

Cynulliad Cenedlaethol Cymru

Y Pwyllgor Cyfiawnder Cymdeithasol ac Adfywio

The National Assembly for Wales

Social Justice and Regeneration Committee

Materion sy'n Ymwneud â Swyddfa'r Post

Post Office Issues

Cwestiynau 1-35

Questions 1-35

Dydd Mercher 20 Hydref 2004

Wednesday 20 October 2004

Aelodau o'r Cynulliad yn bresennol: Janice Gregory (Cadair), Peter Black, William Graham, Edwina Hart (y Gweinidog dros Gyfiawnder Cymdeithasol ac Adfywio), Mark Isherwood, Huw Lewis, Sandy Mewies, Rhodri Glyn Thomas, Catherine Thomas, Leanne Wood.

Swyddogion yn bresennol: Anne Stephenson, Cyfarwyddwraig y Gyfarwyddiaeth Gymunedau, Cynulliad Cenedlaethol Cymru.

Tystion: Dave Barrett, Pennaeth Rhwydwaith Trefol Swyddfa'r Post Cyf; Christine Goodfellow, Cyfarwyddwraig Rhaglen Moderneiddio Taliadau yr Adran Gwaith a Phensiynau; Ken Hanbury, Ysgrifennydd Rhanbarthol (Cymru) Undeb y Gweithwyr Cyfathrebu; Tony Kuczys, Cyfarwyddwr Rhaglen Bancio Cyffredinol yr Adran Gwaith a Phensiynau; Nigel Leese, Cyfarwyddwr Gwasanaethau Post yr Adran Masnach a Diwydiant; Eifion Pritchard, Cadeirydd Postwatch Cymru; Stuart Taylor, Pennaeth Materion Allanol y Royal Mail Group; Gary Watkins, Ysgrifennydd Cangen Undeb y Gweithwyr Cyfathrebu yng Ngwent; Mike Whitehead, Cyfarwyddwr Cynorthwyol Gwasanaethau Post yr Adran Masnach a Diwydiant.

Assembly Members present: Janice Gregory (Chair), Peter Black, William Graham, Edwina Hart (the Minister for Social Justice and Regeneration), Mark Isherwood, Huw Lewis, Sandy Mewies, Rhodri Glyn Thomas, Catherine Thomas, Leanne Wood.

Officials present: Anne Stephenson, Director of the Communities Directorate, the National Assembly for Wales.

Witnesses: Dave Barrett, Head of Urban Network, Post Office Ltd; Christine Goodfellow, Director of the Payment Modernisation Programme, the Department for Work and Pensions; Ken Hanbury, Regional Secretary of the Communication Workers Union (Wales); Tony Kuczys, Director of the Universal Banking Programme, the Department for Work and Pensions; Nigel Leese, Director of Postal Services, the Department of Trade and Industry; Eifion Pritchard, Chair of Postwatch Wales; Stuart Taylor, Head of External Affairs, Royal Mail Group; Gary Watkins, Branch Secretary, Gwent CWU; Mike Whitehead, Assistant Director of Postal Services, the DTI.

Dechreuodd y sesiwn cymryd tystiolaeth am 11.23 a.m.

The evidence-taking session began at 11.23 a.m.

[1] Janice Gregory: Welcome back to the Social Justice and Regeneration Committee meeting. As members can see, we have a full complement of visitors to committee this morning. I thank you all for attending the meeting today. Members will know that this is the third time that we have discussed post office issues. On the instruction of the committee, I wrote to Patricia Hewitt, the Secretary of State for Trade and Industry, to request that officials attend this meeting. Therefore, you are very welcome. I will just remind Members that the issues that we indicated that we wanted to raise were the network reinvention programme, the future of the rural post office network and recent Government decisions, the single delivery in business areas, effects of the withdrawal of benefits to business, the Department for Work and Pensions helpline on Post Office card accounts, product diversification and training and compliance. I understand that all this information was passed to you all before today's meeting, and I am grateful to those who have supplied briefings, namely the Department for Work and Pensions and the Department of Trade and Industry. I am sorry that the committee has returned late; we had some very important issues that we had to discuss before the break. There are three Members still currently missing; that is really my fault as I told them to be back by 11.25 a.m.. However, I think that we need to get on with the business.

I would like to welcome you individually, but I will not follow my list because you have all changed around. I would like to welcome Eifion Pritchard, the chairman of Postwatch Wales, Gary Watkins and Ken Hanbury from the Communication Workers Union, Dave Barrett and Stuart Taylor from Post Office Ltd, Mike Whitehead and Nigel Leese from the DTI, and Tony Kuczys and Christine Goodfellow from the DWP. Thank you all very much for attending. The best way to work this, I think, would be that we will ask for any updates, as I said, from the departments that we have had the briefing papers from. If you wish to speak to the briefing papers, that is fine. So, I will call you individually to speak to your briefings. First, I would like to ask the Minister to introduce an update paper from the Welsh Assembly Government.

[2] **Edwina Hart:** Thank you very much indeed, Chair. As you know, the committee has expressed concern about the future of both urban and rural post offices. I think that today will be a good way to have a direct discussion with the DWP and the DTI on how Government policy and issues have impacted on Wales. I am also concerned about the postal network in Wales, and the aim of the Assembly's post office development fund is to help to contribute to maintaining the postal network in both rural and urban areas. As you can see from the committee paper, after receiving confirmation from Post Office Ltd that it would not take the initiative to close branches supported under the fund until 31 March 2008, I have agreed to continue with the fund and I have now awarded another £4.1 million to 105 post offices. Obviously, I welcomed the announcement by the Secretary of State for Trade and Industry that £300 million will be committed to maintaining the rural network until 31 March 2008. However, I understand that alongside this, Post Office Ltd will run pilots to look at alternative ways of providing postal services. While I recognise the need for this, I am concerned about the impact that this may have on current post offices that are funded under the post office development fund, as I understand that Post Office Ltd's no avoidable closures policy will not apply until after 31 March 2006. Therefore, I have written to the Secretary of State outlining my concerns on this and have asked for confirmation that the commitment received from Post Office Ltd still stands and that the no avoidable closures policy will apply until 2008 for post offices funded under the post office development fund. I think that it is quite clear that we are talking about Welsh Assembly Government money essentially dealing with a non-devolved matter, because we have concerns for our communities in Wales and we enjoy consensus across the four political parties on this particular initiative.

Another update that I think is important is that I met representatives of the Communication Workers Union earlier this week to discuss their concerns regarding the lack of investment in Welsh mail centres. Further to the meeting with the CWU, I have written to Don Touhig about the lack of investment in the Cardiff, Swansea and Chester mail centres. I am concerned that mail generated in Wales is now being processed in Bristol because of the lack of a machine in the Cardiff centre. I have also taken the opportunity of writing to Gareth Davies, who will, of course, be supporting any investment into Welsh centres, which I am very pleased to see. However, I have concerns about jobs and the impact for Wales. I am particularly concerned that we will be having Bristol postmarks for stuff that has gone out of Wales in order to come back into Wales. So, that is just a little briefing of where we are at the moment. I appreciate that it is not really my day today. Members can ask me questions any time in committee. Obviously, it would be for the committee to discuss matters with other parties.

[3] **Janice Gregory:** Thank you very much, Minister. I now turn to Ken Hanbury from the Communication Workers Union. Do you have an update, Ken, on your presentation in March?

Mr Hanbury: Yes. I did mention in March the investment in modern sorting machinery, which we desperately need in Wales, principally because we have three mail centres that process mail in Wales. I include Chester, because it processes mail for all of the north Wales coast, as far down as and beyond Wrexham.

In recent months, the union has been told nationally—well it has happened now, through agreement with the union, but machinery is being installed in places such as Manchester, Peterborough, Wolverhampton, Gatwick and Bristol. So that the committee can understand, because this machinery has been placed in strategically positioned cities, what happens is that mail is diverted to keep the machinery moving. You do not spend millions of pounds on machinery and not have it working for less than 24 hours a day. Cardiff has therefore already lost 47,000 daily postings in the area to Bristol. However, because Bristol has problems—and I mentioned this in March—with staff and retaining staff, within days of this transfer, Bristol managers decided that they could not deal with the extra work, and it has returned to Cardiff, but this is only in the short term. We have found out that the Wales Tourist Board, for instance, is taking its mail to Cardiff and that it is being transported to the Bristol mail centre. These large items, which are too large for the generation of machinery that they have in Penarth Road, have to be transferred—it cannot handle that amount of mail. If we had more modern machinery, and if there was investment, for instance, you would not have to transport mail from Cardiff to Bristol. This happens with the Wales Tourist Board, and it could very well happen with the Driver and Vehicle Licensing Agency in Swansea where, again, you have large volumes of mail. They could very well go across to Bristol. We also have a situation developing in Chester, which is wired up for the installation of new machinery. That would not be a problem: it has the floor space, and we know that all second-class large mail has now been transferred to Wolverhampton—that was a few months ago. So, soon, when Manchester comes online and it goes through its teething problems, you could very well have bulks of mail going to Manchester from north Wales. So you have Manchester, Wolverhampton and Bristol mail centres being the gaining offices and, eventually, if no investment in new machinery takes place in Cardiff, Chester and Swansea, what you will have then is that they will be the only remaining mail centres, with the three at Swansea, Cardiff and Chester becoming glorified delivery offices, or feeder stations as they call them. Cardiff probably has the best chance of having new machinery. It is the capital of Wales, and we believe that it should at least have equal status to the other cities that I have mentioned. The concentration of SY and LD postcodes for mid Wales, which were transferred to Shrewsbury years ago, has gone to Wolverhampton. We believe that all the second-class postings throughout mid Wales could then be easily split geographically between Swansea and Cardiff. If anyone in Royal Mail was to sit down and talk to the union, it is not a case of our coming out on strike anymore because peace has broken out, but we would be prepared to do a deal on whether it is Swansea, Cardiff or Chester.

I have already mentioned the centralisation programmes. What you see here is the loss to postal workers in Wales, because, and I have repeated this many times but it is a fact of life, you do not see transfers of mail from Bristol, Birmingham, Manchester, Peterborough and Gatwick to this side on a regular basis, where we can cope with it. What you have is a slow draining of mail and traffic and, of course, what happens eventually is that you start losing jobs. So we would claim that, certainly, the three mail centres in Wales desperately need investment and, if nothing else, maybe we will have to settle for, grudgingly, Cardiff, the capital city of Wales, getting the bulk of that investment.

[4] **Janice Gregory:** Thank you very much for that update, Ken. I am sorry, it was remiss of me not to say to our visitors at the beginning that, when you speak, could you please press the microphone button in front of you? Thank you. You have an update for us, Stuart.

Mr Taylor: Yes, I have a brief update. This is really an update from the last time that we were in front of the committee, on the renewal plan. It is the group-wide renewal plan that touches on all the issues, some of which Ken mentioned, as well as Post Office matters. I will keep it short and sweet, but I think that it is helpful to position what has happened since the last time that we were here.

Just to remind you, the business is coming to the last quarter now of a three-year renewal plan for the Royal Mail group, the aim of which is fourfold: to make Royal Mail a better place to work, to improve customer service, to restore the business to profitability, and to deliver positive cash flow in our mail business. The expectation of that renewal plan is that by the end of this financial year, next March, the group should be back in operating profit.

To give you a quick reminder of the activities that make up the renewal plan—you have mentioned some of them already, Chair—they are a move to a single mail delivery each day, six days a week; a closure programme in the urban post office network, which my colleague, Dave, will say a bit more about in a few moments; restructuring Parcelforce Worldwide's business across the UK; reshaping our transport network, air, rail and road, to provide a better service; introducing greater efficiencies in our mail centres; and a review of non-core areas where we can make savings, including outsourcing options.

Now a quick update on Royal Mail. In Wales, out of 104 delivery offices, 101 have introduced a single daily delivery, so we need to introduce that change into the last three offices, all of which, incidentally, are in south Wales. Progress in the automation area is going ahead, but there is still much more to do, as Ken will know only too well: there are further plans that we need to develop. We need to move to a more integrated network on the transport side. We have made some big changes, and it would be fair to say that some of those have worked well, and others not so well. We are having to tweak that to make sure that the operation is robust across the UK, particularly as we enter our busiest period of the year, Christmas. The key issue is that we absolutely need to make these changes, because it is only by earning profit from those changes, from the efficiency improvements, that we can pay for things like a decent pay rise for employees and better terms and conditions, and, of course, reinvest in the service.

On the Parcelforce situation, the business is now totally refocused around its time-guaranteed service domestically and its international products. The non-time-critical standard parcels have now moved to Royal Mail, and are handled through that part of the business. The target for Parcelforce is to break even by the end of this financial year, which may not sound aspirational but compared with where it has been in previous years—very much loss-making—that is a sizeable challenge for that business. We still need to be more flexible in the way that we manage Parcelforce and the workers' work in that business, but that has been helped greatly by a deal that has been brokered very recently with the CWU, on the way that the workload within Parcelforce is managed. The good news from Parcelforce is that service levels in that business are at a record high. They are at the very top of the industry in terms of quality of service, and that has been consistently the case through the whole of this year. That is very important when customers have a great deal of choice—you need to be providing that level of service.

What progress have we made at the final quarter? On making the Royal Mail a better place to work, there has been some external recognition of this recently. In this year's Race for Opportunity diversity assessment of our business, the Royal Mail Group was voted the most improved company in its sector. That is a huge issue for us because diversity is an area where, clearly, we have problems. You have seen reports of bullying, harassment, and other practices that have no place in modern British industry. We and the union need to work together on that to eradicate it. Having some external recognition on that side is welcome, but we are nowhere near there yet. We need to do much more on that side.

Losses from the Royal Mail Group have reduced from £1 million every working day in 2002 to an expected group profit—all things being equal—of about £400 million next March. That is a sizeable change in terms of the way that we control our costs and the way that we manage our business. Days lost through industrial action have reduced and, from being the worst in British industry a few years ago, we are now among the best. Ken used the expression that peace has broken out, and I am happy to support that—it has. Certainly in this part of the world we have a far more inclusive and productive relationship with our unions than we have ever had in living memory, which is good news. However, we have had to make some painful changes, which has meant job reductions, and we are pleased to say that we have been able to manage all of those through voluntary redundancy and natural shrinkage rather than having to resort to anything of a compulsory nature.

On recent investment, Ken mentioned in his address issues to do with investment in Wales, globally if you like. There is much of what Ken says that I would agree with, and I know that Gareth shares that view as well. We have made some changes recently: there has been £200,000 committed investment in Cardiff, in the distribution area, which allows larger vehicles to enter the offices now, which is good in terms of being able to attract additional mail. There is a bid in Cardiff, although it is not agreed, to spend £300,000 on some new automation. We are certainly not able to confirm that, but the bid is there, and we are told that there will probably be a decision on that at the end of this financial year. In Swansea, there is good news again, and we have been able to make changes, not only to the accommodation there to house our delivery operation in an adjacent building, thereby giving us better working conditions for our employees and more space to accommodate increased mails, but we have also spent about £250,000 on that and some new automation in that area. That is a sizeable change, and I am sure that that is welcome in that area.

You will have read recently that we have announced a new delivery office, to serve the Vale of Glamorgan, Cowbridge and Llantwit Major areas, costing about £400,000. Also, we have been busy over the summer converting temporary contract employees who work for the business to permanent part-time and full-time contracts, which is very important because we need people who are committed to the business and who feel that they have a stake in it and who feel that their contribution is appreciated by the business in which they work. We have also been filling vacancies across Wales and have filled just over 100 vacancies during the summer period. It takes a little longer to fill vacancies now because of all the vetting and checks that we have to do, but nevertheless, we have started that process off, and that is important.

On the priority for the business now going forward, clearly, quality of service is a huge issue for the business. We need to improve the performance that we give our customers day in, day out, and not just business customers, but all of our customers, if for no better reason than that we know that, if the regulator's current consultation comes to fulfilment, the barriers to competition in the postal market may well be removed from January 2006. We therefore really need to get our act together—for want of a better phrase—to provide a good service so that people use us because they want to, not because they have to, because they get a good deal, value for money and have confidence in using the service. This spring and summer has been a difficult period for us. There has been a lot of adverse publicity, most of which we have deserved because we have not delivered the service that we claimed we would. However, things are improving from the first quarter to the second quarter: we have seen a marked improvement in quality of service, and the results will be out in November to support that, but there is much to do before the market opens up in 2006.

Parcelforce is working well, its restructuring is on schedule and it has a new deal with the union for a different way of working, and we wish the company well and hope that that brings the success that it needs to get the company on a much more substantial financial footing. In the Post Office, we have started some pilot work, which the Minister mentioned, here in Wales, to look at how we can address the services in the rural network, which is a huge issue when three quarters of our offices in Wales form that part of the network. We also need to work on the partnership approach, which, I think, we have spoken about at this committee as well. We need to find ways of working with other organisations that equally find life difficult in rural areas so that we can provide a bit more of a service that is robust and has a multitude of access points. There are options around that, and we need to consider those and take them forward.

Finally, Post Office Ltd really needs to make sure that the present range of products that it is bringing to the market—which are absolutely essential because we cannot rely on the traditional Government-linked type of business that we have because of the changes—are a success and we need to tell people about them, because people will not buy products if they do not know about them. We need to broaden that to younger people and students with some of our financial services as well.

Group-wide, we have generally reduced our overheads in non-core work areas, and followed the letters and post office businesses through in terms of fulfilling what they said they would do by the year end. That is an update from me on the group, and I know that Dave will just mention a bit more on post offices.

Mr Barrett: Good morning, everybody. This is just an update on where we are in Post Office Ltd as far as Wales is concerned. On the urban network closure programme, we are into the final leg of that now with the plans for the Cardiff and Vale of Glamorgan areas currently under public consultation, although we have proposals to close a further 13 branches. We have already closed 97 branches in Wales since the start of the programme, 18 months ago, and we have announced the closure of another 16. That has not actually taken place yet; it will do so in the next few weeks. When we started this programme, there were 440 urban post offices in Wales. Assuming for the sake of argument that we close all the ones that we have announced in Cardiff and the Vale—that depends on the outcome of the public consultation—we will have reduced the network in urban areas by 126 branches, which, set against the background of our forecast at the beginning of the whole programme, when we said that we would probably be closing between 100 and 150, is pretty well bang in the middle of what we anticipated.

The rural network is much greater than the urban network in Wales, and I am sure that you know that it consists of about 930 branches at present. Clearly, those numbers fluctuate from time to time, depending on temporary closures, re-openings and so on, but it is of that order. So, at the end of the day, there will be three times the number of rural branches in Wales as there are urban.

In addition to that, we have invested £0.5 million into the urban network from the post office investment fund, set up to fund offices remaining after the closure programme, and you have already mentioned the Assembly Government's £4.1 million, which is being invested in rural and urban branches. We have also heard that the Westminster Government's rural social network payment has been extended for a further two years, at a total cost of £300 million from 2006. So, that has protected the rural network from significant change for a further two years to 2008, and the rural closure rate has stabilised anyway. We are now engaged in some pilot activity, to which, I think, Stuart alluded just now. In our case, there is a pilot experiment going on in Lawrenny in Pembrokeshire to see whether we can change arrangements and provide a better service to the public by effectively helping to bus them in to their nearest post office, which is in Lawrenny. Other schemes around the country are being tested to see whether they can also make a difference to the future of the rural network.

We have recently announced the conversion of the Haverfordwest main, directly managed, post office to a franchise arrangement, and that is expected to take place next April. I should also mention that the network reinvention programme is not all about closures and reductions in service; it also embraces an extension in our product range. As Stuart mentioned, this is designed to fill the gap left when the benefits business disappears, which will be by next spring, and so we are launching a whole series of financial products in a joint venture with the Bank of Ireland. So, apart from extending our personal banking capability for people who want to use post offices to draw cash out free of charge—it is an automated service, which is free to customers—we have already announced that personal loans are available from the post office, along with car insurance, and we are about to announce the provision of home insurance. We are also about to launch guaranteed equity bonds and a guaranteed growth bond with a Post Office brand, and there will be further developments next year, probably including a Post Office credit card and further financial services development. All of these are designed to improve the income for sub-postmasters and for the overall business itself. So, we need to be positive about things, as well as thinking about how we are having to reduce the network size because there is insufficient business to support the numbers of branches that there were.

[5] **Janice Gregory:** Thank you, Dave. Eifion, do you have an update please?

Mr Pritchard: I will quickly repeat what Dave has already said. There is some encouraging news from this depressing urban reinvention programme. We have managed to save—I can use that word advisedly—some 12 post offices in Wales, which is just over 10 per cent. That is a little better than is the case in the rest of the United Kingdom, but only marginally so. Of course, there is other good news: we have been involved in carrying out improvements to the remaining post offices, which amount to some 340 branches, and the positive side of that is that it should allow a viable, long-term future for those post offices that are left. However, there is one cautionary note—and I will not mention the post office concerned—but we are already being advised that the amount of local support for one post office, which was saved from closure, is declining, and I would not want Postwatch Wales to work for no purpose, or indeed for the Assembly's fund to act for no purpose. Without local support and without a customer base, it is a waste of time. People must use their local post offices if they want them to continue in future. However, at least we have managed to get some 12 withdrawals so far.

The issue that I raised with you before about the definition of rural and urban post offices is still a concern, but it is now academic because we are in the last tranche, which is Cardiff and the Vale, and the problem does not arise there anyway. On the rural network, we are of course highly delighted with the announcement made on funding. As I have already said to the Minister in previous meetings, we were very pleased to report to our national council that Wales was the first devolved Government to go ahead with the post office development fund. That is very encouraging and I am sure that without it, the situation with regard to rural closures would be a great deal worse, although it is not particularly good as it so happens.

As far as quality of the Royal Mail service is concerned, this causes us great concern and, only yesterday, I met, with some committee members, Paul Kelly, who is responsible for the south Wales area. I will do the same for north Wales and the borders next month. We have been assured that the Royal Mail is actively trying to improve the situation. We are concerned about two things: next-day delivery—which is falling below standard—and the time of delivery, which is particularly relevant in Wales because of the number of small and medium-sized enterprises that we have. Not everyone uses e-mail, and those businesses still depend on mail to get their cheques and orders in on time and to use their workforce to maximum advantage. So, we met yesterday and we had assurances. It is not for me to say what the Royal Mail will want to tell you, but there will be an increase in the labour force, which is something that I think is long overdue because, certainly, the quality of service needs to be addressed as a matter of urgency. We see that because we are dealing with more and more complaints on a regular and daily basis.

Finally, on the pensions issue, I was not aware that there would be somebody from the Department for Work and Pensions here this morning. However, we have received anecdotal evidence that has now been substantiated that would suggest that would-be claimants, or people who are already drawing benefits, are being telephoned by, presumably, the Department for Work and Pensions and, to put it mildly, are being encouraged to go away from post office payment. We have evidence to that effect, which we have submitted to our national organisation and I am hopeful that it will pursue that. I am not able to substantiate that with data at the moment, but we are really concerned about that.

When we recently met some of your committee members, I was asked to introduce another subject on the next occasion that we met—forgive me, if I am out of order in doing so—and that was the definitive Welsh stamp. There is a definitive Welsh stamp in being, which should be available in all post offices. It is not available in book form or in self-adhesive strips. We have been campaigning for this for a long time. It is not a narrow issue, because it is surely of interest to Wales as a whole, from the point of view of commerce, industry and tourism, to have that Welsh stamp in book form and available in self-adhesive strips and to have it available immediately on demand at post offices. I would suggest that that is important for Wales as a whole. We have tried our hardest to get Royal Mail to change its mind on this issue. It will not do so and I ask for this committee's support, once you have had time to consider the issue, and for you to join me in trying to get something done about this. That is my report.

[6] **Janice Gregory:** Thank you, Eifion. You were out of order, of course, as you well know. However, it is an important issue and I hope that the Post Office has heard what you said and I would be content, if members so wish, to write officially, as the Chair of the committee, to the Post Office in support of Postwatch.

We will now move to questions. As I said, we have had written submissions from the Department of Trade and Industry and the Department for Work and Pensions.

For our visitors' information, there are headphones for the simultaneous translation, as the National Assembly for Wales works through the medium of Welsh and English; the headphones are also useful for amplification, if you have hearing problems. Rhodri Glyn is to ask the first question.

[7] **Rhodri Glyn Thomas:** Diolch yn fawr, Gadeirydd. Mae gennyf nifer o bwyntiau. Ar bwynt olaf Eifion, os yw'r synnau a wnaed gan aelodau'r pwyllgor yn unrhyw arwydd, credaf ein bod yn cytuno y dylai'r Cadeirydd ysgrifennu'n ffurfiol at y Post Brenhinol ar y mater. Ar bwynt olaf ond un Eifion, credaf fod rhaid i ni gael esboniad llawn am hynny.

I will make the point while the translation feed is coming, we need a full explanation on the point which Eifion made about any—

A ydyw'r offer cyfieithu yn gweithio?

Mae angen esboniad llawn ynglyn â'r pwynt a godwyd gan Eifion ynghylch unrhyw bwysau a roddir ar y cyhoedd i beidio â defnyddio swyddfeydd post. Mae'n rhaid ail-edrych ar y pwynt hwn. Nes bod gan Swyddfa'r Post Cyf system sy'n cyfateb i system mewn banc, o ran agor cyfrif, ni fydd swyddfeydd post yn hyfyw. Mae'r broses o geisio agor cyfrif mewn swyddfa bost yn llawer anos nag yn y banc. Bydd pobl yn defnyddio'r opsiwn hawdd.

O ran canolfannau dosbarthu, yr wyf yn cymryd y pwyntiau y mae Ken wedi'u codi—[*Torri ar draws.*]

Are we short of translation equipment? Eifion does not need it, so we are alright. The point about sorting offices—

Yr wyf i'n dechrau cymysgu erbyn hyn. O ran canolfannau dosbarthu, mae'n eithriadol o bwysig i groesawu'r buddsoddiad o £200,000—a'r posibilrwydd o £300,000—yng Nghaerdydd, ond yr ydym yn sôn am symiau cymharol fach, os ydym yn sôn am foderneiddio'r system. Gobeithiwn y byddai buddsoddi llawer mwy sylfaenol na hynny. Gobeithiaf y gwnaiff Royal Mail ccc ymateb yn gadarnhaol i'r ymddiriedaeth y mae'r undebau wedi'i dangos ynddo. Mae cydweithrediad yn rhywbeth sy'n digwydd o'r ddwy ochr. Yr wyf yn mawr obeithio y caiff y canolfannau hynny y buddsoddiad y mae arnynt ei angen.

O safbwynt post sy'n cael ei ddosbarthu yn Lloegr, pan mae cyfeiriadau wedi'u hysgrifennu yn y Gymraeg, a lle y ceir enwau trefi Cymraeg, neu ddiffyg cod post, a ydych yn gwbl sicr y gall canolfannau yn Lloegr ymdrin â'r materion hynny?

O ran canolfannau dosbarthu—yr wyf yn ymwybodol o'r amser, Gadeirydd, ond mae gennyf nifer o bwyntiau i'w codi—yr wyf yn croesawu'r buddsoddiad yn Abertawe a Chaerdydd. Fodd bynnag, gobeithiaf y caiff canolfannau yn fy etholaeth i, megis Rhydaman—gobeithiaf y ceir buddsoddiad yno—Llandeilo a Llanymddyfri, efallai un o'r lleiaf yng Nghymru, ond un cwbl sylfaenol i'r gwasanaeth yn Nwyrain Caerfyrddin a Dinefwr, gefnogaeth hefyd ac nad ânt yn angof yn y broses hon. O safbwynt y rhaglen cau swyddfeydd post trefol, mae'n ffordd ryfedd o ddisgrifio proses ymgynghori. Mae'n rhy hwyr bellach, ond ai ymgynghori ar gau yw hyn? Nid yw'n fawr o ymgynghoriad os mai rhaglen cau sydd gennych.

Yr ydych wedi gwneud adolygiad o'r gwasanaethau hyn. A ydych wedi gwneud adolygiad o'r hyn sydd wedi digwydd gyda'r 97 o ganghennau trefol sydd wedi cau? A ydych wedi mynd yn ôl at y cyhoedd a gofyn iddynt a yw'r gwasanaeth a gynigir yn un sy'n cyfateb i'r gwasanaeth a oedd yn bodoli yno ynghynt, neu ai ymgynghori ynglyn â chau yn unig a wnewch? Oni ddylech adolygu'r penderfyniad hwnnw? Yr ydych wedi cau 97 cangen. Mae gennych gyfle yn awr i adolygu'r cau.

Mae gennyf nifer o gwestiynau eraill ond o ran tegwch i bawb, fe derfynaf.

[8] **Janice Gregory:** I will ask all members to ask their questions, and we will then hold a complete answer session at the end. To do so individually, with members having so many issues that they wish to raise, would mean, I fear, that we would be here until five o'clock.

[9] **Peter Black:** I welcome the fact that we have officials here from the Department of Trade and Industry and the Department for Work and Pensions—

[10] **Janice Gregory:** Indeed.

[11] **Peter Black:** I think that this committee has had a number of sessions with various actors in the past—Post Office Ltd, the unions and Postwatch—and we have been through many of these issues before. The frustration that members have felt is with the fact that many of these are UK-wide issues. We have not had the opportunity to address that.

It is important that the Department of Trade and Industry and Department for Work and Pensions officials, who are here today, understand the level of anger that is present in Wales about the post office closure programme, and the reasons why it has taken place. I have felt frustrated because we have had the Post Office here, and we have fully understood the circumstances in which it has had to work, in terms of the amount of business that is being taken away from it, and the reasons why it has had to carry out some of its actions because of that issue. There are many people in urban and rural communities who are concerned about the fact that the pension and benefit business is being taken away from the post offices and that this has effectively led to nearly 126 closures in urban areas, often in the most deprived areas of Wales. Many people have been left stranded without services and unable to access the kinds of services that they have been used to. There is a lot of anger about that, and I am disappointed that the Minister is not here to hear this, since these have also been political decisions. Civil servants advise Ministers who then take the decisions.

The main concern that I and many others have is about the Post Office card account. There is a view that there was deliberate sabotage from the beginning of this Post Office card account. Obstacles were put in people's way in terms of being able to access the account, people rang up and were effectively fobbed off and discouraged at every avenue from applying for this card account. That, above all else, has driven people away from post offices and caused more business to be lost to the Post Office than should have been. People should have been able to have these Post Office card accounts and should have been able to continue to access services from the local post offices, but they have been prevented from doing so by the way in which this has been set up. That, in itself, is a matter of great regret and anger for a lot of people. It seems to me that what we are faced with, in terms of this closure programme—because that is what it is—is that the Post Office is implementing the UK Government's systematic policy to reduce the urban network. That is what it has amounted to for the policies that it has pursued. I hope that the civil servants here today can take that back to the Minister and make it clear to her how angry we are about this issue.

[12] **Catherine Thomas:** There are many things that I would like to say today, but, because of time constraints, I will stick to a few key points. There are many things that I have said in the two previous meetings that we have had with representatives from Post Office Ltd, CWU and Postwatch that I want to reiterate. I would also like to echo what has already been said by Rhodri Glyn and by Peter and to reinforce the anger felt in Wales among our constituents and in the communities that we represent. I have spoken in the past about my frustration and dissatisfaction with the network reinvention programme and about the fact that I do not believe that there was a genuine consultation. To me, it was nothing more than a public relations exercise, because, as Rhodri Glyn said, decisions were made, we went through the process, but nothing really was going to change what you wanted the outcome to be. It is something that I feel strongly about, because my constituents are still suffering because of the closure of many of these post offices. Many older people, in particular, or people who have a disability, have now become prisoners in their own homes. That is the legacy of the reinvention programme. One of the key issues that I would like focus on is the overwhelming concern with regard to the promotion of bank accounts over Post Office card accounts. There is overwhelming evidence that concerns me about the behaviour of the DWP. I have been contacted by countless sub-post masters and mistresses in my constituency, and, in the past year, I have made a point of organising two well-attended meetings. The Minister attended one of them, and I invited sub-post offices in my constituency to come along and share with me the day-to-day concerns that they have. They, as well as countless constituents that have been in touch, have said to me that they feel that they have been bullied and harassed by the phone calls that they have had from DWP employees. This concerns me greatly, and I do not take it lightly. I have a letter, sent to me recently by a sub-post master, who says ‘We are very bothered by the actions taking place by the various benefits agencies. They are telephoning people who receive benefit to arrange direct payment, and are actively pushing them away from payment at a post office. Their tactics are very bullish, bringing some constituents, usually older constituents, to tears’.

That is not acceptable behaviour, and it is something that is happening now. I have plenty of evidence that I could give you, especially in written form, which I have received from my constituents. I am also concerned about the advertisements that I have seen in different publications from the Department for Work and Pensions, where, again, bank accounts are being pushed but Post Office card accounts are not. I am worried that my constituents are suffering because of this behaviour, and that it is also undermining the survival and the viability of post offices across Wales.

With regard to the application process for Post Office card accounts, again, it is far too complicated and there are far too many stages that people are expected to go through. It is almost as if it is serving to grind people down when they are trying to apply. I am concerned about the computerised system, which often rejects many of the forms that are sent because perhaps somebody—and again it is usually an older person—has arthritis and cannot write within the strict margins of these forms. If the handwriting goes over the margins, the form is rejected. I know that this has happened, not once or twice, but to one person on four or five occasions, which eventually grinds them down and they do not pursue the Post Office card account. That is not acceptable.

I am also concerned to hear that the computer system in question was designed and maintained by EDS, an American information technology company that has been blamed for problems with processing child support agency claims, child and working family tax credits and the online self-assessment tax system. Why was this computer system, with such a poor history, if I am correct, used in this case?

I will leave a few points because of time constraints, but let us look at some evidence in relation to the approach of the DWP in terms of promoting bank accounts over Post Office card accounts. A document, which was leaked some time ago, states that,

‘we need to pay most of these customers into bank accounts which cost 1p, rather than into Post Office card accounts, which cost up to 30 times more. You should be aiming to get nine out of 10 new claimants to use bank accounts with a small proportion paid through Post Office card accounts’.

Later, the document states,

‘emphasise [that] Post office card accounts is probably not the best option for customers’.

That is a leaked document from the DWP. Obviously, the points that I have raised are causing all of us huge and very serious concern, and I want to emphasise that today. I want answers to the questions that I and other colleagues have put to you, because we have waited for these answers for some considerable time now. I know that my constituents, and some post offices in my constituency, will be waiting for those responses. I would like to know what you are doing to address the imbalance that has existed in the promotion of bank accounts over Post Office card accounts. Will you give us some information with regard to the number of Post Office card accounts that have been opened in relation to bank accounts? Also, I would like some more information on the automated payment, which may be similar to the pension books set up. People who will be exempt for a number of reasons may go down this new, modern route with you, and be allowed, I understand, to keep to the old payments. I understand that we are trying to get some information with regard to that, but that that information is not forthcoming. I could go on for much longer, but I am now going to stop because of other members.

[13] **William Graham:** I endorse the comments made by other members. I will keep to one point regarding city-centre business deliveries and the time of deliveries. Unless that can be addressed, when businesses face competition, they are out of the window. It is a serious problem for small businesses, and, if they do not get the post before 9 a.m., their day is done.

[14] **Sandy Mewies:** I agree with everything that Catherine said, and I do not want to repeat it. I share William’s concern about the times and the consistency of the arrival of mail, particularly in small businesses. I want to ask the representatives of Post Office Ltd how procedures for handling card accounts have been improved, because I have a constituent who has six of these cards, several for the post office, and the PIN number does not work with any. She was extremely frustrated about this when I visited her recently, as well as being angry because she cannot get through on the phone numbers provided. She asked me who she should turn to and how to handle the problem. I do not know what the latest is, but what impact have procedures had?

Turning to the DTI, while I welcome the announcement that transitional arrangements will be in place until 2008, I would like to be reassured about this, because every post office in my constituency of Delyn is part of the rural network. How much effort will be made to try to provide alternative services in those post offices and to make them viable? I want to see an emphasis on the positive, not the negative, and that we are trialling all sorts of measures.

For the DWP, I hope that lessons have been learned in terms of the difficulties facing customers when opening Post Office card accounts. I think that we should be looking at preserving post offices, and perhaps making them more profitable—I can see why that needs to happen—rather than closing them down willy-nilly and maintaining the current negative emphasis.

[15] **Janice Gregory:** Thank you, Sandy. Leanne?

[16] **Leanne Wood:** I will be as brief as I can. I endorse and support everything that all members have said. My concern relates to the effect on vulnerable people, and I want information on transport issues. Public transport problems mean that people have to go further to travel to post offices. Has work been done on assessing the impact on people dependent on using public transport to get back and forth to the nearest post office? To reiterate the points made about benefit and pension payments, a local Age Concern office has been inundated with people in tears because they have lost PIN numbers, cannot get through on the telephone and cannot access the money that they need to live on the following week. This is incredibly upsetting for people. Although DWP representatives are here—and I was horrified to hear Catherine’s point about the leaked document—we must recognise that this is a political decision. The closure of the post office network and the use of banks and Post Office card accounts were political decisions. I accept the points made by DWP officials, but we need to send a strong message to Patricia Hewitt to say how unhappy we are with the situation because, at the end of the day, it is a political issue.

[17] **Huw Lewis:** This issue bears reiteration, and I hope that our friends from the DWP will have patience, because we have been patient in terms of the time that we have waited to give our input. To give a further illustration of how the card account is panning out on the ground, an over-55s club in a village in my constituency has spent a great deal of time and effort organising against the DWP. It has run tutorials on filling in application forms and had the local vicar giving people a brief sermon on why they should stick with it. The reason they do this is because the community is heartily committed to the local post office, which has been under threat of closure on several occasions. The community organises to make sure that the post office is used and retained. Why do they have to do this? Why do they not have the same route to a Post Office card account as they might have to any other banking card?

My other question is to the Post Office Ltd officials. I was not surprised to hear that there would be a move towards looking at personal loans and credit cards and, essentially, banking services for post offices. However, my query refers to that fact that a lot of our communities have essentially now been abandoned by high-street banks. So, on the face of it, it is perhaps good news that Post Office Ltd is thinking along these lines. However, given that the high-street banks found this uneconomic and actually made a business case for skedaddling, what will be different about Post Office Ltd? To my mind, in order to get back into that, we need to start looking at the social purpose of post offices in terms of offering good access to people perhaps on lower incomes. We need to be looking at good, sensible interest rates and not operating purely as a high-street bank might operate, otherwise, unless the banks were fibbing to us all along, it is surely doomed to fail.

[18] **Janice Gregory:** Thank you. Mark?

[19] **Mark Isherwood:** I declare an interest as my wife manages a sub-post office in north Wales. I endorse Eifion’s comments. I attended a public meeting organised by Postwatch, and I think that you have had a subsequent one since then.

Mr Pritchard: No; we will be holding one shortly.

[20] **Mark Isherwood:** Right. It was a packed meeting, and the feedback from the floor made the very points that are being made around this table. So, concerns are certainly widespread and strongly felt. You also mentioned your postage stamps. That was raised by a number of businesspeople in the meeting, so there is a market for that as well. Obviously, you mentioned moving forward to profitability of £400 million next March, Stuart. I just wanted to know when was the last time that you had profitability at or above that level and when you actually slipped into deficit. You talked about moving to a single delivery, and I think that reference has been made to delivery times. We know that there is a wide spread of service levels. Some are very good—it is very good in my area—but it is not so good in other areas. How are you monitoring that to ensure that good practice is established throughout the network?

You talked about greater efficiency in mail centres. I would be interested to know what you actually mean by greater efficiency and what the cost and benefits of that might be. I would be interested to know how increased competition is driving your business, particularly for business mail. In my previous capacity, we used the DX system, and many more competitors are coming into the marketplace now. In terms of the diversification of products, having previously worked for a building society, I know that we closed nearly all our agencies down because of increased regulation, such as the Financial Services and Markets Act 2000, the mortgage code and so on. How are you going to regulate the staff, particularly in sub-post offices, to ensure that they are not selling products illegally or beyond the authorisation levels that they have? What work is being done in terms of a customer data analysis to pick up those sub-post offices and post offices that will not be able to stand on their own feet commercially in the future because the local customer database will simply not support it, so that support for a social network can go beyond 2008?

We are told that many closures take place because people are retiring, but will we recognise that that is because someone is not coming forward to take over those businesses because they do not believe that they are sustainable in the future?

Finally, in support of a point that Catherine made, I would be interested to know what proportion of benefit and pension recipients have now switched to the universal bank and what proportion have now switched to the swipe card.

[21] **Janice Gregory:** Thank you, Mark. Minister?

[22] **Edwina Hart:** I noticed that when we were discussing the whole issue of the Post Office card that perhaps officials from the DWP did not quite appreciate that we do have the evidence from our constituents about the nature and types of phone calls that they are receiving. Obviously, as AMs, we are quite close to our constituents because we are based in Wales. It is quite a different relationship to that of MPs with their involvement on the greater level. We have had quite a lot of issues and casework, but I am sure that members would, if necessary, be able to provide evidence for the DWP of what people see as a very unfair process with the Post Office cards.

In terms of the wider issues, we are all aware that Post Office Ltd will have to face competition in 2006, when there could be other people coming in to deliver mail and there could be German or Dutch companies or whatever coming in. Would it then be allowed to compete with that type of business in Europe to get an even playing field so that the business venture is there? I am interested in that area in terms of policy within the DTI. My main point is to say that the Welsh Assembly Government—and I think that I can say this before officials respond—has done everything that it can to support the post office service here because of our commitment to communities. However, at the same time as we are doing this we also recognise that this is not necessarily our role and function because it is not a matter that is devolved to us, and there are substantial sums of money involved. If officials have had the benefit of having all the papers for this committee meeting, they will see that a list of all the post offices that we have supported is attached; it is quite a considerable list in both rural and urban areas. Obviously, if there are problems in the future with closures, I do have claw-back arrangements that I use at my discretion for getting the Welsh Assembly Government money back, but in a way that is not satisfactory because you would like some guarantees that the post offices that you have funded will continue to exist. Therefore, Chair, my only purpose in this is that we need to understand exactly what is going on in terms of these card accounts. I am not only involved with this committee, I am constantly being asked questions in the Assembly about these issues, and we require particular clarity in that area. We appreciate that many of these matters are political ones and that Ministers are giving instructions on developments within this area. However, we are in the front line in terms of what our constituents are asking us and, of course, what I am asked as a Minister all the time when I go out to visit constituencies, and go out to see sub-postmasters. Some of the anecdotal stuff that they give us actually beggars belief about the way that they have been treated.

[23] **Janice Gregory:** Thank you, Minister. I will now invite the witnesses to reply. I think that it is true to say that there are certainly some common themes coming through from all the members' questions. I do not want to ask you to give brief replies because I think that members want as full replies as possible, but could I just ask you to concentrate on the areas that were directed to you rather than give an opinion on all the questions that came through? Are you leading on this, Tony, or is it Christine?

Mr Kuczys: I would be happy to start, if that would help, Chair. I think that the first thing to say is that, right from the outset, what the Government in Westminster has tried to do in modernising the way that welfare payments are made is to build in an absolute priority that people should still be able to get their cash at the post office. That has been a design feature from the beginning. There is a range of ways in which that can be achieved, of which the card account is only one. So, first and foremost, quite a number of banks already had, and still have, commercial deals with the Post Office, whereby if you bank with Alliance & Leicester, the Co-operative Bank, Lloyds TSB, Barclays, and a number of other banks, you can use the post office—any post office—as a bank branch to pay money in and to get money out. That was there as something that the Post Office had done for itself with those banks, and it is still adding from time to time to the banks that are in that club.

Secondly, the Government did a deal with all the banks and the Nationwide Building Society that all banks, whether or not they were in that club, would make at least one account available at post offices, and it is their basic bank account. So, putting all that together, across the UK as a whole, over 20 million people already have the ability to use their bank accounts at post offices, a million of which will be people in Wales.

The final piece in the jigsaw was the Post Office card account. That is a very important part of the picture, but not the only way to access benefit cash at the post office. The policy that we have been implementing was first set out in December 2001 by Douglas Alexander, who was then the Department of Trade and Industry Minister responsible for postal services. I will quote from an answer that he gave in the House of Commons:

‘The emphasis of the ACT migration and marketing strategy will be to ensure that each customer has the best account for his or her circumstances. Conventional and basic bank accounts offer more services and do not have the limitations of the Post Office card account so are likely to be the best option for the vast majority of people.

‘For most people, the best account will be a conventional bank account or a basic bank account, whether new or existing. The vast majority of claimants already have an existing bank account, and we expect that they will choose to use them... If claimants do not have a bank account, [then they will be presented with the options.]’

That is the overall intent that we have been trying to implement over the last few years. I was asked, I think, how many people have opened card accounts and how many people have opened bank accounts.

Mr Leese: May I say something?

Mr Kuczys: Yes.

Mr Leese: I think that it is worth adding to what Tony said there, partly so that the DWP is not perhaps painted as the pantomime baddy in all this. Decisions on the move to direct payments and the introduction of universal banking services have been implemented, I think, quite well, using a joined-up Government approach. It has been overseen by a Cabinet Office committee, under which there has been a steering group, which had members that included people from the DTI. It has not just been one department ploughing one furrow while another does something completely different. I think that it is important to stress that.

I think that what is also quite often forgotten these days is that when the universal banking services programme was first introduced, one of the reasons for introducing it was to tackle financial exclusion, with between 3 million and 3.5 million adults across the nation—depending on the estimates used—without access to any kind of bank account at all. One of the reasons for wanting to encourage people to open even a basic bank account is so that they can come into the financial mainstream, something that a Post Office card account does not do, but which was put in place in the language at the time to create a stepping stone to full financial inclusion for those people who are not yet able, willing or ready to have a basic bank account. I just wanted to add those points.

[24] **Edwina Hart:** I will say something, if I may, Chair.

We know all about this. We, as a committee, know about all the information that you have given to us, and we have discussed it. What we actually want are the answers to the questions that we asked about the very practical issues that are impacting on our constituents and are affecting people in Wales. We have had all this. We know about the Cabinet committees, we know about all this. We are actually quite sophisticated politicians in Wales and we know what the issues are, and we would like to get to the heart of the questions that we want answered. We do not need the background; we have had it time and time again.

Mr Kuczys: One of the questions was how many Post Office card accounts have been opened and how many bank accounts have been opened. On Post Office card accounts, unless Post Office colleagues can tell me a later figure, the latest figure that I have is that 3.7 million Post Office card accounts have been opened so far across the whole of Great Britain, and we are heading towards something over 4 million by the time the programme is completed next spring. How many bank accounts have been opened? As far as we can tell, hardly any at all. We do not think that people have taken up the option, in any significant numbers, of opening a basic bank account especially to have their benefit paid into it. What has happened, as was always expected, is that, given that something like 90 per cent of benefit recipients already have a bank account, a number have chosen to use them. What we cannot tell, because there is just no way of disentangling these figures, is how many of those are then accessing their bank accounts at post offices. We do know that there have been something like 80 million banking transactions at post offices since April 2003 when the service started, and that number is continuing to grow. So, it is hard to see the whole picture, but Post Office colleagues talked about the whole range of financial services that are now available in post offices. It is a very different mix from the old days of benefit payment. On the procedures for opening a Post Office card account, I think that people have sometimes looked at and counted the number of steps involved in the process in different ways. What I would say is that, however you count it, there is really only one additional step in opening a Post Office card account as compared with opening a bank account. It is also worth saying that bodies such as Citizens Advice and the Banking Code Standards Board have been quite critical of the banks regarding how they are not making it that easy to open a bank account. However, in terms of a Post Office card account, the one additional step is that you must speak to someone in one of the paying departments—DWP or the Inland Revenue—about wanting an account. At the end of that conversation it is down to the customer's choice. If they have chosen a Post Office card account, they are sent something called a personal invitation document, or PID for short. They take that to a post office, where it serves a number of useful purposes—it shows the sub-postmaster exactly what they are there for and it forms one of the forms of identity that they need to open any account, including the Post Office card account. Typically, someone will take that plus a utility bill. When the card account is opened, one issue that arose, which none of us predicted—the Post Office did not and neither did we—is that a number of people, having opened a Post Office card account, did not realise that they still had to tell their paying department the sort code and the account number of that account so that we would know where to pay them. We have dealt with that; we and the Post Office have worked together to introduce a new system whereby, when the account is opened, an account details form is produced by the Post Office, which the customer signs and the sub-postmaster then sends back to the paying department. That is working well, and it has dealt with where there was a problem, but I do not think that the problem is really on the opening side. I know that there are a couple of questions, which I might pass to Post Office colleagues, about the actual application forms, signatures going outside the box, and so on. I am happy to come back on those, but I think that Post Office colleagues should have a first go at those questions.

[25] **Janice Gregory:** I think that we need to be a bit careful if we are going to go back and fore at the table. As I said, there are so many issues, and I quite understand the issue of the forms. Ultimately, however, the forms would have been designed, although they would have been administered by the Post Office. So, I can understand why the question was put to the DWP. I will not be able to come back on questions. I understand that members may have further queries, but I would like the DTI to come in—if you are finished, Tony.

Mr Kuczys: May I make one further point? It is on the so-called 'leaked memo' from Jobcentre Plus, which I am well aware of. I need to say two things on that. It was specifically about Jobcentre Plus customers, about jobseekers, which is the area where, throughout, we have always said, and very clearly, that, for people who are seeking employment—who you hope will not, next week, be receiving jobseeker's allowance, but will be in work—the Post Office card account is not the most suitable account because it will not receive payment of wages. They would be better off with, at least, a basic bank account and, by all means, using it at the post office. They can have their benefit paid into it now, and their wages when they get work. That is not something that was hidden; we have always been completely open about that. It is only about those customers; it does not apply to pensioners, recipients of child benefit or any other customers.

I should also make clear that the target of getting nine out of 10 new claims onto direct payment includes those who go on to the Post Office card account. There is no target for how many people choose the Post Office card account. There is, however, a target to get nine out of 10 new claims onto direct payment, with no more than one in 10 still being paid by paper-based methods.

[26] **Janice Gregory:** Thank you, Tony. It is true to say that we have discussed this issue for the third time, as I said earlier. I trust that members' comments to you about the difficulties of vulnerable people, in particular, in opening this card account are coming through loud and clear, because this has been raised time and again in this committee and, as the Minister said, in the Chamber. It is something that you really need to address. The figures look quite good—4 million with the Post Office card account—but you just wonder how many attempts those people had to make to actually open those card accounts and whether everybody will be that forceful in going back. I must mention the attempts as it has been some years since I have had to open a new bank account, but I certainly do not remember all these steps and a personal invitation document. Yes, from memory, I may well have tripped along with my gas bill, but no barriers were put in your way. In fact, people were falling over themselves to try to get your business. To my knowledge, that has not changed; it looks as though it has changed in terms of the Post Office card account and wanting people to transact with the Post Office.

Do the officials from the Department of Trade and Industry have anything to add to that? Are you leading on this, Nigel, or is Mike?

Mr Leese: Perhaps it would help if I picked up on your last point, as I happen to know that it is changes in banking regulations that require the production of those documents. That is for the purposes of preventing money laundering. I do not know when those came in, but that is why we need those proofs of identity now.

I will come back, if I may, to the urban reinvention programme, and say first of all that we will take back the message that was expressed as anger, which members of the committee, and the people that they represent, feel. That will not come as a surprise. The Secretary of State is well aware, from her own constituency background and from Parliament, of the anger that this causes. It is, as it was described earlier, depressing. Those two things are true. We can only accept that that is the case. It is depressing, it is hard, and it causes an awful lot of hardship for individuals affected by the closure of their local post offices. Equally, I think that it was essential that we went down this road. It is not, as might have been caricatured earlier, just a political decision. The decision was taken by politicians, but it was based on the Performance and Innovation Unit's report that came out in June 2000. That showed at that time—well before the move to direct payment began—that the Post Office network business was in terminal decline, losing £200 million a year, losing customers, not keeping up with what modern customers wanted in terms of products, and not offering services that people wanted and where they wanted them. They found that changes in society had passed the Post Office by, whether that was the internet, greater car ownership, or people shopping in supermarkets. All those things were clearly, and perhaps depressingly, set out in that.

Their conclusion was that if nothing was done to turn the business around, it would go into terminal decline. They made a number of recommendations, all of which the Government accepted, as you know. One of those was that, if the Post Office came forward with proposals to close urban branches, to bring supply into line with demand, the Government should look at supporting that financially. We did so, it was put to Parliament and Parliament approved it. We then went further than that: we introduced money that was to be invested in the remaining post offices. The economics, fundamentally, that underpin this are undeniable, so I do not think that it was a decision taken lightly, but urban reinvention is necessary if the whole thing is not going to collapse at some future date.

It was suggested that if the decision had not been taken to take people across to direct payment, somehow this would not have gone ahead. Well, first of all, it was already happening, as the PIU report showed. I will quote you some statistics: in the five years from March 1997 to March 2002—as I said, well before the move to direct payment—Girobank transactions at post offices fell by 37 per cent, national savings transactions by 24 per cent, telephone bill payments by 25 per cent, and postal orders by 13 per cent. Increased transactions on other things, such as vehicle licences and lottery sales, did not do enough to offset that, and, at that time, benefit payments going through bank accounts—because people have had a choice for some time to have them paid into bank accounts—were already increasing.

Indeed, by the time we reached April 2003, it was already at 43 per cent of benefit payments. So, all these changes have been happening in wider society and that is the reason why the Government and the Post Office are having to react to them; they are not going on some arbitrary decision.

It has been suggested that the viability of individual post offices is being undermined by the number of Post Office card accounts that might go through. My colleagues from the Department for Work and Pensions have talked about the choices on that, and I will leave that to one side. However, in terms of the future viability of the Post Office, my Ministers are clear that Post Office card accounts are only a part of the process going forward; the wider banking and new financial services that David Mills and his teams are introducing are also needed, because, to survive, the Post Office needs to start offering services that all of us want to use and not concentrate on what has been, for a long time, a declining market.

Consultation was questioned as to whether it was meaningful—or I suggest that it has been suggested on a number of occasions here, Chair. I can only say that, from our perspective, we believe that the consultation process is genuine. It has also evolved. It was not perfect at the beginning. The consultation at the beginning was based on an existing code of practice agreed by Postwatch and the company, and that has changed, in part in response to complaints from politicians and Assembly Members, and it has moved over time. I think that it is an improved process, but we should not confuse consultation with referendum—it is not the same; it is not a vote on whether you want your post office to be kept open. Ultimately, it is clear that the decision on an individual closure is a commercial matter for the Post Office and we have been very upfront about that—that has been the case since 1969 when the company was incorporated and is arguably more so now that we have created it as a public limited company. On rurals, right at the very beginning, Edwina, you said—

[27] **Edwina Hart:** The Minister. I am sure that you would not call Mrs Hewitt Patricia.

Mr Leese: No, I would not. I apologise, Minister. I just looked across and read what was on the nameplate. My apologies.

Minister, at the beginning you talked about the money being extended to 2008 and possibly sought some clarification on that. I would just like to clarify the position—the transitional funding has been rolled over to 2008, subject to state aids, but that is just the money for it. The reason that that has been rolled forward is because it was decided that there was not enough information yet—particularly out of the pilots—on new ways of working to take serious long-term decisions for the challenges facing the rural offices. However, on the no avoidable closures matter, we have asked the Post Office to report to us on the pilots by the end of 2005, along with the implications of the results of those pilots for the business as it sees it. We have said that, after we receive that, we will review and make a decision on whether and how to extend the no avoidable closures stricture. So, at the moment, it runs as originally intended in the first instance to 2006 and may or may not be extended beyond that nationally. However, I do not think that that necessarily affects the separate exchange of letters that you have had with the Post Office on your own particular scheme.

I think that a point was made, if I understood correctly, on the transition to 2008. I think that the question or the point related to looking at how we move beyond 2008 and the hope that we would try to accentuate the positive—how we could do something rather than how we could not do something. Work has already begun. First, the pilots have started and it is very positive. The idea of that is to find new and more effective ways of getting services to people in rural communities. There is also a cross-Whitehall group that has just been set up, which has representations from the Assembly Executive sitting on it. It will look at Post Office services in the wider context of retail and access to cash in rural areas. Again, the idea will be to look at what we can do positively, but we will have to have at the back of our minds at all times the fact that, at the moment, the rural network faces enormous challenges and, indeed, something like 90 per cent of the rural network is loss-making. So, a combination of finding more efficient ways of delivering it and, hopefully, new products bringing in new money should help us come up with a more positive result. The idea is that that work will be fed in at the same time as the work comes in from the pilots.

Please correct me if I am wrong, but there was a sort of idea about whether offices in rural areas were closing willy-nilly—I think that that was the phrase. I think, in rural areas, that the direction is still there that there should not be avoidable closures and the post office does everything that it can to try to keep the post offices open, but there will, nevertheless, continue to be some cases where the closure is unavoidable. Unfortunately, those do tend to be willy-nilly because they tend to be driven by individual sub-postmaster decisions to exit a business, either to retire or because of ill-health, and then the post office, despite all efforts, cannot find anyone to take the business over.

[28] **Janice Gregory:** Thank you, Nigel. I hate doing this from the Chair, but I have to take issue with your last statement in that we have evidence that the Post Office did not trip over itself in trying to find people to take over post offices. I have one in my own constituency, but I will not go into that now because I am more conscious than anyone about time constraints. I must come back to you, Tony, and I am grateful to our other visitors who have recognised that they have been before committee on two previous occasions to answer very similar questions. Catherine Thomas raised an important issue with you regarding telephone bullying. I would like you to address that now, please.

Mr Kuczys: I am happy to do that. Bullying or harassing people is not in any way a part of what we do. I have heard what committee members have said. Please send the evidence that you have to Christine and me through the clerks. Bullying or harassing is certainly not the intention and I am horrified to hear the allegation. Therefore, we will look very seriously at any such suggestions.

[29] **Edwina Hart:** When we speak to our banks, we are always told that the call could be monitored for training purposes. Is that undertaken by you, in terms of what you do? If you have made an assessment, it would be interesting to see the type of language used. If you do not do so—obviously I would like you to carry out an assessment—it might be very useful to assuage people's fears that perhaps a third party could listen to some of these tapes and so on, and report back particularly on the consumer interests involved in this, with an individual.

Ms Goodfellow: We certainly do so, both for training purposes and to ensure that the service is appropriate. We have quite heavily scripted services. I echo and share Tony's concerns that if any customers have experienced what they believe to be bullying or improper practice, we would very much welcome hearing about that. We record messages, not just for training but to ensure that the appropriate scripts are used. So we would be very keen to have anything that you can give us on that.

[30] **Janice Gregory:** I am sure that Catherine, and any other members who have evidence, will channel everything through the clerks. I would be interested to see these scripts. I do not know whether any other member would also be interested. Perhaps, while we would not be able to listen to the tapes in a committee meeting, at least we could look at the scripts if that would be possible.

Ms Goodfellow: I would be very happy to do that. I confess that when I was briefed for today, I said that no-one would be interested in looking at the detail of scripts. In particular, we also have the Welsh language script. I would be very happy to share those with you. I presume that we could arrange that through the secretariat.

[31] **Janice Gregory:** Do you wish to come in here, Eifion?

Mr Pritchard: I have nothing to add.

[32] **Janice Gregory:** Ken or Gary, do you wish to contribute?

Mr Hanbury: It is very encouraging to hear all these questions to the Post Office and the Department of Trade and Industry because it seems like almost two years since I approached the Minister about the problems that the Post Office had. However, I move on, and I make no excuses for putting up a warning shot on Royal Mail. The question on the Welsh language, for example, is important. When mail was transferred from Colwyn Bay and Bangor, it was followed down the expressway by workers who now work in Chester, in a section where they deal with the Royal Mail Welsh language postings. I cannot imagine them wanting to go as far as Manchester. I do not want to come here to be a prophet of doom regularly and say, for instance, that we now know that Haverfordwest—which is the last main Crown office in Pembrokeshire—will close. I do not want to say that I have seen a leaked document where we know that the number of mail centres in the UK will be reduced from 73 to 31. It would be good if the Chester, Cardiff and Swansea mail centres are not on that hit list. It could well be so, as I have been talking about it here. As Mr Thomas said, there has to be investment and a commitment by Royal Mail to invest in these mail centres—it protects single-day delivery. If that type of investment is put into mail centres and delivery offices, and there is a knock-on effect, mail will be delivered earlier—people will not want to see postmen and postwomen at 3 p.m. or 4 p.m. in the afternoon. Therefore, it must be a serious investment and commitment to Wales. There will not be a Welsh Post Office. We know that it is a Royal Mail and a UK operation. The commitment must be genuine, and if the Department of Trade and Industry walks from here today thinking that it may have to look at Wales, Scotland, and perhaps Northern Ireland as a different situation, that would be good, and it is good for the union. Therefore, I am pleased that the Communication Workers Union has been part of this, and, again, I would like to thank the Minister for setting up this kind of debate, where we can air the debate and air our problems, whether they are regarding the Post Office or the Royal Mail.

[33] **Janice Gregory:** Thank you, Ken. I would say that that was a very important part of this debate. Stuart, are you or Dave going to mop up—briefly, if possible—on your behalf?

Mr Taylor: I have made a note of everyone who has asked an individual question, and I will respond to you in writing on those points. For the sake of brevity and time, I will try to summarise.

[34] **Janice Gregory:** If you could channel your responses through the clerk, it will go to every member, not just to those who asked the question.

Mr Taylor: I will do that. On the Royal Mail situation, we hear the points about quality of service loud and clear. William made the point about business customers in particular. Quality of service is one of the factors that people choose in any business in terms of the value for money that we offer. It is not just about quality, although that is important, it is about price, access and having procedures to correct things when they, unfortunately, go wrong. We know only too well that in the next 12 to 18 months, competition will come on-stream. I was in the Chester mail centre last night taking a group of business people around the centre, and in front of us was mail posted into our network by business post, where mail had been taken from big customers—it tends to be bill customers such as Powergen—and the mail was there to be handled by our staff. That is part of the commercial deal that we have struck with that organisation, but that is the first sign—and Gary and Ken will know that this is the case—where competition is real. Our view on competition is that it will be important to have it in the mail market. Any business that does not have competition has the potential to sit back on its laurels and think that everything is okay. If we continue to do that in any way, shape or form in the future, then we will get what we deserve, and that is loss of market share.

We need to get on top of quality, and we need to provide the services that customers want. Time of delivery is a factor that we are aware of, are concerned about, and are working hard to correct, particularly for business customers. I have mentioned competition. The consultation exercise is out, and you may well feel that, as a body, you would like to respond to that to Postcomm. We would encourage you to do so, and would be happy to provide our view of the world, if that is helpful to your deliberations in that regard. The big issue for us in that area is that we want competition to be introduced in a way whereby consumers have a choice, and that they have some comeback if things go wrong. If customers are told that the quality of service will be delivered, it is important to know how those competitors entering the market will be responsible, as we are now, for reporting quality of service and explaining that to the consumer body and to outside groups. We fully expect that competitors entering the market will not want to take on the whole of the pipeline, and will be quite happy to take the bits that they deem to be profitable. They may not, for example, want to deliver any letters currently because that is the most costly part of our operation. We need to protect the one thing that makes us and the UK unique, namely that we have a universal service obligation. If that were undermined in any way, it would be at the serious detriment of all postal users in the UK. That is an important fact that we believe Postcomm needs to be aware of.

Regarding Post Office Ltd, I cannot overestimate the importance of the new product mixes that are coming on—the new financial products. Mark made a particular point about how we need to be careful about not breaking any legislation in our financial services. We clearly have to be a business that informs people about services; we are not an advisory service. We need to make the services available in every post office. Access is absolutely critical, and post offices are very much the future because, as Huw mentioned, banks have decided, for whatever reason, to move away from rural areas. I think that the post office, therefore, has great potential if it offers the services correctly and if it has competitive rates and so on, where we could become the people's bank across the whole of Wales. It is important for us to understand that.

There is a huge marketplace there, and at the moment we are certainly not tapping into the whole spectrum of that. Young people will walk past post offices every day and never consider going in. In the marketplace, it is very important to note that we now have a whole raft of services that are very applicable to students at the point of access, which are far more convenient, possibly, than their local bank. We need to do more to broaden the awareness of that. In a nutshell, from the entire group's perspective, we are being asked to run the business on a commercial basis. My colleagues from the DTI and so on have explained that we are a plc, and there is a notion in the public consciousness that we are a public service. I must agree that in some of our services it is easy to see that because we deliver mail every day for a guaranteed price, and in rural areas we keep post offices, which we know are unprofitable, going through the social network payment.

The best public services in the world will tell you that if they run their businesses on a commercial basis, and therefore they have a commercial mentality to what they do, then any investment that they make, and any return on that, means that they can reinvest in that service. Going back quite a while, probably in the last 10 years, the Achilles' heel of the business has been the fact that we have not had the money to reinvest in that service. It is very important that we do that. So, whether it is a public service or a commercial entity, the bottom line is that if you run your services with a commercial mentality, then they should be better services for it and that means that we can invest in our people, our services and so on. That is it, in a nutshell.

[35] **Janice Gregory:** Thank you, Stuart. I have to draw the meeting to a close, although I am sure that most of us could sit here for most of the afternoon discussing different issues. I thank all our visitors once again for coming to committee and for their presentations. We will channel information to you on members' questions, and we ask you to respond in kind. If there is anything that you wish to add, please feel free to drop me a line.

Daeth y sesiwn cymryd tystiolaeth i ben am 12.57 p.m.

The evidence-taking session ended at 12.57 p.m.

[1] **Janice Gregory:** Croeso'n ôl i gyfarfod y Pwyllgor Cyfiawnder Cymdeithasol ac Adfywio. Fel y gall aelodau weld, mae gennym nifer lawn o ymwelwyr yn y pwyllgor y bore yma. Diolchaf i chi i gyd am ddod i'r cyfarfod heddiw. Gwyr Aelodau mai hwn yw'r trydydd tro inni drafod materion sy'n ymwneud â swyddfeydd post. Yn ôl cyfarwyddyd y pwyllgor, ysgrifennais at Patricia Hewitt, yr Ysgrifennydd Gwladol dros Fasnach a Diwydiant, i ofyn i swyddogion ddod i'r cyfarfod hwn. Gan hynny, mae croeso mawr i chi. Atgoffaf Aelodau mai'r materion y nodasom ein bod am eu codi oedd rhaglen ad-drefnu'r rhwydwaith, dyfodol rhwydwaith y swyddfeydd post gwledig a phenderfyniadau diweddar gan y Llywodraeth, un dosbarthiad y dydd mewn ardaloedd busnes, effaith tynnu'n ôl budd-daliadau ar fusnes, llinell gymorth yr Adran Gwaith a Phensiynau ar gyfrifon cerdyn Swyddfa'r Post, amrywio cynhyrchion a hyfforddi a chydymffurfio. Deallaf fod yr holl wybodaeth hon wedi'i throsglwyddo i chi i gyd cyn y cyfarfod heddiw, ac yr wyf yn ddiolchgar i'r rhai a ddarparodd bapurau broffio, sef yr Adran Gwaith a Phensiynau a'r Adran Masnach a Diwydiant. Mae'n ddrwg gennyf fod y pwyllgor yn hwyr yn dod yn ôl; yr oedd gennym rai materion tra phwysig yr oedd yn rhaid inni eu trafod cyn yr egwyl. Mae tri Aelod yn dal i fod ar goll ar hyn o bryd; fy mai i yw hynny, mewn gwirionedd, gan fy mod wedi dweud wrthynt am ddod yn ôl erbyn 11.25 a.m. Serch hynny, credaf fod rhaid inni fwrw ymlaen â'r busnes.

Carwn eich croesawu'n unigol, ond ni ddilynaf y rhestr sydd gennyf gan eich bod chi i gyd wedi newid lle. Carwn groesawu Eifion Pritchard, cadeirydd Golwg ar Bost Cymru, Gary Watkins a Ken Hanbury o Undeb y Gweithwyr Cyfathrebu, Dave Barrett a Stuart Taylor o Swyddfa'r Post Cyf, Mike Whitehead a Nigel Leese o'r Adran Masnach a Diwydiant, a Tony Kuczys a Christine Goodfellow o'r Adran Gwaith a Phensiynau. Diolch yn fawr i chi i gyd am ddod. Y ffordd orau i wneud hyn, yr wyf yn credu, yw inni ofyn am wybodaeth am unrhyw ddatblygiadau, fel y dywedais, gan yr adrannau y cawsom bapurau briffio ganddynt. Os dymunwch gyfeirio at y papurau briffio, mae hynny'n iawn. Felly, fe'ch galwaf yn unigol i sôn am eich papurau briffio. Yn gyntaf, carwn ofyn i'r Gweinidog gyflwyno papur am y datblygiadau diweddaraf gan Lywodraeth Cynulliad Cymru.

[2] **Edwina Hart:** Diolch yn fawr iawn i chi, Gadeirydd. Fel y gwyddoch, mae'r pwyllgor wedi mynegi pryder am ddyfodol swyddfeydd post trefol a gwledig. Credaf y bydd y cyfarfod heddiw'n fodd i gael trafodaeth uniongyrchol â'r Adran Gwaith a Phensiynau a'r Adran Masnach a Diwydiant ar yr effaith a gafodd polisi Llywodraeth a materion sy'n ymwneud ag ef ar Gymru. Yr wyf hefyd yn bryderus ynghylch y rhwydwaith post yng Nghymru, ac amcan cronfa datblygu swyddfeydd post y Cynulliad yw helpu i gynnal y rhwydwaith post mewn ardaloedd gwledig a threfol. Fel y gallwch weld o bapur y pwyllgor, ar ôl cael cadarnhad gan Swyddfa'r Post Cyf na chymerai gamau i gau canghennau a gefnogir gan y gronfa tan 31 Mawrth 2008, yr wyf wedi cytuno i barhau â'r gronfa ac yr wyf bellach wedi rhoi £4.1 miliwn arall i 105 o swyddfeydd post. Wrth gwrs, croesewais gyhoeddiad yr Ysgrifennydd Gwladol dros Fasnach a Diwydiant y rhoddir £300 miliwn tuag at gynnal y rhwydwaith gwledig hyd 31 Mawrth 2008. Er hynny, deallaf y bydd Swyddfa'r Post, ochr yn ochr â hynny, yn cynnal cynlluniau peilot i ystyried dulliau gwahanol o ddarparu gwasanaethau post. Er fy mod yn cydnabod bod angen gwneud hynny, pryderaf ynghylch effaith bosibl hynny ar y swyddfeydd sy'n cael eu hariannu gan y gronfa datblygu swyddfeydd post ar hyn o bryd, gan fy mod yn deall na fydd Swyddfa'r Post Cyf yn rhoi ar waith ei pholisi o beidio â chau swyddfeydd post os gellir osgoi hynny tan ar ôl 31 Mawrth 2006. Gan hynny, ysgrifennais at yr Ysgrifennydd Gwladol gan nodi fy mhryderon ynghylch hynny a gofynnais am gadarnhad bod yr ymrwymiad a gafwyd gan Swyddfa'r Post Cyf yn parhau ac y bydd y polisi o beidio â chau swyddfeydd post os gellir osgoi hynny yn gweithredu tan 2008 yn achos swyddfeydd post a ariennir gan y gronfa datblygu swyddfeydd post. Credaf ei bod yn eithaf amlwg ein bod yn sôn am ddefnyddio arian Llywodraeth Cynulliad Cymru i ddelio â mater sydd heb ei ddatganoli, gan ein bod yn pryderu am ein cymunedau yng Nghymru ac mae gennym gonsensws rhwng y pedair plaid wleidyddol ar y fenter hon.

Datblygiad arall y credaf ei bod yn bwysig imi sôn amdano yw fy mod wedi cwrdd â chynrychiolwyr Undeb y Gweithwyr Cyfathrebu yn gynharach yr wythnos hon i drafod eu pryderon ynghylch y diffyg buddsoddi yn y canolfannau post yng Nghymru. Ymhellach i'r cyfarfod ag Undeb y Gweithwyr Cyfathrebu, ysgrifennais at Don Touhig am y diffyg buddsoddi yn y canolfannau post yng Nghaerdydd, Abertawe a Chaer. Yr wyf yn bryderus bod post a anfonir yng Nghymru bellach yn cael ei brosesu ym Mryste oherwydd nad oes peiriant yn y ganolfan yng Nghaerdydd. Achubais ar y cyfle hefyd i ysgrifennu at Gareth Davies, a fydd, wrth gwrs, yn bleidiol i unrhyw fuddsoddi mewn canolfannau yng Nghymru, ac yr wyf yn falch iawn o weld hynny. Er hynny, mae gennyf bryderon am swyddi ac am yr effaith ar Gymru. Yr wyf yn arbennig o bryderus y cawn farciau post o Fryste ar eitemau a aeth allan o Gymru fel y gallant ddod yn ôl i Gymru. Felly, dyna ychydig o wybodaeth am ein sefyllfa ar hyn o bryd. Sylweddolaf nad myfi sy'n cael fy holi heddiw. Caiff aelodau ofyn cwestiynau imi ryw dro yn y pwyllgor. Wrth gwrs, lle'r pwyllgor yw trafod materion gyda phartion eraill.

[3] **Janice Gregory:** Diolch yn fawr iawn i chi, Weinidog. Trof yn awr at Ken Hanbury o Undeb y Gweithwyr Cyfathrebu. A oes gennych unrhyw newydd am ddatblygiadau ers eich cyflwyniad ym mis Mawrth, Ken?

Mr Hanbury: Oes. Cyfeiriaais ym mis Mawrth at y buddsoddi mewn peiriannau didoli modern, y mae ei daer angen arnom yng Nghymru, yn bennaf gan fod gennym dair canolfan prosesu post yng Nghymru. Yr wyf yn cynnwys Caer, gan ei bod yn prosesu'r post ar gyfer arfordir y Gogledd ar ei hyd, ac mor bell i'r de â Wrecsam a'r tu hwnt.

Yn y misoedd diwethaf, dywedwyd wrth yr undeb yn genedlaethol—wel, mae wedi digwydd bellach, drwy gytundeb â'r undeb, ond mae peiriannau'n cael eu gosod mewn mannau fel Manceinion, Trebedr, Wolverhampton, Gatwick a Bryste. Er mwyn i'r pwyllgor gael deall, gan fod y peiriannau hyn wedi'u gosod mewn dinasoedd sydd mewn mannau strategol, mae'r post yn cael ei ddargyfeirio er mwyn cadw'r peiriannau i redeg. Nid ydych yn gwario miliynau o bunnoedd ar beiriannau a'u rhedeg wedyn am lai na 24 awr y diwrnod. Gan hynny, mae Caerdydd eisoes wedi colli 47,000 o eitemau post y dydd yn yr ardal i Fryste. Fodd bynnag, gan fod Bryste yn cael trafferthion—a chyfeiriaais at hyn ym mis Mawrth—o ran staff a chadw staff, o fewn dyddiau i'r trosglwyddo hwn, penderfynodd y rheolwyr ym Mryste na allent ddelio â'r gwaith ychwanegol, ac fe'i dychwelwyd i Gaerdydd, ond dim ond yn y tymor byr y mae hynny. Cawsom fod Bwrdd Croeso Cymru, er enghraifft, yn mynd â'i bost i Gaerdydd a'i fod yn cael ei gludo i'r ganolfan bost ym Mryste. Rhaid trosglwyddo'r eitemau mawr hyn, gan eu bod yn rhy fawr i beiriannau o oed y rhai a geir yn Ffordd Penarth—ni allant drafod cymaint â hynny o bost. Pe byddai gennym beiriannau mwy modern, a phe ceid buddsoddi, er enghraifft, ni fyddid yn gorfod cludo post o Gaerdydd i Fryste. Mae hyn yn digwydd yn achos Bwrdd Croeso Cymru, ac mae'n ddigon posibl ei bod yn digwydd yn achos yr Asiantaeth Trwyddedu Gyrwyr a Cherbydau yn Abertawe sydd hefyd yn anfon nifer mawr o eitemau drwy'r post. Mae'n ddigon posibl y cânt eu trosglwyddo i Fryste.

Mae sefyllfa'n codi yng Nghaer hefyd, sy'n barod ar gyfer gosod peiriannau newydd. Ni fyddai hynny'n peri problem: mae digon o le yno, a gwyddom fod holl eitemau mawr y post ail ddsbarth wedi'u trosglwyddo i Wolverhampton—digwyddodd hynny rai misoedd yn ôl. Felly, cyn hir, pan fydd y gwaith ym Manceinion yn dechrau a phan geir problemau cychwynnol yno, mae'n ddigon posibl y bydd llwythi o bost yn mynd i Fanceinion o'r Gogledd. Felly, y canolfannau post ym Manceinion, Wolverhampton a Bryste fydd ar eu hennill ac, yn y pen draw, os na cheir buddsoddi mewn peiriannau newydd yng Nghaerdydd, Caer ac Abertawe, hwy fydd yr unig ganolfannau post sy'n weddill, ac ni fydd y tair yn Abertawe, Caerdydd a Chaer yn fawr mwy na swyddfeydd dosbarthu, neu orsafoedd cyflenwi fel y maent yn eu galw.

Mae'n debyg mai yng Nghaerdydd y mae'r gobaith mwyaf o gael peiriannau newydd. Hi yw prifddinas Cymru, a chredwn y dylai fod yn gyfartal o leiaf â'r dinasoedd eraill y cyfeiriaais atynt. Mae'r rhan fwyaf o eitemau sydd â'r codau post SY a LD ar gyfer y Canolbarth, a drosglwyddwyd i Amwythig flynyddoedd yn ôl, wedi mynd i Wolverhampton. Credwn y byddai'n ddigon rhwydd wedyn rannu holl eitemau'r post ail ddsbarth ledled y Canolbarth yn ddaearyddol rhwng Abertawe a Chaerdydd. Pe byddai rhywun yn y Post Brenhinol yn eistedd i siarad gyda'r undeb, gwelai nad yw'n fwriad gennym fynd ar streic bellach am fod heddwch wedi cychwyn, ond y byddem yn barod i daro bargaen ynghylch ai yn Abertawe, Caerdydd neu Gaer y gwneir hyn.

Yr wyf eisoes wedi sôn am y rhaglenni canoli. Yr hyn a welir yma yw colled i weithwyr post yng Nghymru, oherwydd, ac yr wyf wedi dweud hyn dro ar ôl tro ond mae'n un o ffeithiau bywyd, ni welir trosglwyddo post o Fryste, Birmingham, Manceinion, Trebedr a Gatwick yn rheolaidd i'r pen yma, lle y gallwn ymdopi ag ef. Yr hyn a geir yw bod post a thraffig yn lleihau'n araf ac, wrth gwrs, yn y diwedd dechreuir colli swyddi. Byddem yn honni felly fod taer angen buddsoddi yn y tair canolfan bost yng Nghymru ac, yn niffyg rhywbeth arall, efallai y bydd yn rhaid inni dderbyn yn anfoddog mai Caerdydd, prifddinas Cymru, a gaiff y rhan fwyaf o'r buddsoddiad hwnnw.

[4] **Janice Gregory:** Diolch yn fawr ichi am roi gwybod inni am y datblygiadau diweddaraf, Ken. Mae'n ddrwg gennyf, yr oeddwn ar fai yn anghofio gofyn i'n hymwelwyr ar y dechrau a fyddent gystal â phwyso botwm y meicroffon o'u blaen cyn siarad. Diolch i chi. Mae gennych wybodaeth am y datblygiadau diweddaraf inni, Stuart.

Mr Taylor: Oes, mae gennyf ychydig o wybodaeth. Mae'n wybodaeth am ddatblygiadau a fu ynghylch y cynllun adnewyddu ers y tro diwethaf inni ddod gerbron y pwyllgor. Hwn yw'r cynllun adnewyddu ar gyfer y grwp cyfan sy'n ymwneud â'r holl faterion sy'n codi, y cyfeiriodd Ken at rai ohonynt, yn ogystal â materion sy'n ymwneud â Swyddfa'r Post. Siaradaf yn fyr, ond credaf ei bod yn bwysig egluro'r hyn a ddigwyddodd ers inni fod yma ddiwethaf.

Os caf eich atgoffa, mae'r busnes bellach ar drothwy chwarter olaf cynllun adnewyddu tair blynedd ar gyfer grwp y Post Brenhinol, y mae iddo bedwar amcan: peri i'r Post Brenhinol fod yn lle gwell i weithio, cynnig gwell gwasanaeth i gwsmeriaid, adfer proffidioldeb y busnes, a chael llif arian cadarnhaol yn ein busnes post. Y disgwyl wrth weithredu'r cynllun adnewyddu hwnnw yw y bydd y grwp yn rhedeg ar elw eto erbyn diwedd y flwyddyn ariannol hon, sef mis Mawrth nesaf.

Os caf eich atgoffa'n fyr am y gweithgareddau sy'n ffurfio'r cynllun adnewyddu—yr ydych wedi cyfeirio at rai ohonynt eisoes, Gadeirydd—y rhain yw'r newid at ddsbarthu'r post unwaith y diwrnod, chwe diwrnod yr wythnos; rhaglen cau yn y rhwydwaith swyddfeydd post trefol, y bydd fy nghydweithiwr, Dave, yn dweud ychydig yn fwy amdani ymhen eiliad; ad-drefnu busnes Parcelforce Worldwide ledled y DU; ad-drefnu ein rhwydwaith trafndiaeth, yn yr awyr ac ar ffyrdd a rheilffyrdd, i roi gwell gwasanaeth; cyflwyno mwy o fesurau effeithlonrwydd yn ein canolfannau post; ac adolygu meysydd ymylol lle y gallwn wneud arbedion, gan gynnwys y dewisiadau allanol.

Rhoddaf y newydd diweddaraf yn sydyn yn awr am y Post Brenhinol. Yng Nghymru, o blith 104 o swyddfeydd dosbarthu, mae 101 wedi dechrau dosbarthu'r post unwaith y diwrnod, felly rhaid inni gyflwyno'r newid hwnnw yn y tair swyddfa olaf, y mae'r cwbl ohonynt, gyda llaw, yn y De. Gwneir cynnydd ar awtomeiddio, ond mae llawer iawn i'w wneud eto, fel y gwyr Ken yn dda: rhaid inni ddatblygu cynlluniau pellach. Rhaid inni symud tuag at gael rhwydwaith trafndiaeth mwy integredig. Gwnaethom rai newidiadau mawr, a theg fyddai dweud bod rhai ohonynt wedi gweithio'n dda, a bod eraill heb wneud cystal. Yr ydym yn gorfod gwneud mân newidiadau iddynt i sicrhau ein bod yn gweithredu'n gadarn ledled y DU, yn enwedig gan ein bod ar drothwy ein cyfnod prysuraf yn y flwyddyn, y Nadolig. Y mater hollbwysig yw bod gwir angen inni wneud y newidiadau hyn, oherwydd dim ond drwy gael elw o'r newidiadau hynny, y gwelliannau mewn effeithlonrwydd, y byddwn yn gallu talu am bethau fel codiad cyflog derbynol i weithwyr a gwell telerau ac amodau, ac, wrth gwrs, ailfuddsoddi yn y gwasanaeth.

Ynghylch sefyllfa Parcelforce, mae'r busnes yn rhoi pob sylw'n awr i'w wasanaeth â gwarant amser yn y farchnad ddomestig ac i'w gynhyrchion rhyngwladol. Mae'r parseli arferol nad oes raid eu dosbarthu ar adeg benodol yn cael eu trafod bellach gan y Post Brenhinol yn y rhan honno o'r busnes. Y targed ar gyfer Parcelforce yw y bydd yn talu ei gostau erbyn diwedd y flwyddyn ariannol hon ac, er nad yw hynny'n ymddangos yn uchelgeisiol efallai, mae hynny'n gryn her i'r busnes hwnnw yng ngolwg y sefyllfa y bu ynnddi yn y blynyddoedd diwethaf, pan oedd yn gwneud colled fawr. Rhaid inni fod yn fwy hyblyg eto o ran y modd yr ydym yn rheoli Parcelforce a gwaith y gweithwyr yn y busnes hwnnw, ond rhoddwyd hwb mawr i hynny gan y fargen sydd wedi'i tharo'n ddiweddar iawn gydag Undeb y Gweithwyr Cyfathrebu, ynghylch y dull o reoli'r llwyth gwaith yn Parcelforce. Y newyddion da o du Parcelforce yw bod y lefelau gwasanaeth yn y busnes hwnnw ar eu huchaf erioed. Ef yw'r gorau un yn y diwydiant o ran ansawdd ei wasanaeth, ac felly y bu drwy gydol y flwyddyn hon. Mae hynny'n bwysig iawn pan fo llawer o ddewis ar gael i gwsmeriaid—rhaid cynnig lefel gwasanaeth o'r fath.

Pa gynnydd a wnaethom hyd at y chwarter olaf? Ynghylch peri i'r Post Brenhinol fod yn lle gwell i weithio, cafwyd peth cydnabyddiaeth allanol i hynny'n ddiweddar. Yn yr asesiad o amrywiaeth yn ein busnes eleni gan Race for Opportunity, Grwp y Post Brenhinol a gafodd y nifer mwyaf o bleidleisiau fel y cwmni sydd wedi gwella fwyaf yn ei sector. Mae hynny o bwys aruthrol i ni gan fod amrywiaeth yn faes lle'r ydym yn profi anawsterau, wrth gwrs. Gwelsoch adroddiadau am fwlio, aflonyddu, ac arferion eraill nad oes lle iddynt mewn diwydiant modern ym Mhrydain. Rhaid i ni a'r undeb gydweithio i ddileu hynny. Mae'n braf cael rhywfaint o gydnabyddiaeth allanol yn y maes hwnnw, ond mae gennym lawer i'w wneud eto. Rhaid inni wneud mwy o lawer yn y pen hwnnw.

Mae colledion Grwp y Post Brenhinol wedi gostwng o £1 filiwn bob diwrnod gwaith yn 2002 fel y disgwylir y bydd y grwp yn gwneud elw—a phopeth arall yn gyfartal—o tua £400 miliwn fis Mawrth nesaf. Mae hynny'n gryn newid o ran y modd yr ydym wedi rheoli ein costau a'r modd yr ydym yn rhedeg ein busnes. Collwyd llai o ddyddiau oherwydd gweithredu diwydiannol ac, a ninnau wedi bod yn waethaf mewn diwydiant ym Mhrydain rai blynyddoedd yn ôl, yr ydym bellach ymysg y goreuon. Dywedodd Ken fod heddwch wedi cychwyn, ac yr wyf yn falch o ategu hynny. Yn sicr, yn y parthau hyn, mae ein perthynas â'n hundebau'n fwy cynhwysol a chynhyrchiol o lawer nag y bu o fewn cof, ac mae hynny'n newydd da. Er hynny, bu'n rhaid inni wneud rhai newidiadau poenus, a olygodd ostwng nifer y swyddi, ac yr ydym yn falch o ddweud ein bod wedi gallu gwneud hynny'n gyfan gwbl drwy ddiswyddo gwirfoddol a lleihad naturiol yn hytrach na gorfod troi at ddulliau gorfodol o unrhyw fath. Ynghylch buddsoddi diweddar, cyfeiriodd Ken yn ei anerchiad at faterion sy'n ymwneud â buddsoddi yng Nghymru, yn gyffredinol. Cytunaf â llawer o'r hyn a ddywed Ken, a gwn fod Gareth o'r un farn hefyd. Gwnaethom rai newidiadau'n ddiweddar: ymrwymwyd i fuddsoddi £200,000 yng Nghaerdydd, yn yr ardal ddosbarthu, fel y gall cerbydau mwy ddod i mewn i'r swyddfeydd yn awr, ac mae hynny'n beth da o ran gallu denu post ychwanegol. Mae cais yng Nghaerdydd, er na chytunwyd arno, i wario £300,000 i gael mwy o awtomeiddio. Ni allwn gadarnhau y gwneir hynny, yn sicr, ond gwnaed y cais, a dywedir wrthym y penderfynir ar hynny ar ddiwedd y flwyddyn ariannol hon, yn ôl pob tebyg. Mae newydd da hefyd am Abertawe, ac yr ydym wedi gallu gwneud newidiadau yno, nid yn unig i'r adeiladau i gartrefu ein gweithrediad dosbarthu mewn adeilad cyfagos, gan roi inni well amodau gweithio ar gyfer ein gweithwyr a mwy o le i gynnwys llwythi post mwy, ond hefyd drwy wario tua £250,000 ar hynny ac ar fwy o awtomeiddio yn yr ardal honno. Mae hynny'n gryn newid, ac yr wyf yn sicr bod croeso iddo yn yr ardal honno.

Byddwch wedi darllen yn ddiweddar ein bod wedi cyhoeddi y bydd swyddfa ddsbarthu newydd, i wasanaethu ardaloedd Bro Morgannwg, y Bont-faen a Llanilltud Fawr, ar gost o tua £400,000. Hefyd, buom yn brysur dros yr haf yn troi gweithwyr ar gontract dros dro sy'n gweithio i'r busnes yn rhai sydd ar gontract rhan amser a llawn amser parhaol, ac mae hynny'n bwysig iawn gan fod arnom angen rhai sydd wedi ymrwymo i'r busnes ac yn teimlo bod ganddynt ran ynddo a bod eu cyfraniad yn cael ei werthfawrogi gan y busnes lle y maent yn gweithio. Buom hefyd yn llenwi swyddi gwag ledled Cymru ac yr ydym wedi llenwi ychydig yn fwy na 100 o swyddi gwag dros yr haf. Cymer ychydig yn fwy o amser i lenwi swyddi'n awr oherwydd yr holl archwilio a gwirio y mae'n rhaid inni ei wneud, ond er hynny, yr ydym wedi cychwyn y broses honno, ac mae hynny'n bwysig.

Ynghylch y flaenoriaeth a roddir i'r busnes at y dyfodol, mae'n amlwg bod ansawdd y gwasanaeth yn aruthrol o bwysig i'r busnes. Rhaid inni wella'r perfformiad a rown i'n cwsmeriaid o ddydd i ddydd, ac nid cwsmeriaid busnes yn unig, ond ein holl gwsmeriaid, a hynny'n gwbl syml am y gwyddom, os bydd ymgynghoriad presennol y rheoleiddiwr yn dwyn ffrwyth, ei bod yn ddigon posibl y bydd y rhwystrau i gystadlu yn y farchnad post yn cael eu dileu o Ionawr 2006. Gan hynny, rhaid inni gael trefn ar ein pethau—yn niffyg ymadrodd gwell—er mwyn darparu gwasanaeth da fel y bydd pobl yn dod atom am eu bod yn dymuno gwneud, nid am eu bod yn gorfod gwneud, gan eu bod yn cael bargaen dda a gwerth am arian ac am eu bod yn ymddiried yn y gwasanaeth. Bu'r gwanwyn a'r haf yn gyfnod anodd i ni. Bu llawer o gyhoeddusrwydd anffafriol, a'r rhan fwyaf ohono'n haeddiannol gan nad ydym wedi darparu'r gwasanaeth fel yr oeddem wedi honni y gwnaem. Er hynny, mae pethau wedi gwella rhwng y chwarter cyntaf a'r ail: gwelsom welliant pendant yn ansawdd y gwasanaeth, a chyhoeddir y canlyniadau ym mis Tachwedd i ategu hynny, ond mae llawer i'w wneud cyn i'r farchnad agor yn 2006.

Mae Parcellforce yn gweithio'n dda, mae'r gwaith o'i ad-drefnu'n mynd rhagddo'n brydlon ac mae wedi gwneud cytundeb newydd â'r undeb ar gyfer dull gwahanol o weithio, a dymunwn yn dda i'r cwmni gan obeithio y daw hynny â'r llwyddiant y mae ar y cwmni ei angen er mwyn cael sail ariannol gadarnach. Yn Swyddfa'r Post, yr ydym wedi dechrau gwaith rhagbrofol, y cyfeiriodd y Gweinidog ato, yma yng Nghymru, i ystyried y modd y gallwn ymdrin â'r gwasanaethau yn y rhwydwaith gwledig, gan fod hynny'n fater o bwys aruthrol o gofio bod tri chwarter ein swyddfeydd yng Nghymru yn rhan o'r rhwydwaith hwnnw. Rhaid inni hefyd geisio gweithio mewn partneriaeth, a chredaf ein bod wedi sôn am hynny yn y pwyllgor hefyd. Rhaid inni ganfod dulliau o weithio gyda chyrrff eraill sy'n cael bywyd yr un mor anodd mewn ardaloedd gwledig fel y gallwn ddarparu gwasanaeth cadarnach gyda nifer mawr o bwyntiau mynediad. Mae gwahanol ddewisiadau ynghylch hynny, a rhaid inni eu hystyried a bwrw ymlaen â hwy.

Yn olaf, mae gwir angen i Swyddfa'r Post Cyf sicrhau llwyddiant y dewis o gynnyrch y mae'n ei gyflwyno i'r farchnad yn awr—ac maent yn gwbl hanfodol gan na allwn ddibynnu ar y math o fusnes traddodiadol sydd gennym sy'n gysylltiedig â Llywodraeth oherwydd y newidiadau—a rhaid inni roi gwybod i bobl amdanynt, gan na phrynant gynnyrch os na wyddant amdanynt. Rhaid inni ehangu hynny i gynnwys pobl iau a myfyrwyr yn achos rhai o'n gwasanaethau ariannol hefyd.

Gyda golwg ar y grwp cyfan, yr ydym wedi lleihau ein costau cyffredinol gan mwyaf mewn meysydd gwaith mylol, ac wedi sicrhau bod y busnesau llythyrau a swyddfeydd post wedi cyflawni'r hyn a fwriadent erbyn diwedd y flwyddyn. Dyna'r wybodaeth ddiweddaraf gennyf fi am y grwp, a gwn y bydd Dave yn dweud ychydig yn fwy am swyddfeydd post.

Mr Barrett: Bore da, bawb. Dyma'r diweddaraf am ein sefyllfa yn Swyddfa'r Post Cyf mewn cysylltiad â Chymru. Ynghylch rhaglen cau'r rhwydwaith trefol, yr ydym yn y cyfnod olaf ohoni'n awr a cheir ymgynghori cyhoeddus ar hyn o bryd ar y cynlluniau ar gyfer Caerdydd a Bro Morgannwg, er bod gennym gynigion i gau 13 cangen bellach. Yr ydym eisoes wedi cau 97 o ganghennau yng Nghymru ers dechrau'r rhaglen, 18 mis yn ôl, ac yr ydym wedi cyhoeddi y bydd 16 arall yn cau. Nid yw hynny wedi digwydd eto; bydd yn digwydd yn yr wythnosau nesaf. Pan gychwynasom y rhaglen hon, yr oedd 440 o swyddfeydd post trefol yng Nghymru. Gan gymryd er mwyn dadl y caewn bob un o'r rhai a gyhoeddasom yng Nghaerdydd a'r Fro—mae hynny'n dibynnu ar ganlyniad yr ymgynghoriad cyhoeddus—byddwn wedi lleihau'r rhwydwaith mewn ardaloedd trefol o 126 o ganghennau, ac o ystyried hynny yng ngoleuni'r hyn a ragwelsom ar ddechrau'r rhaglen gyfan, pan ddywedasom y byddem yn debygol o gau rhwng 100 a 150, mae hynny'n eithaf agos at yr hyn a ddisgwyliasom. Mae'r rhwydwaith gwledig yn fwy o lawer na'r rhwydwaith trefol yng Nghymru, ac yr wyf yn siwr y gwyddoch ei fod yn cynnwys tua 930 o ganghennau ar hyn o bryd. Mae'n amlwg y bydd y niferoedd hynny'n amrywio o bryd i'w gilydd, yn ôl nifer y rhai a gaiff eu cau dros dro, eu hailagor ac yn y blaen, ond dyna ei faint yn fras. Felly, yn y pen draw, bydd nifer y canghennau gwledig yng Nghymru'n dair gwaith yn fwy na nifer y rhai trefol.

Yn ogystal â hynny, yr ydym wedi buddsoddi £0.5 miliwn yn y rhwydwaith trefol drwy'r gronfa buddsoddi ar gyfer swyddfeydd post, a sefydlwyd i ariannu swyddfeydd a fydd yn weddill ar ôl cwblhau'r rhaglen cau, ac fel yr ydych wedi dweud yn barod, cafwyd £4.1 miliwn gan Lywodraeth y Cynulliad sy'n cael ei fuddsoddi mewn canghennau gwledig a threfol. Clywsom hefyd fod taliad rhwydwaith cymdeithasol gwledig Llywodraeth San Steffan wedi'i ymestyn am ddwy flynedd pellach, ar gost o £300 miliwn i gyd o 2006. Felly, mae hynny wedi diogelu'r rhwydwaith gwledig rhag newid sylweddol am ddwy flynedd pellach hyd at 2008, ac mae'r gyfradd cau'r swyddfeydd post gwledig wedi sefydlogi beth bynnag. Yr ydym yn ymgymryd â rhywfaint o weithgarwch rhagbrofol yn awr, y credaf fod Stuart newydd gyfeirio ato. Yn ein hachos ni, mae arbrawf yn mynd rhagddo yn Lawrenny yn sir Benfro i weld a allwn newid trefniadau a darparu gwell gwasanaeth i'r cyhoedd drwy helpu i ddod â hwy mewn bws i'w swyddfa bost agosaf, sef yr un yn Lawrenny. Rhoddir prawf ar gynlluniau eraill o gwmpas y wlad i weld a allant wneud gwahaniaeth i ddyfodol y rhwydwaith gwledig.

Yn ddiweddar, cyhoeddasom ein bod yn newid y brif swyddfa bost yn Hwlfordd, sy'n cael ei rheoli'n uniongyrchol, fel y caiff ei rhedeg o dan fasnachfaint, a disgwylir i hynny ddigwydd fis Ebrill nesaf. Dylwn ddweud hefyd fod rhaglen ad-drefnu'r rhwydwaith yn ymwneud â mwy na chau a lleihau gwasanaethau; mae hefyd yn cynnwys ymestyn ein dewis o gynnyrch. Fel y dywedodd Stuart, yr amcan wrth wneud hyn yw llenwi'r bwch a adewir pan ddiflanna busnes budd-daliadau, sef erbyn y gwanwyn nesaf, ac felly yr ydym yn lansio dewis helaeth o gynnyrch ariannol mewn menter ar y cyd â'r Bank of Ireland. Felly, ar wahân i ehangu ein gallu ar gyfer bancio personol ar gyfer rhai sydd am ddefnyddio swyddfeydd post i godi arian yn rhad ac am ddim—gwasanaeth awtomataidd ydyw, sydd ar gael yn rhad ac am ddim i gwsmeriaid—yr ydym eisoes wedi cyhoeddi bod benthyciadau personol ar gael o'r swyddfa bost, yn ogystal ag yswiriant car, ac yr ydym ar fin cyhoeddi y darperir yswiriant ar gyfer y cartref. Yr ydym hefyd ar fin lansio bondiau ecwiti gwarantedig a bond twf gwarantedig ac arno frand Swyddfa'r Post, a cheir datblygiadau pellach y flwyddyn nesaf, gan gynnwys cerdyn credyd Swyddfa'r Post, yn ôl pob tebyg, a gwasanaethau ariannol pellach. Amcan pob un o'r rhain yw cynyddu incwm is-bostfeistri a'r busnes ei hun yn gyffredinol. Felly, rhaid inni fod yn gadarnhaol am bethau, yn ogystal ag ystyried y ffaith ein bod yn gorfod cwtogi ar y rhwydwaith gan nad oes digon o fusnes i gynnal y nifer o

ganhennau a geid o'r blaen.

[5] **Janice Gregory:** Diolch i chi, Dave. Eifion, a oes gennych adroddiad am y datblygiadau diweddaraf, os gwelwch yn dda?

Mr Pritchard: Ailadroddaf yn fyr yr hyn a ddywedodd Dave eisoes. Mae rhywfaint o newyddion da o'r rhaglen ad-drefnu drefol ddigalon hon. Yr ydym wedi llwyddo i achub—gallaf ddefnyddio'r gair hwnnw'n ystyriol—rhyw 12 swyddfa bost yng Nghymru, sef ychydig yn fwy na 10 y cant. Mae hynny ychydig yn well nag yng ngweddill y Deyrnas Unedig, ond dim ond o drwch blewyn. Wrth gwrs, mae newydd da arall: buom wrthi'n gwneud gwelliannau i'r swyddfeydd post sy'n weddill, sef tua 340 o ganghennau, a'r agwedd gadarnhaol ar hynny yw y dylai gynnig dyfodol tymor hir dichonadwy i'r swyddfeydd post hynny sy'n weddill. Er hynny, mae un nodyn o rybudd—ac ni chyfeiriaf at y swyddfa bost dan sylw—ond yr ydym eisoes wedi cael gwybod bod maint y gefnogaeth leol i un swyddfa bost, a achubwyd rhag ei chau, yn gostwng, ac ni fyddwn am weld Golwg ar Bost Cymru yn gweithio'n ofer, nac yn wir am weld cronfa'r Cynulliad yn gweithredu'n ofer. Os na cheir cefnogaeth leol a sylfaen cwsmeriaid, mae'n wastraff amser. Rhaid i bobl ddefnyddio eu swyddfeydd post lleol os ydynt am iddynt barhau yn y dyfodol. Er hynny, o leiaf yr ydym wedi llwyddo i gael tynnu 12 o gynigion yn ôl hyd yma.

Mae'r mater a godais gyda chi o'r blaen am y diffiniad o swyddfeydd post gwledig a threfol yn dal i beri pryder, ond nid yw hynny'n berthnasol bellach gan ein bod wedi cyrraedd y gyfran olaf, sef Caerdydd a'r Fro, ac nid yw'r broblem honno'n codi yno beth bynnag. Ynghylch y rhwydwaith gwledig, yr ydym wrth ein bodd â'r cyhoeddiad a wnaed ar ariannu, wrth gwrs. Fel y dywedais o'r blaen wrth y Gweinidog mewn cyfarfodydd blaenorol, yr oeddem yn falch iawn o adrodd i'n cyngor cenedlaethol mai Cymru oedd y Llywodraeth ddatganoledig gyntaf i fwrw ymlaen â'r gronfa datblygu swyddfeydd post. Mae hynny'n galonogol iawn ac yr wyf yn siwr y byddai'r sefyllfa o ran cau swyddfeydd post gwledig yn waeth o lawer hebdi, er nad yw'n arbennig o dda, fel y mae'n digwydd.

Gyda golwg ar ansawdd gwasanaeth y Post Brenhinol, mae hynny'n peri gofid mawr i ni a, ddoe ddiwethaf, cyfarfûm â Paul Kelly, sy'n gyfrifol am ranbarth y De, gyda rhai aelodau o'r pwyllgor. Gwnaf yr un peth ar gyfer y Gogledd a'r gororau y mis nesaf. Fe'n sicrhawyd bod y Post Brenhinol wrthi'n ceisio gwella'r sefyllfa. Yr ydym yn bryderus am ddau beth: dosbarthu'r post y diwrnod wedyn—sydd heb fod cystal â'r gofyn—ac amseroedd dosbarthu, sy'n arbennig o berthnasol yng Nghymru gan fod gennym gynifer o fusnesau bach a chanolig eu maint. Nid yw pawb yn defnyddio'r e-bost, ac mae'r busnesau hynny'n dal i ddibynnu ar y post i gael eu sieciau a'u harchebion mewn pryd ac i ddefnyddio eu gweithlu yn y modd mwyaf manteisiol. Felly, cyfarfuom ddoe, a chawsom sicrwydd. Nid fy lle i yw dweud beth fydd y Post Brenhinol am ei ddweud wrthyf, ond bydd cynnydd yn nifer y gweithlu, a chredaf ei bod yn hen bryd i hynny ddigwydd oherwydd, yn sicr, rhaid rhoi sylw ar frys i ansawdd y gwasanaeth. Sylweddolwn hynny gan ein bod yn trafod mwy a mwy o gwynion yn rheolaidd bob dydd.

Yn olaf, ynghylch pwnc pensiynau, ni wyddwn y byddai rhywun o'r Adran Gwaith a Phensiynau yma y bore yma. Fodd bynnag, yr ydym wedi cael tystiolaeth anecdotaidd sydd bellach wedi'i chadarnhau sy'n awgrymu bod darpar hawlwyr budd-daliadau, neu rai sy'n eu derbyn eisoes, yn cael eu ffonio gan yr Adran Gwaith a Phensiynau, gellir cymryd, ac yn cael eu hannog, a dweud y lleiaf, i droi oddi wrth daliadau yn y swyddfa bost. Mae gennym dystiolaeth i'r perwyl hwnnw, a gyflwynasom i'n corff cenedlaethol ac yr wyf yn gobeithio y bydd yn dilyn hynny. Ni allaf gadarnhau hynny â data ar hyn o bryd, ond yr ydym yn bryderus iawn am hynny.

Pan gyfarfuom yn ddiweddar â rhai o'ch aelodau pwyllgor, gofynnwyd imi godi pwnc arall y tro nesaf y cyfarfyddem—maddeuwch i mi os nad wyf mewn trefn wrth wneud hynny—a hwnnw oedd y stamp Cymreig parhaol. Ceir stamp Cymreig parhaol, a dylai fod ar gael ym mhob swyddfa bost. Nid yw ar gael mewn llyfrau neu ar strivedi hunanlynol. Buom yn ymgyrchu ar hyn ers amser maith. Nid yw'n bwnc cyfyng ei ddiddordeb, gan ei fod yn sicr o fod o ddiddordeb i Gymru gyfan, o safbwynt masnach, diwydiant a thwristiaeth, gael y stamp Cymreig hwnnw mewn llyfrau ac ar strivedi hunanlynol a'i gael fel ei fod ar gael ar unwaith yn ôl y galw mewn swyddfeydd post. Awgrymaf ei fod yn bwysig i Gymru gyfan. Gwnaethom ein gorau glas i beri i'r Post Brenhinol newid ei feddwl ar y mater hwn. Ni wnaiff hynny a gofynnaf am gefnogaeth y pwyllgor hwn, wedi ichi gael amser i ystyried y mater, ac am ichi ymuno â mi i geisio cyflawni rhywbeth ar hyn. Dyna fy adroddiad.

[6] **Janice Gregory:** Diolch, Eifion. Yr oeddech allan o drefn, wrth gwrs, fel y gwyddoch. Er hynny, mae'n fater pwysig a gobeithiaf fod Swyddfa'r Post wedi clywed yr hyn a ddywedasoch a byddwn yn fodlon ysgrifennu llythyr swyddogol, os yw aelodau'n dymuno hynny, fel Cadeirydd y pwyllgor, at Swyddfa'r Post i gefnogi Golwg ar y Post.

Symudwn ymlaen yn awr at gwestiynau. Fel y dywedais, cawsom gyflwyniadau ysgrifenedig gan yr Adran Masnach a Diwydiant a'r Adran Gwaith a Phensiynau.

Er gwybodaeth i'n hymwelwyr, mae clustffonau ar gyfer cyfieithu ar y pryd, gan fod Cynulliad Cenedlaethol Cymru'n gweithio drwy gyfrwng y Gymraeg a'r Saesneg; mae'r clustffonau'n ddefnyddiol hefyd i chwyddo'r sain, os ydych yn ei chael yn anodd clywed. Rhodri Glyn fydd yn gofyn y cwestiwn cyntaf.

[7] **Rhodri Glyn Thomas:** Thank you very much, Chair. I have several points. On Eifion's final point, if the sounds made by committee members are any indication, I think that we agree that the Chair should write formally to the Royal Mail on the matter. On Eifion's penultimate point, I think that we should have a full explanation of that.

Gwnaf y pwynt hwn wrth ddisgwyl i'r cyfieithiad ddod drwodd, sef bod rhaid inni gael eglurhad llawn ar y pwynt a wnaeth Eifion am unrhyw—

Is the translation equipment working?

We need a full explanation of Eifion's point on whether any pressure has been placed on the public not to use post offices. We must reconsider this point. Until Post Office Ltd has a system that corresponds to that of a bank, in respect of opening accounts, post offices will not be viable. The process of opening accounts in post offices is much more difficult than that at a bank. People will use the easy option.

Regarding sorting offices, I take on board the points that Ken raised—*[Interruption.]*

A ydym yn brin o offer cyfieithu? Nid oes ar Eifion ei angen, felly mae gennym ddigon. Y pwynt ynghylch swyddfeydd didoli—

I am now getting confused. The point about sorting offices is that it is vital to welcome the £200,000 investment in Cardiff, and the possibility of £300,000, but we are talking about comparatively small amounts, if we are talking of modernising the system. I would hope that there would be more substantial investment than that. I hope that the Royal Mail plc will respond positively to the trust that the unions have shown in the organisation. Co-operation comes from both sides. I greatly hope that those centres get the investment that they need.

In respect of mail sorted in England, when addresses are written in Welsh and Welsh placenames are used, or where there is no post code, are you entirely certain that centres in England can deal with those issues?

In terms of sorting offices—I am aware of the time, Chair, but I have a number of points to raise—I welcome the investment in Swansea and Cardiff. However, I hope that centres in my constituency, such as Ammanford—where I hope that there will be investment—Llandeilo and Llandovery, which may be the smallest in Wales, but which is vital to the service in Carmarthen East and Dinefwr, will also be supported and not forgotten in this process.

With regard to the urban post office closure programme, it is a strange way of wording a consultation process. It is too late now, but is this a consultation on closures? It is not much of a consultation if we have a closure programme.

You have reviewed these services. Have you reviewed the situation with the 97 urban branches that have been closed? Have you gone back to the public and asked them whether the service now provided corresponds to that which was provided previously, or are you just consulting on the closures? Should you not review that decision? You have closed 97 branches. You now have the opportunity to review those closures.

I have several other questions but in order to be fair to all, I shall close.

[8] **Janice Gregory:** Gofynnaf i'r holl aelodau ofyn eu cwestiynau, ac wedyn cynhaliwn sesiwn atebion cyflawn ar y diwedd. Pe gwnaem hynny'n unigol, mae arnaf ofn y byddem yma tan bump o'r gloch, gan fod aelodau'n dymuno codi cynifer o faterion.

[9] **Peter Black:** Croesawaf y ffaith bod gennym swyddogion yma o'r Adran Masnach a Diwydiant a'r Adran Gwaith a Phensiynau—

[10] **Janice Gregory:** Yn wir.

[11] **Peter Black:** Credaf fod y pwyllgor hwn wedi cael sawl sesiwn gyda gwahanol weithredwyr yn y gorffennol—Swyddfa'r Post Cyf, yr undebau a Golwg ar y Post—a bu inni drafod llawer o'r materion hyn o'r blaen. Mae aelodau wedi teimlo'n rhwystredig gan fod llawer o'r materion hyn yn rhai i'r DU gyfan. Ni chawsom gyfle i drafod hynny.

Mae'n bwysig bod swyddogion yr Adran Masnach a Diwydiant a'r Adran Gwaith a Phensiynau, sydd yma heddiw, yn deall maint y dicter a geir yng Nghymru ynghylch y rhaglen cau swyddfeydd post, a'r rhesymau dros ei chyflawni. Teimlais yn rhwystredig gan fod Swyddfa'r Post wedi bod yma gyda ni, a ninnau wedi llawn ddeall yr amgylchiadau y mae wedi gorfod gweithio odanynt, o ran maint y busnes a gymerir oddi wrthi, a'r rhesymau y mae wedi gorfod cymryd rhai o'r camau oherwydd y mater hwnnw. Mae llawer mewn cymunedau trefol a gwledig sy'n bryderus am fod y busnes pensiynau a budd-daliadau'n cael ei gymryd oddi wrth y swyddfeydd post a bod hynny, i bob pwrpas, wedi arwain at gau bron 126 ohonynt mewn ardaloedd trefol, a hynny'n aml yn yr ardaloedd mwyaf difreintiedig yng Nghymru. Mae llawer o bobl wedi'u gadael heb wasanaethau ac ni allant gael y mathau o wasanaethau y maent wedi arfer â hwy. Mae dicter mawr am hynny, ac yr wyf yn siomedig nad yw'r Gweinidog yma i glywed hyn, gan mai penderfyniadau gwleidyddol oedd y rhain hefyd. Gweision sifil sy'n cynghori Gweinidogion sydd wedyn yn gwneud penderfyniadau.

Yr hyn sy'n peri'r pryder mwyaf i mi a sawl un arall yw cyfrif cerdyn Swyddfa'r Post. Mae rhai'n credu bod cyfrif cerdyn Swyddfa'r Post wedi'i danseilio'n fwriadol o'r dechrau. Codwyd rhwystrau rhag gallu cael cyfrif, yr oedd pobl yn galw dros y teleffon ac yn cael eu troi ymaith i bob pwrpas a'u hannog i beidio ag ymgeisio am y cyfrif cerdyn hwn ar bob cyfle. Hynny, yn anad dim arall, sydd wedi gyrru pobl oddi wrth swyddfeydd post ac wedi peri i Swyddfa'r Post golli mwy o fusnes nag y dylasai. Dylasai pobl allu cael cyfrif cerdyn Swyddfa'r Post a dal i gael gwasanaethau yn y swyddfeydd post lleol, ond maent wedi'u hatal rhag gwneud hynny oherwydd y modd y trefnwyd hyn. Mae hynny, ynddo'i hun, yn peri gofid a dicter mawr i lawer o bobl. Ymddengys i mi mai'r hyn a wynebwn o ran y rhaglen gau hon—oherwydd dyna ydyw—yw bod Swyddfa'r Post yn rhoi ar waith polisi systematig Llywodraeth y DU i leihau'r rhwydwaith trefol. Bu'r polisiâu a ddilynodd yn gyfystyr â hynny. Gobeithiaf y bydd y gweision sifil sydd yma heddiw'n gallu rhoi gwybod am hynny i'r Gweinidog ac egluro iddi mor ddig yr ydym ynghylch y mater hwn.

[12] **Catherine Thomas:** Mae llawer o bethau y carwn eu dweud heddiw, ond, am fod amser yn brin, cadwaf at rai pwyntiau allweddol. Mae llawer o bethau a ddywedais yn y ddau gyfarfod blaenorol a gawsom gyda chynrychiolwyr Swyddfa'r Post Cyf, Undeb y Gweithwyr Cyfathrebu a Golwg ar y Post y dymunaf eu hailddatgan. Carwn hefyd ategu'r hyn a ddywedwyd eisoes gan Rhodri Glyn a Peter a thynnu sylw eto at y dicter a deimlir yng Nghymru gan ein hetholwyr a'r cymunedau a gynrychiolwn. Yr wyf wedi sôn yn y gorffennol am y rhwystredigaeth a'r anfodlonrwydd a deimlaf ynghylch rhaglen ad-drefnu'r rhwydwaith, a'r ffaith na chredaf fod ymgynghori dilys wedi bod. Yn fy marn i, nid oedd yn fawr mwy nag ymarferiad cysylltiadau cyhoeddus, oherwydd, fel y dywedodd Rhodri Glyn, gwnaed penderfyniadau, aethom drwy'r broses, ond nid oedd dim a newidiai'r canlyniad yr oeddech yn ei ddymuno. Teimlaf yn gryf am hyn, gan fod fy etholwyr yn dal i ddiodef oherwydd cau llawer o'r swyddfeydd post hyn. Mae llawer o bobl hyn, yn enwedig, neu rai sydd ag anabledd, wedi mynd yn gaeth bellach i'w cartrefi. Dyna ganlyniad y rhaglen ad-drefnu.

Un o'r prif faterion y carwn ganolbwyntio arno yw'r pryder mawr ynghylch hyrwyddo cyfrifon banc yn hytrach na chyfrifon cerdyn Swyddfa'r Post. Ceir tystiolaeth ddiwrthbrawf sy'n peri pryder i mi am ymddygiad yr Adran Gwaith a Phensiynau. Mae is-bostfeistri ac is-bostfeistresi di-rif yn fy etholaeth wedi cysylltu â mi, ac, yn y flwyddyn a aeth heibio, euthum ati i drefnu dau gyfarfod y bu nifer dda yn bresennol ynddynt. Daeth y Gweinidog i un ohonynt, a gwahoddais rai mewn is-swyddfeydd post yn fy etholaeth i ddod yno a rhannu'r pryderon sydd ganddynt o ddydd i ddydd. Maent hwy, ac etholwyr di-rif, wedi bod mewn cysylltiad, ac wedi dweud wrthyf eu bod yn teimlo iddynt gael eu bwlio a'u haflonyddu gan y galwadau ffôn a gawsant oddi wrth weithwyr yr Adran Gwaith a Phensiynau. Mae hyn yn peri pryder mawr i mi, ac nid wyf yn ei drin yn ysgafn. Mae gennyf lythyr, a anfonwyd ataf yn ddiweddar gan is-bostfeistr, sy'n dweud

Yr ydym yn cael ein poeni'n fawr gan y camau a gymerir gan y gwahanol asiantaethau budd-daliadau. Maent yn ffonio'r rhai sy'n cael budd-dal i drefnu i'w dalu'n uniongyrchol, ac maent yn dwyn pwysau arnynt i beidio â'i godi mewn swyddfa bost. Mae eu tactegau'n codi ofn ac yn peri i rai etholwyr, rhai hyn fel arfer, fod yn eu dagrau.

Nid yw ymddygiad o'r fath yn dderbyniol, ac mae hyn yn digwydd yn awr. Mae gennyf ddigon o dystiolaeth y gallwn ei rhoi i chi, yn enwedig ar ffurf ysgrifenedig, a gefais gan fy etholwyr. Yr wyf hefyd yn bryderus ynghylch yr hysbysebion a welais mewn gwahanol gyhoeddiadau gan yr Adran Gwaith a Phensiynau, lle, eto, mae cyfrifon banc yn cael eu gwthio ond nid cyfrifon cerdyn Swyddfa'r Post. Pryderaf fod fy etholwyr yn dioddef oherwydd yr ymddygiad hwn, a'i fod hefyd yn tansilio bodolaeth a hyfywedd swyddfeydd post ledled Cymru.

Gyda golwg ar y broses ymgeisio am gyfrifon cerdyn Swyddfa'r Post, mae hon eto'n rhy gymhleth o lawer a disgwylir i bobl fynd drwy ormod o lawer o gamau. Mae bron fel petai'n fodd i ddigaloni pobl pan ydynt yn mynd ati i ymgeisio. Pryderaf ynghylch y system gyfrifiadurol, sy'n aml yn gwrthod llawer o'r ffurflenni a anfonir gan fod rhywun—a rhywun hyn ydyw fel arfer eto—yn dioddef gan arthritis ac yn methu ag ysgrifennu o fewn ymylon y ffurflenni hyn fel y bo'n ofynnol. Os aiff y llawysgrifen dros yr ymylon, gwrthodir y ffurflen. Gwn fod hyn wedi digwydd, nid unwaith neu ddwy, ond i un person ar bedwar neu bum achlysur, ac mae hynny'n eu digaloni yn y diwedd ac nid ydynt yn parhau i geisio cael cyfrif cerdyn Swyddfa'r Post. Nid yw hynny'n dderbyniol.

Yr wyf hefyd yn bryderus o glywed bod y system gyfrifiadurol dan sylw wedi'i dyfeisio a'i chynnal gan EDS, cwmni technoleg gwybodaeth Americanaidd a gafodd fai am broblemau wrth brosesu hawliadau i'r asiantaeth cynnal plant, credydau treth plant a chredydau treth i deuluoedd sy'n gweithio a'r system hunanasesu treth ar lein. Pam y defnyddiwyd y system gyfrifiadurol hon, sydd â hanes mor wael, os wyf yn gywir, yn yr achos hwn?

Gadawaf rai pwyntiau gan fod amser yn brin, ond gadewch inni ystyried dystiolaeth sy'n dangos dull gweithredu'r Adran Gwaith a Phensiynau wrth hyrwyddo cyfrifon banc yn hytrach na chyfrifon cerdyn Swyddfa'r Post. Mae dogfen, a ddatgelwyd gryn amser yn ôl, yn dweud bod, rhaid inni dalu i'r rhan fwyaf o'r cwsmeriaid hyn drwy gyfrifon banc sy'n costio 1 geiniog, yn hytrach na thrwy gyfrifon cerdyn Swyddfa'r Post, sy'n costio 30 gwaith yn fwy. Dylech geisio peri i naw o bob 10 o'r hawlwyd newydd ddefnyddio cyfrifon banc a thalu i gyfran fach ohonynt drwy gyfrifon cerdyn Swyddfa'r Post.

Wedyn, dywed y ddogfen,

pwysleisiwch nad cyfrifon cerdyn Swyddfa'r Post yw'r dewis gorau i gwsmeriaid, yn ôl pob tebyg.

Dogfen o eiddo'r Adran Gwaith a Phensiynau a ddatgelwyd yw hon. Mae'n amlwg bod y pwyntiau a godais yn peri pryder mawr i bob un ohonom, ac yr wyf am bwysleisio hynny heddiw. Yr wyf am gael atebion i'r cwestiynau yr wyf fi a chyd-aelodau wedi eu gofyn i chi gan ein bod wedi disgwyl cryn amser bellach am yr atebion hyn. Gwn y bydd fy etholwyr, a rhai swyddfeydd post yn fy etholaeth, yn disgwyl am yr ymatebion hynny. Carwn wybod beth yr ydych yn ei wneud i ymdrin â'r diffyg cydbwysedd a geir wrth hyrwyddo cyfrifon banc yn hytrach na chyfrifon cerdyn Swyddfa'r Post. A wnewch roi gwybodaeth i ni am y nifer o gyfrifon cerdyn Swyddfa'r Post sydd wedi'u hagor o'u cymharu â chyfrifon banc? Hefyd, carwn gael rhagor o wybodaeth am y taliad awtomataidd, a allai fod yn debyg i'r trefniant ar gyfer llyfrau pensiwn. Bydd rhai sy'n esempt am sawl rheswm yn cael defnyddio'r dull modern hwn, a chael cadw at yr hen daliadau, yr wyf yn deall. Deallaf ein bod yn ceisio cael gwybodaeth am hynny, ond na ellir ei chael. Gallwn fynd ymlaen yn hwy o lawer, ond yr wyf am derfynu'n awr er mwyn aelodau eraill.

[13] **William Graham:** Ategap y sylwadau a wnaeth aelodau eraill. Cadwaf at un pwynt ynghylch y dosbarthu i fusnesau yng nghanol dinasoedd ac amser y dosbarthiadau. Oni bai fod modd ymdrin â hynny, bydd yn anobeithiol ar fusnesau os ydynt yn wynebu cystadleuaeth. Mae'n broblem ddifrifol i fusnesau bach, ac, os na chânt y post cyn 9 a.m., mae'n cael effaith fawr arnynt.

[14] **Sandy Mewies:** Cytunaf â phopeth a ddywedodd Catherine, ac nid wyf am ei ailadrodd. Rhannaf y pryder sydd gan William ynghylch amseroedd dosbarthu'r post a'u cysondeb, yn enwedig mewn cysylltiad â busnesau bach. Dymunaf holi cynrychiolwyr Swyddfa'r Post Cyf am y gwelliannau a fu yn y gweithdrefnau ar gyfer trafod cyfrifon cerdyn, gan fod un o'm hetholwyr yn meddu ar chwech o'r cardiau hyn, sawl un ar gyfer y swyddfa bost, ac nid yw'r rhif adnabod personol yn gweithio ar yr un ohonynt. Teimlai'n rhwystredig dros ben am hynny pan ymwelais â hi'n ddiweddar, ac yn ddig gan na all gael ateb ar y rhifau ffôn a ddarparwyd. Gofynnodd i mi at bwy y dylai droi a sut y gellid trafod y broblem. Ni wn beth yw'r datblygiadau diweddaraf, ond pa effaith a gafodd y gweithdrefnau?

Gan droi at yr Adran Masnach a Diwydiant, er fy mod yn croesawu'r cyhoeddiad y bydd trefniadau trosiannol ar waith tan 2008, carwn gael sicrwydd am hyn, gan fod pob swyddfa bost yn fy etholaeth i, sef Delyn, yn rhan o'r rhwydwaith gwledig. Faint o ymdrech a wneir i geisio darparu gwasanaethau gwahanol yn y swyddfeydd post hynny a pheri iddynt fod yn ddichonadwy? Dymunaf weld pwyslais ar yr agwedd gadarnhaol yn hytrach na'r un negyddol, a'n bod yn rhagbrofi ar bob math o fesurau.

Yn achos yr Adran Gwaith a Phensiynau, gobeithiaf y bydd gwersi wedi'u dysgu am yr anawsterau sy'n wynebu cwsmeriaid wrth agor cyfrifon cerdyn Swyddfa'r Post. Credaf y dylem geisio cadw swyddfeydd post, a pheri iddynt fod yn fwy proffidiol efallai—gallaf weld pam y mae'n rhaid i hynny ddigwydd—yn hytrach na'u cau'n fympwyol a pharhau â'r pwyslais negyddol a geir ar hyn o bryd.

[15] **Janice Gregory:** Diolch i chi, Sandy. Leanne?

[16] **Leanne Wood:** Byddaf mor gryno ag y gallaf. Ategap y cwbl y mae'r holl aelodau wedi'i ddweud. Yr hyn sy'n peri pryder i mi yw'r effaith ar rai sy'n agored i niwed, a dymunaf gael gwybodaeth am faterion sy'n ymwneud â thrafnidiaeth. Oherwydd problemau sy'n ymwneud â thrafnidiaeth gyhoeddus, mae pobl yn gorfod mynd yn bellach i gyrraedd swyddfeydd post. A wnaed gwaith i asesu'r effaith ar rai sy'n dibynnu ar drafnidiaeth gyhoeddus i fynd yn ôl a blaen i'r swyddfa bost agosaf? Er mwyn ailddatgan y pwyntiau a wnaed ynghylch talu budd-daliadau a phensiynau, mae nifer fawr o bobl wedi cysylltu ag un o swyddfeydd lleol Age Concern, a hwythau yn eu dagrau, am eu bod wedi colli rhifau adnabod personol, am na allant gael ateb ar y teleffon ac am na allant gael yr arian y mae arnynt ei angen i fyw arno yr wythnos ddilynol. Mae hyn yn peri gofid mawr i bobl. Er bod cynrychiolwyr yr Adran Gwaith a Phensiynau yma—ac fe'm brawychwyd o glywed y pwynt a wnaeth Catherine am y ddogfen a ddatgelwyd—rhaid inni gydnabod mai penderfyniad gwleidyddol yw hwn. Penderfyniadau gwleidyddol oedd y rhai i gau rhwydwaith y swyddfeydd post a defnyddio banciau a chyfrifon cerdyn Swyddfa'r Post. Derbyniaf y pwyntiau a wnaeth swyddogion yr Adran Gwaith a Phensiynau, ond rhaid inni anfon neges gryf at Patricia Hewitt i ddweud mor anfodlon yr ydym ar y sefyllfa oherwydd, yn y pen draw, fater gwleidyddol ydyw.

[17] **Huw Lewis:** Deil y mater hwn ei ailadrodd, a gobeithiaf y bydd ein ffrindiau o'r Adran Gwaith a Phensiynau'n amyneddgar, gan y buom ninnau'n amyneddgar o ran yr amser yr ydym wedi disgwyl i gael dweud ein barn. Er mwyn rhoi enghraifft bellach o'r modd y mae'r cyfrif cerdyn yn gweithio ar lawr gwlad, mae clwb i rai dros 55 oed mewn pentref yn fy etholaeth wedi treulio llawer o amser ac wedi gwneud ymdrech fawr i drefnu yn erbyn yr Adran Gwaith a Phensiynau. Mae wedi cynnal gwersi ar y modd i lenwi ffurflenni cais ac wedi trefnu i gael pregeth fyr gan y ficer lleol ar y rheswm y dylent ddal ato. Maent yn gwneud hyn am fod y gymuned wedi ymrwymo'n gryf i'r swyddfa bost leol, a fu o dan fygythiad i'w chau ar sawl achlysur. Mae'r gymuned yn trefnu i sicrhau y caiff y swyddfa bost ei defnyddio a'i chadw. Pam y mae'n rhaid iddynt wneud hyn? Pam na allant gael cyfrif cerdyn Swyddfa'r Post yn yr un modd ag y gallent gael unrhyw gerdyn bancio arall?

Mae'r cwestiwn arall sydd gennyf yn un i swyddogion Swyddfa'r Post Cyf. Ni synnais o glywed y cymerid camau i ystyried cynnig benthyciadau personol a chardiau credyd a gwasanaethau bancio, gan mai hynny ydynt yn y bôn, mewn swyddfeydd post. Fodd bynnag, mae'r cwestiwn sydd gennyf yn cyfeirio at y ffaith bod banciau'r stryd fawr wedi troi cefn bellach, i bob pwrpas, ar lawer o'n cymunedau. Felly, ar yr olwg gyntaf, efallai mai newyddion da yw bod Swyddfa'r Post Cyf yn meddwl am y gwasanaethau hyn. Fodd bynnag, yng ngolwg y ffaith bod banciau'r stryd fawr wedi cael bod hynny'n amhroffidiol ac wedi cynnig dadl busnes dros sgidadlo, ym mha fodd y bydd Swyddfa'r Post Cyf yn wahanol? I'm meddwl i, er mwyn mynd yn ôl at hynny, rhaid inni ddechrau ystyried pwrpas cymdeithasol swyddfeydd post o ran cynnig mynediad da i rai a allai fod ar incwm isel. Rhaid inni ystyried cyfraddau llog synhwyrol, da a pheidio â gweithredu'n union fel y gwnâi banciau'r stryd fawr oherwydd, fel arall, oni bai fod y banciau wedi dweud celwydd wrthym drwy'r cwbl, mae'n sicr o fethu.

[18] **Janice Gregory:** Diolch i chi. Mark?

[19] **Mark Isherwood:** Datganaf fuddiant gan fod fy ngwraig yn rheoli is-swyddfa bost yn y Gogledd. Ategap y sylwadau a wnaeth Eifion. Bûm mewn cyfarfod cyhoeddus a drefnwyd gan Golwg ar y Post, a chredaf ichi gynnal un ers hynny.

Mr Pritchard: Naddo; byddwn yn cynnal un cyn hir.

[20] **Mark Isherwood:** O'r gorau. Yr oedd y cyfarfod hwnnw'n orlawn, ac yr oedd yr adborth a gafwyd o'r llawr yn cyfleu'r union bwyntiau a wneir o gwmpas y bwrdd hwn. Felly, mae'r pryderon yn gyffredin ac yn gryf, yn sicr. Cyfeiriasoch hefyd at eich stampiau post. Codwyd y mater hwnnw gan nifer o bobl busnes yn y cyfarfod, felly mae marchnad ar gyfer hynny hefyd. Wrth gwrs, soniasoch am symud ymlaen i wneud elw o £400 miliwn fis Mawrth nesaf, Stuart. Nid oeddwn ond am gael gwybod pa bryd y bu'r busnes gystal neu'n well na hynny ddiwethaf o ran proffidioldeb a pha bryd y dechreuasoch wneud colled. Soniasoch am symud at ddsbarthiad sengl, a chredaf fod cyfeiriad wedi bod at amseroedd dosbarthu. Gwyddom fod y lefelau gwasanaeth yn amrywiol iawn. Mae rhai'n dda iawn—mae'n dda iawn yn fy ardal i—ond nid yw gystal mewn ardaloedd eraill. Sut yr ydych yn monitro hynny i sicrhau y ceir arferion da yn y rhwydwaith drwyddo draw?

Soniasoch am gael canolfannau post mwy effeithlon. Byddai o ddiddordeb imi gael gwybod beth yn union a olygwch wrth hynny a pha gostau a buddion a allai fod ynglyn â hyn. Byddai o ddiddordeb imi gael gwybod sut y mae cystadlu cynyddol yn ysgogi'ch busnes, yn enwedig yn achos post busnes. Yn fy swydd flaenorol, defnyddiem y system DX, ac mae llawer mwy o ddsbarthwyr yn dod i'r farchnad yn awr.

O ran cynnig mwy o amrywiaeth o gynhyrchion, a minnau wedi gweithio i gymdeithas adeiladu, gwn ein bod wedi cau bron bob un o'n hasiantaethau oherwydd cynnydd mewn rheoleiddio, fel Deddf Gwasanaethau Ariannol a Marchnadoedd 2000, y cod morgeisiau ac yn y blaen. Sut y byddwch yn rheoleiddio'r staff, yn enwedig mewn is-swyddfeydd post, i sicrhau na fyddant yn gwerthu cynhyrchion yn anghyfreithlon neu y tu hwnt i'r lefelau awdurdodi sydd ganddynt? Pa fath o waith a wneir o ran dadansoddi data cwsmeriaid i ganfod yr is-swyddfeydd post a swyddfeydd post hynny na fyddant yn gallu sefyll ar eu traed eu hunain yn fasnachol yn y dyfodol am nad yw'r sylfaen gwsmeriaid leol yn ddigon mawr, fel y gellir cynorthwyo rhwydwaith cymdeithasol ar ôl 2008?

Dywedir wrthym fod llawer o swyddfeydd post yn cau am fod rhai'n ymddeol, ond a gydnabyddwn mai'r rheswm am hynny yw nad oes neb yn dod ymlaen i gymryd drosodd y busnesau hynny gan na chredir y byddant yn gynaliadwy yn y dyfodol?

Yn olaf, er mwyn ategu pwynt a wnaeth Catherine, byddai o ddiddordeb imi wybod pa gyfran o'r rhai sy'n derbyn budd-daliadau a phensiynau sydd wedi troi at y banc cyffredinol a pha gyfran sydd bellach wedi troi at y cerdyn llithro.

[21] **Janice Gregory:** Diolch i chi, Mark. Weinidog?

[22] **Edwina Hart:** Sylwais pan oeddem yn trafod holl fater cerdyn Swyddfa'r Post nad oedd y swyddogion o'r Adran Gwaith a Phensiynau'n deall yn hollol ein bod wedi cael tystiolaeth gan ein hetholwyr am natur a mathau'r galwadau ffôn y maent yn eu cael. Wrth gwrs, fel ACau, yr ydym yn eithaf agos at ein hetholwyr gan ein bod wedi ein lleoli yng Nghymru. Mae'n berthynas gwbl wahanol i'r un sydd gan ASau gan eu bod yn ymwneud â lefel uwch. Mae cryn nifer o faterion wedi'u codi gyda ni a chawsom gryn lwyth o waith achosion, ond yr wyf yn siwr, pe bai angen, y gallai aelodau roi tystiolaeth i'r Adran Gwaith a Phensiynau am yr hyn y mae pobl yn ei hystyried yn broses dra annheg mewn cysylltiad â chardiau Swyddfa'r Post.

Gyda golwg ar faterion mwy cyffredinol, yr ydym oll yn gwybod y bydd Swyddfa'r Post Cyf yn gorfod wynebu cystadleuaeth yn 2006, pan allai eraill ddechrau dosbarthu'r post a phan allai cwmnïau o'r Almaen neu'r Iseldiroedd, neu ba le bynnag, ddod i mewn. A fyddai wedyn yn cael cystadlu gyda busnesau o'r fath yn Ewrop fel y câi chwarae teg i fentro fel busnes? Ymddiddoraf yn y maes hwnnw mewn cysylltiad â pholisi'r Adran Masnach a Diwydiant. Y prif bwynt y carwn ei gyfleu yw bod Llywodraeth Cynulliad Cymru—a chredaf y gallaf ddweud hyn cyn i swyddogion ymateb—wedi gwneud popeth yn ei gallu i gefnogi gwasanaeth y swyddfeydd post yma oherwydd ein hymrwymiad i gymunedau. Fodd bynnag, wrth wneud hynny, yr ydym hefyd yn cydnabod nad rôl a swyddogaeth i ni yw hyn o reidrydd gan nad yw'r mater hwn wedi'i ddatganoli i ni, ac mae symiau sylweddol o arian yn gysylltiedig â hyn. Os cafodd swyddogion y fantais o gael yr holl bapurau ar gyfer y cyfarfod pwyllgor hwn, gwelant fod rhestr o'r holl swyddfeydd post a gefnogasom wedi'i hatodi; mae'n rhestr eithaf hir o rai mewn ardaloedd gwledig a threfol. Wrth gwrs, os ceir problemau yn y dyfodol o ran cau swyddfeydd post, mae gennyf drefniadau adfachu a ddefnyddiaf yn ôl fy nisgresiwn i adennill arian Llywodraeth Cynulliad Cymru, ond nid yw hynny'n foddhaol, ar un ystyr, gan y byddai rhywun yn hoffi cael rhyw sicrwydd y bydd y swyddfeydd post a ariannwyd yn parhau.

Gan hynny, Gadeirydd, fy unig amcan yn hyn o beth yw dweud bod rhaid inni ddeall beth yn union sy'n digwydd yn achos y cyfrifon cerdyn hyn. Nid wyf yn ymwneud â'r pwyllgor hwn yn unig, gofynnir cwestiynau i mi'n barhaus yn y Cynulliad am y materion hyn, ac mae arnom angen eglurhad am hynny'n benodol. Sylweddolwn fod llawer o'r materion hyn yn rhai gwleidyddol a bod Gweinidogion yn rhoi cyfarwyddiadau ar ddatblygiadau yn y maes hwn. Fodd bynnag, ni sydd yn y rheng flaen o ran y cwestiynau a gawn gan ein hetholwyr ac, wrth gwrs, o ran yr hyn a ofynnir i mi fel Gweinidog drwy'r amser pan af allan i ymweld ag etholaethau, ac i weld is-bostfeistri. Mae rhai o'r hanesion anecdotaidd a gawn ganddynt am y modd y cawsant eu trin yn anhygoel.

[23] **Janice Gregory:** Diolch i chi, Weinidog. Yn awr gwahoddaf y tystion i ymateb. Credaf mai gwir yw dweud bod rhai themâu cyffredin yn codi yn holl gwestiynau'r aelodau. Nid wyf am ofyn ichi roi atebion byr gan y credaf fod aelodau am gael atebion sydd mor llawn ag y bo modd, ond a gaf ofyn ichi ganolbwyntio ar y meysydd y tynnwyd eich sylw atynt yn hytrach na datgan barn am yr holl gwestiynau a gododd? Ai chi sy'n arwain ar hyn, Tony, ynteu Christine?

Mr Kuczys: Byddwn yn falch o ddechrau, os byddai hynny o gymorth, Gadeirydd. Credaf mai'r peth cyntaf y dylid ei ddweud yw mai'r hyn y ceisiodd y Llywodraeth yn San Steffan ei wneud, o'r cychwyn, wrth foderneiddio'r dull o dalu budd-daliadau, oedd ei gwneud yn flaenoriaeth ddiamod i bobl allu cael eu harian yn y swyddfa bost o hyd. Mae hynny'n rhan o'r bwriad ers y dechrau. Mae amryw o ddulliau o gyflawni hynny, a dim ond un ohonynt yw'r cyfrif cerdyn. Felly, yn gyntaf oll, yr oedd sawl banc eisoes wedi gwneud cytundeb masnachol gyda Swyddfa'r Post, sy'n sefyll o hyd, fel bod modd, os ydych yn bancio gydag Alliance & Leicester, y Banc Cydweithredol, Lloyds TSB, Barclays, a sawl banc arall, ichi ddefnyddio'r swyddfa bost— unrhyw swyddfa bost—fel cangen banc i dalu arian i mewn a'i godi. Yr oedd Swyddfa'r Post wedi trefnu hynny ei hun gyda'r banciau hynny, ac mae'n dal i ychwanegu mwy o fanciau at y nifer hwnnw o bryd i'w gilydd.

Yn ail, gwnaeth y Llywodraeth gytundeb gyda'r holl fanciau a Chymdeithas Adeiladu Nationwide fel y byddai'r holl fanciau, pa un a oeddent yn un o'r nifer hwnnw ai peidio, yn cynnig o leiaf un cyfrif mewn swyddfeydd post, a hwnnw yw eu cyfrif banc sylfaenol. Felly, a chymryd hynny gyda'i gilydd, ledled y DU, mae mwy na 20 miliwn o bobl eisoes yn gallu defnyddio eu cyfrifon banc mewn swyddfeydd post, ac mae miliwn o'r bobl hynny yng Nghymru.

Y darn olaf o'r jig-so oedd cyfrif cerdyn Swyddfa'r Post. Mae hwnnw'n ddarn pwysig iawn o'r darlun, ond nid hwnnw yw'r unig fodd i gael arian budd-daliadau yn y swyddfa bost. Yr oedd y polisi yr ydym yn ei roi ar waith wedi'i nodi'n gyntaf yn Rhagfyr 2001 gan Douglas Alexander, a oedd bryd hynny'n Weinidog yn yr Adran Masnach a Diwydiant a oedd yn gyfrifol am wasanaethau post. Dyfynnaf o ateb a roddodd yn Nhy'r Cyffredin:

Rhoddir pwys yn strategaeth trosglwyddo a marchnata ACT ar sicrhau y bydd pob cwsmer yn cael y cyfrif sy'n fwyaf addas i'w amgylchiadau. Mae cyfrifon banc confensiynol a sylfaenol yn cynnig mwy o wasanaethau ac nid oes arnynt gyfyngiadau tebyg i'r rhai sydd ar gyfrif cerdyn Swyddfa'r Post felly mae'n debyg mai hwy fydd y dewis gorau i'r mwyafrif llethol.

I'r rhan fwyaf o bobl, y cyfrif mwyaf addas fydd cyfrif banc confensiynol neu gyfrif banc sylfaenol, boed hwnnw'n un newydd neu'n un sydd ganddynt eisoes. Mae cyfrif banc gan y mwyafrif llethol o hawl wyr eisoes, ac yr ydym yn disgwyl y byddant yn dewis eu defnyddio. Os nad oes cyfrif banc gan hawl wyr, cynigir y dewisiadau iddynt.

Dyna'r hyn y buom yn ceisio'i gyflawni dros y blynyddoedd diwethaf. Gofynnwyd i mi, yr wyf yn credu, pa nifer sydd wedi agor cyfrifon cerdyn a pha nifer sydd wedi agor cyfrifon banc.

Mr Leese: A gaf ddweud rhywbeth?

Mr Kuczys: Cewch.

Mr Leese: Credaf ei bod yn werth ychwanegu rhywbeth at yr hyn y mae Tony newydd ei ddweud, yn rhannol fel na phortreadir yr Adran Gwaith a Phensiynau fel y dihiryn yn hyn o beth. Mae'r penderfyniadau i droi at daliadau uniongyrchol a chyflwyno gwasanaethau bancio cyffredinol wedi'u rhoi ar waith, a hynny'n eithaf llwyddiannus, yr wyf yn credu, drwy ddilyn dull gweithredu cydgysylltiedig y Llywodraeth. Fe'i goruchwyliwyd gan bwyllgor yn Swyddfa'r Cabinet, y bu grwp llywio odano, yr oedd rhai o'i aelodau o'r Adran Masnach a Diwydiant. Nid un adran yn dilyn ei chwys ei hun a gafwyd, ac un arall yn gwneud rhywbeth cwbl wahanol. Credaf ei bod yn bwysig pwysleisio hynny.

Credaf hefyd ei bod yn cael ei anghofio'n aml y dyddiau hyn mai un o'r rhesymau dros gyflwyno rhaglen y gwasanaethau bancio cyffredinol, yn y lle cyntaf, oedd mynd i'r afael ag allgáu ariannol, gan fod rhwng 3 miliwn a 3.5 miliwn o oedolion ledled y wlad—yn ôl pa amcangyfrifon a ddefnyddid—nad ydynt yn cael mynediad i unrhyw fath o gyfrif banc. Un o'r rhesymau dros ddymuno annog pobl i agor cyfrif banc sylfaenol, o leiaf, yw eu galluogi i ymuno â'r brif ffrwd ariannol, rhywbeth nad yw cyfrif cerdyn Swyddfa'r Post yn ei wneud, ond fe'i cynigiwyd, a defnyddio'r geiriau a arferid ar y pryd, i agor ffordd at gynhwysiant ariannol llawn i'r rhai nad oeddent eto'n gallu, yn barod neu'n awyddus i gael cyfrif banc sylfaenol. Nid oeddwn ond am ychwanegu'r pwyntiau hynny.

[24] **Edwina Hart:** Dywedaf rywbeth, os y caf, Gadeirydd.

Yr ydym i gyd yn gwybod am hyn. Yr ydym ni, fel pwyllgor, yn gwybod am yr holl wybodaeth a roesoch i ni, ac yr ydym wedi'i thrafod. Yr hyn yr ydym am ei gael yw'r atebion i'r cwestiynau a ofynasom am y materion tra ymarferol sy'n effeithio ar ein hetholwyr ac ar bobl yng Nghymru. Yr ydym wedi clywed hyn i gyd. Gwyddom am bwyllgorau'r Cabinet, gwyddom am hyn i gyd. Yr ydym yn wleidyddion eithaf soffistigedig yng Nghymru a gwyddom beth yw'r materion, a charem fynd at wraidd y cwestiynau yr ydym am gael atebion iddynt. Nid oes arom angen clywed am y cyd-destun; yr ydym wedi'i drafod dro ar ôl tro.

Mr Kuczys: Un o'r cwestiynau a ofynnwyd oedd pa sawl cyfrif cerdyn Swyddfa'r Post a agorwyd a pha sawl cyfrif banc a agorwyd. Ynghylch cyfrifon cerdyn Swyddfa'r Post, os na all cymheiriaid yn Swyddfa'r Post roi ffigur diweddarach i mi, y ffigur diweddaraf sydd gennyf yw bod 3.7 miliwn o gyfrifon cerdyn Swyddfa'r Post wedi'u hagor hyd yma ledled Prydain Fawr, a disgwyliwn gael mwy na 4 miliwn erbyn cwblhau'r rhaglen y gwanwyn nesaf. Pa sawl cyfrif banc a agorwyd? Hyd y gallwn weld, bron ddim. Ni chredwn fod nifer sylweddol wedi dewis agor cyfrif banc sylfaenol, yn enwedig i gael talu eu budd-daliadau iddo. Yr hyn a ddigwyddodd, fel y disgwyliasom erioed, yw, gan fod cyfrif banc eisoes gan tua 90 y cant o'r rhai sy'n derbyn budd-dal, fod nifer wedi dewis eu defnyddio. Yr hyn na allwn ei weld, gan nad oes modd gwahanu'r ffigurau hyn, yw pa nifer o'r rheiny sydd wedyn yn defnyddio eu cyfrifon banc mewn swyddfeydd post. Gwyddom y bu tua 80 miliwn o drafodion bancio wedi mewn swyddfeydd post ers Ebrill 2003 pan ddechreuodd y gwasanaeth, ac mae'r nifer hwnnw'n dal i godi. Felly, anodd yw gweld y darlun cyfan, ond mae cymheiriaid yn Swyddfa'r Post wedi sôn am y nifer fawr o wasanaethau ariannol sydd bellach ar gael mewn swyddfeydd post. Mae'n gymysgedd tra gwahanol i'r hyn a geid yn yr hen ddyddiau o ran talu budd-daliadau.

Ynghylch y gweithdrefnau ar gyfer agor cyfrif cerdyn Swyddfa'r Post, credaf fod pobl weithiau wedi ystyried a chyfrif y camau sy'n gysylltiedig â'r broses mewn gwahanol ffyrdd. Yr hyn a ddywedwn i yw, ym mha fodd bynnag y cyfrifwch ef, nad oes ond un cam ychwanegol, mewn gwirionedd, wrth agor cyfrif cerdyn Swyddfa'r Post o'i gymharu ag agor cyfrif banc. Mae hefyd yn werth dweud bod cyrff fel Cyngor ar Bopeth a Bwrdd Safonau'r Cod Bancio wedi bod yn eithaf beirniadol o'r banciau am beidio â'i gwneud yn hawdd agor cyfrif banc. Fodd bynnag, o ran cyfrif cerdyn Swyddfa'r Post, yr un cam ychwanegol yw bod yn rhaid ichi siarad â rhywun yn un o'r adrannau sy'n talu—yr Adran Gwaith a Phensiynau neu Gyllid y Wlad—am eich dymuniad i agor cyfrif. Ar ddiwedd y sgwrs honno, lle'r cwsmer yw penderfynu. Os ydyw wedi dewis cyfrif cerdyn Swyddfa'r Post, anfonir ato rywbeth a elwir yn ddogfen gwahoddiad personol, neu PID yn fyr. Rhaid mynd â honno i swyddfa bost, lle y mae'n ateb sawl diben defnyddiol—mae'n dangos i'r is-bostfeistr pam yn union y mae'r cwsmer yno ac mae'n un o'r profion adnabod y mae arno'i angen i agor unrhyw gyfrif, gan gynnwys cyfrif cerdyn Swyddfa'r Post. Fel arfer, bydd rhywun yn mynd â honno ynghyd â bil cwmni cyfleustod. Un mater a gododd, mewn cysylltiad ag agor cyfrif cerdyn, nad oedd yr un ohonom wedi'i ragweld—ni wnaeth Swyddfa'r Post na ninnau—yw bod nifer o bobl, a hwythau wedi agor cyfrif cerdyn Swyddfa'r Post, nad oeddent yn sylweddoli ei bod yn dal yn ofynnol iddynt hysbysu'r adran a oedd yn eu talu beth yw'r cod didoli a rhif y cyfrif hwnnw fel y gwyddem ym mhle y dylem eu talu. Yr ydym wedi delio â hynny; yr ydym ni a Swyddfa'r Post wedi gweithio gyda'n gilydd i gyflwyno system newydd fel y creir ffurflen manylion cyfrif gan Swyddfa'r Post wrth agor y cyfrif, y bydd y cwsmer yn ei llofnodi a'r is-bostfeistr yn ei hanfon yn ôl wedyn at yr adran sy'n talu. Mae hynny'n gweithio'n dda, ac ymdrinwyd â hynny lle ceid problem, ond ni chredaf mai wrth agor y cyfrif y ceir y broblem. Gwn fod nifer o gwestiynau, y gallwn eu trosglwyddo i'm cymheiriaid yn Swyddfa'r Post, am y ffurflenni cais eu hunain, llofnodion sy'n mynd dros ymyl y blwch, ac yn y blaen. Byddaf yn falch o wneud sylw amdanynt, ond credaf y dylai fy nghymheiriaid yn Swyddfa'r Post gael cynnig ar ateb y cwestiynau hynny'n gyntaf.

[25] **Janice Gregory:** Credaf y bydd yn rhaid inni fod yn ofalus os byddwn yn mynd yn ôl a blaen wrth y bwrdd. Fel y dywedais, mae llawer iawn o faterion yn codi, ac yr wyf yn deall y mater sy'n ymwneud â'r ffurflenni'n iawn. Yn y pen draw, fodd bynnag, byddai'r ffurflenni wedi'u dylunio mewn modd penodol ar y dechrau, er mai Swyddfa'r Post a fyddai'n eu gweinyddu. Felly, gallaf ddeall pam y gofynnwyd y cwestiwn hwnnw i'r Adran Gwaith a Phensiynau. Ni fyddaf yn gallu dod yn ôl at gwestiynau. Deallaf fod gan aelodau gwestiynau pellach efallai, ond carwn i'r Adran Masnach a Diwydiant gyfrannu—os ydych wedi gorffen, Tony.

Mr Kuczys: A gaf wneud un pwynt pellach? Mae'n ymwneud â'r 'memo a ddatgelwyd', fel y'i gelwir, oddi wrth Canolfan Byd Gwaith, y gwn yn iawn amdano. Rhaid imi ddweud dau beth am hynny. Yr oedd yn ymwneud yn benodol â chwsmeriaid Canolfan Byd Gwaith, â cheiswyr gwaith, sy'n faes lle'r ydym wedi dweud erioed, yn glir iawn, yn achos rhai sy'n ceisio gwaith—y gobeithir na fyddant yn derbyn lwfans ceisiwr gwaith yr wythnos wedyn, ac y byddant mewn gwaith—nad cyfrif cerdyn Swyddfa'r Post yw'r cyfrif mwyaf addas gan na fydd modd talu cyflogau iddo. Byddai'n well o lawer iddynt gael cyfrif banc sylfaenol, o leiaf, a'i ddefnyddio, ar bob cyfrif, yn y swyddfa bost. Gellir talu eu budd-daliadau iddo'n awr, ac wedyn eu cyflog pan gânt waith. Ni chelwyd hynny; buom yn gwbl agored erioed ynghylch hynny. Nid yw ond yn ymwneud â'r cwsmeriaid hynny; nid yw'n berthnasol i bensiynwyr, rhai sy'n derbyn budd-dal plant neu unrhyw gwsmeriaid eraill.

Dylwn egluro hefyd fod y targed o beri i naw o bob 10 o'r hawliadau newydd gael eu talu'n uniongyrchol yn cynnwys y rhai sy'n agor cyfrif cerdyn Swyddfa'r Post. Nid oes unrhyw darged ar gyfer y nifer a fydd yn dewis cyfrif cerdyn Swyddfa'r Post. Er hynny, mae targed i beri i naw o bob 10 o'r hawliadau newydd gael eu talu'n uniongyrchol, fel na fydd mwy nag un ym mhob 10 yn dal i gael ei dalu drwy ddulliau sy'n defnyddio papur.

[26] **Janice Gregory:** Diolch i chi, Tony. Gwir yw dweud ein bod wedi trafod y mater hwn am y trydydd tro, fel y dywedais yn gynharach. Hyderaf fod sylwadau aelodau am yr anawsterau a gaiff pobl sy'n agored i niwed, yn benodol, wrth agor y cyfrif cerdyn hwn, yn cael eu clywed yn glir, gan fod y mater hwn wedi'i godi dro ar ôl tro yn y pwyllgor hwn ac, fel y dywedodd y Gweinidog, yn y Siambr. Mae gwir angen ichi ymdrin â hyn. Mae'r ffigurau'n ymddangos yn eithaf da—4 miliwn â chyfrif cerdyn Swyddfa'r Post—ond mae rhywun yn meddwl tybed pa sawl ymgais y bu'n rhaid i'r bobl hynny ei gwneud i agor y cyfrifon cerdyn hynny ac a fydd pawb yr un mor benderfynol o ailymgeisio. Rhaid imi grybwyll yr ymdrechion hynny gan fod sawl blwyddyn wedi mynd heibio ers i mi orfod agor cyfrif banc newydd, ond, yn sicr, nid oes gennyf gof o'r holl gamau hynny a dogfen gwahoddiad personol. Ie, hyd y cofiaf, mae'n ddigon posibl fy mod wedi taro heibio i ddangos fy mil nwy, ond ni chodid unrhyw rwystrau o flaen rhywun. A dweud y gwir, byddai pobl yn gwneud eu gorau glas i geisio cael eich busnes. Hyd y gwn i, nid yw hynny wedi newid; mae'n ymddangos ei bod wedi newid yn achos cyfrif cerdyn Swyddfa'r Post a'r awydd i beri i bobl wneud busnes gyda Swyddfa'r Post.

A oes gan y swyddogion o'r Adran Masnach a Diwydiant rywbeth i'w ychwanegu at hynny? Ai chi sy'n arwain ar hyn, Nigel, ynteu Mike?

Mr Leese: Efallai y byddai o gymorth pe byddwn yn ymdrin â'r pwynt olaf a wnaethoch, gan fy mod yn digwydd gwybod mai newidiadau i reoliadau bancio sy'n ei gwneud yn ofynnol dangos y dogfennau hynny. Pwrpas hynny yw atal gwyngalchu arian. Ni wn pa bryd y'u cyflwynwyd, ond dyna pam y mae'n rhaid inni gael y profion adnabod hynny bellach.

Af yn ôl, os caf, at y rhaglen ad-drefnu drefol, a dweud yn gyntaf oll y byddwn yn dychwelyd â'r neges a gyflewyd am y dicter y mae aelodau'r pwyllgor, a'r bobl a gynrychiolant, yn ei deimlo. Ni fydd hynny'n peri syndod. Mae'r Ysgrifennydd Gwladol yn gwybod yn iawn, o'i phrofiad yn ei hetholaeth ac yn y Senedd, am y dicter a achosir drwy hyn. Fel y dywedwyd yn gynharach, mae'n peri digalondid. Mae'r ddau beth hynny'n wir. Ni allwn ond derbyn mai felly y mae. Mae'n peri digalondid, mae'n anodd, ac mae'n achosi llawer iawn o galedi i'r unigolion a effeithir drwy gau eu swyddfa bost leol. Credaf, i'r un graddau, ei bod yn hollbwysig inni ddilyn y llwybr hwn. Nid penderfyniad gwleidyddol yn unig ydyw, gan y gallai fod wedi'i gambortreadu felly'n gynharach. Gwnaed y penderfyniad gan wleidyddion, ond yr oedd yn seiliedig ar adroddiad yr Uned Perfformiad ac Arloesi a gyhoeddwyd ym Mehefin 2000. Dangosodd hynny ar y pryd—ymhell cyn dechrau troi at dalu'n uniongyrchol—fod busnes rhwydwaith Swyddfa'r Post yn dirywio'n enbyd, ei fod yn colli £200 miliwn y flwyddyn, yn colli cwsmeriaid, yn methu â diwallu anghenion cwsmeriaid modern o ran cynhyrchion, ac yn methu â chynnig gwasanaethau y mae ar bobl eu hangen yn y man y maent am eu cael. Canfuont nad oedd Swyddfa'r Post wedi cymryd sylw o newidiadau mewn cymdeithas, boed hwy'n ymwneud â'r rhyngwyd, cynnydd yn nifer y perchnogion ceir, neu siopa mewn archfarchnadoedd. Nodwyd yr holl bethau hynny'n glir, ac yn ddiflas o bosibl, yn yr adroddiad hwnnw.

Y casgliad y daethant iddo oedd, os na wneid dim i weddnewid y busnes, y byddai'n dirywio'n derfynol. Gwnaethant sawl argymhelliad, y derbyniwyd pob un ohonynt gan y Llywodraeth, fel y gwyddoch. Un o'r rheini oedd, os cyflwynai Swyddfa'r Post gynigion i gau canghennau trefol, i gysoni'r cyflenwad a'r galw, y dylai'r Llywodraeth ystyried rhoi cymorth ariannol at hynny. Gwnaethom hynny, fe'i rhoddwyd gerbron y Senedd ac fe'i cymeradwywyd ganddi. Wedyn aethom ymhellach na hynny: cyflwynasom arian a oedd i gael ei fuddsoddi yn y swyddfeydd post a oedd yn weddill. Mae'r rhesymau economaidd sydd wrth wraidd hyn yn anwadadwy, felly ni chredaf i'r penderfyniad gael ei wneud yn ddifeddwl, ond rhaid ad-drefnu'r rhwydwaith trefol fel na fydd y cyfan yn mynd i'r gwellt rywdro yn y dyfodol.

Awgrymwyd, pe na phenderfynasid newid i dalu pobl yn uniongyrchol, ni fyddai hyn wedi digwydd. Wel, yn gyntaf oll, yr oedd eisoes yn digwydd, fel y dangosodd adroddiad yr uned perfformiad ac arloesedd. Dyfynnaf rai ystadegau i chi: yn y pum mlynedd o fis Mawrth 1997 i fis Mawrth 2002—fel y dywedais, ymhell cyn troi at dalu'n uniongyrchol—yr oedd trafodion Girobank mewn swyddfeydd post wedi gostwng o 37 y cant, trafodion cynilion cenedlaethol o 24 y cant, taliadau biliau teleffon o 25 y cant, ac archebion post o 13 y cant. Nid oedd y cynnydd yn nifer y trafodion ar bethau eraill, fel trwyddedau cerbydau a gwerthu tocynnau loteri, yn ddigon i wrthbwysu hynny, ac, ar y pryd, yr oedd cynnydd eisoes yn nifer y taliadau budd-dal a delid i gyfrifon banc—gan fod dewis ar gael ers cryn amser i gael eu talu i gyfrifon banc. Yn wir, erbyn Ebrill 2003, yr oedd 43 y cant o'r taliadau budd-dal eisoes yn cael eu talu yn y modd hwnnw. Felly, bu'r holl newidiadau hynny'n digwydd yn y gymdeithas ehangach a dyna pam y mae'r Llywodraeth a Swyddfa'r Post yn gorfod ymateb iddynt; nid ydynt yn dilyn rhyw benderfyniad mympwyol.

Awgrymwyd bod dichonadwyedd rhai swyddfeydd post yn cael ei danseilio oherwydd nifer y cyfrifon cerdyn Swyddfa'r Post a allai fynd drwodd. Mae fy nghymheiriaid yn yr Adran Gwaith a Phensiynau wedi sôn am y dewisiadau ynghylch hynny, a gadawaf y mater hwnnw. Fodd bynnag, o ran dichonadwyedd Swyddfa'r Post yn y dyfodol, mae fy Ngweinidogion yn bendant o'r farn nad yw cyfrifon cerdyn Swyddfa'r Post ond yn un rhan o'r broses sy'n mynd rhagddi; mae'r bancio ehangach a'r gwasanaethau ariannol newydd y mae David Mills a'i dimau'n eu cyflwyno'n angenrheidiol hefyd, oherwydd, er mwyn parhau, bydd yn rhaid i Swyddfa'r Post ddechrau cynnig gwasanaethau y mae pob un ohonom yn dymuno eu defnyddio a pheidio â chanolbwyntio ar yr hyn a fu, ers amser maith, yn farchnad sy'n dirywio.

Holwyd a oedd yr ymgynghori'n ystyrion—neu yr wyf yn awgrymu bod hynny wedi'i awgrymu ar sawl achlysur yma, Gadeirydd. Ni allaf ond dweud, o'n safbwynt ni, ein bod yn credu bod y broses ymgynghori'n un ddilys. Mae wedi datblygu hefyd. Nid oedd yn berffaith ar y dechrau. Yr oedd yr ymgynghori ar y dechrau'n seiliedig ar god ymarfer yr oedd Golwg ar y Post a'r cwmni wedi cytuno arno eisoes, ac mae hwnnw wedi newid, yn rhannol mewn ymateb i gwynion gan wleidyddion ac Aelodau'r Cynulliad, ac mae wedi newid dros amser. Credaf fod y broses yn well, ond ni ddylem gymysgu rhwng ymgynghoriad a refferendwm—nid yw'r un peth; nid yw'n bleidlais ar y dymuniad i gadw'ch swyddfa bost yn agored. Yn y pen draw, mae'n amlwg bod y penderfyniad i gau swyddfa bost benodol yn fater masnachol i Swyddfa'r Post a buom yn agored iawn am hynny—felly y bu er 1969 pan ymgorfforwyd y cwmni a gellid dadlau ei fod yn fwy felly'n awr a ninnau wedi'i wneud yn gwmni cyfyngedig cyhoeddus.

Ynghylch swyddfeydd post gwledig, ar y dechrau un, Edwina, dywedaso—

[27] **Edwina Hart:** Y Gweinidog. Yr wyf yn si[^]wr nad alwech Mrs Hewitt yn Patricia.

Mr Leese: Na fyddwn. Ymddiheuraf, Weinidog. Nid oeddwn ond wedi edrych draw a darllen yr hyn a oedd ar y plât enw. Ymddiheuraf.

Weinidog, ar y dechrau cyfeiriasoch at ymestyn yr arian hyd 2008 gan geisio eglurhad ar hynny, o bosibl. Carwn egluro'r sefyllfa—mae'r cyllid trosiannol wedi'i drosglwyddo i 2008, yn amodol ar reoliadau ar gymorth gwladol, ond dim ond yr arian ar ei gyfer yw hynny. Y rheswm dros ei ddwyn ymlaen yw y penderfynwyd nad oedd digon o wybodaeth ar gael eto—yn enwedig o'r cynlluniau peilot—ar ddulliau gweithio newydd er mwyn gwneud penderfyniadau tymor hir pwysig ynghylch yr heriau sy'n wynebu'r swyddfeydd post gwledig. Fodd bynnag, ynghylch swyddfeydd na ellir osgoi eu cau, yr ydym wedi gofyn i Swyddfa'r Post roi adroddiad i ni ar y cynlluniau peilot erbyn diwedd 2005, ynghyd ag adroddiad am y goblygiadau sydd yng nghanlyniadau'r cynlluniau peilot hynny i'r busnes fel y mae hi'n ei weld. Dywedasom y byddwn yn cynnal adolygiad, ar ôl cael hynny, ac yn penderfynu a ddylid ymestyn y cyfyngiad ar swyddfeydd post na ellir osgoi eu cau, ac yn pennu'r modd i wneud hynny. Felly, ar hyn o bryd, mae'n rhedeg fel y bwriadwyd yn wreiddiol hyd 2006 a gellid parhau ag ef ar ôl hynny ledled y wlad. Fodd bynnag, ni chredaf fod hynny o reidrwydd yn effeithio ar yr ohebiaeth a gawsoch ar wahân â Swyddfa'r Post ynghylch eich cynllun eich hun.

Credaf fod pwynt wedi'i wneud, os deallais yn iawn, am y trawsnewid hyd 2008. Credaf fod y cwestiwn neu'r pwynt hwnnw'n ymwneud â'r hyn a wnawn ar ôl 2008 a'r gobaith y byddem yn rhoi pwys ar yr agwedd gadarnhaol—sut y gallem wneud rhywbeth yn hytrach na pheidio â gwneud rhywbeth. Mae gwaith wedi dechrau eisoes. Yn gyntaf, mae'r cynlluniau peilot wedi cychwyn ac mae hynny'n gadarnhaol iawn. Y bwriad wrth wneud hynny yw canfod dulliau newydd a mwy effeithiol o gynnig gwasanaethau i bobl mewn cymunedau gwledig. Ceir grŵp ar gyfer Whitehall cyfan hefyd sydd newydd ei sefydlu, ac ynddo gynrychiolwyr o Weithrediaeth y Cynulliad. Bydd yn ystyried gwasanaethau Swyddfa'r Post yng nghyd-destun ehangach manwerthu a mynediad i arian mewn ardaloedd gwledig. Unwaith eto, y bwriad fydd ystyried yr hyn y gellir ei wneud yn gadarnhaol, ond bydd yn rhaid inni gofio drwy'r amser fod y rhwydwaith gwledig yn wynebu heriau aruthrol, ar hyn o bryd, ac, yn wir, fod tua 90 y cant o'r rhwydwaith gwledig yn gwneud colled. Felly, drwy ganfod dulliau mwy effeithlon o'i redeg a, gobeithio, cael cynhyrchion newydd i ddenu arian newydd, dylem allu sicrhau canlyniad mwy cadarnhaol. Y bwriad yw y bydd y gwaith hwnnw'n cael ei gwblhau yr un pryd â'r gwaith yn y cynlluniau peilot.

Cywirwch fi os wyf yn camgymryd, os gwelwch yn dda, ond cafwyd rhyw sylw ynghylch a oedd swyddfeydd post mewn ardaloedd gwledig yn cau drwy hap a damwain—credaf mai hynny a ddywedwyd. Yr wyf yn credu bod cyfarwyddyd yn bod o hyd na ddylid cau unrhyw swyddfeydd post mewn ardaloedd gwledig os gellir osgoi hynny a gwnaiff Swyddfa'r Post bopeth yn ei gallu i gadw'r swyddfeydd post yn agored, ond ceir rhai achosion o hyd, er hynny, lle na ellir peidio â chau. Gwaetha'r modd, mae hynny'n tueddu i ddigwydd drwy hap a damwain gan ei fod yn cael ei ysgogi gan fwyaf gan benderfyniadau is-bostfeistri i roi'r gorau i fusnes, un ai i ymddeol neu oherwydd iechyd gwael, ac wedyn ni all Swyddfa'r Post ddod o hyd i rywun arall i gymryd y busnes, er pob ymdrech.

[28] **Janice Gregory:** Diolch i chi, Nigel. Mae'n gas gennyf wneud hyn o'r Gadair, ond rhaid imi anghydweld â'r gosodiad diwethaf a wnaethoch gan fod gennym dystiolaeth na wnaeth Swyddfa'r Post fawr o ymdrech i geisio dod o hyd i rai i gymryd drosodd swyddfeydd post. Mae un yn fy etholaeth i, ond ni fanylaf am hynny'n awr gan fy mod yn fwy ymwybodol na neb o'r cyfyngiadau ar amser. Rhaid imi ddod yn ôl atoch, Tony, ac yr wyf yn ddiolchgar i'r ymwelwyr eraill a gydnabu iddynt fod gerbron y pwyllgor ar ddau achlysur yn y gorffennol i ateb cwestiynau tebyg iawn. Cododd Catherine Thomas fater o bwys gyda chi ynghylch bwlio dros y teleffon. Carwn ichi ymdrin â hynny'n awr, os gwelwch yn dda.

Mr Kuczys: Byddaf yn falch o wneud hynny. Nid oes a wnelo bwlio neu aflonyddu ar bobl ddim â'n gwaith ni. Clywais yr hyn a ddywedodd aelodau'r pwyllgor. Anfonwch y dystiolaeth sydd gennych at Christine ac ataf fi drwy law'r clerod, os gwelwch yn dda. Nid oes unrhyw fwriad i fwlio neu aflonyddu, yn sicr, ac arswydais pan glywais yr honiad. Felly, byddwn yn ystyried unrhyw awgrymiadau o'r fath yn ddifrifol iawn.

[29] **Edwina Hart:** Pan siaradwn â'n banciau, dywedir wrthym bob tro y gallai'r alwad gael ei monitro i ddibenion hyfforddi. A ydych chi'n gwneud hynny fel rhan o'ch gwaith chi? Os gwnaethoch asesiad, diddorol fyddai gweld y math o iaith a ddefnyddir. Os nad ydych yn gwneud hynny—byddwn yn hoffi ichi wneud asesiad, wrth gwrs—gallai fod yn ddefnyddiol iawn i dawelu ofnau pobl os gwyddent y gallai trydydd parti wrando ar rai o'r tapiau ac yn y blaen, ac adrodd yn ôl ar fuddiannau defnyddwyr mewn cysylltiad â hyn, gydag unigolyn.

Ms Goodfellow: Yr ydym yn gwneud hynny'n sicr, at ddibenion hyfforddi ac i sicrhau bod y gwasanaeth yn addas. Mae ein gwasanaethau'n dilyn sgriptiau'n eithaf manwl. Ategaf a rhannaf y pryderon sydd gan Tony ac os yw unrhyw gwsmer wedi profi'r hyn y cred ei fod yn fwlio neu'n arfer amhriodol, byddem yn dymuno clywed am hynny. Yr ydym yn recordio negeseuon, nid yn unig ar gyfer hyfforddi ond i sicrhau y defnyddir sgriptiau addas. Felly byddem yn awyddus iawn i gael unrhyw wybodaeth y gallwch ei roi i ni am hynny.

[30] **Janice Gregory:** Yr wyf yn si[^]wr y bydd Catherine, ac unrhyw aelodau eraill sydd â thystiolaeth, yn sianelu pob dim drwy law'r clerod. Byddai diddordeb gennyf weld y sgriptiau hynny. Ni wn a fyddai hynny o ddiddordeb i unrhyw aelod arall hefyd. Efallai, er na allem wrando ar y tapiau mewn cyfarfod o'r pwyllgor, y byddai modd o leiaf inni edrych ar y sgriptiau os yw hynny'n bosibl.

Ms Goodfellow: Byddwn yn falch iawn o wneud hynny. Cyfaddefaf, pan gefais fy mriffio ar gyfer heddiw, imi ddweud na fyddai neb am weld manylion y sgriptiau. Yn benodol, mae gennym sgript Gymraeg hefyd. Byddwn yn fodlon iawn eu rhannu â chi. Cymeraf y gallem drefnu hynny drwy'r ysgrifenyddiaeth.

[31] **Janice Gregory:** A ydych yn dymuno cyfrannu'n awr, Eifion?

Mr Pritchard: Nid oes gennyf ddim i'w ychwanegu.

[32] **Janice Gregory:** Ken neu Gary, a ydych yn dymuno cyfrannu?

Mr Hanbury: Calonogol iawn yw clywed gofyn yr holl gwestiynau hyn i Swyddfa'r Post a'r Adran Masnach a Diwydiant gan ei bod fel petai bron ddwy flynedd wedi mynd heibio ers imi gysylltu â'r Gweinidog ynghylch problemau Swyddfa'r Post. Fodd bynnag, af yn fy mlaen, ac ni wnaf esgusodion o gwbl am seinio rhybudd ynghylch y Post Brenhinol. Mae'r cwestiwn ar y Gymraeg, er enghraifft, yn un pwysig. Pan drosglwyddwyd y post o Fae Colwyn a Bangor, fe'i dilynwyd i lawr y wibffordd gan weithwyr sydd bellach yn gweithio yng Nghaer, mewn adran lle y maent yn delio ag eitemau post Cymraeg y Post Brenhinol. Ni allaf ddychmygu y byddant am fynd mor bell â Manceinion. Nid wyf am ddod yma'n rheolaidd i broffwydo gwae a dweud, er enghraifft, y gwyddom bellach y bydd swyddfa Hwlffordd yn cau—sef prif swyddfa olaf y Goron yn sir Benfro. Nid wyf yn dymuno dweud imi weld dogfen a ddatgelwyd lle y cawn wybod y bydd nifer y canolfannau post yn y DU yn gostwng o 73 i 31. Byddai'n beth da pe na fyddai canolfannau post Caer, Caerdydd ac Abertawe ar y rhestr dargedau honno. Gallai fod felly, gan fy mod wedi bod yn sôn am hynny yma. Fel y dywedodd Mr Thomas, rhaid cael buddsoddi ac ymrwymiad gan y Post Brenhinol i fuddsoddi yn y canolfannau post hyn—mae'n diogelu gwasanaethau dosbarthu o fewn diwrnod. Os ceir buddsoddi o'r fath mewn canolfannau post a swyddfeydd dosbarthu, ac os ceir sgîl-effaith, caiff y post ei ddsbarthu'n gynharach—ni fydd pobl am weld postmyn yn dod heibio am 3 p.m. neu 4 p.m. yn y prynhawn. Felly, rhaid cael buddsoddi sylweddol ac ymrwymiad i Gymru. Ni cheir Swyddfa'r Post Gymreig. Gwyddom mai gweithrediad o eiddo'r Post Brenhinol yn y DU ydyw. Rhaid i'r ymrwymiad fod yn un diffuant, ac os aiff yr Adran Masnach a Diwydiant oddi yma heddiw gan feddwl y gallai orfod derbyn y bydd y sefyllfa yng Nghymru, yr Alban, a Gogledd Iwerddon efallai, yn un anodd, byddai hynny'n beth da, ac mae'n beth da i'r undeb. Gan hynny, yr wyf yn falch bod Undeb y Gweithwyr Cyfathrebu wedi bod â rhan yn hyn, ac, unwaith eto, carwn ddiolch i'r Gweinidog am drefnu dadl o'r math hwn, lle y gallwn ddadlau a gwyntyllu ein problemau, boed hwy'n ymwneud â Swyddfa'r Post neu'r Post Brenhinol.

[33] **Janice Gregory:** Diolch i chi, Ken. Dywedwn fod hynny'n rhan bwysig iawn o'r ddadl hon. Stuart, a ydych chi neu Dave am gau pen y mwdwl—yn gryno, os oes modd—ar eich rhan?

Mr Taylor: Yr wyf wedi nodi pwy a ofynnodd gwestiynau penodol, ac ymatebaf ichi drwy lythyr ar y pwyntiau hynny. Er mwyn arbed amser, ceisiaf grynhoi.

[34] **Janice Gregory:** Os gallech gyfeirio eich ymatebion drwy'r clerc, ânt at bob aelod, ac nid at y rhai a ofynnodd y cwestiwn yn unig.

Mr Taylor: Gwnaf hynny. Ynghylch sefyllfa'r Post Brenhinol, clywn y pwyntiau a wnaed am ansawdd y gwasanaeth yn glir. William a wnaeth y pwynt am gwsmeriaid busnes yn benodol. Ansawdd y gwasanaeth yw un o'r ffactorau y mae pobl yn eu dewis mewn unrhyw fusnes o ran y gwerth am arian a gynigiwn. Nid ansawdd yn unig sydd dan sylw, er bod hynny'n bwysig, ond hefyd pris, mynediad a gweithdrefnau i gywiro pethau pan ânt o chwith, fel a ddigwydd, gwaetha'r modd. Yr ydym yn ymwybodol iawn y bydd y gystadleuaeth yn dechrau yn y 12 i 18 mis nesaf. Bûm yng nghanolfan bost Caer neithiwr yn tywys gr^wp o bobl busnes o gwmpas y ganolfan, a gallem weld yno bost a anfonwyd drwy ein rhwydwaith gan Business Post, a oedd wedi'i gymryd oddi wrth gwsmeriaid mawr—cwsmeriaid sy'n anfon biliau fel Powergen ydynt gan mwyaf—ac yr oedd y post yno'n barod i'w drafod gan ein staff. Mae hynny'n rhan o gytundeb masnachol a wnaethom â'r corff hwinnw, ond dyna'r arwydd cyntaf—a g^wyr Gary a Ken mai felly y mae—o wir gystadlu. Bydd yn bwysig cael cystadlu yn y farchnad post, yn ein barn ni. Mae unrhyw fusnes sydd heb gystadleuaeth mewn lle i allu gorffwys ar ei fri a meddwl bod popeth yn iawn. Os parhawn i wneud hynny mewn unrhyw fodd yn y dyfodol, cawn ein haeddiant, sef colli cyfran o'r farchnad.

Rhaid inni sicrhau ansawdd, a rhaid inni ddarparu'r gwasanaethau hynny y mae ar gwsmeriaid eu heisiau. Mae amser dosbarthu'n ffactor yr ydym yn ymwybodol ohono, ac yn pryderu yn ei gylch, ac yr ydym yn ymdrechu i'w gywiro, yn enwedig yn achos cwsmeriaid busnes. Yr wyf wedi sôn am gystadleuaeth. Mae'r ymgynghoriad wedi dechrau, a gallech deimlo y carech ymateb i hynny, fel corff, i Postcomm. Fe'ch anogem i wneud hynny, a byddwn yn falch o roi gwybod am ein safbwynt, os bydd hynny o gymorth i'ch trafodion yn hynny o beth. Y pwnc pwysig yn ein golwg ni yn y maes hwn yw ein bod am weld cyflwyno cystadleuaeth mewn modd sy'n cynnig dewis i gwsmeriaid, a rhyw fath o iawn os aiff pethau o chwith. Os dywedir wrth gwsmeriaid y cânt wasanaeth o ansawdd da, mae'n bwysig cael gwybod sut y bydd y cystadleuwyr hynny sy'n dod i'r farchnad yn gyfrifol, fel yr ydym ni'n awr, am adrodd ar ansawdd y gwasanaeth ac egluro hynny i'r corff defnyddwyr ac i grwpiau allanol. Yr ydym yn llwyr ddisgwyl na fydd cystadleuwyr am ymgymryd â'r holl waith o'r dechrau o'r diwedd, ac y byddant yn eithaf bodlon cymryd y rhannau y barnant eu bod yn broffidiol. Efallai na fyddant am ddosbarthu unrhyw lythyrau ar hyn o bryd, er enghraifft, gan mai hynny yw'r rhan ddrutaf o'n gwaith. Rhaid inni amddiffyn yr un peth hwnnw sy'n peri i ni a'r DU fod yn unigryw, sef ein rhwymedigaeth i gynnig gwasanaeth cyffredinol. Os câi hynny ei danseilio mewn unrhyw fodd, parai anfantais ddybryd i holl ddefnyddwyr y post yn y DU. Mae honno'n ffaith bwysig y credwn y dylai Postcomm fod yn ymwybodol ohoni.

Ynghylch Swyddfa'r Post Cyf, ni allaf orbwysleisio mor bwysig yw'r dewis newydd o gynhyrchion sy'n cael ei gynnig—y cynhyrchion ariannol newydd. Gwnaeth Mark bwynt penodol ynghylch yr angen inni sicrhau nad ydym yn torri unrhyw ddeddfau yn ein gwasanaethau ariannol. Mae'n amlwg bod rhaid inni fod yn fusnes sy'n rhoi gwybod i bobl am wasanaethau; nid gwasanaeth ymgynghorol ydym. Rhaid inni ddarparu'r gwasanaethau ym mhob swyddfa bost. Mae mynediad yn hollbwysig, a swyddfeydd post biau'r dyfodol i raddau helaeth oherwydd, fel y dywedodd Huw, mae banciau wedi penderfynu symud o ardaloedd gwledig, am ba bynnag reswm. Credaf fod potensial aruthrol i Swyddfa'r Post, felly, os cynigia'r gwasanaethau'n iawn ac os yw ei chyfraddau llog yn gystadleuol ac yn y blaen, gan y gallem droi'n fanc y bobl ledled Cymru. Mae'n bwysig inni ddeall hynny.

Mae'r farchnad yn un enfawr, ac ar hyn o bryd nid ydym yn manteisio arni i'r eithaf, yn sicr. Bydd pobl ifanc yn cerdded heibio i swyddfeydd post bob diwrnod heb ystyried mynd i mewn. Wrth weithio yn y farchnad, mae'n bwysig iawn nodi bod gennym beth wmbredd o wasanaethau bellach sy'n berthnasol iawn i fyfyrwyr lle y maent ar gael, gan eu bod yn llawer mwy cyfleus, o bosibl, na'u banc lleol. Rhaid inni wneud rhagor i hybu ymwybyddiaeth o hynny. Yn y bôn, o safbwynt y grŵp cyfan, gofynnir inni redeg y busnes ar sail fasnachol. Mae fy nghymheiriaid yn yr Adran Masnach a Diwydiant ac yn y blaen wedi egluro mai cwmni cyhoeddus cyfyngedig ydym, a bod canfyddiad ymysg y cyhoedd mai gwasanaeth cyhoeddus ydym. Rhaid imi gytuno ei bod yn hawdd tybio hynny o ran rhai o'n gwasanaethau gan ein bod yn dosbarthu'r post bob diwrnod am bris gwarantedig, ac mewn ardaloedd gwledig yr ydym yn cadw swyddfeydd post, y gwyddom eu bod yn amhroffidiol, drwy daliad y rhwydwaith cymdeithasol.

Bydd y gwasanaethau cyhoeddus gorau yn y byd yn dweud wrthy, os byddant yn rhedeg eu busnesau ar sail fasnachol, ac felly'n ymagweddu'n fasnachol at yr hyn a wnânt, y bydd unrhyw fuddsoddi ganddynt, ac unrhyw elw o hynny, yn fodd iddynt ailfuddsoddi yn y gwasanaeth hwnnw. Ers rhai blynyddoedd, yn y 10 mlynedd diwethaf mae'n debyg, gwendid y busnes oedd nad oedd gennym ddigon o arian i'w ailfuddsoddi yn y gwasanaeth hwnnw. Mae'n bwysig iawn inni wneud hynny. Felly, pa un a yw'n wasanaeth cyhoeddus neu'n endid masnachol, y brif ystyriaeth yw os ydym yn ymagweddu'n fasnachol at y modd yr ydym yn rhedeg ein gwasanaethau, eu bod yn debygol o wella oherwydd hynny fel y gallwn fuddsoddi yn ein pobl, ein gwasanaethau ac yn y blaen. Dyna hi, yn gryno.

[35] **Janice Gregory:** Diolch i chi, Stuart. Rhaid imi ddod â'r cyfarfod i ben, er fy mod yn sicr y gallai'r rhan fwyaf ohonom eistedd yma am y rhan fwyaf o'r prynhawn yn trafod gwahanol faterion. Diolchaf i'n holl ymwelwyr unwaith eto am ddod i'r pwyllgor ac am eu cyflwyniadau. Byddwn yn anfon gwybodaeth atoch ynghylch cwestiynau aelodau, a gofynnwn i chi ymateb yn yr un modd. Os oes unrhyw beth y dymunwch ei ychwanegu, mae pob croeso ichi anfon gair ataf.