

HEARING

ADMISSIONS AND LICENSING COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of: Mr Ali Jawad

Heard on: Wednesday 05 August 2026

Location: Remotely via Microsoft Teams

Committee: Mr Tom Hayhoe (Chair)
Mr Ryan Moore (Accountant)
Ms Deborah Fajoye (Lay)

Legal Adviser: David Marshall

Persons present Mr Ali Jawad (the Applicant)
acity: Ms Michelle Terry (ACCA Case Presenter)
Miss Lauren Clayton (Hearings Officer)

Summary: Application for restoration to the student register
refused

Costs: None

1. The Committee heard an application by Mr Jawad for restoration to the student register of ACCA.
2. The Committee had a main bundle of papers containing 37 pages and a service bundle of 15 pages.

APPLICATION/BRIEF BACKGROUND

3. Mr Jawad became an ACCA Foundations in Accountancy student in September 2019. In July 2021 he became an ACCA Qualification student. At the time Mr Jawad confirmed in a Declaration Statement the following text:

I understand that if my application for registration and/or exemption(s) is found to have been based on false document(s), ACCA may treat my registration as null and void and I may be administratively removed from ACCA's register. I accept that if I am removed, I will not be entitled to a refund of any registration and/or exemption fees. Further, I understand that any new application for registration will need to be considered by ACCA's Admissions and Licensing Committee.

4. In February 2025 Mr Jawad submitted to ACCA what appeared to be a degree certificate from the University of Central Punjab and, separately, an academic transcript showing what exams he had passed to gain the degree. The degree was stated to be 'Bachelors in Accounting and Finance'. ACCA checked the qualification documents with the University of Central Punjab who stated in an email apparently dated 27 February 2025 that the documents were 'fake'. As indicated in the text quoted above ACCA removed Mr Jawad from the student register administratively. He was notified of this on 25 March 2025. On 2 June 2025 Mr Jawad applied for readmission to the student register, as he was entitled to do. That is the application that has now come before this Committee for decision.

DECISION AND REASONS

5. Mr Jawad's written application for readmission contained little information except that he was keen to be reinstated so that he could continue taking ACCA exams. In his brief submission to the Committee he complained about the time it had taken for his application to be considered (over a year). He said that he had applied for exemptions because it would 'be good for me' which the Committee took to mean that he would be able to gain the necessary exam passes more quickly. Mr Jawad then answered questions from the Committee. He accepted that the documents he had submitted were false. He implied that he was in the course of getting the qualifications in question and had applied

for the exam exemptions 'too soon'. He stated several times that he had passed ACCA exams on his own merits and that he just wanted to resume his student status so he could continue to take the necessary exams. He said that the consequences of submitting false documents had been 'a lesson for me' because he had 'waited so long for this to be resolved'.

6. Ms Terry opposed the application. She submitted that sending a falsified degree certificate for the purpose of gaining exemptions from ACCA exams, and thereby taking a step toward full ACCA membership, was a very serious matter. She submitted that Mr Jawad had given no indication of insight or remorse and had provided no testimonials or references.
7. In his closing submissions Mr Jawad said again that he had passed many papers for ACCA (on his own merits) and just wanted to continue.
8. The primary question for the Committee was whether Mr Jawad had 'satisfied the Admissions and Licensing Committee as to [his] general character and suitability' (Membership Regulations, 7(1)(b)). The Committee was required by Membership Regulation 14(1)(a) to 'have specific regard to the circumstances of the individual's cessation as a registered student'. It agreed with Miss Terry that submitting false documents to try to gain exam exemptions was extremely serious. It appeared to be an act of deliberate dishonesty in connection with his ACCA qualifications and career.
9. The Committee considered the application in private on the basis of the written and oral submissions. It concluded that Mr Jawad fell well short of the requirements for readmission to the student register. He appeared to have no appreciation of the seriousness of what he had done or the effect that such behaviour has on the profession and the public. He appeared to regard his conduct simply as a failure to complete an administrative task that would cause him inconvenience. He was focused on the consequences for himself of being removed from the register. It was clear that he felt hard done by, rather than ashamed. The Committee was satisfied that Mr Jawad's application must be refused.
10. If Mr Jawad wishes to make a further application to be restored to the student register, he will have little chance of succeeding unless he can provide detailed

evidence such as the following:

- Evidence that he has thought deeply about what he did and understood its seriousness and impact on the profession and the public. He needs to understand that the public has very high expectations of a professional accountant and would not tolerate any possibility of a qualified accountant submitting false documents. Such evidence would normally be in the form of a detailed personal statement from Mr Jawad.
 - Evidence of his good character for a prolonged period, such as references from employers and colleagues and testimonials from people in a position to assess his integrity
 - When or if Mr Jawad has obtained the degree he previously claimed, clear evidence of that confirmed directly by the University.
11. It would take a long time to assemble this evidence so Mr Jawad should not expect to be readmitted until he has proven himself to be an honest and trustworthy person.

ORDER

12. The Committee ordered that the application be dismissed.

Tom Hayhoe
Chair
05 August 2026