



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

Loan scheme(s) used / operator(s)

AML

Approximate liability in £ (nearest £5K)

£205,000

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 :

£35,000

Who is demanding repayment ?

How many months/years using loan arrangements

And for how much in £

5

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

HMRC called by myself before entering scheme, told me it was legal. Had no other method to return tax, HMRC told me I could have incorporated in Ireland, which would break the law there. Latest nonsense is a letter saying I didn't file for 18/19, which I did and proved. My case subject to an ongoing ombudsman complaint at parliamentary level but I've already been told that most points are 'for the courts'. I can't afford the courts, which means I cant afford justice. I tried to settle this with HMRC and they denied me that before sept 30th and forced me into the loan charge.

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

Too much to describe and no way to put in words. This has absolutely devastated my family. Due covid I lost my job in 2020 (am in aviation). Ive now moved across the world and haven't seen my son in 12 months as I need to earn to pay this thing when I start to get the demands, I offered to settle, I was honourable and a gentleman, your HMRC are out of all control and are ruining my life.

As a pilot in Ryanair, I was on zero hour contract. I couldn't file SF (no control of wages, roster, couldn't substitute myself due aviation law) couldn't use company for same reason. I went to HMRC in good faith to report this and they told me loan scheme was legal, now they say I should have used an Irish company to break the law there. Please APPG, they aren't honourable or proper.

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