

# Postmaster support policy

## Postmaster account support

Version 1 | Public | January 2025



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# 1 Overview

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## 1.1 Introduction

This is one of nine postmaster support policies which provide a clear framework and define the standard for how Post Office supports and works in partnership with postmasters. Compliance with these policies also supports us in meeting business objectives and balancing the needs of our shareholder, employees, and other stakeholders. Details of the nine policies can be found in the 'Policy framework' section of this document.

The postmaster account support policy is reviewed and updated annually, or more frequently as necessary. This ensures ongoing compliance with regulatory or legislative changes and to reflect any lessons learned from both internal and external events. It is subject to annual review and endorsement at the Audit, Risk and Compliance Committee (ARC). It is then adopted by Post Office Limited.

This policy is a non-contractual document provided for information. It does not form part of the contract between any postmaster<sup>1</sup> and Post Office<sup>2</sup>.

## 1.2 Purpose

Postmasters provide products and services to customers on behalf of Post Office and, in doing so, are asked to meet the contractual obligations set out in their agreements, with the appropriate support from Post Office. We recognise discrepancies will occur in a retail business and this policy sets out the responsibilities of Post Office to notify postmasters of those discrepancies and investigate them in a fair, transparent, and impartial manner, to understand if they are established losses or gains.

The postmaster will be notified of any established gains and has the right to reclaim these.

Similarly, if an established loss is confirmed as a genuine loss to Post Office and is attributable to the postmaster, Post Office also has the right to recover this.

## 1.3 Who must comply

Compliance with this policy is mandatory for all employees<sup>3</sup> working within or for Post Office Limited, including permanent and temporary colleagues (consultants, contractors, third party agents and their employees), who are involved in the handling and management of postmaster account support activities on behalf of Post Office.

## 1.4 Strategic partners

Any discrepancies should be reviewed using the relevant strategic partner's own internal processes. Post Office will help with any investigation where requested. If the strategic partner wishes to dispute all, or part, of the discrepancy, support will be given to do so.

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<sup>1</sup> In this policy, "postmaster" refers to a limited company, partnership, limited liability partnership, other entity or individual that contracts with Post Office for the operation of a Post Office® branch.

<sup>2</sup> In this policy, "Post Office" and "Group" means Post Office Limited.

<sup>3</sup> In this policy "employee" and "staff" means all persons working for the Group, or on our behalf, in any capacity including employees at all levels, directors, agency workers, volunteers, interns, and contractors.

## 2 Principles and framework

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### 2.1 Core principles

Post Office will:

Maintain an effective governance and assurance environment including:

- Ensuring documented and approved processes for postmaster account support are in place.
- Repaying established gains to the postmaster, or former postmaster.
- Writing off discrepancies, where it is appropriate to the situation.
- Recovering any established losses from the postmaster, former postmaster, or guarantor, through clear and fair processes and only with the postmaster's agreement.
- Providing regular and accurate internal reporting around discrepancies and established losses and gains, including accounting provision figures for any discrepancies.
- Having quality assurance self-assessment controls in place to make sure Post Office employees and processes are compliant with this policy.
- Providing annual refresher training (unless required earlier due to changes made) on this policy for employees who are involved in the handling and management of postmaster account support activities.

Foster an environment where postmasters and Post Office work in partnership for the notification and investigation of discrepancies, with the payment of established losses or gains being carried out in good faith with fairness, transparency, and professionalism. This includes, but is not limited to:

- Proactively seeking an open and transparent dialogue with the postmaster when a discrepancy occurs.
- Offering support to the postmaster, including a review by Post Office, to help determine the cause for a discrepancy.
- Supporting postmasters in raising a dispute if the reason for all, or part, of the discrepancy can't be agreed.
- Providing a contact number for the postmaster to get assistance and information on the discrepancy, including a direct point of contact for any transaction corrections issued.
- Notifying the postmaster and offering to discuss the detail of the discrepancy where a discrepancy exists and the postmaster has not contacted Post Office for support.
- Considering any relevant postmaster circumstances we are made aware of. This includes those who find themselves in a vulnerable situation due to health, financial capability, financial resilience, and life events.
- Providing a variety of payment options to pay established losses, including payment plans.
- Internally escalating a discrepancy or transaction correction which can't be resolved to the satisfaction of the postmaster.
- Before taking payment for any established loss, making sure the postmaster fully understands the reason for the discrepancy and encouraging them to have the discrepancy reviewed if they don't.

### 2.2 Postmasters

As many postmasters are limited companies or partnerships (and as individual postmasters may appoint managers to operate a branch on their behalf), any steps that need to be taken by a postmaster under this policy can be taken by someone authorised to act on that postmaster's behalf (such as a director, partner, or manager).

## 2.3 Policy framework

Post Office is determined to reset its relationship with postmasters and has established a suite of postmaster support policies which are subject to an annual review. The policy suite is designed to set out guidelines on how Post Office should support postmasters across nine specific areas. The policies stand on their own, but should be reviewed in conjunction with each other.

Setting branches up for success

- Postmaster onboarding
- Postmaster training

We're listening...

- Postmaster complaint handling

Network monitoring, cash and stock management and account support

- Network monitoring and operational support
- Network cash and stock management
- Network transaction corrections
- Postmaster account support
- Postmaster accounting dispute resolution

Our agreement with the postmaster

- Postmaster contract management

## 2.4 Additional policies

You can find the full set of postmaster support policies at:

<https://corporate.postoffice.co.uk/en/governance/post-office-policies/post-office-policies>

## 3 Where to go for help

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### 3.1 Postmaster wellbeing

Postmaster wellbeing matters to us. Branch Hub provides an online space where postmasters can find help and support when they need it.

### 3.2 Reporting a concern – how to ‘Speak Up’

Post Office strives to foster an environment where everyone feels comfortable speaking up. We encourage everyone to raise concerns about wrongdoing, illegal activities, or unethical behaviour.

To support this, we have several reporting channels:

- Contacting the Speak Up service, a confidential reporting service which is operated by an independent company on behalf of Post Office.
- Direct to the Speak Up Manager at [speakup@postoffice.co.uk](mailto:speakup@postoffice.co.uk)
- To a frontline team, e.g. area managers, the Branch Support Centre, and Grapevine.

#### Information and contact details

Speak Up:

- Telephone number: 0800 041 8159
- <http://speakup.postoffice.co.uk> which is a secure online web portal
- Email direct: [speakup@postoffice.co.uk](mailto:speakup@postoffice.co.uk)
- Through the QR code below.



### 3.3 National Federation of SubPostmasters

Postmasters may also contact the National Federation of SubPostmasters (NFSP) for help and support, by:

- calling its helpline on 01273 452324
- emailing [admin@nfsp.org.uk](mailto:admin@nfsp.org.uk)
- visiting its website [NFSP.org.uk](http://NFSP.org.uk)

### 3.4 Policy queries

If you have any queries about this policy, or any of the other eight postmaster support policies, you can email us at [postmastersupportpolicies@postoffice.co.uk](mailto:postmastersupportpolicies@postoffice.co.uk).

## 4 Document control

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### 4.1 Document control record

Version	Document review period	Policy – effective date
1.0	Annual	23 January 2025

### 4.2 Policy approval

Committee	Date approved
POL ARC	23 January 2025

**Next policy annual review date:** 31 July 2025

## 5 Appendices

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### Appendix 1 – Definitions

**Audit, Risk and Compliance Committee** – is the Committee of the Post Office Limited Board which reviews and approves Postmaster Support policies.

**Discrepancy** – Any difference between (i) the actual cash and stock position of a branch and (ii) the cash and stock position shown on Horizon as derived from transactions input by branch staff into the branch's terminals. A discrepancy could be negative or positive.

**Established gain** – An event that causes a positive discrepancy (i.e. the situation where the branch has more cash and/or stock than the derived figures for cash and/or stock on Horizon), which has been investigated by Post Office, and/or agreed by the postmaster, and found to be a genuine gain to Post Office which was caused by the negligence, carelessness or error of the postmaster and/or a member of their team..

**Established loss** – An event that causes a negative discrepancy (i.e. the situation where the branch has less cash and/or stock than the derived figures for cash and/or stock on Horizon), which has been investigated by Post Office, and/or agreed by the postmaster, and found to be a **genuine loss** to Post Office which was caused by the negligence, carelessness or error of the postmaster and/or a member of their team..

**Genuine loss** – The shortfall represents a genuine loss properly attributable to the postmaster.

- a) A genuine loss means real financial harm to Post Office. A shortfall in the branch accounts is not sufficient on its own.
- b) For Post Office to have suffered real financial harm, the shortfall must be tied to a physical loss of cash or stock in branch or be traced through Post Office's back-end accounting systems to a real financial loss.

If a postmaster ever has any uncertainty about the cause of a discrepancy, they should always raise a dispute and not make a payment in branch to clear the shortfall

**National Federation of SubPostmasters (NFSP)** – a professional trade association which exists to support postmasters.

**Strategic partner** – a corporate business that operates post offices in several locations within its retail estate. A strategic partner is likely to operate from more than 25 retail stores, has centralised support functions/head office management and has strategic alignment to future Post Office Limited propositions/network growth.

### Appendix 2 – Governance responsibilities

The policy sponsor is responsible for overseeing this policy and the policy owner is responsible for making sure the content is up-to-date and can be implemented. The owner will make sure it is implemented in practice and will inform the owners of other impacted policies where new or significant changes are made to it.

The Audit, Risk and Compliance Committee is responsible for approving this policy and overseeing compliance.



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