

Witness Name: Mr Baljit Sethi
Statement No.: WITN02000300
Exhibits: None
Dated: 30 November 2022

THE POST OFFICE HORIZON INQUIRY

THIRD WITNESS STATEMENT OF MR BALJIT SETHI

I, MR BALJIT SETHI WILL SAY as follows:

INTRODUCTION

1. I make this witness statement to update the Chair and the Inquiry on my experiences with the Historical shortfall scheme, and regarding the inadequacy and unfairness of Post Office limited efforts to compensate subpostmasters through the Historical Shortfall scheme ('HSS'). In particular, I provide this statement to detail the continuing impact on me and my family of the government's continuing inadequate and changeable approach to compensation and reparations.
2. This is my third witness statement in this Inquiry. The first witness statement I provided addressed the 'human impact' of the issues with Horizon and of Post Office's conduct toward me. My Second Witness statement addressed a number of questions put to me by the Inquiry and set out my experiences of applying to the Post Office's Historical Shortfall Scheme. I refer to those statements in full in terms of my background and the full details of my experiences.
3. For the purposes of this statement, I set out in detail my experience of pursuing compensation for the harms I have suffered through applying to the Post Office's Historical shortfall scheme.

4. I made my initial application to the HSS on 27 May 2020, some 30 months ago now. As I recall the scheme was only opened for a matter of months.
5. The Historical shortfall scheme was difficult to apply to. Many Subpostmasters, like myself are now elderly, aged 65 plus and we are not as familiar with technology which makes submitting applications online all the more difficult.
6. I can only describe the process of applying to the HSS as abysmal, and I believe that this is by design rather than by accident. Below I have tried to summarise in the best possible way the process I went through and indeed am still going through but it seems clear that since making my application to the HSS the nature of the process is to be as opaque as possible as by keeping Subpostmasters like myself in the dark.
7. Following my initial application in May 2020, I chased up that application repeatedly myself and via my Member of Parliament. I received no substantive reply to that application.
8. In February 2022, very shortly before I was due to give evidence to the Inquiry, and almost 2 years on from submitting my application, I was left incredulous when the Post Office wrote back to me after almost two years of silence, with a list of a further 60 or so detailed questions to answer, and requests for evidence.
9. I was asked to give evidence to the Inquiry on 14 February 2022, which I did.
10. During my evidence on 14 February 2022, I highlighted the Post Office request for further information in relation to my long outstanding application. I highlighted the fact that when you take into consideration the sub-questions on the application form, the Post Office request consisted of a total of 100 questions.
11. After two years of sitting on my application, the Post Office had the gall to ask me to turn this around within one month, with answers to over 100 questions on matters going back 20 years. Again, I cannot help but feel that this delay seems to be an intentional tactic by the post office, to maximise the length of time the process takes,

perhaps in the hope we give up and take whatever the first offer is. It is truly, quite frankly, disgusting.

12. I was also asked by the Post Office as part of my application to provide paperwork from over 20 years ago, despite the Post Office knowing full well that the majority of Subpostmasters no longer hold such paperwork, especially given that the Post Office locked Subpostmasters out of their offices at the time of their suspension.
13. I was also asked to provide medical evidence of what I went through some 15 – 20 years ago, I find this sickening. Once again this appears to be another intentional step taken to avoid paying fair compensation and allow us to move on with our lives.
14. On the 24 August 2022, I wrote to Post Office limited asking for specific updates on my case, as it had been 5 months on from the information request asking me to answer the further 100 questions and I was none the wiser as to where my case stood. I made a request for the following details:
 - i. How long has my case been at Stage 4 – Claim Assessment?
 - ii. What is the average time spent for each stage up to Stage 7 (Settlement paid/resolution closed)?
 - iii. Please escalate my case.
15. I received no response to this request.
16. On 30 August 2022 I followed up requesting that my case be escalated. I received no response.
17. On 05 September 2022 I wrote again to Post Office Limited requesting to escalate my case. Again, I received no response.
18. On 11 October 2022 I wrote again to Post Office Ltd requesting that my case be escalated, to which I received a response asking me to refer back to the correspondence the Post Office sent in August. This did not provide me with any information in relation to the points I requested as set out above.

19. On 17 October 2022 I wrote back to Post Office limited stating the following;

“This is a never ending circle, a malicious, deliberate attempt to stonewall us, and to continually drag the situation on further.”

20. On 21 October 2022, now 7 months on from the information request, and over 2 ½ years on from my initial application, I finally received an acknowledgement to my request to escalate my case.

21. I also engaged with my local MP (Julia Lopez) whose office has also contacted Post Office Limited on my behalf. Unsurprisingly, each time, we were met with the same response that *“each case is unique, we cannot confirm timeframes etc”*.

22. At the current time of writing, it is 30 November 2022, so over a month since the Post Office wrote to me informing me they are *“mindful of the time taken in our case”*; this is all I have received from Post Office limited and the Historical Shortfall Scheme.

23. I have no compensation, no justice, and no information as to when this nightmare will end. I am now back to receiving ‘the silent treatment’ and back to waiting, wondering and chasing.

24. It took me months to receive an update about my application, and even then I was only provided with minimal information. Often it has taken me several attempts to receive a straightforward answer to my questions. The unwillingness by the Post Office to be forthcoming about my application I believe is the way the scheme was designed.

25. I believe this scheme was set up to show publically that Post Office limited was going to provide justice to Subpostmasters, but in reality that is just not the case. If that was the case why after more than 2 years since submitting my application and continuously chasing for updates am I still waiting for compensation and still chasing Post Office limited for updates.

26. I have received zero compensation, there still has been no justice and I am still struggling financially and living with the 'Spectre' of the Post office hanging over us.
27. This process has become tiresome and draining not only for me but my family too. I have now reached a point where I am struggling to continually repeat myself on this issue. I do not want to think about the Post Office, I do not want to be sitting and waiting around for an offer to be made in order to be able to move on with my life. It is disgusting how the Post Office have behaved, and how they continue to behave by dragging out this torture for us Subpostmasters for over 20 years now. Is it not enough that we lost our livelihoods and some even lost their lives? What more can we possibly go through.
28. Enough is enough. It is time the Post Office stop hiding and stop delaying. I would like myself and everyone else to receive the fair compensation they deserve so that we can all move on and the Post Office can finally disappear from our lives.
29. My biggest fear is that the Post office will put forward a paltry offer. An offer to merely tick the box to say "*an offer has been made*". But what then? What if I receive an offer that is insulting to me? I will be back to square one and have to dispute the offer and continue the fight for fair compensation. It seems that this scheme is set up to be a never ending circle with no set time frames for a resolution.
30. For me timing is imperative. The Post Office must commit to a fair resolution in the event of a dispute. To date the Post Office have said they are attempting to settle 95% of cases by the end of 2022. But that is all, what about the remaining 5% which I cannot help but feel I fall into.
31. It has taken us 20 years to get to this point, and I am still waiting on an offer to this day. However, what happens if Post Office limited put forward a poor offer, is this going to take another 20 years of fighting, because by then I will be long gone and this burden will fall to my family who will continue fighting on my behalf.

32. I feel the way the HSS is being conducted is done in such a way that aims to prevent the applicant from reaching a fair settlement. The consistent delay only causes applicants further financial hardship and makes them more likely to accept any offer they receive because they are tired of fighting and tired of the Post Office.
33. Nearly all of my correspondence with Post Office Limited now has to be managed by my children, because I cannot keep fighting this on my own. It is not fair on them to have to help me fight for justice, they have their own lives and their own children, but they are giving up their time and effort to assist me with making applications and chasing the Post Office for updates which they should not have to do. I consider myself lucky to have family who are willing to fight on my behalf but what about those subpostmasters who do have this same support.
34. The financial situation I now find myself in and have been in for the past 20 years is incredibly difficult for me. We along with the rest of the UK are currently living in a cost-of-living crisis and for some they are able to dip into their savings as times get tough. Unfortunately I do not have this privilege as we simply have no savings because of the action Post Office limited took against us.
35. We lost hundreds of thousands of pounds due to the Horizon computer system and the Post Office. It's not just a case of where we are now, but how we have had to live for the last 20 years. I lost huge amounts of money, I had to re-mortgage my house and eventually I was forced to enter into an IVA.
36. I found myself in a dire financial situation. My name was tarnished and I could not get any credit; lenders would not even consider us because of the IVA registered against us. We had to take out a 10 year mortgage paying over 6% interest even though the Bank of England's interest rate was only 0.5% at this time. We were forced to pay higher mortgage rates accepting the only offer available to us with no flexibility because the Post Office destroyed my finances and my livelihood. I feel it is important to raise this because this is not just about the losses we suffered when our post office was taken from us, but also the losses and hardship we suffered thereafter and

continue to suffer from to this very day. Nobody will lend to you, you do not have options available to you, and you simply have to take what you can get.

37. The financial impact I have described above does not take into account our loss of investment when we purchased the post office, the annual salary we received and the rental income we earned from the property. We lost everything.
38. The strain that this placed on my finances not only impacted me but also affected my children. I could not provide for my children and support them through their education throughout their time at university. I recall that after we entered into the IVA, my son was applying for jobs in the Financial services sector and I remember him being in tears because he was concerned that our IVA which was registered at our address would be flagged against him and place him at a disadvantage.
39. As I am writing this further statement today we have no pension pot to support us. We were employed by the Post Office as agents and not employee's therefore there were no schemes provided to support us in our later life. With no pension support from the Post Office we are now struggling to get by with just the basic state pension. This is all we have to cover our day to day living including our food, gas and electricity bills.
40. As I have already mentioned I have no savings to utilise because the past 20 years of financial hardship has decimated any and all savings we once held. I had to use our savings just to make our mortgage payments when I could not get enough shift work as a security guard to make ends meet.
41. No amount of money will ever be enough to make up for the suffering we have endured these past 20 years. For me and my circumstances compensation is crucial, but the compensation must be fair and consider the financial losses, the emotional impact, the impact it has had on my health, my reputation and my whole life.
42. The consistent delays many of us Subpostmasters are experiencing in relation to receiving compensation shows just how little the Post Office have learnt. I am deeply

concerned that there will never be any meaningful support for myself and my family.
I am still waiting and I have no idea when the wait will be over.

43. 9 months ago I gave evidence to the Inquiry about the fact that the Post Office and the Historical Shortfall Scheme had not considered my application for compensation that had been submitted two years before, and that I was afraid that I would die before I every received any compensation. The Post Office were present when I gave my evidence to the Inquiry, they heard what I had to say.
44. Still now, 9 months on, I have nothing. Am I worthless to the Post Office? What do I have to do to get compensation for what the Post Office did to me and my family?

Statement of Truth

45. I believe the contents of this statement to be true.

Signed

GRO

Mr Baljit Sethi

Dated – 30 November 2022