



Dan Tomlinson MP
Exchequer Secretary to the Treasury
HM Treasury
1 Horse Guards Road
London
SW1A 2HQ

23rd January 2026

Dear Dan,

Invitation to meet with you to discuss the McCann Review

Thank you for the email and for the invitation to meet.

We have been keen to engage with Ministers in this Government all along, in the hope that you would deliver a fair and final resolution for all ‘victims of mis-selling’ (to use the words of the Chancellor herself) caught up in this nightmare.

Alas, the McCann Review terms of reference meant, for a number of reasons, that this fair and final resolution would not happen for groups of victims, which was disappointing (and means, both for HMRC and for MPs, that cases will continue).

That notwithstanding, we are happy to engage in ***genuine discussions about the reality of the McCann Review recommendations/Government changes*** as the Government intends to implement them, as long as you are prepared to listen – and fundamentally, ***that you are prepared to consider changes to these***, as a result of the realisation that they will not resolve many current Loan Charge cases.

If you are not prepared to make changes to the currently proposed Finance Bill, then we see no point whatsoever in meeting with you. There is no benefit at all to the many victims who will not be helped from us simply hearing your HMRC and Treasury official lines that are being trotted out now – but that do not represent the reality of the McCann Review for many people.

We hope you are prepared to actually engage and listen – and be prepared to make sensible changes on the basis of better understanding of the reality of the impact of the recommendations - and that this is not just an exercise in public relations.

If you are prepared to genuinely engage, listen and be prepared to make changes to the Finance Bill, then we need the Treasury to reply to our letters dated 1st December 2025 (to you) and [21st January 2026 \(to the Chancellor\)](#). In each of these letters, we have laid out key issues and concerns and also areas where clarification is needed. Your replies to these letters will give a very good sense of whether you are genuine about wanting to engage meaningfully – and whether indeed

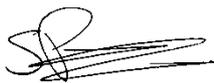
this Government ever wanted to genuinely resolve the Loan Charge Scandal and the nightmare still faced by thousands of families.

We also note that the Treasury has failed to respond to our previous letter dated [15th October 2025](#), about why you as a Government have refused to investigate those involved in the Loan Charge Scandal, who made millions of pounds from mis-selling schemes.

Lastly we also note that you have also not responded to three letters from the Loan Charge and Taxpayer Fairness APPG about the [10-15% settlement deal HMRC did with big banks in 2005 revealed by Ray McCann](#) who was working from HMRC at the time. It is strange that having [mentioned this deal in his meeting with Amyas Morse in 2019](#) (for the previous review), he failed to mention it all in his own review report, when he himself raised it as an example of the unfair and unique persecution of contractors.

We look forward to hearing from you.

Yours sincerely,



Steve Packham
Spokesman & Executive Director

Andrew Earnshaw
Executive Director

On behalf of the Loan Charge Action Group

cc Loan Charge and Taxpayer Fairness APPG
Keith Gordon
Sarah Gabbai