



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

Loan scheme(s) used / operator(s)

AML , Smartpay Consulting Ltd

Approximate liability in £ (nearest £5K)

£22,000

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 £

1 Year

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

Last communication with HMRC was in 2020. Told them I can't pay and needs help.

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

I am 72 years old and on Government pension and for 3 to 4 years since 2017 have been getting over cancer, and for the first time this year, felt well enough to get a part time job as I got into debt and need the money. I will not and can not pay HMRC any money as I am just surviving as I am now.

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