



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

Loan scheme(s) used / operator(s)

Clavis Scheme SACHA ,DOTAS Refs 57480056,
88568781

Approximate liability in £ (nearest £5K)

£630,000

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 £

2 years in 2011 2012

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

Tried to settle under 2017 terms with a lump sum payment that I could only afford but rejected. Case then progressed to Tier 2 HRMC Complaints and then rejected. Finally ended up with the Parliamentary Ombudsman and that was also rejected. Now taking advice from WTT.

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

Major personal stress and unable to plan the rest of my life.
I have engaged with HMRC numerous times to settle but always getting knockbacks.
I simply cannot afford the amount they claim I owe.
My ex Accountant advised me at the time to enter into the arrangement with Clavis.

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

Personal disaster as I cannot afford even 50% of what they are asking me for.