



HM Revenue
& Customs

Penny Ciniewicz
Director General, Customer Compliance

100 Parliament Street
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Rt Hon. Sir Edward Davey
Ruth Cadbury
Rt Hon. Sir Mike Penning
All-Party Parliamentary Loan Charge Group
House of Commons,
London,
SW1A 0AA

31 March 2020

Dear Sir Edward, Ruth and Sir Mike

I am writing in response to your letter of 23 March and would be grateful if you could bring my reply to the attention of your members.

You raised three substantive points. On the first, I can confirm that late filing penalties and interest will be waived, provided customers file their 2018-19 tax return by 30 September 2020, as previously announced. Our guidance published on 6 March explains that a small number of customers may receive automated notices generated by the Self-Assessment system. We are confident that we have stopped the majority and I am sorry for any anxiety caused by the small number that have been sent.

I can also reassure you that there is currently no debt collection activity being pursued in relation to customers in respect of the loan charge. Where a customer has returned the loan charge on their 2018-19 tax return, we will respond to any contact from them, including agreeing payment plans if requested, but will not initiate any contact or take any enforcement action ahead of the revised filing and payment deadline of 30 September 2020.

In line with the above, there has been no contact or voice messages left by HMRC collectors to loan charge customers threatening enforcement action. For any tax debt, we will always notify the customer in writing of their obligation to pay before taking enforcement action.

We have also put safeguards in place to manage contact with customers who need additional support. If contact of the type you describe has taken place, then it is the result of a human or system error, and not a deliberate action on our part. As we have explained before, we would need specific information to enable us to look into your claims. Without that we are unable investigate further, so I would be grateful if you, the customer concerned or their agent could get in touch with us by email to ca.loancharge@hmrc.gov.uk or call us on 03000 599110.

HMRC is working hard to support taxpayers affected by the Covid-19 outbreak. You will also be aware of the Chancellor's announcement on measures to support the self-employed during the outbreak. Special arrangements will be put in place to ensure that those liable to the loan charge can benefit from

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the self-employed income support scheme where appropriate, even if they have not filed their 2018-19 tax return. Guidance will be published shortly on GOV.UK.

You might also be interested to know that [we have published guidance](#) warning against tax avoidance schemes being used to target workers returning to the NHS to help respond to the Covid-19 outbreak. I would appreciate if you could share this with your members to raise awareness of this guidance.

Kind regards

A handwritten signature in black ink, appearing to read 'Penny Ciniwicz', written in a cursive style.

PENNY CINIWICZ
DIRECTOR GENERAL, CUSTOMER COMPLIANCE