

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of: Mr Khanzada Alam and or Ahmed ACCA ID [PRIVATE]

Heard on: Friday, 22 August 2025

Location: Held remotely via Microsoft Teams

Committee: Ms Ilana Tessler (Chair)
Mr Trevor Faulkner (Accountant)
Ms Victoria Smith (Lay Member)

Legal Adviser: Mr Richard Ferry-Swainson

**Persons present
and capacity:** Miss Hena Patel (Case Presenter)
Miss Sofia Tumburi (Hearings Officer)

Summary: All allegations (save for 2(b) that was alleged in the alternative) and misconduct found proved. Student removed from the Student Register.

Costs: £6,487.50

INTRODUCTION/SERVICE OF PAPERS

1. The Disciplinary Committee (“the Committee”) convened to consider an Allegation against Mr Alam (also referred to as Mr Khanzada Wasill Ahmed but predominantly referred to as Mr Alam in this determination). Mr Alam did not participate in the hearing, nor was he represented.
2. The papers before the Committee were in a bundle numbered 1 to 76. There was also a Tabled Additional Bundle of five pages. In addition, there was a Service Bundle and a costs bundle.

APPLICATION FOR PART OF THE HEARING TO BE IN PRIVATE

3. Ms Patel indicated that she would be making an application to proceed in the absence of Mr Alam, but that in the process of doing so she would be making reference to [PRIVATE] which ought to be in private.
4. The Committee considered the application with care and accepted the advice of the Legal Adviser, who referred to Regulation 11 of ACCA’s Complaints and Disciplinary Regulations (“the Regulations”). Whilst the default position is that hearings are conducted in public, so that the public are aware of the functions being carried out by the Regulator, Regulation 11 allows for the hearing or part of the hearing to be in private where the particular circumstances of the case outweigh the public interest in holding the hearing in public. Matters relating to [PRIVATE] of a relevant person are matters which justify going into private session, in order to protect their private life.
5. Accordingly, the Committee agreed that when reference were made to Mr Alam’s [PRIVATE] those parts of the hearing would be in private. The rest of the hearing would take place in public in the usual way.

PROCEEDING IN ABSENCE

6. The Committee first considered whether the appropriate documents had been served in accordance with the Regulations. The Committee took into account the submissions made by Ms Patel on behalf of ACCA and the advice of the Legal Adviser.

7. Included within the Service Bundle was the Notice of Hearing dated 25 July 2025, thereby satisfying the 28 day notice requirement, which had been sent to Mr Alam's email address as it appears in the ACCA Register. The Notice included details about the time, date and remote venue for the hearing and also Mr Alam's right to attend the hearing, by telephone or video link, and to be represented, if he so wished. In addition the Notice provided details about applying for an adjournment and the Committee's power to proceed in Mr Alam's absence, if considered appropriate. There was an email delivery receipt showing the email had been delivered.
8. The Committee was thus satisfied that the Notice of Hearing had been served in accordance with the Regulations, which require ACCA to prove that the documents were sent, not that they were received.
9. The Committee therefore went on to consider whether to proceed in Mr Alam's absence. The Committee bore in mind that although it had a discretion to proceed in the absence of Mr Alam, it should exercise that discretion with the utmost care and caution, particularly as Mr Alam was unrepresented.
10. On 25 July 2025, Mr Alam sent an email to ACCA saying he would not be attending the hearing [PRIVATE].
11. ACCA wrote to Mr Alam on 30 July 2025 and [PRIVATE] advised that if he were seeking an adjournment he ought to set out in writing his application. He was provided with a copy of the Guidance for requests for adjournments, issued by ACCA and informed of the procedure. In the alternative he was asked to indicate if he would agree to the hearing taking place in his absence.
12. On 05 August 2025, Mr Alam sent a further email to ACCA saying he was [PRIVATE] unable to attend the hearing. [PRIVATE] He also provided a copy of a deposit account bank statement, saying he [PRIVATE] and he asked that this be taken into account when determining the costs of the case. He made no request for an adjournment, nor did he indicate whether he was content for the hearing to take place in his absence,
13. The same day ACCA responded asking Mr Alam to indicate whether he was content for the hearing to proceed in his absence or in the alternative that he

could apply for an adjournment. He was thanked for providing his bank statement and asked to complete the Statement of Financial Position Form sent to him.

14. Mr Alam did not respond to that email or complete the Statement of Financial Position Form.
15. On 19 August 2025, Mr Alam sent an email to ACCA. There was no message [PRIVATE].
16. On 20 August 2025, the Hearings Officer sent Mr Alam a link to join the hearing, should he decide to do so.
17. The Committee was of the view that Mr Alam faced serious allegations and that there was a clear public interest in the matter being dealt with expeditiously. The Committee noted that Mr Alam had responded to ACCA [PRIVATE]. Mr Alam had not asked for an adjournment, notwithstanding having been informed that he could do so on several occasions and having been sent the Guidance on how to make an application. Instead, he had sent in evidence of his financial position and asked that it be taken into account at the costs stage of the hearing, suggesting he was expecting the hearing to go ahead in his absence. Accordingly, the Committee did not consider an adjournment would result in Mr Alam's attendance.
18. In light of that, the Committee concluded that Mr Alam had voluntarily absented himself from the hearing and thereby waived his right to be present and to be represented at this hearing. In all the circumstances, the Committee decided that it was in the interests of justice and in the public interest that the matter should proceed, notwithstanding the absence of Mr Alam. No adverse inference would be drawn from his non-attendance and, if that stage were to be reached, the financial information he had provided would be taken into account.

APPLICATION TO AMEND

19. Ms Patel made an application to amend the Allegation to change the name from Ahmed to Ahmed and/or Alam in light of the use by Mr Alam of both names.

She also requested that Mr Alam's ACCA ID number be recorded for the avoidance of any doubt so that it was clear the same person was being referred to.

20. The Committee considered the application with care and accepted the advice of the Legal Adviser that Regulation 10(5) allows the Committee to amend the Allegation, provided the relevant person is not prejudiced in the conduct of their defence. As of August 2024, ACCA database recorded the relevant person's name as Khanzada Wasil Ahmed with the ACCA ID number [PRIVATE]. The most recent ACCA database record records the relevant person's name as Khanzada Alam. The ACCA ID number remains the same.
21. The Committee was satisfied that in light of there being room for confusion over the name used by Mr Alam, with ACCA having a record of both Alam and Ahmed, it was appropriate to amend the Allegation to reflect this. No prejudice would be caused to Mr Alam since it was him that had provided both names and requested a change to his name. The ID number allocated to him by ACCA remained the same. Accordingly, the Committee allowed the application.

ALLEGATIONS/BRIEF BACKGROUND

22. It is alleged that Mr Alam is liable to disciplinary action on the basis of the following Allegation (as amended):

Mr Khanzada Ahmed and/or Alam, ACCA ID [PRIVATE], a registered student of the Association of Chartered Certified Accountants ("ACCA"):

- 1) In July 2020 and/or July 2024 and/or August 2024, provided misleading information about his date of birth and/or submitted or caused to be submitted to ACCA, one or more false documents, namely copies of National Identity Cards ("NICs") purportedly issued by the Pakistani Authorities.
- 2) Mr Ahmed's and/or Alam's conduct at Allegation 1) above, was:

- a) Dishonest, in that he knew the information provided to ACCA about his date of birth and/or NICs submitted or caused to be submitted to ACCA were false; or in the alternative:
 - b) Such conduct demonstrates a failure to act with integrity.
 - 3) Contrary to Regulation 3(1) of the Complaints and Disciplinary Regulations 2014, Mr Ahmed and/or Alam, failed to co-operate with the investigation of a complaint in that he failed to respond to any or all of ACCA's correspondences dated:
 - a) 17 September 2024
 - b) 07 October 2024
 - c) 21 October 2024
 - 4) By reason of the conduct described in any or all of the matters set out at Allegations 1, 2, and 3, Mr Ahmed and/or Alam is:
 - a) Guilty of misconduct pursuant to bye-law 8(a)(i); or in the alternative:
 - b) Liable to disciplinary action, pursuant to bye-law 8(a)(iii) in relation to Allegation 3 only.
23. On or around 02 July 2020, Mr Alam applied to become an ACCA student and submitted a Higher Secondary School Certificate Examination, along with a National Identity Card purportedly issued by Pakistani Authorities to ACCA ("IDv0") with the following details:
- a. Name: "Khanzada Wisal Alam"
 - b. Date of Birth: "22 January 1999"
 - c. Date of Expiry: "16 February 2027"
 - d. Identity no: [PRIVATE]
24. On 06 July 2020, Mr Alam became a registered student with ACCA.

25. On 26 July 2024, Mr Alam made a request to correct his date of birth and 'update' his surname to Ahmed. Proof of identity was requested by ACCA and Mr Ahmed submitted a National Identity Card, again purportedly issued by Pakistani Authorities ("IDv1"), with the following details:
- a. Name: "Khanzada Wisal Ahmed"
 - b. Date of Birth: "22 December 1999"
 - c. Date of Expiry: "10 November 2031"
 - d. Identity no: [PRIVATE]
26. On the same day, ACCA advised Mr Alam that his name and date of birth were changed, and the system would be updated in 24 hours.
27. On 31 July 2024 at 12.57, Mr Alam made a request to correct his date of birth and change his surname and IDv1 was submitted in support. Mr Alam explained that he had previously made a request for his details to be amended, but to no avail and he was then unable to sit an exam.
28. On 31 July 2024 at 13.08, Mr Alam made a further request to correct his date of birth and 'update' his surname. Proof of ID was requested by ACCA and Mr Alam submitted IDv1 again. Mr Alam was advised that his name and date of birth were changed and the system would be updated in 48 hours.
29. On 31 July 2024, Mr Alam's surname was changed from "Alam" to "Ahmed" by ACCA.
30. On 01 August 2024 at 19.44, Mr Alam made a request to correct his date of birth to 22 December 2000 and he provided 2 ID cards, namely IDv1 and a third National Identity Card purportedly issued by Pakistani Authorities ("IDv2"). IDv2 lists the following details:
- a. Name: "Khanzada Wisal Ahmed"
 - b. Date of Birth: "22 December 1999"
 - c. Date of Expiry: "10 November 2031"
 - d. Identity number: [PRIVATE]
 - e. Last 6 digits identity number from the bottom left-hand corner of the ID card were missing.

31. ACCA noted that to the naked eye the Holder's signature on each of the National Identity Cards [pages 15, 17 and 21] did not resemble each other. However, the National Identity Cards at pages 17 and 23 appear to have the same (similar) signatures.
32. ACCA advised Mr Alam that his date of birth of 22 December 2000 did not match his ID card, but ultimately, he confirmed it was supposed to be 22 December 1999. A copy of another official document with the date of birth was requested and ACCA refused to update the date of birth at that time.
33. On 14 August 2024 at 17.50, Mr Alam asked for his date of birth to be updated to 22 December 1998. ACCA explained that they have 2 versions of his ID cards on the file with different signatures and identity numbers and he was asked to explain this. Mr Alam disconnected from the WebChat platform and did not say why. A fourth National Identity Card ("IDv3") was then provided and stated the following:
- a. Name: "khanzada wisall ahmed"
 - b. Date of Birth: "22 December 1998"
 - c. Date of Expiry: "14 August 0034"
 - d. Identity number: [PRIVATE]
34. On 14 August 2024 at 17.55, Mr Alam made a request to change his date of birth to 22 December 1998. ACCA advised that the uploaded document during registration stated the date of birth was 22 January 1999 and in response, Mr Alam explained it was incorrect, and he had updated his official document: IDv1 was attached to the WebChat.
35. On 14 August 2024 at 18.12, Mr Alam made a further request to correct his date of birth to 22 December 1998. When he was asked by ACCA if he had any documents confirming the update, he referred to IDv3. As a result, he was asked to upload the IDv3. ACCA advised the request would be passed to the relevant department to process the change, to which Mr Alam explained that he had requested the change a number of times and he was told it would be updated but it had not been changed. ACCA explained that as it was the date of birth, it had to be passed to the relevant department.

36. On 14 August 2024 at 18.23, Mr Alam asked again for his date of birth to be updated, and ACCA told him that, as previously advised, it had been passed to the relevant team and it was now in their hands, and they would process it as soon as they could. Mr Alam stated “ok”, and the chat was disconnected.
37. On 14 August 2024 at 18.41, after successful security checks were completed, ACCA explained to Mr Alam that the relevant team had been made aware of his request and he did not need to keep contacting ACCA.
38. On 19 August 2024, Mr Alam sent a message to ACCA stating he had asked for his date of birth to be amended to 22 December 1998, but it did not show up on his MyACCA account.
39. On 20 August 2024 at 8.56, an email was sent from ACCA advising Mr Alam that his request had been forwarded to the relevant team to update his date of birth and he should allow up to 10 working days to process the request.
40. On 20 August 2024 at 14.24, Mr Alam requested amendments to his date of birth as per his “NIC” and the IDv3 was provided, but the WebChat was then disconnected.
41. On 20 August 2024 at 14.31, Mr Alam made yet another request that his date of birth be changed to 22 December 1998, as per the official document, and was advised that it would be passed to another ACCA connect advisor.
42. On 20 August 2024 at 14.46, just a few minutes after his last request, Mr Alam asked for his date of birth to be amended as per the official document and it was confirmed to Mr Alam that it had been changed to 22 December 1998. The IDv3 was attached to the WebChat.
43. On 22 August 2024 at 19.32, Mr Alam explained that he had made a request for his date of birth to be updated and he was told it would take 24 hours, but 72 hours had lapsed. ACCA advised the matter had been referred to the Assessment and Investigation Team and it may take longer to process his request and apologised for the delay. He was also given an email address.

44. Mr Alam was contacted by ACCA via his registered email address regarding the information he had provided, along with the number of National Identity Cards he had submitted to ACCA. He was informed that an investigation concerning his conduct had been referred to ACCA's Regulation and Conduct Department in accordance with ACCA's Complaints and Disciplinary Regulations. Mr Alam was asked to provide answers to a series of questions relating to the identity cards. Mr Alam was advised that in accordance with Complaints and Disciplinary Regulation 3(1) he was required to co-operate with the investigation and that a failure to co-operate fully with the investigation may render him liable to disciplinary action. The correspondence was sent via ACCA's case management system, iCasework on the following dates:
- a. 17 September 2024;
 - b. 07 October 2024; and
 - c. 21 October 2024.
45. On all three occasions listed above, a separate email was sent to Mr Alam from outlook informing him that ACCA had sent him an encrypted email and if he did not receive the encrypted email, he was asked to contact ACCA.
46. Attempts were also made to contact Mr Alam by telephone on the following dates but to no avail:
- a. 08 October 2024;
 - b. 21 October 2024;
 - c. 28 October 2024.
47. No response has been received from Mr Alam to any of the correspondence sent on 17 September 2024, 07 October 2024 and 21 October 2024.

DECISION ON FACTS/ALLEGATION AND REASONS

48. The Committee considered with care all the evidence presented and the submissions made by Miss Patel. The Committee accepted the advice of the Legal Adviser and bore in mind that it was for ACCA to prove its case and to do so on the balance of probabilities. Mr Alam had not provided any written representations in relation to the alleged facts, for the Committee to consider.

ALLEGATION 1 - PROVED

- 1) In July 2020 and/or July 2024 and/or August 2024, provided misleading information about his date of birth and/or submitted or caused to be submitted to ACCA, one or more false documents, namely copies of National Identity Cards (“NICs”) purportedly issued by the Pakistani Authorities.**
49. Mr Alam provided no fewer than four different National Identity Cards with three different dates of birth. No explanation was ever provided for why this was the case. On the face it the Identity Cards had at least three distinctively different signatures. Two had the identity numbers [PRIVATE], yet had different dates of birth and different dates of expiry. The other two had the identity number [PRIVATE], but again had different dates of birth and different dates of expiry. It was not possible for the Committee to know if any of these were genuine, but it was clear that at least three of them could not be.
50. Accordingly, the Committee was satisfied that Mr Alam had provided misleading information about his date of birth and he had submitted or caused to be submitted to ACCA, one or more false documents, namely copies of National Identity Cards (“NICs”), purportedly issued by the Pakistani Authorities. The Committee therefore found Allegation 1 proved.

ALLEGATION 2(A) - PROVED

- 2) Mr Alam’s conduct at Allegation 1) above, was:**
 - a) Dishonest, in that he knew the information provided to ACCA about his date of birth and/or NICs submitted or caused to be submitted to ACCA were false; or in the alternative:**
 - b) Such conduct demonstrates a failure to act with integrity.**
51. The Committee then considered whether Mr Alam’s conduct in Allegation 1 was dishonest. The Committee considered what it was that Mr Alam had done, what his intentions were and whether the ordinary decent person would find that

conduct to be dishonest, in accordance with the test identified in the case of *Ivey v Genting Casinos (UK) Ltd t/a Crockfords* [2017] UKSC 67. Mr Alam would have known his true date of birth when providing three different ones. The Committee had already found that Mr Alam had submitted at least three false Identity Cards to ACCA. The only rational explanation for such action was that Mr Alam had sought to deceive ACCA into believing they were genuine Identity Cards, although his true motive remained unclear. The Committee was in no doubt that the ordinary decent person would find such conduct to be dishonest. Accordingly, the Committee found Allegation 2(a) proved.

52. Having found Allegation 2(a) proved, it was not necessary for the Committee to consider Allegation 2(b), which was alleged in the alternative.

ALLEGATION 3 - PROVED

- 3) Contrary to Regulation 3(1) of the Complaints and Disciplinary Regulations 2014, Mr Alam, failed to co-operate with the investigation of a complaint in that he failed to respond to any or all of ACCA's correspondences dated:**

- a) 17 September 2024**
- b) 07 October 2024**
- c) 21 October 2024**

53. The Committee was advised by the Legal Adviser that the duty to co-operate with an ACCA investigation is absolute, that is to say every relevant person is under a duty to co-operate with any Investigating Officer and any Assessor in relation to the consideration and investigation of any complaint. A failure, or partial failure, to co-operate fully with the consideration or investigation of a complaint shall constitute a breach of the regulations and may render the relevant person liable to disciplinary action.
54. Despite having ample opportunity to do so, Mr Alam failed to respond to any of the correspondence sent to his registered email address by the Investigating Officer on the three dates specified in Allegation 3, in which he was asked to comment on the matters alleged. In the correspondence sent, Mr Alam was also warned that a failure to respond might result in an allegation of failing to

cooperate with ACCA. The Committee noted that the correspondence was sent by email to Mr Alam's email address as provided by him.

55. The Committee was thus satisfied, on the balance of probabilities, that Mr Alam had received those emails and had failed to co-operate as alleged and found Allegation 3(a), (b) and (c) proved in its entirety.

ALLEGATION 4(A) - PROVED IN RELATION TO ALLEGATIONS 1,2 AND 3

- 4) By reason of the conduct described in any or all of the matters set out at Allegations 1, 2, and 3, Mr Alam is:**

a) Guilty of misconduct pursuant to bye-law 8(a)(i); or in the alternative:

b) Liable to disciplinary action, pursuant to bye-law 8(a)(iii) in relation to Allegation 3 only.

56. The Committee had found proved the allegations that Mr Alam had dishonestly provided misleading information about his date of birth to ACCA by providing at least three false Identity Cards. His motive for doing so was unclear, but nonetheless, whatever the motive, this was behaviour that fell far short of that expected from a student of ACCA. It brought discredit upon Mr Alam and also upon the profession and ACCA as regulator. It was behaviour that other members of the profession would find to be deplorable and the Committee was satisfied the behaviour reflected in Allegations 1 and 2 was sufficiently serious to amount to misconduct.
57. With regards to Allegation 3, the Committee was of the view that failing to co-operate fully with an investigation being carried out by his Regulator into his alleged conduct of submitting false identity documentation to his Regulator, was a serious matter. A student of ACCA should not be able to frustrate, delay, or derail completely an investigation into their conduct. Being a student of ACCA brings with it a duty to co-operate, both in relation to compliance with the Regulations and into the investigation of a complaint. The Committee was satisfied that such behaviour represented a serious falling short of professional standards and brought discredit upon Mr Alam and also upon the profession

and ACCA as Regulator. ACCA's purpose is to ensure standards are met and that students are complying with the Regulations put in place to protect the public. The Committee considered other members of the profession would find Mr Alam's behaviour of repeatedly not co-operating with ACCA to be deplorable.

58. The Committee was thus satisfied that Mr Alam's behaviour in failing to co-operate amounted to misconduct and that Allegation 4(a) was proved in relation to Allegation 3 as well.
59. Having found misconduct proved in relation to Allegation 3, it was not necessary for the Committee to consider whether Mr Alam was liable to disciplinary action for failing to cooperate, since this was alleged in the alternative.

SANCTION AND REASONS

60. In reaching its decision on sanction, the Committee took into account the submissions made by Miss Patel. The Committee referred to the Guidance for Disciplinary Sanctions issued by ACCA and had in mind the fact that the purpose of sanctions was not to punish Mr Alam, but to protect the public, maintain public confidence in the profession and maintain proper standards of conduct, and that any sanction must be proportionate. The Committee accepted the advice of the Legal Adviser.
61. When deciding on the appropriate sanction, the Committee carefully considered the aggravating and mitigating features in this case.
62. The Committee considered there to be the following aggravating features:
 - An element of planning and sophistication in the manufacture of the false Identity Cards;
 - Behaviour likely to undermine the integrity of ACCA's membership processes:

- A pattern of failing to co-operate with his regulatory body over a significant period of time;
 - An absence of insight;
 - An absence of remorse;
 - An absence of evidence suggesting any remediation;
 - Conduct undermining the effectiveness of ACCA's investigatory processes.
63. The Committee did not consider there to be any significant mitigating factors, but noted that Mr Alam had no previous disciplinary record with ACCA, although his association with ACCA has been brief.
64. The Committee did not think it appropriate, or in the public interest, to take no further action or order an admonishment in a case where a student had dishonestly submitted false identity cards to his Regulator and repeatedly failed to co-operate with his Regulator. Every student of ACCA is duty bound to comply with ACCA's bye-laws and regulations and to cooperate with ACCA in its investigations.
65. The Committee then considered whether to reprimand Mr Alam. The guidance indicates that a reprimand would be appropriate in cases where the conduct is of a minor nature, there appears to be no continuing risk to the public and there has been sufficient evidence of an individual's understanding, together with genuine insight into the conduct found proved. The Committee did not consider Mr Alam's conduct to be of a minor nature and he had shown no insight into his behaviour. The Committee noted that when addressing factors relevant to seriousness in specific case types, ACCA's Guidance indicates that both misleading and a failure to co-operate are considered to be 'very serious'. Accordingly, the Committee concluded that a reprimand would not adequately reflect the seriousness of the conduct in this case.
66. The Committee then considered whether a severe reprimand would adequately reflect the seriousness of the case. The guidance indicates that such a sanction

would usually be applied in situations where the conduct is of a serious nature but where there are particular circumstances of the case or mitigation advanced which satisfy the Committee that there is no continuing risk to the public and there is evidence of the individual's understanding and appreciation of the conduct found proved. The Committee considered none of these criteria to be met. The guidance adds that this sanction may be appropriate where most of the following factors are present:

- The misconduct was not intentional and no longer continuing;
- Evidence that the conduct would not have caused direct or indirect harm;
- Insight into failings;
- Genuine expression of regret/apologies;
- Previous good record;
- No repetition of failure/conduct since the matters alleged;
- Rehabilitative/corrective steps taken to cure the conduct and ensure future errors do not occur;
- Relevant and appropriate references;
- Co-operation during the investigation stage.

67. The Committee considered that almost none of these factors applied in this case and that accordingly a severe reprimand would not adequately reflect the seriousness of Mr Alam's behaviour. His misconduct was intentional, he has not demonstrated any insight into his failings nor made any apology; his behaviour was repeated; there has been no evidence of rehabilitative steps; no references; and the misconduct itself involved a lack of co-operation during the investigation stage.

68. The Committee noted that the Association provides specific guidance on the approach to be taken in cases of dishonesty. In Part E2 of the guidance it states

that dishonesty is said to be regarded as a particularly serious matter, even when it does not result in direct harm and/or loss, or is related to matters outside the professional sphere, because it undermines trust and confidence in the profession. The guidance states that the courts have consistently supported the approach to exclude members from their professions where there has been a lack of probity and honesty and that only in exceptional circumstances should a finding of dishonesty result in a sanction other than exclusion from membership. The guidance also states that the public is entitled to expect a high degree of probity from a professional who has undertaken to abide by a code of ethics. The reputation of ACCA and the accountancy profession is built upon the public being able to rely on a member to do the right thing in difficult circumstances. As the guidance says, *“It is a cornerstone of the public value which an accountant brings.”*

69. The Committee bore in mind these factors when considering whether there was anything remarkable or exceptional in Mr Alam’s case that warranted anything other than exclusion from membership. The Committee was of the view that there were no exceptional circumstances that would allow it to consider a lesser sanction and concluded that the only appropriate and proportionate sanction was removal from the Student Register. Dishonestly misleading or seeking to mislead ACCA is very serious. Equally, failing to co-operate at all with an investigation being carried out by ACCA into his alleged conduct, is a very serious matter. A student of ACCA should not be able to frustrate, delay, or derail completely an investigation into their conduct. Being a student of ACCA brings with it a duty to co-operate, both in relation to compliance with the Regulations and into the investigation of a complaint. The Committee was satisfied that such behaviour represented a serious falling short of professional standards and was fundamentally incompatible with being a student of ACCA.
70. The Committee acknowledged the impact this decision would have on Mr Alam. However, his conduct was such a serious breach of bye-law 8 that no other sanction would adequately reflect the gravity of his offending behaviour. The Committee considered that a failure to exclude a student who had dishonestly provided false Identity Cards to his Regulator and who had demonstrated a pattern of ignoring the professional body responsible for regulating his conduct, would seriously undermine public confidence in the profession and in ACCA as its Regulator. In order to maintain public confidence and uphold proper

standards in the profession it was necessary to send out a clear message that this sort of behaviour was not to be tolerated.

71. The Committee therefore ordered that Mr Alam be removed from the Student Register.

COSTS AND REASONS

72. ACCA applied for costs in the sum of £7,007.50. The Committee was provided with a schedule of costs. The Committee was satisfied that the costs claimed were appropriate and reasonable. However, the costs of the Hearings Officer and Case Presenter included in the sum quoted were based upon a full day when in fact the hearing took less than a whole day. Accordingly the figure would be reduced to reflect this.
73. Despite being given the opportunity to do so, Mr Alam did not provide a completed Statement of Financial Position Form. In his email dated 05 August 2025 he [PRIVATE] and he attached a copy of a deposit account bank statement which, he said, reflected his current financial situation. However, the statement showed [PRIVATE].
74. The Committee concluded that Mr Alam had not provided sufficient evidence to show [PRIVATE] and there was, therefore, no justification for reducing the amount on these grounds.
75. The Committee had in mind the principle that members/students against whom an allegation has been found proved should pay the reasonable and proportionate cost of ACCA in bringing the case. This was because the majority of members should not be required to subsidise the minority who, through their own failings, have found themselves subject to disciplinary proceedings.
76. In light of its observations above, the Committee reduced the amount requested to reflect the actual costs more likely to have been incurred and made an order in the sum of £6,487.50.

EFFECTIVE DATE OF ORDER

77. This Order will have effect at the expiry of the appeal period, or at the conclusion of any appeal if one is made. The Committee did not consider it was in the interests of the public to order that the sanction have immediate effect.

Ms Ilana Tessler
Chair
22 August 2025