Think Ahead ACCA

HEARING

ADMISSIONS AND LICENSING COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	**Mr Tahir Abbas**
Heard on:	**Wednesday, 12 August 2026**
Location:	**Remotely via Microsoft Teams**
Committee:	**Mr Steven Chandler (Chair)** **Mr Ryan Moore (Accountant)** **Ms Diane Miekle (Lay)**
Legal Adviser:	**Mr Robin Havard**
Persons present and capacity:	**Ms Michelle Terry (ACCA Case Presenter)** **Miss Sofia Tumburi (Hearings Officer)** **Mr Tahir Abbas (Former Student Member)**
Outcome:	**Application for readmission to the student register refused.**

1. The Committee had before it: a Main Bundle (pages 1-48); a Tabled Additionals Bundle (pages 1 to 17), and a Service Bundle (pages 1 to 14).

2. ACCA was represented by Ms Terry. Mr Tahir Abbas ("Mr Abbas") attended but was not represented. In advance of the hearing, Mr Abbas was asked if he needed the assistance of an interpreter, but he confirmed that he did not.

3. The hearing was conducted remotely through Microsoft Teams.

INTRODUCTION

4. The Admissions and Licensing Committee ("the Committee") convened to consider an application submitted by Mr Abbas on 16 April 2025 for re-admission to ACCA's student register. The application was opposed by ACCA.

APPLICATION & BACKGROUND

5. Mr Abbas first registered as an ACCA student on 26 February 2009. He was suspended from student membership on 16 July 2013 for non-payment of fees and was readmitted as an ACCA student on 07 April 2020. He was again suspended from ACCA student membership on 26 May 2021 for non-payment of fees and readmitted on 01 June 2021. He was then suspended from ACCA student membership on 26 May 2022 again for non-payment of fees and was readmitted as a student on 16 January 2023. Mr Abbas had explained that he experienced financial difficulties, resulting in the gaps in his ACCA journey.

6. When he re-registered with ACCA, Mr Abbas was sent an email at first contact, which advised students:

"Please be advised that since you joined, there may have been some updates to our terms and conditions. We ask that you review our online declaration that sets these out and which you agree to comply with as a student. In particular, if you've not already done so, please promptly notify us in writing if you've been, or subsequently become, subject to any matters which may engage Bye-law 8".

7. This wording was also re-sent when ACCA had finalised the re-registration. The online Declaration Statement stated that he had read and accepted the terms and conditions of registration which included the following paragraph:

"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."

8. In September 2024, ACCA noted certain irregular exam results which led to them investigating the documents submitted by Mr Abbas when he submitted his application on 24 January 2023 to be readmitted. He was also informed that his entry into the December 2024 exam session had been cancelled and that a refund in respect of the exam entry fee had been issued.

9. At that time, it was noted that, in January 2023, he had submitted to ACCA a Bachelor of Commerce in Accounting and Finance Degree certificate dated 14 December 2015, purporting to have been issued to him by University A together with the transcript relating to that qualification. The purpose of submitting such documents was to obtain an exemption from some ACCA exams.

10. On 08 November 2024, ACCA contacted the Registrar's office of University A to obtain confirmation that Mr Abbas had been awarded the qualification from University A.

11. On 14 November 2024, the university responded by advising that the certificate was false. As a result of this, Mr Abbas was removed from ACCA's register of students on 18 November 2024 under ACCA's Strict Liability provision and informed of this decision by email of 22 November 2024.

12. Mr Abbas was informed by ACCA by email of 19 March 2025 that before a request for readmission to ACCA's student register could be considered by the Admissions and Licensing Committee ("ALC"), he would need to complete a readmission application form and that the Regulation and Conduct team would

investigate the complaint that he had submitted false documents to obtain an exemption from ACCA examinations. Mr Abbas was therefore asked to confirm by 16 April 2025 whether he wished to continue with his readmission application, notwithstanding ACCA's decision to investigate the matter first.

13. On 16 April 2025, Mr Abbas responded indicating he wished to continue with his application and returned the completed readmission application form.

Basis of Mr Abbas's application

14. In advance of the hearing, the Committee had read the form containing Mr Abbas's written application, his affidavit and email of 25 December 2024, and his emails of 29 May 2026 and 09 July 2026.

15. On the morning of the hearing, the Committee had also been provided with the documents contained in the Tabled Additionals Bundle which it had considered.

16. At the hearing, Mr Abbas was informed that he could present his application either by making oral submissions or by giving evidence. The difference between the two approaches was explained to Mr Abbas; he was informed that if he gave evidence so that his account could be challenged by Ms Terry, the Committee may place greater weight on what he had to say. Mr Abbas confirmed that he wished to make submissions.

17. Initially, Mr Abbas confirmed that he relied on what he had said in his application form and the subsequent emails. However, he went on to make submissions which he had not raised before the hearing today, and which are outlined below.

18. In the application form he submitted, Mr Abbas provided the following responses to the questions asked of him.

"I am writing to address the recent email I received on 22 November 2024, notifying me of my removal from the ACCA register. This decision has left me deeply shocked and distressed, and I am reaching out to present my case with complete transparency, seeking your understanding and reconsideration.

I registered as an ACCA student in 2009 under Registration No. 1836929. I was highly motivated to pursue a career in accounting and finance and began my studies with an approved learning partner in [PRIVATE]. During this period, I successfully attempted and passed some of the fundamental exams. However, due to financial constraints, I could not continue my studies. In 2016, decided to move to [PRIVATE]. My aim was to secure better employment opportunities that would allow me to support my education as well as my family.

Once I established some financial stability in [PRIVATE], I decided to resume my ACCA qualifications. In this context, I was approached by a representative of the "College A" in [PRIVATE]. During our discussions, they reviewed my ACCA journey and offered me a pathway to obtain exemptions for the remaining fundamental exams. They explained that I could qualify for exemptions based on a one-year online course in conjunction with my existing bachelor's degree and professional experience in [PRIVATE]. Trusting their credibility and guidance, I started the course and successfully completed it.

Upon completing the course, I was awarded the attached diploma, which the institute used to apply for the exemptions. These exemptions were granted by ACCA in two stages, covering three fundamental exams. Following this, I resumed my ACCA studies with renewed dedication, passed two professional-level exams, and recently attempted the Strategic Business Leader (SBL) and Advanced Financial Management (AFM) exams in September 2024. However, to my utter dismay, my exam results were withheld without explanation.

After numerous attempts to seek clarity through emails and phone calls, I received the devastating news that my ACCA registration had been terminated due to issues related to the exemptions I was granted.

The news was not only shocking but also life-altering. I had no knowledge or suspicion that there could be any irregularities associated with the exemptions. I acted in good faith, trusting the guidance of what I believed to be an educational institution."

19. Mr Abbas also wrote:

"At the time, my attitude was one of hope, trust, and determination. I was highly motivated to continue my ACCA journey after regaining financial stability. When the opportunity for exemptions was presented to me by what appeared to be a legitimate financial institution, I believed it was a recognized and valid pathway that aligned with ACCA's flexible qualification framework. I placed my trust in their professional guidance, never suspecting that the process could be in violation of ACCA's standards. I acted in good faith, with the sincere intention of fulfilling all requirements ethically and honestly.

Now I feel deeply distressed and betrayed. The consequences of a decision I made in good faith have been devastating. While I still hold ACCA in the highest regard and remain committed to its principles, I am heartbroken that my aspirations and integrity are now in question due to the deceptive practices of a third-party institution. I fully accept the seriousness of the matter, and the importance of maintaining professional standards, but I respectfully request that my genuine intentions, lack of awareness of any wrongdoing and consistent professional conduct over the past 15 years be taken into account. I remain hopeful that ACCA will consider my appeal with compassion and fairness and allow me the opportunity to continue my qualification journey with integrity and full compliance moving forward."

20. On 25 December 2024, Mr Abbas submitted an affidavit indicating that he was unaware of the fact that false documents had been used in support of his application.

21. In his email of 25 December 2024 to which his affidavit was attached, he set out information he subsequently included in his application of 16 April 2025.

22. In his emails of 29 May 2026 Mr Abbas wrote:

"With regard to the matter in question, I acknowledge that sharing my ACCA credentials with College A for the limited purpose of assessing my academic progress was an error in judgement. However, I did not authorise or intend any misuse of my account, nor was I aware that my registered email address had

been changed during that period. I also did not receive any notification, through any medium, regarding the change or its subsequent reversal.

Since this incident, I have taken corrective measures by strengthening my understanding of the ACCA Code of Ethics and implementing strict controls to safeguard my professional credentials, ensuring they are never shared under any circumstances.

I remain fully committed to upholding the highest standards of professional ethics, integrity, and compliance, and I will cooperate fully throughout the process."

23. In his email of 09 July 2026, which was in response to an email from ACCA of 01 June 2026, Mr Abbas explained that the delay in his response had been caused by family illness. He stated that:

    "Reference letters from Person A and Person B, will be provided earliest as requested."

24. At the hearing, Mr Abbas repeated what he had said in his email of 29 May 2026, namely that it was possible for a third party to access a student's portal without the student's knowledge by using the student's identity and password and change that person's ID and password. He suggested that ACCA could change a person's ID and password to upload false documents. Subsequently, the person's ID and password can be changed back to the original ID and password which he had utilised. Mr Abbas suggested that anyone can change a person's ID and password and so this could happen to anyone.

25. As for assurances with regard to his future conduct, Mr Abbas referred to the affidavit dated 19 December 2024 in which he stated, "*I hereby am/will be faithful and true allegiance to the ACCA."*

26. Mr Abbas submitted that once ACCA approves a student's exemptions, ACCA should confirm that such exemptions were based on the documents submitted. It should not take two or three years for ACCA to tell him that the exemptions had been obtained improperly and that he had been removed administratively from the student register.

27. Mr Abbas stated that he had started as a student member in 2009 and then could not continue due to financial difficulties. However, he passed his exams and it was when he was taking his last exam which would mean he became an affiliate leading to becoming a member that all of this arose.

28. With regard to references, Mr Abbas confirmed that he would be able to obtain them from Person A and Person B. Person A was a colleague of Mr Abbas in college and now an ACCA member. They were also working with Mr Abbas in the same organisation. Person B was at the bar and had worked with Mr Abbas. They had known each other for a long time.

29. Mr Abbas said that he was not aware of the requirement to provide written references. The process in *[PRIVATE]* was that a person would provide a referee's name and contact details, and the organisation would then write to ask for a reference.

ACCA response to Mr Abbas's application

30. The Committee had read ACCA's written response to Mr Abbas's application and had listened to the oral submissions from Ms Terry.

31. The written submissions included the following observations.

32. When he registered with ACCA, Mr Abbas confirmed in a Declaration Statement that he had read and accepted the terms and conditions of registration which included the following paragraph:

"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."

33. It was maintained by ACCA that Mr Abbas's submission of false documents in order to gain admission as an ACCA student was dishonest, demonstrating a disregard for ACCA's membership process and raises public interest concerns.

34. The reputation of the accountancy profession is built upon the public being able to rely on a member and/or professional who has undertaken to abide by a code of ethics and do the right thing in difficult circumstances, *"It is a cornerstone of the public value which an accountant brings."* Therefore, a lack of integrity which is directly related to obtaining membership is behaviour that is fundamentally incompatible with being an ACCA member because it undermines the trust and confidence that the public have in the accountancy profession.

35. Mr Abbas had submitted an affidavit stating that he was not aware of the degree which was *"use by Institute to obtain the exemption on my account*". [PRIVATE]. He also stated that he had *"no knowledge or suspicion that there could be any irregularities associated with the exemptions. I acted in good faith, trusting the guidance of what I believed to be an educational institution. When I tried to reach out to the institute for clarification, my efforts were futile. I even sent my brother to visit their address in [PRIVATE], he discovered that the institution no longer exists."*

36. Mr Abbas had demonstrated little evidence of having taken any rehabilitative steps since the application for readmission to student membership was submitted.

37. He had not provided dates or details of his efforts to reach out to the Institute or submitted character references in support of his re-admission application, despite having advised on his readmission application form that he had provided references from Person A and Person B [PRIVATE]. In the absence of recent character references, ACCA are unable to determine Mr Abbas's current suitability of character.

38. In his application, while he states that he is fully aware of the seriousness of the matter, he seemed to blame a third party for the submission of the false documents. It would appear he had not informed the police or other authorities

of their actions nor warned other ACCA students on his academic course who may fall victim to their scheme.

39. Further, he had shown little appreciation for the impact of his conduct on other members and potential members of the profession who had submitted applications for exemptions from ACCA examinations honestly and legitimately.

40. In her oral submissions, Ms Terry made reference to, and relied on, ACCA's written response.

41. As for the documents very recently received and included in the Tabled Additionals Bundle, Ms Terry stated that she had not seen certain of the documents before. However, she noted that the transcript of the degree certificate from University B referred at the top of the document to 2008 whereas at the bottom of the document, it referred to 2011. There had been no opportunity to carry out enquiries to determine whether the document was authentic.

42. In any event, Ms Terry suggested that this was irrelevant to the issue to be determined by the Committee which related to the submission of false documents from University A. Mr Abbas was asking the Committee to accept that he had been approached by someone in [PRIVATE] who suggested that they could offer a pathway to obtain exemptions for the remaining exams. However, Mr Abbas moved from [PRIVATE] in 2016 and the false documents were not submitted until 2023.

43. Whilst Ms Terry had listened to the submission from Mr Abbas that a person could access a student's account via a portal and could then change the student's ID and password, submit documents and then change the ID and password back to the original, there was no evidence that this had happened.

44. Mr Abbas had had more than enough opportunity to present further evidence but had failed to do so, nor had he shown any insight or evidence of rehabilitation, such as attendances at ethics courses.

45. Taking all the above into account, it was submitted by Ms Terry that Mr Abbas had not discharged the burden that was on him to satisfy the Committee as to his general character and suitability to be a student member of ACCA. Therefore, ACCA opposed the application for Mr Abbas's readmission to ACCA's student member register.

DECISION OF THE COMMITTEE

46. The Committee had read the application submitted by Mr Abbas and his written submissions contained in that document. The Committee had also read his subsequent emails, and the documents presented this morning. Finally, it had listened to his oral submissions. It had also listened to the submissions of Ms Terry who resisted it on behalf of ACCA. Finally, it had taken legal advice, which it had accepted.

47. Having considered the matter very carefully, the Committee determined that Mr Abbas had not presented sufficient evidence to enable the Committee to be satisfied as to his general character and suitability to be readmitted to the student register.

48. It was not in dispute that, in order to gain exemptions from certain examinations, a document dated 14 December 2015 purporting to show that Mr Abbas had gained a Bachelor of Commerce in Accounting and Finance Degree certificate from University A was submitted to ACCA on 24 January 2023, together with the transcript relating to that qualification.

49. Mr Abbas accepted that this was a false document but claimed that he was unaware of the fact that it had been submitted.

50. In his application, Mr Abbas had suggested that he had been approached by, "*a representative of the College A in [PRIVATE]*" who offered him a pathway to obtain exemptions for the remaining exams. However, the reference to this approach which led to the exemptions which were improperly obtained, was severely lacking in detail.

51. Mr Abbas had not indicated the date on which the approach had been made or the identity of the person who had made the approach or how the approach, and the reasons for it, had come about.

52. Mr Abbas stated that this approach had been made once he had established himself in [PRIVATE]. It was understood that this move to [PRIVATE] took place in 2016, but the application was made in January 2023.

53. There was also reference to discussions taking place when this offer of a pathway took place. No information was provided about what was discussed or what was said by this unnamed third party following their review of his, *"ACCA journey".*

54. On the basis of his submissions, both written and oral, Mr Abbas had failed to satisfy the Committee that he had no knowledge of the fact that a certificate falsely claiming that he had a degree from University A had been submitted in order to claim exemptions from exams to which he was not entitled. It also took into account the fact that the only person to benefit from such a deception was Mr Abbas.

55. As for Mr Abbas's submission that anyone could find out the ID and password of a student member to gain access to the portal, first, no evidence had been provided to support such a submission. Secondly, the Committee had noted what had been said in Mr Abbas's email of 29 May 2026 when he wrote as follows:

"With regard to the matter in question, I acknowledge that sharing my ACCA credentials with College A for the limited purpose of assessing my academic progress was an error in judgement."

56. Whilst Mr Abbas goes on in the same email to deny that he authorised anyone to misuse his account, the only inference to be drawn from what he had to say was that he had provided the *"representative"* from College A in [PRIVATE] with his ID and password to enable the representative to access his account.

57. However, on the basis of what had been presented to it, the Committee was unable to conclude that Mr Abbas fully understood the gravity of his actions and

there was no indication that he accepted any responsibility for what had taken place. Consequently, the Committee was not able to find that Mr Abbas had any insight into the seriousness of what had taken place.

58. As for the provision of references, the Committee found that Mr Abbas's account was inconsistent. He indicated in the hearing that he had misunderstood what was expected of him. He referred to the practice that may be followed in a job application when the applicant for a job may provide names of referees for the prospective employer to contact if it wishes to do so. However, there was substantial guidance available to Mr Abbas and such comments were also inconsistent with what he himself said in his email to ACCA of 09 July 2026, namely:

"Reference letters from Person A and Person B, will be provided earliest as requested".

59. As stated, the Committee was not satisfied that Mr Abbas had shown sufficient insight into the seriousness of his conduct, nor had he provided sufficient evidence of remediation. He had not considered, let alone attended, any training which may be available with regard to ethical standards which would have introduced a level of objectivity to his submission.

60. For all of these reasons, in the Committee's judgement, Mr Abbas had failed to satisfy it as to his general character and his suitability to be readmitted to the student register.

61. The application is therefore refused.

Mr Steven Chandler
Chair
12 August 2026