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**Witness Name: Ms Siema Kamran**

**Statement No: WITN09060100**

**Exhibits: None**

**Dated: 11/11/2024**

**THE POST OFFICE HORIZON INQUIRY**

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**FIRST WITNESS STATEMENT OF MS SIEMA KAMRAN**

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I, MS SIEMA KAMRAN WILL SAY as follows:

**INTRODUCTION**

1. I am grateful to the Chair to be invited to provide a “human impact” statement, concerning the physical, psychological, emotional, reputational and financial consequences to me and my family of being held responsible for shortfalls shown by the Horizon IT system and Post Office Limited’s actions toward me and my family. The initial paragraphs below provide a brief summary of my background, and provide context to the detail of the human impact of the Horizon scandal on me and my family. This statement does not reflect a full account of my experiences or those of my family and if necessary or required I will provide further witness statement evidence.
2. I live in GRO I was the Subpostmaster at Hampstead Heath Post Office from November 2001 to September 2003.

**BACKGROUND**

3. I am GRO years old, I was born in London and I have two brothers. I attended school until the age of 16 and then I went on to college to do an advanced GNVQ Business level 3.

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4. Following this I attended Middlesex University where I undertook a degree in Business Management with Marketing. I completed my degree in 1999.
5. I have always had an interest in business; growing up my father was a businessman who owned a franchise of chicken shops. During my time at university I helped out my father by working with him during lunch hours.
6. I met my now husband, Kamran (Kam) at my father's shop. Kam had moved to the UK from Pakistan. He had left Kuwait during the Gulf War in 1991 and he arrived in the UK when he was around 18/19 years old. When Kam came to the UK he quit his education and got a job with my father in one of the chicken shops.
7. Kam came to the UK with lots of hopes and dreams. We fell in love and got married in 1998, when I was 22 years old. Kam was a good, supportive husband and father.
8. When my husband and I got married we were living in Enfield. At the time my Kam was working in retail having to work long hours and I was working part-time at Asda as a check out assistant. Kam would also help my father out back at the chicken shop when he needed extra support.
9. We had some new neighbours move into one of the flats near us who were not very nice people, so I spoke to my father and he helped us move into another property. It was around this time that my father suggested I should buy a business and a house and he offered to help me let out a property.
10. We came to know a family that were selling a post office because they wanted to retire. It was a post office and newsagents; they had this business for 25 years and it seemed like a secure business to take over.
11. My husband and I decided to take on the business together, as we saw it as a fantastic business opportunity that would provide us with a stable and secure income. We

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thought taking over the post office was a good opportunity to work for the government and that by running a government owned business we would be secure for life.

12. We believed the Post Office was a trusted brand and liked the idea of working amongst the community, helping and being able to give back.

13. In order to purchase the business I sold the flat I owned and with the support of my father I believe I paid £135,000 for the business.

14. In November 2001 I became Subpostmaster of Hampstead Heath post office at just 25 years old. Although I was the Subpostmaster on the contract, due to falling pregnant and experiencing a difficult pregnancy my husband operated the post office with the assistance of trained employees from approximately November 2001 to September 2003.

#### **TRAINING AND SUPPORT**

15. I believe we took over the business in the last week of November 2001 and we received a very short period of training from the post office.

16. I would describe the training as inadequate. I remember the training was classroom based; I don't even remember touching a terminal during the sessions. Whilst everything we were told at the time made sense I did not feel the training was anywhere near adequate for what we encountered when it came to actually running the post office.

17. During the training I became unwell and then shortly after I discovered that I was pregnant. As a result my husband got in contact with the previous Subpostmaster and around Christmas 2001 she came to help us out in the post office.

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18. We paid her a salary and she assisted in the shop and supported my husband in running the post office as I was unable to work. Even our assistant who had over 25 years of experience operating a post office did not feel completely confident with the system.

### **HELPLINE**

19. As I was not well enough to work in the post office I had very little contact with the helpline. I do however know that my husband contacted the helpline often when he was having issues.

20. When it came to balancing on a Wednesday my husband and the previous Subpostmaster who assisted him worked out the balance between themselves.

21. When my husband called the helpline he was advised that the balances would sort themselves out. My husband had no choice but to take money from the retail side of the business and put it into the post office in order to be able to balance.

22. I remember that Kam would spend hours on the phone just waiting to be connected to someone. When he finally got through to speak to an advisor Kam said they were no help at all and after hours of waiting he would still be in the same situation that he started in.

23. My husband kept a lot of the problems he was facing in the post office hidden from me because I was having a difficult pregnancy and he did not want to worry me.

### **SHORTFALLS**

24. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon IT System and Post Office Limited's actions as a result. This

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is only a brief introduction to those matters, in order to provide necessary context for the explanation of the human impact which follows.

25. I believe we paid in excess of £40,000 into the post office and between £3000 - £5500 was deducted from my wages; we were constantly ploughing money into the branch.
26. We often had shortfalls of £10 or £20 here and there, they were easy to cover. However, I remember our first significant shortfall amounted to around £600 - £900. Kam was advised by the post office that he would receive an error notice so he just topped it up using money from the retail business whilst he waited on an error notice. I remember that this error notice never came through.
27. Between November 2001 and September 2003 Kam was continually paying money into the post office expecting error notices to come back; however, these error notices were never received.
28. In or around April 2002 we experienced a shortfall amounting to £2,429.90 that then increased to £3,482.13. We had been topping up the post office consistently since we took over so we could not work out how or why we had such a large shortfall. We paid this shortfall to the post office through monthly deductions in our wages.
29. Despite continuing to pay money into the post office over the next year, in September 2003 during an audit we were made aware of another, much larger shortfall that amounted to £25,000. The details of this shortfall are set out below.

#### **AUDIT AND INVESTIGATION**

30. During our time operating the post office I remember there being one audit carried out on 2 September 2003. It was surprise audit that we had no advance notice of.

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31. Prior to this audit taking place we had been ploughing so much money into the Post Office from our retail business in order to settle any shortfalls that we no longer had any money to stock up the retail side of the business. I was borrowing a lot of money from my father, mother and my grandmother to keep the post office running. We were struggling so much financially, that my husband and I decided we needed to sell the business so we advertised the Post Office for sale.
32. On the morning of 02 September 2003, Kam arrived at work and was met by the post office auditors. Kam called me and said I should come down to the post office and be present for the audit so I made my way down. I was actually relived when I heard we were going to be audited because I thought this meant we would find out where all of our money was going. However, by the time I arrived at the post office I was told that there was a shortfall of £25,000.
33. At the time, I thought this had to be some sort of mistake, as I knew we had been constantly paying in money to the Post Office. I thought it was not possible for there to be a £25,000 shortage because we had been paying in all this money from the retail side. I was then shocked to learn that there was a further deficit in the suspense account of £6,000. So the total alleged shortfall amounted to £31,000. The auditors suspended me and I was then told the Post Office had to be closed down.
34. At the end of the audit, 2 further investigators arrived and informed me that they would have to come to my house to have a look around. I told my husband that I would go home with the investigators because I knew they would find no evidence of the money, and I was happy for them to look around and see we had nothing to hide.
35. The investigators searched our entire house. They were searching everywhere, looking through every room, looking under beds, trying to find evidence that we had taken the money. I recall the investigators making the following comment, *'They are not living the life of Riley'*. And I recall that one of the investigators said to me *'there is no evidence of the money at your house.'*

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### **SUSPENSION AND TERMINATION**

36. Following the audit we were suspended and locked out of our post office, however we continued to operate the newsagents. When I realised there was going to be an investigation, I contacted the NFSP who told us not to worry and put us in touch with a lawyer.
37. I was told by the NFSP that she was a *'bitch'* but that she would fight our corner. Our lawyer was Liz Sargent of Needham Poulter, I recall her mentioning other cases she had done but even then the penny didn't drop that it was not just us going through this. Both Kam and I believed that we were the only ones this had happened to because our regional manager had said no one else was experience the same problems as us.
38. I was formally terminated from my position as Subpostmaster in December 2003. I received a letter of termination from the Post Office which at the time I tried to appeal because I knew I still needed an income. The appeal however was unsuccessful.
39. After Kam was sent to prison, the Post Office brought their own people in to run the post office and eventually they also took over the newsagents.

### **CIVIL AND CRIMINAL PROCEEDINGS**

40. Further to the pending investigation, and following my conversation with the NFSP, I felt so relieved to have been put in contact with Liz Sargent, the solicitor because I felt that we had done nothing wrong, so I was relieved when I was able to talk to her and explain what had been happening.
41. However, Liz advised us that we had to plead guilty because the money was missing; she told us it was in our best interest to plead guilty.

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42. We were advised that if we pleaded guilty we would only get a '*slap on the wrist*' and some community service. I was extremely reluctant for us to plead guilty because I did not feel we had done anything wrong. However, we were so scared about the possibility of going to prison we decided to take this course of action as we could not see any other option.
43. Liz advised us that we should decide whether it would be myself or Kamran that was to plead guilty. She told us to pick and choose who it's going to be that will take the blame. I remember this was a very uncomfortable situation for my husband and me but, Liz kept advising that I should take the blame because Kam is the bread winner and community service could impact his ability to get a job. The contract with the Post Office was in my name, however my husband told me not to worry and that he would plead guilty and take the '*slap on the wrist*' because he didn't want to put me under any further stress.
44. I remember Kam went to the magistrates court in January to plead guilty following the advice of our lawyer and then his case was sent to the Crown Court to be heard about a month later in February 2004.
45. I remember being unable to attend the hearing with Kam because I had recently suffered an ectopic pregnancy and had to rest so my father attended with Kam instead. My father said that if the worst comes to the worst he will just pay the £25,000 and it would not be a problem.
46. I remember the morning my husband left for court, I waited at my aunt's house whilst he attended court with my father. When Kam left he said bye and that he would see me in a few hours, not for one second did I think he would not be returning. I was expecting to hear from him immediately after his case was heard, however I began to get worried when I did not hear anything from Kam or my father. I tried calling Kam

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but my calls were just going straight to voicemail, I thought perhaps he was on the tube on his way home with no signal.

47. When I could not get hold of Kam I tried calling my father who I was also unable to reach. I remember just sitting reading a magazine waiting to hear from someone when suddenly the doorbell rang. I answered the door to find my cousin standing on my door step. I am very close with my cousin, she is like a sister to me, so when I answered the door and saw her I could see that she looked devastated. I asked her, *'Why do you look upset, what's happened?'* she then told me that my husband Kam had been sent to prison. I remember I just broke down crying, I was in bits.

48. It was mum who had sent my cousin to tell me the news, my mum couldn't tell me herself because she was looking after my nan at the time and my nan would have had a heart attack hearing that news. I then ran like mad to my dad's office and when I arrived it was the first time in my life I had ever seen my dad look and feel helpless. Even my dad could not understand what had happened, no one knew what to do.

49. My dad explained that when they arrived in court and met with Kam's barrister; the barrister explained that the Judge had been changed to someone who was known for being harsh. Kam was alarmed by the barrister because of his concern around the change in Judge and the reputation of this particular Judge. After the hearing, the barrister approached my dad and said Kam had been made an example of.

50. While I was at my dad's I got a call saying that Kam had tried to contact me at my aunt's house, so I ran back and waited for him to try and contact me again. When I spoke with Kam he just told me to look after myself and the kids and he said he will be in touch if he can be but, he doesn't know if that will be possible.

51. I felt like my whole life had shattered in minutes.

52. Kam was sent to Wandsworth Prison. I was told that he would have to spend eight to ten weeks there. Kam was then moved from Wandsworth prison to HM Ford in

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Brighton, which is an open prison. Kam had to serve a further 4 months there, before being released on tag with a 7:00pm curfew.

53. When Kam was sent to Wandsworth prison we got a visiting order about a week into his sentence. My dad and I went to see Kam as soon as we could because I was finding it really tough not having seen him since he left for his court hearing. I remember arriving at the prison and seeing such high walls and feeling very uneasy; I just remember thinking to myself, *'Oh my god, Kam is locked inside there'* and what made it worse was the fact that we knew he was innocent.
54. I remember going through the prison security and thinking how awful it was. When I finally got to see Kam I was taken aback by the state of him. Kam was always a very well-groomed man so it was a shock to see the state of him, and although he was telling me he was ok, I knew he was not coping, I could see it all over his face. Kam was very concerned about the kids, he kept worrying about them and how he was missing out on their lives. After seeing him like that I remember I couldn't sleep at night because I was just constantly thinking and worrying about him.
55. When Kam was moved from Wandsworth Prison to HM Ford all the visiting orders that we had stacked up at Wandsworth prison were transferred to HM Ford prison. This meant I was able to visit Kam roughly once or twice a week. However, because the prison was in Brighton I had to find someone to look after my kids and my cousin would drive me down to visit him. It was a long drive and because I didn't have any money my dad had to pay for the petrol money in order for my cousin to drive me down.
56. I found going to see Kam really difficult because I didn't like leaving without him and leaving him there. I used to be a nervous wreck on visit days; I was so worried about making sure we got there on time and didn't miss the time slot. I also had to rely on a lot of people and I felt like such a burden to many people but I knew I needed to visit Kam because it helped him.

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57. At the time our kids were too young to understand what had happened so I told them that their dad was away working. I only took them to see Kam once and that was at HM Ford. I told the kids that that's where he was currently working. I remember that Kam was extremely happy to finally see the kids after so long.
58. Following Kam's release from HM Ford, he had to serve the remainder of his sentence on a tag which I believe was about 4.5 months. Kam's tag curfew was 7pm – 7am and Kam was released in summer so this was an adjustment for us because I remember he had to miss out on family gatherings, BBQs and he couldn't even make full use of our garden because the tag would go off past a certain point.
59. I also remember that Kam had to miss out on a friend's funeral which was very difficult for him at that time. Kam would often encourage me to go without him but I felt so guilty having to leave him behind.
60. I had to have an operation whilst Kam was still on tag and we knew there was a chance he would be home late on this particular day. As such, we contacted the monitoring company and informed everyone of the situation and provided the evidence we needed to. Regardless of this Kam's tag still went off and he was given a warning.
61. During this time it actually felt like a sentence for all of us.
62. Since being released from prison, Kam has completely changed. He can no longer deal with any stress and because of this I have to protect him from anything he might find stressful. I feel I have spent my life protecting him at the cost of my own mental health and wellbeing.
63. I have been through depression and I still suffer with anxiety and the amount of anxiety I suffer with I know is because of Kam. Since his PTSD diagnosis I now realise what I have been dealing with and whilst I know it is not his fault I have still suffered a lot.

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64. I have had to be strong for him for so long, that now, I find that I just collapse after. I feel like I haven't been looked after emotionally and it has taken its toll on me and my health.

65. No one understands the daily impact of supporting someone with PTSD has on their loved ones. The mental, emotional and physical impact it has on you is overwhelming. To spend your life looking after someone suffering just takes a lot out of you.

66. Despite Kam being sentenced the Post Office still pursued me in relation to the alleged £31,000 shortfall. Even after Kam's release we were still being pursued by the Post Office. We were struggling so much financially that my dad was paying our mortgage, we had so many bills that we were struggling to pay and because the bank had a charge on our property, they were trying to repossess it, so my dad suggested we enter into an IVA.

67. In order to save our home we entered into an IVA and this also meant that the Post Office stopped chasing us for any money. It felt like we could not get away from the Post Office. They just would not let go even after destroying my whole life, sending my husband to prison, they still pursued us for an alleged shortfall until we entered into an IVA.

## **LOSS**

### **Shortfall Repayment**

68. I repaid in excess of £40,000 to the Post Office.

### **Lost investment**

69. I lost my initial investment into the business, £135,000, plus the stock of £15,000 and the legal fees.

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Loss of business

70. The people who had been put in our post office to run it when I was suspended contacted me when they heard the news about Kam and said they would take over the business for me.

71. I thought they were planning to buy the business off us; however, because I was struggling with taking care of our finances as we had lost our income and I was trying to look after my kids, it wasn't until I tried to go and collect a few things from our newsagents that I found out they had changed the locks and struck a deal with the landlord.

72. They had taken the business from us without paying a single penny.

Loss of earnings

73. I lost earnings during the period of suspension and subsequently my annual salary from the post office.

74. We also lost our retail business, which is currently in the process of being assessed.

Loss of property

75. We also lost our family home.

Stigma and reputational damage

76. The stigma and reputational damage has been immense. Word got out that Kam had been sent to prison; it was on the Asian news which was very damaging for myself and my family. My close friends and family stood by us but I know that everybody in the wider community started looking at us differently.

77. In my local community because of our culture, I was known as the daughter who had a love marriage as opposed to an arranged marriage. People began talking and making

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comments such as, *'this is what happens when you find your own'* and *'just shows that it is always a disaster.'* There was so much talk behind our backs our reputation was in ruins.

78. Our kids were hearing things from people at school but I did my best to protect them from any rumors. I did not return to the post office again and I avoided the area because everyone knew us and knew what happened. I actually avoided going out as much as I could. Even years on, people still bring up the fact that Kam was sent to prison.

### **HUMAN IMPACT**

79. We suffered serious problems with the Horizon system including shortfalls. The result of which led to me being investigated by the Post Office and subsequently to the Post Office bringing criminal proceedings against my husband.

80. As a result of the shortfalls we began to struggle financially. We were continually paying money into the Post Office to make up any shortfalls. In order to do this we were having to take money out of the retail side of our business and as a result our retail business began to suffer.

81. The shortfalls placed a lot of financial strain on us. Taking money out of our retail business meant that we were unable to afford to buy stock for the newsagents so we were having to borrow money to purchase the stock we needed.

82. We were also having to borrow money from our family. They never complained about helping us out but it made us feel like we were taking handouts from our loved ones, something we never wanted to have to do. We couldn't help but feel like we were putting a strain on everyone's lives.

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83. The consequences of being required to make good the alleged shortfalls meant that my husband had to work extremely long hours. Kam would get home between 9:00 pm and 10:00pm each night because he was trying to make sense of the shortfalls. At the time I did not realise how stressed he was at work. I began to get angry with Kam because I was unwell, experiencing a difficult pregnancy and I did not feel he was supporting me by working such long hours. I did not understand what was happening at the time; I just remember that Kam was not around very much.
84. I remember feeling suicidal at times because I felt so alone. I was dealing with a difficult pregnancy, a young child and I felt as though my husband was not available to support me. Even when Kam was around he wasn't emotionally available because of everything he had going on at work.
85. Kam was so consumed by the post office and trying to hold everything together that our marriage began to suffer. We were under a lot of strain and it felt like we were fighting all the time. Kam and I had been together for years and this was the first time we were fighting with each other and not getting on.
86. I worked hard to create a loving and stable home for our son, who was about 3 or 4 at the time. However, because of the strain we were under, my son became very unsettled as he had to witness the constant fighting between Kam and me.
87. At times I did consider divorce, because I just could not understand what was happening and why my husband was behaving so differently to the man I had always known him to be.
88. We were extremely confused when it was alleged that we were responsible for the cause of these shortfalls and it is funny because I never once doubted Kam, not for a second.

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89. We knew something had happened but we just could not make sense of it. We couldn't understand how we were constantly topping up the post office and yet still be short such a large amount.
90. All we knew is that something bad must have happened for this to be happening to us. I still cannot understand what happened because it is extremely hard to get your head around being blamed for something when you know you haven't done anything wrong.
91. We were made to feel completely incompetent, like we were incapable of doing our job and Kam lost all his confidence. It was an extremely upsetting and stressful time for us.
92. Being told by our regional manager that no one else was experiencing issues like we were, made Kam become extremely suspicious of everyone around him. He began letting people go because he was unsure who he could trust and he thought that this might reduce the risk of any further shortfalls; Kam now has trust issues with other people.
93. The consequences of being held responsible for the shortfalls were devastating for myself, my husband and my family. Our lives were completely destroyed.
94. We lost our business, our family was torn apart and my husband was convicted and sent to prison.
95. When we found out we were going to be prosecuted this put a strain on us in ways we could never have imagined.
96. When Kam made the decision to plead guilty it was on the advice that he would only receive a '*slap on the wrist*'; we never even imagined that he would get put in prison and when something like this happens it impacts your entire world and who you are as a person.

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97. When I found out Kam had been sent to prison I remember running to my father's office to see him. It was the first time in my life that I had seen my father with no control over a situation. My father was always the person who could control and sort things out for me. I just remember that he was sitting there in deep shock. He just kept repeating: '*I don't know how this has happened.*'
98. Kam was sent to Wandsworth Prison. I was told that he would have to spend eight to ten weeks there. My father took me to Wandsworth to see Kam; it was horrible and an awful experience. His clothes had been taken off him and I felt so guilty that he was in Wandsworth Prison and I was still trying to live a life, albeit far from the life I once knew.
99. While Kam was away, the family took it in turns to come and stay with me. Kam would write to me every day and call me every day he could.
100. I was deeply concerned for Kam; he began suffering from panic attacks and was fearful for his life. He had been locked up with someone who was racist and another person who mentally unstable. Kam went through an extremely tough time and was unable to sleep.
101. When Kam was released, he was released on a tag and since his release Kam has never been the same. For years now I have had to look after him whilst dealing with my kids. The strain that was placed on my relationship with Kam caused me to lose my emotional capacity for my kids.
102. As a consequence my children have suffered. Financially, I haven't been able to do what I wanted to do with the kids. I had to take my daughter out of private nursery, I haven't been able to take them on holidays or put them into after school activities.

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103. I feel as parents we have failed our kids because we haven't been able to achieve the dreams and hopes we had for them. Our family home is not a normal home environment, we had to hide things from the children and do our best to continue as though nothing had happened. When Kam went to prison I had to tell the kids he had gone away for work.
104. One of the worst things is that throughout all of this I feel like I have forgotten how to be a mum and I feel like I have failed my children.
105. My kids now crave my attention, they ask me for my time and it just reminds me how emotionally unavailable I have been with them. I try to give them my time and sit with them, but I feel as though I just don't have the patience.
106. I have only recently explained to my kids the full story. When the Group Litigation was announced, we explained to our children what had happened and my eldest son said to me he remembers everything. He never had the heart to tell me until now, but people at school used to say things to him about his dad going to prison.
107. I leant on my mother quite a lot for her support and I think that impacted her more than she would have admitted.
108. There wasn't a minute that passed in which my mother was not thinking of me. I remember the day the GLO settlement was due to be announced she was going into surgery.
109. On the morning of her surgery she was organising for someone to be with me when they made the announcement because she didn't want me to be on my own. When she came round from her surgery the first thing she said was that she just wanted to see me settled because I had been put through so much.
110. My mother felt the impact of everything that that happened to me all my life and she took a lot of the pressure on herself.

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111. Unfortunately, I lost my mum to Covid 2 years ago, and since losing her I feel I have lost my emotional support. It also breaks my heart that she will now never see the end of it, all my mum wanted was to see me happy and settled and it hurts that she will never get to see this or the end.
112. My mum sacrificed so much for me and losing her was hard enough but knowing she never got to see the end truly breaks my heart.
113. The impact this has had on me and my health, both mental and physical is unimaginable and still very much ongoing to this present day.
114. I was misdiagnosed by doctors and put on antidepressants which cause me to experience some awful side effects. I had to immediately stop the antidepressants and had to resort to herbal remedies to keep me going.
115. I was later diagnosed with a thyroid problem that I believe was caused by stress. I now have to take medication for this. My medication has been adjusted again recently, I believe because I have been under stress trying to deal with the compensation matters. I also have to undergo blood tests every six months.
116. Last year I had a psychiatric assessment after which I was told that I am suffering from depression, I was advised to consider taking medication however, I already know that I cannot take anti – depressants and I do not want to become anymore numb to things.
117. I feel that we are so vulnerable right now that if one of us steps out of line everything could collapse. Everything that I have been trying to hold together for the last 20 years is so close to breaking point.
118. My shoulders are constantly tight because of all the stress; I regularly go to an osteopath and I have acupuncture to help relieve some of the stress.

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119. My husband and I have had to seek marriage counselling. The impact on our relationship has been immense, trying to stay sane throughout all of this for the past 20 years has been difficult and it just does not seem to be ending. We are just constantly having obstacles thrown our way.
120. Kam and I are meant to be a team but we have both reached a place where we cannot even help each other anymore because we have been affected by this so much. Last year Kam had to take 6 months off work because he suffered a nervous breakdown.
121. Things were quite bad leading up to Kam's breakdown, he was very agitated all the time and getting very angry at everyone. Then he would completely switch and go quiet for weeks on end, giving everyone the silent treatment. Kam felt as though the kids would never listen to him and he began saying things that didn't make sense.
122. Since losing my mum I have lost my emotional support and whilst I was grieving her Kam felt as though I was not there for him so he crumbled. He got to the point where one day he just broke down and said that he was feeling suicidal and he didn't know what to do so we got him some help.
123. The past 20 years have been so tough on us that we just feel broken, it has completely changed us as people and Kam's personality has totally changed which has been very challenging for us.
124. I noticed that Kam became very quiet; he had changed from being a very happy go lucky type of person to being extremely cautious of people. He no longer trusted anyone around him and I felt that there had been a drastic change in his personality and it seemed as though he was just never present anymore.
125. Kam also found it difficult to get a job when he came out of prison, so he volunteered for my father. He felt bad that my father was giving us so much money

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and supported us through everything. Eventually my father created a job for him. I think that Kam started on a part-time basis and then he became an area manager. He stayed in this role until 2009. My father then sold his company to an American company and Kam left.

126. Kam then went to sign on at the jobcentre; he still had a criminal record, but he saw an opening at the jobcentre and applied. This was for a senior position, but during checks his conviction came out so he did not get the job. There was then a lower post advertised and he got this job. He worked his way up and he is now an GRO I still see that Kam, despite his abilities, doubts himself and has no confidence left.

127. In 2005 our home was repossessed and we had to move into rented accommodation. My father paid the deposit and was guarantor as we were in an IVA. We have moved from a three-bedroomed house to a two-bedroomed flat. We were assisted with housing benefits, which have only recently stopped.

128. Kam has just been diagnosed with PTSD. I could not understand why he had been acting so erratic and why his relationships had broken down. We now understand that it is because of his PTSD but that does not make it any easier.

129. Our marriage is broken because of the post office; I could never leave Kam because none of this is his fault. We are both trying our best but the challenges we have faced and still are facing do not make it any easier.

130. We found out through the JFSA that Kam might be able to get his conviction overturned. Initially, Kam was very reluctant to apply because he did not believe the application would go his way. It took us an extremely long time to fill out and submit the form, it was a long and stressful process for us. Then the application was sat on for years until Justice Fraser's Judgement was released.

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131. Eventually, we found out the CCRC was referring our case back to the Crown Court. We were told it would be sent to Southwark Crown Court and that we had to wait for it to be listed. The date it was due to be listed kept getting pushed, so naturally we became apprehensive. When we finally got a confirmed date our lawyer said they weren't sure that we should attend because they were not confident as to whether Kam's conviction would be overturned.

132. The night before the hearing we decided we should go just to see what happens. We attended Southwark Crown Court with 5 other victims. I remember it was a very stressful day, we both felt very anxious, but we were overjoyed when we heard Kam's would be overturned. We were really happy and genuinely thought this would completely changes our lives, but up until now it just feels like a piece of paper and that for us nothing has really changed.

133. We wanted to go away this year and visit the USA, so we applied for our Visas to the US but Kam's Visa application got rejected. We had to go to the Embassy to get it all sorted and we managed to secure Kam a visa, but now I find myself being super anxious about going to the States because all I can think about is will Kam get stopped and pulled to one side when we arrive, is he going to be questioned and will he even be let into the country.

134. Kam had his conviction overturned over two years ago now and we still haven't been fully compensated. All these meetings we have with lawyers are extremely stressful for us. We have such trust issues that we find ourselves reading things over and over again just to make sure we haven't missed anything or made an error.

135. I can't help but feel like whilst you are putting this into words, these words will never sum up just how badly households have been affected.

136. To the Post Office we are just another number, but in fact we are real people who had missed out on life and the damage the Post Office have caused is now impacting my kids and their futures.

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137. All my children suffer with anxiety and I put that down to the Post Office because of the family atmosphere that was created at home and the damage they have caused.

### **CONCLUSION**

138. We continue to struggle daily. Ever since losing our home we have to rent. We have had to move house several times and our kids have been in and out of schools because of this.

139. The Post Office should just put us back in the position we were in and stop delaying. It has been over two years now; we are struggling daily and I have no hope left.

140. The Post Office also need to be aware of individual's circumstances. Whilst we are grateful for the interim payment it actually meant we lost our benefits which made our living situation even worse. It put a real strain on us financially.

141. The emotional and financial impact this has had on us has been catastrophic and it is still ongoing.

142. I hate the Post Office. I hate all those people that knew what was going on and allowed this to happen; they just stood by and watched the same thing happen to innocent people over and over again.

143. I feel as though the Post Office have no idea of what they have actually done to people and how they have ripped them apart.

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144. We bought our post office back in 2001 and still to this day we are suffering because of them. I cannot believe a trusted government organisation could do this to people. I believe this to be corruption at the highest level.
145. I feel like we still have a real battle on our hands because ultimately they knew what was going on and allowed it to happen.
146. Whilst I know the Inquiry is ongoing and I am grateful for all the work Sir Wyn Williams is doing and for looking into the compensation, I feel as though everyone just turns up, says their piece and continues about their daily lives.
147. I want someone to just put their foot down and hold the Post Office and the Government to account and tell them to pay the victims immediately and allow us to finally move on with our lives.
148. I want everyone to have their compensation and not next week or in a year, I want them to have it now.
149. In the same way that we were humiliated and my husband was made an example of, I want the Chairman of the Inquiry to deal with the Post Office in the same way.
150. I am frustrated by all these principles and procedures the Post Office are putting in place for victims to have to prove their loss because where were all their principles and procedures when it came to holding us responsible for the alleged shortfalls; perhaps if they had the same internal procedures we wouldn't be here today.

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151. But now because we want to claim back what the Post Office wrongfully took from us, we have to prove every detail despite them not having to prove a thing when it came to prosecuting my husband and destroying our lives.

152. Sir Wyn has to put a stop to this. There must also be consequences to act as deterrent for any other company that tries to behave in a similar way.

153. The consequences should be huge for this.

154. The Post Office need to be made an example of for allowing this to have happened.

155. I just want justice, if there even is such a thing as justice, I do not know anymore.

156. We are still being diagnosed with problems to this day and I feel as though even when all of this comes to an end, we are still going to need support moving forward. It has been going on for so long now and we have built up so much anger that I don't know how, when this all stops, we move on with normal life and I think that needs to be taken into consideration for everyone and their families.

**STATEMENT OF TRUTH**

I believe the contents of this statement to be true.

Signed:

**GRO**

Dated: 11/11/2024

**Siema Kamran**

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