

1 **Monday, 14 February 2022**
 2 **(11.00 am)**
 3 **(Proceedings delayed)**
 4 **(11.25 am)**
 5 **Opening statement by SIR WYN WILLIAMS**
 6 **SIR WYN WILLIAMS:** Well, perhaps I should have foreseen
 7 it, but the one thing I didn't foresee was that
 8 I would be apologising to you for a late start.
 9 However, if we were going to be having a technological
 10 glitch, much better that we had it on Day 1 so that we
 11 can repair it and go forward efficiently, I hope.
 12 So a very good morning to all of you who are
 13 present in the room and also those who are following
 14 today's proceedings either by live feed or on YouTube.
 15 This is the first of many days in the coming weeks in
 16 which I will be taking oral evidence from persons who
 17 have been, or in many instances continue to be
 18 adversely effected by the Horizon IT system and by the
 19 decisions that were taken as a consequence of
 20 information which was generated by that system.
 21 You will see that I am flanked by my two
 22 assessors, Ms Erika Eliasson-Norris and Mr David Page.
 23 As you are no doubt aware, Mr Page and I have been
 24 working together now for very many months,
 25 Ms Eliasson-Norris is a more recent arrival, but the

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1 three of us have quickly developed good, efficient and
 2 professional working practices.
 3 I would like to say at the outset how grateful I
 4 am that many people have taken the trouble to make
 5 signed witness statements which detail their adverse
 6 experiences. The Inquiry have received such
 7 statements from well over 100 people. The making of
 8 a detailed witness statement in which very personal
 9 details about the author are disclosed is no doubt
 10 a daunting prospect. Making such a statement knowing
 11 that it will then be made public and scrutinised by
 12 many different sets of eyes, often line by line,
 13 requires courage and determination.
 14 Let me assure all those who have supplied the
 15 Inquiry with signed statements that I regard the
 16 statements as an invaluable source of evidence, which
 17 will allow me to gain a comprehensive understanding of
 18 the nature and extent of the suffering and hardship
 19 endured by so many people.
 20 Those who will give oral evidence to me over the
 21 coming weeks have all made written statements. In
 22 an ideal world, every single person who has made
 23 a written witness statement would have been afforded
 24 the opportunity to give oral evidence. However, that
 25 is simply not possible if I am to have any hope of

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1 completing the work of the Inquiry within the sort of
 2 timescale I've indicated previously.
 3 Accordingly, I have decided to take oral
 4 evidence from between 50 and 60 people. You will note
 5 that I have not provided you with a precise number of
 6 witnesses. That is because witness statements have
 7 been coming in right up until last week and, for all
 8 I know, may continue to be presented to the Inquiry
 9 and, in these circumstances, I wish to retain a degree
 10 of flexibility.
 11 The particular circumstances of each individual
 12 affected by Horizon and the adverse consequences
 13 suffered by that individual are, of course, unique to
 14 that person. In making decisions about which of the
 15 persons who had made witness statements should be
 16 asked to give oral evidence the Inquiry's legal team
 17 and I have sought to ensure that an appropriate number
 18 of witnesses speak to themes which are common to all
 19 or at least many of those affected by Horizon, and
 20 that the remaining witnesses are able to provide
 21 evidence of some of the more unusual adverse impacts
 22 which have occurred.
 23 I cannot stress enough the importance of me
 24 understanding the scale and nature of the harm which
 25 has been caused to so very many individuals. Of

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1 course, much has been written and spoken about this
 2 already. However, my belief is that the written
 3 statements to which I have referred, and the oral
 4 evidence which will be adduced over the coming month
 5 or so, will produce a detailed and coherent body of
 6 evidence, from which it will be possible for me to
 7 draw clear and considered conclusions about the scale
 8 and nature of the harm caused by information generated
 9 by Horizon and the decisions made by those who seem to
 10 have treated that information as infallible.
 11 Let me now explain how I see the next weeks
 12 unfolding. This week and next, the Inquiry will be
 13 based here in London. There will be hearings every
 14 day and many of the persons who have accepted
 15 invitations to give evidence orally will be heard.
 16 In the week commencing 28 February, there will
 17 be hearings in Cardiff. The following week, that is
 18 the week commencing 7 March, there will be hearings in
 19 Leeds. The numbers of witnesses who have elected to
 20 give evidence in Leeds and Cardiff are fewer and so it
 21 is likely that we will hear evidence at each of those
 22 centres over two days. If necessary, the Inquiry will
 23 return to London in the week commencing 14 March to
 24 hear from any witnesses whose oral evidence remains
 25 outstanding.

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1 Those of you who follow my public statements
 2 will know that I was most anxious that witnesses had
 3 a choice about whether to give evidence in person at
 4 a hearing centre or remotely, either from their own
 5 home or at some other suitable location. A majority
 6 of the witnesses have opted to give evidence at
 7 a hearing centre. However, a significant minority
 8 will give evidence remotely. I am very pleased that
 9 the Inquiry has been able to accommodate the wishes of
 10 those witnesses in that way.

11 I am sitting today in the same location as the
 12 persons who will give their oral evidence. More often
 13 than not, however, in the next two weeks I will not be
 14 present here in London but will be visible on a screen
 15 but sitting in my home in Wales. That way of working
 16 is, I fear, dictated by personal circumstances but I'm
 17 satisfied that my being remote from London will not
 18 interfere in any way with my understanding of the
 19 evidence. That is a way of working with which I have
 20 become very familiar.

21 When the Inquiry moves to Cardiff, perhaps not
 22 surprisingly, I will be present but I will also be
 23 present in Leeds because I want everybody to know that
 24 I am prepared to go to every part of the country in
 25 order to hear what they have to say. Some of the

1 subpostmasters and subpostmistresses who are Core
 2 Participants and who have provided witness statements
 3 to the Inquiry live in Scotland and Northern Ireland.
 4 I have not invited any of those persons to give oral
 5 evidence in the coming weeks. That is because it is
 6 very important that this Inquiry goes to them in order
 7 to receive their oral evidence. I will issue a public
 8 statement in due course explaining arrangements for
 9 visits to Scotland and Northern Ireland.

10 Everyone should also know that I have kept well
 11 in mind the possibility that some of those who had
 12 been adversely affected would have been very reluctant
 13 to provide witness statements or give oral evidence
 14 and, at the same time, reveal their identity. For
 15 that reason, I issued a protocol explaining the
 16 circumstances in which I would consider a restriction
 17 order. To date, I have made restriction orders in
 18 respect of 12 persons who have provided witness
 19 statements to the Inquiry. At least two of those
 20 persons are due to provide oral evidence and, whenever
 21 a witness who is the subject of a restriction order
 22 gives oral evidence, appropriate measures will be in
 23 place to conceal the identities of those individuals.

24 Let me conclude these brief opening remarks as
 25 I began, with thanks. It has been no mean feat to

1 start these hearings on time. We would not have
 2 achieved our aim of a start to this phase of the
 3 Inquiry today without the very considerable efforts of
 4 the Inquiry secretariat, the Inquiry's legal team, and
 5 all the lawyers and their support staff who have
 6 assisted those who have made witness statements and
 7 agreed to give oral evidence. I would like to record
 8 publicly my thanks to them all.

9 However, I cannot emphasise too strongly what
 10 is, of course, obvious, namely that these hearings
 11 would not be taking place at all were it not for the
 12 witnesses who have agreed to give up their valuable
 13 time and publicly relive what must be very distressing
 14 memories and events. My heart-felt thanks goes out to
 15 them for all their willingness to co-operate with the
 16 Inquiry and to make a very significant contribution to
 17 the Inquiry's work.

18 That's as much as I have to say in opening and
 19 it's very likely that you won't hear me speak again
 20 today, other than to say it's time for a break or
 21 something like that.

22 I'm now going to ask Mr Beer, Queen's Counsel,
 23 Counsel to the Inquiry, to make his opening statement.

24 Thank you, Mr Beer.

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1 **Opening statement by MR BEER, QC**

2 **MR BEER:** On Friday, 23 April last year, the Court of
 3 Appeal (Criminal Division) quashed the convictions of
 4 39 men and women who had worked for the Post Office
 5 Limited or its predecessors, which I'm going to call
 6 POL today, as subpostmasters, subpostmistresses,
 7 managers and counter assistants. All of the
 8 appellants had been charged with offences of theft,
 9 fraud, false accounting and were prosecuted by the
 10 publicly owned company POL on which they relied for
 11 their livelihoods.

12 They had all been convicted of crimes allegedly
 13 committed during the period 2000 to 2012. Those who
 14 pleaded guilty or who were convicted following a trial
 15 had grim punishments imposed upon them, including, in
 16 some cases, immediate sentences of imprisonment.
 17 Lives were ruined, families were torn apart, families
 18 were made homeless and destitute, reputations were
 19 destroyed, not least because the crimes of which the
 20 men and women were convicted, theft, fraud and false
 21 accounting, all involved acting dishonestly.

22 People who were an important, respected and
 23 integral part of the local communities that they
 24 served were, in some cases, shunned. A number of men
 25 and women sadly died before the state publicly

1 recognised that they were wrongly convicted. Their
 2 prosecutions were founded upon an assertion that the
 3 computerised accounting system, Horizon, which was
 4 used in branch Post Offices and operated by Fujitsu
 5 was reliable when, in fact, it was not. What's more,
 6 the publicly-owned company responsible for bringing
 7 the prosecutions, POL, knew that it was not.

8 In what you may, in due course, conclude is the
 9 worst miscarriage of justice in recent British legal
 10 history, these convictions were based on failures of
 11 investigation and failures of disclosure. The Court
 12 of Appeal described these as:

13 "... so egregious as to make the prosecution
 14 an affront to the conscience of the court."

15 Since then, other convictions which relied upon
 16 the integrity of Horizon have been quashed and
 17 continue to be quashed. This Inquiry has been
 18 established to understand and to acknowledge what went
 19 wrong in relation to Horizon. It will build upon the
 20 findings that have already been made by the courts, in
 21 particular by seeking to establish who knew what and
 22 when. It will assess whether the commitments made by
 23 POL within the subsequent mediation settlement have
 24 been properly delivered and assess whether the
 25 processes and information provided by POL to

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1 postmasters are sufficient. It will examine the
 2 historic and current governance and whistle-blowing
 3 controls.

4 Along with Julian Blake, Catriona Hodge and Ruth
 5 Kennedy, I act as Counsel to the Inquiry. As you may
 6 know but others may not, our role is to assist you in
 7 the conduct of your investigation. We are entirely
 8 independent and impartial and do not represent the
 9 interests of any of the Core Participants in the
 10 Inquiry or, indeed, of any other person. Also
 11 appearing today are the following representatives of
 12 Core Participants: Chris Jacobs, instructed by Howe &
 13 Co, for a large number of subpostmasters and
 14 mistresses; and Angela Patrick, instructed by Hudgell
 15 Solicitors, also for a large number of subpostmasters
 16 and subpostmistresses.

17 The representatives of other Core Participants
 18 have been provided with a live link to these
 19 proceedings to enable them to follow them, including:
 20 the legal representatives of POL; Fujitsu; the
 21 Department for Business, Energy & Industrial Strategy;
 22 UK Government Investments; the Metropolitan Police
 23 Service; and Paula Vennells, the former CEO of POL;
 24 and the representatives of the National Federation of
 25 SubPostmasters and the Communication Workers Union, at

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1 the current hearings.

2 In this first phase of the Inquiry, we are
 3 focusing on the human impact of the adoption,
 4 implementation, operation and continued use of the
 5 Horizon system and the human impact of the approach
 6 taken by POL to subpostmasters and mistresses when the
 7 system showed shortfalls, including their suspension,
 8 the termination of their contracts, the closure of
 9 branches, proceedings for the recovery of the
 10 so-called shortfalls, bankruptcy proceedings, criminal
 11 investigations and, ultimately, criminal proceedings.

12 As you know, the Inquiry has published
 13 a detailed List of Issues setting out how it proposes
 14 to carry its Terms of Reference into effect. There
 15 are 218 issues on that list. In this phase of the
 16 Inquiry, we are addressing issues 215 to 218, which
 17 read as follows: human impact.

18 What impact, past and present, have the failings
 19 of the Horizon IT system had upon affected SPMs,
 20 managers and assistants? What physical,
 21 psychological, emotional, financial and reputational
 22 consequences have resulted from SPMs, managers and
 23 assistants being: required to make good apparent
 24 shortfalls, as shown by the Horizon IT system; alleged
 25 to be responsible for shortfalls and discrepancies

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1 shown by the Horizon IT system; accused of committing
 2 criminal offences, as a result of shortfalls and
 3 discrepancies shown by the Horizon IT system;
 4 convicted of criminal offences as a result of
 5 shortfalls and discrepancies shown by the Horizon IT
 6 system?

7 What impact, both past and present, have the
 8 failings of the Horizon IT system had upon the
 9 families of affected SPMs, managers and assistants?

10 How have POL, its predecessors, Fujitsu, the
 11 National Federation of SubPostmasters, the
 12 Communication Workers Union, UK Government
 13 Investments, and the Government, responded to that
 14 human impact?

15 The reason why we have commenced the hearings of
 16 the Inquiry by listening to the accounts of those who
 17 were and continue to be affected by the flaws in
 18 Horizon and the flaws in POL's approach to it is that
 19 they must be front and centre of this Inquiry.

20 Although the underlying subject matter of the
 21 Inquiry is information technology, this Inquiry is not
 22 and will not become a dry, technical investigation
 23 into an IT project gone wrong. That is because it is
 24 an Inquiry that is actually about people. It's about
 25 people whose mental and physical health has been

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1 impacted, about people whose marriages and
 2 partnerships have deteriorated or failed, about people
 3 who thought about taking their own lives and, in some
 4 cases, who took their own lives.
 5 Everyone listening to this opening should be
 6 aware that the evidence we're about to hear is the tip
 7 of a very large iceberg but it is a representative
 8 tip. The Inquiry has amassed a large volume of
 9 witnesses and other evidence from affected
 10 subpostmasters and mistresses, and their families, and
 11 has sought to bring before you and the public a range
 12 of witnesses that cover the following classes:
 13 First, SPMs whose convictions were quashed, who
 14 had been convicted of theft following a trial and
 15 sentenced to a term of imprisonment.
 16 SPMs whose convictions were quashed who had
 17 accepted a plea bargain in the hope of avoiding
 18 an immediate prison sentence.
 19 SPMs who were prosecuted but acquitted at either
 20 the Crown Court or the Magistrates' Court, especially
 21 those who had been offered plea deals and who had
 22 rejected them.
 23 Acquitted SPMs who were subsequently made
 24 bankrupt.
 25 SPMs who suffered shortfalls, who were dismissed

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1 but not prosecuted, especially where the shortfalls
 2 were large, ie £10,000 or more.
 3 SPMs who were not prosecuted but were dismissed
 4 and were made bankrupt.
 5 SPMs who were dismissed, not prosecuted, but
 6 against whom successful claims were made in civil
 7 proceedings.
 8 SPMs who are currently in a contractual
 9 relationship with POL and who have suffered shortfalls
 10 in the recent past, ie since the litigation was
 11 settled.
 12 SPMs who have made a claim under the Historic
 13 Shortfall Scheme, known as the HSS.
 14 SPMs who have received compensation, either by
 15 virtue of the group litigation that I will describe in
 16 a moment or by reason of any other scheme, ie the
 17 Second Sight scheme, the HSS or a Government-backed
 18 interim payment scheme.
 19 SPMs, lastly, who suffered extreme or unusual
 20 consequences or who come from a particular ethnic or
 21 religious background.
 22 Reflecting the personal and sensitive nature of
 23 the evidence that is going to be given and the purpose
 24 of hearing directly from those who have suffered most,
 25 only Counsel to the Inquiry will ask questions of the

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1 witnesses in the human impact phase of the Inquiry.
 2 They will not be asked questions, less still
 3 cross-examined, by the legal representatives of other
 4 Core Participants.
 5 In due course, we, as your counsel, will open
 6 the issues and the evidence going to the other 214
 7 issues on the List of Issues. That's very likely to
 8 be a much more substantial opening than this short
 9 one, explaining in great detail the operation of the
 10 Horizon system, the knowledge that POL and others had
 11 as to the existence of errors, bugs, and defects in
 12 Horizon and the propriety of basing investigations,
 13 suspensions, terminations and prosecutions on the
 14 axiom that Horizon was reliable, and also opening the
 15 conduct of POL and others in the criminal and civil
 16 litigation that followed.
 17 At that time, you will hear all of the Core
 18 Participants address not only the other 214 issues on
 19 the list but also the central themes that we will be
 20 looking at over the next four weeks. They are not
 21 making opening statements at this stage of the
 22 Inquiry.
 23 It's necessary, however, that I should
 24 introduce, in very outline terms, a short history of
 25 the key events in this dreadful tragedy and also

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1 introduce the individuals from whom you will be
 2 hearing evidence over the next few weeks.
 3 So a short history of key events and concepts.
 4 Horizon: as you explained in your progress
 5 update of September 2021, the Inquiry has adopted, as
 6 a working definition for use in this Inquiry, the
 7 definition that the parties used in the group
 8 litigation to explain what they meant by the Horizon
 9 system; namely:
 10 "The Horizon computer system hardware and
 11 software, communications equipment in branch, and
 12 central data centres where records of transactions
 13 made in branch were processed."
 14 Following a pilot that appears to have been run
 15 from 1996, in 2000 POL introduced Horizon across all
 16 of its branches. It communicated initially via
 17 a telephone line. That was changed in 2010 to
 18 an online version called Horizon Online or HNG-X. The
 19 former version is commonly referred to as
 20 Legacy Horizon.
 21 That second version was itself replaced in 2017
 22 by a third version, known as HNG-A, also an online
 23 system. Horizon was used in over 11,000 branches and
 24 processed millions of transactions on a daily basis,
 25 as it does to this day.

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1 Although Horizon is an electronic point of sale
 2 system, or EPOS system, it is much more than that,
 3 most particularly it is also an accounting system. In
 4 respect of its first use as an EPOS it was utilised to
 5 conduct retail transactions, for example buying a book
 6 of first class stamps. In this respect, Horizon
 7 allowed the SPM to record that goods have been
 8 provided to a customer, compute the price of those
 9 goods and allow the customer to pay the money required
 10 for all of their purchased goods, using either cash or
 11 a credit or debit card.

12 Often, as you will hear later today, a branch
 13 will be a retail outlet too, selling non-Post Office
 14 goods like food, drink, sweets or newspapers. If
 15 a customer wished to buy goods of those kinds and
 16 Post Office goods, like stamps, the customer would
 17 have to settle their payment in two parts.

18 The second way in which Horizon was used was in
 19 order to conduct and reconcile transactions undertaken
 20 by POL with a customer on behalf of a third party
 21 supplier of goods or services, such as a Vehicle
 22 Excise Licence provided by the DVLA, services from
 23 a gas or electricity company, a utility company or the
 24 DWP, in respect of benefit payments.

25 Horizon records all transactions relating to POL

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1 activities undertaken at each branch and maintains
 2 a balance of the value of POL cash and stock that is
 3 held at a branch. Once Horizon was installed at
 4 a branch, the SPM in charge of the branch became
 5 contractually obliged to use it for all transactions
 6 as I have described. Further, the SPM was obliged to
 7 make declarations as to the amount of cash held at
 8 a branch over a trading period. From 2005, the SPM
 9 was obliged to complete a branch trading statement at
 10 the end of a trading period. Until such a statement
 11 was completed, the branch could not roll over into
 12 a new period.

13 Data about branch transactions relating to POL
 14 was transmitted by Horizon and stored so that
 15 employees of POL may use the data to review branch
 16 accounts and to check for discrepancies.

17 Concerns about Horizon.

18 Prior to 2005 it appears that SPMs had the
 19 facility to place disputed shortfalls into a local
 20 suspense account and to carry these losses into the
 21 next trading period. However, the SPMs' use of the
 22 local suspense account was subject to the approval of
 23 their retail network manager. Moreover, it appears
 24 that this facility was withdrawn in 2005 upon the
 25 introduction of the branch trading statement.

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1 Thereafter, SPMs had no facility within Horizon to
 2 dispute the figures that it produced. They were
 3 required, instead, to contact the helpline. If at
 4 the end of a trading period there was a discrepancy or
 5 shortfall between the cash on hand and the figures
 6 generated by Horizon, the SPM was required to make
 7 good any shortfall, either by putting in his or her
 8 own money, known as settling in branch, or by asking
 9 for the sum to be deducted from his or her future
 10 income, known as settling centrally.

11 POL had a contractual right to seek recovery
 12 from SPMs for losses relating to branch accounts. The
 13 approach adopted in practice by POL was that if
 14 Horizon showed a shortfall, however inexplicable to
 15 the SPM, the SPM was required to make it good at the
 16 end of the trading period. Some SPMs did so using
 17 their own funds or borrowing to make good a loss for
 18 which they did not, in fact, accept responsibility.

19 Fujitsu held audit data known as ARQ data, which
 20 contained a complete and accurate record of all
 21 transactions and events which had occurred on the
 22 branch counter. It was, therefore, possible to refer
 23 to this audit data to track every transaction recorded
 24 on Horizon. In the civil proceedings which followed,
 25 it emerged that Fujitsu also had the ability to amend

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1 Horizon data in relation to a branch, without the
 2 knowledge of the SPM concerned. Fujitsu recorded
 3 bugs, errors and defects in two types of document. If
 4 an SPM phoned the helpline and was referred to the
 5 section of Fujitsu which investigated such matters,
 6 a document known as a "PEAK" would be created. Those
 7 PEAKs would be fed into a higher level document, known
 8 as a Known Error Log or KEL.

9 Criminal prosecutions.

10 From the first roll out of Horizon -- and, by
 11 that, I mean within weeks of it first being
 12 installed -- SPMs began to notice errors in the
 13 accounts generated by Horizon, errors which the SPMs
 14 attributed to the operation of Horizon.

15 In particular, it was suggested that the system
 16 had overstated the amount of cash or stock which
 17 should be held at a particular time, thereby causing
 18 an apparent and unexplained shortfall in branch
 19 accounts. These problems were reported via the
 20 helpline the SPMs were instructed to use.

21 POL resisted the SPMs' claims that there were
 22 faults in the system and insisted instead that SPMs
 23 made up any shortfall and, when asked, denied that
 24 other SPMs had reported the same or similar problems.
 25 In short, POL maintained that Horizon was reliable and

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1 that it established that money was missing, ie that
 2 there was an actual shortfall of cash held in the
 3 branch, not merely an apparent shortfall generated by
 4 Horizon itself.
 5 POL treated the shortfall as having been caused
 6 by dishonesty or, at best, carelessness on the part of
 7 the SPM and demanded repayment by the SPM. POL's
 8 stance was that it was up to an individual SPM to
 9 prove that a shortfall was not his or her
 10 responsibility. If the SPM could not do so, he or she
 11 would have to make good the shortfall.
 12 Acting as a private prosecutor, POL commenced
 13 criminal proceedings against many SPMs for theft,
 14 fraud and false accounting. Data available to the
 15 Inquiry suggests that, before the Crown Prosecution
 16 Service, the CPS, took over prosecutorial functions
 17 from POL in 2015, POL brought a total of
 18 844 prosecutions between 2000 and 2015 that were
 19 based, entirely or in part, on the evidence from
 20 Horizon.
 21 This resulted in 705 criminal convictions. Once
 22 POL had secured a criminal conviction, it would
 23 sometimes attempt to secure a Proceeds of Crime Act
 24 order against the convicted SPM, allowing it to seize
 25 their assets and to bankrupt them.

1 In the middle of this period in 2009, Computer
 2 Weekly published a report referring to the problems
 3 with the Horizon system and, in the same year, two MPs
 4 reported their constituents' concerns about Horizon to
 5 the then Minister of Postal Affairs and Employment
 6 Relations, who, in turn, forwarded the letters to the
 7 managing director of POL.
 8 The next year, POL produced an internal report
 9 in response to the questions that had been raised.
 10 This report concluded that money recorded as missing
 11 on Horizon was due to theft in the relevant branch
 12 office and it, the report, recommended that no
 13 independent review be conducted of either the system
 14 or the prosecutions which had been founded upon it.
 15 However, in July 2012, POL appointed Second
 16 Sight Support Services Limited, Second Sight, to
 17 conduct a review into problems with Horizon. Second
 18 Sight concluded that, in some circumstances, Horizon
 19 could be systemically flawed from a user's perspective
 20 and that POL had not necessarily provided
 21 an appropriate level of support.
 22 From about March 2015 onwards, convicted SPMs
 23 began to make applications to the Criminal Cases
 24 Review Commission, the CCRC, arguing that evidence was
 25 available concerning both failings in Horizon and

1 POL's response to those failings, each of which was
 2 relevant to the safety of their convictions.
 3 A Group Litigation.
 4 Proceedings were commenced in April 2016 against
 5 POL by a group of SPMs in the High Court, alleging
 6 that Horizon changed the way that they could both
 7 account for and interrogate and investigate the
 8 numerous financial transactions that were made in the
 9 relevant branches every working day and that the
 10 Horizon system had a large number of software coding
 11 errors, bugs and defects.
 12 POL disputed the entire basis of the SPMs' civil
 13 claim, arguing that there were large numbers of
 14 subpostmasters who knowingly submitted false accounts
 15 under the previous system and maintaining that Horizon
 16 worked perfectly adequately. On 22 March 2017,
 17 a Group Litigation order was made. The trial judge,
 18 Mr Justice Fraser, was subsequently to describe the
 19 Group Litigation as "bitterly fought".
 20 Indeed, before the litigation was conducted, he
 21 delivered six written judgments on procedural and
 22 substantive issues, the two main judgments being
 23 numbers 3 and 6, the common issues judgment and the
 24 Horizon Issues judgment. These analysed in very
 25 considerable detail a series of contractual issues

1 between SPMs and POL in judgment number 3, and very
 2 many technical issues relating to Horizon in judgment
 3 number 6.
 4 These claims were settled at a mediation in
 5 December 2019. POL accepting that it had:
 6 "... got things wrong in its dealings with
 7 a number of postmasters and agreeing to pay
 8 £57.75 million in damages."
 9 The Group Litigation Claimants each received
 10 a share of some £12 million after legal fees were paid
 11 from the balance.
 12 The Court of Appeal (Criminal Division).
 13 As I've said, on 23 April 2021, the Criminal
 14 Division of the Court of Appeal quashed the
 15 convictions of 39 SPMs. They had all been convicted
 16 in Crown Courts in England and Wales between 2001 and
 17 2013 for offences that were said to have been
 18 committed during the course of their work in branch
 19 offices in England and Wales. There were two
 20 principal grounds of appeal:
 21 Ground 1 was that the reliability of the Horizon
 22 data was essential to the prosecution and, in the
 23 light of all the evidence, including the High Court
 24 judge Mr Justice Fraser's findings in judgments 3 and
 25 6, it was not possible for the criminal trial process

1 to have been fair.
 2 Ground 2 was that the evidence, together with
 3 Mr Justice Fraser's findings, showed that it was
 4 an affront to the public conscience for the appellants
 5 to have faced prosecution.
 6 For its part in those appeal proceedings, POL
 7 accepted Mr Justice Fraser's findings that there are
 8 about 30 bugs, errors and defects in the Horizon
 9 system which did not operate simultaneously and which
 10 affected both Legacy Horizon and Horizon Online; that
 11 there was a significant and material risk on occasions
 12 of branch accounts being affected in the way alleged
 13 by the appellants by bugs, errors and defects; that
 14 POL had failed to disclose to SPMs and to the courts
 15 the full and accurate position in relation to the
 16 reliability of Horizon; and that, in cases where the
 17 reliability of the ARQ data was essential to the
 18 prosecution, it had a duty to assess that data.
 19 It accepted that, in view of the limitations on
 20 the extent to which SPMs could investigate
 21 discrepancies in Horizon, POL had a duty to
 22 investigate, to ensure that the evidence was accurate
 23 and to pursue reasonable lines of enquiry raised by
 24 SPMs; and it accepted that Fujitsu had the ability to
 25 insert, inject, edit or delete transaction data or

1 data in branch accounts, and had the ability to
 2 implement fixes in Horizon that had the potential to
 3 affect transaction data or data in branch accounts,
 4 and that it had the ability to rebuild branch data.
 5 POL, therefore, accepted that, in cases where
 6 the reliability of Horizon data was essential to the
 7 prosecution and conviction of an appellant and where
 8 Mr Justice Fraser's findings showed that there was
 9 an inadequate investigation and/or full and accurate
 10 disclosure had not been made, the conviction could be
 11 held by the Court of Appeal to be unsafe. In such
 12 cases, POL did not, therefore, resist the appeals on
 13 ground 1.
 14 POL did not, however, accept that these same
 15 failures of investigation and disclosure were
 16 sufficient to justify a finding that it was an affront
 17 to the public conscience for the appellants to face
 18 prosecution. The Court of Appeal disagreed and
 19 allowed the appeals on ground 2 also, holding in
 20 summary that POL's failures of investigation and
 21 disclosure were so egregious as to make the
 22 prosecution of any of the Horizon cases an affront to
 23 the conscience of the court, saying at paragraph 137
 24 of its judgment:
 25 "By representing Horizon as reliable and

1 refusing to countenance any suggestion to the
 2 contrary, POL effectively sought to reverse the burden
 3 of proof. It treated what was no more than
 4 a shortfall, shown by an unreliable accounting system,
 5 as an incontrovertible loss and proceeded as if it
 6 were for the accused to prove that no such loss had
 7 occurred. Denied any disclosure of material capable
 8 of undermining the prosecution case, defendants were
 9 inevitably unable to discharge that improper burden.
 10 As each prosecution proceeded to its successful
 11 conclusion, the asserted reliability of Horizon was,
 12 on the face of it, reinforced. Defendants were
 13 prosecuted, convicted and sentenced on the basis that
 14 the Horizon data must be correct and cash must,
 15 therefore, be missing, when, in fact, there could be
 16 no confidence as to that foundation."
 17 With that very brief overview, I turn to the
 18 evidence that we're about to hear in phase 1 of this
 19 Inquiry.
 20 The number of people directly affected is vast.
 21 They stretch far beyond those who faced criminal
 22 prosecution. Those who were suspended or had their
 23 contracts terminated, those who were pursued for lost
 24 money, those who kept balancing the accounts by
 25 pouring money that they could not afford into POL, the

1 555 who brought a group action that we refer to as the
 2 Bates and others case, this Inquiry could never hope
 3 to hear all of their stories, all of their suffering,
 4 but it will provide a snapshot.
 5 You will hear, Chair, from witnesses who
 6 experienced the pilot and roll-out of the Horizon IT
 7 system.
 8 Our first witness, Mr Baljit Sethi, together
 9 with his wife Anjana Sethi, had run a Post Office in
 10 Kent since 1983 using a paper ledger. They had no
 11 problems with their accounts until they were
 12 encouraged by POL to take up and run a second
 13 Post Office in Essex in 2001. About a year later, now
 14 relying on Horizon, they suffered their first
 15 shortfalls of about £1,000 a week. This grew to about
 16 £17,000 and their contract was terminated.
 17 You will hear, at one stage, they even
 18 experienced a surplus of £40,000 but continued to be
 19 pursued for the apparent deficit, losing their
 20 Post Offices and becoming insolvent. You will hear
 21 that Mr Sethi contemplated suicide.
 22 Other witnesses will also give evidence as to
 23 the transfer from paper based or other accounting
 24 systems to Horizon and they will explain how their
 25 lives were changed. That's including but not limited

1 to evidence from Thomas English and Carol Edmondson.
 2 You will hear evidence about the training and
 3 advice they received over the course of using Horizon
 4 and how they attempted to resolve disputes over
 5 shortfalls. This includes evidence from Mohammed Amir
 6 a current SPM. Mr Amir will tell you that he received
 7 insufficient training, which didn't give him practical
 8 instruction on the use of Horizon, that he used the
 9 helpline after experiencing a shortfall, only to see
 10 the shortfall double on carrying out the advice that
 11 he had been given.
 12 Mr Amir suffered shortfalls in three different
 13 branches. This convinces him that problem lay with
 14 Horizon and not with dishonest staff in a particular
 15 branch. He will say that the response from POL was
 16 that the Horizon system could not make mistakes and
 17 that he was told that, as an SPM, he was contractually
 18 responsible for the shortfall.
 19 Similar experiences with training, advice and
 20 dispute mechanisms will be explained in the evidence
 21 given by Scott Darlington, Linda Little, Louisa
 22 Powell, amongst others.
 23 Former SPMs will give evidence relating to their
 24 treatment by auditors and the decisions on suspension
 25 and termination. Scott Darlington will give evidence
 29

1 of the arrival of both the audit team and the fraud
 2 investigation team on the same day, with the
 3 investigation team carrying out an interview under
 4 caution, searching his home, and querying his personal
 5 and business bank accounts.
 6 Susan Hazzleton was questioned on her own by two
 7 men for four hours and was told by them that she could
 8 go to prison. Siobhan Sayer's newborn baby was crying
 9 at her home and whilst it was searched for evidence of
 10 stolen money. You will hear from Harjinder Butoy
 11 about five auditors attending his branch before he was
 12 taken and held at a police station to be interviewed.
 13 Others will give evidence of similar
 14 experiences. Many will speak about their attempts to
 15 raise concerns with POL. Wendy Martin will give
 16 evidence of closing her Post Office and raising press
 17 attention until a POL executive came to visit her
 18 branch. Jennifer O'Dell similarly met with that POL
 19 executive and will give evidence as to her experience
 20 of mediation with POL. Others will tell you about
 21 what happened when they wrote to the POL chief
 22 executive, Paula Vennells, and to their MPs and
 23 ministers.
 24 A large number of witnesses, from whom you will
 25 hear, faced criminal prosecution. You will hear from
 30

1 Josephine Hamilton today, who pleaded guilty to false
 2 accounting charges, having been told by the
 3 prosecution that more serious charges of theft would
 4 be dropped if she pleaded guilty to the false
 5 accounting charges. That's an experience shared by
 6 many who were in fear of a heavy prison sentence as
 7 the alternative.
 8 Ms Hamilton will give evidence about her
 9 personal experiences but will also introduce to the
 10 Inquiry for the first time how she became involved in
 11 establishing the truth about Horizon, how she was
 12 involved in the first reporting in Computer Weekly,
 13 BBC Wales reporting and the foundation of the
 14 Justice for Subpostmasters Alliance, JFSA.
 15 She will explain the background to the
 16 overturning of convictions in the Court of Appeal and
 17 the Group Litigation in the High Court.
 18 Noel Thomas, who received a sentence of
 19 nine months' imprisonment, will also give evidence of
 20 how he first learned of their being wider problems
 21 with Horizon. Other witnesses who were also sentenced
 22 to terms of imprisonment will give their accounts:
 23 such as Janine Powell who was sentenced to 18 months
 24 imprisonment, leaving behind two children; Tahir
 25 Mahmood, who was sentenced to nine months'
 31

1 imprisonment; Parmod Kalia who was sentenced to six
 2 months' imprisonment.
 3 Others received community orders or suspended
 4 sentences, such as Pauline Thomson, Margery Williams
 5 and Oyeteju Adedayo, who together with others will
 6 give their accounts. You will hear from Suzanne
 7 Palmer, one of a small number who were found not
 8 guilty after a jury trial but who were still
 9 terminated -- had their contracts terminated, and
 10 suffered extreme financial hardship, including
 11 bankruptcy. Indeed, bankruptcy and losing one's home
 12 is a common theme throughout the evidence you'll hear
 13 over the next few weeks.
 14 You will hear from Lisa Brennan, who was spared
 15 prison, being sentenced to a suspended sentence, only
 16 for her, and her six-year-old daughter to lose their
 17 home and to have to rely on the Salvation Army for
 18 food and clothing.
 19 You will hear from Rita Threlfall, whose case
 20 reached the Crown Court but the prosecution was
 21 stopped because of her ill health. She was still
 22 forced, however, into bankruptcy and became reliant on
 23 her daughter to financial support.
 24 Over the coming weeks you will hear evidence of
 25 a wide range of personal tragedies, like Gillian
 32

1 Howard who learned that she would be prosecuted on the
 2 day of her daughter's wedding.
 3 The witnesses you will hear from come from all
 4 walks of life: an anonymous witness, who was a former
 5 prison officer; Timothy Burgess, who had been in the
 6 Royal Air Force; John Dickson, who had previously
 7 worked for Rolls Royce for 23 years.
 8 Many of them had long-standing affiliations with
 9 POL: Damian Owens' parents ran a Post Office; Guy
 10 Vinal's father ran a post office for 20 years; Brent
 11 Whybro's wife received a long service award from the
 12 Post Office for 20 years, and his father had been an
 13 SPM for 40 years; William Graham had actually
 14 previously been a training manager who had trained
 15 SPMs on how to use Horizon.
 16 A common theme amongst many of these witnesses,
 17 whatever their background, is a sense of the community
 18 within which each Post Office existed and how the
 19 actions of POL led to their ostracisation, to lost
 20 friendships and to worse.
 21 Finally, there are those who did not live to see
 22 their convictions quashed or who did not know that
 23 their names would be cleared. Karen Wilson will give
 24 evidence about her husband, Julian, who was convicted
 25 of false accounting and sadly died before his
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1 conviction was overturned by the Court of Appeal in
 2 April 2021.
 3 Marion Holmes has provided a witness statement
 4 detailing the case of her husband, Peter Holmes,
 5 a former police officer who became an SPM and whose
 6 conviction for false accounting was also posthumously
 7 quashed in April last year.
 8 As you said, sir, we'll begin hearing these
 9 stories today here at the IDRC in London and, as you
 10 said, we'll continue to hear these narratives, these
 11 accounts, these tragedies for the next two weeks here.
 12 We'll then travel to Leeds in the week commencing
 13 28 February and to Cardiff in the week commencing
 14 7 March to hear about different experiences from
 15 around this country. As you said, further human
 16 impact hearings will take place in due course in
 17 Northern Ireland and in Scotland.
 18 However, it should be borne in mind that hearing
 19 about human impact will no doubt be a theme throughout
 20 this Inquiry and is not confined simply to these human
 21 impact hearings. Additionally, there are focus groups
 22 running from next month and as you, Chair, investigate
 23 what went wrong at each stage, the Inquiry's very
 24 likely to hear how these problems impacted upon and
 25 indeed, in some cases, tore apart people's lives.
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1 Sir, that's all I say in opening at the moment.
 2 We're going to hear from Mr Sethi next but I think
 3 there's going to be a short break whilst the room is
 4 reconfigured or some technical arrangements are put in
 5 place. So can we have ten minutes please, sir?
 6 **SIR WYN WILLIAMS:** Of course. Thank you, Mr Beer. We
 7 will depart for ten minutes.
 8 **(12.16 pm)**
 9 **(A short break)**
 10 **(12.27 pm)**
 11 **MR BALJIT SETHI (sworn)**
 12 **SIR WYN WILLIAMS:** Mr Sethi, thank you very much for
 13 coming. As it happens, we've only got about
 14 half-an-hour, or thereabouts, before lunch but if at
 15 any time during the proceedings you feel like a break
 16 just let me know and you'll have one, all right?
 17 **A.** Thank you, sir.
 18 **Questioned by MR BEER**
 19 **MR BEER:** Mr Sethi, good afternoon.
 20 As you know, by name is Jason Beer and I ask
 21 questions on behalf of the Inquiry. Can you give us
 22 your full name, please?
 23 **A.** My full name is Baljit Singh Sethi.
 24 **Q.** I think you made two witness statements and I think
 25 they are in front of you. The first of them is dated
 35

1 11 January 2022. Can you take that one up, please.
 2 Thank you. Then look at the last page of the
 3 statement itself; do you see your signature there?
 4 **A.** Yes, sir.
 5 **Q.** When you made that statement and now, were the
 6 contents of it true to the best of your knowledge and
 7 belief?
 8 **A.** Yes, they are true and to the best of my belief.
 9 **Q.** Thank you very much. Then the second witness
 10 statement, please. That should be dated
 11 2 February 2022. Again, if you turn to the last page
 12 of that, do you see your signature?
 13 **A.** Yes, sir.
 14 **Q.** Are the contents of that statement true to the best of
 15 your knowledge and belief?
 16 **A.** Yes, sir.
 17 **Q.** Thank you.
 18 Now, I think after you made your first witness
 19 statement it was shown to your wife Anjana Sethi, who
 20 sits alongside you; is that right?
 21 **A.** Yes, sir.
 22 **Q.** Did she confirm the accuracy of it?
 23 **A.** Yes, sir, she did.
 24 **Q.** Sir, I think you know that we've got a witness
 25 statement from Anjana Sethi, confirming the accuracy
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1 of that first witness statement.
 2 Can I ask you how old are you now?
 3 **A.** I'm 69, sir.
 4 **Q.** How old is your wife?
 5 **A.** She's 67.
 6 **Q.** I think you met your wife, is this right, after you
 7 first came to the United Kingdom in 1976 --
 8 **A.** Yes, sir.
 9 **Q.** -- she having already arrived ten years earlier in
 10 '66?
 11 **A.** Yes, sir.
 12 **Q.** Do you have children?
 13 **A.** Yes, I have two sons and one daughter.
 14 **Q.** How old are they now?
 15 **A.** My son is 38, another one is 34 and our daughter 25.
 16 Sorry.
 17 **Q.** Just take a moment. We've got no rush at all,
 18 Mr Sethi --
 19 **A.** Yeah, okay.
 20 **Q.** -- and please don't apologise.
 21 I think before you came to the UK in '76 you
 22 qualified in law in Bombay; is that right?
 23 **A.** Yes, sir.
 24 **Q.** Then after you arrived in the UK you studied at
 25 college; is that right?

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1 **A.** Yes, sir.
 2 **Q.** You worked in a variety of banks after that?
 3 **A.** Yes, sir.
 4 **Q.** With that background in mind, can we turn to your
 5 first contact with the Post Office. How did it come
 6 about that you and your wife ran the first
 7 Post Office?
 8 **A.** In 1983, since my wife already was running
 9 a Post Office with her father, she used to look after
 10 his Post Office, she said "This is a good investment,
 11 so let's buy a Post Office where we will be our own
 12 bosses", and plus, you know, in those days, the
 13 Post Office used to be in the house. So she said
 14 that, "Look, you'll have to give up your job in the
 15 beginning", because we had a small son who was only
 16 about two years old.
 17 So I said, "okay, that's fine", and I'll run the
 18 side of the business of the Post Office and she will
 19 run the Post Office and we could give attention to our
 20 son also at the same time. So we purchased a small
 21 Post Office in 1983 and we ran it for 22 years.
 22 **Q.** Where was that first Post Office in '83?
 23 **A.** It was in a place called Harold Park Post Office, near
 24 Harold Road, near Romford in Essex.
 25 **Q.** I think in the answer you gave before, your said that

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1 your wife's father before that ran a Post Office.
 2 Where was that?
 3 **A.** Her father ran a Post Office in Gillingham in Kent and
 4 we also ran it for 20 years. Actually, he passed away
 5 while he was on duty.
 6 **Q.** So you said that you ran the Harold Park Post Office
 7 for about 20 years. So that would be about until
 8 2002/2003?
 9 **A.** Yes, sir.
 10 **Q.** Was that a successful or an unsuccessful business?
 11 **A.** No, it was a very successful Post Office. We never
 12 had any problems. Of course, we had seven armed
 13 robberies but my wife was very brave and they didn't
 14 take a single penny from the Post Office. She put her
 15 life above everything and, today, I'm sitting in front
 16 of you, saying that we stole from the Post Office --
 17 we had ample opportunity, seven attempts if we wanted,
 18 we could have taken as much money and we could have
 19 said, sorry, when the money was paid in the armed
 20 robber struck and they took all the money, but we
 21 never let them take a single penny. We got commended
 22 many times, for which they gave us certificates and
 23 other things but, unfortunately, after all this, we
 24 got nothing to show to that.
 25 **Q.** So you say in your statement that there were seven

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1 attempted armed robberies and they were attempts
 2 because the robbers got away with nothing?
 3 **A.** Yes, sir, and they came with guns, I don't know that
 4 they came with knives or something; they came with
 5 real guns.
 6 **Q.** Was this at the Harold Park Post Office?
 7 **A.** Yes, sir.
 8 **Q.** At the Harold Park Post Office, what system did you
 9 run for accounting?
 10 **A.** We had a manual system which we ran, we had to balance
 11 at the end of the week. In the beginning it used to
 12 be on a Wednesday and, later on, it was changed to
 13 a Friday. That was we could only balance once we
 14 closed the Post Office and then we had to balance
 15 everything, the stock, the money, whatever was with
 16 us, and we never had any problem because my wife
 17 already had experience and then I also started
 18 learning from her, so that if she's not there or if
 19 there's a problem, I can run it.
 20 So we both ran it and we were very happy leading
 21 a good life, only son at that time, and we were very
 22 happy, we were doing well. The community we
 23 represented, you won't believe it, it was like
 24 a family community because people who lived around
 25 there either had a brother, or a sister, or a father,

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1 or mother living there, and the community loved us
 2 because we looked after them. If they had problems
 3 they would come to my wife to discuss, she used to
 4 offer them cup of tea or coffee, talk to them. If,
 5 say, you did not turn up on a certain day to collect
 6 your pension, she made sure she sent a message to the
 7 neighbour, could you please go and check that
 8 customer.

9 So the community just loved us. We didn't have
 10 to worry. My children when they started to grow up,
 11 we never had a problem to take them to school or leave
 12 the Post Office. The community people said "We will
 13 take them, we will pick them up, don't worry, Anjana,
 14 we will look after your child".

15 So we never had any problem and we were so loved
 16 and respected by the community that we were so happy.
 17 I think it was the best time of our lives.

18 **Q.** At that time, you said that you were using a manual
 19 system?

20 **A.** Yes, sir.

21 **Q.** Was that a paper-based ledger?

22 **A.** Yes, sir.

23 **Q.** If you noticed a discrepancy, what would you do?

24 **A.** We would go all over the stock again, check it,
 25 sometimes we would take another half hour or maybe

1 except, of course, the money, which you have to
 2 arrange for yourself". So we actually -- which place,
 3 when we bought the place, because we knew the
 4 Post Office was so good, we signed a 14-year lease,
 5 because we thought in 14 years we'll run this
 6 Post Office and then we can settle down and retire
 7 peacefully, and we'll have a good life. So we signed
 8 a 14-year lease with the Post Office and we were quite
 9 happy running the business day-to-day.

10 **Q.** Before you took over the new lease, in respect of the
 11 old Post Office, the one at Harold Park, were you ever
 12 audited by the Post Office?

13 **A.** Yes, every two or three years, two auditors used to
 14 come unannounced, in the morning, say around about
 15 8.30 or 8.15, and then you usually had to put a sign
 16 telling the customers that we shall be opening a bit
 17 late because the audit is being carried and they would
 18 carry out the audit, try to finish it by 9 o'clock and
 19 then once they found everything was in order they
 20 would tell us to open the Post Office.

21 **Q.** Did they find that everything was in order?

22 **A.** Yes, sir.

23 **Q.** On those audits, over that 19/20-year period, were any
 24 problems over found by the Post Office?

25 **A.** No, we were very lucky, I must say this in favour of

1 15 minutes because it was only me or Anjana running
 2 the Post Office, there wasn't any outsider who was
 3 running, so we knew each other how we were working and
 4 we had to check.

5 And, luckily, you won't believe it, for 22 years
 6 we never a problem with the Post Office. We always
 7 balanced the books.

8 **Q.** If there was a minor discrepancy, you would iron that
 9 out, you would balance the books?

10 **A.** Yes, because the discrepancy would be like £2, or £3,
 11 or £4, so for that we would just put it in, or
 12 whatever had to be done, so that we carry on trading
 13 the next day in the morning.

14 **Q.** Now, is it right that in about 2001 the Post Office
 15 approached you, and asked you to take up another
 16 franchise?

17 **A.** Yes. We didn't want to buy because we didn't have the
 18 funds, so I said to the Post Office "Sorry, we are not
 19 interested", and they said, "No, Mr Sethi, this is
 20 a very good Post Office, we can't find anybody to run
 21 it and we don't want to close it because it's
 22 a budding Post Office with a lot of funds coming in,
 23 a lot of customers, so please buy it".

24 In the end, we gave in the pressure to them and
 25 they said "We'll help you in every possible way,

1 the Post Office, that our area manager was very good.
 2 If you ever had a problem all we needed was pick up
 3 the phone and ring him and he would be there within
 4 a few hours. So we never had any problem. We got
 5 maximum help from the Post Office, for which we were
 6 thankful to them.

7 **Q.** Just winding forwards a little, taking things out of
 8 order, when you were subsequently investigated by the
 9 Post Office, in respect the second Post Office, do you
 10 know whether any reference was made back by then to
 11 the audits that had been conducted in the 20 years
 12 when you were using the paper-based ledgers?

13 **A.** No, they didn't because they were not even interested.
 14 Because this Post Office in Brentwood came under
 15 Chelmsford and the one I ran in Harold Park came under
 16 Romford. Of course, they knew the whole history of us
 17 because when we took over -- when we started having
 18 shortages, you won't believe it, I used to send them
 19 a fax every day because, in those days, emails were
 20 not common thing.

21 So I used to fax them, I used to ring them up,
 22 say, "I've got a problem, please come and help me".

23 And all response I used to get is: the manager is in
 24 a meeting, he is on the telephone, he is off sick
 25 today, he's on holiday; but nobody ever bothered to

1 come back to me, not even once. It was never audited,
 2 never -- nothing was done during my period.
 3 **Q.** Okay. We'll come back to those in a moment. It's my
 4 fault for taking you out of order. But your
 5 recollection is, when things got bad in relation to
 6 the second Post Office, nobody looked back at how you
 7 had run the first Post Office?
 8 **A.** No, sir. They just didn't want to know. When we told
 9 them that this is what happened with us in that
 10 Post Office, we had armed robberies, we never had
 11 a problem in the system; they just didn't want to
 12 know. They never even bothered responding or ever
 13 ringing us.
 14 **Q.** But you are telling the Chairman that, for near two
 15 decades, on a paper-based system, you ran a Post
 16 Office with no shortfalls, despite being audited
 17 unannounced regularly?
 18 **A.** Yes, we ran it very successfully. We never had any
 19 problems and my wife just loved the place, she loved
 20 the job and she was very happy and we were happy,
 21 content people.
 22 **Q.** Now, the second Post Office you told us you were
 23 approached, I think, in about 2001. Was that at
 24 99 Kings Road, Brentwood?
 25 **A.** Yes, sir.

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1 **Q.** Do you know why they approached you to run that second
 2 Post Office?
 3 **A.** Because they had seen that we had experience, we had
 4 been running the Post Office in Harold Road so
 5 successfully that they contacted us because this
 6 Post Office was a very busy Post Office. We used to
 7 do about 120 Special Deliveries a day. So they needed
 8 people who could undertake the pressure, who could do
 9 the job properly, so that there wouldn't be a queue
 10 and people would be moaning that this Post Office is
 11 useless, that people can't do the job properly.
 12 So we kept the customers happy, we kept the
 13 Post Office happy and, because of this, the
 14 Post Office said you are the ideal choice we want you
 15 to buy this place.
 16 **Q.** Now, you took up their offer. Who was the
 17 subpostmaster on the contract with the Post Office?
 18 **A.** At that time it was my wife, Mrs Sethi, because when
 19 we had my daughter, we got Harold Park Post Office
 20 transferred on my name, because she said she'll
 21 be busy with the baby. So I said, "Okay, I'll take
 22 over at that time". So the Post Office called me for
 23 interview, the usual things they have to do and then
 24 transferred it to my name, and when we went to buy
 25 Kings Road, I said to them, "Look, now that my wife is

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1 available, I would rather have that Post Office on her
 2 name", and they said, "Oh, yes, we are fine because
 3 she has the experience, she actually has more
 4 experience than you, so yeah we are quite happy if you
 5 buy it", because what the Post Office looks at is --
 6 they don't care who buys the Post Office, who does it,
 7 as long as the Post Office runs and if there's
 8 a problem, the subpostmaster is liable for it at the
 9 end of the day.
 10 So you can buy ten Post Offices and give it to
 11 ten different people to run it.
 12 **Q.** So the second Post Office, the contract was in your
 13 wife's name; is that right?
 14 **A.** Yes, sir.
 15 **Q.** Did you have to invest in order to take up the
 16 contract with the Post Office for the second
 17 Post Office?
 18 **A.** Yes, sir, I had to invest very heavily. I had to pay
 19 to the person who was running the Post Office to buy
 20 the Post Office from there. I had to pay for my
 21 lease, because the owner wasn't interested in selling
 22 freehold. And then, when I took over, I invest a lot
 23 of money in the business also, because I saw it was
 24 a very viable business. So I invested heavily in the
 25 business also and I set up everything there. I ran

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1 newspapers and everything, confectionary, every item
 2 possible which I could sell in my business.
 3 **Q.** When you started running the 99 Kings Road Post Office
 4 in Brentwood, did you carry on with the Harold Park
 5 one?
 6 **A.** Yes. My wife was running that and I was running this
 7 because, as this was away from my house, I used to
 8 leave my house at 6.00 in the morning to run this
 9 Post Office. And I just want to highlight one point
 10 here, sir, if you would let me please.
 11 **Q.** Of course.
 12 **A.** I was the only man who ran the Post Office seven days
 13 a week. They did not pay me that Saturday/Sunday.
 14 I used to open the Post Office at 8 o'clock in the
 15 morning and shut at 8 o'clock at night. Of course,
 16 I had permission of the Post Office. Because it was
 17 such a budding business, I said I'll work seven days
 18 a week and I was the only Post Office in the country
 19 which was running all seven days.
 20 **Q.** When you took over the Post Office at 99 Kings Road,
 21 was that running a paper-based system or was it
 22 already on Horizon?
 23 **A.** No. At that time, the Horizon system was just coming
 24 in. So when I took over, there was already Horizon
 25 system there because we had to go for training but,

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1 unfortunately, the training was very weak and I told
 2 them when they gave the training I don't understand.
 3 They said, "Don't worry. When you start doing it,
 4 everything will fall into place", which it never did.
 5 **Q.** How long did the training last?
 6 **A.** It lasted for two days.
 7 **Q.** Did you attend it with your wife or was --
 8 **A.** No, I just went on my own and she went on her own.
 9 **Q.** Was the paper-based system back at Harold Park
 10 replaced by Horizon too?
 11 **A.** Yes, sir.
 12 **Q.** Can you remember when that was?
 13 **A.** I think it all started in about 2000 or 2001.
 14 **Q.** Did there come a time when at Kings Road you started
 15 to notice shortfalls being reported on the Horizon
 16 system?
 17 **A.** Yes, sir. After about one and a half year -- one
 18 year -- I don't know -- I had a shock that the first
 19 time was £1,000 and I was quite shocked. I spent
 20 about four hours that night. I was there until 11.00
 21 but I couldn't trace it. I thought, okay, maybe I
 22 made a mistake. I might find it next week. The
 23 following week when I did the balance, it shot up to
 24 £2,000.
 25 I had rung the Post Office, I sent them a fax.

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1 I said, "There seems to be a problem in the Horizon
 2 system. Would somebody please come and guide us".
 3 Nobody bothered, nobody turned up. These shortages
 4 lasted for 17 weeks when they ran up to £17,000.
 5 **Q.** Now, I just want to examine, because you're our first
 6 witness, some of the terminology about shortfalls,
 7 discrepancies and balancing, okay?
 8 **A.** Yes.
 9 **Q.** Apologies for using you to do this. It's in your
 10 second statement, Mr Sethi, and I'm working from
 11 paragraph 3.1 in your second statement.
 12 **A.** Yes, sir.
 13 **Q.** Where we asked you the question: what do you
 14 understand by the terms "shortfall" and "discrepancy".
 15 You tell us that when you were a subpostmaster, once
 16 a week you would have to balance the books. This
 17 means to review the stock held by the subpostmaster,
 18 all the payments and receipts from that week's
 19 trading, details of which are sent to the Post Office.
 20 This was originally done on a Wednesday but later
 21 undertaken on a Friday.
 22 Is that all right?
 23 **A.** Yes, sir.
 24 **Q.** You tell us in paragraph 3.2 a discrepancy is where
 25 you find a difference between what has been paid in

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1 and out and what has been received, or a difference
 2 between the stock held and the stock recorded as being
 3 held, yes?
 4 **A.** Yes, sir.
 5 **Q.** A discrepancy, as you tell us in paragraph 3.3, will
 6 naturally occur in any business which is handling many
 7 cash transactions. This can be due to human error or
 8 mis-keying, i.e. entering the wrong number in a cash
 9 register or computer terminal, for example, yes?
 10 **A.** Yes.
 11 **Q.** You tell us in paragraph 3.4 what you've told us
 12 already, that previously you used a manual paper-based
 13 system which was time-consuming. However, when you
 14 went back through having found a discrepancy, you
 15 could identify in the records the cause of the
 16 discrepancy, yes?
 17 **A.** Yes, sir.
 18 **Q.** You tell us in paragraph 3.6 what a shortfall is:
 19 where a subpostmaster has been paid out more than has
 20 been received, and the numbers do not balance as they
 21 should and there is a deficit in the accounts.
 22 **A.** Yes, sir.
 23 **Q.** The reverse of a shortfall, you tell us in
 24 paragraph 3.7, is a surplus. That is if you are
 25 holding more stock or cash than the accounts, in fact,

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1 record.
 2 **A.** Yes, sir.
 3 **Q.** So a discrepancy is either a shortfall or a surplus.
 4 **A.** Yes, sir.
 5 **Q.** Thank you.
 6 What did you -- when did you first discover
 7 a shortfall at Kings Road?
 8 **A.** I think it was in September I discovered it was £1,000
 9 short.
 10 **Q.** In September .is that 2002?
 11 **A.** 2001, I think.
 12 **Q.** 2001.
 13 **A.** Yes, because they closed it by 2002.
 14 **Q.** How much was the system showing as a shortfall? A
 15 thousand pounds for that week?
 16 **A.** A thousand pounds every week.
 17 **Q.** What did you do when you noticed that first £1,000
 18 shortfall?
 19 **A.** Well, the weekend I called one of my family friends,
 20 who was also a subpostmaster, and asked him to go
 21 through it. He went through also. He spent about
 22 five hours with me but he didn't find anything. Then
 23 we surely knew there was something wrong with the
 24 Horizon.
 25 **Q.** Sorry, did you say "he said" or "you said"?

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1 **A.** No, I said to him -- I said, "I'm sure there's
 2 a problem in the Horizon system because two of us have
 3 done it. You're an experienced man, so am I". Now,
 4 if he can't find a fault, then let me ask the
 5 Post Office, "Please come, you have a look and find
 6 out what's wrong" but they just refused to come. They
 7 didn't even bother.
 8 **Q.** Now, who's the "they" in that?
 9 **A.** The Chelmsford head office where we had to report
 10 everything. They were the people who were
 11 responsible. We sent them faxes, I tried to phone
 12 them but without any luck.
 13 **Q.** So the part of the Post Office you contacted was your
 14 head office in Chelmsford?
 15 **A.** Yes, sir.
 16 **Q.** You say in your statement that you asked them to come
 17 to the branch to inspect the terminals because you
 18 thought there was a problem with the Horizon
 19 terminals; is that right?
 20 **A.** Yes, sir.
 21 **Q.** Did they say "No, we're not coming out" or did they
 22 just not respond?
 23 **A.** They just did not bother to respond.
 24 **Q.** You said that you sent faxes, which takes me back too.
 25 Why were you sending faxes?

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1 **A.** Because I wanted some proof because if I will ring
 2 them, there would be no proof that I rang them. So
 3 I sent a fax and I kept a copy of that fax so that
 4 tomorrow they can't turn back to me and say, "Oh, you
 5 never rang. When did you ring? Whom did you ring?
 6 Whom did you speak to?" So I made sure I sent a fax
 7 and I retained a copy in my office which I did every
 8 week.
 9 **Q.** So you were asking the Post Office to come and look at
 10 the operation of their system in your branch?
 11 **A.** Yes, sir.
 12 **Q.** And that you didn't receive any response at all?
 13 **A.** No, sir.
 14 **Q.** I think you told us that the shortfalls didn't stay
 15 static; they grew?
 16 **A.** Yes. Yes, sir.
 17 **Q.** Up to about £17,000?
 18 **A.** Yes. That was about four months.
 19 **Q.** When they reached that level, did you receive some
 20 contact from the Post Office?
 21 **A.** Yes. Then we got a letter from them saying, "Please
 22 make this good" -- "make good" means paying the 17,000
 23 -- "and at the same time, as per your contract with
 24 us, we are giving you three months' notice we shall be
 25 terminating your contract".

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1 **Q.** Was that the first communication you got from the
 2 Post Office in relation to the shortfalls?
 3 **A.** Yes, sir.
 4 **Q.** And what did you do in response to that communication?
 5 **A.** I wrote back to them. I said --
 6 **Q.** Another fax?
 7 **A.** Yes, I sent them another fax telling them there's
 8 a shortage, I've asked you to come and look, it's my
 9 livelihood. I said come and check it, there surely is
 10 a fault in the system, but they didn't want to listen.
 11 **Q.** So, again, you identified the system as being the
 12 problem in that communication?
 13 **A.** Yes, sir.
 14 **Q.** And just tell us: you and your experienced friend,
 15 what had led you to conclude that it was the system
 16 that was the problem?
 17 **A.** Because I was the only one who was running the
 18 Post Office. It was not that I had some staff who
 19 were running so that I could have said they have taken
 20 the money or something. It was only me who was
 21 running the Post Office and I had by that time nearly
 22 20 years' experience running a Post Office. So I knew
 23 exactly that if I could balance the books when they
 24 were done manually, why should I not balance here?
 25 I'm not taking out any money. I'm not doing anything

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1 illegal. So why is this showing that -- there surely
 2 has to be something wrong in the system but, at that
 3 stage, the Post Office didn't want to know that.
 4 **Q.** Did you eventually get a response to your
 5 communications saying it's unfair that you're
 6 terminating or proposing to terminate my contract?
 7 **A.** No, I didn't get any response but, you know, they say
 8 whom nobody helps, God helps. After that week, after
 9 we got the letter, it started showing a surplus
 10 balance and this went up to 38,900 where I've said
 11 there were the figure.
 12 **Q.** Yes.
 13 **A.** And I got back to the Post Office and I say surely
 14 there's a problem in the system because it was showing
 15 17,000 deficit. Now it's going up every week into
 16 surplus balance. Please come and have a look, but
 17 they still did not turn up. And on the day they came
 18 to do the audit -- and I knew that there was surplus.
 19 If I wanted to be dishonest, I could have taken out
 20 the money every week.
 21 **Q.** Hold on. Under your contract, were you allowed to
 22 take out surpluses?
 23 **A.** The contract does state this but I'm not 100 per cent
 24 sure. It does say that anything short you make good,
 25 anything surplus you withdraw. But whether it's in

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1 the contract or not, it's such a long time, I don't
 2 know, but I'm sure it does say that. If you're
 3 willing to take money from me you should have the same
 4 thing to give it to me when it comes to but --
 5 **Q.** But, in any event, you said that you didn't think it
 6 was right?
 7 **A.** It was not right and, we being honest, we said, "No,
 8 there's no way this money belongs to us and we're not
 9 going to withdraw this money". So we let it there and
 10 when they came and did the audit, there were two
 11 officers from the Post Office, they did the audit and
 12 showed a surplus of nearly £40,000 and I said to them,
 13 "What happens?" and they said, "We will write to you".
 14 **Q.** Just before we come on to the audit, I think before
 15 the audit you knew that the Horizon system was showing
 16 a surplus of just shy of £40,000?
 17 **A.** Yes.
 18 **Q.** Did you think the Horizon system was accurate in
 19 showing the surplus?
 20 **A.** No because --
 21 **Q.** £40,000?
 22 **A.** -- what is good for the goose is good for the gander.
 23 The thing is when there's a shortage where I'm telling
 24 you it is short, how can I be dishonest and tell you
 25 tomorrow because it's in my favour? Sorry, sir, no,

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1 no, no, this is something good now because it's giving
 2 me money. It doesn't work that way.
 3 **Q.** Now, you've told us that a three-month letter
 4 proposing to terminate your contract had been sent and
 5 did that expire, that three-month period, on 19 June
 6 2002?
 7 **A.** Yes, sir.
 8 **Q.** On that day, as you have just told us, did some
 9 auditors arrive?
 10 **A.** Yes, they came that day to audit the Post Office
 11 because that's what is usually done when they are
 12 closing a Post Office. They come to audit it and then
 13 they keep a copy and they give you one copy, and one
 14 copy was given to us but, unfortunately, in the
 15 20 years I don't have a copy of that. But the
 16 Post Office has agreed that there was a surplus. They
 17 wrote to my MP and we have a copy of a letter from my
 18 MP also.
 19 **Q.** Did you participate in the audit?
 20 **A.** No. You can't do anything. You just stand there and
 21 they do everything in front of you. They count the
 22 stock, they count the money, they count everything,
 23 and then they do everything, and then they tell you
 24 this is a statement, this is what is surplus now, and
 25 you have to sign agreeing with them. And I agreed

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1 with them, I signed the document, they signed, and
 2 they gave me a copy of one of the documents.
 3 **Q.** What were you signing for?
 4 **A.** For that, whatever this statement is, is true -- the
 5 statement with the auditor's date is true.
 6 **Q.** And that said that there was a just shy of £40,000
 7 surplus?
 8 **A.** Yes, sir.
 9 **Q.** And they were terminating your contract --
 10 **A.** In spite of this.
 11 **Q.** In spite of that. Did that make any sense to you?
 12 **A.** It didn't because I said -- in fact, they put up an
 13 audit -- they wanted me to put a notice in my window
 14 saying that my wife was no more subpostmistress and
 15 they are looking for a new subpostmaster or
 16 subpostmistress in my Post Office, and I refused to do
 17 that because what would the community think? They
 18 would think these people are thieves, they've been
 19 robbing from the Post Office and that's why. It's not
 20 only that. It wasn't true, so why would I do such a
 21 thing? I refused to do it.
 22 **Q.** Did you ask the auditors what would happen to the
 23 balance?
 24 **A.** Yes, they said the Post Office will write to you.
 25 **Q.** Did they?

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1 **A.** Yes.
 2 **Q.** Did they write to you?
 3 **A.** No, they never wrote to me. One and a half years
 4 passed. Then I contacted my MP and then they wrote
 5 back to my MP.
 6 **Q.** What did they say that you owed them?
 7 **A.** Well, they wrote back to my MP saying that when we
 8 took the computers away -- now, this is the
 9 Post Office, whom we loved and we cared and we were so
 10 honest to them, is doing an audit without me present
 11 or any independent person present, and I've seen one
 12 of the statements where they wrote missed balance
 13 £41,000. How are you going to justify that missed
 14 balance? I could put tomorrow missed balance £100,000
 15 in my favour. Will you accept that, sir?
 16 So they sent me a statement and they're telling
 17 my MP, "Oh, Mr Sethi was actually 55,000 short, so he
 18 still owes us 17,000 because that 38,000 is
 19 compensated against that". So then I told my MP, "Why
 20 are they not pursuing me or taking me to court or
 21 saying we'll send you to prison" like they've done to
 22 others? Still never got a responding letter.
 23 **Q.** So they didn't pursue you for that sum and they didn't
 24 criminally prosecute or investigate you?
 25 **A.** No.

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1 Q. But they terminated your contract?
 2 A. Yes, but they know that there is this: when they don't
 3 leave you for a single penny, how would they leave you
 4 for 17,000? Am I the son-in-law of the Post Office?
 5 Q. On that note, Mr Sethi, we will break now, if that's
 6 a convenient moment, and come back after lunch to turn
 7 more directly to the human impact of all of this.
 8 A. Thank you, sir.
 9 **SIR WYN WILLIAMS:** Mr Beer, normally in a situation where
 10 a witness is giving sworn evidence a judge or a chair
 11 might say something about speaking about your
 12 evidence. I'm not really disposed to do that in these
 13 circumstances because people have been talking about
 14 this for 20 years; so it seems somewhat superfluous to
 15 say that you can't speak about it for quarter of
 16 an hour over your lunch.
 17 See you after lunch, Mr Sethi, at 2.00.
 18 **(1.00 pm)**
 19 **(Luncheon Adjournment)**
 20 **(2.00 pm)**
 21 **SIR WYN WILLIAMS:** Yes, Mr Beer.
 22 **MR BEER:** Thank you. Mr Sethi, we just left at the point
 23 at which your contract was terminated. Can I ask, did
 24 the Post Office terminate the contract for Harold Park
 25 too?

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1 A. No, sir, only for Kings Road, Brentford.
 2 Q. Only the 99 Kings Road one?
 3 A. Yes, sir.
 4 Q. So you carried on, you and your wife, working at that
 5 one?
 6 A. Yes, sir.
 7 Q. How long did you carry on working at the Harold Park
 8 one?
 9 A. Another one year, or so, because then they said that
 10 the Post Office is shutting down Post Offices because
 11 Harold Park was not a very busy Post Office and, plus,
 12 we had lost businesses by that time so they decided to
 13 shut it.
 14 Q. So the closure of Harold Park wasn't anything to do
 15 with allegations against you, so far as you knew?
 16 A. No, sir.
 17 Q. Okay. That was just the normal course of business?
 18 A. Yes, sir.
 19 Q. In terms of the impact that the closure of
 20 99 Kings Road had on you, you say in your statement
 21 that you had invested nearly £150,000 to lease the
 22 property and the shop, plus thousands of pounds more
 23 on stock levels and setting up the shop; is that
 24 right?
 25 A. Yes, sir.

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1 Q. Did that include improvements to the shop?
 2 A. Yes, sir.
 3 Q. You have told us already that you had a 14-year lease?
 4 A. Yes, sir.
 5 Q. Did you have to surrender that lease?
 6 A. Yes, sir.
 7 Q. What was your salary at the Kings Road Post Office?
 8 A. 35,000 per annum.
 9 Q. Did you lose that salary?
 10 A. In addition to the shop takings also.
 11 Q. What was roughly the shop takings.
 12 A. We were doing about 50,000 per annum.
 13 Q. Was that takings or profit?
 14 A. Well, you could say 20 per cent profit, at the most,
 15 and we also had a flat on the top, which we had let
 16 out, so we lost that flat's income also, on the top of
 17 Kings Road Post Office.
 18 Q. What were your intentions if this hadn't happened, in
 19 terms of hanging on to 99 Kings Road?
 20 A. We would have run it and after 14 years, God willing,
 21 me and my wife would be well and happy, we would have
 22 had enough savings for our old age and, plus, we would
 23 be able to educate our children and everything,
 24 because both children went to university and we
 25 couldn't help them in any way.

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1 They were working and studying at university.
 2 We felt so let down. We feel like as parents we are
 3 a failure to our children because we could not do
 4 anything to help them in any way. They helped
 5 themselves and, by God's grace, they got very good
 6 jobs in leading banks, and we are grateful to God, but
 7 we lost utterly everything. This was all thanks to
 8 the Post Office.
 9 Q. So if this hadn't have happened it would have been
 10 your intention to carry on running the Post Office
 11 until retirement?
 12 A. Yes, sir.
 13 Q. You would have used the income to help provide for
 14 your children as they passed through education?
 15 A. Yes, sir.
 16 Q. By the last answers you've given the Chair, are you
 17 referring to the broader financial impact that this
 18 has on families, as well as those directly affected by
 19 it?
 20 A. Yes, sir, we had to go into IVA and we were on the
 21 verge of bankruptcy, of losing everything we had
 22 worked for the last 20/25 years.
 23 Q. So when did you go into an IVA?
 24 A. Within one year, we went into IVA, sir.
 25 Q. So within a year of the end of 2012 -- 2002 rather?

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1 **A.** Yes, sir.
 2 **Q.** What was the effect of entering an IVA, in terms of
 3 your ability to get work?
 4 **A.** It affected it in lots of ways. Number 1, I could not
 5 open a bank account for six years. I could not get
 6 a loan. My son had applied for a job in a bank, that
 7 was his first job and he was worried because, if they
 8 did a credit search, he would not get that job
 9 thinking that his parents are thieves, because
 10 a report would be on the credit report saying these
 11 people have been -- their Post Office has been shut
 12 down because of them stealing the money from the Post
 13 Office.
 14 **Q.** What did you do in terms of getting work?
 15 **A.** To tell the truth, I was somewhat down and out that,
 16 at one stage, I was thinking of contemplating suicide
 17 but then I thought, no, this is the easy way out, what
 18 about my family, my children. No, I'm going to do
 19 something. I can't fight the Post Office because
 20 I went to a barrister in London. He charged me £500
 21 and he said to me "Mr Sethi, if I were you, you're
 22 just waiting your time, because the Post Office
 23 contract is so heavily weighed in favour of the Post
 24 Office you cannot win, you cannot win, so my advice to
 25 you was, I have to charge you money because you have
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1 come to me, but for you it's to go and find another
 2 job".
 3 I was nearly 54 at that time and, at 54, who's
 4 going to give you a job because wherever I went and,
 5 say, if I wanted to go back into banking, they didn't
 6 want to say you're too old, they will just say "Sorry,
 7 you've got too much experience and we don't have that
 8 kind of vacancy".
 9 So, in the end, I got into security where I got
 10 minimum wage.
 11 **Q.** So you were a security guard?
 12 **A.** Yes, and I was doing night shift, which I'd never done
 13 in my life. So, once again, no time with the children
 14 because during nighttime I was away doing my shift
 15 because I was doing a 12-hour shift, sometimes even
 16 more because you are being paid hourly. The more work
 17 you do, the more money you can get but, you know, with
 18 minimum wage, it doesn't matter how many hours you put
 19 in, there's not much return at the end of the day.
 20 **Q.** In your answer before last, you said you went off to
 21 see a barrister was that a direct access barrister in
 22 2004?
 23 **A.** One of my friends he said to me that best thing is we
 24 should go to a barrister because they're going to
 25 terminate your contract and let's see what he says.
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1 **Q.** Was that in 2004?
 2 **A.** Much earlier, sir, because, by the time they closed
 3 the Post Office, so I was seeking if I could do
 4 anything to redress the situation.
 5 **Q.** What, if any, impact did this have on your reputation
 6 within the community, ie what happened to you?
 7 **A.** Our reputation was in shreds. People who used to hold
 8 us in high esteem thought we were thieves, we were
 9 robbing from the Post Office. People who used to stop
 10 us in the street to say hello turned their face the
 11 other way thinking "These people run a Post Office and
 12 look the Post Office has shut them down because
 13 they've been robbing from the Post Office", and we had
 14 no way to prove it or tell anybody that this is wrong.
 15 We tried our best to highlight -- there's a cutting
 16 also of the newspaper.
 17 **Q.** Which we're just coming to.
 18 **A.** Okay. It had a very bad impact on us in every aspect
 19 of life psychologically, financially, reputation-wise.
 20 The community who loved us didn't want to know us.
 21 **Q.** You mentioned that you gave an interview to
 22 a newspaper. Was that a local newspaper?
 23 **A.** Yes, sir, because I had a Post Office in Brentford,
 24 I asked the local newspaper if they would like to come
 25 down and let me give my side of the story and they
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1 said yes, and they came to interview me and they
 2 published by interview in Brentford Gazette.
 3 **Q.** I think we've got the Article from the Brentford
 4 Gazette. I think that can be displayed. Whilst
 5 that's being done, Mr Sethi, if you look at your
 6 witness statement, at the end of the first one there
 7 is a copy of that article; can you see it?
 8 **A.** Yes, sir.
 9 **Q.** Is this the article you're referring to?
 10 **A.** Yes, sir and, in this, I highlighted at that time, not
 11 now, that the fault lies not with us, it lies with the
 12 Horizon system, which the Post Office has refused to
 13 come on numerous occasions when they have been told.
 14 So I highlighted at that time saying there's a problem
 15 with the Horizon system. But we were told: you are
 16 the only Post Office in the country that has the
 17 problem, nobody else has that.
 18 **Q.** There's a lot packed into those answers there. Let's
 19 take it in stages.
 20 **A.** Sorry, sir.
 21 **Q.** That's all right. I think we've dated this at about
 22 spring 2012, is that about right? Sorry, 2002 --
 23 I keep saying 2012.
 24 **A.** Yes, sir. Yes, sir.
 25 **Q.** It's in the Brentford Gazette.
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1 A. Yes, sir.
 2 Q. You can see the heading "Post chiefs tell shopkeeper
 3 he must advertise to replace wife". That's what you
 4 told us about before lunch. They wanted you to put up
 5 an advert in the shop for a replacement position to
 6 the one that your wife occupied in the Post Office?
 7 A. Yes, sir.
 8 Q. If we look at it together, it reads:
 9 "A Brentwood shopkeeper has been faced with
 10 an impossible dilemma after postal chiefs asked him to
 11 advertise for a replacement for his wife.
 12 "Anjana Sethi, sub post office mistress at Kings
 13 Road Post Office, has been told her contract will be
 14 terminated in June due to a dispute over alleged cash
 15 and business statement irregularities.
 16 "Her husband Baljit runs the shop where the post
 17 office is based and is fighting the decision, claiming
 18 the problem is due to a faulty computer system
 19 installed by Post Office Ltd."
 20 Is that what you were just referring to, that
 21 paragraph there?
 22 A. Yes, sir.
 23 Q. You were saying it's not just me saying in 2021 that
 24 it was -- the fault was with Horizon, I was saying
 25 that in 2002 and saying it publicly?
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1 A. Yes, sir. I highlighted at that stage -- it was not
 2 that I highlighted in 2012, or when the Post Office --
 3 I highlighted as soon as my Post Office was running
 4 into problems. I highlighted that the fault lies not
 5 with us, not with us, but what they have put the
 6 system -- the fault lies with the system, sir.
 7 Q. We can see, if you look at the third column, in the
 8 first paragraph, so third column, first paragraph,
 9 there's a further reference to that:
 10 "Mr Sethi argues the system is faulty but Post
 11 Office ... has totally refuted this and claims it has
 12 sent experts down to check it twice."
 13 A. This is not true, sir. They never sent anybody ever
 14 to check it. They're saying they sent people twice.
 15 How come they didn't send the people when it was
 16 shortage? They didn't send anybody when it was short,
 17 they didn't send anybody when it was surplus. This is
 18 a false statement. I am sorry to say the Post Office,
 19 whom we love, has been telling lies, and lies, and
 20 lies. There's no truth in this statement, sir.
 21 Q. Did this newspaper article have any effect on how
 22 people viewed you in the local community? You said
 23 you wanted to get your side of the story across?
 24 A. Sir, at the end of the day, the thing is this,
 25 newspapers are going to publish both sides of the
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1 stories they will publish what you say but how you can
 2 convince the people is another matter because by
 3 printing it in the newspaper is nothing, people are
 4 still not going to believe you. They will just say
 5 that he was trying to prove his innocence when he has
 6 been a crook all the time.
 7 So with the community it is very difficult. You
 8 see, anything you do wrong, it spreads like wildfire,
 9 and it's very difficult to convince. You can't
 10 convince every individual going around and telling
 11 them I'm done nothing wrong, sir. So virtually -- to
 12 tell you the truth, I only highlighted what I could do
 13 and that was the only reason. I even actually went to
 14 a tribunal to put my case forward, but the tribunal
 15 said to me, "Sorry, Mr Sethi you are not an employee
 16 of the Post Office, you are an agent and we do not
 17 deal in a Tribunal with agents".
 18 Q. In terms of the reputational harm that this caused
 19 you, you have spoken about people in the local
 20 community. What about friends and family?
 21 A. It was the same case because we stopped going out
 22 because wherever we went there was always a talk about
 23 the Post Office, directly or indirectly, and this
 24 affected us so badly that me and my wife decided we
 25 shall not be going for any parties or anywhere,
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1 because we have not done anything wrong, we didn't
 2 want to hide from the people, but people still are not
 3 going to believe your words because they are going to
 4 believe what the Post Office says.
 5 You cannot convince everybody. Maybe one or two
 6 people might have agreed with you but, at the end of
 7 the day, there was nothing we could do to prove that
 8 we had done nothing wrong.
 9 Q. You have told us about the financial impact that this
 10 had on you. The broader consequences of that
 11 financial impact, the impact on your health and how
 12 you felt, on the harm it did to you in the community
 13 and amongst friends and family; did there come a time
 14 when you went to a mediation?
 15 A. Yes. I can't remember the year but we did go in 2012
 16 or something, or 2014, I don't know the exact --
 17 Q. In your statement you pick the middle year, you said
 18 approximately 2013 in your statement.
 19 A. I'm sorry, because it's been such a long time and we
 20 went there. We had actually given up all hope, and
 21 I'm a person who's keeps all the records but my wife
 22 said to me, look, your cupboard is full of this
 23 rubbish, nothing is going to happen, why don't you
 24 chuck it away. So I had to throw away everything.
 25 When we went for this mediation, they offered me
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1 a paltry sum of £1,000. I said to them: are you
 2 joking? £1,000 for the last 15 years of the
 3 scandalous thing we have gone through, our lives have
 4 been turned upside down, our children have suffered,
 5 we have suffered. You know about me and my wife
 6 a diabetic, I'm actually on insulin. It's not
 7 hereditary, we never had any sickness, we never took
 8 a single day off closing the Post Office ever. In all
 9 these 25 or 30 years we ran the Post Office, we never
 10 rang up the Post Office saying "Oh, today my wife is
 11 sick, she can't run the Post Office", because we were
 12 more worried about the community.

13 We used to think we're providing a service and
 14 people are going to like you for that, for doing --
 15 like I said to you, I show up on seven days a week in
 16 Brentwood. In Harold Park, I never used to open the
 17 Post Office at 9 o'clock, I used to open at 8.30
 18 because I used to see snow is falling, people are
 19 standing outside, I would say, "no, no, no, please
 20 come in, don't stand outside, come inside, stand here
 21 but come in a queue, as you all have lined up, but
 22 please don't stand outside", because we used to open
 23 it early, so that people could --

24 There were people who couldn't -- there were
 25 people who used to like come to take money, say like

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1 you want to withdraw £2,000, and a lady who used to
 2 walk up to us and say to me "Mr Sethi, you know,
 3 I feel a bit uneasy because there's a man standing
 4 there I think he looks dubious to me, can I leave my
 5 book with you, I've got ten weeks pension money there,
 6 can you please drop it to me after you close the Post
 7 Office".

8 And this is what I'm telling you, with heart on
 9 my hand, you won't believe it. I said to her "I will
 10 bring it after 5.30", because I closed the Post Office
 11 at 5.30. It was raining cats and dogs and my wife
 12 said "Where are you going", I said "You know my
 13 customer, she's left £500 with me, if I don't go at
 14 5.30 she might get a heart attack thinking I have
 15 runaway with the money". So I said, no, I got
 16 drenched and she said to me "You could have waited",
 17 I said "No, that's not the question, the question is
 18 you trust me and if didn't come I was worried more
 19 about you than myself".

20 So this how you work with the community and
 21 that's why the community loved us because we cared for
 22 the community. If we saw somebody standing at a bus
 23 stop we used to give them a lift. We didn't used to
 24 just drive past, we used to say, no, let's give a lift
 25 and we say, oh, I live across the road. I said that

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1 doesn't matter, this will take me only a minute.

2 So we did everything to get Post Office the
 3 business. I went to different pubs, charities, where
 4 they started banking with me, who were not even near
 5 me where I had my Post Office but because I gave them
 6 very good service, they came and banked with me. We
 7 used to get deposits of £100,000 a week.

8 **Q.** Just going back to the mediation, you said that they
 9 offered --

10 **A.** £1,000.

11 **Q.** Did you settle, in the end, for a different amount?

12 **A.** Yes, in the end they told me, "look, we have wasted
 13 enough time, we'll give you 5,000, that is our final
 14 offer; do you want take it, take it or leave it".

15 I talked to my wife, I said to her "Look, we're not
 16 getting anything, if we don't take this 5,000 we won't
 17 even get that, so we might as well take that 5,000
 18 because, at the end of the day, if you don't accept
 19 that 5,000, we are going to get nothing".

20 **Q.** Did it represent the actual losses that you had
 21 suffered?

22 **A.** No, sir. It was nowhere near the actual losses.

23 **Q.** More recently, have you made an application to the
 24 Post Office's Historic Shortfall Scheme?

25 **A.** Yes, sir. I've made -- to this historical shortfall,

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1 which I wish to highlight, sir, if you give me
 2 an opportunity.

3 Can I say something about this historical
 4 shortfall?

5 **Q.** Let's just take it in stages --

6 **SIR WYN WILLIAMS:** Let Mr Beer ask the questions. I'm
 7 sure he's going to get to the relevant parts.

8 **A.** Yes, I have applied for --

9 **MR BEER:** So under the HSS, as we are calling it?

10 **A.** Yes, sir.

11 **Q.** When did you make the application?

12 **A.** Two years back, sir, in February 2020.

13 **Q.** February 2020?

14 **A.** Yes, sir.

15 **Q.** When did you receive a reply of substance from the
 16 Post Office?

17 **A.** Unfortunately, sir, I have not received a single
 18 substantial reply. Every three months, I write to my
 19 MP. She writes to the Post Office and they come with
 20 a stereotype statement "Mr and Mrs Sethi, we got 2,500
 21 applications, so you're not the only one, please have
 22 patience and we will come back to you". This is the
 23 only reply I've received in the last two years.

24 But just last Thursday, after sitting on that
 25 for two years, now they have come back to me saying we

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1 want you to answer these 100 questions.
 2 I mean, I've suffered for 20 years. I need help
 3 from my children. I'm nearing 70. I will not live
 4 long. I ask my children to help me. They got their
 5 own lives, they got their own children. Now, they
 6 want me to fill 100 questions to answer. Do you think
 7 this is fair, sir?
 8 **Q.** Just getting back to the chronology then, you have had
 9 holding replies every three months or so for the last
 10 two years?
 11 **A.** Yes, sir.
 12 **Q.** Then on 10 February --
 13 **A.** Yes, sir.
 14 **Q.** -- you received a letter, which I think has actually
 15 got 68 questions in it, but if you count the
 16 sub-questions, it comes out to over 100; is that
 17 right?
 18 **A.** Yes, sir.
 19 **Q.** Is that the first time they have asked you for that
 20 information?
 21 **A.** Yes, sir, but before that whatever information, when
 22 we put in for Historical Shortfall, they have asked me
 23 so many questions which we have answered and they keep
 24 repeating the same questions. The last time I wrote
 25 to them and I said, "You know, these questions, which
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1 you have asked me now again after six months,
 2 I already sent you this six months back", and then
 3 they came back to me saying, "Oh, sorry, there are
 4 lots of people dealing with this, so that person was
 5 dealing has mislaid it, the case has come to me new,
 6 so I need now reply from you".
 7 This like passing the buck from you to him, him
 8 to her, which will be never ending. Even if I answer
 9 these 100 questions tomorrow, some bright geezer might
 10 get up tomorrow and say, "Oh, Mr Sethi, you know what,
 11 now people have changed, could you please answer those
 12 100 questions again".
 13 **Q.** Looking at the questions generally, I'm not going to
 14 go through them, are you in a position now 20 years on
 15 to answer lots of them?
 16 **A.** Not really, sir, because the questions they are asking
 17 me: when you bought the Post Office, they know it,
 18 those are some of the typical questions; how much you
 19 invested; when you bought it; how much was the
 20 surplus; how much was the shortage. I mean, all this
 21 information is held by the Post Office. They are just
 22 wasting time, just to prolong the things and if this
 23 goes on, I think I'll be dead and gone and we'll never
 24 get anything from the Post Office.
 25 **Q.** You say in your statement that you are deeply worried
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1 that you or your wife will die before you achieve any
 2 form of justice or meaningful compensation; is that
 3 the case?
 4 **A.** Yes, sir.
 5 **Q.** What do you want from the Post Office?
 6 **A.** I want two or three things from the Post Office:
 7 number 1, we want an apology from the Post Office
 8 saying they're sorry what they have done to us. We
 9 have not -- haven't received a single letter today
 10 saying they were wrong, they apologise, they are
 11 sorry. They haven't done that.
 12 The impact that they had on us -- the people who
 13 did this, they should be investigated, not a single
 14 person has been brought to charge until today.
 15 They've gone scot-free, and the answer would be,
 16 sorry, they have left the organisation or they
 17 retired. Yeah, but they are the people who did it and
 18 this is not one person. This goes right to the top.
 19 So I can't say, "Oh, my manager did it or my
 20 sub-manager did it", I'm sorry right up to the chief
 21 executive or the director of the Post Office everybody
 22 knew what exactly was happening. So I want that to be
 23 done.
 24 Thirdly, no amount of compensation can return us
 25 the 20 years of hell we have gone through. Only my
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1 wife and I know it, how we have struggled in these
 2 20 years. We have worked so many hours for a petty
 3 amount of money but we didn't want handouts, we didn't
 4 go to the state to give us unemployment benefit or
 5 anything. We said, no, we'll make a life, we'll work
 6 hard.
 7 As I said earlier, the Post Office took her
 8 again and made her a manager, which clearly shows that
 9 in one place you are saying she is dishonest, another
 10 place you are again making her a manager of a Post
 11 Office. How can you justify this?
 12 So I want a good compensation not only for my --
 13 but for my colleagues, there are people who are worse
 14 off than me who suffered, they went to prison. I must
 15 say I consider myself lucky that didn't go because
 16 mine turned to a surplus. What if had not turned to
 17 a surplus? My wife would have to go to prison not me,
 18 because she was the subpostmistress. They would have
 19 charged her and who would have looked after my
 20 children. Our family would have been broken, the
 21 children would have not been educated, they wouldn't
 22 be what they are today.
 23 I'm so proud today of my children. I can, hold
 24 my head up and say they worked so hard and I'm such
 25 a proud -- we are so proud parents of our children.
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1 They've helped us in every aspect, instead of we
 2 helping them.
 3 So I hope, sir, that the Post Office looks into
 4 this and gives us our due, which should have been done
 5 long time back. I don't want them to keep postponing
 6 and saying "It will happen in three months' time, six
 7 months' time, down the year". No, give us something
 8 now, so that we have something. We want to get
 9 something now, some compensation should be given now
 10 and then they can decide about other things later on.
 11 But all they do is, "Sorry, Mr Sethi, there are
 12 2,500 people". Yes, I know there are 2,500 people.
 13 You see in the papers I've been reading -- this is
 14 what Mr Scully said, he said 98 per cent of the
 15 subpostmasters have got the money. Then another place
 16 they say, no, 95 per cent have got. Another place
 17 they said 33 per cent. So where are my, I'm nowhere
 18 in those 98 per cent, or 95 per cent, or 33 per cent.
 19 You're not giving exact figure. What we want is
 20 for you to come out and tell us that we have got this,
 21 we are doing this; they are doing exactly what they
 22 did when they closed me down. They believed that if
 23 they don't answer that is the end of the story.
 24 That's what they did when we were running shortage,
 25 they never came back, and now when we apply for
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1 Historical Shortfall, they are doing exactly the same
 2 story.
 3 I also wanted to ask you, sir, if tomorrow me
 4 and my wife pass away, will my children be able to get
 5 some compensation or will the matter just die along as
 6 we die?
 7 **Q.** Mr Sethi, thank you very much for the evidence you
 8 have given.
 9 **A.** Thank you, sir.
 10 **Q.** I haven't got any other questions for you. Is there
 11 anything else that you feel that you want to say that
 12 we haven't through this process of question and
 13 answers covered?
 14 **A.** No, sir, I've said everything. I hope now that me and
 15 my family gets justice, which is overdue to us and to
 16 other subpostmasters, and my colleagues. God willing,
 17 I hope that will happen.
 18 Thank you very much, sir, and I'm so very, very
 19 grateful to you for giving me an opportunity to put my
 20 case. That's the first time in 20 years. You know
 21 everything has been blocking up and today I feel that
 22 most of it has come out and I feel a bit relaxed and
 23 I'm happy and I'm grateful to you.
 24 Thank you very much, sir.
 25 **SIR WYN WILLIAMS:** Well, thank you very much, and also
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1 thank you Mrs Sethi, not just for supporting your
 2 husband with your statement but for coming to sit by
 3 him and supporting him today. Thank you.
 4 **A.** Thank you, sir.
 5 **MR BEER:** Thank you very much, Mr Sethi, if you return to
 6 your seats now, we will move on to the next witness.
 7 Thank you indeed.
 8 **SIR WYN WILLIAMS:** Mr Beer, while the preparations are
 9 going on, if you think there is a need for a break
 10 during the course of Mrs Hamilton's evidence you just
 11 take that break.
 12 **MR BEER:** Thank you, sir. Although she won't like being
 13 called by this name, Josephine Hamilton, please.
 14 **JOSEPHINE HAMILTON (sworn)**
 15 **Questioned by MR BEER**
 16 **MR BEER:** Thank you for bringing your own Bible. Can you
 17 give us your full name, please.
 18 **A.** Josephine Hamilton. Done it again.
 19 **Q.** In front of you, there should be two witness
 20 statements.
 21 I should have said I ask questions on behalf of
 22 the Chair of the Inquiry Sir Wyn Williams, my name is
 23 Jason Beer.
 24 There should be two witness statements in front
 25 of you. The first is dated 13 January and, if you
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1 look at the last page of that, which is page 21, there
 2 should be a signature. Is that your signature?
 3 **A.** My signature -- oh, yes, there sorry.
 4 **Q.** When you made that statement, were the contents of it
 5 true to the best of your knowledge and belief?
 6 **A.** Yes.
 7 **Q.** If you look at the second statement, please, which
 8 should be dated 10 February 2022, on the last page,
 9 which is page 4, there is a further signature; is that
 10 your signature?
 11 **A.** Yes.
 12 **Q.** Are the contents of that statement true to the best of
 13 your knowledge and belief?
 14 **A.** Yes, sir.
 15 **Q.** Now, Mrs Hamilton, can you tell us how old you are
 16 now?
 17 **A.** 64.
 18 **Q.** Thank you. Before you took over running the Post
 19 Office in South Warnborough in October 2001, we read
 20 from your statements, you worked in a range of jobs,
 21 I think?
 22 **A.** Yes. I followed my husband's career.
 23 **Q.** Okay. By my reckoning, looking at all the sources
 24 available to me, I've seen that before you took over
 25 the Post Office, you worked as an army -- or in army
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1 personnel research?
 2 **A.** Yes.
 3 **Q.** As a care assistant?
 4 **A.** Yes.
 5 **Q.** You ran a pub, you ran a haulage business, you drove
 6 a tipper truck?
 7 **A.** Yes.
 8 **Q.** Having got an HGV licence, you were a long distance
 9 lorry driver?
 10 **A.** Yes.
 11 **Q.** So those six jobs preceded your work in the Post
 12 Office?
 13 **A.** Yes.
 14 **Q.** So how did it come about that you took over the Post
 15 Office in South Warnborough?
 16 **A.** Well, we were struggling to make haulage pay because
 17 the cost of fuel was such a lot of money and so
 18 somebody in the village -- because we'd been there for
 19 15 years before that -- somebody suggested that I took
 20 over the village shop because it had been run by
 21 volunteers and it needed someone to, kind of, bring it
 22 together. So they said "Why don't you take over the
 23 lease on the shop", and, yeah, it had a Post Office in
 24 it and there was somebody working in the Post Office.
 25 So I took a 40-year lease on the business.

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1 **Q.** 4-0?
 2 **A.** 4-0, yes.
 3 **Q.** So can you just describe the Post Office? I called it
 4 South Warnborough, whereabouts is that?
 5 **A.** It's in Hampshire between Odiham and Alton, and
 6 a quintessentially Hampshire village, it was a lovely
 7 little shop and it was just a local community store,
 8 really, with a Post Office in the back of it.
 9 **Q.** So it was run as a co-operative or a local community?
 10 **A.** Yes.
 11 **Q.** With a Post Office inside it?
 12 **A.** Yes, yeah.
 13 **Q.** People were concerned that if the shop closed the Post
 14 Office would close?
 15 **A.** Yes, the Post Office was really important because, at
 16 that time, we had lots of elderly people in the
 17 village, who really needed it.
 18 **Q.** Did you have to pay any money to take over the 40-year
 19 lease?
 20 **A.** Well, they said -- they knew I didn't have a lot of
 21 money so they said if you take it on, you can pay us
 22 rent every year plus lease premium. So I was buying
 23 it over the term of the lease.
 24 **Q.** So the "they" in that, is that that landlord, rather
 25 than Post Office?

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1 **A.** Yes, that's the Village Shop Association. They owned
 2 it or everyone had debentures in it.
 3 **Q.** So I think you say in your statement the price of the
 4 lease was £36,000?
 5 **A.** Yes.
 6 **Q.** You didn't have capital to pay it upfront?
 7 **A.** No.
 8 **Q.** So you were planning to clear it as you went along --
 9 **A.** Yes.
 10 **Q.** -- expecting to clear it eventually?
 11 **A.** Yes. Well, the plan was to clear it in about
 12 five years but it didn't pan out like that because of
 13 the Post Office.
 14 **Q.** Were you lent some money to purchase the shop's
 15 standing stock?
 16 **A.** Yes. Yes, I was lent £10,000 by the store.
 17 **Q.** What happened when you, in October 2001, took over the
 18 shop and the Post Office?
 19 **A.** Well, it was just a bare shell, really, and we
 20 realised that the road was really useful and we kind
 21 of turned it in -- we realised that with fresh produce
 22 and a coffee machine, you could actually turn it into
 23 a bit of a café, you know, a takeaway, on the way
 24 through to work. We captured lots of builders because
 25 we were open at 7.00 in the morning and that kind of

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1 started to grow the business, really. And then the
 2 lady who was running the Post Office, she decided she
 3 wanted to leave at Christmas that year, and so --
 4 **Q.** This is still 2001?
 5 **A.** This is still 2001, yes, and the subpostmaster, who
 6 was subpostmaster in name only, he approached me and
 7 said "Would you consider running it?" So I thought,
 8 well, you know -- I mean, back in the day, it was
 9 a tiny little Post Office. It was all paper-based,
 10 although it had the Horizon system, everything --
 11 there was no chip and PIN, so it was easy to balance,
 12 easy to work. It was just cheque and cash, and that
 13 was it.
 14 **Q.** So when did you take over as manager of the Post
 15 Office then?
 16 **A.** Christmas 2001. She left Christmas Eve, and I started
 17 in between Christmas and New Year.
 18 **Q.** When did you officially become the postmistress?
 19 **A.** Eventually in 2003, the subpostmaster was terminally
 20 ill and they asked me -- well, we had to apply for the
 21 position but nobody else came forward, so I went and
 22 was interviewed in Basingstoke and I got the job and
 23 took it over as subpostmistress.
 24 **Q.** When you took over or when you joined in October 2001,
 25 then when you were manager in December 2001 and then,

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1 by the time you took over as the subpostmistress in
 2 2003, were you aware of any issues with the accounts
 3 or balances of the Post Office?
 4 **A.** I knew they had had a £270 discrepancy, and I knew
 5 that the subpostmaster had paid it but I just -- you
 6 know, it was before my time, before I even took the
 7 shop over. I knew that -- I had heard that Sue had
 8 had a problem with the £270, so didn't really give it
 9 another thought.
 10 **Q.** Was there any discussion over what had caused the
 11 discrepancy?
 12 **A.** No.
 13 **Q.** When you joined in October 2001 what were the systems
 14 that were in place?
 15 **A.** We had, like, the basic Horizon system but because you
 16 could match everything at the end of the day, it was
 17 like double entry bookkeeping, you could see little
 18 piles of paper with the pension dockets and things
 19 like that. If you had made a mistake and you finished
 20 something to cheque or cash and you had finished it to
 21 cash and it should have been cheque, you could see,
 22 because you had a pile of cheques and a pile of bits
 23 and pieces that you could add up and see straight away
 24 where you had made a mistake. So it was easy.
 25 **Q.** Were you running parallel systems then?

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1 **A.** Just at the end of the day, if there was ever anything
 2 wrong, you could spread everything out and have a look
 3 at it would be there, and so you could sort it out.
 4 **Q.** You mentioned the introduction of chip and PIN. When
 5 did that come in, in your branch?
 6 **A.** It came in in late 2003. I cannot remember exactly
 7 when but it was just about around the time I became
 8 subpostmaster and it all went haywire from then on.
 9 **Q.** Did you receive any training for the introduction of
 10 the chip and PIN system?
 11 **A.** No. They literally screwed it onto the counter,
 12 a Fujitsu guy came, screwed it onto the counter and
 13 I said "What's that". He said, "That's chip and PIN".
 14 He said "It will be going live in a little while", and
 15 that was it. That was the training.
 16 **Q.** Did you receive any training in the wider Horizon
 17 system?
 18 **A.** No. I had had four half days training between
 19 Christmas and New Year when I took it over, when it
 20 was paper-based, but the chip and PIN hadn't been
 21 invented then, so nothing related to it.
 22 **Q.** You describe in your statement between
 23 25 December 2001 and 1 January 2002 you were visited
 24 by a trainer from the Post Office.
 25 **A.** Yes.

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1 **Q.** There were very few customers in the Post Office.
 2 **A.** There were no customers.
 3 **Q.** The trainer, therefore, gave you limited training.
 4 What was that training about?
 5 **A.** It was about basically what envelopes to put what in
 6 at the end of the day and what to despatch to where.
 7 He did a pretend balance and, I mean, we didn't have
 8 any figures to play with because the Post Office
 9 wasn't busy between Christmas and New Year. So he
 10 basically pinned everything on the wall because there
 11 actually wasn't a balance between Christmas and New
 12 Year, he pretended to do one, showed me what would be
 13 done, and then left me to it.
 14 **Q.** You said that when chip and PIN was installed,
 15 everything started to go haywire?
 16 **A.** Yes. I mean, you just couldn't -- once discrepancies
 17 started happening, you couldn't actually find out
 18 where it was -- what had gone wrong.
 19 **Q.** You say in your statement that:
 20 "This is when I started to experience
 21 significant unexplained shortfalls."
 22 **A.** Yes.
 23 **Q.** The first discrepancy occurred on 2 December 2003 when
 24 a shortfall showed up in the sum of £2,082, which the
 25 Post Office had put into the suspense account?

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1 **A.** Yes.
 2 **Q.** Is that right?
 3 **A.** Yes.
 4 **Q.** Was that almost immediately after the chip and PIN was
 5 installed?
 6 **A.** Yes, it was within a month or so. I can't be exactly
 7 sure what date but it was around that time.
 8 **Q.** What was the suspense account, so far as you knew?
 9 **A.** Well, something -- if you had something wrong it would
 10 just be parked over there but it was when I went to
 11 bring it out of suspense that the whole thing went --
 12 it doubled in front of my eyes. They told me what to
 13 do and the discrepancy doubled, and I demanded --
 14 well, they said "You have got to make it good" and
 15 I said, "Well, I'm not accepting that". I said
 16 "I want the area manager to come down" and he came
 17 down and couldn't --
 18 **Q.** Can we just slow it down a little bit, if we may.
 19 **A.** Yes.
 20 **Q.** So you got this discrepancy that showed up on
 21 2 December 2003 --
 22 **A.** Yes.
 23 **Q.** -- of £2,082. You said you contacted them. Who did
 24 you contact?
 25 **A.** The help desk.

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1 Q. So did you phone the help desk, the helpline?
 2 A. Yes, I phoned the helpline.
 3 Q. You said, I think, that you wanted to know how to take
 4 that money out of the suspense account?
 5 A. Yes, because they -- I can't remember the exact
 6 process but you kind of take the suspense account out
 7 to zero -- when they find out what's wrong, they take
 8 it out and it becomes zero and whatever I did made it
 9 minus 4,000 not 2,000.
 10 Q. So were you given --
 11 A. I didn't owe the 2,000.
 12 Q. Were you given some instructions by the helpline and
 13 did you carry those out?
 14 A. Yes, I carried them out on 31 December, I think it
 15 was.
 16 Q. In your statement you said 24 December?
 17 A. 24 December, yes.
 18 Q. So Christmas Eve rather than New Year's Eve?
 19 A. Yes.
 20 Q. It doubled to about 4,188.53, you say, in your
 21 statement?
 22 A. Yes.
 23 Q. Did you speak to the help desk again?
 24 A. Yes.
 25 Q. What did they say?

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1 properly the other end", and I just -- I mean,
 2 honestly, you might think I'm a real dummy but I never
 3 thought -- I never thought that there was anything
 4 wrong, really, I just thought "Oh, well, it's not
 5 recording, so that they are on top of it and they've
 6 changed the base unit".
 7 Q. So you thought that solved whatever problem there was?
 8 A. Yes, because you couldn't actually see what was
 9 happening the other end so you didn't know really what
 10 they were talking about.
 11 Q. So these shortfalls were being carried over, I think
 12 you said?
 13 A. Yes, and eventually they kept my wages and then
 14 another shortfall came of 750, and that was the same
 15 answer from the help desk, "Well, you have got to make
 16 it good", and they kept my wages for that. Then there
 17 was another smaller one, which I made good, and they
 18 said, "You know, any more of these and you're sacked".
 19 So that's when I didn't report -- I borrowed
 20 money and I remortgaged and I put more money in to try
 21 and level it out and in the end I just ran out of
 22 money.
 23 Q. So you were saying that you put some money in
 24 yourself?
 25 A. Yes.

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1 A. Well, I ranted for about a week trying to get it
 2 sorted out because they just kept saying "Well, you've
 3 got to make it good", and it's like, well, I didn't
 4 owe 2,000 let alone 4,000. So I said, "Well, I want
 5 the area manager to come down". So they knew about
 6 the amount and allowed me to keep rolling it over and
 7 the area manager came down some time in January and he
 8 couldn't find it either but he said "Oh, I think
 9 an error notice will be generated because I can't work
 10 out what's gone on either", and the error notice never
 11 came.
 12 So they said we managed to get it down to about
 13 3,100 and something, and they sent me a letter saying
 14 we'd like you to send that by return of post and it's
 15 like, well, I don't have that. So they said, well,
 16 that's fine we'll keep your remuneration until it's
 17 paid for.
 18 Q. You mentioned about somebody from Fujitsu, I think,
 19 coming out to install the chip and PIN system?
 20 A. Yes.
 21 Q. Did anyone come out from Fujitsu after this complaint
 22 was made by you in December 2003?
 23 A. I'd had a couple of times engineers would come out and
 24 change the base unit under the counter, and they said
 25 "We're just changing that because it's not recording

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1 Q. They deducted some of your wages?
 2 A. They were deducting two lots of wages, one straight
 3 after the other, and then it kept going wrong and
 4 I kept having deficits. And so I remortgaged the
 5 house because I had a £9,000 one and I put £9,000 in
 6 the safe to make that up and then I borrowed £3,000
 7 from a friend and then I put that in, and I just gave
 8 up because -- and that's when I didn't flag up that
 9 there was money -- that the accounts didn't balance,
 10 because it would come up with a figure that you should
 11 have in your safe and if you didn't have it --
 12 Well, you couldn't actually open the next day,
 13 unless you agreed the figure and it would generate the
 14 figure, so you just go, yeah, I've got that, because
 15 I didn't know where else to go, because I'd already
 16 tried to get them to come and sort it out but they
 17 didn't.
 18 Q. So the system was showing deficits?
 19 A. Yes.
 20 Q. You were seeking to make those deficits up from your
 21 own private money and the money of others --
 22 A. Yes.
 23 Q. -- by putting cash in the safe?
 24 A. In the safe, yes, yes, yes. Yes.
 25 Q. But you knew that you hadn't taken any money?

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1 A. I know. And I just backed myself into a corner.
 2 I didn't know where else to go because I knew
 3 I couldn't get any help from the Post Office and every
 4 time I said "This isn't right", they just said "Well,
 5 you've got to pay it".
 6 Q. I think things came to a head at the beginning of
 7 2006?
 8 A. Yes.
 9 Q. You say in your statement that, by that time, you were
 10 becoming very worried and stressed about the
 11 continuous shortfalls and discrepancy on Horizon?
 12 A. Yes, well, I had had chest pains and I went to the
 13 doctor and they gave me an ECG but they thought it was
 14 just stress and -- well, that period that last year,
 15 when the amount was growing and growing and I just
 16 didn't know -- I didn't know where to go for help and
 17 they rang and said "We want you to remit £25,000
 18 tomorrow because we're concerned about the amount of
 19 cash you're holding", and I knew I didn't have it.
 20 And a friend came past and saw the light on
 21 about 10 o'clock, and she came in and it was the
 22 friend that lent me the money and she said "Whatever's
 23 the matter", and I said "I don't know what I'm going
 24 to do, where can I find 25 grand". She said "You've
 25 just got to stop this because", you know, she said,
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1 "you're going to be really ill if -- you've got to --
 2 whatever happens, you've got to draw a line under it".
 3 So she said "You're going to phone the Federation in
 4 the morning, and ask for help".
 5 Q. Did you phone the Federation, and by "the Federation"
 6 you mean the National Federation of SubPostmasters?
 7 A. Yes, and I phoned them in the morning and I said
 8 "I haven't got -- I've got a big discrepancy in my
 9 office". I said "I've got no idea how it's happened,
 10 I've had problems with the computer system, I've been
 11 putting money". And she said, "Well, you go find
 12 yourself a good criminal lawyer and we'll arrange
 13 an audit", and that was the sum total of their help.
 14 Q. Did you go and find yourself a good criminal lawyer?
 15 A. Well, fortunately, one of my customers was a criminal
 16 lawyer and she lived right opposite the shop. So
 17 I went and literally poured my heart out to her and
 18 I don't think she could really quite believe what was
 19 going on because she knew me.
 20 Q. You told us that you went to see your GP?
 21 A. Yes.
 22 Q. Did your GP sign you off from work?
 23 A. Yes, with stress.
 24 Q. For how long?
 25 A. They signed me off for a month with stress but
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1 I couldn't take any time off because the shop -- I was
 2 the shop. It was me and one or two part-time others
 3 and I couldn't not be there.
 4 Q. So even though you were signed off you carried on
 5 working?
 6 A. Yes.
 7 Q. You said that an audit was going to be arranged by the
 8 National Federation of SubPostmasters?
 9 A. Yes, they arranged it for -- like, I rang them on the
 10 Monday evening and they came Wednesday morning.
 11 Q. How many auditors arrived?
 12 A. There were two that came round to my house and I think
 13 they left one in the office, as well, while they were
 14 round at my house.
 15 Q. What did the auditor say, as a result of the audit?
 16 A. They said "There's a large discrepancy in your office,
 17 what have you done with it, what have you done with
 18 the money?" I said, "I don't even know -- I don't
 19 know what's going on". I said "I can't -- I cannot
 20 get to grips with the computer system", and I said
 21 "I've absolutely no idea". And he said "Well, you're
 22 the only one that's ever had problems with Horizon",
 23 and I -- you know, at the time, I believed him because
 24 we didn't know.
 25 Q. So they told you that you were the only person that
 99

1 had had problems with Horizon?
 2 A. That it had ever happened to, yeah, yeah. And,
 3 I mean, I really did think I was going mental.
 4 I just -- because, I mean, I'm not that unintelligent.
 5 If I put everything out there, you should have been
 6 able to find it. I couldn't get them to help me find
 7 it and it was just crazy. I used to literally just
 8 sit there like a mad woman with paperwork everywhere,
 9 all over the floor, just thinking, it's got to be
 10 here, you know.
 11 But it wasn't. I couldn't find it because they
 12 had all the information the other end. I only had
 13 a screen and they wouldn't give it to you.
 14 Q. You said that in your statement:
 15 "I began to feel like I was going mad and that
 16 it was entirely my fault."
 17 A. Yes.
 18 Q. Is that how you felt?
 19 A. Yes, that's how I felt. When he said I was the only
 20 one, that's how I did feel. I mean, it really --
 21 I thought, oh God, I must be -- you know, I just
 22 thought it was me.
 23 Q. Did you operate under that mistaken belief, that you
 24 were the only one that had problems with Horizon --
 25 A. Yes.
 100

1 Q. -- until the media coverage came about in
 2 February 2008?
 3 A. Yeah, yeah. Yes, I mean, when I actually got
 4 sentenced, it was almost like, although you don't want
 5 yourself in the national papers as being a thief,
 6 actually people started phoning me and it's like
 7 "I know someone this happened to, I know someone this
 8 happened to", and it's like, oh my God, you know, I'm
 9 not the only one.
 10 It wasn't until that and then the penny started
 11 to drop, and then we started to -- because, I mean,
 12 back then I didn't really use the internet that much
 13 and a group of villagers who had been in court with
 14 me, they literally started trawling the internet and
 15 we found all these other people all over the country.
 16 Q. We're getting ahead of ourselves.
 17 A. Sorry.
 18 Q. At the moment, we're dealing with the visit of the
 19 auditors in early 2006 and them telling you that you
 20 were the only person that had experienced problems
 21 with Horizon. I think you were suspended, is that
 22 right?
 23 A. Yes, they suspended me at that point.
 24 Q. We've got a date of 9 March 2006?
 25 A. Yes.

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1 commemorative stamps had been left behind?
 2 A. We found them on a shelf later on. They had just left
 3 them up on a shelf and they'd been in the safe, so ...
 4 Q. Were you allowed to go back into the Post Office after
 5 that?
 6 A. I had to go into there to lock the door but it wasn't
 7 a Post Office and when -- there was an alarm in there,
 8 so I had to set that. But they -- then the new
 9 subpostmaster from Hook, he came in and took it over
 10 temporarily, so I kept it running. He came the
 11 following week.
 12 Q. I think the next month, on 12 April, you received
 13 a letter from the Post Office asking you to attend for
 14 an interview; is that right?
 15 A. Yes.
 16 Q. By that time, you had spoken with and instructed the
 17 criminal lawyer?
 18 A. Yes.
 19 Q. They prepared with you a written statement?
 20 A. Yes.
 21 Q. Did you read that statement out?
 22 A. No, the lawyer read it out.
 23 Q. Did you answer questions or give no comment?
 24 A. No, I -- yeah, no comment for two tapes. That was
 25 horrible.

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1 Q. You say in your statement that the investigators also
 2 started looking around the room as if to value your
 3 items.
 4 A. Yes.
 5 Q. "It was horrible".
 6 A. It was and my Mum, bless her, she stepped -- I mean,
 7 she was standing at the door and I can see her now,
 8 she's stood there and she said "This my house too, you
 9 know", because we owned the house jointly, and she
 10 said "This is my house", and they stopped then. They
 11 kind of backed off and they basically finished up and
 12 left. I mean, thank goodness, because if it hadn't
 13 been owned by my parents, as well, I'd have ended up
 14 down the route that a lot of others have ended up.
 15 Q. When you went back to the Post Office, what did you
 16 find had happened in Post Office?
 17 A. They'd taken everything away. Obviously, I couldn't
 18 get into -- they'd taken all the keys, so I couldn't
 19 get into the safe, or anything like that, and
 20 they'd -- pretty much, I was locked out of my own Post
 21 Office.
 22 Q. Had they taken away the paperwork?
 23 A. Yes, they'd taken the paperwork away.
 24 Q. You mentioned in your statement, however, that £500
 25 worth on vehicle tax stamps and a pile of

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1 Q. How did you feel when you were being interviewed?
 2 A. Awful. I couldn't look at him, I kept looking at the
 3 desk, and he was -- he kept poking stuff underneath so
 4 that I could read it and saying "Is this your bank
 5 statement, is this your bank statement, what have you
 6 done with this, where is it?" And it was just awful.
 7 Q. Did you subsequently receive a letter on 23 May saying
 8 that the Post Office was considering terminating your
 9 contract?
 10 A. Yes.
 11 Q. On 6 June did you receive a letter from the Post
 12 Office saying that the audit had revealed a shortfall
 13 in the sum of £36,600-odd?
 14 A. Yes.
 15 Q. Was a breakdown given for that sum or not?
 16 A. No.
 17 Q. On 16 June 2006, was your contract with the Post
 18 Office terminated?
 19 A. Yes.
 20 Q. Did you then receive a summons to appear before
 21 a criminal court?
 22 A. Yes.
 23 Q. Was that for a single count of theft --
 24 A. Yes.
 25 Q. -- for the 36,000?

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1 A. For the 36,600 and something, yes.
 2 Q. Did you then attend firstly Aldershot Magistrates'
 3 Court?
 4 A. Yes.
 5 Q. Did you plead not guilty to the charge of theft?
 6 A. Yes.
 7 Q. Was your case sent up to the Crown Court at
 8 Winchester?
 9 A. Yes.
 10 Q. Did you attend on three occasions?
 11 A. Yes. I pleaded not guilty the first time and then, as
 12 we got closer to the trial, they did the plea bargain.
 13 Q. Tell us about the plea bargain. How did that come
 14 about?
 15 A. Well, they said if you plead guilty to false
 16 accounting, to --
 17 Q. The "they" there, is that your solicitor or is that
 18 the Post Office?
 19 A. No, Post Office. Yeah, post Office offered a plea
 20 bargain, "If you plead guilty to 14 counts of false
 21 accounting, don't mention Horizon on sentencing and
 22 repay all the money, we'll drop the theft". And my
 23 lawyer -- I can remember her opening a file and
 24 saying, "Did you know the money wasn't there when you
 25 said it was?" I mean, basically you had to say it was

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1 to be able to serve customers the next day and you
 2 just said, yeah.
 3 And I said "Yeah", and she said "Well, they're
 4 going to get you for false accounting, so you'd better
 5 just plead guilty because then you are less likely to
 6 go to prison".

7 So prison absolutely terrified me, so I would
 8 have almost said yes to anything. So I pleaded
 9 guilty.

10 Q. Did you do those three things, plead guilty --

11 A. 14 times.

12 Q. 14 counts of false accounting?

13 A. Yes, they made me stand -- it was -- it took about
 14 half-an-hour to read it all out because they read out
 15 every day "You said 14 times". I mean, it was just --
 16 I just had to say it 14 times that I was guilty and it
 17 just felt like just rubbing my nose in it.

18 Q. When you said that you were guilty, did you, in fact,
 19 know that you'd done nothing wrong?

20 A. Yes. I knew I'd done nothing wrong but I couldn't
 21 explain it, and I kind of felt guilty because
 22 I thought I actually did say the money was there when
 23 it wasn't, because every time I'd said it isn't they'd
 24 taken the money off me and threatened me with the
 25 sack. So I actually felt a little bit guilty as well,

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1 so ...
 2 Q. Even now, you say that you still feel guilty?
 3 A. Yes, because I kind of lied, not for any other reason
 4 than I didn't know what to do.
 5 Q. You came up for sentencing before the judge on
 6 4 February 2008?
 7 A. Yes.
 8 Q. Did you think you were going to go to prison?
 9 A. Yes, I had my bag packed. I went for my pre-sentence
 10 report and she said "You are 75 per cent likely to go
 11 to prison for this", and I'd been told, you know,
 12 I probably wouldn't go to prison but I didn't realise
 13 the odds were 75 per cent. It was just -- and I'd
 14 been told to look remorseful, and I sat there and
 15 thought -- I said "75 per cent?" And she said "Yeah,
 16 you'd better take your bag packed, you have got to
 17 prepare your shop to be without you, make sure it runs
 18 because you will be unemployable if you got to
 19 prison". And she said "This is a really serious
 20 offence", and I said "I know". So I looked -- well,
 21 I was sad I was terrified actually.
 22 Q. So you packed a bag --
 23 A. Yes.
 24 Q. -- just in case?
 25 A. I didn't come home and I hugged by Mum and Dad goodbye

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1 and my husband and my boys.
 2 Q. One of the things that you had agreed to do was to
 3 raise the £36,000-odd and pay it back?
 4 A. Yes.
 5 Q. "Back" in inverted commas?
 6 A. Yes.
 7 Q. How did you raise that?
 8 A. Well, we remortgaged but, because I had already
 9 remortgaged to shovel money into the Post Office,
 10 I could only get 30,000, so we had to have a village
 11 meeting and I literally had to stand up in front of
 12 everybody and tell them what had happened.
 13 Q. Of the 36, you remortgaged again and got 30?
 14 A. I remortgaged again and got 30 but I was £6,000 or
 15 6,600 short and Izzy, my lawyer, she came along and we
 16 had a village meeting in the village hall and I had to
 17 tell everybody that I was £6,000 short and, although
 18 I hadn't done anything wrong, I was short. So
 19 literally people would drop money through a letter box
 20 and cheques and the money made up. So when I went to
 21 court we had the money to pay them.
 22 Q. So there was essentially a village whip round?
 23 A. Yes, yes. Said that in all of the papers: "Village
 24 whip round saves fallen subpostmistress".
 25 Q. I've read the article.

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1 A. It was just incredible how good they were and they all
 2 turned up in court to support me.
 3 Q. Over 70, I think, 74, you say, in your witness
 4 statement.
 5 A. 74, and the vicar stood up in the witness box and said
 6 how lovely I was and it was like -- I mean, honestly
 7 I can laugh about it now but, at the time, it was just
 8 awful. I was so frightened.
 9 Q. Did the appearance of the village, including the
 10 vicar, have an effect on the sentence, or so it
 11 seemed?
 12 A. I'm quite sure it did because I know, like Noel over
 13 there, a lot of us have been up for the same thing and
 14 other people went to prison, and I didn't. So I think
 15 it saved me.
 16 Q. You were given a suspended sentence order?
 17 A. I was given a supervision order.
 18 Q. Sorry, supervision order, my mistake, and that
 19 involved?
 20 A. Going to the probation officer.
 21 Q. Attending weekly meetings?
 22 A. Yes, yes.
 23 Q. That eventually went down to fortnightly and then
 24 monthly meetings with a probation officer?
 25 A. Yes.

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1 Q. Then, after a while, six or seven months, I think --
 2 A. They said --
 3 Q. -- you didn't have to attend anymore?
 4 A. No, because I was behaving myself.
 5 Q. You had to pay costs in the sum of £1,000?
 6 A. Yes.
 7 Q. Can you remember what was said to the judge about why
 8 you had committed these offences?
 9 A. Well, I mean, they kind of made out that I was sorry
 10 for what I'd done and I'd got a bit confused and, you
 11 know -- a lot of it on the day was bit of a blur but
 12 they said I'd got confused and made mistakes and, you
 13 know, but I was really sorry.
 14 Q. Underneath it, you knew that you had taken no money?
 15 A. Yeah. Yeah, yeah because I always went not guilty to
 16 theft. And, you know, I hadn't taken any money and
 17 I just -- but I just couldn't explain it because it
 18 always sounded like there was a big pot of cash in the
 19 safe and one day it was there and the next day it had
 20 gone and you didn't know where it had gone, and you
 21 were the only one with the key, so ...
 22 But it was never like that. It was just
 23 a number on a screen. But it kind of -- computers
 24 were a little bit magic to me back then. I know
 25 better now but back in the day ...

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1 Q. You told us about the journey to the Crown Court and
 2 how you ended up there involved an audit that had been
 3 undertaken.
 4 A. Yes.
 5 Q. Did you later discover something about what had been
 6 written concerning that audit? So later discover
 7 a document that had been written, the internal report?
 8 A. Oh, yes, yes. Well, when Second Sight did their
 9 interim -- when they did their final report, they
 10 wrote -- they clipped a passage which we used in the
 11 Panorama programme which said, "Having examined all
 12 the Horizon records, I can find no evidence of theft
 13 or deliberate cash inflated figures."
 14 Q. Was that in a Post Office investigation report?
 15 A. Well, what they did was they -- so when the
 16 Post Office investigation report came out, it was
 17 going to quote from all the documents that
 18 Second Sight had reported from and they'd numbered
 19 everything in sequence, and the document -- I was
 20 desperate to see what the rest of the investigator's
 21 report read because it was only a little section from
 22 it. So I went to document 12, which was the document
 23 that Second Sight quoted from, and when I looked down
 24 the list there was no document 12. They put the first
 25 page of my interview under caution as document 12 and

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1 the rest of it as document 13.
 2 So I then emailed the Post Office and I said,
 3 "Please could I see document 12. I think you've
 4 labelled it wrong" and they said, "Oh, we're looking
 5 into it" and I got three replies saying, "We're
 6 looking into it". And then eventually I said, "Well,
 7 that's all right, I'll get a copy of it from Second
 8 Sight" and they then wrote back to me and said, "You
 9 will never have that document, it's a legally
 10 privileged document" and they don't know why
 11 Second Sight quoted it in their report.
 12 Q. Winding forward a long time, by the time you got to
 13 the Court of Appeal in 2021 did you get sight of that
 14 document?
 15 A. I did, yes.
 16 Q. In summary, did it say exactly what Second Sight had
 17 said?
 18 A. Yes, exactly. There was that paragraph "having
 19 examined all the Horizon records, I can find no
 20 evidence of theft or deliberate cash inflated
 21 figures." But it was that piece that just made me so
 22 angry when in Second Sight's report -- it was just
 23 like why did they do that?
 24 MR BEER: Sir, might that be an appropriate moment to
 25 take --

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1 **SIR WYN WILLIAMS:** It would be.
 2 May I just ask one question of my own. Can I
 3 take you back to the plea bargain and I just want to
 4 understand what went on. So were the discussions
 5 about you pleading guilty all discussions taking place
 6 at court?
 7 **A.** Between the lawyers, yes.
 8 **SIR WYN WILLIAMS:** Between the lawyers. So it was
 9 discussions between the lawyers and then your lawyer
 10 would come back and report to you what the Post Office
 11 lawyers were prepared to accept?
 12 **A.** Yes, yes.
 13 **SIR WYN WILLIAMS:** The Post Office never put any of that
 14 in writing as far as you were aware?
 15 **A.** As far as I was aware, yes.
 16 **SIR WYN WILLIAMS:** Fine. The suggestion that you
 17 shouldn't say anything that was adverse about Horizon,
 18 that came directly from the Post Office lawyers to
 19 your lawyers as far as you are aware?
 20 **A.** Yes.
 21 **SIR WYN WILLIAMS:** Thanks. That's fine.
 22 **MR BEER:** Shall we say quarter past.
 23 **SIR WYN WILLIAMS:** Yes, fine.
 24 **(3.07 pm)**
 25 **(A short break)**
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1 **(3.17 pm)**
 2 **MR BEER:** Thank you, Chair.
 3 Mrs Hamilton I want to move on to the
 4 consequences of what we have just discussed for you
 5 and try and look at it from a number of angles.
 6 Firstly, the direct financial consequences on you;
 7 secondly, the indirect financial consequences that it
 8 had for you; thirdly, the reputational effect that it
 9 had or impact that it had; fourthly, any effect on
 10 your health; and then, lastly, the effect on your
 11 family.
 12 So starting with directly financial issues,
 13 you've told us already that you were expected to repay
 14 money before your conviction.
 15 **A.** Yes.
 16 **Q.** In your statement I think you say that you repaid in
 17 excess of £13,000 between 2004 and 2005?
 18 **A.** Yes.
 19 **Q.** So was that a combination of actually giving money
 20 over and deductions from your salary?
 21 **A.** Yes, yeah.
 22 **Q.** As part of the agreement that had been reached, the
 23 bargain that had been drawn, you were to repay
 24 £36,000.
 25 **A.** Yes.
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1 **Q.** Was that in addition to the 13 that you had already
 2 repaid?
 3 **A.** Yes, plus £1,000 costs.
 4 **Q.** And £1,000 costs. You told us that you remortgaged
 5 your house and there was a whip round to try and make
 6 up the balance of the £36,000. You borrowed some
 7 money from --
 8 **A.** A friend.
 9 **Q.** -- friends as well.
 10 **A.** Yes.
 11 **Q.** You say in your statement that the Post Office was
 12 repaid £50,644 in total.
 13 **A.** Yes.
 14 **Q.** What does that sum consist of?
 15 **A.** Two lots of remortgaging and -- well, I mean,
 16 that's -- we used credit cards to fund the shop as
 17 well, which ended up spiralling out of control but
 18 actually the monies I repaid and the wages that they
 19 kept was -- I've been paying interest on the mortgage
 20 ever since so, yeah.
 21 **Q.** You say in your statement that you had debts at the
 22 point of conviction --
 23 **A.** Yes.
 24 **Q.** -- and you had to sell a piece of land?
 25 **A.** Yes. We had an old dilapidated garage that we'd never
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1 used and we never used part of the garden. My parents
 2 were getting older and they didn't use part of the
 3 garden. We'd always decided when we reached
 4 retirement or near retirement, we would try and see if
 5 we could get planning permission to demolish the
 6 garage and put a small house up there and -- but we
 7 ended up having to sell the plot to kind of try and
 8 give us some running money, because the mortgage
 9 interest rate was much higher than it is now back
 10 then, and I couldn't pay the mortgage and I thought
 11 I was going to lose everything.
 12 **Q.** Did you split the proceeds --
 13 **A.** Yes.
 14 **Q.** -- between you, on the one hand, and your Mum and Dad
 15 of the other?
 16 **A.** Mum and Dad, yes.
 17 **Q.** What did you use your half of the proceeds for?
 18 **A.** I chucked mine into the shop and, basically, helped me
 19 keep paying the mortgage, because I had racked up my
 20 credit cards by that time. So I basically used it
 21 until it ran out. Mum and Dad, the only good thing --
 22 if there is a good thing that could come out of it was
 23 it gave them enough money to go visit my brother who
 24 lived in New Zealand a few times. So they managed to
 25 go and see him, which was good.
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1 Q. So you paid off some of your debts and maintained the
 2 monthly payments on the mortgage?
 3 A. Yes, yes.
 4 Q. What were you working as at this time?
 5 A. Well, the shop ended up -- I realised I couldn't keep
 6 the shop going any longer and I then, because of my
 7 criminal record, I've ended up cleaning, because
 8 people in the village know I'm honest and they've
 9 taken me on as a cleaner, dog walker, I look after
 10 houses when they're away, and things like that. So,
 11 yeah, I've kept myself busy.
 12 Q. So just like you had done before, you worked in the
 13 Post Office --
 14 A. Turned my hand to anything --
 15 Q. You've turned your hand to things. Now, since this
 16 time, the conviction, is that casual informal labour
 17 in the community?
 18 A. Yes.
 19 Q. Had you got a plan to, in fact, work in a different
 20 field?
 21 A. Well, we'd always thought eventually we would sell the
 22 shop and -- as a going concern and, you know, decide
 23 on what our future was. And I'd enjoyed the bit of
 24 care work that I did but it took all of that away
 25 because you couldn't work in any way. If you needed
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1 a CRB check, I didn't pass any CRB checks and, in the
 2 school I'd been a -- the classroom assistant had --
 3 I'd been to look after my granddaughter and help
 4 make Easter bonnets and the classroom assistant had to
 5 leave the room and, because they knew I had a criminal
 6 record, they had to ask me to leave the room, which
 7 was awful. I mean, it was as embarrassing for them as
 8 me because we all knew each other and they knew I had
 9 a criminal record. It's things like that that you
 10 don't realise how far it impacts your life to have
 11 a record.
 12 Q. So it narrowed your employment opportunities, having
 13 a criminal record?
 14 A. Yes.
 15 Q. You told us about the village turning out in your
 16 support --
 17 A. Yes.
 18 Q. -- for the Crown Court sentencing hearing at
 19 Winchester. That sounds as if your reputation wasn't
 20 harmed.
 21 A. Well, the people that knew me came and supported me.
 22 Q. Yes.
 23 A. Other people that didn't know me would probably read
 24 what was on the front of the paper. Because I went to
 25 fill the car up the same week, and the local paper was
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1 on the counter and it had £36,000 postal fraudster and
 2 I was the front page, and you just realise then that
 3 people might see you and think you're a thief.
 4 Q. Did you think that, notwithstanding the villagers, the
 5 close villagers that supported you, there was,
 6 nonetheless, gossip about what you had done?
 7 A. Yes, and there will always be people that doubted
 8 anyway, even some people in the village probably doubt
 9 it, you know. I was very lucky that a lot of people
 10 believed in me.
 11 Q. Any other reputational harm or damage that you can
 12 think of?
 13 A. Not reputational, it just is a horrible thing to be
 14 accused of dishonesty when you're not dishonest.
 15 Q. You have told us about the direct financial impact,
 16 the need to sell something that you had planned to use
 17 in a different way --
 18 A. Yes.
 19 Q. -- the narrowing of employment opportunities and the
 20 harm it caused to your reputation. What effect did it
 21 have on your family life?
 22 A. Well, my Mum and Dad both had strokes within
 23 three months of each other and they're now sadly --
 24 well, they weren't here to see my conviction quashed
 25 and I believe it was stress of everything I went
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1 through and the fact that they'd racked their credit
 2 cards up to try and keep my shop going. I mean,
 3 they'd never been in debt in their lives and they
 4 ended up giving me everything to keep me going, so
 5 that, you know -- well, we just kept borrowing and
 6 using the house, and I used their credit cards to pay
 7 shop bills because it was just -- the whole thing was
 8 just like a financial nightmare.
 9 Q. Can I ask, when did your parents pass?
 10 A. My Dad was January '16. They both had strokes in
 11 2014, my Dad died in '16 and Mum died in '17.
 12 Q. Was that before the Court of Appeal hearing?
 13 A. Yes. My Dad died just as we got the GLO awarded and
 14 my Mum died four days before and I promised her I'd
 15 go, but four days before the case management
 16 conference for the first trial -- first of the trials.
 17 Q. So they passed without knowing that you --
 18 A. Yes, they knew I'd never stop fighting to prove my
 19 innocence but they still weren't there on the day.
 20 Q. You tell us in your statement, if you don't mind
 21 discussing it now, this has had an impact on your
 22 health, hasn't it?
 23 A. Yes. I've become -- well, I've almost become obsessed
 24 by fighting for justice, and I just -- I can't --
 25 I can't sleep nights. You know, I just literally it
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1 goes round and round in my head, I'm so frustrated at
 2 where we are now and, although I've got my conviction
 3 quashed, I just feel the injustice of all of it for
 4 everybody, especially the 555, who I stood alongside
 5 and fought for justice with.
 6 It's just frustration, anger, and I can't ever
 7 get it out of my head.
 8 **Q.** I'm going to come to some of the things that you did
 9 as a result, in a moment, but, just dealing with you
 10 at the moment, if we may. You tell us in your
 11 statement that you have been diagnosed with
 12 an adjustment disorder --
 13 **A.** Yes.
 14 **Q.** -- and a mixed anxiety and depressive disorder, all
 15 consequent upon what happened with Horizon after 2003;
 16 is that right?
 17 **A.** Yes.
 18 **Q.** I'm not going to go into detail but is it right that
 19 you're having some treatment for that?
 20 **A.** Yes.
 21 **Q.** So you told us -- we ended the narrative of you being
 22 sentenced at the Winchester Crown Court, and then you
 23 said you got lots of calls from people --
 24 **A.** Yes.
 25 **Q.** -- saying "You're not alone, this has happened to me?"
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1 **A.** Yes. I mean, literally the calls started that I got
 2 back to the shop same day, and the very next day
 3 someone rang me and she'd been a subpostmistress in
 4 Bournemouth and she said "They know exactly what's
 5 going on". She said "I proved, I had every docket".
 6 She said "They know exactly what's happened because
 7 I proved it".
 8 And then I had various phonecalls and the guy in
 9 the next village down came and he'd been accused of
 10 the same thing. He came to see me and then people
 11 started Googling about Post Office and Alan Bates set
 12 up PostOfficeVictims.org in 2002, and we kind of
 13 gradually got in touch with each other and then we met
 14 Noel, and we put the Welsh TV programme together and
 15 Computer Weekly did an article on seven of us. They
 16 phoned me in 2008 and asked if I'd give my story and
 17 that kind of was the beginning, really, of the JFSA
 18 because, gradually, it kind of mushroomed out.
 19 **Q.** So it grew organically from the villagers to meeting
 20 Mr Bates?
 21 **A.** Yes, yes.
 22 **Q.** Then I think, eventually in November 2009, you met
 23 17 subpostmasters at Fenny Compton village hall?
 24 **A.** Yes, we had the first JFSA meeting. I'd met Noel by
 25 then because there was a Welsh TV programme in 2009,
 122

1 I think it was. They came as well.
 2 **Q.** BBC Wales?
 3 **A.** Yeah, BBC Wales. Noel came down to the village and
 4 they filmed us in the village. So it was all --
 5 I mean, from being told you're the only person it's
 6 ever happened to, you suddenly realised there were
 7 quite -- our stories were all identical. It was quite
 8 a moment in the village hall.
 9 **Q.** I think you met Kay Linnell?
 10 **A.** Yes, that was at one of the village dos. She was --
 11 I ended up sitting next to her for a pudding course
 12 and she --
 13 **Q.** For a what, sorry?
 14 **A.** For a pudding course. You had starters in one house,
 15 dinner in the another and a pudding in another.
 16 **Q.** Sorry, I completely misunderstood. I thought you
 17 meant a course about puddings! That's my mind, not
 18 yours.
 19 **A.** She was there at the pudding course, which ended up
 20 stretching for about four hours because we didn't come
 21 home until about 2 o'clock in the morning, because we
 22 got deeply engrossed in Post Office conversation.
 23 She'd been a customer anyway, and she hadn't really
 24 realised what was going on. She then became one of
 25 the best friends I've ever had, I think. She's
 123

1 been -- she stood beside us and helped Alan and she
 2 knows her way inside and out of everywhere.
 3 **Q.** Now, this group, I think, eventually formed up to
 4 bring proceedings in the High Court; is that right?
 5 **A.** Yes.
 6 **Q.** You had to find a legal team, didn't you?
 7 **A.** Yes.
 8 **Q.** You were part of the group that went to the High
 9 Court?
 10 **A.** Yes, yeah.
 11 **Q.** Can you tell us what the experience was of that
 12 litigation? I know, that's a very open question.
 13 **A.** I'm in total awe of Justice Fraser. It was --
 14 I couldn't believe this massive courtroom and all
 15 these people in it and it was literally like going
 16 into battle.
 17 **Q.** In what sense was it like going into battle?
 18 **A.** Well, it was like a small army of our lawyer on that
 19 side, matched by an even bigger army on that side and
 20 the whole thing was just like a mass theatre, almost,
 21 and --
 22 **Q.** Did you attend court on most days?
 23 **A.** I did, yes. I became obsessed and it was mind
 24 blowing, the whole thing. But Justice Fraser cut
 25 through it, you know, he could see -- I mean,
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1 sometimes you listen especially in the Horizon trial,
 2 some of the arguments that they made and you're like,
 3 "Well, I know I'm not legally qualified but, it's
 4 like, that's completely bonkers" and he just cut right
 5 through it and, yeah, we won -- two trials.
 6 **Q.** By that, you are referring to the judgment number 3 on
 7 common issues and judgment number 6 on Horizon?
 8 **A.** On Horizon, yes.
 9 **Q.** Did you participate in the mediation?
 10 **A.** Yes, I did, yes. Yes, I got to look in the eyes of
 11 the CEO and general counsel for Post Office and tell
 12 them our stories but, you know, I don't know. It's
 13 a job to know how people actually really think.
 14 I thought we were, sort of, making a difference by
 15 speaking but I doubt that now.
 16 **Q.** Did you receive money under the mediated agreement?
 17 **A.** Yes, I did. I received a total of £18,000 and, yeah.
 18 **Q.** Was that --
 19 **A.** It was a life saver.
 20 **Q.** I was about to say: was that money welcome at the
 21 time?
 22 **A.** Yes, because my husband needed an operation which we
 23 ended up paying for because he needed to keep working
 24 because, even though he was in his 70s, he was still
 25 gardening and we still needed -- Mum and Dad were

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1 gone, by that time, and we needed -- he needed to keep
 2 working because I didn't want to sell the house until
 3 I knew that we'd come out the other side of it, and so
 4 we had to pay for an operation for him to patch him up
 5 and get him back to work.
 6 **Q.** So he worked as a gardener?
 7 **A.** Yes.
 8 **Q.** I think he had a hernia, is that right?
 9 **A.** Yes, he had a hernia.
 10 **Q.** So A hernia repair?
 11 **A.** A hernia repair, yes.
 12 **Q.** Now, have you -- was that adequate recompense in
 13 monetary terms for the losses that you had suffered?
 14 **A.** No, because I'd given them 50, so far. That's without
 15 all the rest of it that, you know -- it was nothing
 16 really.
 17 **Q.** Did you sell the business in 2014?
 18 **A.** Yes. I started trying to sell it 2013 but it took
 19 about a year to offload because it's not attractive
 20 without a Post Office.
 21 **Q.** Selling the business, did that include all the stock,
 22 fixtures and fittings?
 23 **A.** Yes.
 24 **Q.** Despite that, was it still necessary for you to carry
 25 on working as you were, doing informal casual labour

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1 and your husband to work as a gardener?
 2 **A.** Yes.
 3 **Q.** Did you still carry a mortgage?
 4 **A.** Yes, yes, we've still got a mortgage, even to this
 5 day.
 6 **Q.** Still to this day?
 7 **A.** Yeah, yeah.
 8 **Q.** And notwithstanding selling off the piece of land that
 9 you have mentioned?
 10 **A.** Yes. Because we sold it in 2008 and we got a fraction
 11 of what we would have got for it now. Well, we'd have
 12 built the house on it now, but ...
 13 **Q.** More recently, have you approached the Post Office
 14 seeking compensation?
 15 **A.** Yes, my claim is in.
 16 **Q.** Under what scheme did you make that claim?
 17 **A.** Well, I did it through Hudgells, through the
 18 compensation scheme.
 19 **Q.** Did you, in fact, receive payment quite promptly by
 20 way of an interim payment?
 21 **A.** So I managed to pay back people that lent me money and
 22 treat myself and put some money in the bank, in case
 23 it takes a while to get the rest of the money.
 24 **Q.** Just help us there, how promptly after making the
 25 application under the scheme and receiving the money

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1 was it? How long?
 2 **A.** Two or three months. Yes, something like that. It
 3 was quite quick.
 4 **Q.** Can you remember when you made the application and
 5 when you got the money?
 6 **A.** I think I got the money in September.
 7 **Q.** 2021?
 8 **A.** 2021, yes.
 9 **Q.** So about two or three months before then?
 10 **A.** Yes.
 11 **Q.** Can you help us with the indirect financial costs of
 12 this? Can you give us an example of something that
 13 maybe we wouldn't think of naturally as this having
 14 an indirect financial impact on you?
 15 **A.** Well, just that we're still paying the mortgage and --
 16 I don't know.
 17 **Q.** I'm thinking, for example, did you have car insurance?
 18 **A.** Oh, yes, yes. When I was prosecuted you had to pay --
 19 well, it was very difficult to get insurance with
 20 someone with a conviction and, even though my Mum
 21 insured the house, she had to declare I was on it and
 22 they racked up the premium. All of your insurances,
 23 business insurance, house insurance, car insurance,
 24 everything, carries a premium for someone who's got
 25 a fraud conviction.

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1 Q. So those were all inflated because of your conviction?
 2 A. Because of my conviction, yes.
 3 Q. I think you entered a debt plan at some stage, as
 4 well?
 5 A. Yes, I entered a debt plan in 2010 because I just
 6 couldn't service all the credit cards, but once I got
 7 my interim payment I settled them all. So I've got
 8 rid -- so the only debt I've got now is my mortgage.
 9 Q. Did you pay off your Mum's debts too, where she had
 10 lent you money?
 11 A. We paid them until the day she died and then they were
 12 written off.
 13 Q. So what position are you in now then?
 14 A. We've just got a big mortgage and, yeah.
 15 Q. Standing back, are there things that you want to tell
 16 us about, as to the human impact that this has had on
 17 you, that we haven't covered so far?
 18 A. Well, just that I find it so sad that it's gone on for
 19 so many years and literally wiped people. You know,
 20 we're all exhausted, we've had almost 20 years of
 21 fighting and people aren't with us that should be.
 22 People like Julian Wilson, who you will hear from
 23 Karen, you know, he's not here and his conviction --
 24 there's other people too that have died and not had
 25 their names cleared, and I just find it -- I'm so

1 angry and I'm so angry about the group that they're
 2 refusing to compensate.
 3 They said they've had a full and final
 4 settlement and that isn't right because the mediation
 5 wasn't right. They knew they'd run us out of money.
 6 Q. Just winding back a couple of things that you said
 7 there. You said "They knew they had run out of
 8 money"; what do you mean by that?
 9 A. Well, they knew we couldn't fight further.
 10 Q. Who's the "they"?
 11 A. Post Office. Yeah, Post Office knew we couldn't fight
 12 further because the funding pot was literally dry.
 13 We'd won two court victories and so although -- they
 14 limited the disclosure for the mediation and the
 15 settlement, and they basically ran us out of road and
 16 we were forced to accept the 58 million, which sounds
 17 a lot but, if litigation funding isn't covered,
 18 when -- if you can't recover the costs of the
 19 litigation, then you're up against it.
 20 So there was a point at which the scales would
 21 tip and Post Office knew it and, as for the full and
 22 final, well, there's people that have lost a whole
 23 pile of money and they deserve to be -- they deserve
 24 compensation for it.
 25 Q. You said in an answer before last that Julian Wilson

1 isn't with us.
 2 A. Yes.
 3 Q. Tell us about your relationship with Julian Wilson.
 4 A. Well, we teamed up with Alan, back in the days of --
 5 the beginning days of the JFSA.
 6 Q. So Mr Bates?
 7 A. Mr Bates, yes, and Noel, and we kind of fought beside
 8 him and we all of us went on fact-finding missions and
 9 gathering people together, and he was -- I went to the
 10 statutory -- no, Select Committee hearing in 2015 with
 11 him, and he was always there and he was always, like,
 12 having someone to run stuff by, and then he got cancer
 13 and sadly -- he said "I'm going to be there to the
 14 end" and I went to see him just before he died.
 15 Q. How long before he died?
 16 A. About three days before he died. We had a JFSA
 17 meeting and because it was close to where he lived,
 18 I went to see him and I promised him I'd never stop
 19 until I cleared his name. And it's just -- it's
 20 things like that.
 21 And Peter Holmes, he's not here either. You
 22 know, people that were there back in the beginning
 23 and --
 24 Q. Tell us about what you know and your relationship with
 25 Peter Holmes?

1 A. Well, I just met him at some JFSA meetings. I wasn't
 2 as close to him as Julian, but Julian was such team
 3 player and he -- it impacts people's health.
 4 Q. You say in your statement:
 5 "I've not been able to stop for one day. I'm
 6 drained and tired. I've lost the best years of my
 7 life. These years have been stolen from me and from
 8 my family. I feel worn down. I'm so angry about what
 9 happened."
 10 A. I'm really angry about what happened, yes. And I am
 11 tired. It's like I've had today here and then I've
 12 got to go and work like the clappers to make up for
 13 the fact that I haven't been at work today tomorrow,
 14 and it shouldn't be -- I should be able to take a week
 15 off, or something like that, but I can't.
 16 Q. What about the time that it's allowed you to devote to
 17 your family?
 18 A. Well, my eldest son went through uni and I couldn't
 19 help him. I haven't had the time with the
 20 grandchildren, I haven't been able to, sort of, take
 21 a week off and take them away and do things that
 22 normal grandparents do and probably, much as I was at
 23 home with my Mum, I was always in and out and I'd say
 24 "I'll be back in an hour, back in two hours", doing
 25 all these little jobs. You know, it's things like

1 that you realise you can't get back.
 2 **Q.** You conclude your statement by saying that:
 3 "The Post Office has blood on their hands.
 4 They've destroyed thousands of lives and I believe the
 5 web of lies and deceit spans much further than the
 6 Post Office to Government and beyond and, after all of
 7 that, I know I'm lucky, lucky to have had a criminal
 8 conviction."
 9 Why do you feel lucky to have had a criminal
 10 conviction?
 11 **A.** Because I've got a chance of getting compensation and
 12 they haven't, they've been refused it. The Government
 13 keep on flatly refusing. They say: no, you have had
 14 a full and final settlement. That's not right. I was
 15 at the Select Committee with a guy -- I think it was
 16 Christmas time or just after Christmas, or just
 17 before, I can't remember.
 18 **Q.** This is the BEIS Select Committee?
 19 **A.** Yes, the BEIS Select Committee, and he's given Post
 20 Office over £100,000 and he's had £20,000 back and
 21 it's just not right.
 22 **Q.** What you are referring to is feeling lucky to have had
 23 a criminal conviction, is that that's a gateway to
 24 receiving compensation under the scheme that the
 25 Post Office is operating?
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1 **A.** Yes.
 2 **Q.** You're comparing that to those who haven't been
 3 criminally convicted but who were part of the 555?
 4 **A.** Yes, and have lost everything, including homes,
 5 marriages. I mean, I know a really good friend of
 6 mine, she lost her home because of it and she
 7 didn't -- they got her to the court steps and said
 8 it's not in the public interest. I mean, it's wrong.
 9 **Q.** Mrs Hamilton, they are the only questions that I want
 10 to ask of you today.
 11 Chair, do you have questions for Mrs Hamilton?
 12 **SIR WYN WILLIAMS:** No, I don't have any questions. I'm
 13 sorry that you have had to put yourself through this
 14 but I am very grateful for you doing it.
 15 **A.** Thank you.
 16 **MR BEER:** Thank you very much. Please do return to your
 17 seat.
 18 Chair, I'm in your hands as to whether we
 19 proceed with Mr Blake to ask questions of the next
 20 witness now.
 21 **SIR WYN WILLIAMS:** What is the time?
 22 **MR BEER:** 3.45.
 23 **SIR WYN WILLIAMS:** 3.45.
 24 How do you feel, first of all, Mr Thomas? You
 25 are next up. Would you like to start this afternoon?
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1 *(Off microphone comments)*
 2 I think perhaps we should make a start in those
 3 circumstances. So let's start and see how we get on.
 4 **MR BEER:** In that case, I hand over to Mr Blake.
 5 **SIR WYN WILLIAMS:** For everyone to understand, so that
 6 they either don't rush or they break at a convenient
 7 moment, I'm quite happy to stay here until about 5.00.
 8 So if we could complete it by 5.00, that's fine. But
 9 if we can't, then we will just break off and we'll
 10 complete it when we're ready in the morning, all
 11 right.
 12 **HUGHIE NOEL THOMAS (sworn)**
 13 **Questioned by MR BLAKE**
 14 **MR BLAKE:** Thank you, Mr Thomas. My name is Julian Blake
 15 and I'm going to be asking you questions this
 16 afternoon on behalf of the Chair, and possibly into
 17 tomorrow morning as well.
 18 Could you give your full name please.
 19 **A.** Hughie Noel Thomas.
 20 **Q.** Mr Thomas, you have given two witness statements, both
 21 of those statements should be in front of you?
 22 **A.** Yes.
 23 **Q.** Could I ask you to look at the first of those witness
 24 statements. That should be 12 January?
 25 **A.** Yes.
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1 **Q.** Do you see your signature at the end of that
 2 statement?
 3 **A.** Yes.
 4 **Q.** When you made it, was it true to the best of your
 5 knowledge and belief?
 6 **A.** True to the best, yes.
 7 **Q.** The second witness statement, I think, is dated
 8 10 February?
 9 **A.** Yes.
 10 **Q.** Again, do you see your signature at the end of that?
 11 **A.** Yes, I do.
 12 **Q.** When you made that, was it true to the best of your
 13 knowledge and belief?
 14 **A.** Yes.
 15 **Q.** I'm going to begin by asking you a few questions about
 16 your background.
 17 **A.** Yes.
 18 **Q.** How old are you now?
 19 **A.** 75.
 20 **Q.** Where were you born and where did you grow up?
 21 **A.** I grew up in a little village called Malltraeth on the
 22 Isle of Anglesey.
 23 **Q.** I wasn't going to try and pronounce it myself, perhaps
 24 Sir Wyn can.
 25 **SIR WYN WILLIAMS:** I'm not going to put myself to that
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1 test.

2 **MR BLAKE:** One of your first jobs was as a postman.

3 **A.** Yes.

4 **Q.** Can you tell us a little bit about that?

5 **A.** Yes. I started in 1965, 6 June, as a postman in

6 a place -- I'll challenge you again -- a place called

7 Bodorgan. I used to get up at 4.00 in the morning, go

8 to the sorting office, meet the railway train -- the

9 mail train in those days, take the bags to the sorting

10 office and then go on a 17-mile round trip delivering

11 the post.

12 **Q.** I think after that job, you worked with your wife for

13 a little bit, is that right?

14 **A.** Yes. In 1974, my wife and I -- sorry, before that,

15 decimalisation 1972, my mother had a grocery shop.

16 She bought it in 1964, that's why I came to work --

17 help her out, I was an only child. She bought the

18 shop for the grand sum of £1,600. My father thought

19 she was mad but, anyway, we bought the shop and I came

20 into the business and I married in 1969, and my wife

21 and I took over in about 1972/73, because my mother

22 couldn't get her head round the decimalisation.

23 She'd been used to her 1.11 and her 3 pence, and

24 whatever, and when it came to the new money -- as she

25 used to call it, the silly money -- she just couldn't

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1 **A.** Yes, I had a day and a half in the Victoria Hotel in

2 Llanberis, with five other people who, at the time,

3 were older than me because I was quite spritely in

4 those days, and we had a day and a half. But

5 unfortunately Horizon didn't arrive in my office until

6 about getting on for about nine months afterwards. So

7 really it was quite a challenge.

8 **Q.** How soon was it that you noticed problems with

9 Horizon?

10 **A.** I first had -- according to my statement, I first had

11 one in about 2003 when I found a discrepancy of

12 £6,000. I contacted head office and we sorted it out

13 in the statement. The area manager came, who I'd

14 worked with in the Post Office before and a lady

15 called Mrs van den Bogerd came. She was the area

16 manager for Wales and the Marches at that time, and we

17 sat in our lounge and we had a cup of coffee and she

18 said "If you pay 3,000, we'll wipe off the other

19 3,000", so that's what happened then.

20 **Q.** So I think that was a specific problem in 2003.

21 **A.** Yes.

22 **Q.** Is that right? In general terms, did you experience

23 other problems with Horizon?

24 **A.** Yes. There was things we kept putting money in but,

25 unfortunately, I haven't got the records. We started

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1 get on with it.

2 **Q.** In 1981, you bought your first Post Office.

3 **A.** Yes.

4 **Q.** Where was that?

5 **A.** That was in a village called Gaerwen on the old A5,

6 about three miles from Llanfairpwllgwyngyll. I won't

7 say the whole name but perhaps Sir Wyn can.

8 **SIR WYN WILLIAMS:** I've had more challenges this afternoon

9 with Mr Thomas than I normally get in a week!

10 **A.** Yes, it's the short one is Llanfair PG.

11 **MR BLAKE:** Then in 1984 you took over as subpostmaster?

12 **A.** Yes.

13 **Q.** Up until 1999/2000 did you enjoy the job?

14 **A.** Yes, I did. It was all done on paper and I used to

15 help my wife because, in those days, I used to start

16 at 5.00 in the morning, I used to finish delivering

17 the mail by about 11.30/12.00 and I used to do the

18 afternoon shift and my wife got on with the housework

19 and looking after our three children.

20 **Q.** I'm going to move on now to the problems that you

21 experienced. Horizon was installed in about '99/2000,

22 and you said that you used a paper-based system before

23 Horizon; is that right?

24 **A.** Yes.

25 **Q.** Did you receive training?

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1 putting about 100/200, maybe 500 quid in sometimes

2 and, of course, in 2004, I think, I had an audit,

3 which was clear, everybody was happy.

4 **Q.** We'll get to the audit in a minute.

5 **A.** Yes, sorry.

6 **Q.** But before the audit happened, did you use the

7 helpline at all?

8 **A.** Yes, I did.

9 **Q.** Did you find that useful or --

10 **A.** No.

11 **Q.** Why not?

12 **A.** Well, to be quite honest with you, I think everything

13 had come in a rush because I had colleagues I had who

14 I'd worked with in the Post Office, because the

15 Post Office and the counter staff were all one at one

16 time, before the Post Office was split, and I was

17 getting friends coming and checking with me and,

18 honestly, I felt that they didn't have the experience

19 that was needed.

20 **Q.** You didn't find them helpful?

21 **A.** No.

22 **Q.** Apart from noticing shortfalls, did you experience

23 other problems with the system?

24 **A.** Yes, what do you call it, we had a busy road, outside

25 the old A5, before the A55 and we had a problem with

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1 electricity going off, and having to back up, and that
 2 was taking time and then, sometimes, when you put the
 3 Horizon on in the morning, it wouldn't come on or in
 4 the middle of a transaction it would go off.
 5 **Q.** Let's move on to that audit and the investigation. So
 6 you said that you had an audit in 2004 and 2005, or
 7 thereabouts?
 8 **A.** Yes.
 9 **Q.** That one went okay?
 10 **A.** Yes.
 11 **Q.** Then you had another in October 2005?
 12 **A.** Yes, 13 October.
 13 **Q.** How did that come about?
 14 **A.** I had a knock on the door at 7.30 in the morning and
 15 two auditors came in. I gave them a figure of what
 16 I was losing and, about two hours after they completed
 17 their audits, they came to me and said that they
 18 agreed with me and they had to phone head office and,
 19 at the time, head office was in Chester. But, in the
 20 meantime, I had phoned the helpline on more than
 21 a dozen occasions. I'd kept a record on a calendar
 22 that the Post Office gave us and I kept a record on
 23 there, and I was phoning helpline up and they were
 24 telling me just to carry on, and I carried on, and
 25 that was the biggest mistake I ever did, I think.

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1 **Q.** So were you expecting the auditors when they arrived?
 2 **A.** I was expecting them some time but they didn't come
 3 and then, all of a sudden, 13 October 2005, they're in
 4 the door, 7.30 in the morning.
 5 **Q.** You have said that you kept records. What did you do
 6 with them, did you manage to keep them.
 7 **A.** The Post Office took them. They hoovered my office,
 8 I didn't have a shred of paper left, even my council
 9 work went. Everything went.
 10 **Q.** So when you say even your council work, you were
 11 a local councillor at that time?
 12 **A.** Yes.
 13 **Q.** How did you feel when they arrived and were carrying
 14 out --
 15 **A.** Well, you know, I expected the worst, to be quite
 16 honest, and it did become the worst and, as I said,
 17 the worst thing was afterwards, in about a week, they
 18 cleared my office, they took the keys of the shop, my
 19 wife ran a small business selling cards, stationery
 20 and knickknacks, and we weren't allowed to go in at
 21 all because we didn't have the keys.
 22 **Q.** They told you that there was a shortfall of around
 23 £48,000 --
 24 **A.** Yes.
 25 **Q.** -- and a cheque discrepancy of nearly £2,000; is that

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1 right?
 2 **A.** Yes.
 3 **Q.** I think you were aware of that kind of a figure --
 4 **A.** Yes.
 5 **Q.** -- in advance?
 6 **A.** Yes. I gave that figure of around 50,000 to the
 7 auditors when they came that morning.
 8 **Q.** At some stage, the police became involved as well.
 9 Can you tell us a little bit about that?
 10 **A.** Yes, the lady auditor said to me that she had to
 11 report it to head office and about an hour/hour and
 12 a half after she told me that, two investigators came.
 13 **Q.** Is this the same day as the auditors?
 14 **A.** Yes. A lady came in, and a gentlemen with her, the
 15 lady was quite robust. She wanted to interview me on
 16 my own. I refused. At the time, the Post Office had
 17 arranged for another postmaster to come and run the
 18 office and I said, well, I'll have an interview with
 19 Mr Jim Evans sitting there and she wouldn't have that.
 20 So that conversation finished and she said they
 21 had to go outside and make a couple of telephone calls
 22 and within half-an-hour two policemen arrived. She
 23 walked through the door and she said "Cuff him, he's
 24 a thief".
 25 **Q.** You went away with the police to the police station?

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1 **A.** No, I didn't because the two policemen knew me and
 2 I knew them and one of them said, "No, I'm not going
 3 to cuff him". He said "Noel will find his way to
 4 Holyhead Police Station for an interview". And she
 5 was quite aggressive, actually, but I followed with my
 6 daughter and my sister-in-law and I went to Holyhead
 7 Police Station for an interview.
 8 **Q.** How many people were interviewing you?
 9 **A.** Two.
 10 **Q.** Were they from the Post Office?
 11 **A.** Yes.
 12 **Q.** How long did that interview last?
 13 **A.** Six hours.
 14 **Q.** How do you feel you were treated during that
 15 interview?
 16 **A.** Oh, terrible. She wanted me -- she was -- the lady
 17 was quite aggressive with the sergeant in charge,
 18 wanting me to be put in a cell and when I walked in,
 19 first of all, she wanted me cuffed and, thankfully
 20 again, I knew one of the policemen and he said no and
 21 I got a cup of tea, and I waited for a solicitor to
 22 call and a solicitor, Mr Ian Williams came and I was
 23 interviewed alongside him.
 24 **Q.** After that interview, you were suspended; is that
 25 right?

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1 A. Yes.
 2 Q. You had your contract terminated?
 3 A. Yes.
 4 Q. I'm going to move on to the criminal proceedings that
 5 were brought. Approximately how long after that were
 6 you charged with a criminal offence?
 7 A. I was charged about February the following year. The
 8 1st, I think. I went to Llangefni Magistrates' Court
 9 to be charged and then I was passed on to the Crown
 10 Court and, over the months of leading up to
 11 6 November, when I was charged -- sent to jail I had
 12 to go about once a month either to Mold Crown Court or
 13 to Caernarfon just to say my name and the
 14 what-you-call-it and plead guilty or not guilty at the
 15 time, and that's what happened.
 16 Q. What offences were you charged with?
 17 A. I was charged with theft.
 18 Q. You had a trial in November 2006; is that correct?
 19 A. Yes.
 20 Q. You have described in your statement being offered
 21 a plea bargain. Can you tell us a little bit about
 22 that?
 23 A. Yes. About ten minutes before I went into court, my
 24 barrister came, Mr Wynn Williams -- Wyn Jones from
 25 Chester came up to me and said, "They're offering you
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1 a bargain" and I said, "What is it?" and he said,
 2 "They're going to drop the theft as long as you take
 3 the charge of false accounting and also that you don't
 4 mention Horizon". And I said, "Well, what does that
 5 mean? Will it keep me out of jail?" and he said,
 6 "Well, hopefully". And I think, I can't remember, but
 7 I did sign a piece of paper with my barrister to say
 8 that I wouldn't mention Horizon, and when I went to
 9 court, of course -- well, we know what happened.
 10 Q. So you accepted that bargain?
 11 A. Yes.
 12 Q. And you pleaded guilty?
 13 A. Yes.
 14 Q. And you were sentenced on 6 November?
 15 A. Yes.
 16 Q. To nine months' imprisonment?
 17 A. Yes.
 18 Q. Can you describe for us how you felt on receiving that
 19 punishment?
 20 A. Well, he said -- by the way they had changed the
 21 judge. I'd had a judge right through and on the day
 22 Mr Rodric took over and he sentenced me and he said
 23 9 months, and I expected a suspended sentence but
 24 unfortunately he said, "Take him down".
 25 Q. And how did you feel then?
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1 A. Well, awful because I didn't expect it. I'd never
 2 been a criminal in my life and I was taken down and
 3 eventually landed up in Walton in Liverpool.
 4 Q. Can you remember some of the words that the judge used
 5 when he was sentencing you?
 6 A. Yes, he'd had -- well, a lot of letters actually, very
 7 powerful ones, from people supporting me and he read
 8 some of them out and he said that I was a man of
 9 character and I'd fallen down in life having been
 10 a councillor and a postmaster all my life and -- but
 11 unfortunately I was sent down.
 12 Q. I know it's going to be difficult, but I'm going to
 13 ask you a little bit about your time in prison.
 14 A. Yes.
 15 Q. Can you tell us a little bit about your first week in
 16 prison in Liverpool?
 17 A. Hell.
 18 Q. What kind of a prison is that?
 19 A. Very old. I arrived there with -- I was taken -- me
 20 and a few others, we were taken to Wrexham first and
 21 then we landed in Walton in Liverpool. I was
 22 unfortunate actually, I was on the wrong side of the
 23 van, and I was supposed to go to Altcourse but there
 24 was no room. So I landed up in Walton and when
 25 I landed up in Walton, I had the indignity of having
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1 to have a shower in front of a prison warden, taken to
 2 a cell. I was there for eight days.
 3 Q. Were you able to contact your family?
 4 A. No. And during that time, I wasn't allowed -- only
 5 out for my food. Sorry.
 6 Q. Take your time. If you will like a break at any time?
 7 A. No, it's all right. I had to just go out for food,
 8 and 15 minutes about at a time on the landing, about
 9 half-an-hour in the evening maybe, and that's how it
 10 was for eight days.
 11 Q. Can you remember why you weren't able to contact your
 12 family?
 13 A. Because they couldn't process -- they were
 14 short-staffed or something and they couldn't process.
 15 And not only that, what hurt me at the time, being
 16 Welsh, I wrote two or three Welsh letters and I got
 17 them returned because at the time they didn't have any
 18 staff that could translate what I'd written.
 19 Q. There came a time, a week later, I think, you were
 20 transferred to an open prison; is that right?
 21 A. Yes.
 22 Q. Which prison was that?
 23 A. Kirkham, near -- well, between Preston and Blackpool.
 24 Q. Can you tell us a little bit about your time there?
 25 A. Yes. It was an open prison. It wasn't a place you
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1 wanted to be. I settled in and I had a job in the
 2 greenhouses. It was a big farm. It was run by
 3 Lancashire College, I believe, and they were producing
 4 a lot of vegetables and all the rest of it, and the
 5 greenhouses were quite big. I think there was about
 6 somewhere not far short of about 5 acres of glass
 7 there. And at the time we were just tidying up,
 8 sterilising and what you call it. But at least the
 9 days went quicker.
 10 **Q.** It's right to say you had your 60th birthday in
 11 prison?
 12 **A.** Yes.
 13 **Q.** On 19 January 2007 you were released from prison.
 14 **A.** Yes.
 15 **Q.** And a condition of your release being that you were
 16 put on a tag?
 17 **A.** Yes.
 18 **Q.** How was that?
 19 **A.** Not nice because you weren't allowed out of the house
 20 before 7 in the morning and you had to be back in at 7
 21 at night. At the time, having lost everything, I went
 22 to live with my daughter in Malltraeth.
 23 **Q.** And was it peaceful at night or were you disturbed?
 24 **A.** No, disturbed because they couldn't get a signal and
 25 it was quite often they used to knock on the door and
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1 come and check if I was there.
 2 **Q.** So the electronic tag had a signal and if it lost that
 3 signal, they'd think you may have run --
 4 **A.** They'd think I'd gone AWOL.
 5 **Q.** I'm going to move on to the impact on you, financial
 6 impact and personal impact. We have time. Would you
 7 like a brief break at all?
 8 **A.** No, I'm all right. Carry on if you like.
 9 **Q.** I'm going to start with the financial impact. It's
 10 right to say that you still had to pay for the
 11 shortfall that you owed; is that right?
 12 **A.** Yes.
 13 **Q.** How did you afford that?
 14 **A.** I didn't, to be quite honest. I became bankrupt in
 15 2008 -- 2007/2008. I had to. I was very lucky.
 16 I sold my house -- well, the house it was then because
 17 the business had gone to my youngest son, who is
 18 sitting there, and that managed to clear a few debts.
 19 But, unfortunately, with what I owed the Post Office
 20 and the pressure that they kept sending letters
 21 wanting the money, I went bankrupt. And because my
 22 wife's name was on some things we had quite a problem
 23 actually trying to sort my side of it out and my
 24 wife's side and it took about two years for my wife to
 25 get her pension, private pensions, back and things
 150

1 like that.
 2 **Q.** What happened to your pension?
 3 **A.** I lost it. They took my private pensions. In the
 4 Proceeds of Crime in Mold, they -- because I'd worked
 5 for the Post Office for 42 years in all, they had the
 6 lawyer, the London lawyer, stood on his feet and told
 7 the judge that he wanted to stop my pension.
 8 **Q.** So as part of the sentencing there was a Proceeds of
 9 Crime Act application?
 10 **A.** Yes.
 11 **Q.** And that led to you losing your pension?
 12 **A.** It didn't, thank goodness. Thanks to the judge,
 13 Mr Nick Parry, he put them right and he said no,
 14 because I'd worked for the Post Office for 42 years,
 15 paid a pension, and they thought that they could -- if
 16 they could stop that, that that would be part of the
 17 money that would be paid back.
 18 **Q.** You did lose your savings?
 19 **A.** Yes.
 20 **Q.** And who did you live with at that time?
 21 **A.** I lived with my daughter until I got a pensioneers
 22 bundle that relates that we had our Post Office in
 23 Caerwyn.
 24 **Q.** You told us before that you were a councillor before
 25 your conviction?
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1 **A.** Yes.
 2 **Q.** What happened to that position?
 3 **A.** I lost it unfortunately. Between my Post Office
 4 salary and my council salary, I was earning somewhere
 5 in the region of 45,000 at the time. The Post Office
 6 salary was somewhere about 29/30,000 and my council
 7 salary was somewhere in the region of about 15.
 8 **Q.** And you lost that as well?
 9 **A.** Yes.
 10 **Q.** What about the shop? What happened to the shop and
 11 the money that you --
 12 **A.** Well, we had to -- my wife had to sell her cards cheap
 13 and the shop was empty, and we just couldn't open it
 14 because we didn't have the keys. They wouldn't give
 15 them back.
 16 **Q.** What do you do for work now?
 17 **A.** I used to work in the garden centre up to December --
 18 well, my birthday. I did six years in the garden
 19 centre, three days a week. Before, that I took on
 20 a job with -- I bought -- I managed to buy a van and
 21 I used to be a courier for a company called Yodel.
 22 I did that for four years, so -- to make ends meet.
 23 **Q.** Do you still struggle financially?
 24 **A.** No, it's better. I did get a bit of compensation
 25 which I suppose you will mention. So that's helped.
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1 Q. You can tell us that now if you'd like.
 2 A. Well, the first one was the settlement after the two
 3 court cases of, you know, so-called 50-odd million but
 4 only about £11 million was shared out between
 5 500/1,000 of us. I managed to get 11,000 out of that
 6 and, about three weeks afterwards, I had a very nice
 7 letter saying -- with another £3,000 in it saying "for
 8 the inconvenience of going to jail".
 9 Q. And who was that from?
 10 A. That came from the settlement through Freeths.
 11 Q. I'm going to move on now to the personal impact on
 12 you. How did you sleep during the period that we've
 13 talked about today?
 14 A. Terrible. I couldn't shut the bedroom door. I found
 15 it very hard. That was more anything from the first
 16 eight days and I did that in Kirkham as well. I never
 17 shut the door. That took a lot out of me, to be quite
 18 honest. Or a door slamming, I always used to get very
 19 agitated.
 20 Q. So being confined or hearing particular noises reminds
 21 you of your time in prison?
 22 A. Yes.
 23 Q. And you've had a formal diagnosis I think of
 24 adjustment disorder; is that right?
 25 A. Yes. My family doctor was very, very good with me in
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1 town centre Llangefni, you have people -- you know,
 2 I even had one shout, "Shut the door, the thief's
 3 arrived". You know, you expect it.
 4 Q. It was in the paper at the time, I think, in the
 5 newspaper?
 6 A. Yes.
 7 Q. What was the impact of that on you and on your family
 8 as well?
 9 A. It wasn't very nice to have your family look at
 10 pictures of you being led into a van to go away,
 11 handcuffed. You know, it's -- it's not nice.
 12 Q. You've spoken about your wife who's visibly upset in
 13 court today. What about other members of your family?
 14 What was the effect on them?
 15 A. That's my daughter, by the way.
 16 Q. Ah, sorry, your daughter. Sorry.
 17 A. My wife's not a very -- she doesn't like -- she's very
 18 quiet, very firm. She's the boss of the house but
 19 she's not -- she doesn't like to be in the limelight,
 20 if you call it that. My son there and --
 21 unfortunately, we lost Arfon two years ago. He was
 22 50.
 23 Q. Mr Beer asked a question of a previous witness, that
 24 is: what do you want from the Post Office?
 25 A. Justice. I want to find out who knew because, in my
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1 the beginning. I managed to get some help and also,
 2 living in Anglesey, I went for walks. I used to walk
 3 four or five miles a day, just being outside, even in
 4 the rain.
 5 Q. How would you describe the psychological impact on you
 6 of all of this?
 7 A. It was horrible. I'll be honest, and the worst thing
 8 about it was I was sent to jail, my family had to face
 9 the public.
 10 Q. There's a reputational damage there. How was your
 11 reputation before all of this?
 12 A. It was fantastic. Like what you call it, the
 13 gentleman in the beginning, you were a pillar of the
 14 community. People used to -- not only for Post Office
 15 work but they used to come for advice. You used to
 16 help them fill forms and stuff like that up. You
 17 know, they had confidence in you and, you know, they
 18 looked at you for advice.
 19 Q. And how did people treat you after the conviction?
 20 A. A mixture. Living in a small community and having
 21 been a postman, I travelled from one end of the island
 22 to the other. I think in my time I delivered to about
 23 20 different rounds, Post Office rounds, from Benllech
 24 on one side of the island to Rhosneigr, Aberffraw.
 25 You knew people and when you went to places like the
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1 time -- I've looked back -- there's been four
 2 different governments so you can't blame one
 3 government. There's been different ministers in
 4 charge of ISS, as you call it. I was prosecuted in
 5 the Royal Mail one. The Counters and the Royal Mail
 6 were together because I think it was 2011 -- maybe
 7 you'll correct me -- when they split and, you know,
 8 these people knew, quite prominent people when you
 9 look back, knew what was going on. They'd gone on
 10 their way. They'd gone into greener pastures, if you
 11 like. They've gone with their bonuses and their
 12 multimillion pound back pocket cheques and all the
 13 rest of it and why? Why haven't they -- why didn't
 14 they pick it up? Why didn't they sort it out and let
 15 it drag on like this?
 16 Q. The final topic I'd like to talk to you about is
 17 raising awareness because you've been quite involved
 18 in raising awareness and I want to talk to you about
 19 2008 and 2009. In 2008 you were contacted by somebody
 20 called Roch Garrard; is that correct?
 21 A. Yes, a colleague of -- a village gentleman that lived
 22 in South Warnborough who knew Jo very well.
 23 Q. Can you describe your first contact?
 24 A. Yes, I had a letter off him and at about the same time
 25 I was talking to Taro Naw, a Welsh -- a small, Welsh
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1 Panorama programme if you like, and I'd got to know
 2 about them through a BBC reporter called Sion Tecwyn,
 3 who I'd been quite involved with through my council
 4 work. We used to be you we used to talk a lot and if
 5 anything happened on the island he would speak to me
 6 maybe and Roch wrote a letter and that was the
 7 beginning of the matter as far as I was concerned.
 8 **Q.** I'm going to ask for that letter to be brought up on
 9 the screen if we can.
 10 **A.** Yes.
 11 **Q.** It may take a moment. It's, I think, your first
 12 exhibit. It's on the screen to your right.
 13 **A.** Yes.
 14 **Q.** Is that the letter that you received?
 15 **A.** Yes.
 16 **Q.** In 2008?
 17 **A.** Yes.
 18 **Q.** Can you tell us, on receiving that letter for the
 19 first time how did you feel?
 20 **A.** That I wasn't the only one because, as you heard from
 21 Jo and the gentleman at the beginning, the first thing
 22 the Post Office were telling you that you were the
 23 only one, there was nobody else, and at the time of
 24 course there was no way of you finding out.
 25 **Q.** I think he sent you an article, and we'll move on to
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1 the second of your exhibits.
 2 **A.** With a young picture of Jo.
 3 **Q.** So is this --
 4 **A.** You haven't changed, Jo.
 5 **Q.** I think we heard Mrs Hamilton talk about a newspaper
 6 article at the time and this is it, is it?
 7 **A.** Yes.
 8 **Q.** Again, knowing that you weren't the only person, that
 9 had quite an impact on you, didn't it?
 10 **A.** Yes.
 11 **Q.** Then we have another letter behind that. That's the
 12 third exhibit. I think that confirms a conversation
 13 that you had with Mr Garrard.
 14 **A.** Yes.
 15 **Q.** So you spoke to him on the telephone?
 16 **A.** Yes.
 17 **Q.** You also became involved in the Computer Weekly
 18 article; is that right?
 19 **A.** Yes. The lady rang me up and I think there was about
 20 six or seven of us that spoke to her and she ran it in
 21 one of her articles -- was it 2009, somewhere like
 22 that?
 23 **Q.** Yes. How did you make contact with them originally?
 24 **A.** Through Mr Garrett. He came but, as I said, the
 25 Taro Naw one was starting as well. So there was quite
 158

1 a lot going on at the time.
 2 **Q.** Taro Naw, is it a programme that you were aware of
 3 before?
 4 **A.** Yes. It was quite a very well run Welsh documentary
 5 or investigating programme, actually, which had looked
 6 into lots of other things before my story.
 7 **Q.** And can you just let us know how it was that you came
 8 to meet Ms Hamilton through Taro Naw?
 9 **A.** Yes. Well, we went down to South Wamborough and we
 10 met in the café, we had a cup of tea. Mr Garrard was
 11 there as well and that's how we -- that's how we
 12 started.
 13 **Q.** Is there anything that you would like to add to your
 14 evidence that you've given today?
 15 **A.** Yes. I'll say this much. I was very proud to work
 16 for the Post Office. I had 32 years of happiness, if
 17 you like, having started in 1965 for £3, 7 and 6
 18 a week riding a bike for 17 miles. A postage stamp
 19 was only 3 pence in those days. I worked myself up
 20 when I was a postman. I became a higher grade.
 21 I went to Cardiff to do that and I also used to run --
 22 when the local sorting office manager was off, I used
 23 to do in charge but I never took the job on. My
 24 postmaster's life was quite a happy life, working
 25 alongside my wife and we have worked together for
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1 many, many years.
 2 But I'll put my life in three categories, if you
 3 like. I started in Bodorgan, as I mentioned, going
 4 back again, in a place called Paradvys which was -- in
 5 English is "paradise". It's a small community in
 6 Anglesey and that was my first round. So I have been
 7 to paradise and I've been to hell in Walton and
 8 I think that will sum it up.
 9 **MR BLAKE:** Chair, do you have any questions at all?
 10 **SIR WYN WILLIAMS:** No, I don't have any questions. You
 11 will have heard me thank the two witnesses who came
 12 before you.
 13 **A.** Yes.
 14 **SIR WYN WILLIAMS:** So I'm going to thank you in Welsh:
 15 *diolch yn fawr iawn yn wir.*
 16 **A.** *Croeso.* Thank you, sir.
 17 **MR BLAKE:** That concludes the day. We still start again
 18 at 10.00 tomorrow morning.
 19 **SIR WYN WILLIAMS:** Thanks to everyone. Now, we'll depart
 20 without people standing again.
 21 **(4.28 pm)**
 22 **(Adjourned until 10.00 am the following day)**
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