



# 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

30<sup>th</sup> October 2019

Dear Sir Amyas,

**URGENT – need for suspension of the Loan Charge due to the General Election**

Thank you once again for meeting with the Loan Charge APPG this afternoon and for listening to the evidence and concerns of APPG members. We appreciate the second meeting and the opportunity for more APPG members to communicate their concerns and the concerns of their constituents with you.

**As we mentioned at the meeting, there is now a clear need for an immediate suspension of the Loan Charge due to the calling of the General Election, which makes it impossible for Parliament to discuss the recommendations of your Loan Charge Review and for a Government to reasonably implement its recommendations in time, with the Loan Charge falling due on 31<sup>st</sup> January 2020.**

**Some of the changes that could be recommended by your review could well need amendments to legislation, but this will now not be possible until mid-January at the earliest. Therefore it is illegitimate to require people to declare the Loan Charge on 31st January, currently the date they must do so. So suspension of the Loan Charge and all associated activity is essential.**

In light of this fact, we also believe that you also should extend your review timetable, to be able to properly and fully examine all the evidence sent to you. Not only will there be no Parliament to consider your findings and recommendations, which is important, it is simply not credible to think that the current Government, with Ministers all electioneering, could possibly consider the report and recommendations nor respond in the way that is needed, in normal political times, outside of an election.

Chair: Sir Edward Davey MP Vice-Chairs: Ruth Cadbury MP, Ross Thomson MP, Baroness Kramer, Liz Twist MP

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The Loan Charge review was tasked with delivering a report by mid-November. This is the reality of the timetable now and shows quite clearly that the 31<sup>st</sup> January declaration date is now not reasonable and must be changed:

6 November	Parliament Dissolves
Mid-November	Loan Charge review due to report findings
12 December	General Election
13 December	Results announced and new Prime Minister appointed (assuming there is an outright majority)
Week commencing 16 December	Election of a new speaker Swearing in of MPs commences
23 December to 13 January	Expected Christmas Recess (to be announced)
Week commencing 13 January	Queens speech and debate
<b>Mid to late January</b>	<b>First opportunity for Treasury to implement Loan Charge Review findings</b>
31 January	Deadline for 2018/19 Tax Year Self-Assessments and payment of the Loan Charge according to the existing law

This clearly shows that it is simply not possible for Government (the current one and the next) to consider and implement the findings of the review, let alone for scrutiny of the Treasury's actions by Members of Parliament.

It is also not reasonable nor fair to give people a matter of days to consider the Treasury's reaction to the review findings and to take necessary actions. People must not be rushed into taking life-changing decisions and must be given sufficient time to carefully consider the consequences of any announced changes to the policy on their personal situation.

**So the Loan Charge must be suspended now and we urge you to request the Treasury does this.**

The Loan Charge APPG also reiterates its call for the Treasury to suspend all related activity including any payments due according to signed settlement contracts and HMRC's aggressive pursuit of outstanding Accelerated Payment Notices. These should be paused until the review is complete and the findings fully implemented. We continue to receive evidence that HMRC are backing people into a corner through such tactics and that this is having terrible consequences for mental health and for family life. This cannot continue whilst parliament is not in session and the policy is under review.

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So the APPG calls upon you to request this clearly necessary suspension of the Loan Charge in the light of the General Election and we hope that you will write privately to the Chancellor to request this.

We also hope you will consider extending your review and announce that prior to the dissolution of Parliament.

We look forward to your response and thank you again for meeting with us again today.

Yours sincerely,



Sir Ed Davey  
Chair



Ruth Cadbury  
Vice Chair



Ross Thomson  
Vice Chair

On behalf of the Loan Charge APPG