



Loan Charge Update - Personal Statement  
Individual facing the Loan Charge - Form 2(a)

Loan scheme(s) used / operator(s)

Norla,Edge,AML , SmartPay

Approximate liability in £ (nearest £5K)

£500,000

Amount in £ of any money paid to HMRC so far e.g. APNs, Penalties (nearest £5K)

If your loan has been subject to recall demands :

Who is demanding repayment ?

How many months/years using loan arrangements

And for how much in £

I used umbrellas that are subject to the LC from 2003 - 2017

Report of any action to date by and latest communication from HMRC

HMRC have ignored my last communication to them of 18th August 2020 when I wrote to my MP (Rebecca Harris) complaining about my treatment by HMRC, the incorrect alleged financial liability values provided by them as part of the settlement scheme.

The personal impact (financially and in other ways) so far

This has been a huge impact to me and my family for circa 8 years. It's put a huge strain on my marriage which my wife and I have some how managed to keep together. It's been a weight on my shoulders daily. It's prevented me from making plans and it will mean I'll be bankrupt if enforced. I have had immeasurable correspondence with HMRC, numerous threats of bankruptcy from them and visits to my house. They (HMRC) have demanded responses to their letters within 30 days (which I've never missed) yet as you can see, they've not even responded to my last letter to them in August 2020. Their assertions are false, their demands are plain wrong and I've had to defend myself (not having had the luxury to be able to afford professional advice). This, plus IR35 has pretty much destroyed my future as an IT contractor that I have been since 1998. I am sickened by the way this has been handled and my whole life is on hold with extreme amounts of stress.

The personal impact (financially and in other ways) if HMRC enforce the Loan Charge as laid down in the legislation

I'll simply be made bankrupt. I have no assets and I certainly don't have the alleged £500K+ they (HMRC) are wrongly demanding from me.