



# All-Party Parliamentary Loan Charge & Taxpayer Fairness Group

[www.loanchargeappg.co.uk](http://www.loanchargeappg.co.uk)

Rt. Hon. Rishi Sunak MP  
Chancellor  
11 Downing Street  
London  
SW1A 2AA

4<sup>th</sup> November 2021,

Dear Chancellor,

## **Need for HMRC to provide 24-hour suicide prevention helpline for those affected by the Loan Charge**

We are writing to on behalf of the 245 members of the Loan Charge and Taxpayer Fairness Group from both Houses of Parliament to urge you to instruct HMRC to establish a 24-hour helpline for people facing the Loan Charge.

There have been seven confirmed suicides of people facing the Loan Charge and there is an identified and serious risk of further suicides if HMRC enforce the Loan Charge. The sums demanded for tax that has never been legally proven to be due, are for many people simply unaffordable irrespective of payment terms. These devastating amounts are having a seriously detrimental impact on people's lives and those of their families, inevitably resulting in many bankruptcies and the potential loss of people's homes.

The Loan Charge Action Group recently wrote to you to inform you that the volunteer helpline that they provided has had to close. This therefore needs replacing as a matter of urgency, to ensure that those who are facing severe anxiety and suicidal thoughts know where to turn.

We note that there have been answers to written questions on this matter and we wish to register our concern at the answers. The answer firstly acknowledges that there is no such helpline (something that is welcome, as previously, the impression has sometimes been given that HMRC operate such a helpline when it does not). The answer also acknowledges that the only HMRC helpline available is a settlement helpline for people to discuss their loan charge demands with HMRC – the very thing that has caused the anxiety and distress.

The answer says that *"It would be inappropriate for HMRC, as a tax authority, to set up a helpline for those in severe mental distress. For taxpayers who need specialised help, HMRC advisors suggest they contact organisations like Samaritans or Mind"*.

Co-Chairs: Sammy Wilson MP, Greg Smith MP, Mohammad Yasin MP  
Vice-Chairs: Baroness Kramer, Dr Lisa Cameron MP, Gerald Jones MP, Sarah Olney MP, Rushanara Ali MP

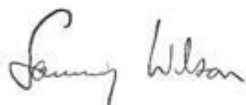
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We do not find this acceptable. First of all, the reality is that HMRC are implementing the Loan Charge. This is a policy that they and the Treasury know has been linked with suicides and linked with the risk of further suicides. We do not believe that in implementing such a policy, HMRC and the Government can simply abdicate responsibility for its predictable consequences. Secondly, we do not think it is acceptable to push the responsibility for dealing with calls of suicidal people onto charities. Whilst we too have and will continue to signpost people to the Samaritans and Mind, we also believe that HMRC themselves must take responsibility for the inevitable catastrophic impact the Loan Charge continues to have on people's mental health.

It is now time for HMRC and the Treasury to take responsibility for the predictable impact of the Loan Charge. They should collectively accept the responsibility for providing a helpline for those in distress caused by this controversial retrospective policy conceived by HMRC. The reality is that this was implemented to compensate for HMRC's abject failure to close down these schemes or to adequately warn taxpayers not to use them.

We continue to implore you to look at the evidence that has emerged since the Morse Review and accept that the conclusions of that review were therefore flawed and so a further independent review is needed. Most of all, what is needed and as a matter of some urgency, is for the Government to admit that enforcing the Loan Charge as it stands will have devastating, predictable consequences and that a fair resolution is needed to resolve the issue once and for all. It is time to end the nightmare for the thousands of affected UK families and to stop this controversial issue continuing to be a significant problem for HMRC and got the Government. A fair resolution is in everyone's interests. We hope that you will show real leadership and propose this before HMRC enforce the Loan Charge with the inevitable consequences.

Yours sincerely,



Sammy Wilson MP  
Co-Chair



Greg Smith MP  
Co-Chair



Mohammad Yasin MP  
Co-Chair

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