



# All-Party Parliamentary Loan Charge Group

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Sir Amyas Morse  
Loan Charge Review  
c/o HM Treasury  
1 Horse Guards Road  
London  
SW1A 2HQ

2<sup>nd</sup> October 2019

Dear Sir Amyas,

## **Another Loan Charge Suicide**

Thank you for your time last Friday meeting with the officers of the APPG. We found the meeting constructive and helpful and we look forward to engaging with you and supporting your review as much as possible.

Since we met, we have received more sad and alarming news which we want to share it with you. We were informed over the weekend of another suicide of someone facing the Loan Charge.

The information came from the Loan Charge Action Group, who were contacted by the brother of the man who died. The man was a member of LCAG and was facing the Loan Charge. He had previously been admitted to hospital, something that was communicated to LCAG, as well as to the APPG and to his MP. The MP was doing what they could to assist him and his family. The man who died was the father of two young children, his parents are in their 80's. The name of the individual is not public.

This is the seventh suicide of someone facing the Loan Charge that has been reported to and confirmed to the Loan Charge APPG. As you know, when we met with you last week, we handed you, in confidence, the information regarding the previous six suicides that have been reported to us. It has also now been reported that HMRC have referred themselves to the Independent Office for Police Conduct with regards to another suicide of someone facing the Loan Charge, which is the fourth such suicide HMRC have reported. We do not know if these four are amongst the seven suicides confirmed to us.

Part of your Loan Charge review must look into the catastrophic effect that the Loan Charge has and is having on many individuals, leading to many documented cases of stress, depression and

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nervous breakdown. It also must look into why this was not predicted in the original impact assessment, which was clearly not only flawed, but also negligent.

The review also must look into the way that HMRC have and are treating people facing the Loan Charge, with this being cited directly by families of those who have taken their own lives and by many others who feel persecuted.

The review must also look at why HMRC and the Treasury, who have been warned about the serious suicide risk from the Loan Charge consistently since June last year, have failed to heed this. And, why they refused to listen to other 210 MPs calling for a suspension and knowing the risk of suicide. Even once suicides had been reported, there was still a refusal to suspend the Loan Charge and associated activity.

It is deeply troubling that even with your review underway, that the Treasury have not suspended the Loan Charge, whilst the review is pending, but even more worrying than that is that HMRC continue to pursue people for related Advanced Payment Notices. We have had reports of HMRC stepping up action against people who have been issued with APNs, but have so far not paid them. This includes the threat of court action which could lead them to bankruptcy. We have also had reports that such individuals are at serious risk of suicide, yet despite the review, people are still in this situation.

We realise that it is not in your remit to be able to direct HMRC to suspend activity related to the Loan Charge. However, we would suggest that you could use your role to call on HMRC to do this, to take the pressure off the people who are facing action over bills that have never been legally proven to be due and with who have no right of appeal.

The review must be accompanied by a pause in all related activity by HMRC, in particular, a suspension of related APNs. We hope that this will now happen and happen immediately, to reduce the risk of further tragedies. A pause would allow you to conduct your review properly and in an environment that allows everyone to wait to see its outcome. Anything you feel able to do in terms of backing this call, would be welcomed.

Yours sincerely,



Sir Ed Davey  
Chair



Ruth Cadbury  
Vice Chair



Ross Thomson  
Vice Chair

On behalf of the Loan Charge APPG

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