



Post Office News - July 2021

Post Office launches 'save our cash' campaign

A major new [campaign](#) is calling on the government to bring forward legislation to ensure access to cash becomes a legal right. Post Office Ltd (POL) wants to see banks required to provide cash withdrawal services free at the point of service for consumers and businesses who need it.

Around 8 million adults have said they would struggle day to day without cash, and 1.4 million people do not even have a bank account and rely exclusively on cash to survive, according to the Post Office. These findings are supported by new [research](#) from Age UK which finds 1 in 5 older people use cash for everyday spending.

The Banking Framework agreement between the Post Office and 30 UK banks, building societies and credit unions ensures people have free access to cash and everyday banking services at post office counters. However, POL says the voluntary agreement, which lasts for only 3 years, is "inherently fragile" as it relies on the goodwill of each participating bank.

A Citizens Advice [report](#) on Post Office banking also warns of the risk that banks may choose to pull out of providing services through post offices - as Barclays nearly did in 2019. Our research shows that around 1 in 4 people use Post Office banking.

The government has said that it will [consult](#) this summer on new legislative proposals for protecting access to cash for the long term.

Vulnerable people 'being left behind' by postal services

Many vulnerable groups in Scotland are being let down by the postal system, according to new [research](#) published by Citizens Advice Scotland (CAS). Barriers to accessing mail are denying certain people access to important information and services from banks, public services, lawyers and medical services. CAS

highlights the groups affected as including asylum seekers, homeless people, residents of remote and rural areas, domestic abuse survivors, and the Gypsy/Traveller community.

Problems encountered include intercepted mail, delayed delivery, lack of collection points and affordability.

CAS recommends a review of the affordability of Royal Mail's redirection services. CAS believes that the ability to use alternative addresses and pick up points would help vulnerable groups. In addition, CAS says the Scottish government and local authorities should consider the introduction of schemes such as [Address & Collect](#) or similar alternatives.

CAS also calls for greater transparency for consumers and small businesses in remote and rural areas over the cost of [surcharging](#) for deliveries. Retailers and parcel operators should ensure any charges are proportionate and transparent.

Post Office counters to close in 31 Spar outlets

Spar operator CJ Lang is to stop offering Post Office services at 31 Spar stores across Scotland. CJ Lang said the [decision](#) comes after 18 months of negotiations and was due to "industry-wide pressures". Separately it is reported that CJ Lang will be rolling out new [food-to-go services](#) in all its stores.

The move has been widely criticised by local communities, [councillors](#) and [MSPs](#). Scottish First Minister [Nicola Sturgeon](#) has said the proposed closures will have a big impact on local communities and she wants CJ Lang, POL and all parties involved to look again at the proposals.

POL says the decision has been taken solely by CJ Lang and it is looking for replacements for the post offices that are closing.

Ongoing concern about imminent POCA closure

MPs continue to [question](#) the government on the Post Office card account (POCA), which is due to close in November. The Department for Work and Pensions (DWP) has been writing to all claimants who currently receive their state pension or benefit payments into a POCA. The letter informs claimants that the POCA is closing and asks them to provide alternative account details.

Around 500,000 people still have a POCA, and many will be unable to open a bank account. The [government](#) says a "new payment exception service will ensure that customers can continue to access cash in their local area". However, no further details have been released.

Post Office government ID verification contract extended

The Government Digital Service has [extended](#) its Verify identity-assurance contract with POL. The contract extension will allow new sign-ups for another year and support to existing users for a further year beyond that.

[Verify](#) is a secure way of enabling people to prove who they are online. The service facilitates online access to government services such as filing tax returns, claiming for Universal Credit or applying for criminal record (DBS) checks.

Verify service users must verify their identity the first time they use the service. The [Post Office](#) is one of two companies approved to verify people's identity and provides accounts to access government services available through GOV.UK Verify.

Citizens Advice launches new Twitter tool to help tackle scams

Around 36 million adults have been targeted by scams so far this year, new Citizens Advice [research](#) finds. Fake deliveries or parcels made up the bulk (54%) of scams. While over-55s are most likely to be targeted, those 34 and under are almost 5 times more likely to fall victim to a scam. A recent [Which?](#) survey also finds fake delivery scams soared during the pandemic, most commonly purportedly from Royal Mail.

Data from Citizens Advice Consumer Service shows the number of scams reported to us has more than doubled (123%) since the same period last year. Scams via unsolicited emails are up 7-fold (667%), and scams via telephone calls have increased by 60%.

In the latest development the [Chartered Trading Standards Institute](#) (CTSI) reports on a new scam that claims that the recipient's parcel delivery failed and returned to a Post Office depot. The text contains a link to a fake website created to look exactly like an official Post Office platform. The website asks people to enter personal details supposedly to identify their closest depot. The CTSI says this information is being used by scammers to commit identity fraud.

Citizens Advice has launched a [new tool with Twitter](#) to help people get advice and report scams. People searching on Twitter in the UK for any information on any type of scam now see a link to our online scams help tool where users can check to see if something is a scam.

MPs express concerns about Royal Mail performance

[MPs have discussed](#) postal delays following the release of [Royal Mail figures](#) showing only 74.7% of first class mail was delivered the next working day during 2020-21. Acknowledging the impact of Covid on delivery times, MPs queried

whether there were other reasons the company had not hit its 93% target.

MPs also expressed concerns about recent stamp price rises, the hike in Royal Mail's national complaint figures, compensation for customers, delivery office closures, and the company's record profits.

Citizens Advice has seen a spike in people getting in touch about delayed letters, particularly during the lockdown period in January when we saw a [365% increase from January 2020](#). Advisers from Local Citizens Advice have also told us they've been delayed in assisting our clients because letters have taken so long to be delivered.

Ofcom is currently reviewing the rules in place for postal services and Citizens Advice believes this is a good opportunity for the postal regulator to make sure consumers are at the heart of postal services. [Citizens Advice has responded to Ofcom's recent call for input](#). We've highlighted a range of issues across the postal sector including the unaffordable nature of postal redirections, accessing post for people without a fixed address or people experiencing domestic violence, and the issues people face with parcel delivery problems.