Respondents aged 80 and above

"This has ruined my retirement completely and really affected my health, I just want an end it."
Respondents aged 75 to 79
"I will very shortly have reached the age of 80, but must keep working hoping to be able topay the anticipated HMRC loan charge."
"In discussion with HMRC re 2011 tax return. "
"Bankrupt"
"Can hmrc follow me to beyond the grave ?"
"I have a terminal condition."
"I had no open enquiries. I made myself bankrupt to get them off my back so my wife and I didn't suffer any moders from the deep depression it had put us under. "
"Moved to an East Asian country with my wife (her home country) when I retired in 2014. "
Respondents aged 70 to 74 "The loan charge agreement was sold to me as being tax compliant and legal by Target umbrella. I became suspicious and changed to a compliant umbrella after 6 months, but I owe more money than I can afford to pay
"i pay 300pcm as a voluntary contribution for the last 4 years "
"I had to go through Bankruptcy"
"Loans repaid but HMRC ignored, failed to justify. Failed to split 2010 - 2011 Tax year between pre and post Dec 2010 unclear how much is s684 or Loan Charge, HMRC should have notified when dates changed for Morse Report. All s684 / Loan Charge are the result of HMRC ideological views much like BBC, HMRC virtuous moral superiority blinds them to the criminality of there actions, most if not all initial demands constituted a criminal

act against the individual and state as such should be void. That said the Loan Charge has been discarded either by the Loan repayments or tax reliefs. My payment put forward to the enquiry was a demand for a

compensation settlement by HMRC for the criminal act."

"I am quite unwell. Prostate cancer. Had 2 heart attacks, awaiting triple bypass as soon as fit enough. I provided hmrc with everything thay asked for 2018, stress of this 7 years on is terrible. Dread brown envelopes. Am stunned they do not pursue agency consultant as soon as i found he had put me in another scheme, i told hmrc, told consultant as others may be in scheme, his response was to laugh and say "its up to them find out""

"I was put onto it by a large accountant company (Ad Valorum), who received a financial benefit"

"I have had a meeting with my MP Andrew Cooper, who I believe is now a member of APPG. I asked him "when do the HMRC stop chasing the debt" and is the debt written off if you commit suicide. He believed it would be written off, but said he would check. He replied by email and explained the debt would eventually come out of your estate!"

"Having this hanging over you in retirement is a daily nightmare"

"Can't retire while i have the LC hanging over me."

"Found out about the Loan Charge post retirement"

"Peak Contract3.4The Consultancy shall be solely responsible for all income taxes, national insurance, social security or other withholdings or contributions which may he payable out of, or as a result of the receipt of any fees or other monies paid or payable in respect of the Services. The Consultancy shall indemnify the Company against all costs, claims, expenses (including legal expenses) and proceedings arising out of or in connection with such payments."

"Those in authority have not learnt ANY lessons that they absolutely should be learning. The mistake we made was thinking that Chartered accountants were duty bound to have a duty of care to their clients. They don't. The mistakes that those in authority made was that they could lie, cheat and be greedy with ordinary 'plebs'. Did they ever hear that someone famous once said that laws made that were just plain wrong/UNJUST NEVER work out for those in authority - they come back to bite them."

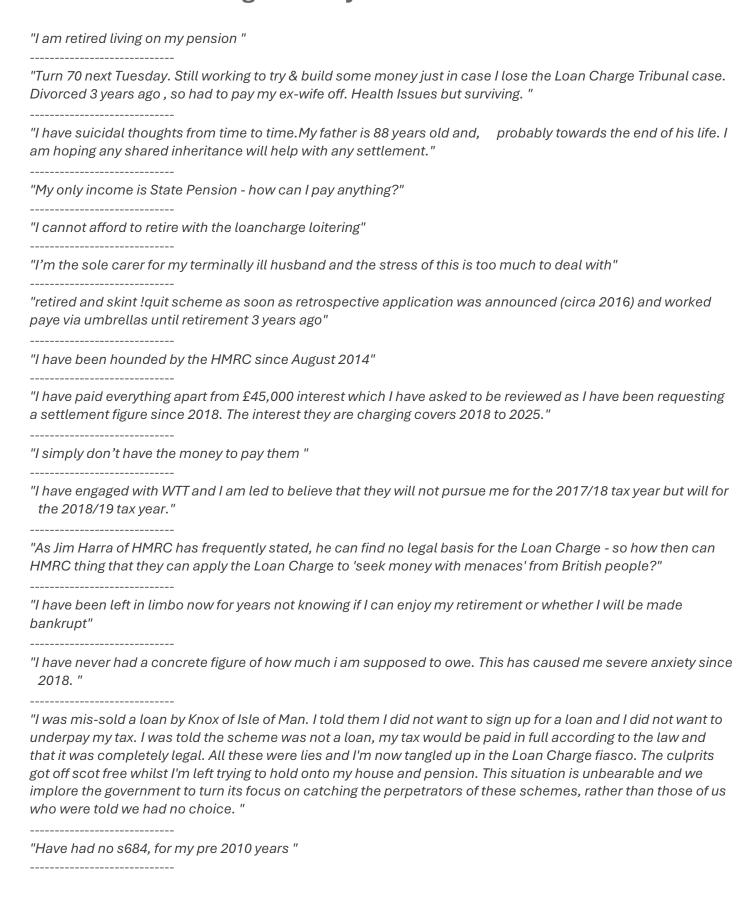
"Labour lied when they stated their intention for a full review of the Loan Charge, they cannot be trusted on any issue. It would appear that the entire government apparatus is intent on punishing those caught up in the LC, yet letting the perpetrators of the schemes go free on the basis that many are outside UK jurisdiction. That did not stop sanctions and arrest warrants on PUTIN without court cases!"

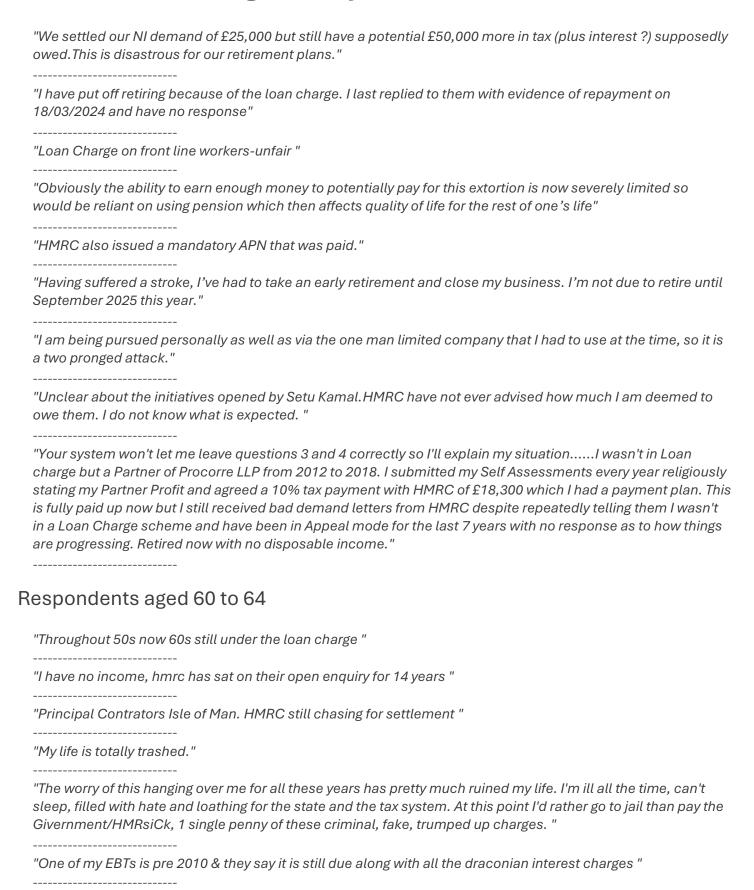
"Living in Germany, atrial fibrillation and heart valve defects in addition being 50% disabled, is not the best health. I would obt yo go to prisión rather than making any payment."

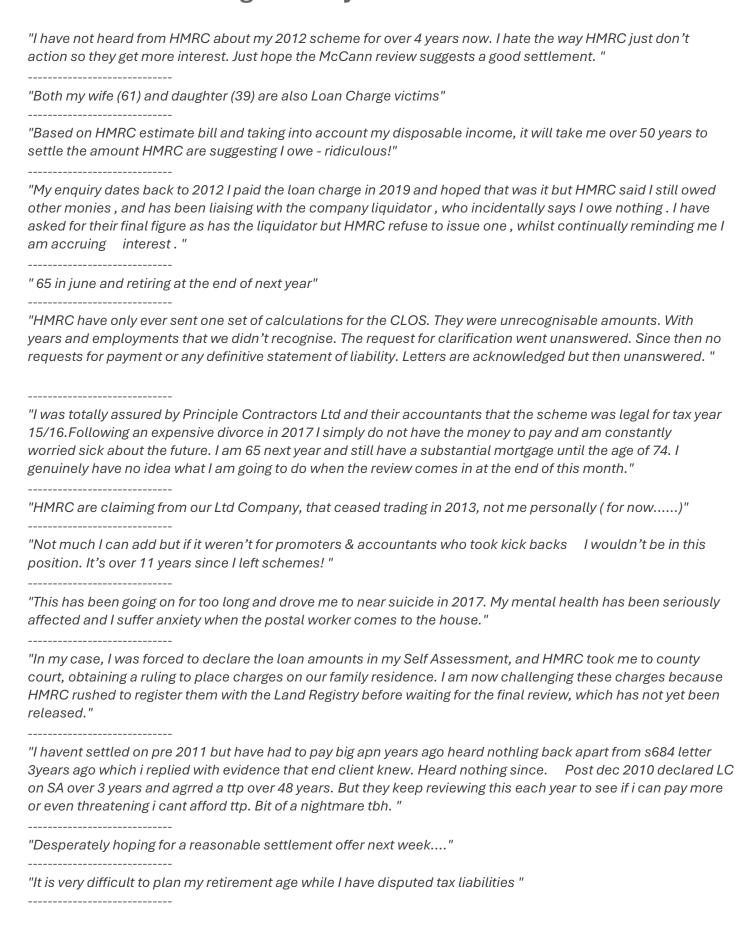
"I had been unemployed for a year most of year 2010,, when a major company in the UK Telecom contractor said they had a two year contract I could apply for, but the only way was to be a contractor but a full time employee. It was they that referred me to a UK contractor management company who also recommended me to a loan charge type management company. Never been a contractor before in my career but desperately needing a job after such a long time out I had no choice but to take to offer! I had no idea of the problems I let my self into. The uk telecom company or their contractor employee provider company or the Losn charge never took any care to advise me what I had let my self into?"

"It's been the most stressful period of our lives, every time a brown envelope appears on the doormat we dread what it might contain."

"I paid the LC for 3rd party loans but it's not enough for HMRC who want more"	
"Im terified about this"	
"I have no means of paying the Loan Charge and bankruptcy the only option. "	
"I have a TTP for the Loan Charge. £900 per month. Killing me. They are now chasing me hard for pre 20 "the law became clear". That famous line. How can they pursue people when even Morse report said not clear, so excluded from LC. I am very afraid of them chasing me for this. All bloody Barrowman. "	
Respondents aged 65 to 69	
"Not only is my husband subject to the Loan Charge, but he is now 65 and has been forced to close his due to multiple strokes. We have no doubt that his high blood pressure is in no small part due to the sexperienced since 2018. We have applied for PIP. So, HMRC will have to decide whether to take mone state pension or his disability benefits."	stress
"I reach state pension age in 18 months time, but until this is resolved I don't know if I'll be able to retire Unfortunately I am currently off work with a back injury and I'm concerned I won't be fit enough to cont much longer"	
"Advice was from AML throughout this period. Always told not to speak to HMRC . "	
"Stopped work 2018, before I even heard about the loan charge. It was not factored into any retirement planning, and still isn't - its just too much to contemplate after my breakdown in 2020, as a direct result oan charge mess "	
"The LC never leaves your feelings alone."	
"I was first made aware of this the Loan Charge which at that time covered pre-2011 in 2017 It has be years and now I am retired taking a pension so being able to find the money now is going to be very diff do not have a property in the UK anymore. In the review we all were asked to do in April one of the quest was how good has communication been from HMRC I think 8 years have past and they still are holding and making life for all a total nightmare - answers this question They are truly playing with peoples like	icult as I stions ng out
"Cant retire with this sword of damacles hanging over my head. Will have to work until i die due this retrospective stupidity"	
"I'm retired & am facing a £50k bill from the charlatans who conned us all into believing we signed up f scheme, it will break me, please continue the fight. Thank you "	or a lega
"Proactively paid 3 amounts over 3 years in attempt to clear Loan Charge. Never had any letter from Hi confirming any change due to this."	MRC
"Now living abroad (I.e. frozen pension)"	







"This will destroy my future and probably leave me bankrupt. I have developed psoriatic arthritis because of the stress of this. I have never received any figures from HMRC despite having supplied loan details when requested in 2019. All these delays are costing significant interest, which a cannot afford to pay anyway. " "I paid the loan charge assuming that would put an end to it. They are now persuing me for £30k interest!!" _____ "I have been out for work for the last year, not through want of trying. I have had to use any savings we had to live. Now considering to sell our family house to live." "My only choice is bankruptcy when it happens" "I said 'Retired' as i will be if my appeal is successful but it's dragged on for years now." "There is no way I can pay. I've just retired as can't get another job at my age. I am very fearful of the future. " "Retiring in 2026" "I am need to retire now but the main issue that stops me being confident to do so is the never-ending cloud of the loan charge and tax enquiry that should have been dealt with and resolved years ago. " "Frankly impossible for me to pay the 'claimed' liability given my age. " "My life has been ruined since 2017, without hope for the future with all this hanging over me. I'll be bankrupted :-(" "A LCAG Help Volunteer, 'C', answered my cry for help when death became an option for me." "Waiting years for HMRC to appoint someone to look at my case and align paid APNS to what was declared in 2019 tax return " _____ "I'm 60 on a low income with zero chance of paying HMRC unless I sell our home. I also do not have any pension the idea was to downsize but not now. " "I absolutely will not be able to repay the huge amounts that I expect HMRC will be demanding. So I will invariably be going bankrupt, retiring early and simply giving up on the hope of any form of decent retirement. HMRC are a disgusting law unto themselves, they are clearly not accountable to anyone and don't care about the lives they are ruining and have sadly ended in some cases through their actions." _____ "I am about to file for bankruptcy " -----"HMRC open a new investigation into every tax return I have submitted since 2020" "I corresponded with HMRC when they sent the initial letters in 2018 and told them I would pay any taxes owed, but they have never given me a figure."

"We have discovered a litany of mistakes made by HMRC who have abused the system and issued 5 court cases against us all of which have defective section 8 notices. No enquiry was opened into our company yet HMRC have issued determinations, again an abuse of process we have so far had 2 complaints upheld in our favour and are now in the process of taking HMRC to court to try to strike out the claims made against us. The physical and mental effects have been enormous. I don't have any faith that next weeks politically motivated announcement will help in any way. I believe it will be used by the government to make us out to be the bad ones and show them in the light as clamping down on tax evaders!"

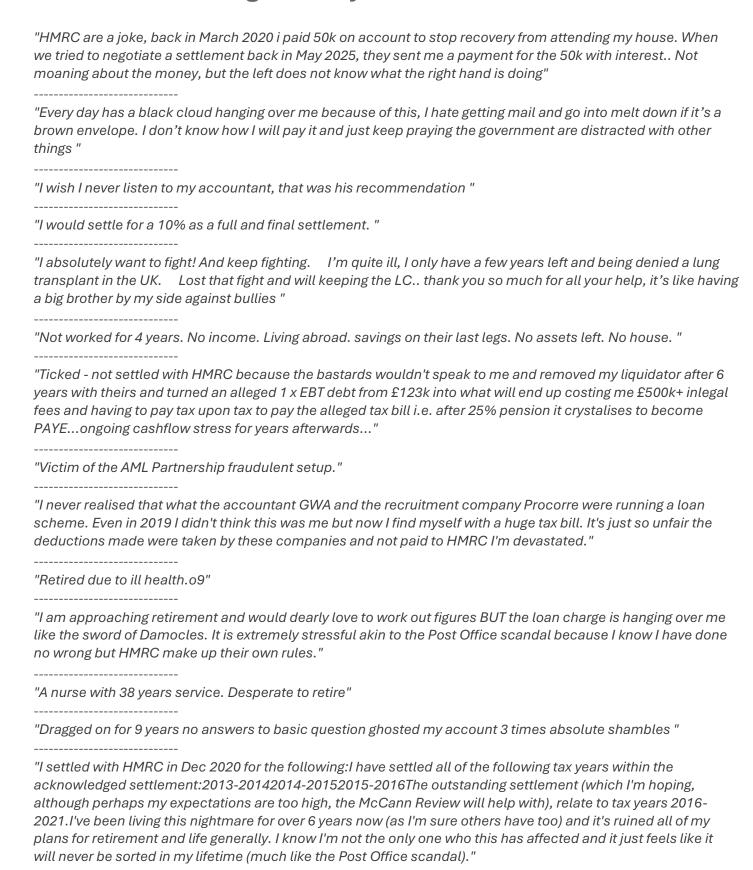
"HMRC launched enquiries into me in each year and were sent details of all loans. They never responded for 7 years before the loan charge was introduced. They then said I owe yhem money plus interest. How can they charge interest on a drbt they took 7 years to notify me about."

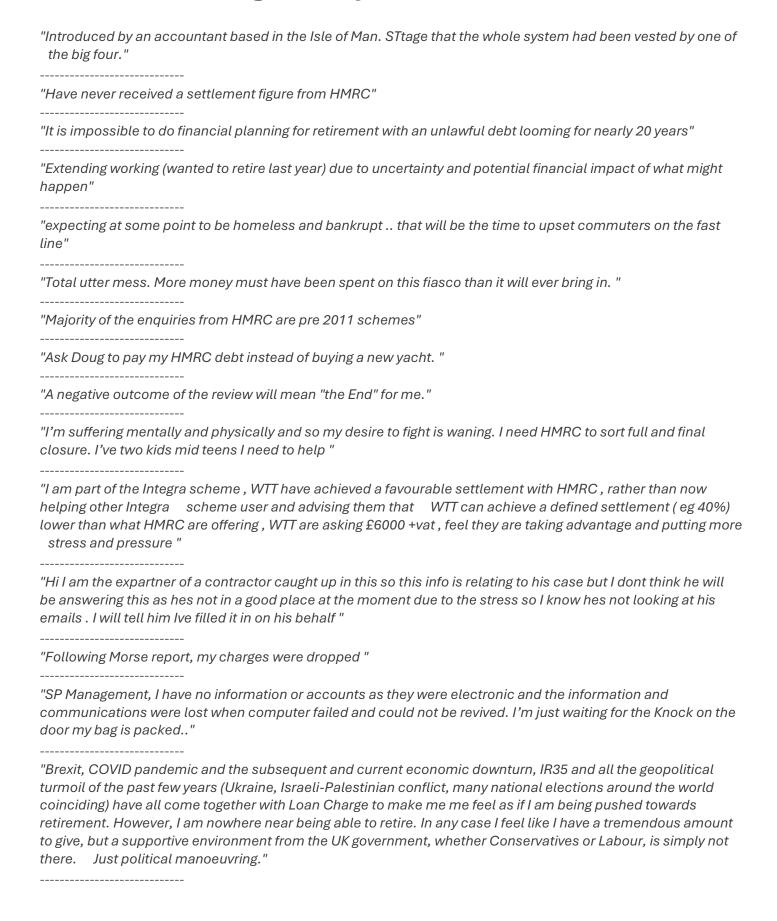
"Not retired but not far off. Once current contract ends , being in my 60's there is no chance of a new job in I.T. So it will be universal credit then state pension.

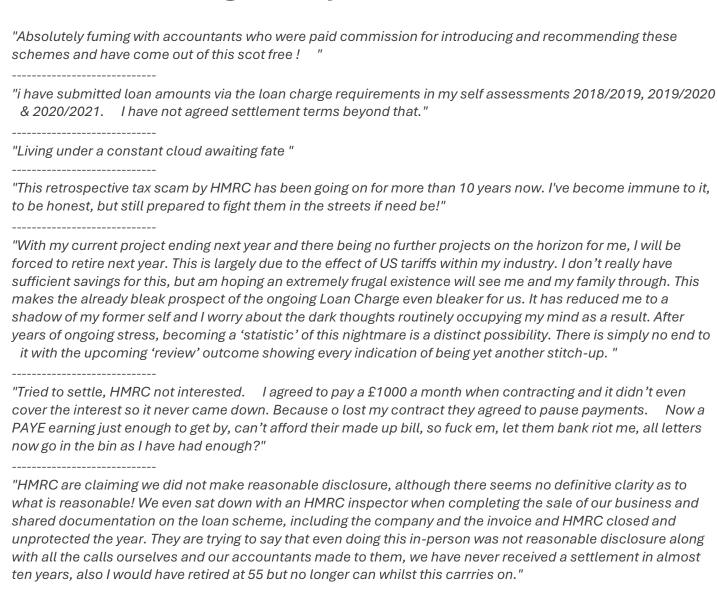
"The law is clear - the liability for any tax 'due' is with the employer - i.e. whomever is defined as the employer in the supply chain. It is not - and never has been - me.My income in retirement is approximately 18% of my income when working. Any 'solution' which McCann - the non-independent reviewer - proposes will be entirely unaffordable and impossible for me to meet. It is time this punitive policy - devised and introduced by senior civil servants in HMRC, and sanctioned by HMT to cover up years of their own collective failings - is finally lifted from the backs of the thousands of victims who have been unfairly, and unjustly targeted by those dishonest officials deliberately intent on continuing to mask their own culpability in this long-running 'debacle', all of which has cost some people their actual lives. Let THAT sink in..."

Respondents aged 55 to 59

"I don't have the money and never will, to be able to pay whatever amount they consider I owe them - which I still have no idea since 2015. Not fit for purpose. "
"Need this to be over and done with."
"I certainly won't be retiring in the near future as the stress on my marriage with this issue has meant divorce and further debt payment. Having this hang over me is like waiting for the axe to fall!"
"interest and IHT and LC now amount to same as disputed tax . I cannot pay. i have uni fees for kids and hardly any pension. running out of time."
"I'm screwed by this. I fear I'm going to lose everything."
"It has ruined my life. Simple as that "
"I paid my pre 2011 fine to the tune of around £12kStill outstanding loan charge. "
"I put retired as I want to retire early next year as I'm old and jaded after working flat out since the age of 14. But this LC could mean working until I die if full settlement is forced on us."







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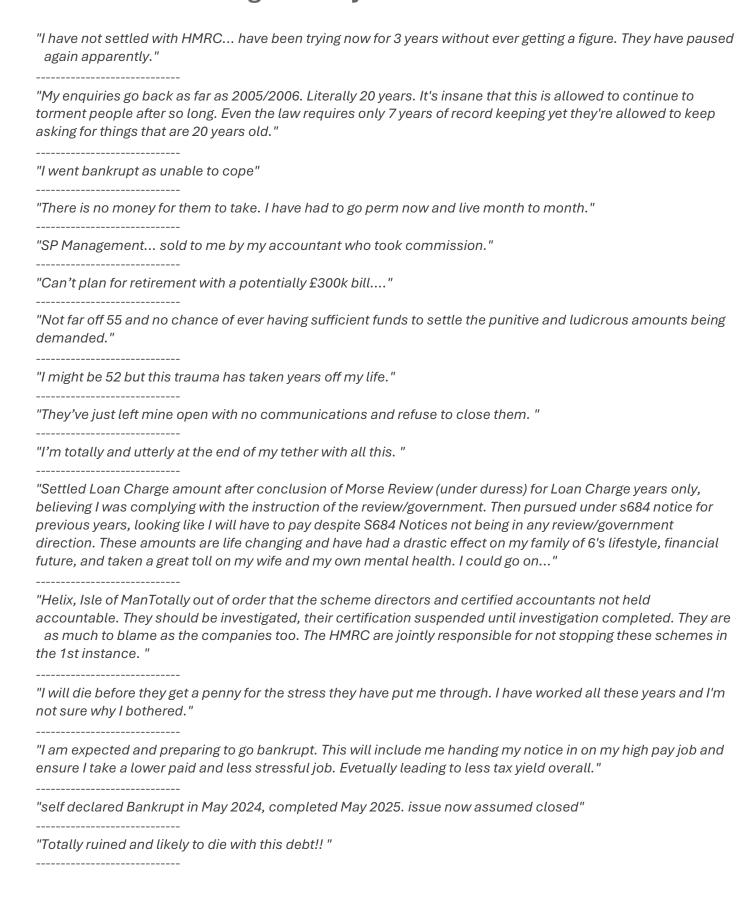
"Will have to be bankrupted or work until I'm 130!"

Respondents aged 50 to 54

"I am trying to understand how a scheme was valid for years and suddenly became illegal. What was morse review for and despite opposition how bill was sneaked in commons to pass."

"Over 6 years of worry since I found out about the loan charge and came forward to HMRC I believe I was on it. I feel I did nothing wrong, followed professional advice and it has caused me 6 years of worry, almost my marriage as I turned to alcohol at first to deal with this as they made me feel like a criminal, stress, health issues. I seeked help to deal with it. The furlough payments were people with intention and knowingly to scam the govt, and this was written off. This should be ended now they have had more than enough time. I worry I am going to work another 20 years to lose it all, have nothing for retirement and for my family."

"HMRC have not given me a figure to settle, hold inaccurate figures and won't accept paperwork to prove otherwise. The case(s) are constantly being put on hold (in Dec 2024 it was halted to wait for the outcome of the latest report). It's seriously impacting my mental health. "



"Kingston Smith and Matt Hall were instrumental as accounting and tax professionals who created, sold and financially benefited from these schemes while selling them as compliant under DOTAS etc."
"I have not worked since 2015 and will never work again until the loan charge is scrapped. Not only does the Uk have no future tax, I have no way of ever clearing what they wrongly retrospectively seek to collect. I have lost everything and still have a unknown liability via HMRC. If the government want retrospective taxation perhaps they should look at all the money made from the MPs second home racket. The productivity gap will not be solved by chasing the wrong people for tax when the money sits with the top 1% (that is people with assets of over £15m). "
"absolutely desperate. being a contractor I never took out a pension and am now fearing my only savings will be wiped out by the loan charge leaving me unable to care for my family of 5 and safeguard our future"
"As I am starting to near retirement age and I do not want my daughter to end up with this burden I am seriously considering agreeing a settlement with HMRC"
"Retirement is not an option for me"
"Over the last 4 years via apn I have paid £38000 I believe my tax should be £32000 but Hmrc adds charges"
"Retired / unable to work due to significant health problems "
Respondents aged 40 to 49 "ASIOM, Penfolds, HamiltonCurrently living in exile in New Zealand."
"I have lived with this for 13 years. I just want it over. "
"I have appealed their decision for 2017/18 and 18/19."
"Whilst HMRC have admitted the loan charge does not apply to my scheme, I have seen no clarification for the reasoning and hence have no proof they will change their mind again."
"I have not heard from HMRC on this topic for around 4 years now"
"I suspect the amount owned will be approx 250K + interest which is accuring daily, I have no hope of ever paying that amount back "
"Agreed cottlement for leans when I was salf ample and for naried Aug 2016. May 2017. I have not agreed
"Agreed settlement for loans when I was self-employed for period Aug 2016-Mar 2017. I have not agreed settlement for loans received when I was employed via an umbrella company for period March 2017- August 2017."

