

Witness Name: Mr Terence Walters

Statement No. WITN0297_01

Exhibits: None

Dated: 28/01/2022

THE POST OFFICE HORIZON INQUIRY

FIRST WITNESS STATEMENT OF MR TERENCE WALTERS

I, MR TERENCE WALTERS 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 Cheshire, with my wife (Janet), our daughter and her husband. We live not far from where we had our post office.
3. I also have 2 sons who are married and live with their partners. I have 3 grandchildren.

4. I became a subpostmaster as I was working in a stressful job. I was the chief engineer at a box making plant and the last few years had been taking a toll on me.
5. I would be on call 24 hours a day 7 days and so I had a talk with wife and decided, with the backing of my wife, to get out as the stress was getting too much.
6. We decided to get the post office as I thought it would provide a nice family lifestyle. My daughter and son worked for us in the shop and if things had worked out we would have left the business for my children to take over. My wife's father also helped us with the upkeep of the premises. It was a family business.
7. I thought running the post office would be stress free and I could not think of anything nicer to do for 10 years up until my retirement, than running my own business.
8. We had a newsagents attached to the post office, and we planned to use the post office income to pay for our loans and the newsagent would give us extra income for our living.
9. Everything seemed perfect. It was ideal, like a dream come true and in the beginning, it was lovely.
10. My wife Janet was capable of running the post office and would help me if needed, however, she mainly ran newsagents.
11. I was a subpostmaster of GRO
GRO from 5 May 2005 to 14 February 2008.
12. In May 2005, I recall that I was presented either with a standard subpostmaster contract or another document referred to it. I was not given the opportunity to read through the contract beforehand which was over 100 pages long. However, I proceeded because I trusted the Post Office as an organisation.

13. Janet and I operated the branch from a newsagents business, which we purchased from the previous subpostmistress. We ran the business together and employed one part time member of staff, who had worked at the branch for five years before I took it over, this lady helped us out a lot at the beginning with things that we did not know as we lacked training.

TRAINING AND SUPPORT

14. I received some initial training from the Post Office in or around May 2005 when I had recently been appointed as subpostmaster. My wife and I attended a week of training which was held in Burnley. I recall that the training covered basic transactions using the Horizon system, for example printing of labels and the sales of stamps as well as how to send letters abroad. We did go through Horizon system, but in very basic detail. The training did not cover all transactions and did not cover the reconciliation procedure. The training was on selling things and that is all it covered.
15. Janet and I had to start running the post office early after only 1 week of basic training, as we were told that the previous postmistress had to go to hospital for an operation, we found out later that was untrue.
16. As we lacked training we had to rely on our part time assistant.
17. During our second week at the post office I had a Post Office trainer who stood at the back of the counter watching me. This trainer did not teach me anything, they only just showed me if I made a mistake.
18. I also remember that on the Wednesday afternoon there was a training session on the weekly balance showing how it was done. This was mainly carried out by the trainer with me observing. After this he said goodbye and left in a rush. It was then left to my wife and I to figure out transactions and balancing.

19. I requested further training on a few occasions and was told by the Post Office Helpline "*they don't do that anymore*". I came to the realisation it was you and them, and that they, being the Post Office, were not there to help you. You were there on your own.
20. I communicated to the helpline that we felt that we did not know what we were doing as the transactions were about things that we did not know about, such as fishing licenses. I was on the phone to the helpline 4 times a day. When I think about it now it was a joke.
21. During mid May 2005, I had one week of further training, which took place at the post office counter in the branch. This covered the transactions that occurred that week, as and when, customers attended the counter, such as the sale of stamps, labels and pension transactions.
22. I recall that there was a £3 discrepancy when the trainer completed the balance. The trainer said that a discrepancy like that did not matter. I was not told that I would need to make up the difference personally if there was a loss, or take out any surplus. The trainer said to me "don't worry about it" and that "it would right itself".
23. I was never told that I would have to pay the shortfalls back. It was never mentioned in training, contracts, or at my interview that I would be responsible for shortfalls. This only came up when I was asking for help for shortfalls worth large sums of money. The pressure was unbelievable.
24. The trainer was supposed to stay all week with us but he left on Thursday evening and did not return.
25. At the end of the training, I felt that there were a number of transactions that had not been covered and that there was insufficient focus on balancing. Generally, I

would say the training was totally inadequate in providing a full understanding of Horizon.

HELPLINE

26. I contacted the helpline approximately 4 times a day in the first week. My experience with the Helpline was extremely negative and I largely received unhelpful comments or inadequate advice.
27. The helpline advice felt like they were looking for answers somewhere, and they did not have answers to our question off the top of their head. The helpline staff lacked the knowledge to help, they were like a go-between.
28. On more than one occasion when I was over on the balance or when any unintentional errors had been made and reported to the helpline, I was told to record it in the suspense account and that it would sort itself out. However, when the auditors came in 2007 I was told I could not use the suspense account for that purpose.
29. Following inadvertent user errors being made on the Horizon system, error notices which were known as "transaction corrections" (TC) were issued by Post Office's Chesterfield office. It generally took a long time for transaction notices to be generated, sometimes as long as 6 months. I would sometimes call the Helpline for assistance when transaction notices were received but they were unhelpful and I was told they would be resolved.
30. When the Post Office sent copies of the transactions, they were blank pages or blurred as they were poorly photocopied, and the Post Office would say that those pages were proof, which was completely unbelievable. I could not even tell what the date was on the copies and could not find out what transaction it was. The Post

- Office could not care less, there was no feeling of help and we were totally on our own.
31. We had manuals in a bookcase in the back of the post office; the manuals were not helpful as it was difficult to find the manual which would help.
 32. Examples of issues I contacted the Helpline included the following:
 33. On one occasion, we needed to send a pouch of around £1,000 of excess cash (in £2 coins and soiled bank notes) to the Post Office's cash centre and we did not know how to do this because we had never done it before.
 34. We looked at the online guidance notes on the Horizon system and followed the process. I subsequently received a Transaction Notice stating that the coins had not been received.
 35. We sent the money pouches back to the cash centres because it was on the Horizon system under the help section.
 36. I immediately called the Helpline about this to explain what had happened, and the adviser told me that the process contained in the Horizon guidance on Horizon was obsolete and that the Post Office do not do that anymore. I was told to contact the Manchester cash centre to see if the coins were there.
 37. My wife spoke to a lady called Joan who confirmed that the coins had not been received, and my wife then wrote a letter on 15 June 2006 about the incident and requesting confirmation that the coins had been received. Despite this, we received no response and heard nothing further about the matter. We thought because it was a dispute you put it in the suspense account, but later we were told this was not what it was for. There was nobody willing to check or to help; they just wanted to get you off the phone.

38. There was £800 which remained in the suspense account from the previous subpostmistress. I referred this to the Helpline who told me not to worry about it and the £800 sum subsequently disappeared. I can only assume that the Post Office transferred this money out of the account remotely. That proved to me that the Post Office could alter whatever they wanted in the suspense account to whatever suited them.
39. On another occasion, there was a transaction for £60,000 of premium bonds which showed a surplus of £60,000. I was told by the Helpline staff to move it to the suspense account, and although I did not understand what the suspense account was, or why I was being told to do this, I followed their instructions. I subsequently received a transaction notice for £60,000, and it was removed from the suspense account by Post Office and never discussed with me again. I phoned the helpline because if we took money out we would not be able to open following day as we would not have any money, the helpline said to put the money in the suspense account. The next day the money was gone from the suspense account, I was not told why the discrepancy was there or what I had done wrong or if I had done anything wrong.
40. On another occasion a cheque in the sum of £500 was cashed for Poynton High School (this was a regular transaction for the customer each month), but it was subsequently alleged by Post Office Ltd that the Horizon system reflected an alleged encashment of £1,000 even though only £500 was paid out, as reflected by the receipt given to the customer and the fact that the cash balanced that day. The Post Office said I was responsible for the £500.
41. I would pay the smaller shortfalls of up to £100 back, but when I got shortfalls worth thousands of pounds I started using the suspense accounts and disputing it. Still to this day I cannot understand how the Post Office turned £500 to £1000.

42. In or around June 2007 there was an issue with a surplus of cash, even though the Horizon system balanced. I cannot recall the surplus figure, but I do recall that I noticed that there was a minus on the cheques for a similar sum. I removed the cheque from the system which zeroed the cheques and balanced the cash. I subsequently received a TC regarding a missing cheque
43. I raised this with the Post Office's Electronic Data System Centre to explain what had happened and explained that there was no cheque and a branch manager, Julie Pollard, attended my post office to review the documentation with me in or around July or August 2007.
44. After 4 hours of reviewing paperwork we found no resolution. Ms Pollard told me that it could have been a system error and advised me to contact the Chesterfield Office for further information. I received a transaction notice around 4 months after the original issue occurred, and I again wrote to the Post Office to explain what had happened. I never received a reply, and I concluded that it must have been due to a fault with Horizon. I assumed that the issues were okay and resolved until the Post Office demanded the money again. It was like talking to a brick wall, there was no cheque but the Post Office kept saying "where's the money".
45. On another occasion, a cheque cashed for £100, which I sent to the Chesterfield office to be processed in accordance with the agreed procedure. Subsequently the cheque was returned by the customer's bank, as it had apparently not been processed. I therefore processed the cheque again through Horizon and sent it back to the Chesterfield office. Shortly afterwards, I received a transaction notice for £100 because according to the Post Office the cheque had been processed twice despite the fact that it was clear that the customer had only been paid the sum of £100 once.
46. We questioned why the customer's bank contacted us as Chesterfield was the central point, we never dealt with customers banks. It was odd. This issue was never resolved, we thought it was being looked at by Chesterfield. We found out when I

- was suspended that nobody was checking, the Post Office were just asking for money. This was frustrating.
47. On another occasion, there was a 'Miskeying' error of £3,400 in respect of a customer paying cash of £2,340 into their Alliance and Leicester account. I was unable to reverse the keying error, and so I entered the correct sum so that I could give the customer a receipt for the correct amount. A transaction should have been raised for £3,400 to rectify the situation, but instead they processed a credit of £1,060 (i.e. the difference between £3,400 and £2,340). I therefore placed £2,340 into the suspense account and excluded it from the cash difference in the reconciliation process. The Post Office should have sent me credit for full amount, I was short £2,340. I thought this was being investigated. We were not trying to hide anything, we wanted the problems to be investigated.
 48. The branch also experienced problems with faulty terminals crashing and labels being misprinted by the printers which caused wastage. Eventually Fujitsu installed new printers and we experienced no further problems after that. The labels were new but the printers were old. The labels were too thin and the old printer was shooting the labels through so I would have to do it twice, I kept the rejected labels.
 49. The Post Office insinuated that I was claiming money for the rejected labels, luckily I kept all the labels and the auditor said that there was nothing wrong with it. The Post Office auditors came with the intention to sack me, otherwise why would they come with 2 auditors/investigators and filming what they were doing.
 50. It is important to note that when there was an error or transaction that meant that there was a surplus in the system, the Post Office never caused any issue or concern about this, the Post Office simply took the money without comment.
 51. However, and as can be seen below, if the discrepancy created a deficit, the Post Office took this very seriously.

SHORTFALLS

52. 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.
53. Following an audit which took place on 29 November 2007, an alleged shortfall was identified which the auditors said could not be accounted for of £3,500. I repaid this by bankers draft on 30 November 2007. I had previously recorded any shortfalls or additional amounts in the suspense account as instructed by the Helpline.
54. I would pay smaller shortfalls of up to £100, which were regular, as I went along. I thought most shortfalls would be sorted out following the trainer's comments that the system would "right itself". I would pay these shortfalls out of my earning from the newsagents.

AUDIT AND INVESTIGATION

55. As I have said, the audit took place on 29 November 2007. When the auditors came it was very surreal - four Post Office representatives arrived unannounced just after 9am. Two were investigators one male (called Stephen Bradshaw) and one female, and two were male auditors (one was called Kevin Orgill). I was told that a full audit was being carried out due to the number of spoiled labels being recorded at the branch. The Post Office team took my keys from me immediately upon arrival and would not let me back into the office.
56. While the audit was taking place, I was taken into my store room to be interviewed by Mr Bradshaw and his colleague about the labels. The investigators had brought recording equipment with them and there was already a recorder set up. Before they started recording, they told me I was entitled to be accompanied by a friend,

- preferably someone from the Post Office, but that that person could not speak, ask questions or help.
57. They also explained that I was entitled to be accompanied by a National Federation of Sub-postmasters (NFSP) representative and they arranged for Chris Lee (a union representative) to come to the branch, I did not get in touch with Mr Lee.
 58. I could not bring Janet with me to the interview as she was running the shop, my son and daughter were not there at the time so they also could not be with.
 59. Mr Bradshaw said that I could not have a solicitor with me, afterwards I found out that I could have done.
 60. Prior to the interview and recording of the interview starting, I sat and chatted with Mr Bradshaw as if we were chums and it was as if he was there to help me. Mr Bradshaw was putting words in my mouth and he wanted me to repeat them during the interview.
 61. Before Mr Lee arrived, I explained the printer issues and showed the auditors the spoiled labels which I had kept and which proved the figures that I reported were correct.
 62. When Mr Lee, from the NFSP, arrived, the interview commenced formally and the recording began. Mr Bradshaw became more professional.
 63. Mr Lee never spoke during the interview, I did not find him to be helpful and he did not assist me in any way. I had the impression that Mr Lee and Mr Bradshaw knew each other, as Mr Lee never spoke to me but he spoke to Mr Bradshaw.
 64. The investigators asked me questions about spoilt postage and the auditor's findings. I was also asked why the branch had such a large stock of stamps. I explained that this was to cover the Christmas period. We kept £2400 of stamps in our stock and

- the auditor also alleged that there was an £880 loss relating to stamps, which I was unable to explain because they had been counted the night before and had balanced. This meant a third of my stock was missing. I felt that the investigators were not remotely interested in anything I had to say.
65. One of the auditor's looked me in face and said "I'm not going to check them again", he claimed that he had gone through all the stamps. I personally think that he had not counted correctly. The audit lasted a couple of hours.
66. The other auditors and investigators never spoke to me. They were not friendly, there were no greetings and they just had the attitude of 'we've come to do a job'.
67. After the audit, Mr Bradshaw told me that there were discrepancies with stock and cash of around £14,000. I was totally shocked by this, as I was not aware of any discrepancies and the system had balanced the previous night. I told the auditors this and they took the transaction logs and reports for the branch which I had printed from Horizon away with them.
68. The auditors also queried the £5,500 in the suspense account, and I told them that I had been advised by the Helpline staff to do this on occasions when I had a balance query. Mr Bradshaw told me that it was incorrect to use the suspense account but I was not aware that by doing this I was doing anything wrong, I was merely following the instructions supplied by the Helpline staff. I was not supplied with a copy of the auditors' report.
69. Mr Bradshaw gave me the impression that we were the only branch experiencing problems with label printing issues. Mr Bradshaw told me he had no choice but to suspend me without pay pending further investigations because the auditors had found further shortfalls. Despite this, I had the impression that Mr Bradshaw genuinely wanted to help and he appeared to be telling me what to do if I wanted to get the branch back.

70. Mr Bradshaw told me that the only money the auditors could not account for was £3,500, as the rest was in dispute. He told me that if I paid this it would help me to keep the branch. As I did not have the money to hand, Mr Bradshaw suggested that I pay it by bankers draft the next day. I did so because I felt I had no choice and I thought I would get my post office back
71. I was totally bewildered, the auditors took the keys to the post office off me and I was not allowed into the office to check their counting. Whatever the auditors said was treated like fact and I felt that they were geared up to shut me down.
72. Mr Lee, of the NFSP, afterwards uttered to my wife "I think you've been set up" after the auditors had gone. It surprised me that he said that. I had thought of the Post Office as a trusted brand as there is one on every corner and so it surprised me how I was treated from start to finish.
73. I spent all my money on the post office, I mortgaged my house and spent £300,000; so for me to then steal from them I would have been stealing from own business. It was just unbelievable.
74. The Post Office did not give me a copy of the interview recording.

SUSPENSION AND TERMINATION

75. I was suspended on 29 November 2007 after the audit by Mr Bradshaw, and this was confirmed by a letter of the same date from Paul Williams, an Agent Contract Manager. I believe that the Post Office had every intention of suspending me the day of the audit regardless of the outcome of the audit.
76. A couple of months before the audit, I had received a letter from the Post Office stating that the branch had been earmarked for closure because it was within a mile

- of another post office branch. The letter also referred to a survey being carried out to see whether the branch would stay open or not.
77. I desperately wanted the branch to stay open because I knew how important it was to the community, and I did not want anyone to think that I was responsible for the closure of the branch when I had done nothing wrong.
 78. With this in mind, during the interview I asked Mr Bradshaw if the branch could continue to operate until it closed down. Mr Bradshaw asked Mr Lee if he knew anyone suitable but he did not. I suggested GRO who was a former employee and Mr Bradshaw agreed.
 79. Afterwards, when the investigators had left, I discussed this with Mr Lee and he thought I had been "set up" by the Post Office and that the audit had been manufactured to force through closure of the branch, and to avoid paying any compensation to me related to the closure.
 80. The Post Office wanted to close the branch there and then, but I requested that a temporary subpostmaster was installed. A temporary subpostmaster was appointed from 30 November 2007.
 81. The keys were taken from me on the morning of 29 November 2007 and I was not allowed to enter the branch again. The auditors also took copies of the Horizon logs and records which I had printed out away with them and these were never returned to me.
 82. Following my suspension, I was invited to an interview to put forward reasons why my contract should not be terminated. The interview took place on 1 February 2008 at the Stockport Area office.
 83. An NFSP representative called Ray Williams accompanied me, but he was not helpful at all, and made inappropriate comments to the effect that he did not want me

going in and "babbling about things" because he was having problems with his wife and did not want the meeting to go on too long. I found this shocking given that he was supposed to be supporting me. I met him outside Stockport office, however, it seemed as if he should not be there. He knew my interviewer as he was asking Mr Williams about his wife who was unwell. Mr Williams did not help at all or interject at any point and instead acted like it was inconvenient for him to be there.

84. The interview was conducted by Michael Howarth with his colleague Rob Lyons taking notes.
85. I went through everything with Mr Howarth and explained that prior to the audit I was not aware of any large discrepancies. Despite this, he kept asking me where the money was. I replied that I had not taken any money and could not explain why the alleged discrepancies had occurred. It was clear to me that the interview was entirely superficial and no investigation or audit trail was discussed at that time.
86. During the meeting Mr Howarth told me that there would be further investigations and that I would be informed of the results in due course. After the meeting, I was provided with a note of the meeting prepared by Mr Lyons, but I do not accept that it accurately describes what was discussed with me during the interview meeting. I received no further details of the outcome of any investigations following the interview meeting.
87. My contract was terminated by the Post Office by letter dated 14 February 2008 from Mr Howarth. I was told that the reason my contract was terminated was because I had failed to immediately make good the alleged shortfall identified by the auditors and because they claimed I had falsified accounts.
88. I believe that the actual reason for terminating my contract was to avoid paying sums of compensation which would have been due to me as a result of the branch being due to close as part of the network change. The branch ultimately closed on 18

- September 2008. The Post Office changed the temporary postmaster to someone they knew, the man I had suggested was a last resort for the Post Office.
89. After the Post Office closed the branch, the business lost considerable footfall and the business gradually declined until it was unable to sustain itself. The business is no longer trading.
90. My wife and I had to close down the newsagents because we could not afford the monthly business loan payments, which prior to the branch closing were easily covered by the remuneration from the Post Office. Although attempts were made to sell the business shortly after the branch closed, not much interest was shown due to falling sales. Eventually the landlord saw that we were not going anywhere and terminated the lease which was a god send.
91. There were times we could not afford to pay for newspapers to sell, and stopped being sent newspapers by W. H. Smiths the wholesaler for newspapers. We had 12 paper rounds and customers to supply, it was a large newspaper round and it was embarrassing that we did not have the newspapers. My wife and I were going to supermarkets buying newspapers to provide for our customers. I was wondering if people were looking at me wondering if I was a thief and I felt that people were laughing at us.
92. I got my retirement pension as the lease terminated and we managed to sell the house and pay the bulk of our loans off. My wife got a part-time job to help, which was not in our original plan. Our plan was to retire with no mortgage, lease on the shop and the house would have been ours. I thought I would retire a happy man.
93. Instead we had to move into rented accommodation.
94. We are living on an overdraft at the moment. We had no reason to move from our house, it was a family house. Our home was ideal and lovely but we had to sell it as

the bank wanted their loans back, us to pay the mortgage and wanted money back. Luckily Howe + Co helped us out a lot and our house did not get repossessed.

CIVIL AND CRIMINAL PROCEEDINGS

95. The Post Office pursued civil proceedings against me for recovery of the alleged shortfalls. I received various demands from the Post Office for payment, but there was no breakdown of the sums claimed and no explanation as to why the alleged shortfall figures kept changing.
96. I wrote to the Post Office requesting copies of all weekly paperwork relating to transactions and copies of all transactions. I received a response which stated that sufficient information had already been supplied (which was not correct) and that the documentation would not be provided.
97. The letter required me to forward a cheque for around £17,000 or make realistic proposals for repayment. This figure altered a few times it went from £11,000 up to £14,000 and then ended up on £17,858.29, including court fees, costs and interest.
98. I found this extremely distressing and felt that everything I had said previously to explain that I was not responsible had been ignored. I subsequently received a letter of claim from solicitors demanding payment and the Post Office issued a claim against me in Northampton County Court (claim no 3YU26462) on 9 December 2013 in the sum of £17,858.29 which included interest and costs.
99. The proceedings against me are currently stayed. Nothing has happened and we have been in limbo. Nobody has been in touch with me since. I believe the claim to be out of the time limit.

LOSSES

100. I was led to believe that I had no alternative but to pay the shortfalls. I paid the audit amount that could not be accounted of £3,500. I also regularly paid smaller shortfalls of up to £100. We were on the assumption that the Post Office would rectify the shortfalls.
101. I lost value of the business. The initial investment by my wife and I was £179,950 plus £6,500 for stock and £5,000 in respect of legal fees. Due to the decline of the business, we could not afford to repay the Natwest loan which we took out to partly fund the initial investment and which was secured by our residential property.
102. As a result, the bank commenced possession proceedings and our home was sold to repay the loan plus interest and costs leaving us around £3,000, which we used as a deposit to move into rented accommodation.
103. I did not receive pay of approximately £6,750 that was due to me during the period of suspension and termination.
104. I did not receive pay of approximately £7,200 which was due to me during the three months' notice period that I believe I should have been entitled to.
105. Based on the fact that I intended to work for a further 8 years and given that my annual gross remuneration was £32,000. Therefore, I estimate that my loss of income was around £256,000. Further, I was not paid compensation which would have been due to me on closure of the branch.
106. The loss of the Post Office remuneration and loss of the compensation caused customers to notice the decline in stock on the premises which caused considerable hardship and humiliation to me. The landlord who had a few friends around the area knew the situation we were in. I am sure that there were stories going around about

- my wife and I, particularly as the post office had been around for 60 years. My wife and I used the network transformation scheme as the excuse to give people who asked us, as to why we closed the post office.
107. I have calculated that my total losses are in excess of £1,000,000 and consists of (but are not limited to) the loss of my business and home, legal fees, sale fees, loss of earnings, travel expenses, pension reduction, loans, mortgage arrears, interest, court fees and loss of personal items which had to be sold, as well as obtaining a crisis loan from the National Federation of Retail Newsagents, costs to rent a property and costs incurred in relation to the business overdraft.
108. Below in the human impact section of this statement, I address the damage to my reputation and standing.

HUMAN IMPACT

109. I suffered very serious shortfalls in the Horizon system, which I reported to the Post Office and sought help with. The Post Office issued me with written demands for repayment and threatened civil action in the County Court. This action was paused during the mediation process, but I received no payment from that process.
110. My wife and I lost our home, business, income, reputations and the lives we had built. We were the subject of County Court judgments and I estimate that my losses are in excess of £1,000,000 and are continuing.
111. I personally feel that my character was defamed by the Post Office, who accused me of falsifying accounts. Previously my reputation had been unblemished all my life. My reputation is important to me.
112. The Post Office made me feel very isolated and question what I had done, I felt out of depth and questioned whether I was made for this job. The way the Post Office

- made you feel was that mistakes were totally down to you, and the Post Office could not be at fault.
113. At my previous job I was responsible for installation of millions pounds worth of machinery, it was a successful plant and I had a lot of responsibility. To be called a thief was very hurtful.
 114. The position we were in before we purchased the post office was considerably different, we enjoyed new cars and regular holidays and we travelled Europe and America, and now we have had to drop our living standards very considerably. We now have second hand cars have only been on a couple of local holidays to Wales since the closure of our post office.
 115. The Post Offices' actions had a huge effect on mine and my wife's lives. We had to attend numerous court hearings, we had to deal with bailiffs at the door and eventually losing our home.
 116. The loss of a good credit rating due to having various County Court judgments entered against us and are no longer able to secure credit.
 117. My wife Janet was up in arms over the way I had been treated. I was speechless at what had happened. One moment we were opening up a business and the next I had no job and owed huge amounts of money. I just wanted to sit and cry. I had put all my life savings and security into this business and now I had no house, no business and no money.
 118. I felt that I had let everybody down and that it was all my fault. All my children's inheritance had gone out the door.
 119. It felt like everything was going all at once. Mentally I felt like I was going to give up with it all.

120. I suffered from considerable stress at the time the Post Office branch was closed. This eventually resulted in depression, for which I was prescribed anti-depression medication by my doctor over a period of many months; and I am still suffering from depression to date.
121. I was suicidal; it had gone through my mind to end my life. I sat and thought about my family and that is what stopped me going through with it.
122. I am still on antidepressants, which I went on following what has happened with the Post Office. I have hope now because of this Inquiry.
123. My wife has been my backbone. It was such a stressful period for us all.
124. I lost my leg last year in April, and in August I had to go back to hospital as it was not healing. I started drinking a lot during all the problems with the post office and there was circulation problems in my leg and my leg had to go.
125. When I was drinking I was hiding bottles in cupboards. My daughter found the bottles and showed them, embarrassing me. I have given drinking up all together now.
126. I became a recluse, I did not want to go out with friends. I could not bother doing anything.
127. My marriage has always been strong, it is one of the reasons it has seen us through it all. But my marriage was strained.
128. My family never had any doubt shortfalls were not our doings.

129.

GRO

130. When we got married initially we lived in Pontyton, it was one of reasons we bought the post office. But we have now moved to be away from where the events and place where our lives were derailed.

CONCLUSION

131. The happiest time of our lives should have been retirement we should have been enjoying now, but instead we are struggling. We should have been reaping the rewards of our investment and hard work, but we have nothing to show for that now but and we merely ended up lucky that we have my pension.

132. When we have been really struggling, there have been lifelines that kept us going, such as our landlord letting us out of the lease and now the Inquiry, which has given us hope.

133. We invested a lot of money in the post office. I would like to get back to the day before we took over the post office, and back to the kind of life we were living.

134. Although my previous job was stressful, it was less stressful than the post office and if I had stayed working there we would have had better rewards, retirement and pension.

135. Words cannot describe how I feel about people running the Post Office. In my view, they are the criminals and embezzlers; they took our money. To look people in the face knowing what they know, and to call us thieves, is unbelievable.

136. I am now concerned about getting what is owed to us. I want our happiness back. I had worked very hard. I want to be put back in that position.

137. I thought I would have had a happy life in the last 10 years, I thought I would build a nice money pot and retire but that has not happened.

138. First and foremost, I would like inquiry to give us compensation. The Post Office and Department of Business delay and delay; they did not delay when they wanted money from me.

139. Secondly, I want justice. I was told by the Post Office official, Mr Bradshaw, that the Post Office are a law to themselves and they can prosecute who and when they want. No one and no organisation should be above the law, as the Post Office acted. Those responsible to be held to account.

140. I want our lives back now.

141. I think it is too late for an apology now. When the matter went to High Court during the Group Litigation, it was then that the Post Office should have made an apology, by way of dealing fairly in the mediation and not taking advantage of the situation by manipulating the compensation to their own advantage. If the Post Office had paid proper compensation at that time, then that would have gone a long way to demonstrating that the Post Office were genuinely sorry.

STATEMENT OF TRUTH

I believe the contents of this statement to be true.

Signed: **GRO**Dated.....*28/1/2022*.....
Terence Walters