



Loan Charge Update - Personal Statement
Individual who has settled - Form 2(b)

Loan scheme(s) used / operator(s)

Lighthouse, Hyrax

Approximate liability (nearest £5K)

£133,000

Settlement total figure

£133,000

If your loan has been subject to recall demands :

Who is demanding repayment ?

Further demands from HMRC

And for how much in £

How many months/years using loan arrangements

4 years

Other Money paid (APNs, Penalties)

Table with 3 columns: Date of Settlement, Settlement period (years/months), % of net income per month. Row 1: 25/03/2021, 44 months, 60

The impact of settlement on you financially

I have no money at the end of the month for any other activities or non-essential purchases.

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

I have been stressed day and night for the last 5 years, often waking up in the middle of the night. There was a period where I lost sleep, appetite, felt like a thief and had trouble engaging with anyone. Also considered suicide but managed to take my mind off it as I have 3 children and they'd most certainly inherit my HMRC debts, notwithstanding the impact on their lives.