



EMPLOYMENT TRIBUNALS

Claimant: Mr T Singh

Respondent: Royal Mail Group Limited

Heard at: Reading **On: 17, 18, 19 November 2025**

Before: Employment Judge Gumbiti-Zimuto

Appearances

For the Claimant: Mr E Carey, counsel

For the Respondent: Mr B Brown, solicitor

REASONS

[Reasons for judgments sent to the parties provided at the request of the claimant]

1. In a claim form presented on the 23 February 2024 the claimant made a claim for unfair dismissal. In his claim form the claimant stated that he sought reinstatement and compensation. The respondent admitted that the claimant was dismissed but denied that the claimant was unfairly dismissed.
2. The issues that the Tribunal have had to consider in this case are firstly whether the claimant was unfair dismissed. This involves considering whether the reason for dismissing the claimant was conduct and if so whether in all the circumstances, the respondent acted reasonably in treating the reason shown as sufficient reason for dismissal, taking into account its size and administrative resources, and in accordance with equity and the substantial merits of the case. We are required to decide whether the respondent had a genuine belief in the claimant's misconduct as alleged; whether it formed that belief on reasonable grounds, having conducted as much of an investigation was reasonable in the circumstances; whether the respondent acted within a band of reasonable responses; whether the investigation was reasonable; if the decision to dismiss was within the range of reasonable responses, did the respondent follow a fair procedure?
3. The claimant also complains of wrongful dismissal in respect of which we are to consider what was the claimant's notice period; was the claimant paid for that notice period; if not, was the claimant guilty of gross misconduct.
4. The respondent relied on the evidence of Ian Smith (Investigations Manager), Alan O'Brien (customer operations manager), Winston Dale (lead Customer

Operations Manager), Alan Rostron (Employee Relations Case Manager) who provided witness statements taken as their evidence in chief. The claimant gave evidence in support of his own case and also relied on the evidence of Dhruv Tomar (trade union representative for the Communication Workers Union). The claimant also provided us with the witness statement of Khushpreet Chamdal (postman based at Slough Delivery Office). The Tribunal was also provided with a trial bundle containing 165 pages of documents.

5. From these sources we made the following findings of fact which we considered necessary to decide the issues in this case.
6. The claimant was employed by the respondent from 4 January 2002 to 29 December 2023 as a Delivery Postman, also described as an Operational Postal Grade (“OPG”), based at the Slough Delivery Office. The claimant had a clear conduct record in 21 years of service.
7. Mr Ian Smith is employed by the respondent as Investigations Manager in the Royal Mail Security Team London. On 8 February 2023, Mr Smith was assigned an investigation relating to the opening of a Royal Mail Online Business Account on 6 October 2020. This account came to the attention of the security team soon after it was first opened.
8. Following investigations by Mr Pickard and then Mr Smith a decision was made to deal with this matter as a conduct issue and not continue to investigate it for the purpose of possible criminal prosecution.
9. The matter was passed on to the claimant’s line manager Mr O’Brien in March 2023.
10. On 24 March 2023 the claimant was off work sick due to stress.
11. On 17 June 2023, the claimant was informed by his line manager, Mr Alan O’Brien, that there was an internal fraud investigation that raised a suspicion that the claimant was involved in a conspiracy to commit fraud against the respondent.
12. This had involved the use of the claimant’s driving licence and Royal Mail ID card to open a Royal Mail Online Business Account (“OBA”). The address used on this account was an address connected with claimant. The OBA had been opened in October 2020.
13. The OBA was for a company called HN Enterprise. The account and associated activity were related to an individual who was known by the respondent as a fraudster. It was an attempt to change the address on

respondent's record from the claimant's to an address in Southall had brought the OBA account to the attention of the respondent.

14. The claimant's witness statement states that he was in fact the victim of fraud: *"The Operation Reactor report materials [142-153] informed me that, in his first attempts at setting up the OBA in or around October 2020, while posing as me, the fraudster (i) corresponded by email [152], (ii) used incorrect address details for me, (iii) used the term "batch number" instead of pay/employee number, and (iv) incorrectly stated the Respondent did not issue ID cards to staff [142]. This resulted in the OBA application being rejected. The fraudster then made another attempt – again posing as me – (i) using photographs (not scans) of my work ID and my driving licence, and (ii) that Direct Debit payments on the OBA came from a bank account in the name of the fraudster. I feel that these are clear indications that I am the victim, not the perpetrator of a fraud. Despite this, I was not made aware of this suspicious activity in 2020 or at any stage before March 2023."*¹
15. A fact-finding interview took place at the claimant's home on 5 August 2023. The interview was a conducted by Mr O'Brien. The claimant was accompanied by his union representative. During the interview the claimant denied any involvement in opening the account, and stated he was unaware of any individual by either of the names used by the fraudster. When asked to account for how his identity cards were used the claimant explained that he may previously have mislaid his Royal Mail ID for a short while, though it was subsequently found. The claimant explained that he has also left his ID in his work vehicle from time to time. The claimant also referred to a 2018 incident in which his car's registration plates had been cloned; and finally the claimant also gave as an example an instance of a business being opened using his home address without his knowledge or consent.
16. Mr O'Brien came to the conclusion that there was a case to answer and so he referred the matter on to be dealt with by Mr Dale because the matters was serious and the potential penalty was outside his level of authority.
17. The claimant makes a number of allegations against Mr O'Brien suggesting that he was biased against him, having heard the evidence given by Mr O'Brien we are not satisfied that the claimant's speculations are correct it seems to me that Mr O'Brien was a straightforward witness who explained how and why statements which were take as indicating a level of partiality towards the claimant can be explained in way that does not suggest bias and I accept the evidence that he gave in that regard.
18. On 7 October 2023, Mr O'Brien wrote to the claimant to say he had decided to refer the matter up because the potential penalty was so serious that it outside his level of authority and that Mr Dale would contact him shortly.

¹ Claimant's witness statement paragraph 6

19. Mr Dale states that he is fully familiar with the respondent's policies and procedures and that he has been trained on how to conduct misconduct investigations under the "Conduct Policy", and also "Our Business Standards An employee's guide". He has carried out several conduct investigations.
20. Mr Dale has not worked with the claimant and di not know him.
21. The respondent's concern with the OBA being opened up in the claimant's name was that his details were being used to open up an account for the benefit of another individual (the fraudster) who had previously defaulted on payments on a historic OBA and had also previously been rejected to have another account in his name.
22. The report produced by the security team recommended that the claimant be investigated under the business' conduct process to determine his involvement in the 2020 OBA being opened in his name and his possible involvement in a Conspiracy to Commit fraud against Royal Mail.
23. When the case was passed on to Mr Dale it was for him to consider whether there was misconduct and if there was misconduct whether it was a serious misconduct that potentially might lead to dismissal. Mr Dale had the investigation manager's report (dated 10 March 2023), the investigation interview that took place between the claimant and Mr O'Brien (on 5 August 2023) and he considered those documents before inviting the claimant to attend a disciplinary interview with him which took place on 20 October.

[misconduct penalty should have been issued to the claimant as he may have breached the business standards and been involved in a conspiracy to commit fraud against Royal Mail by knowingly allowing his personal details to be used in opening up an OBA for an individual who previously defaulted on payments/was previously rejected for having their own OBA.]
24. Mr Dale noted that the claimant maintained that he did not know an individual in the name of the fraudster and that he did not know how a copy of his Royal Mail ID badge, payroll number and driving license could have been obtained and that he denied any involvement in the opening of the OBA at all.
25. The claimant was invited to attend a formal conduct interview with M Dale on 20 October 2023 to discuss the matter. The claimant was informed that he had the right to be accompanied to the interview, that if it was decided a penalty was to be applied Mr Dale would take into account his conduct record but that one of the possible penalties could be his dismissal.
26. The interview took place on 20 October 2023.
27. The claimant was represented at the formal conduct meeting by his trade union representative. The claimant gave his account which was essentially a denial of any involvement with the fraudster an he also gave an explanation

as to how his personal information could have been obtained by the fraudster.

28. Following the initial formal conduct interview Mr Dale carried some further investigations. He went to the Slough office to check if there were pay numbers of the staff displayed as the claimant had alleged and he found that they were not displayed in the unit as described by the claimant. Mr Dale also asked management if there were pay numbers displayed at any time and he was told that they were not. Apart from this action Mr Dale did not carry out any additional interviews or any further investigations
29. Mr Dale decided that he had sufficient information to make a decision. On 24 December 2023, he wrote to the claimant and invited him to attend a decision meeting on 29 December 2023.
30. Mr Dale concluded that the evidence demonstrated that the claimant had committed a conspiracy to defraud Royal Mail by allowing his details (Royal Mail ID, employee number, name and driving license) to be used by a third party, the fraudster, to open up an OBA.
31. It was Mr Dale's belief that the evidence demonstrated that the claimant was *"somewhat involved in the opening of the OBA and his answers to the conduct notifications could not reasonably take away any doubt that he was involved."* I take this to mean that Mr Dale concluded that the claimant was involved in opening the OBA.
32. Mr Dale went on to consider what the appropriate sanction was and he made the decision to dismiss the claimant for Gross Misconduct and a letter confirming this was sent to him. In his evidence Mr Dale stated that he took into the claimant's conduct record, which was clear at the time, but that having regard to the seriousness of the allegations against him he considered that dismissal was appropriate. Mr Dale pointed out that the Security Report produced by Mr Smith showed the claimant's Royal Mail ID badge, driving license and employee number were all used to open up the OBA in 2020. Further that at both the fact finding and formal conduct stage, the claimant was asked how his details could have come into the possession of an unknown third party and he was unable – on both occasions – to provide a reasonable explanation as to how they could have been used. He simply stated that he "did not know" how they could have been used. Mr Dale noted that the claimant stated that he had both his driving license and Royal Mail ID in his possession, that he had misplaced them previously and that he believed that someone could have used both without his knowledge. However, Mr Dale did not consider that this was plausible or believable given that the claimant could not recall when or where he lost his ID Badge, driving license or how he came to find them again. Mr Dale concluded that the claimant's personal details could not have been used without his cooperation.
33. Mr Dale stated that he took the claimant's mitigation into account when deciding the sanction and he also took into account the fact that the claimant

had 21 years service as a Royal Mail employee. Mr Dale explained his conclusion as follows:

“...I believed that in 2023, [the claimant] had made a conscious decision to allow his personal details (name, Royal Mail ID badge, driving license and employee number) be used to open up an OBA. The OBA was opened up for the benefit of an unknown third party in the name of Usman Khaliq/Osman Naser. Usman Khaliq/Osman Naser had previously held an OBA but had defaulted on payments owed to Royal Mail. Tajinder’s involvement essentially allowed Usman Khaliq/Osman Naser to re-open a new account and therefore, allow Usman Khaliq/Osman Naser to once again defraud Royal Mail.”

Mr Dale therefore made the decision to dismiss the claimant.

34. The claimant appealed the decision to dismiss him. The claimant's appeal was considered by Mr Rostrun. Mr Rostrun is an employee relations case manager. He has conducted approximately 450 appeals, in his time with Royal Mail. Mr Rostrun wrote to the claimant on 26 January 2024, inviting him to an appeal hearing in 8 February 2024.
35. The claimant attended, accompanied by his union representative. During the appeal, the claimant set out a number of points which were considered by Mr Rostrun.
36. Mr Rostrun says that having reviewed all the evidence gathered at the fact-finding, the formal conduct stage, as well as interviewing the claimant at appeal meeting, and he “*was not provided with any new evidence*”² from the claimant in respect to the points raised in the appeal. Following the interview with the claimant, Mr Rostrun obtained some further evidence, namely some clear photos which had previously been provided with the report from Mr Smith.
37. Mr Rostrun did not uphold the claimant's appeal and told the claimant that he was dismissed on the 15 April 2024.
38. Mr Rostrun explains his decision in his witness statement.
39. “[The claimant] to me failed to take real accountability for his actions but simply reiterated that he wasn't responsible for the OBA being opened up in his name.”³ That is an interestingly framed sentence which begins with the words that “the claimant failed to take real accountability for his actions”. It is not clear to me what actions the claimant is supposed to take accountability for when he is denying that he was responsible for the actions, it is not clear how he could have otherwise taken ‘real accountability’, whatever that is supposed to mean in the context of that sentence. Mr Rostrun continues, “this left me with great concern over his suitability as an employee of Royal Mail.” It

² See paragraph 9 of Alan Rostrun’s witness statement

³ See paragraph 14 of Alan Rostrun’s witness statement

maybe, all he really means is that he did not believe the claimant. If so, it would have been easier to understand if had said so.

40. Mr Rostrun continues, “there was clear circumstantial evidence (in my opinion) of his involvement in the case and whilst he expressed that he was not involved, I could not reasonably conclude that he was not somewhat involved in Usman Khaliq obtaining his details to open up the OBA in 2020.”
41. Mr Rostrun continues⁴ “I also looked at the timeframe in the business finding out about the matter (24 March 2024, in an email from Ian Smith to Alan O'Brien (line manager)) to the actual conduct case being initiated. This can be answered by the fact that the claimant was on a period of sickness leave when the email from the Security Team was sent to Alan O'Brien and therefore, was not working at the time in which the conduct case was initiated. I draw attention to [the claimant's] absence record.”
42. To the extent that it is intended to be a criticism, that is an unfair criticism of the claimant, and an unjustified exoneration of the respondent's responsibility for any delay. The delay is only capable of being put on to the respondent's part. The claimant was interviewed at home whilst he remained off sick. The timing was not dictated by the claimant.
43. Mr Rostrun continues, “I also considered his mitigation, specifically in regard to his argument in stating that he was previously a victim of fraud and that his involvement in the OBA was another clear example of him being a victim of fraud.” It is wrong here for the respondent to speak of mitigation (i.e. lessening the gravity of his fault) as it was not mitigation it was his “defence” it was his articulation of his innocence.
44. Mr Rostrun continues, “However, [the claimant] provided no evidence of this being the case at all, and when I weighed this up with the circumstantial evidence obtained through the Royal Mail security team, as well as his inconsistencies over the location of his Royal Mail ID badge and driving licence, I reasonably believed that it was more likely than not that [the claimant] had allowed his details to be used by Usman Khaliq.”
45. Mr Rostrum concluded that the claimant was lying, that he wasn't telling the truth. The claimant's appeal was dismissed.
46. Section 98 of the Employment Rights Act 1996 ("ERA") provides that in determining whether the dismissal of an employee was fair or unfair, it shall be for the employer to show- (a) the reason (or, if there was more than one, the principal reason) for the dismissal, and (b) that it is a reason falling within subsection (2).
47. The conduct of an employee is a reason falling within the subsection.
48. Where an employer has shown a potentially fair reason the determination of the question whether the dismissal is fair or unfair (having regard to the reason shown by the employer) (a) depends on whether in the circumstances

⁴ See paragraph 15 of Alan Rostrun's witness statement

(including the size and administrative resources of the employer's undertaking) the employer acted reasonably or unreasonably in treating it as a sufficient reason for dismissing the employee, and (b) shall be determined in accordance with equity and the substantial merits of the case.

49. The Respondent must show that: (a) it believed the claimant was guilty of misconduct; (b) it had reasonable grounds upon which to sustain the belief; (c) at the stage which it formed that belief on those grounds, it had carried out as much investigation into the matter as was reasonable in the circumstances of the case. It is not necessary that the tribunal itself would have shared the same view of those circumstances.
50. After considering the investigatory and disciplinary process, the tribunal has to consider the reasonableness of the employer's decision to dismiss and (not substituting its own decision as to what was the right course to adopt for that of the employer) must decide whether the claimant's dismissal fell within a band of reasonable responses which a reasonable employer might have adopted. If the dismissal falls within the band the dismissal is fair: if the dismissal falls outside the band it is unfair.
51. The burden is neutral at this stage: the Tribunal has to make its decision based upon the evidence of the claimant and respondent with neither having the burden of proving reasonableness.
52. The range of reasonable responses test (the need to apply the objective standards of the reasonable employer) applies as much to the question whether the investigation into the suspected misconduct was reasonable in all the circumstances as it does to the reasonableness of the decision to dismiss for the conduct reason.

Conclusion

53. I have been provided with useful skeleton arguments by the claimant and the respondent. I don't repeat them here, but I have taken them into account.
54. The crucial part of this case has been for me to decide whether in all the circumstances, the employer acted reasonably in treating the reason shown as sufficient reason for dismissal, taking into account its size and administrative resources, and in accordance with equity and the substantial merits of the case.
55. Answering that in this case principally revolves around whether the respondent carried out a reasonable investigation? And then whether a reasonable employer could have concluded that the claimant was guilty of complicity in the fraudster's actions following such an investigation?
56. The claimant denied that he was involved with the fraudster (Usman Khaliq).
57. The claimant was unable to provide an explanation for why or how the fraudster had his ID documents. The relevant time was 3 years previously. Such a passage of time would inevitably make it difficult for the claimant and

the respondent to provide evidence especially where one is concerned with the recollection of individuals, this would particularly prejudice the claimant.

58. Were the claimant genuinely a victim of fraud it would be perfectly understandable that the claimant could not recall how he ended up being defrauded. In some circumstances he might be able to identify how it happened after the event, it may be that he is not. Where the claimant is asked as he was here to explain what happened 3 years prior it presents even more of a challenge for him. In my view he is likely to present in exactly the same way if he was guilty as he would if he was entirely innocent.
59. However, the evidence that the respondent had was that the claimant's ID was used to open an OBA. That was it, in terms of evidence there was nothing more. Whether the claimant was complicit in that coming about is what the investigation was really about. Did the claimant knowingly provide his ID details to the fraudster or did the fraudster obtain he details in some unexplained way. The respondent's security department did not consider that the claimant's case justified pursuing as a criminal matter. In coming to this conclusion there is no evidence that the security department spoke to the claimant.
60. In his closing submissions the claimant makes various points about criminal investigations. I do not consider that they assist. Whether the respondent should have done more or less in respect of the criminal aspect of the potential crime is irrelevant what is relevant is what evidence emerged from the investigations that it did make. The only evidence that emerged is that the claimant's ID was used to facilitate securing the OBA account fraudulently.
61. In terms of investigation of the conduct matter the respondent questioned the claimant and the claimant denied all knowledge of the fraudster or involvement with him, there is nothing from the claimant's denial that proves the respondent's case. The respondent cannot establish or point to evidence that the claimant was not being truthful when he says that he was not involved.
62. The only support for the respondent's conclusion that the claimant was in cahoots with the fraudster is (i) the fact of the ID being used and (ii) the conclusion that the claimant's attempts to provide a speculative explanation for how his ID might have used been obtained by the fraudster was to be disbelieved and therefore provide support for his knowing involvement. The respondent has approached the claimant's situation as though the onus was on him to prove his innocence, and that this required him to prove the truth of his denial of involvement.
63. I do not consider that it is fair to either the respondent or the claimant to suggest that there was (three years after the relevant act) much more that could have been reasonably expected from the respondent or that the claimant could have been expected to show in answer to the allegation. That makes it difficult for the respondent to do more than just show the information that they have and also difficult for the claimant to show matters proving his innocence.

64. The respondent had to make a decision whether to believe or not to believe the claimant.
65. Where the respondent finds that an employee's ID has been used for fraud against it the employer is entitled to look to the employee for an explanation.
66. In this case there was no specific explanation for how it happened but there was a denial of involvement and an explanation that the claimant was himself also the victim of the fraud. The claimant also provided speculative explanations as to how his ID may have been obtained by a fraudster. The respondent did not accept that explanation even though the claimant was an employee of 21 years with a clear employment record.
67. I must not substitute my view for that of the employer. Was the employer's decision to dismiss the claimant within the range of responses of a reasonable employer?
68. This was a serious allegation. If the facts were capable of being proved beyond reasonable doubt the allegation amounting to a criminal offence against the respondent. Dismissal for such an offence would be within the range of responses of a reasonable employer. In this case we are not concerned with the criminal standard but the civil standard of a balance of probabilities.
69. In this case the respondent concluded that the claimant was "*somewhat involved*", once that conclusion is properly arrived at I consider that dismissal was within the range of responses of a reasonable employer.
70. One of the factors that the claimant relies on is that the respondent in effect put the onus on the claimant to prove his innocence and that they did not consider whether the length of his employment meant that he was less likely to have committed the alleged misconduct.
71. The claimant says that the respondent failed to consider whether the length of employment was a factor suggesting that the claimant is less likely to have committed the misconduct. Why? Even the most dishonest person starts somewhere. My view is that if an employer chooses to take into account the employment record of an employee at the stage where the employer is determining what happened, in my view, they cannot be criticised for giving the employee the benefit of the doubt. If they do not do so, it is in my view, not critical to the conclusion if the other evidence justifies the conclusion reached by the employer. In this case the employer did not take into account the claimant's length of service in deciding whether he did it or did not do it. That is because in this case they treated the claimant as having the onus of proving his innocence.
72. The point at which the unblemished record of the employee will be taken into account by a reasonable employer is when considering the appropriate sanction, in this case that is not what happened. An act of misconduct by a 21 year long employee might lead an employer to excuse conduct that might not be excused in the recent recruit, or depending on the case vice versa. So

it doesn't simply follow that a long term employee should necessarily be given positive credit when considering sanction, so that they avoid dismissal.

73. In my view there can be no hard and fast rule as to whether an employer should take into account the length of service of an employee or what the effect of that would be when deciding whether or not they are guilty of an act of misconduct, but they should always take it into account when considering what the right sanction in the particular case is where it might weigh in their favour or against them.
74. Mr Dale and Mr Rostrun both rejected the claimant's denial, while they could have given the claimant the benefit of the doubt they did not. However in my view Mr Dale and Mr Rostrun did not simply assess the evidence and conclude as they did, they approached the matter as though the claimant was required to prove his innocence.
75. Mr Dale in his evidence accepted during questioning by the claimant's representative that it was more likely that the claimant may have been the victim of fraud than he thought based on his explanation as to how his ID may have been obtained other than from the claimant himself. There was then the following exchange:
Q: The claimant has 21 years unblemished record, no criminal record; no connection to Khaliq besides ID being used, on other side fraudster- why did you think it was more likely that the claimant was guilty.
A: Because when I had the conduct meeting with him to understand how the ID use he could not give me a clear answer how it was used – my conclusion is how could anyone have got the wallet.
This evidence can be understood as that he considered that the claimant must have given the information to the fraudster.
76. Mr Rostrun's evidence on this point was as follows:
Q: How did you explore the possibility that the claimant might be victim of fraud
A: Balance of likelihood of legitimate obtaining and fraudulent obtaining
My exploration was around I could not see any alternatives to the documents could be provided without the claimant's knowledge
Q: What evidence did you expect to see - ID theft happens and people cannot explain how it happened
A: My view that the documents obtained were genuine and not obtained through ID theft. I find it hard to believe document of ID could be obtained ...
Q: In considering whether ID theft only if the documents forged rather than photos of the original
A: I did not think it was possible for fraudster to get photo ID without his knowledge
77. My conclusion is that a doom loop is created for the claimant by the respondent's reasoning. The claimant is asked to explain how he could have had his ID stolen, he says he does not know but sets out possible ways that it might have happened, the opportunity for it to happen. The respondent does not accept this and rejects his denial. The respondent then concludes that because the claimant has not explained how his ID has been obtained by the fraudster the respondent uses this as positive evidence of his complicity with

the fraudster. The effect of the approach adopted by Mr Dale and Mr Rostrun is that the claimant was being required to prove his innocence when there was no evidence of his guilt beyond the fact that his details were used by the fraudster

78. The respondent has not explained why the claimant's denial was rejected and considered untrue on the balance of probability. A reasonable employer should be able to explain why the claimant's account was not accepted so that it is possible to say that the decision to reject was reasonable.
79. In the circumstances the claimant was unfairly dismissed, his claim succeeds.
80. The claimant's relationship with the respondent has entirely broken down the claimant himself alleges that the Mr O'Brien, his line manager has it in for him and is biased against him, additionally he says that Mr Dale and Mr Rostrun could not have genuinely considered that he was guilty. The claimant was asked if he could work with Mr O'Brien, his response was "Working in SL1/SL2 less involvement of Mr O'Brien". The claimant did not say that he could work with Mr O'Brien. This is not a suitable case for a reinstatement or a reengagement order, such an order would not be reasonably practicable bearing in mind that the breakdown in the relationship from both the respondent's point of view and the claimant.

Approved by:

Employment Judge Gumbiti-Zimuto

22 April 2026

JUDGMENT SENT TO THE PARTIES ON
23 April 2026

FOR THE TRIBUNAL OFFICE

Notes

All judgments (apart from judgments under Rule 51) and any full written reasons for the judgments are published, in full, online at <https://www.gov.uk/employment-tribunal-decisions> shortly after a copy has been sent to the claimants and respondents.

If a Tribunal hearing has been recorded, you may request a transcript of the recording. Unless there are exceptional circumstances, you will have to pay for it. If a transcript is produced it will not include any oral judgment or reasons given at the hearing. The transcript will not be checked, approved or verified by a judge. There is more information in the joint Presidential Practice Direction on the Recording and Transcription of Hearings and accompanying Guidance, which can be found here:

www.judiciary.uk/guidance-and-resources/employment-rules-and-legislation-practice-directions/