



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

**Loan scheme(s) used / operator(s)**

SP Mgmt also known as AML Tax

**Approximate liability in £ (nearest £5K)**

£145,000

**Amount in £ of any money paid to HMRC so far e.g. APNs, Penalties (nearest £5K)**

£65,000

**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 £**

3 years

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

A campaign of sustained harrassment by HMRC using multiple teams to send me automated letters and repeatedly open new case numbers against my name with duplicate tax liabilities. Most recently another 3 letters sent to me by HMRC on the same day (30 March 2022).

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

Sickening feeling every time another HMRC envelope arrives. Regarding the Loan Charge I am now being targeted by no less than 7 different teams at HMRC who do not communicate with one another or look at my Case File to see what has been agreed previously.

I am utterly exhausted because it has become virtually a full-time job just replying to the threat letters from HMRC (another 3 letters just received on the same day) because the letters contain incorrect calculations and assumptions.

Multiple teams in HMRC say they have been given the mandate for a "new DR project" i.e. (by getting junior staff to cut & paste figures from Companies House and make wild guesses) to generate more automated tax demands using speculative and fabricated income figures without reference to my case file.

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

Since the Loan Charge 2019 took effect, and the sustained campaign of harrassment from HMRC via intimidating letters over a period of 3 years, I am now at the stage where it is not even worth my while earning a living as HMRC is trying to collect 80% of my earnings for the years connected to the Loan Charge. I had a mental breakdown when HMRC filed court proceedings against me and the HMRC Officer who sent me the Notification of Court Proceedings refused to discuss it with me because "he didn't know much about it" and "his boss was on paternity leave".

Since 2019 I have tried to stay out of the rat race with the aim of not having to speak to or deal with HMRC ever again (once this sickening Loan Charge ordeal is over).

I find it so upsetting that HMRC now writes letters indicating that their new job is to destroy my livelihood, in order to pay their own salaries. I thought a civil servant's job was to serve the public. My annual income has been less than £8k per annum since the start of government lockdowns in 2020. HMRC's still wants £145,000 from me. So you can guess the effect that has on someone.