



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

Loan scheme(s) used / operator(s)

Best Employment LTD, Simply Umbrella

Approximate liability in £ (nearest £5K)

£10,000

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 £

5 months in total between both scammer

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

Called/emailed HMRC about 10-12 times since October 2019 when I realised I was scammed. I've emailed all evidence - bank statements, email exchanges confirming this is "100% HMRC compliant, they are looking after my tax duties AND the loan will never be recalled", contracts, agree

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

The past 2+ years have been an absolute nightmare. Even though I was only scammed for 5 months and the liability is in the region of 10k, you never know until it's settled. I have reached out to HMRC a dozen times, I just want this ended! My wife is also affected by it as I am a different man. We cannot commit to anything financially as we don't know how this is going to end. Psychologically I am also affected and every document or legal agreement sends me right into despair, to the point that I cannot sleep at night and having nightmares. The whole HMRC rethoric and tone of voice is that I am some sort of mobster wanting to evade the law, when all I did wrong was that I was gullible and stupid enough to not understand I was being scammed and miss-sold. Apart from the HMRC I am in a group legal action against Best Employment with a company called WTT. They haven't reached out to recall the loan just yet (to me personally, but they have been reaching to other people). It is beyond me how this is actually possible in this day and age. And how everyone knows what actually happened here and we're just left to die. Absolutely ruined my life

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

- financially, I don't know, hope it's in the region of 10k, but God knows how many penalties they will add on top of that, even though I have disclosed this in October 2019. Been two years and they keep delaying telling me how much I actually own so I can hopefully close this absolutely horrible horrible and worst by far chapter of my life
- psihologically, I will never be the same and never fully recover. I cannot believe I was actually scammed and instead of the Gov protecting me and going after the scammers they come at me with this tone and very menacing rhetoric. If someone gets raped you wouldn't expect the goverment position to be "oh, you're very stupid for going down the wrong alley, gullible and stupid.. we're not going after the rapist, we're going after you actually, so you stupid idiot give us so money for wasting our time"... this is just soooo very wrong on every possible level!
- the ones around me - my wife, my parents, my friends - everyone knows about this. Everyone sees I've changed. But no one can actually do anything to help me.