



13 September 2019

URGENT / IMPORTANT – A MATTER OF LIFE & DEATH

OPEN LETTER RE: LOAN CHARGE REVIEW – POSITION OF THE LCAG HELPLINE IN THE CONTEXT OF :

- **REPEATED DELAYS & INCOMPLETE SUSPENSION OF LOAN CHARGE**
- **RAMPING UP OF 'APN OPERATIONS'**
- **AGGRESSIVE PURSUIT OF LC VICTIMS BY HMRC DEBT COLLECTION**

To HM Treasury
(cc: Sir Amyas Morse)

We, the Volunteers of the LCAG HelpLine are calling on HM Treasury to and **ACT NOW - AS MATTER OF GREAT URGENCY - TO SUSPEND THE LOAN CHARGE** including all settlement, enforcement and APN-related activities whilst Sir Amyas Morse's Loan Charge Review takes its course.

Senior members of our HelpLine and the wider triage team have become painfully aware of more than **FIVE** Loan Charge victims who have, in confidence, shown strong suicidal ideation to the point where they have stated that they **WILL** (not may, but will) take their own lives and will **ENSURE** that the suicide notes highlight the role of responsible ministers and HM Treasury's unwillingness to suspend Loan Charge proceedings as **THE CAUSE** for them ending their lives.

The situation has been further exacerbated by HMRC's recent reversal of tactics with regards to relentlessly pursuing Accelerated Payment Notices (APNS) and commencing enforcement actions. People are currently, without a shadow of a doubt, on the edge. Literally.

We **KNOW**, with a great degree of certainty, that doing nothing now will increase the number of loan charge-related suicides, potentially significantly and soon.

We have chosen the format of an Open Letter as we consider this to be both in the public interest and extremely urgent & important. This plays heavily on everyone's conscience.

This is not something that we can standby and silently ignore.

We are therefore pleading with HM Treasury to enact an **emergency executive order** prior to the expiry of the registration deadline by the End of September which is in **17 days** to

1. Suspend the Loan Charge Deadline
2. Cease pursuing APN's
3. Cease enforcement actions

HM Treasury has of course a clear choice now: either ignore our warnings or take responsibility for any suicides resultant from this lack of action.

If HM Treasury would have listened to the calls of LCAG in mid-2018, at least six human beings would still be with us now.

The families of these Loan Charge Victims have been punished and will be ostracised for the rest of their lives due to HM Treasury's inaction and HM Revenue & Customs relentless pursuit in the chase for revenue that, frankly, does not exist.

Your own settlement statistics would likely be telling you that this whole loan charge has turned into a massive organisational failure and a disaster of epic proportions.

Are HM Treasury now so short-sighted, stubborn and dumb, to be able to see that this is turning quickly into tragedy of suffering caused by a penal, unfair, unjust and very blunt policy? Is there anyone, a minister or similar, in Treasury left who can make a right decision for a change and just bring victims some respite in form of a Loan Charge suspension whilst Sir Amyas Morse conducts his review?

What's at stake **RIGHT NOW, RIGHT HERE** is people's lives. It's as simple as that. And HM Treasury have a choice: they have been given warnings about this **OVER AND OVER** again and have chosen to ignore this issue. This is not sustainable and WILL lead to disaster.

We, the LCAG HelpLine & Triage Team Volunteers are calling on the government and HM Treasury saying STOP: enough is enough, please stop now. And we are doing this on public record in the public interest because the pressure on us and our conscience has become unbearable. Some of our own Volunteers as well as tax advisors have got in touch and used our own mental health support because the situation is so dire. All because of lack of HM Treasury's lack of empathy and incapacity to reading the warning signs. It's an utter failure and someone somewhere will be held responsible for this, if not stopped now.

Finally, the Chancellor Sajid Javid has gathered first-hand experience during his tenure at the Home office on the devastating impact of government & policy failure on thousands of families with the WindRush scandal. It also led to hundreds of millions of compensation payments to the families that were ripped apart and lost their loved ones.

HM Treasury has now a choice: commit the same and worse sins and live with the full consequences or, show some common sense and, frankly, humanity to suspend the loan charge and all related settlement, enforcement actions and APNs - now.

All that said, **time is really running out.** Several of our members had to take the devastating phone calls following loan-charge related suicides. We don't want to answer to anymore of those phone calls, they are simply soul-destroying. Last week's widely-publicised Vigil outside the HM Revenue & Customs building should never have happened.

Many of the HelpLine team were there to support the victims' families & relatives and it is heart-breaking, soul-destroying and utterly devastating knowing at least six people have

died **BECAUSE** of the loan charge and HM Treasury's inability to making sensible decisions. You are supposed to be a public service department, yet you are providing the greatest public disservice as well as depriving people of basic human rights, which ultimately are driving them into choosing to discontinue their lives. Because of your inaction and because of the Loan Charge.

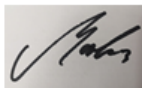
THIS MUST STOP, NOW, PLEASE!

Please read this letter, inwardly digest its content and then, simply act **please**.

We are not looking for a response or indeed answer. But we will be watching very closely whether or not HM Treasury will follow up with a further announcement.

Time is running out, it really truly is. So please, act and in doing so, help saving lives!

Many thanks in advance and best regards,
LCAG HelpLine & Triage team Volunteers



Markus
LCAG Co Founder
and Triage Team



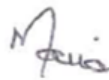
Helen
LCAG HelpLine Volunteer
and Triage Team



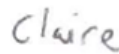
Marie
LCAG HelpLine Volunteer



Blanche
LCAG HelpLine Volunteer



Maria
LCAG HelpLine Volunteer



Claire
LCAG HelpLine Volunteer