

Postmaster support policy

Postmaster account support

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1 Overview

1.1 Introduction

The relationship between postmasters and Post Office is vital to mutual success. Working in partnership with postmasters, we support them in serving our customers and communities.

This is one of ten 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 all the postmaster support 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 reflects any lessons learned from both internal and external events. It is subject to annual review and approval by an authorised committee on behalf of the Board of directors. 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 postmaster¹ and Post Office².

1.2 Purpose

Postmasters provide products and services to customers on behalf of Post Office. In doing so, they are asked, with the appropriate support from Post Office, to meet the contractual obligations set out in their agreements.

Balances may be moved onto the postmaster's branch account for a number of reasons. For example, an overdue invoice relating to branch property works or following a stock check where the physical cash and/or stock in branch differs to the balance on Horizon. When the postmaster identifies a difference between the physical cash and/or stock in branch and the balance showing on Horizon, or when a transaction correction is sent to the branch, the postmaster can use the Review Dispute function. This function sends a request for support to Post Office in helping to understand the cause of the discrepancy.

This policy sets out the responsibilities of Post Office to notify postmasters when a balance has been moved onto their account, so they can request further information and/or a discrepancy review. If appropriate, we will discuss settling the balance when the discrepancy review identifies the cause of an established discrepancy and which party has suffered detriment.

1.3 Who must comply

Compliance with this policy is mandatory for all employees³ 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 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.

² In this policy, "Post Office" and "Group" means Post Office Limited.

³ 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.

1.4 Strategic partners

The principles and procedures described in this policy for account support also apply to Strategic Partners. However, the process used for notifying them about a discrepancy being placed on their account may be different to that for postmasters.

2 Principles

2.1 Principles for postmaster account support

Post Office will:

Maintain an effective governance and assurance environment including:

- Ensuring documented and approved processes for postmaster account support are in place including, but not limited to:
 - communicating with postmasters or former postmasters about the balance on their account
 - writing off account balances when advised it is appropriate to do so
 - returning established gains to the postmaster or former postmaster if they are an established discrepancy and a discrepancy review shows they are entitled to this
 - recovering established losses from the postmaster, former postmaster, or guarantors where appropriate and if they are an established discrepancy
 - processing payment of invoices issued by Post Office.
- Having a self-assessment control framework in place to make sure Post Office employees and processes are compliant with this policy and the documented processes.
- Quality assuring postmaster account support activities to make sure the right level of support has been provided/offered to the postmaster where appropriate and the account represents an accurate reflection of the balance.
- Providing initial training to new employees and annual refresher training thereafter (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 to manage the balance on their account in good faith with fairness, transparency, and professionalism. This includes, but is not limited to:

- Ensuring postmasters are made aware of all new balances settled to their account and the overall account balance via the documented communication channels.
- Providing contact details through which the postmaster can seek assistance and information on the balance, including a direct point of contact for any transaction corrections issued.
- Supporting postmasters in raising an invoice query or discrepancy review, if this hasn't already been done, prior to the postmaster's branch account statement being issued.
- Internally escalating an account balance for review if the reason for the discrepancy has yet to be resolved to the satisfaction of the postmaster.
- Considering postmaster circumstances, including those who find themselves in a vulnerable situation due to health, financial capability, financial resilience, and life events, when agreeing payment options to pay balances on the account.

2.2 Postmasters

Many postmasters operate through 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).

3 Policy framework

3.1 Policy framework

The postmaster support policies are reviewed annually and set out guidelines on how Post Office should support postmasters across ten specific areas. Each policy stands on its own, but should be reviewed in conjunction with the others.

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
- Network operational support
- Network cash and stock management
- Network transaction corrections
- Postmaster account support
- Postmaster discrepancy review and resolution

Our agreement with the postmaster

- Postmaster contract management

3.2 Additional policies

You can find the full set of postmaster support policies on Branch Hub in the 'Help to run your branch' section or by visiting <https://corporate.postoffice.co.uk/en/governance/post-office-policies/post-office-policies>.

3.3 Policy queries

If you have any queries about this policy, or any of the other postmaster support policies, you can email us at postmastersupportpolicies@postoffice.co.uk.

4 Where to go for help

4.1 Postmaster wellbeing

Postmaster wellbeing matters to us. Branch Hub provides an online space where postmasters can find help and support when they need it. This could be to deal with an urgent or emerging situation, accessing professional resources, or getting friendly support and advice by joining a community group.

4.2 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
- 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
- Through the QR code below.



4.3 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
- visiting its website NFSP.org.uk

5 Document control

5.1 Document control record

Version	Document review period	Policy – effective date
1.0	Annual	23 January 2025
1.1	Update	29 April 2025
2.0	Annual	16 July 2025

5.2 Policy approval

Committee	Date approved
On behalf of the Board	16 July 2025

Next policy annual review date: 31 July 2026



6 Appendices

Appendix 1 – Definitions

Board of directors - Post Office Limited's Board of Directors comprises the Chair, a Senior Independent Director, seven other Non-Executive Directors and two Executive Directors. You can find more information on the Board by visiting our [Post Office Corporate](#) website.

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.

Discrepancy review - the review of an identified discrepancy to understand if it qualifies as an **Established discrepancy**.

Established discrepancy – the discrepancy represents an actual loss or gain to Post Office and it is not an accounting or system error that has created a loss or gain; this will be established through the completion of a **Discrepancy review**.

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 reviewed by Post Office, and/or agreed by the postmaster, and found to be an **Established discrepancy** which (1) indicates a gain for Post Office and (2) which is attributed to 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 reviewed by Post Office, and/or agreed by the postmaster, and found to be an **Established discrepancy** which (1) indicates a loss to Post Office and (2) which is attributable to the negligence, carelessness or error of the postmaster and/or a member of their team.

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.

Once approved, the policy owner is responsible for overseeing compliance with this policy and providing assurance to the Board of directors.

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Post Office Management Services Limited is authorised and regulated by the Financial Conduct Authority (FCA), FRN 630318. Its Information Commissioner's Office registration number is ZA090585.

Post Office Limited is authorised and regulated by His Majesty's Revenue and Customs (HMRC), REF 12137104. Its Information Commissioner's Office registration number is Z4866081.

