

Business and Trade Committee

Oral evidence: Post Office Horizon scandal: Justice for sub-postmasters, HC 1589

Tuesday 6 January 2026

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Members present: Liam Byrne (Chair); Dan Aldridge; Antonia Bance; John Cooper; Sarah Edwards; Alison Griffiths; Justin Madders; Charlie Maynard.

Questions 85-116

Witnesses

- Nigel Railton, Chair, Post Office Ltd; and
- Joanne Hanley, Director, Remediation Unit, Post Office Ltd.

Examination of witnesses

Witnesses: Nigel Railton and Joanne Hanley.

Chair: Welcome to the next panel in the Business and Trade Committee's hearings into securing justice for the sub-postmasters. Nigel Railton and Joanne Hanley, thank you very much for coming before us. Charlie Maynard is going to open the questions for us.

Q85 Charlie Maynard: I have the letter of 18 December from the Post Office, which talks about redress update—that is helpful, so thank you for that. We also heard the panel earlier talking through the HSS panel and that process and the time taken to do that. Then, we flipped into the HSS appeals process, where often the payouts are multiples higher.

In your letter, you write about full and fair redress. This is a joint statement from the DBT and the Post Office. I might not be right on this, but the HSS panel is administered by the Post Office and comes in with offers this high, and then the HSSA panel is administered by the DBT, which comes in with offers multiples higher, and yet you are both saying that it is full and fair redress. The HSS panel, at least based on the information we are given, takes time. The postmasters do not have access to proper legal advice. They do not have access to forensic reports. How is this helping anybody?

Nigel Railton: I found the earlier sessions incredibly interesting and helpful, actually. When I came to this Committee in November 2024, I made it very clear that I did not think that the Post Office should be administering these schemes.

Q86 Chair: Is that still your view?

Nigel Railton: Yes, absolutely. However, at the time we said we had to be pragmatic and the Post Office would continue to process the HSS schemes. What we were really talking about in those terms was the £75,000 fixed sum offers, where it was an administrative task rather than something that needed judgment.

I will ask Jo to talk about the other schemes in a moment, but in terms of the HSS £75,000 schemes, where we do purely administer, we have made great progress over the last year. In 2024, we processed 1,000 claims. In 2025, it was 8,000. The number of claims outstanding has gone from 55% at the end of 2024 to 18% at the end of 2025, as we get to the closure date.

What I am hearing this afternoon is that the complicated cases are not for the Post Office—

Chair: They are not moving at all. There have been 40 done since January.

Nigel Railton: We work to a formula, and we do not have any say, really, on how that formula changes. Jo, do you want to add to that, in terms of how you deal with it practically on a day-to-day basis?



Joanne Hanley: There is a piece here on the benefit of up-front legal advice. If claimants did have up-front legal advice, that would help a lot with getting a claim that is, first, clearly articulated. That is part of the challenge that sits with HSS before you get to the appeals process—that the claimants are doing that a little bit on their own.

What we have looked to put in place from a Post Office point of view is to set up a claimant support team, which we did in the middle of last year, with nominated single points of contact, to support postmasters through that process as much as we possibly can. I think that has started to help there, but I think the legal advice piece is a critical factor. That makes a big difference between the initial claim and the claims that ultimately go through the appeals process. There is a key factor there—it does help claimants.

Q87 Charlie Maynard: It feels as if we are locked in a system that nobody thinks is much good, and there are consequences to that—very real, human consequences. If we all acknowledge that this is not working very well—we can ask the Minister very shortly—what is needed to fix it? Are you telling us that if the Post Office does not think it is the appropriate person to be handling the HSS panels, what would you recommend? Should we shortcut the process, go to HSSA-type information, ask for forensic reports, get proper legal advice with each of these parties and get them done quickly, or is there any kind of ranking or tiering—“This lot, that way; this lot, that way”? What do you recommend?

Nigel Railton: I would break this into two different areas. My suggestion is that we have the closure date on the HSS fixed-sum offers, at the end of January. Jo and her team have done a great job in working through those. Post January, we will work through the tail end of that, and at that point anything that is admin in nature will have been dealt with. I think that at that point they should all move to DBT and be dealt with under one organisation and one Department, as the decision-making authority.

Q88 Chair: In February?

Nigel Railton: That is probably too soon. I think it will probably be March or April, which is what I said last November. I think we have been pragmatic and we have worked through it, but what will happen over time now is that the number of cases will reduce—not as fast as any of us would want, but DBT will then be dealing with a smaller cohort of the more complicated things. It is not right that the Post Office is dealing with anything complicated or anything that has any decision making to it. It just is not right.

Joanne Hanley: May I add a couple of points? If we look at the January closure date, that is, of course, for the whole Horizon Shortfall Scheme—both the fully assessed and the FS. To Nigel’s point, to date we have made a huge amount of progress in terms of the simple claims, and 80% of the outstanding claims today are for the fixed-sum offer rather than the complex, fully assessed scheme. A huge amount of progress has been made there.



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Ahead of the application closure deadline, we are receiving quite significant volumes of new applications. Pre-Christmas, that was averaging around 250 new applications a week, primarily in the fixed-sum offer space. We expect to have worked through the majority of those by the summer period.

Q89 **Chair:** Summer '26?

Joanne Hanley: Yes.

As it stands at the moment, while it does look as though the fully assessed claims are taking a number of years, we are still receiving new applications in the fully assessed scheme. About 10% is what we are receiving at the moment, if we look at the tail end of last year.

Q90 **Chair:** That is what—25 a week?

Joanne Hanley: Yes. If we play that piece through, with the newer claims we are looking more at a 12-month turnaround time, rather than the couple of years that it has taken previously. Things have sped up. They are not as quick as we would like them to be, and not necessarily as quick as the DBT scheme, but certainly there has been an increase in pace for the new claims coming in.

Q91 **Charlie Maynard:** If the end of January date stands, what would you recommend for somebody who comes in late after that—that they go straight to DBT?

Nigel Railton: I think so. I think we are going to give people a couple of weeks' leeway, because the deadline is obviously a hard date.

Q92 **Charlie Maynard:** Obviously, we need a plan—we should not just say "tough luck" here, given the trauma and everything else. It would be good to have a clear plan as to what happens. If you are saying this is closing at the end of January, what happens to anybody who comes in late?

Joanne Hanley: For the end of January piece, we are absolutely working in conjunction with DBT on exception criteria. In terms of what that will look like, I completely agree with you: when we think about the vulnerability of the claimant population, we need to make sure that certain criteria are there to be able to support any late application. That is something we are working through with the Department.

Nigel Railton: Of course, the closure date was recommended by Sir Wyn. He suggested, I think, the end of November. We thought that was not appropriate because of Christmas, so we extended it to the end of January. As you say, we are looking at exceptions and how we deal with them for the people who cannot meet the deadline date.

Q93 **Sarah Edwards:** I will move on to the speed of the payments. As of November last year, 87% of all the HSS cases had received an offer—84% of late claims and 100% of original HSS cases. Given that a number of people have still not had an offer, when do you think that they will or when will you finalise those payments through the scheme?



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Joanne Hanley: In terms of the data that I shared earlier, we had 2,500 applications at the end of the year but that is increasing; we are continuing to receive applications at a quite high rate ahead of the closure date. Based on current volumes and the current backlog, our current operational forecasts are that we would look to have those completed from a fixed-sum offer point of view by the summer, and from a fully assessed point of view, by the end of this year.

Nigel Railton: I think what this also demonstrates is the things within our control and the things outside it. Where we have complete control over the 75,000 fixed-sum offer, as I mentioned earlier we have gone from 1,000 in 2024 to 8,000 in 2025. We can control that.

However, there are things outside our control that require judgment. We have heard some stories today of amounts increasing significantly—going to appeal or into different schemes. I think that being under DBT, under one organisation and one Department, would make sense.

Q94 **Sarah Edwards:** At this stage, do you think that the administration should still sit with the Post Office? There are a lot of sub-postmasters who do not think that you should be administering the redress scheme at all. Obviously, there have been some discussions about whether that should be transferred to DBT. Do you think it should transfer, or are you happy that it sits with you?

Nigel Railton: I made my position clear last year, and it remains the same. However, pragmatism is the order of the day. We are now less than a month away from the closure date for the HSS scheme, so we should work to that date and do everything we can. We do not want to disrupt things or make things worse. Post that date is a real milestone where we can think about what happens next. My position is that it should move to DBT.

Q95 **Chair:** Does DBT have enough resource deployed in its case working teams to make decisions fast enough?

Nigel Railton: I do not know; that is probably a question for DBT.

Q96 **Chair:** What is your perspective?

Nigel Railton: I do not know. What do you think, Jo?

Joanne Hanley: From what we have seen to date, we are not as close to the data on that side, in reality, as we are from a Post Office perspective. I would not be able to comment.

Nigel Railton: I will say that we work really well with DBT. It is very supportive of the things we are trying to do. Again, it is probably down to a systems and processes issue rather than any individuals.

Q97 **Chair:** We heard some pretty traumatising evidence from our witnesses at the start of today's session about the inadequacies of information-sharing arrangements when it comes to the overturned convictions scheme. Do you have a view on why the Ministry of Justice is finding it so difficult to



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patch together the right information to make good decisions?

Nigel Railton: I was shocked when I heard that, because my understanding, and everything I am told as chair, is that we provide all the information required of us. We are fully transparent. Any information anybody wants, we provide it.

It is really about whether the quality of the data is the problem. I do not know the answer to that, because many of these cases go back many, many years, and I suspect it is probably a quality issue. However, I think I need to go back and look at that.

Q98 **Chair:** What do you think now needs to happen to de-risk this decision-making process in the MOJ, given what you have heard today?

Nigel Railton: I think there needs to be a policy decision, because of the absence of decent data, which I imagine, if you are going back 20 years, will not be very good, if it exists at all. We are lucky because we do have some of the data. Then again, I think somebody has to make a pragmatic decision.

Q99 **Chair:** But what can you do as chair to cross-check whether the Post Office is supplying data to the MOJ at the right level of integrity?

Nigel Railton: I will definitely go away and do that, having heard this today.

Q100 **Antonia Bance:** I am turning now to the Capture software. What information have you shared with the Criminal Cases Review Commission in relation to Capture? Are you still reviewing your records, and, if so, how much longer will it take before the CCRC has all the information it needs?

Nigel Railton: Of course, this scheme has been administered by DBT, and we are providing information as required. Again, we provide everything we can. This is really hard as well because it goes back to 1992, where some of the records are not digital; they are paper records. We are going back, but we are doing everything we can to provide all the information that we have—that is what I can say to you. Do you want to add to that, Jo?

Joanne Hanley: You are absolutely spot on, Nigel. Some of the challenges here are due to what data is actually available, and that is absolutely a challenge. There is also the issue of looking at paper records, as you say, which is not as easy as it would be if we were looking at it from a digital point of view. However, the commitment is absolutely there to make sure that, as a unit, we provide the information that is requested and required.

Q101 **Antonia Bance:** What sort of timescale have you put on that?

Joanne Hanley: There are individual disclosure pieces that we are working on. We are working on a number of initial cases from a pilot scheme point of view with DBT, and we have a plan to do that over the coming months.

Q102 **Antonia Bance:** Okay. So you are working reactively as requests are



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made of you. Are you also working proactively to anticipate future requests?

Joanne Hanley: It is something that we are working on along with the DBT. We absolutely have a plan going forward; it is just that we have looked at a pilot first off to really understand what data can be found, what challenges we are encountering and how long it will actually take to do that so that we can work on a true plan going forward with the Department and we have got that filled with the cases that we need.

Q103 **Antonia Bance:** I am sure we will ask you more about this in the future once you have completed that pilot.

Finally, from me, obviously the Horizon-related convictions were overturned by legislation, by an Act of Parliament. Do you think that the Government should legislate to overturn Capture-related convictions?

Nigel Railton: In my opinion, yes.

Q104 **Chair:** Very quickly, give us a sense of the process here when it comes to Capture. Do you basically get a phone call from someone at CCRC to say, "This individual case has come to our attention; can you now supply us with the following schedule of documents?" Are you able to sketch out the process, please?

Joanne Hanley: The Capture scheme is managed by the Department for Business and Trade. In effect, we provide a service to the Department in the administering of that scheme, hence why our plan involves working very closely with the Department to understand the total cases. It is really a disclosure of information to DBT about the Post Office's involvement in the actual cases.

Q105 **Chair:** Okay. I do not expect you to have an answer now, but given what we have heard today about the delays in the Post Office supplying information, are you able to give us, by way of follow-up, a sense of how many requests have been made to you and, on average, how long it is taking you to satisfy those information requirements?

Joanne Hanley: Yes, absolutely. We can do that.

Q106 **Chair:** It would also be very helpful if you could supply us with the level of resource that is working on solving this problem, so that we can cross-check that as well.

Joanne Hanley: Absolutely.

Q107 **Chair:** Thank you.

Can I ask one final question of Mr Railton about the original deadline for the Horizon Shortfall Scheme, with the cases that came in up to March 2021? There has been almost no progress in resolving those cases and between January and November last year about 40 cases have been concluded. The percentage of cases resolved appears to be pretty stuck on 88%. These are all cases that should presumably just be transferred over to DBT to resolve now.

Nigel Railton: Yes. I believe so.

Q108 **Chair:** What do you think is stopping DTE from embracing this recommendation of yours? It is obviously a recommendation that this Committee has made at least twice now, but the Department appears to be resisting it. What is going on there, do you think?

Nigel Railton: Perhaps there are not enough resources and perhaps there is a wish not to disrupt the process as it is today. There were a lot of moving parts, and not wanting more and more moving parts is probably why the Department did not want to do it a year ago. I have some sympathy for that, but things are becoming clearer, not just in terms of the £75,000 deadline being passed—the issues and blockers, which this Committee has started to explore, are becoming clearer; we have heard more about that today. As those issues are becoming clearer, the blockers are therefore becoming clearer. The Department clearly has far more ability to remove them than I do.

Q109 **Chair:** So we are now beyond the point where the disruption outweighs the advantages?

Nigel Railton: In my opinion, yes.

Joanne Hanley: I just want to share a little and go around some of the detail there. Let us look at the cases outstanding today, just to provide a little clarification: of the 2,500 cases that we currently have, 80% are a fixed-sum offer. Those are ones that we absolutely expect the Post Office to continue to deliver, and we expect that they will be primarily delivered by the summer period. At the moment, less than 500 cases are in the fully assessed space that potentially we would look to transfer.

Q110 **Chair:** I want to make sure that I have understood this. When I look at the total claims received, I see 12,540 claims across all the schemes. I can see 9,793 claims that have been paid, so 2,747 claims have not been paid. You are saying that you think 80% of those 2,747 are fixed-sum offers?

Joanne Hanley: Yes.

Q111 **Chair:** Therefore, you think most of those will be resolved by the summer?

Joanne Hanley: Correct.

Q112 **Chair:** So we are going to have a number of cases—a few hundred—that are going to take longer?

Joanne Hanley: Yes, because they will be on the fully assessed side. Those are intended, if they stay with the Post Office—current operational plans are that those will be substantively completed by the end of the year.

Q113 **Chair:** Do you think that if those cases were just transferred wholesale to the Department for resolution, there would be a final chance that 2026 could be the year in which all the redress payments are paid to those who have suffered so much?



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Joanne Hanley: For the cases currently administered by the Post Office, it is already our intention to do that this year, although some, if we continue managing the schemes, are likely to fall into the first part of 2027. If it stays with the Post Office, that is what our current plans show. Whether DBT feel that they would be able to do that quicker is probably a question for DBT later.

Q114 **Chair:** Okay. Mr Railton, what do you think? Do you think this could be the year in which we finally get this done?

Nigel Railton: I would like it to be the year that we finally get it done. A lot of the overturned conviction schemes now are being settled, so that should free up more resource in DBT. The transfer of the more complex HSS schemes, to be combined with the team that were dealing with less overturned conviction schemes, is probably a good thing. Hearing what I am hearing today about how long things are taking, I think 2026 sounds optimistic, but I certainly think it should be a goal.

Q115 **Chair:** Finally, we have heard from a number of lawyers representing victims that there could well be many other people who were convicted but have not yet been contacted by the MOJ, even though they may be entitled to have their convictions overturned. How worried are you about that possibility?

Nigel Railton: I am not worried about that possibility, because it is not within my responsibility. That is not to shy away from the question. When I heard the fact that they are not contacting people, I was surprised. If people are having convictions overturned and then walking away from compensation that they are entitled to, I think that is really concerning. I would suggest that, when you speak to the MOJ, they go away and look at their process and how they deal with that.

Q116 **Chair:** Do you think there is a possibility that there are people, over and above the 1,000 or so that the MOJ have identified, who could have had a conviction but are not yet within the consideration?

Nigel Railton: I really don't know. It is clearly a possibility, isn't it? But I don't know.

Chair: Thank you very much indeed for the new speed and vigour that you have brought to this process of redress for sub-postmasters. That is appreciated by the Committee, as is your candour this afternoon. That concludes this panel.