



HM Revenue  
& Customs

Sir Jonathan Thompson KCB  
Chief Executive and Permanent Secretary

Sir Ed Davey – Chair  
Ruth Cadbury – Vice Chair  
Ross Thomson – Vice Chair  
Loan Charge APPG  
By Email

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13 March 2019

Dear Sir Ed, Ruth and Ross,

### **Loan Charge**

Thank you for your letter of 11th March.

First let me begin by emphasising how concerned I am about the reports of anyone taking their own life that have been shared online and with the All-Party Parliamentary Loan Charge Group.

HMRC recognises that the loan charge will have a significant impact on some people, and that even small tax liabilities can be life-changing for some individuals. As we have set out to both the APPG and the Loan Charge Action Group, we take the welfare of customers very seriously.

In early November 2018, LCAG representatives first referred to a person having taken their own life in connection with their liabilities. Since then, a number of references have been made to suicide, either by members of LCAG or others on social media. We have also been contacted by an individual through our complaints process.

Despite both direct approaches to individuals, and repeated requests to LCAG, no information has been provided that has enabled us to identify an individual that we can link to both taking their own life and the loan charge. Clearly, we refute any suggestion that we have failed to act in the appropriate manner.

I would ask you to now share any information that you have with me as a matter of urgency. Where we can link that to a named individual, we will pass it to the Independent Office for Police Conduct (IOPC) within 24 hours, as part of their oversight of our work.

HMRC has had a number of exchanges with the Loan Charge Action Group (LCAG) in connection with the setting up of a helpline for people in distress.

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Information is available in large print, audio and Braille formats.  
Text Relay service number – 18001



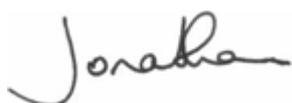
Our dedicated helpline for avoidance scheme users is made up of around 40 call handlers, all of whom are trained to identify and deal appropriately with vulnerable customers, which includes directing customers who we identify may need professional mental health support, to organisations like the Samaritans, where appropriate.

Counselling is not an area of expertise one would associate with a tax authority. We treat customers sensitively, signpost the relevant professional services, and help customers understand the options available to them.

HMRC works closely with voluntary and charity sector organisations to improve support provided for vulnerable customers, and we will continue to do so to ensure that we act responsibly in these matters.

My concern is that the tone of some of the debate around the loan charge, and the spreading of unconfirmed rumours, risks creating additional concern for vulnerable customers. I would be grateful if the APPG could encourage them to contact us, because that is by far the best way for HMRC to support them. Constant tweets implying that the loan charge will be dropped and therefore people should hold off approaching us does nothing to help those with disguised remuneration liability.

Yours sincerely,



**SIR JONATHAN THOMPSON**  
**CHIEF EXECUTIVE AND PERMANENT SECRETARY**