



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

Loan scheme(s) used / operator(s)

AML, SmartPay, Principal Contractors, Darwin Contracts

Approximate liability in £ (nearest £5K)

£180,000

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 ?

Felicitas Ltd

And for how much in £

£10,000

How many months/years using loan arrangements

10

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

I am currently challenging the Loan Charge with the help of WTT Big Group so have not heard anything yet but I am sure they will write soon.

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

Worry and anxiety. How will I provide for my wife and daughters? Daily living expenses are going up. I may not be able to pay for my daughters secondary schooling, never mind university.

The most galling thing is I am not even able to challenge the validity of this charge in court. If I was accused of murder or rape I would at least get a court-appointed solicitor if I cannot afford one. Not so in this case. I am having to shell out thousands to protect myself from a very wicked and avaricious government.

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

I will almost certainly have to declare bankruptcy. All plans for retirement will come to a screeching halt. I am a senior doctor in the NHS with 17 years experience. I now work exclusively in A&E. I hate to leave but I may be forced out of the country so as to give myself breathing space.