



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

Loan scheme(s) used / operator(s)

NORRIS INTERNATIONAL (VIA ACCOUNTS UNLOCKED - ASHFORD, KENT)

Approximate liability in £ (nearest £5K)

£40,000

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 £

6

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

HMRC PURSUING AMOUNTS WE DON'T BELIEVE WE OWE. WE WROTE TO HMRC EXPLAINING OUR SITUATION ADVISING WE WILL NOT REPAY ANY SUMS FOR THE LOAN CHARGE. HMRC HAVE INCLUDED AMOUNTS ON GOV. GATEWAY SELF ASSESSMENT

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

ACCOUNTANCY FIRM HAVE NEVER EXPLAINED THE SITUATION REGARDING THIS ISSUE IN AN UNDERSTANDABLE WAY. TRIED TO BLIND US WITH ACCOUNTANCY JARGON INITIALLY AND WE FOLLOWED INSTRUCTIONS FROM THE ACCOUNTANTS WHICH WE FEEL AGAIN WAS CO-ERCED BY NOT PROVIDING A FULL EXPLANATION. MY WIFE THEN READ UP ON THE SITUATION. ORIGINALLY HMRC MADE CONTACT IN 2020 AND THEY WERE ADVISED BY MY WIFE WE HAD NO DISPOSAL INCOME TO ARRANGE ANY SETTLEMENTS. WHEN MY WIFE LOST HER JOB IN 2021 AND HMRC WERE TOLD AGAIN WE HAD NO DISPOSAL INCOME AND PROVIDED ALL INCOME/OUTGOING EXPENDITURE TO PROVE THIS. CONTACTED AGAIN SEPTEMBER 2021 BY HMRC AND MY WIFE (WHO HAS BEEN DEALING WITH THE ENTIRE SITUATION) HAS SENT HMRC AWAY AGAIN ADVISING THAT WE ARE NOT GOING TO ARRANGE ANY SETTLEMENT TERMS UNTIL PARLIAMENTARY ENQUIRIES AND ONGOING PROTESTATIONS ARE COMPLETED.

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

WE DO NOT HAVE THE INCOME TO SETTLE THESE SUMS. WE DON'T BELIEVE WE OWE IT AND FEEL THE ACCOUNTANCY FIRM SHOULD FOOT THE BILL AS THEY MIS-SOLD THESE SCHEMES IN THE FIRST PLACE. LIKE EVERYONE ELSE, WE WERE ADVISED THEY WERE LEGAL AND ABOVE BOARD WHEN WE SIGNED UP (WHICH OBVIOUSLY AT THE TIME THEY WERE). I AM SUFFERING WITH DEPRESSION AND AM ON ANTI-DEPRESSANTS AND LOSING BOTH PARENTS LAST YEAR DIDN'T HELP. I AM IN A CONSTANT STATE OF WORRY AND ANXIOUS ALL THE TIME. DESPITE MY WIFE TELLING ME THAT SHE HAS NO INTENTION OF SETTLING THE SUMS HMRC SAY WE OWE, THIS IS HAVING A HUGE IMPACT ON OUR MARRIAGE TOO.