be given only  
16 1 option -- to *accept and settle centrally*. By  
17 choosing this option you then effectively cancel  
18 the debt held on your account."

19 So we see there, don't we, a reference to  
20 not having a suspense table in which to hold  
21 authorised amounts. Is this a reflection of the  
22 availability of local suspense for  
23 subpostmasters to hold amounts in, which was  
24 removed and replaced by the settle centrally  
25 option?

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- 1 **Q.** Two of those documents dealt with the process  
2 for awaiting transaction corrections. Going  
3 first, please, to the document which applied to  
4 "singletons", could we have this on screen,  
5 please, the reference is POL00083952, and this  
6 is a document that you were said to be the owner  
7 of?
- 8 **A.** Yeah.
- 9 **Q.** Were you also the author of this document, can  
10 you remember?
- 11 **A.** I can't remember for certain but I would suggest  
12 so yes.
- 13 **Q.** There is a flowchart at the top and then the  
14 process is set out in the text underneath that.  
15 Just reminding ourselves that this is  
16 an appendix to the April 2006 draft of the  
17 "Overarching Losses Policy", and the process set  
18 out here is this:
- 19 "Branch Trading does not change the  
20 requirement to make good losses nor does it  
21 replace the liability for losses policy agreed  
22 with the National Federation of SubPostmasters.  
23 "If you have a discrepancy for an amount  
24 over £150 however, if you can provide evidence  
25 that you should receive a TC for a mistake that

30

- 1 **A.** I honestly can't remember, I'm sorry. It would  
2 appear so.
- 3 **Q.** Apart from this reference, the process remains  
4 unchanged, doesn't it, from that set out in the  
5 leaflet we were just looking at?
- 6 **A.** It does, yeah.
- 7 **Q.** Do you recall the process -- speaking  
8 specifically of this process -- changing in any  
9 significant way before you left the role of  
10 Branch Accounting Manager in 2009?
- 11 **A.** In terms of this process, no. As I said  
12 earlier, we tried to be pro-active so that it  
13 didn't get to this point.
- 14 **Q.** Once someone had chosen to settle centrally and  
15 there was no block in place to recovery the  
16 amount held centrally, what process was followed  
17 to recover the debt?
- 18 **A.** From my memory, we would send a statement of  
19 debt and request for payment, either by cheque  
20 or credit card. We would then send a reminder  
21 and contact the branch's -- and, again, forgive  
22 me, I don't know the terminology at the time but  
23 it was Contract Manager, Retail Line Manager,  
24 Branch District Manager, or whatever, to ask for  
25 their opinion on the fact that we hadn't had

32



1 a response and, ultimately, they gave the okay  
2 to deduct from remuneration, if that's where we  
3 got to.

4 But, hopefully, in most instances, I would  
5 say we would have spoken to the branch and  
6 actually got a response from them.

7 **Q.** In what circumstances would you reference a case  
8 to the Legal team?

9 **A.** Only if there was a debt from the former  
10 subpostmaster who no longer had a branch and  
11 therefore no longer had remuneration. We would  
12 send statements, letters, reminders and then  
13 ultimately pass a pack on to the Legal team to  
14 make -- to decide whether or not there was  
15 a case to answer.

16 **Q.** What level of involvement did you have in cases  
17 once they had been referred to the Legal team  
18 and civil proceedings for recovery of the debt  
19 were issued?

20 **A.** Very little. I wasn't senior enough. I had to  
21 make sure my teams got the block on any debt  
22 recovery. I had to make sure that my teams  
23 provided evidence as required. My line manager,  
24 Rod Ismay, took the lead on a lot of the  
25 discussions with Legal. I may well have

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1 Branch Accounting Manager role?

2 **A.** That's correct.

3 **Q.** Mandy Talbot, who is described as Litigation  
4 Team Leader from Legal Services. Do you  
5 remember Mandy Talbot?

6 **A.** Again, I remember the name and I would have  
7 known she was Legal but that's it, really.

8 **Q.** Graham Ward from the Investigation Team, further  
9 down, second to last. So representation at this  
10 meeting from a range of teams within the Post  
11 Office?

12 **A.** Yes.

13 **Q.** We see the subject of the meeting, "Horizon  
14 Integrity", about halfway down the page. Then  
15 there is some background to the meeting:

16 "There have been several recent cases where  
17 subpostmasters have cited errors in the Horizon  
18 system as explanations for discrepancies in  
19 their accounts -- either as part of a challenge  
20 against termination of their contracts, or in  
21 challenging the Post Office's right to recover  
22 error notices/transaction corrections from their  
23 remuneration.

24 "Recently, a letter was published in 'The  
25 SubPostmaster' in November (see enclosure)

35

1 answered a couple of emails or got involved if  
2 Rod was absent.

3 **Q.** I'd like to turn, please, to a meeting which  
4 took place on 6 December 2005 about Horizon  
5 integrity, a meeting which you attended. Could  
6 we have this on screen, please, POL00142539.

7 This is the meeting agenda, we can see at  
8 the top. We can see the date there, 6 December  
9 2005. We can see the attendees for the meeting:  
10 Keith Baines, Fujitsu Contract Manager. Do you  
11 remember Keith Baines?

12 **A.** I remember the name. That's about as much as  
13 I can remember, sorry.

14 **Q.** Then you were listed and the role description  
15 here is Project Manager, Finance. Does this  
16 description mean you attended this meeting  
17 before you took up the Branch Accounting Manager  
18 role --

19 **A.** That is correct.

20 **Q.** -- when you were in project management in  
21 Finance?

22 **A.** That's correct.

23 **Q.** Other attendees at the meeting included John  
24 Legg, Agency Contracts manager; Jennifer Robson,  
25 who was your predecessor, wasn't she, in the

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1 asking readers to send in details of incidents  
2 where they believe that Horizon has caused  
3 errors in their accounts. Lawyers acting on  
4 behalf of a subpostmaster currently in dispute  
5 with Post Office have written stating they are  
6 contemplating a joint action on behalf of  
7 a number of current and former subpostmasters.  
8 This would challenge the accounting integrity of  
9 the Horizon system and Post Office's right to  
10 make transaction corrections and recover  
11 resulting debts based on Horizon data.

12 "In one past case (Cleveleys branch), Post  
13 Office settled out of court following an adverse  
14 report on Horizon's potential to cause errors  
15 from an expert appointed by the court. Fujitsu  
16 advised that the report was not well founded,  
17 but Post Office and Fujitsu were not able to  
18 persuade the expert to change it. This report  
19 was largely based on a review of Helpdesk logs,  
20 since it related to events more than 18 months  
21 prior to the case, and Horizon transaction data  
22 was retained for 18 months only. (It is now  
23 retained indefinitely.)

24 "There are well-defined (though costly)  
25 procedures for analysing Horizon data and

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1 getting evidence and witnesses from Fujitsu in  
 2 support of investigations for potential criminal  
 3 cases. This is not so for civil cases (unless  
 4 there has been a related investigation) and  
 5 external lawyers acting on Post Office's behalf  
 6 have found it difficult to obtain information of  
 7 sufficient quality from Post Office in  
 8 timescales needed for these cases. No one seems  
 9 to hold budget to fund provision of such  
 10 information.

11 "The above was discussed at a meeting called  
 12 by Dave Smith on 25 November and as a result  
 13 urgent actions have been taken to support  
 14 current live cases, and this workshop was  
 15 organised to recommend further actions to reduce  
 16 this risk area in future."

17 Under "Meeting purpose", we have this:

18 "To review the above issues and recommend on  
 19 the following:"

20 "[First] Who manages dealings with  
 21 subpostmasters and their lawyers relating to  
 22 actual or potential civil cases? What processes  
 23 are required to identify as early as possible  
 24 those cases that with a Horizon aspect? Who  
 25 needs to be involved in such cases, and how will

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1 "There is no generally understood process  
 2 for identifying emerging cases in which the  
 3 integrity of accounting information produced by  
 4 Horizon may become an issue.

5 "[Secondly] There are a number of channels  
 6 by which such cases may enter Post Office (see  
 7 flip chart list) and there is no process making  
 8 information about them available to all relevant  
 9 functions. This increases the risk that  
 10 different parts of the business may be dealing  
 11 with the same issue and not coordinate  
 12 responses."

13 So there is a recognition here, isn't there,  
 14 that there was no process of collating  
 15 information about cases in which the integrity  
 16 of accounting information produced by Horizon  
 17 was being raised or to make it available to all  
 18 functions across the Post Office?

19 **A.** That's what it says, yes.

20 **Q.** The risk identified here was that there may not  
 21 be a coordinated response but there was another  
 22 risk, wasn't there, that the whole picture was  
 23 not being assessed by anyone within the Post  
 24 Office, so the number of people raising the  
 25 issue overall was not being assessed. Did you

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1 they be coordinated?

2 "[Secondly] Are there any new processes  
 3 required with Fujitsu to obtain data, analysis  
 4 reports or witness statements for civil cases?

5 "[Thirdly] Is there a need for  
 6 an independent expert to be appointed in advance  
 7 who could on request provide evidence to the  
 8 court in such cases? If so, what exactly would  
 9 the expert's role be, what qualifications and  
 10 qualities are needed in such an expert, and how  
 11 would we go about appointing one? What  
 12 preliminary work would be required by the expert  
 13 to 'get up to speed'?

14 "[Fourthly] Who will act as the client  
 15 briefing external lawyers and facilitating their  
 16 information in these cases?

17 "[Fifthly] What are the budget implications  
 18 of the above?"

19 We then see an agenda setting out some  
 20 timings.

21 Going, please, then to the notes of the  
 22 meeting itself. Could we have on screen,  
 23 please, POL00119895. About halfway down the  
 24 page, please, we have "Findings". The first  
 25 finding was this:

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1 recognise that at the time as a risk?

2 **A.** No, not at all.

3 **Q.** Was there any discussion at the time of that  
 4 risk?

5 **A.** I don't remember this meeting at all, I'm  
 6 terribly sorry.

7 **Q.** Point 3 deals with the audit query requests  
 8 which could be made of Fujitsu and the fact that  
 9 interpretation of the data was not simple and  
 10 required a considerable level of understanding  
 11 and technical skill.

12 Point 4, over the page, please. This deals  
 13 with the high price of Fujitsu providing such  
 14 data. It says this:

15 "Fujitsu's price for providing the data and  
 16 for skilled resource to analyse and report on it  
 17 is high, and the capacity provided in the  
 18 contract currently is fully used to support  
 19 investigations relating to potential criminal  
 20 cases."

21 Then point 5:

22 "To date, the number of cases in which the  
 23 integrity of Horizon data has been an issue is  
 24 small; however, recent correspondence in The  
 25 SubPostmaster may well cause an increase; also

40

1 there may also be an effect from the  
2 introduction of transaction corrections,  
3 replacing error notices."

4 Pausing here, why would there be an effect  
5 from the introduction of transaction corrections  
6 replacing error notices on the number of cases  
7 in which the integrity of Horizon data was being  
8 raised?

9 **A.** I don't know, I'm sorry. I don't remember this  
10 meeting or any outcome from it. I don't  
11 understand why there would be an increase.

12 **Q.** Moving to point 8:

13 "If all potential cases were to require  
14 Horizon data to be analysed early in the  
15 process, then the workload would be  
16 considerable -- and much would later prove  
17 unnecessary; currently there are around  
18 12 suspensions per week, and a significant  
19 proportion of them will relate to financial  
20 discrepancies. Most of these are subsequently  
21 settled by agreement, or are not contested."

22 Point 9:

23 "Where a case does go to court, it is  
24 essential that Post Office is able to refute any  
25 suggestion that Horizon is unreliable (in

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1 was probably the first time.

2 **Q.** Turning then, to the "Recommendations", first:

3 "A coordination role should be established  
4 to maintain a list of all current civil cases  
5 and potential civil cases where accuracy of  
6 Horizon accounting information may be an issue,  
7 and ensure that all relevant business functions  
8 are made aware of these cases."

9 Was a coordination role established, as far  
10 as you know?

11 **A.** Not as far as I'm aware.

12 **Q.** Then point 2:

13 "Briefing is required -- primarily for the  
14 Contracts and Services Managers, but for all  
15 staff dealing with subpostmasters -- setting out  
16 business policy, lines to take and how to  
17 identify potential emerging cases."

18 What were the lines to take?

19 **A.** I don't know, I'm sorry. I really don't  
20 remember this meeting or any subsequent actions  
21 from it.

22 **Q.** Point 3 deals with who should analyse the data  
23 from Fujitsu.

24 Point 4 -- over the page, please -- then  
25 recommends the appointment of an external expert

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1 general) or that it could have caused specific  
2 losses to the subpostmaster bringing the case.  
3 The evidence needed for these 2 points will be  
4 different."

5 Paragraphs 10 to 13 deal with the type of  
6 expert evidence which might be needed. Then  
7 point 14:

8 "The *Castleton* (Marine Drive branch) case,  
9 scheduled for 7 February is the first of the  
10 current cases that may require expert testimony;  
11 this will not be needed on 7 February, but could  
12 be needed next time this case is in court;  
13 internal analysis of the data by POL and Fujitsu  
14 will be required before 7 February to confirm  
15 that POL's position is valid."

16 Was this the first time that you became  
17 aware of the *Castleton* case or do you think you  
18 may have been made aware of it before?

19 **A.** As you quite rightly said at the beginning,  
20 I was at this meeting as Project Manager, so  
21 I wouldn't have needed to know -- well,  
22 I wouldn't have needed to know about it then,  
23 but I certainly -- I'd heard the name and I'd  
24 certainly been -- exchange of emails but all  
25 after this point. So I would suggest that this

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1 with a proposal that discussions with Fujitsu  
2 should be initiated on this role.

3 Then at point 5:

4 "There are some issues relating to the BIMS  
5 process, Post Office staff dealing with the BIMS  
6 reports from Fujitsu are sometimes unclear what  
7 action is appropriate in response to the report,  
8 and no contact details are provided for  
9 clarification to be obtained. These reports can  
10 result in transaction corrections being issued  
11 and this may be challenged by the  
12 subpostmaster."

13 Can you recall discussion of this last point  
14 now at all?

15 **A.** No, not at all.

16 **Q.** It appears to have led to an action point for  
17 Jennifer Robson and you --

18 **A.** Yeah.

19 **Q.** -- under "Specific Actions". The first of  
20 these:

21 "JR/MC -- to look at internal POL issues on  
22 handling of BIMS reports from Fujitsu and brief  
23 DH on issues that need to be raised with  
24 Fujitsu."

25 "DH", was that --

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1 **A.** My guess would be it would be Dave Hulbert.  
 2 **Q.** What were the adverse consequences of Post  
 3 Office staff not knowing what to do with the  
 4 BIMS report?  
 5 **A.** I really don't know. I don't know what the BIMS  
 6 report is. I can't remember that at all. Like  
 7 I say, I can't remember the actions from this.  
 8 I can't remember doing that at all. I'm sorry;  
 9 it's such a long time ago.  
 10 **Q.** Does it follow that you can't help with what  
 11 involvement you had on this action point after  
 12 the meeting?  
 13 **A.** I don't remember any involvement at all.  
 14 **Q.** So you don't know how this was taken forwards,  
 15 if at all?  
 16 **A.** No, I don't I'm sorry.  
 17 **MS PRICE:** We needn't go to it but, for the record,  
 18 the flip charts that are referred to in this  
 19 meeting are at reference POL00119896.  
 20 Sir, I wonder if that might be the  
 21 appropriate moment for the morning break.  
 22 **SIR WYN WILLIAMS:** I was just completing my note.  
 23 Yes, that's fine. What time shall we  
 24 recommence?  
 25 **MS PRICE:** At 11.50, please, sir.

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1 Mandy Talbot, dated 1 March 2006. Could we have  
 2 this on screen, please, the reference is  
 3 POL00071202, and it's page 9 of that document,  
 4 please. The email is from Mandy Talbot, we can  
 5 see the date there, 1 March 2006, and a couple  
 6 of lines down from that we can see your name as  
 7 a recipient, can't we?  
 8 **A.** We can, yes.  
 9 **Q.** About halfway down the page, the first line of  
 10 that email, Mandy Talbot refers to the meeting  
 11 in December 2005 and explains that she is  
 12 bringing those who attended up to date with the  
 13 current state of play. She asks for a progress  
 14 update on the business case for the appointment  
 15 of someone to analyse data from Fujitsu for the  
 16 benefit of the Post Office.  
 17 Then four paragraphs down she addresses the  
 18 *Castleton* case. She then proceeds to set out in  
 19 some detail, going over two more pages, the  
 20 details of the case. When you saw this email,  
 21 it was one of the ones provided to you when you  
 22 were given a request for a statement, when you  
 23 saw it then, did you recall Mr Castleton's case  
 24 at all?  
 25 **A.** No, I recall the name, but I would have been

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1 **SIR WYN WILLIAMS:** Yes, that's fine.  
 2 (11.30 am)  
 3 (A short break)  
 4 (11.49 am)  
 5 **MS PRICE:** Hello, sir. Can you see and hear us?  
 6 **SIR WYN WILLIAMS:** Yes, I can, thank you.  
 7 **MS PRICE:** Ms Cockett, the meeting we have just been  
 8 discussing, there was a reference to the  
 9 *Castleton* case at that meeting, and you say in  
 10 your statement to the Inquiry at paragraph 35  
 11 that you have no recollection of the civil cases  
 12 which were listed in the request from the  
 13 Inquiry, one of those cases was the *Castleton*  
 14 case.  
 15 There are a number of emails relating to  
 16 that case, which you were provided with at the  
 17 time that you made your statement, but, more  
 18 recently, you've been provided with some further  
 19 emails showing your involvement on an email  
 20 circulation list and some involvement in  
 21 discussions internally within the Post Office of  
 22 the *Castleton* case and you've had a chance to  
 23 look at those emails now, haven't you?  
 24 **A.** That's correct, yes.  
 25 **Q.** I'd like to start, please, with an email from

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1 involved very minimally, I wasn't senior enough  
 2 to make any decisions on it and I don't  
 3 recognise this email at all. Clearly, I had it  
 4 and saw it but I don't recognise it, I'm sorry.  
 5 **Q.** Mandy Talbot also raised some other cases in  
 6 this email. Could we go, please, to page 11 of  
 7 this document, about two-thirds of the way down.  
 8 The case of Bajaj, current postmaster at Torquay  
 9 Road. We see there reference to the case:  
 10 "... complaining about the HORIZON system  
 11 since Christmas 2004 and has alleged that it has  
 12 manufactured errors which have resulted in him  
 13 to date paying 14,000 to POL, which he claims  
 14 was not justified."  
 15 Then, over the page, please, about a third  
 16 of the way down:  
 17 "New case -- Bilkhu, postmaster at Bowburn  
 18 Post Office."  
 19 Then five paragraphs down:  
 20 "Keith and Dave Hulbert have brought the  
 21 case of Hughie Noel Thomas to our attention as  
 22 being yet another discipline case where HORIZON  
 23 is being blamed."  
 24 So you were, by this email, being told about  
 25 four different cases where there was a challenge

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1 to the integrity of the Horizon data being used  
 2 by the Post Office to recover money from  
 3 subpostmasters. It may follow from the fact  
 4 that you don't remember this email now but did  
 5 this concern you at all, that there were four  
 6 cases in which this issue was being raised?  
 7 **A.** No, because I trusted the people who worked with  
 8 Horizon, ie Keith Baines and Dave Hulbert, to do  
 9 the analysis and tell us whether there were  
 10 a problem, and they kept saying that the system  
 11 was robust and there were no issues.  
 12 **Q.** Quite apart from whether you remember this  
 13 particular email, do you remember there being  
 14 cases like this?  
 15 **A.** No, I don't, I'm sorry.  
 16 **Q.** You don't remember being made aware of cases  
 17 where the integrity of Horizon was being  
 18 challenged?  
 19 **A.** I don't remember specific cases, no, and  
 20 I certainly don't remember any outcomes to say  
 21 that Horizon was less than robust.  
 22 **Q.** Setting aside the specifics of any cases, in  
 23 general terms, were you aware of there being  
 24 cases like this, where the integrity of Horizon  
 25 was being challenged?

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1 "Cheers  
 2 "Marie."  
 3 Do you remember having a discussion with  
 4 Mandy Talbot about the settlement terms of the  
 5 *Castleton* case now.  
 6 **A.** No, I don't, I'm sorry.  
 7 **Q.** On this case, and cases of this type, what role  
 8 would Mandy Talbot typically play?  
 9 **A.** From my memory, Mandy Talbot was leading the  
 10 legal cases. She was our contact in Legal.  
 11 That's as much as I know, really. That's as  
 12 much as I can remember, I'm sorry.  
 13 **Q.** What was the reason for wanting a waiver which  
 14 said that there was nothing wrong with Horizon  
 15 data?  
 16 **A.** My recollection is that we had not  
 17 established -- sorry, we were still being told  
 18 that Horizon was robust and, therefore, that's  
 19 why we wanted a waiver, because there wasn't  
 20 anything that we'd found that was wrong with the  
 21 Horizon data. That was my understanding at that  
 22 time.  
 23 **Q.** Given that you knew there were a number of cases  
 24 where the integrity of Horizon data was being  
 25 challenged, did you feel it was appropriate for

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1 **A.** I think, given the fact that I was copied in on  
 2 these emails, yes, I must have been aware of but  
 3 I don't remember them now.  
 4 **Q.** When it came to the question of whether the  
 5 *Castleton* case should be settled, you were  
 6 included on some correspondence relating to  
 7 this, weren't you?  
 8 **A.** Yes.  
 9 **Q.** We'll come to that in a moment but could we  
 10 first have on screen, please, document reference  
 11 POL00158374. This is one of the documents that  
 12 you have seen very recently and it appears in  
 13 a somewhat odd format. It's unclear exactly who  
 14 it is being sent to or on what date. But it  
 15 appears to be an email from you; would you  
 16 agree?  
 17 **A.** Yes, that's correct.  
 18 **Q.** It reads as follows:  
 19 "Both  
 20 "Just to let you know I have just spoken  
 21 with Mandy Talbot regarding Marine Drive and  
 22 agreed we will push back to him asking for full  
 23 payment and a waiver saying there is nothing is  
 24 wrong with Horizon data.  
 25 "Watch this space.

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1 the Post Office to be seeking such a waiver?  
 2 **A.** Clearly, I did because that's what I've put  
 3 there. Again, we were just being told  
 4 categorically that the Horizon data was robust.  
 5 **Q.** Where was that message coming from?  
 6 **A.** I was -- I would guess it would be coming from  
 7 the IT guys, so such as Dave Hulbert, Keith  
 8 Baines, from Fujitsu. That would be my  
 9 understanding. They were our main contacts.  
 10 **Q.** Could we have on screen, please, POL00158375.  
 11 Starting, please, about halfway down the page.  
 12 This is an email from Mandy Talbot to a number  
 13 of people, 10 November 2006. Richard Barker is  
 14 the first recipient of this email. Who was he?  
 15 **A.** I'm honestly not sure. There was two Richard  
 16 Barkers, one -- no, there wasn't. No, sorry,  
 17 I'm getting confused. I'm not sure, he was  
 18 certainly one of the top Senior Managers. I'm  
 19 not sure what he was responsible for.  
 20 **Q.** We have Keith Baines, Rod Ismay, you, Clare  
 21 Wardle, Biddy Wyles and Stephen Dille as the  
 22 other recipients, and this email reads as  
 23 follows -- I should say the subject line is  
 24 "Castleton's counter of *PO v Castleton* URGENT  
 25 URGENT", and the body of the email reads:

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1 "You will all be pleased to know that the  
2 solicitors acting for Castleton have  
3 substantially accepted our counter proposal.  
4 I attach a copy of their letter.  
5 "Castleton is not prepared to have judgment  
6 entered against him because he claims it would  
7 prejudice his future career prospects and so the  
8 claim will be settled by way of a Tomlin Order.  
9 This means that if anybody searched the Court  
10 records all they would see is a record that the  
11 claim was resolved but the detail of the same is  
12 kept private.  
13 "Castleton is prepared to make an open  
14 statement that POL can use as it chooses  
15 exonerating the HORIZON system. I now need your  
16 assistance over the form of wording that POL  
17 would like to see in that statement.  
18 "I have prepared a short statement but would  
19 be very grateful for any improvements which you  
20 can suggest. We need to have a settled form of  
21 words to go back to Castleton's solicitors as  
22 soon as possible. This settlement is still  
23 without prejudice and does not formally conclude  
24 the action until it is signed so we must  
25 endeavour to get it signed as soon as possible."

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1 it and considered that that wording that we've  
2 just looked at was acceptable?  
3 **A.** It does, yeah.  
4 **Q.** Would you accept now that proposing that wording  
5 in the circumstances of Mr Castleton's case was  
6 not an appropriate thing to do?  
7 **A.** I don't know, is the answer. I really don't  
8 know. I'm not a legal person and I don't know  
9 if that's the right wording or not. There's  
10 certainly some grammatical errors in it but  
11 that's another story.  
12 **Q.** You say at paragraph 38 of your statement to the  
13 Inquiry that during your time working for the  
14 Post Office you were not aware and did not have  
15 any concerns regarding the robustness of the  
16 Horizon IT System and saw no evidence of bugs,  
17 errors or defects. Could we have on screen,  
18 please, another document which was received by  
19 the Inquiry very recently and you have seen very  
20 recently. The reference is POL00158371,  
21 starting, please, with the email from Dawn  
22 Brooks, dated 13 December 2006, sent to Dave  
23 Lancashire and copied to you. We see the cc, to  
24 you.  
25 **A.** Yes.

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1 Over the page, please, and this is the  
2 wording being proposed:  
3 "I, Mr L Castleton the former postmaster at  
4 Marine Drive Post Office admit that a sum of  
5 money was owed by me to Post Office Limited as  
6 a result of errors which arose whilst I was the  
7 postmaster at the above office. I had though  
8 that this debt arose due to a malfunction of the  
9 HORIZON system but I know accept that I was  
10 mistaken and that the debt arose out of human  
11 error. I declare that the HORIZON system did  
12 not contribute to the errors in any way and  
13 formally withdraw all statements I made to the  
14 contrary."  
15 If we can go back, please, to the top of the  
16 first page of this document. This appears to be  
17 a reply from you to Mandy Talbot, and it reads:  
18 "Mandy  
19 "Looks ok to me  
20 "Regards  
21 "Marie."  
22 Do you recall commenting on the draft waiver  
23 being proposed in this case?  
24 **A.** No, I don't. I'm sorry.  
25 **Q.** But it appears from this that you did comment on

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1 **Q.** Who was Dave Lancashire?  
2 **A.** Dave Lancashire worked on one of my teams,  
3 reporting to Carol King, and they managed the  
4 discrepancies in remittances -- in cash  
5 remittances between the branches and the cash  
6 centres.  
7 **Q.** The subject of this email is "Mismatch of cash  
8 holdings at some branches between Flexible  
9 Planning and POLFS".  
10 **A.** Yes.  
11 **Q.** If you can just decode that acronym for us,  
12 "POLFS"?  
13 **A.** POLFS was -- basically, it was the back end  
14 financial system to Horizon. So it was POL's  
15 financial system, basically. So it was what  
16 Horizon interfaced into.  
17 **Q.** The email reads:  
18 "Dave  
19 "I have updated Doug based on the  
20 information you have provided, sounds like good  
21 news. My concern is that there remain a number  
22 of anomalies which clearly require  
23 investigation.  
24 "In readiness for period 9 reporting, and  
25 Carol's return, could we pull together some kind

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1 of summary of the offices where we still have  
 2 difference, the 49 in question. I think we need  
 3 to understand ..."

4 Then there are number of bullet points:  
 5 "Month on month is the value of the  
 6 difference consistent, or does the difference  
 7 vary over time? Could your summary include  
 8 trend analysis from period 3 onwards.  
 9 "Can we isolate this to a particular day or  
 10 transaction/rem?"  
 11 "What is the overall value of the  
 12 difference, is Flexible Planning greater than  
 13 POLFS or the other way around?  
 14 "What is the impact of this difference? Do  
 15 we need to make any kind of provision for this  
 16 difference? Without knowing the value of the  
 17 difference I'm not sure if its material.  
 18 "If you could pull this together over the  
 19 next few days then could you go through this  
 20 with Carol or Marie, in the first instance or  
 21 myself if they are not around. My understanding  
 22 is that Carol is aiming to come into work on  
 23 Monday although this is not 100% certain at this  
 24 stage. We need a decision around provisions by  
 25 around next Wednesday so if Carol does not come

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1 dated 18 July 2006.  
 2 Did you know these two individuals?  
 3 **A.** Julie Dart, yes; the other lady, no.  
 4 **Q.** Scrolling down to the body of the email, please.  
 5 This email, several lines down starts:  
 6 "There was a bug in S60 where EOD failed to  
 7 summarise correctly and left the balances set to  
 8 incorrect values."  
 9 Scrolling a bit further down, please. We  
 10 see in the penultimate paragraph "A fix to  
 11 correct this was applied", with some details  
 12 with that.  
 13 Did you recognise at the time that the  
 14 emails you were being sent related or appeared  
 15 to relate to a bug in the system and a fix.  
 16 **A.** I don't remember the emails at all. Certainly  
 17 Carol King would have dealt with this on my  
 18 behalf. She was the expert in that area. But  
 19 I -- interpreting this today as I've read it  
 20 this morning, I'm not sure the problem was  
 21 Horizon because the flexible planning was the  
 22 remittance -- I believe it was in the remittance  
 23 centres and it was basically advising them to  
 24 send cash to the branch because they were low,  
 25 and I think it was that that was the error but

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1 in you may wish to speak to Marie and walk her  
 2 through your findings."  
 3 Going back up to the top of page 1 of this  
 4 document, this is then forwarded to Cathy. Is  
 5 that Catherine MacDonald?  
 6 **A.** I presume it is Catherine MacDonald but I don't  
 7 know why Cathy was involved in it. I wonder if  
 8 it should have been Carol and was a typing error  
 9 but I can't see the people it was sent to, so  
 10 ...  
 11 **Q.** And to you.  
 12 **A.** Yeah.  
 13 **Q.** It reads:  
 14 "See the attached, period 08 (26/11/2006)  
 15 Flexible Planning v POLFS differences.  
 16 "I have been unable to isolate the  
 17 particular day, only the period. Also see the  
 18 emails from Anne Chambers (Fujitsu) regarding  
 19 the differences.  
 20 "Dave."  
 21 You were sent the lengthy email chain  
 22 underneath the emails we've just looked at.  
 23 **A.** Yeah.  
 24 **Q.** Going to page 7 of this document, please, we see  
 25 here an email from Sujith Pooja to Julie Dart,

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1 I'm -- like I said, I don't remember the email  
 2 but that's my interpretation of that.  
 3 **Q.** Okay. So does this alter your evidence at all  
 4 in paragraph 38 of your statement, in terms  
 5 of --  
 6 **A.** No, because I don't think it's Horizon.  
 7 **MS PRICE:** Okay.  
 8 Sir, those are all the questions that have  
 9 for Ms Cockett. I'm looking around the room to  
 10 see ...  
 11 It doesn't appear that there are any  
 12 questions from Core Participants.  
 13 **SIR WYN WILLIAMS:** All right.  
 14 Well, thank you, Ms Cockett, for providing  
 15 a witness statement and for giving oral evidence  
 16 and I think that brings this session to  
 17 a conclusion; is that right?  
 18 **MS PRICE:** Yes, sir, that's correct.  
 19 **SIR WYN WILLIAMS:** We now have a break of two weeks,  
 20 so that everybody can draw breath and get ready  
 21 for the next set of hearings. Is that also  
 22 correct, Ms Price?  
 23 **MS PRICE:** Yes, sir.  
 24 **SIR WYN WILLIAMS:** All right, well, I'd just like to  
 25 thank everyone in the room for helping to ensure

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1 that the sessions which began in the middle of  
2 September have gone as smoothly as they have and  
3 we've kept on track, so to speak. So thank you  
4 all for your cooperation, and I will see you in  
5 a fortnight's time or thereabouts.

6 **THE WITNESS:** Thank you, sir.

7 **(12.12 pm)**

8 **(The hearing adjourned until**  
9 **Tuesday, 7 November 2023)**

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**I N D E X**

MARIE COCKETT (affirmed) .....	1
Questioned by MS PRICE .....	1



<b>MS PAGE: [1]</b> 45/17 <b>MS PRICE: [9]</b> 1/3 1/6 1/10 45/25 46/5 46/7 60/7 60/18 60/23 <b>SIR WYN WILLIAMS:</b> <b>[8]</b> 1/5 1/7 45/22 46/1 46/6 60/13 60/19 60/24 <b>THE WITNESS: [1]</b> 61/6	<b>2004 [1]</b> 48/11 <b>2005 [5]</b> 11/17 17/18 34/4 34/9 47/11 <b>2006 [16]</b> 2/20 4/23 5/2 6/10 7/15 8/23 9/15 10/23 11/19 30/16 47/1 47/5 52/13 55/22 58/14 59/1 <b>2009 [5]</b> 2/20 3/7 6/10 17/8 32/10 <b>2011 [1]</b> 2/8 <b>2023 [3]</b> 1/1 1/15 61/9 <b>25 November [1]</b> 37/12 <b>25 years [1]</b> 2/7 <b>26/11/2006 [1]</b> 58/14	<b>account [17]</b> 5/17 12/25 13/6 14/10 15/22 16/6 16/20 20/5 20/9 20/18 23/6 23/10 23/14 28/2 28/7 31/13 31/18 <b>accounting [45]</b> 2/21 2/22 5/9 6/5 6/9 6/12 7/2 8/22 9/9 11/10 11/16 11/19 13/10 13/15 13/22 15/24 18/14 19/15 20/4 20/22 20/24 21/14 21/20 23/2 23/3 23/12 24/3 24/11 24/15 24/18 25/2 25/7 25/25 26/24 28/5 28/18 28/21 31/8 32/10 34/17 35/1 36/8 39/3 39/16 43/6 <b>accounts [9]</b> 5/11 14/5 19/18 21/11 21/23 22/3 27/25 35/19 36/3 <b>accuracy [1]</b> 43/5 <b>accurate [1]</b> 1/23 <b>accurately [2]</b> 5/12 6/8 <b>acknowledge [1]</b> 20/3 <b>acronym [1]</b> 56/11 <b>across [2]</b> 21/7 39/18 <b>act [2]</b> 16/10 38/14 <b>acting [3]</b> 36/3 37/5 53/2 <b>action [5]</b> 36/6 44/7 44/16 45/11 53/24 <b>actions [6]</b> 9/25 37/13 37/15 43/20 44/19 45/7 <b>active [1]</b> 32/12 <b>actual [1]</b> 37/22 <b>actually [2]</b> 14/12 33/6 <b>added [2]</b> 14/8 20/10 <b>additional [2]</b> 19/14 19/22 <b>address [1]</b> 2/22 <b>addressed [1]</b> 15/1 <b>addresses [1]</b> 47/17 <b>addressing [2]</b> 3/16 3/25 <b>adjourned [1]</b> 61/8 <b>adjusted [1]</b> 15/6 <b>administration [1]</b> 3/11 <b>admit [1]</b> 54/4 <b>advance [1]</b> 38/6 <b>adverse [2]</b> 36/13 45/2 <b>advise [2]</b> 23/1 31/8 <b>advised [1]</b> 36/16 <b>advising [1]</b> 59/23 <b>affirmed [2]</b> 1/8 62/2	<b>after [7]</b> 8/22 17/3 23/11 24/8 24/8 42/25 45/11 <b>again [4]</b> 9/20 32/21 35/6 52/3 <b>against [2]</b> 35/20 53/6 <b>Agency [1]</b> 34/24 <b>agenda [2]</b> 34/7 38/19 <b>agents [3]</b> 10/11 10/16 11/1 <b>ago [1]</b> 45/9 <b>agree [3]</b> 19/15 23/3 50/16 <b>agreed [5]</b> 22/13 24/19 30/21 31/9 50/22 <b>agreement [2]</b> 26/9 41/21 <b>agreements [3]</b> 3/18 3/22 26/11 <b>aimed [1]</b> 18/19 <b>aiming [2]</b> 12/2 57/22 <b>Alison [1]</b> 3/6 <b>all [37]</b> 4/9 7/12 8/2 8/5 10/11 10/17 11/1 15/6 21/7 21/10 39/8 39/17 40/2 40/5 41/13 42/24 43/4 43/7 43/14 44/14 44/15 45/6 45/8 45/13 45/15 47/24 48/3 49/5 53/1 53/10 54/13 59/16 60/3 60/8 60/13 60/24 61/4 <b>alleged [1]</b> 48/11 <b>allocate [2]</b> 22/24 31/5 <b>allowed [1]</b> 24/19 <b>also [10]</b> 4/15 7/16 10/5 26/12 30/9 40/25 41/1 48/5 58/17 60/21 <b>alter [1]</b> 60/3 <b>although [2]</b> 13/3 57/23 <b>always [2]</b> 8/8 22/16 <b>am [3]</b> 1/2 46/2 46/4 <b>amount [16]</b> 4/8 15/17 17/24 20/5 20/6 20/10 20/11 20/17 23/5 23/13 28/6 29/6 30/23 31/10 31/13 32/16 <b>amounts [7]</b> 15/7 15/12 15/14 29/18 31/3 31/21 31/23 <b>analyse [3]</b> 40/16 43/22 47/15 <b>analysed [1]</b> 41/14 <b>analysing [1]</b> 36/25 <b>analysis [5]</b> 4/7 38/3 42/13 49/9 57/8 <b>Anne [1]</b> 58/18 <b>anomalies [1]</b> 56/22	<b>another [6]</b> 8/15 13/21 39/21 48/22 55/11 55/18 <b>answer [2]</b> 33/15 55/7 <b>answered [1]</b> 34/1 <b>any [22]</b> 5/14 5/19 6/3 6/17 19/8 21/13 32/8 33/21 38/2 40/3 41/10 41/24 43/20 45/13 48/2 49/20 49/22 53/19 54/12 55/15 57/15 60/11 <b>anybody [1]</b> 53/9 <b>anyone [1]</b> 39/23 <b>anything [1]</b> 51/20 <b>apart [2]</b> 32/3 49/12 <b>apologies [2]</b> 11/24 18/8 <b>apparent [7]</b> 7/1 16/13 21/22 22/2 23/20 25/23 27/9 <b>appear [2]</b> 32/2 60/11 <b>appeared [1]</b> 59/14 <b>appears [9]</b> 4/22 8/17 18/16 21/25 44/16 50/12 50/15 54/16 54/25 <b>appendix [3]</b> 20/12 29/24 30/16 <b>applied [4]</b> 10/25 11/10 30/3 59/11 <b>appointed [2]</b> 36/15 38/6 <b>appointing [1]</b> 38/11 <b>appointment [2]</b> 43/25 47/14 <b>appropriate [5]</b> 31/14 44/7 45/21 51/25 55/6 <b>April [3]</b> 8/23 9/15 30/16 <b>April 2006 [2]</b> 8/23 9/15 <b>are [35]</b> 1/22 1/25 5/13 5/14 8/13 10/11 10/13 10/16 15/1 15/21 16/9 17/13 22/6 22/25 36/5 36/24 37/23 38/2 38/10 38/17 39/5 41/17 41/20 41/21 43/8 44/4 44/6 44/8 45/18 45/19 46/15 57/4 57/21 60/8 60/11 <b>area [3]</b> 6/13 37/16 59/18 <b>areas [1]</b> 21/10 <b>arose [3]</b> 54/6 54/8 54/10 <b>around [9]</b> 3/10 3/11 8/18 41/17 57/13 57/21 57/24 57/25 60/9 <b>arrangements' [1]</b>
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