



[REDACTED]

Date
02 December 2024

[REDACTED]

Post Office
100 Wood Street
London EC2V 9ER

Your Ref: [REDACTED]

Classification:
Public

Dear [REDACTED],

Freedom of Information Request – FOI2024/01488

We are writing in response to your email received by Post Office Limited (“**Post Office**”) on 8 November, which has been dealt with under the terms of the Freedom of Information Act 2000 (“**FOIA**”).

In your email, you have requested the information shown verbatim in bold below:

“I have asked why Cheques are subject to additional delay beyond 1 working day under P.O. LIMITED contract with HALIFAX BANK.”

We can confirm that Post Office does not hold the information you have requested. There is no specific policy or contractual provision with Halifax Bank which states cheques paid into a Halifax account at a Post Office, are subject to an additional delay in clearing.

You may have already received the below information, however, under section 16 of FOIA (duty to advise and assist) you may find the following information helpful.

Information relating to banking with Halifax at Post Office, can be found at <https://www.postoffice.co.uk/halifax>.

If customers ask when transactions will be credited to their account, Post Office branch instructions advise the customer that “Cheque deposits made at Post Office

branches will take at least one day longer than if you deposited in a bank branch. Please contact your own bank/ financial institution for further details.”

This potential for delay is due to a number of reasons.

- Acceptance of the deposit beyond the daily cut off point (generally 16:45), in which case it is held over to the next working day.
- The particular bank’s courier will collect their cheques early the following morning – timings are around 6.00am - and take them to be processed by that bank as per their own internal processes and procedures.

Once a cheque has been collected from a Post Office branch by Royal Mail or bank courier, Post Office has no further role in the process. If you have not already done so, you may also wish to direct your query to Halifax Bank who may be able to provide you with further details.

If you are dissatisfied with the handling of this response, you do have a right to request an internal review. You can do this by writing to the address above within 40 working days of receipt of this response stating your reasons for your internal review request or alternatively, by emailing information.rights@postoffice.co.uk.

If, having requested an internal review by Post Office, you are still not satisfied with our response you also have a right of appeal to the Information Commissioner at:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire SK9 5AF

Telephone: 0303 123 1113
www.ico.org.uk/foicomplaints

Yours sincerely,

Information Rights Team

information.rights@postoffice.co.uk

<https://corporate.postoffice.co.uk/en/governance/access-to-information/access-to-information/>

Post Office Limited is committed to protecting your privacy, information about how we do this can be found on our website at www.postoffice.co.uk/privacy