



# All-Party Parliamentary Loan Charge Group

[www.loanchargeappg.co.uk](http://www.loanchargeappg.co.uk)

Sir Jonathan Thompson  
Chief Executive and Permanent Secretary  
HM Revenue and Customs  
100 Parliament Street  
London  
SW1A 2BQ

11<sup>th</sup> March 2019

Dear Sir Jonathan,

**URGENT: Suicides of people facing the 2019 Loan Charge – open letter**

We are writing to you as a matter of urgency to ask how many people HMRC are now aware of who have committed suicide whilst facing the 2019 Loan Charge.

As you will no doubt have seen, the All-Party Parliamentary Loan Charge Group was informed last week, in writing, of another suicide directly related to the Loan Charge. We received an email confirming this and also confirming that the person concerned was desperate due to the demands of HMRC relating to the Loan Charge.

The Loan Charge comes into effect on 5<sup>th</sup> April 2019, in just a few weeks' time. This appalling and tragic news follows harrowing testimony that the APPG heard, in person, from family members of a man facing the Loan Charge who took his own life. The man said he felt criminalised by HMRC as a result of the Loan Charge. The family members gave this heart-breaking testimony in person to MPs and peers, and stated that they just wanted to stop this happening to any other family. Alas, it already has, with the news that another person facing the Loan Charge killed themselves last week. And, again, making clear that the Loan Charge was the reason for the person's suicide.

**We have now been informed that there are believed to have been as many as six suicides of people facing the Loan Charge and we have also been informed that HMRC are aware of this.**

**Can you, as a matter of urgency, respond to us and tell us how many suicides of people facing the Loan Charge HMRC are aware of.**

This is a deeply troubling situation and one that, so far, HMRC have failed to respond to, and have continuing instead to issue the same partial and misleading statements to justify the policy. The way HMRC have so far failed to acknowledge these suicides or the fact that people facing the Loan Charge have killed themselves is frankly extraordinary and deeply concerning. It suggests a robotic indifference to the catastrophic reality of this policy on individuals and the effect HMRC is having in pursuing people in relation to it. This effect is now clear and we now have the evidence to prove it.

The Loan Charge Action Group wrote you to in person about the suicide risk last July. The Loan Charge APPG have been sent copies of this letter and subsequent correspondence. We are shocked at the way these concerns were not dealt with and that the only advice HMRC offered was that people contact HMRC to settle their tax affairs. The tax dispute is the very thing that is leading people to feel desperate and in some cases suicidal. This line has been repeated to us and to other MPs as if this will in some way assist those driven to the brink by their situation and HMRC's pursuit of them. To merely repeat the response about people needing to contact HMRC to settle their tax affairs is as inappropriate as it is indifferent.

The fact remains that HMRC and you were warned about the suicide risk arising from the Loan Charge. Yet the response from HMRC has been shocking in its refusal to address this serious issue. We believe that, as has been suggested by MPs who are members of the Loan Charge APPG, HMRC should have set up an HMRC funded 24-hour mental health helpline to ensure that people facing the Loan Charge (and Accelerated Payment Notices) have access to proper counselling twenty-four hours a day. We believe that HMRC's failure to set up such a helpline, knowing the clear suicide risk of people facing the Loan Charge, was, and is, negligent.

The suicide risk amongst people facing the Loan Charge is high and the evidence sent to our Loan Charge Inquiry shows it is serious and widespread. The risk of suicide and suicidal thoughts of those facing the Loan Charge has been mentioned by several MPs now in the House of Commons: Peter Bone MP, Stephen Lloyd MP and Anne Main MP. This is unprecedented. Yet the clear and known risk to people has so far been callously ignored by HMRC in place of a desire to push people to settle before the Loan Charge comes into effect in April.

We urge you, now that you are aware of the mental health crisis that has been created to by the Loan Charge, to personally intervene to prevent further risk to lives by immediately recommending to the Treasury that they delay the Loan Charge. This should be done to prevent further suicides. Refusing to do this would, we believe, be deeply reckless and would be something that families may wish to consider taking up with you directly.

Yours sincerely,



Sir Ed Davey  
Chair



Ruth Cadbury  
Vice Chair



Ross Thomson  
Vice Chair

On behalf of the Loan Charge APPG