

Witness Name: JULIE KAY (nee WOLSTENHOLME)

Statement No: 2; WITN09020200

Dated: 26/01/2024

POST OFFICE HORIZON IT INQUIRY

SECOND WITNESS STATEMENT OF JULIE KAY (nee WOLSTENHOLME)

I, Julie Kay will say as follows:

1. I make this statement in addition to my first statement dated 30th June 2023 which was in response to a Rule 9 request by the Inquiry and addressed the civil proceedings taken by Post Office Ltd against me.
2. This statement is to address the Human Impact that Post Office Ltd's actions have caused me. I was not in contact with the Inquiry when the evidence in Phase 1 was sought and presented.
3. I cannot begin to explain how devastating the closure of my Post Office branch was and the way the Post Office dealt with the problems I was having with Horizon. I was so happy when I found out I had been accepted as the new Postmaster of Cleveleys MSPO. It was supposed to be the start of an exciting new chapter for me and my family, a dream come true. I never imagined that within 12 months I would have lost everything.
4. I explained in my first statement the problems I encountered with the Horizon system. I contacted the Helpdesk to seek help, spoke to my Retail Line Manager Elaine Tagg. I was

sure that I wasn't doing anything wrong but proving it turned out to be impossible. I was being told that my office was the only one experiencing problems. Being blamed and it being suggested that I did not know how to use Horizon correctly was extremely upsetting.

5. Balance nights turned into nightmares. I felt so frustrated and very alone. I spent hours going over and over reports, trying to understand why I kept misbalancing. I had to start asking my mum and dad to look after my children at my house, so they could put them to bed, as I knew I wouldn't be home in time anymore to do it myself. It made me feel so guilty, not being there for my children.
6. Financially, I had taken out a bank loan and a loan from my dad to purchase the Post Office. I had no spare money. When the office started misbalancing and I had to make up the shortfalls, I had to borrow money that was supposed to be for bills and food shopping, and then more money off my dad. I felt like a complete failure.
7. The whole thing had such a detrimental effect on my mental health. Watching my debts escalating was terrifying. The way I was treated throughout my time using the horizon system was, I think, completely unjustified.
8. After my suspension & subsequent termination I became very depressed. My long term goal to continue as sub postmaster until retirement was ruthlessly taken away.
9. It was very hard for my children, I wasn't sleeping, I was constantly stressed, all of which resulted in me being quite snappy at times.
10. I owed so much money and had no way of repaying it. I had to take my two youngest children out of nursery, which they absolutely loved going to. In May 2001 I had to sell my house, I had some equity in it and I needed it to be able to afford a solicitor to fight my case. I had to sell/giveaway the majority of mine and my children's possessions to move into my

parent's caravan in Longridge, around 20 miles away. It was hard, commuting every day to get my children to and from school. My parents decided it would be a bit easier for me to be closer to them and my children's school so they bought a small caravan and I lived in it with my children, in my parent's yard. We used the office in the Post Office as a room for the children to play & watch television. It was a tough time for all of us. The children missed out a lot during this time. It wasn't easy living in Cleveleys. I didn't want go out, I couldn't bear to see people staring at me, believing what Elaine Tagg had told them, that I had stolen the money.

11. My staff also lost their jobs. Three of them took me to an employment tribunal. They won but unfortunately I didn't have the money to pay them.
12. It took a long time for me to get mine and my children's life back on track. In 2002 with no future & no money, we finally moved into a rented house. I had to clam benefits & luckily the rent was paid for me.
13. Finally in 2004 after finding an IT specialist, who agreed there was something wrong with Horizon, the Post Office offered me a settlement and I was advised to take it. It equated to approximately the 3 months wages, which I was owed. I have been made aware that there is a Post Office document – an internal slide pack from around 2010 – where the settlement of my case was referred to (POL00031815). That refers to settlement at £187,500. I have never spoken openly about the settlement I received, partly because the settlement had a confidentiality clause. However, I can say now that the settlement I received was £20,000 – this is my best recollection and approximate; my legal costs were also paid by the Post office.
14. The settlement money didn't allow me to pay off many debts. I was not allowed to discuss or further pursue any matters regarding Horizon or the Post Office. It didn't feel like a victory. I was left with a mountain of debts and a building (the branch premises) worth half of the value it was 12 months earlier. No job, no house, not even a pension. My reputation was tarnished, a lot of people believing I stole money from the Post Office.

15. The whole experience has had a long lasting impact on me and my family. Everything I had, taken away from me.

16. It is my belief that if the Post Office and Horizon had given me the help that I deserved I would not have experienced these great losses, the considerable stress I encountered or the hardships my family endured.

17. I sincerely hope that the people involved are held accountable and that myself and all Postmasters involved are given the justice they deserve.

Statement of Truth

I believe the content of this statement to be true.

Signed:

GRO

Dated: 26/01/2024