

Witness Name: Ms Debbie Hall
Statement No.: WITN0298_01
Exhibits: None
Dated: 1 February 2022

THE POST OFFICE HORIZON INQUIRY

FIRST WITNESS STATEMENT OF MS DEBBIE HALL

I, MS DEBBIE HALL WILL SAY as follows:

INTRODUCTION

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

BACKGROUND

2. I live in Bournemouth in a council flat.
3. For years I was a Croupier, I would be dealing with thousands of pounds and was a very trustworthy person. It was a good job and I was travelling around the world with my daughter.

4. I decided to come back to Bournemouth and settle down because my daughter was pre-school age and she needed to settle and go to school.
5. I was then a travel agent consultant for a foreign exchange company, Travelex, and later I became the manager. In my role I was dealing with thousands of pounds every day.
6. I left the travel agency when my daughter was 13 years old because I was working at the airport and I would have to be at work 4 am and I wanted to be around daughter more.
7. I was looking for a nine to five job to fit in with my daughter's school life. I decided to work at the post office as it had suitable work hours and was dealing with finances, which I felt was a natural lead considering my background in dealing with money.
8. When I was working at Travelex, I was looking to buy a flat. However, since leaving the Post Office, I have been in rented accommodation. Rent in Bournemouth is extremely high and even with me working full time, with minimum wage I could not afford the rent without universal credit
9. I was a sales manager at the post office. I would have liked to have gone further in Post Office Ltd and become a manager at the post office.
10. I was a part time Registered Branch Assistant of Ferndown Post Office, 10 Pennys Walk, Ferndown BH22 9TH from in or around April 2009 to in or around December 2009, I did not reside in linked residential premises. This post office was ran by the Attir family, their daughter was the main subpostmistress and I mostly dealt with her.
11. The post office operated a retail business from the premises however, I did not take any personal benefits from this. I did not employ any assistants, however, there were other assistants working in the branch with whom I shared the till.

TRAINING AND SUPPORT

12. I received no initial training from the Post Office. When I first started at the branch I was trained by the subpostmistress; I was shown the basics of the system and how to complete a balance.
13. As I had previously worked on a similar computerised till system, I found that I picked up the basic transactional processes quite easily. I did not complete more complex procedures, such as reversals, as these were done by the subpostmistress.
14. I did not receiving any formal training from Post Office Ltd and I was not offered any.

HELPLINE

15. I was told by the subpostmistress that I had to refer any issues I had to her so she could resolve them. It was therefore not my responsibility to telephone the Helpline.

SHORTFALLS

16. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon IT System, and Post Office Limited's actions as a result. This is only a brief introduction to those matters, in order to provide necessary context for the explanation of the human impact which follows.
17. I would estimate that throughout my position in the branch, I paid (or Post Office deducted) in excess of £50.00.
18. In December 2009 I paid the Post Office £50 for an alleged shortfall.
19. The alleged shortfall arose when I was completing the balance on my till. I do not recall settling the alleged shortfall on the system as I planned to raise it with the

subpostmistress as I always did the next day. The shortfalls were normally a pound or 2 here or there, they would be really minor, but I would speak to the family who ran the Post Office about these minor shortfalls the next day. When I came into work the next day, I was told by the subpostmistress that the alleged shortfall had arisen and was completely unexplained and she implied that I had stolen the money.

20. We all used to share the till at the Post Office and there was no security. At my previous job at Travelex you had your own till.
21. I told the subpostmistress that I had not stolen the money but she deducted it from my wages for that month. I am not aware of how the alleged shortfall was dealt with on the system or in the accounts by the Subpostmaster.
22. I thought the family who ran the Post Office's nephew/cousin had taken the money. However, I did not want to fight the family so I walked when I was accused of theft. I was very upset by this accusation.
23. We only ever experienced small alleged shortfalls of a few pounds. Whenever these arose I looked back through the transactions so I could pinpoint any mistakes. If I found a mistake I explained what had happened to the subpostmistress and she then resolved it. I did not put my own money in to balance or have the differences deducted from my wages for these small shortfalls as they were negligible.

Audit and investigation

24. I cannot recall being present at an audit of the branch, but I think at least one was conducted whilst I was there. I do not recall being told about the outcome of the audits or whether there were any issues.
25. I have seen no evidence of any investigation undertaken by Post Office Ltd. I was not made aware at any point that the alleged shortfall could be investigated. I was not given the opportunity to ask the subpostmistress to escalate the issue and I did not

know how to extract the relevant information from the Horizon system so I could investigate this myself.

26. I was not aware of other alleged shortfalls at the branch, or whether there were any investigations into them. However, another member of staff left the branch after me and I think the circumstances were similar because they disappeared for no reason, with no notice and left out of the blue.

Suspension and Termination

27. I was not suspended by the Post Office. I resigned from my position as I could not face being accused of stealing from my employer.

28. I felt as if I could not continue to work in a branch where I was clearly not trusted by the subpostmistress, especially when I had done absolutely nothing wrong.

Civil and Criminal Proceedings

29. The Post Office did not pursue civil or criminal proceedings against me for the recovery of the alleged shortfalls.

Losses

30. I was led to believe that I had no alternative but to pay the shortfalls. I estimate I have repaid in excess of £50 to make good alleged shortfalls.
31. If it were not for the events that occurred, my future plans in my role were to continue working at the branch for at least another 5 years. At the time I left the position I was earning in the region of £720 (net) per month but I managed to secure a job at Barclays bank earning £18,000 (gross) annually.

32. I was working at Barclays for just 6 weeks before I was told that my reference from my time at the Post Office had caused concern and they were letting me go.
33. I was really embarrassed and humiliated, as I worked in a big open space office and I was taken to a private room and questioned. It was my word against my former employers. My employment with Barclays was terminated there and then. I was then marched off the premises with security's hands on both of my arms. I felt like a bomber. People were whispering and looking at me.
34. Following this, I was unemployed for around 8 months. My loss of earnings from Barclays in this period was in the region of £12,000 (gross), or in the alternative loss of earnings from the branch in this period was in the region of £5,760 (net).
35. I managed to find subsequent employment and now earn around £1000 (net) per month working as a retail assistant GRO I am on low wages. Previous to this I worked at United Taxis for 6 years but I was made redundant during lockdown.
36. I lost a significantly higher paid role at Lloyd's Bank as a result of the reference given by the subpostmistress. I have since not applied for any higher paid jobs as I know that the reference would likely still be an issue if I did. I have therefore had to settle for a job, working part time on minimum wage.
37. Losing my job with Barclays and learning that I had been classed as a thief by my previous employer led to me struggling to coping.
38. I had to change my whole lifestyle whilst I was unemployed and I struggled with the financial pressure of having to make ends meet and having a family to care for. I had regained some confidence when I left the branch and got the job at Barclays but after losing the job my confidence was knocked and it has not been the same since.
39. I sought medical advice from my local GP and was prescribed anti-depressants to help me cope. I remained on anti-depressants for around 3 years but have since managed to stop taking them.

HUMAN IMPACT

40. I was employed in a post office during the relevant period and was directly and adversely effected by the problems in the Horizon system.
41. During my time as a post office clerk, a shortfall was reported by the Horizon system. I was accused of theft by post office management and resigned soon after. After I left employment as a post office clerk, I struggled to find work again and was dismissed from one job due to a poor reference from my former employer, directly as a result of the shortfall reported by the Horizon system.
42. I was unemployed for a long time and lost my family home. I underwent periods of homelessness and suffered with depression.
43. Money was taken from my wages to cover the loss from the alleged shortfall.
44. When I was accused of being responsible for the shortfall I walked out as I did not like being accused of being a thief.
45. My career was ruined. I have only been able to have a minimum wage job since due to the bad references from the Post Office.
46. I had a friend who was working at Lloyds Bank but because of the humiliation and embarrassment that I experienced at Barclays, I turned down the job offer because I was worried about my reference from the Post Office. As a result, I took minimum wage job at United Taxis instead. I did not want my friend to look bad for suggesting someone with a bad reference.
47. I have had to take the Post Office off my CV because it was affecting me. I had to make out that I was unemployed during that period.

48. I was due to buy a flat but I have not been able to. I had gone to an estate agents and I had put things in place to buy a particular flat. I was really excited about all of this. However, because I was unemployed I could not get a mortgage.
49. I never told my daughter what had happened with the Post Office until recently as I did not want her thinking I was a bad person. I only told my daughter when the Group Litigation started.
50. I only told a couple of close friends at the time about what had happened to me with the Post Office. I had to lie to other friends and family, as I was very embarrassed about the situation. I kept it a secret; I thought people would judge me and think I had stolen the money.
51. My daughter and family have not lived together since 2014, as we were not able to afford a suitable home for us all. I would have liked to have looked after my mum and cared for her but I was not able to afford a home for us all. My mother passed away in 2020.
52. My daughter had a daughter and wanted to live with me for support. Sadly she could not do this. It would have been lovely to have had my daughter and granddaughter living with me and for me to help bring my granddaughter up.
53. My daughter and I have both suffered with depression as a result. My daughter is struggling and as a mother feel like I should be helping her but I cannot.
54. Before I moved in with my partner, I had an expensive nice flat. I was on the council housing list for 7 years. The rent in Bournemouth is extremely high.
55. I was homeless for 5 months after I broke up with my partner as I could not afford deposits or a mortgage for a home. To rent I had to be earning £26,000 to be able to put a deposit down on flat, because my mother had hit a certain age she could no longer be my guarantor. I spent 5 months sleeping on my daughter's sofa with a bad back.

56. I felt suicidal during this period. I was so unhappy and I was crying everyday but did not want daughter or granddaughter to see.
57. I now live in a small council flat with drug addicts as neighbours. I am lucky if I get a whole night's sleep. My downstairs neighbour has men around and they are loud and often drinking. I feel that I cannot call the police around. I feel very vulnerable living here and worry about my safety. When I come back from work it is dark and I do not feel safe, I keep my keys in my hand just in case. I feel I would never have ended up here if none of the problems with the Post Office had happened.
58. I am older now, nearly 56 years old, and I have no time to start a new career with decent wages. When I was in my 20s I expected to retire at 55, however, my pension is minimal.

CONCLUSION

59. The Post Office has had an effect on my whole life and my future plans for myself and family.
60. I had wanted to have had my own home for myself and my family to live. I now live in a council flat by myself in an area where I do not feel safe.
61. I am not very impressed with Post Office Limited.
62. I would like to get it all resolved now and get the legal costs from the Group Litigation back to us.
63. I would like the inquiry to resolve the problems with Post Office Ltd as quickly as possible.
64. I would like an apology from Post Office Ltd as they have ruined my life financially.

65. Obviously someone is at the root of the problems with the Horizon IT System and must have known over time about the issues with the system. I would definitely like those who knew to be accountable for the problems we suffered.

STATEMENT OF TRUTH

I believe the contents of this statement to be true.

Signed **GRO** Dated *1st Feb 2022*

Debbie Hall