



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

**Loan scheme(s) used / operator(s)**

APSE Consulting , MW Solutions

**Approximate liability in £ (nearest £5K)**

£650,000

**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 £**

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

Letters first received in 2017 despite my using this arrangement since 2011. Enquiries opened into 6 years returns. No longer in UK, and have no income but HMRC are finding me for not completing a tax return even tho I am not legally required to. No updates on open enquiries for 4 years!

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

My mental health has gone downhill, and I no longer work (there's no point if HMRC is going to take everything I own anyway).

I have contemplated suicide many times, and lost any interest in life to be honest.

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

I could not afford to settle even if I wanted to so I will have no option but to be made bankrupt. After which I will most likely end things permanently as I have nothing to live for