Post Office Process Review (PPR)

Questions and Answers

Post Office Process Review – general

Q1. What is the Post Office Process Review?

A. Since the Common Issues Judgment in March 2019[1], Post Office has carried out work across the business to identify products, policies or processes that may have caused financial loss to Postmasters because of the way they were designed or delivered. Post Office, working with Government, has designed the Post Office Process Review to provide financial redress for Postmasters affected.

Q2. What are the specific issues identified for redress in the Post Office Process Review?

A. There are 10 specific areas covered by the Post Office Process Review. You can read full details about these, how they may have impacted you, the dates when each issue could have occurred and the estimated total average financial loss suffered by Postmasters affected by each issue in the 'Issues covered by the Post Office Process Review' document on the PPR website, or in the information sent by post if you have received this (we have been writing to current and former Postmasters since May 2025).

If you experienced any shortfalls related to previous versions of the Horizon system (rather than the issues addressed under the Post Office Process Review) these would have been covered by the Horizon Shortfall Scheme, which has now closed to new applications - you can find more information at **www.onepostoffice.co.uk/scheme**

Q3. How have you identified the specific issues that are being addressed in the Post Office Process Review?

A. Post Office has reviewed products, policies and processes across its business and where it has concluded that financial loss was caused to Postmasters because of the way they were designed or delivered, it has included them in the Post Office Process Review.

Q4. What if I have already taken part in a remediation process relating to the Horizon scandal?

A. You can take part in the Post Office Process Review whether or not you have separately received a payment or have a case in progress through any of the redress processes for people impacted by the Horizon scandal. Please see Question 38 for further information about these other redress processes. Please note that any specific loss redressed through one of the schemes cannot be recovered more than once. The closing date for application forms to be received by the Post Office Process Review was 11.59pm on 30 September 2026. Please see the section in this Q&A called 'Closing date for applications' for more information about this.

Closing deadline for Post Office Process Review applications

Q5. When was the deadline for request forms?

A. The closing date for application forms to be received by the Post Office Process Review was 11.59pm on 30 September 2026.

Q6. Will the PPR close on that date?

A. No – 30 September 2026 was the final deadline for new request forms to be received. The PPR will still operate after that date to progress applications received before the deadline.

Q7. Will I hear the outcome of my case by this date?

A. This date (30 September 2026) was the deadline for new request forms to be received. The Post Office Process Review will still operate after that date to progress applications received before the deadline. The time taken to assess each application will be heavily dependent on the circumstances of each individual application, the number of applicants and the volume of documentation involved. Post Office and the Department for Business, Innovation, Science and Trade are working together to reach outcomes as quickly as possible.

[1]The judgment handed down by Fraser J in Bates v Post Office Ltd (No.3: Common Issues) [2019] EWHC 606 (QB).

Financial losses and redress

Q8. How have you calculated the estimated total average financial loss incurred in connection with each issue?

A. Within the description of each of the 10 specific PPR areas, we have included the estimated total average financial loss suffered by Postmasters impacted by each issue (excluding interest). We have looked at various data sources relevant to each issue and considered this against average length of Postmaster contracts to calculate the average financial loss. This estimated average financial loss accounts for different lengths of tenure and where Postmasters had more than one branch impacted by the issue(s).

We are providing these estimated average financial losses to help you understand the amounts we think are associated with these issues. Although some of the individual amounts may appear to be small, we recognise that added up and over time, the loss and inconvenience could have been significant. The amounts we've stated are also only averages – individual Postmasters may have been impacted differently.

Q9. What financial redress will I receive?

A. Once we have reviewed your request form, we may send you an offer of financial redress (the "Offer"). The Offer will include an amount of money for the financial loss you suffered plus a simple interest payment of 8%. The purpose of the simple interest payment is to compensate you for being out of pocket and to recognise that you may have experienced additional financial loss as a result of the issues that affected you. The specific amounts of redress offered will be explained further if we write to you with an Offer.

Q10. How is the 8% simple interest calculated?

A. We first look at the date each issue started and the date your contract(s) as Postmaster started. We then look at the date each issue ended and the date your contract(s) as Postmaster ended. These dates are then used to calculate the midpoint from which we start applying the 8% simple interest to your Offer. Interest is applied from this midpoint date to the date of the Offer letter plus 28 days.

Q11. What if I do not want to accept the Offer as I also experienced additional (consequential) losses as a result of the issues that affected me?

A. Your Offer will include 8% simple interest to compensate you for being out of pocket and for any additional financial losses, known as consequential losses, that you may have incurred as a result of the issues that affected you. This is intended to be fair, particularly when applied over a long period and given the average losses we think are associated with the specific issues we have identified.

However, if you feel that this does not adequately compensate you for additional losses you incurred as a result of the issues that affected you, then you should refer to the Post Office Process Review Consequential Loss Principles on the website to help you consider a consequential loss claim.

If you wish to submit a consequential loss claim, you can email us at **processreview@postoffice.co.uk** to confirm this or you can write to us at PPR, PO Box 82038, London EC2P 2WA. If using post, please use Royal Mail as PO Box addresses can only accept post sent using Royal Mail and not from other carriers or couriers. Please describe the additional losses you have suffered in as much detail as possible, including as much supporting information and evidence as you can provide, so we can assess them.

As set out in the Consequential Loss Principles, we can only consider claims for consequential loss where the underlying cause is the Post Office Process Review issue(s) you have experienced. Losses relating to other causes are not in the scope of the Post Office Process Review. When you submit a consequential loss claim, the Offer, as described in your Offer letter, will no longer be available for you to accept while we review your claim (in effect, the Offer is 'automatically withdrawn').

Q12. What if I suffered financial loss as a result of an issue related to products, policies or processes that is not mentioned in the 'Issues covered by the Post Office Process Review' document, or in connection with these listed issues but outside the date ranges specified?

A. The Post Office Process Review is also an opportunity for you to tell us about any other issues related to products, policies or processes that caused you financial loss but are not described in the 10 specific areas identified or that happened during different dates. If you would like us to review one or more other issues that impacted you, please describe these in your request form providing as much detail as you can (including dates and amounts, if you know them).

For example, you may wish to ask us to review an amount that you previously paid to Post Office if you dispute this and believe it caused you financial loss (where this is not a shortfall related to previous versions of the Horizon system as these would come under the Horizon Shortfall Scheme). If you would like us to review a payment you made to Post Office, please provide full details of this in your request form. Postmasters will have made payments to Post Office in circumstances where Post Office was not entitled to seek recovery in view of the Common Issues Judgment, and this may have caused financial loss.

To be considered for redress, the issues raised in this area will generally need to have involved product, policy or process failings that caused financial loss including amounts paid to Post Office.

Since May 2021, Postmasters have had the opportunity to review and dispute discrepancies in Horizon and amounts repaid after that date will generally fall outside the scope of the Post Office Process Review. However, if you have an

issue that arose since May 2021 that you would like us to consider, please let us know.

Q13. What if I was not impacted by any of the issues in the Post Office Process Review?

A. If you were not impacted by any of the issues in the Post Office Process Review and you do not have any other issues you would like us to investigate, we would still ask you to please either confirm this in the request form or email us at **processreview@postoffice.co.uk** to let us know, and we won't follow this up further with you.

Q14. What does the PPR not cover?

A. Since we launched the PPR, Postmasters have raised issues in the following areas, and we thought it might help to provide guidance on why these do not fall within the scope of the PPR.

The PPR provides redress for product, policy or process failings in view of the Common Issues Judgment that caused financial loss to Postmasters.

Claims relating to shortfalls or discrepancies associated with previous versions of the Horizon system are out of scope – these fell under the Horizon Shortfall Scheme (HSS), which closed to new applications on 31 January 2026. We have also investigated the following and concluded that these issues are likely in most circumstances to fall outside the scope of the PPR:

- Introductory payments made by Postmasters in the period 1989 to 2001, sometimes known as abatement or license fees. These were akin to an initial franchise fee, which is a relatively common commercial arrangement.
- Lack of return on investment in a Post Office. In general, Post Office did not guarantee any particular revenues or return on investment.
- Loss of revenue due to new branches opening in close proximity. In general, Post Office did not guarantee any particular footfall or revenues or that new Post Office locations would not be opened.
- Funding of branch improvements without financial assistance from Post Office. These are likely to be specific contractual complaints rather than product, process or policy failings in view of the Common Issues Judgment.
- Complaints about remuneration; also complaints about holiday arrangements and pension issues.
- The suspension or termination of a postmaster contract. The HSS may have considered the impact of a suspension or termination where it was associated with Horizon shortfalls. The Suspension Remuneration Review provided redress for losses associated with the non-payment of remuneration during periods of suspension before March 2019.

Postmasters have also raised issues regarding the Network Transformation Programme that ran from around 2011 to 2019 and sought to modernise the Post Office branch network. This is outside the scope of the PPR. The Government has appointed Adam Tolley KC to lead an independent investigation into the Network Transformation Programme. You can find more information at **https://www.gov.uk/government/collections/investigation-post-office-network-transformation-programme.** We encourage any current or former Postmaster who has concerns about the Network Transformation Programme to get in touch with the independent legal team at **NTPInvestigation@businessandtrade.gov.uk** to submit evidence or comments.

Information needed from you (the PPR is now closed to new requests; the following Q&As have been retained for completeness)

Q15. What information do I need to provide as part of my Post Office Process Review request?

A. The Post Office Process Review request form will ask you to provide your personal details such as name, previous name(s), date of birth, address and contact details.

If you were impacted by any of the 10 specific PPR areas we have identified, you will be asked to confirm this in the request form. We appreciate it may have been a long time ago and we don't expect you to have documents/records about these issues, but please provide as much information as you can, such as dates and amounts of loss incurred if possible.

Q16. What if I am making a request on behalf of a Postmaster?

A. If you are making the request on behalf of a Postmaster, you will be asked to indicate your status in relation to the Postmaster you are acting on behalf of. You will also be asked to provide proof of your capacity to act on that Postmaster's behalf, for example evidence that you are a legally appointed assignee, personal representative, attorney or deputy of the person you are acting for, a letter of authority or, in the case of a deceased Postmaster, a copy of the Will and Grant of Probate or Letters of Administration.

Q17. What if I have more than one branch?

A. Please only complete one request form. If your request relates to several branches, please include these in the same form. However, if you contracted with Post Office as various legal entities, you will need to complete a separate form for each legal entity. You can complete an online form for each legal entity, or alternatively you can download the form to complete additional copies at **https://corporate.postoffice.co.uk/remediation** and you can print it off if you prefer to apply by post, or you can email us at **processreview@postoffice.co.uk**

to request one or more paper copies.

Post Office Process Review – practicalities (the PPR is now closed to new requests; the following Q&As have been retained for completeness)

Q18. Will Post Office provide financial assistance to help me with the Post Office Process Review?

A. The Post Office Process Review has been designed to be simple and user-friendly to avoid the need to incur costs of legal representation. You are welcome, however, to engage a lawyer or other professional advisor to provide independent representation at your own expense.

Please note that if your Post Office Process Review claim includes consequential losses and Post Office reviews these losses and makes you an offer following this review, then help with legal fees will be available at that stage to consider the offer.

Q19. Does submitting a request to the Post Office Process Review affect my legal rights?

A. The Post Office Process Review is intended to offer redress to eligible current and former Postmasters who have experienced financial losses because of the way Post Office products, policies and processes were designed or delivered. Offers of redress are made on full and final settlement terms as set out in the Settlement Terms Offer Acceptance Form that will be supplied with the Offer.

Q20. Is the Post Office Process Review being offered to branch managers and/or assistants/employees?

A. It is offered to people who currently have or previously had a direct contract with Post Office to deliver Post Office services through branches.

Q21. Can I make a Post Office Process Review request on behalf of a Postmaster who is ill/unable to do so themselves or a deceased relative?

A. Yes, if you fulfil certain legal criteria and can provide proof of this, i.e. you are an assignee, a legally appointed personal representative, attorney or deputy, or an executor or otherwise entitled to act on behalf of a deceased relative.

As part of the process, we will ask you to provide proof of your legal capacity to submit a request on the Postmaster's behalf, for example: Letter of Authority, Lasting Power of Attorney, Letters of Administration, Grant of Probate.

Q22. I am the director of a company who has/had a contract with Post Office. Can I submit a request to the Post Office Process Review?

A. If you are the director of a company who has/had a postmaster contract with Post Office, you can submit a request on behalf of the company. The requestor must be the legal entity which has/had a contract with Post Office, i.e. the company itself, so any request made should relate to the company only.

Q23. I was the director of a company who had the contract with Post Office, but the company is now in liquidation/ administration. Will the company be included?

A. The correct party to submit a Post Office Process Review request will be the liquidator/administrator of the company. Please contact the liquidator/administrator to let them know about the Post Office Process Review and ask them to submit a request form on behalf of the company.

Q24. I am or have been bankrupt or subject to a debt relief order or IVA (or CVA in the case of a company). Can I still submit a request form?

A. We will need to check with your Trustee in Bankruptcy, IVA/CVA supervisor or other relevant insolvency practitioner. Please draw this to our attention on the Post Office Process Review request form, providing as much information as you can.

Q25. I have a criminal conviction or a caution. Will I be able to submit a request to the Post Office Process Review?

A. Yes. Postmasters who have a criminal conviction or were issued with a caution can still submit a request form.

Q26. My conviction has been overturned. Can I still submit a request to the Post Office Process Review?

A. Yes. However, there are other schemes for those who have overturned Horizon-related convictions, and we would strongly encourage you to join one of these if you have not done so already. Please see question 38 for details of other redress schemes available.

Q27. How will I know if correspondence about the PPR or other redress processes is genuine?

A. We have been made aware of current or potential applicants being contacted with emails/letters claiming to be from one of our redress processes. If you have any doubts about a message or letter, especially if it was unexpected, please don't use the number or address in the message to engage, respond or provide information. Be particularly vigilant if it asks you for personal or financial information. If you are suspicious about any such emails or letters, please contact the Remediation Contact Centre on 0333 665 1093 or the relevant email address below and we'll be happy to verify if the correspondence you've received is genuine:

- Post Office Process Review: processreview@postoffice.co.uk
- Horizon Shortfall Scheme: PostOfficeFixedSumApplications@postoffice.co.uk or horizonshortfallscheme@

postoffice.co.uk

- Suspension Remuneration Review: supportteam@postoffice.co.uk

Those are the correct contact details for the redress processes we manage and are included in our genuine correspondence.

Documentation and evidence

Q28. I have a large number of hard copy documents and no means to scan them in – can I provide hard copies?

A. If you are unable to scan documents, you can send copies by post to: PPR, PO Box 82038, London EC2P 2WA. If using post, please use Royal Mail as PO Box addresses can only accept post sent using Royal Mail and not from other carriers or couriers, and please only send copies of documents rather than originals, which should be retained for your own records.

Q29. I have no documentation – can I still make a request for a review?

A. Yes. Please include as much detail as you can in your request form including, where possible, the dates you were impacted by the issue and the amounts you lost as a result. You can also provide estimates. Post Office will consult its own records and will assess your case on all the information available.

Assessment of Post Office Process Review requests

Q30. How will my Post Office Process Review request form be assessed?

A. Your Post Office Process Review request form will be assessed by specialists within the Post Office Remediation Team. In some cases, these specialists may use various Post Office data sources that are relevant and available to us, to consider the issues raised in your request form.

Q31. How will I know if my request is being treated fairly and consistently?

A. Each Post Office Process Review request form will be assessed by specialists within the Post Office Remediation Team. Following our review, we will write to you clearly setting out the outcome and explaining the reasons for our decisions.

Q32. How long will the Post Office Process Review take?

A. Once we have reviewed your request form, we may send you an offer of financial redress or we may come back to you if we need more information to help progress your request. We will progress all requests as quickly and efficiently as possible and you will receive regular updates about your case. The time taken to investigate and assess each request will depend on the individual circumstances and complexity, so while some requests may be straightforward and quick to assess, others may be more complex and take a few weeks or months. If you have any queries throughout this process, please contact **processreview@postoffice.co.uk** or write to us at: PPR, PO Box 82038, London EC2P 2WA. If using post, please use Royal Mail as PO Box addresses can only accept post sent using Royal Mail and not from other carriers or couriers.

If we write to you with an Offer and you accept this by returning the form with the Offer letter, the payment will be paid promptly.

Q33. Can I speak to someone about my Post Office Process Review Offer?

A. If you have any questions about the Offer, please let us know at **processreview@postoffice.co.uk**, by writing to PPR, PO Box 82038, London EC2P 2WA or by calling our Remediation Contact Centre on 0333 665 1093. We will be happy to support with any questions you may have around the Offer. If you'd like us to call you back, please let us know your contact number and your preferred time for us to call. If contacting us by post, please use Royal Mail as PO Box addresses can only accept post sent using Royal Mail and not from other carriers or couriers.

Taxation

Q34. Will I have to pay any tax on the Offer payment?

A. No, once you have received the Offer payment we make to you under the Post Office Process Review there won't be any Income Tax, National Insurance contributions or, where applicable, Capital Gains Tax to pay or declare on your tax returns. The interest payment included in the Offer is also not subject to any Income Tax deductions or to tax return reporting requirements.

Q35. Is the Offer payment subject to Inheritance Tax?

A. Accepting the Offer does not give rise to any Inheritance Tax charges but the Offer is not exempt from Inheritance Tax (it is exempt from Income Tax, National Insurance contributions and, where applicable, Capital Gains Tax, as explained above). Unlike other taxes, Inheritance Tax is not charged at the point of payment but may be payable by an individual's estate in the event of their death depending on the total value of the estate (e.g. cash, property and other assets).

Q36. Why is the Offer payment not exempt from Inheritance Tax?

A. We have worked closely with His Majesty's Treasury and the Department for Business and Trade (now called

Department for Business, Innovation, Science and Trade) to agree a process that provides fair redress. The primary intent is to put someone back in the financial position they would have been in had the issue not occurred.

Horizon-related financial redress

Q37. What if I have previously entered into a settlement agreement with Post Office?

A. Postmasters who have entered into settlement agreements with Post Office in another remediation scheme, for instance the Horizon Shortfall Scheme or Suspension Remuneration Review, will also be able to submit a request in the Post Office Process Review. Please note that any specific loss redressed through one of the schemes cannot be recovered more than once.

Q38. What other financial redress is available?

A. Both Government and Post Office are committed to ensuring that, as far as is possible, everyone who was impacted by the Horizon scandal receives full and fair redress.

The current and previous schemes include:

- **Horizon Shortfall Scheme** (previously known as the Historical Shortfall Scheme) – this was for Postmasters who may have been affected by shortfalls related to previous versions of Horizon and is now closed to new applications. Please visit **www.onepostoffice.co.uk/scheme** for more information about the Horizon Shortfall Scheme.
- **Group Litigation Order (GLO) Scheme** – this is being administered by Government and provides redress to those Postmasters who were part of the original group of 555 Postmasters who took Post Office to court in 2016 and were part of the subsequent settlement of that legal action, and who had not been convicted of a Horizon-related criminal offence. Please visit **https://www.gov.uk/government/publications/compensation-scheme-for-group-litigation-order-case-postmasters** for more information about this. The GLO Scheme closed to new applications on 31 July 2026.
- **Horizon Convictions Redress Scheme (HCRS)** – this is for Postmasters who have an overturned Horizon-related conviction, who can apply to the HCRS through the Department for Business, Innovation, Science and Trade (previously called the Department for Business and Trade) – please visit **https://www.gov.uk/horizon-convictions-redress-scheme** for more information. The Government has announced that the HCRS will close to new submissions from 31 July 2027.

As well as the schemes for people impacted by the Horizon scandal, there was also the **Suspension Remuneration Review**. This was for Postmasters who were suspended by Post Office before March 2019 and did not receive remuneration during their period of suspension, and has now closed to new requests. You can find more information about this at **https://corporate.postoffice.co.uk/remediation** alongside the information about the Post Office Process Review.

The **Capture Redress Scheme** is also available for Postmasters who suffered a financial shortfall as a result of the Capture software installed in some Post Office branches between 1992 and 2000. This scheme is also being administered by the Government. Please note you cannot apply if you have a criminal conviction relating to Capture. Please visit **https://www.gov.uk/guidance/apply-to-the-capture-redress-scheme** for more details. The Government has announced that the Capture Redress Scheme will close to new applications from 31 March 2027.