

From: Member of the public

Hi.

The change to CYB from PYB is unacceptable if it is to be attached to a payment scheme other than what was originally expected, since changing the rules halfway through should not happen.

I already have long term planning in place to arrange for the final tax bill to be settled.

I have arranged for my mortgage to finish by the time I am 63 (by taking a shorter term than it finishing when I am 65 and thus paying more monthly), this leaves well over a year to continue to make mortgage sized payment to clear the final tax bill and thus provides my family with no extra burden of payments.

To bring in a fixed term repayment for the PYB year alongside paying CYB tax, whilst still paying a mortgage and potentially putting Junior through university (yes, that lands around 2025) is completely wrong and should not happen. Imagine if you had the terms of your mortgage changed in that the 25year term was dropped to 15 years at the 10 year point <- that would be considered breach of contract.

We didn't choose to be on the system, it was how tax was done. Changes to the system should not disadvantage anybody in any way.

Since it would appear that this is already a "Done Deal", then the repayment options must include an option of repayment at retirement, exactly how it is in its current form should that be the individuals own choice.

Thanks and Regards