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HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	**Miss Zheng Yuchen**
Heard on:	**Friday, 05 June 2026, and Wednesday, 05 August 2026**
Location:	**Remotely via Microsoft Teams**
Committee:	**Ms Melissa D'Mello (Chair)** **Dr David Horne (Accountant)** **Mr Roger Woods (Lay)**
Legal Adviser:	**Ms Chloe Hudson**
Persons present and capacity:	**Miss Zheng Yuchen** **Mr Mazharul Mustafa (ACCA Case Presenter)** **Ms Anna Packowska (Hearings Officer)** **Mr Yali Quan (Interpreter)**
Summary	**Removed from the student register with immediate effect** **Allegations proved: 1, 2a) and 3a). Costs of £100.00 to be paid by Miss Zheng Yuchen to ACCA**

1. ACCA was represented by Mr Mustafa. Miss Yuchen attended the hearing and used the services of Mr Quan, [REDACTED] interpreter. The Committee had before it the following documents: memorandum and agenda 2 pages, final report and bundle of pages numbered pages 1-154, supplementary bundle numbered pages 1-9, service and correspondence bundle numbered pages 1-18 and an additionals bundle, numbered pages 1-5.

2. Having resumed the hearing on 05 August 2026, the Committee received a transcript of the hearing of 05 June 2026 (52 pages), a correspondence bundle of 15 pages, a simple costs bundle of 3 pages, a detailed costs bundle of 3 pages and a financial bundle of 8 pages.

ALLEGATION(S) / BRIEF BACKGROUND

3. Miss Zheng Yuchen ('Miss Yuchen'), is a registered student of Association of Chartered Certified Accountants ('ACCA'):

   1) On 11 June 2024 Miss Yuchen submitted or caused to be submitted to ACCA false documents, namely a Bachelor of Science in an Accounting Certificate dated 7 June 2023 (the 'Certificate') and an Examination Transcript dated 9 June 2023 (the 'transcript'), purportedly issued by the University of Macau in support of her application for exemptions.

   2) Miss Yuchen's conduct set out at allegation 1 above was:

      a) Dishonest in that she knew that the Certificate and Transcript she 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) By reason of any or all of her conduct set out in allegation 1 and/or 2 above, Miss Yuchen is:

      a) Guilty of misconduct pursuant to bye-law 8(a)(i).

4. The Allegations were not admitted.

5. The Committee has read all the papers prior to the hearing.

APPLICATION TO HEARING PROCEEDINGS IN PRIVATE:

6. At the outset of the hearing Miss Yuchen made an application for the hearing to be held in private. This was on the grounds of her cooperative attitude and that it would minimise the impact on her academic and professional career and her status as a student.

7. Mr Mustafa on behalf of the ACCA opposed the hearing being held in private as none of the grounds identified by Miss Yuchen sufficiently justify holding the hearing in private.

8. The Committee accepted the advice of the Legal Adviser that hearings should be in public by default unless there are special and justifiable reasons why this should not occur.

9. There is a public interest in hearings being held in public and the Committee determined that no exceptional circumstances existed in Miss Yuchen's application. Although the Committee both appreciated that Miss Yuchen had cooperated with the proceedings, and took into account her status as a student, it considered that these were not exceptional matters. Accordingly it decided to hold the hearing in public. Notwithstanding, it considered that, should any matters pertaining to health or private family matters be raised, then those specific matters only would be heard in private.

BACKGROUND:

10. On 11 June 2024 Miss Yuchen sent an email to ACCA and stated [pages 16-21 of the final report and bundle];

'I want to apply for exemption FR AA FM'
She attached a copy of her passport, Certificate and Transcript.

11. On the same day ACCA confirmed receipt of the documents Miss Yuchen submitted and outlined the exemptions she was awarded. These were as follows:

a. Business and Technology (BT)
b. Management Accounting (MA)
c. Financial Accounting (FA)
d. Corporate and Business Law (LW)
e. Performance Management (PM)
f. Taxation (TX)
g. Financial Reporting (FR)
h. Audit and Assurance (AA)
i. Financial Management (FM)

12. ACCA's system shows that Miss Yuchen made a payment of £369 on 15 June 2024 via Alipay. The shopper's email was recorded as [REDACTED] and the shopper reference was [REDACTED], Miss Yuchen's ACCA ID.

13. On 27 November 2024, ACCA wrote to the University of Macau and enquired if the documents including the Certificate and Transcript were genuine.

14. On 29 November 2024 the University of Macau confirmed that the Certificate and the Transcript were not genuine.

15. On 11 December 2024, Miss Yuchen was administratively removed from ACCA's register for allegedly submitting false documents purportedly issued by the University of Macau.

16. On 20 December 2024 Miss Yuchen contacted ACCA and explained that she was unable to login to her account and sought advice about how to unfreeze it.

17. After ACCA reiterated the reason for her administrative removal on 26 December 2024 Miss Yuchen indicated that she did not know anything about it. ACCA wrote to Miss Yuchen on 28 December 2024 advising that if her account had been hacked, it would assist her appeal and investigation if she

supplied a police report and additional evidence which corroborated her account that she had been the victim of hacking.

18. Having returned from her student exchange visit to [REDACTED], on 11 February 2025 Miss Yuchen submitted, in English and [REDACTED], the Police Dispatch Record and Receipt of Accepted Police Report dated 20 January 2025. The English translation of the Police Dispatch Report reads as follows:

'On 20 January 2025 our station accepted a report from Ms Zheng Yuchen [REDACTED]. *She stated that on June 10, 2004 someone logged into her ACCA (Association of Chartered Certified Accountants, UK) account on its official website using the email address* [REDACTED] *and altered her degree information, causing her ACCA status to be temporarily frozen and unusable. After our station learned relevant details, her situation was realised as a possible infringement of rights. This dispatch record only serves as proof of her report and shall not be used for other purposes.*

19. On 24 February 2025, Miss Yuchen made an application to be readmitted to ACCA's student register and subsequently the matter was referred to the Regulation and Conduct Department for investigation.

20. On 8 March 2025, ACCA advised Miss Yuchen that prior to its Admissions and Licensing Committee considering her application for readmission, the Regulation and Conduct Department would need to investigate the complaint that she allegedly submitted false documents in connection with her application for exemptions.

21. On 18 March 2025 and 27 March 2025 Miss Yuchen emailed ACCA indicating her wish to be readmitted to her ACCA account.

22. ACCA wrote to Miss Yuchen during July and August 2025 but received no response. On 12 August 2025 ACCA telephoned Miss Yuchen but there was no answer. On 12 August 2025 Miss Yuchen responded to ACCA's letter dated 10 July 2025 and the key responses were as follows:

a. In response to the question: *Did you attend the University of Macau to study a degree?'* Miss Yuchen replied*, 'I didn't study at the University of Macau'.*

b. In response to the question *'Do you accept that you did not attend the University of Macau to study a Bachelor of Science in Accounting?',* Miss Yuchen advised, *'Yes I have never pursued a Bachelor's degree in Accounting at the University of Macau.'*

c. In response to the question *'Do you accept that the Certificate is not genuine?'* Miss Yuchen stated*, 'Yes I admit that this is a non-authentic document.'*

d. *In response to the question 'Did you submit the Certificate and Transcript to ACCA?' Miss Yuchen advised, 'No I didn't submit'.*

e. In response to the question *'Did you ask anyone else to submit the Certificate and Transcript to ACCA on your behalf?*' Miss Yuchen advised *'No I didn't.'*

f. In response to the question '*A photo of your passport was allegedly submitted in the same email as the Certificate and Transcript. Please confirm if the email dated 11 June 2024 contains a copy of your passport.'* Miss Yuchen advised *'Actually, I am not clear about this matter.'*

g. In response to the question, '*How were the Certificate and Transcript submitted to ACCA?'* Miss Yuchen advised *'According to the investigation by the* [REDACTED] *police, my account was hacked at the time.'*

h. In response to question *'Do you have an email account with the email address:* [REDACTED]*? If so, was the email address registered with ACCA as your email address?'* Miss Yuchen advised *'I don't have this email, and it is not the email I used to register with ACCA.'*

i. In response to the question *'Please provide a copy of an email that was sent to ACCA from your email account on or around 11 June 2024 at 12:15 (UK* *time) which requested exemptions for the FR AA FM exams with the attachments'* Miss Yuchen advised *'Since this was not my own operation, I am unable to provide these attachments.'*

j. In response to question *'On 11 June* 2024 *ACCA awarded you exemptions for ACCA's exams, including Financial Reporting (FA), Audit and Assurance (AA) AND Financial Management (FM) ….Did you read this email? If so, when?'* Miss Yuchen advised *'No'.*

k. In response to the question *'You advised that your email account was hacked. Please provide the email address of the email account that was allegedly hacked….Did the email account which was allegedly hacked belong to you?* Miss Yuchen advised '[REDACTED] *This is my email address, which is also the only email I used to register for ACCA.'*

l. In response to question *'In relation to the Police Dispatch Record dated 20 January 2025 which you supplied to ACCA, can you please confirm that the facts stated in the English version of the document are factually correct?'* Miss Yuchen advised *'Yes I confirm.'*

m. In response to the question *'On or around 15 June 2024 at 06:09 a payment of £369.00 was allegedly made to ACCA for the exemption fee using Alipay and the shopper's email address was recorded on ACCA's system as* [REDACTED]*…..Did you make the payment, if so why?* Miss Yuchen advised *'Yes I made this payment because I received a text message on my phone at the time, informing me that I had an outstanding balance for ACCA.'*

n. In response to the question *'Do you accept that you submitted or caused to be submitted to ACCA the Certificate?'* Miss Yuchen advised *'No.'*

o. In response to the question *'Do you accept that you submitted or caused to be submitted to ACCA the Transcript?* Miss Yuchen advised *'No.'*

p. In response to the question *‘Please list your current registered email address with ACCA, along with your previous registered email addressed.* Miss Yuchen stated *‘Only* [REDACTED]

23. The Committee heard evidence from Miss Yuchen. She explained that her management of her password for her ACCA account had been inadequate. She was able to share her screen to demonstrate her failings in this regard. In response to questions from the Committee, Miss Yuchen replied that, in so far as her passport is concerned, she said that someone in her student dormitory must have taken a screenshot of her passport. She had complained to the university management and had moved dormitory as a consequence. She thought someone must have been jealous of her and decided to take this action out of spite and wanting to destroy her progress with ACCA. Miss Yuchen was asked if there was evidence form elsewhere of her passport being misused and she stated that there was not.

24. Miss Yuchen said she would not benefit from the alleged action as her University have already exempted her from examinations and she would pass the rest given her abilities.

ACCA’S SUBMISSIONS

25. ACCA submitted that Miss Yuchen submitted or caused to be submitted to ACCA the Certificate and Transcript, purportedly from the University of Macau which are not genuine. ACCA relies on the email from the University of Macau dated 29 November 2024, the email sent by Miss Yuchen dated 11 June 2024, payment for the exemption fees on 15 June 2024 and the evidence contained in the witness statement of Gavin McNeil dated 30 October 2025.

26. ACCA submitted that this was a highly sophisticated fraud. It argued that the changing of an email address, the seeking particular exemptions and the tailoring of a Transcript indicates that these actions could only be to the benefit of Miss Yuchen. ACCA maintained that the manner that this had been done was not the actions of an envious person trying to assist Miss Yuchen, but rather an individual acting under her instruction.

27. Miss Yuchen was paying fees to ACCA, which are normally due at the beginning of the year. There would be no reason for the annual fee to fall due during the middle of the year. The fact that she paid and apparently did not look at the invoice would be highly unlikely. ACCA suggests that the real reason she did not look at the invoice was because she knew it was for exemptions claimed.

28. Looking at the evidence Miss Yuchen has provided to corroborate her account, ACCA submitted that little or no weight could be placed upon the police report. It has another, different incorrect email address and records what Miss Yuchen herself has reported and is self-serving.

29. ACCA submitted that the conduct set out at Allegation 1 clearly amounts to dishonesty as Miss Yuchen knew the Certificate and Transcript were false, that the conduct reached the threshold for misconduct or in the alternative rendered her liable for disciplinary action.

MISS YUCHEN'S SUBMISSIONS

30. Miss Yuchen emphasised that she had told the truth with both the written and oral evidence she had given to the Committee. She maintained that the allegations were untrue. Although her handling of the hacking of her account had been inadequate, Miss Yuchen said that she had gone straight to the police station on her return to [REDACTED] from a student exchange visit to [REDACTED] and told them what she knew. She submitted that the police would not disclose their internal documents into the investigation after she had reported new information to them about being hacked. Throughout this period Miss Yuchen stressed that she had continued to keep in contact with ACCA.

31. Miss Yuchen maintained that the uploading of the documents was not done by her. She accepted that she was negligent in not securing her passport and password.

DECISION ON FACTS/ALLEGATION(S) AND REASONS

32. The Committee accepted the advice of the Legal Adviser. The Committee was advised and was cognisant that the burden of proving the allegations is on ACCA and the standard is the balance of probabilities. The legal advice referred to the test for dishonesty, as per *Ivey v Genting Casinos (UK) t/a Crockfords [2017] UKHL 67* at paragraph 67:

When dishonesty is in question the fact-finding tribunal must first ascertain (subjectively) the actual state of the individual's knowledge or belief as to the facts. The reasonableness or otherwise of his belief is a matter of evidence (often in practice determinative) going to whether he held the belief but it is not an additional requirement that his belief must be reasonable; the question is whether it was reasonably held. When once his act state of mind as to knowledge or belief as to facts is established the question whether the conduct was honest or dishonest is to be determined by the fact-finder by applying the (objective) standards of ordinary decent people. There is no requirement that the defendant must appreciate that what he has done is, by those standards, dishonest.

33. The Committee heard that there had been no previous findings against Miss Yuchen and accepted that it was relevant to consider her good character in relation to the likelihood of her acting as ACCA alleged and place this into the balance in her favour.

DECISION ON FACTS

34. The Committee carefully considered all the documentary and oral evidence it had received, including all of Miss Yuchen's responses as well as the submissions made on behalf of both parties.

35. The Committee found Allegation 1 proved.

Allegation 1:

1) On 11 June 2024 Miss Yuchen submitted or caused to be submitted to ACCA false documents, namely a Bachelor of Science in an Accounting Certificate dated 7 June 2023 (the ‘Certificate’) and an Examination Transcript dated 9 June 2023 (the ‘transcript’), purportedly issued by the University of Macau in support of her application for exemptions.

36. The Committee found that Miss Yuchen had herself submitted or caused another on her behalf to submit the Certificate and Examination Transcript to the ACCA. The Committee found the documents submitted to the ACCA seeking exemptions were false. The Committee accepted the documentation from the University of Macau who confirmed that the Certificate and Examination Transcript documents were false. The Committee found that the submission of the false documents was not a reckless action but a deliberate act on Miss Yuchen’s part.

37. The Committee considered there was material advantage to Miss Yuchen in submitting the Certificate and Transcript to the ACCA. The Committee could find no advantage to any other third party in submitting the Certificate and Examination Transcript for Miss Yuchen and interfering in this way. Although other individuals could have a malicious motivation, there was no independent evidence to corroborate this, nor any independent evidence to suggest why that individual would act in a way that benefitted Miss Yuchen.

38. The Committee considered that Miss Yuchen had admitted that she had been careless with her documents and passwords and that she had made a request to change her shared dormitory accommodation with the University because of her concern about another person interfering with her belongings. However, the Committee was not provided with any evidence to substantiate her claims that her accommodation had been moved to another dormitory. The Committee found Miss Yuchen’s evidence that she had been hacked improbable, noting that she accepted that this was the only time her documents had been used in this way. If Miss Yuchen had been the victim of hacking the Committee found it unlikely that the only way in which her documents had been used would be one that would provide her with a material advantage.

39. The Committee also considered with care the evidence from the police report (page 44). The passport, Certificate and Transcript were submitted to ACCA from an email account [REDACTED]. This was documented in ACCA's systems as Miss Yuchen's email account at the time. The police report contained a different email address, [REDACTED]. The Committee considered that there was potential for the police to have been given false information or to have incorrectly recorded the email address; it was an anomaly in the evidence that raised concerns about the veracity of what Miss Yuchen had submitted to the police and she was unable to adequately explain this in her evidence.

Allegation 2

2) Miss Yuchen's conduct set out at allegation 1 above was:

a) Dishonest in that she knew that the Certificate and Transcript she submitted or caused to be submitted to ACCA were false; or in the alternative;

b) Such conduct demonstrates a failure to act with integrity.

40. The Committee found Allegation 2a proved. The Committee did not go on to consider Allegation 2b which was in the alternative, should Allegation 2a be found not proved.

41. The Committee carefully considered the legal test for dishonesty which required it to make a finding about the actual state of Miss Yuchen's knowledge and belief as to the facts, i.e. her subjective intention. The Committee then needed to consider whether Miss Yuchen's conduct was dishonest applying the objective standard of ordinary decent people, applying the case of *Ivey v Genting Casinos [2017] UKSC 67* ('Ivey').

42. In considering the first limb of the Ivey guidance as to Miss Yuchen's subjective state of mind, the Committee noted that at the material time, Miss Yuchen would gain a significant personal advantage in submitting the false documents. This was because it would enable her to be exempt from certain examinations.

The decision to submit the Certificate and Transcript were conscious decisions by Miss Yuchen, knowing of the benefit and unjust advantage she could derive. This was not a lapse of judgment but rather a choice on her part to submit the Certificate and Transcript and pay the significant sum of money to the ACCA swiftly and without question to secure the benefit she hoped to receive.

43. The Committee considered the second limb of the Ivey guidance about whether an ordinary person would consider Miss Yuchen's actions to be dishonest. The Committee noted that the said ordinary person would be in possession of the same facts as Miss Yuchen at the material time and would place themselves in the same circumstances. The Committee reached the view that an ordinary person with knowledge of the faces at the material time would consider Miss Yuchen's actions to be dishonest.

44. Having resumed the hearing on 05 August 2026, the Committee invited ACCA to make any further submissions on whether the allegations, as found proved amounted to misconduct. ACCA submitted that Miss Yuchen's conduct would be judged by members of the public as serious and deplorable. Miss Yuchen has submitted false documents and has been dishonest. This has been compounded by the fact that Miss Yuchen acted for personal gain to receive exemptions to which she was not entitled. The exemption process is at the heart of the ACCA examination regime.

45. Miss Yuchen was invited to give any further submissions or provide further evidence on whether the allegations, as found proved amounted to misconduct. She had nothing further to add.

Allegation 3:

3) By reason of any or all of her conduct set out in allegation 1 and/or 2 above, Miss Yuchen is:

a) Guilty of misconduct pursuant to bye-law 8(a)(i).

46. The decision as to whether the proven Allegations amount to misconduct is a matter for the Committee, there is no burden or standard of proof. The

Committee considers honesty to be a fundamental tenet of the profession. Miss Yuchen has been dishonest in seeking advantage from exemption from examinations. The Committee considered that acting dishonestly in relation to submitting false documents were extremely serious and had the potential to undermine the accountancy profession and ACCA as a regulator.

47. Miss Yuchen's dishonest conduct fell far below the standards expected of a member of the accountancy profession. Her actions brought discredit on Miss Yuchen and were completely contrary to the Rules and Standards applicable to accountants which required fair dealing and honesty with regards to documentation. Providing false documentation to secure exemptions from ACCA was, in the Committee's view, outwith the standards expected from student accountancy members. It could not be regarded as anything other than unacceptable behaviour which brought the profession into disrepute. The Committee found that her conduct undermines ACCA's qualifications process and the accountancy profession generally and clearly amounted to misconduct.

48. The Committee found the allegation proved.

SANCTIONS AND REASONS

49. The Committee referred to ACCA's Guidance on Disciplinary Sanctions dated 10 February 2026 ('GDS'). The Committee balanced the public interest and the member's own interest in deciding what sanction, if any, to apply. Throughout its deliberations the Committee considered the principle of proportionality. It noted the paragraphs set out in section E2, E3 and F of the GDS and decided that this misconduct was extremely serious for an ACCA student. It was dishonest conduct which had the potential to cause harm to members of the public if it had not been discovered by ACCA.

50. The Committee noted that Miss Yuchen has engaged with ACCA and cooperated with her regulator throughout the investigation and hearing process. In her document submitted to ACCA Miss Yuchen has stated:

‘I have learned an extremely painful and expensive lesson. I will carry this lesson with me for the rest of my life….’

51. The Committee accepted as a mitigating factor that Miss Yuchen had no disciplinary findings against her. Although there was an apology and genuine remorse for her actions and Miss Yuchen said she recognised her failings, the Committee found she had in fact demonstrated limited insight, not evidencing a full understanding of the seriousness of her misconduct and its implications. Hence the Committee considered that little weight could be attached to this mitigating factor.

52. The Committee noted the following as aggravating factors: that Miss Yuchen’s actions had the potential to harm ACCA’s reputation and the attempt to undermine the integrity of ACCA’s exemption process was deliberate, premeditated and done for personal gain. The Committee found this to be a sophisticated fraud perpetrated by Miss Yuchen.

53. The Committee noted ACCA’s GDS as stated at paragraph E.2.2 on the issue of dishonesty:

    ‘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. It is a cornerstone of the public value which an accountant brings.’

54. The Committee was satisfied that there was potential for harm towards the public and the accountancy profession as well as towards ACCA as a regulator by Miss Yuchen’s actions. It also noted that for a student accountant to be dishonest with documents at an early stage in their career brought disrepute on Miss Yuchen and the profession.

55. The Committee decided that the misconduct found proved was very serious and so a sanction was necessary.

56. The Committee first decided the sanction of ‘Admonishment’. It decided that such a sanction did not reflect the seriousness of the misconduct found proved. It found that this was deliberate misconduct and that, because there was no developed insight or remediation, that admonishment was not a sufficient sanction to meet the public interest.

57. The Committee went on to consider the sanction of ‘Reprimand.’ It noted that the GDS referred to this sanction as being appropriate if the conduct was of a minor nature and if there was no continuing risk to the public. The Committee decided that Miss Yuchen posed a risk to the public in that she could work as a student accountancy member of ACCA. It therefore considered that this sanction was insufficient and that a more serious sanction was warranted.

58. The Committee next considered the sanction of a ‘Severe Reprimand’. It noted that Miss Yuchen had not demonstrated sufficient insight or any remediation into her wrongdoing. She had also not provided any character references. Having determined that Miss Yuchen continued to pose a risk to the public as a student, it decided that this sanction was inappropriate. The Committee was not satisfied that the factors listed in C4.1 of the Guidance were present in Miss Yuchen’s case and these would have to be for a Severe Reprimand to be a proportionate sanction.

59. The Committee decided that the deliberate misconduct found proved was a serious departure from the standards to be expected from student members of ACCA; there was no evidence of any rehabilitative/corrective steps taken to cure the conduct and Miss Yuchen had yet to develop meaningful insight into her misconduct. The Committee considered that such behaviour was fundamentally incompatible with remaining on the student register. The Committee also took into account the potential for Miss Yuchen to mislead the public and cause harm by having an ACCA student registration and being able to work as a student if she wished to do so in the accountancy profession. In the Committee’s view it was therefore both appropriate and proportionate to remove Miss Yuchen from the student register.

COSTS AND REASONS:

60. ACCA applied for costs in the sum of £8,839.00.

61. The Committee considered ACCA's Guidance for Costs Orders, in particular paragraphs 18 and 19. This makes clear that costs are not a sanction and that the majority of members should not subsidise the minority who find themselves before disciplinary proceedings and the Committee agrees.

62. The Committee noted that ACCA's allegations were well founded and decided that it was fair and proportionate that Miss Yuchen paid towards the costs of bringing and conducting the disciplinary hearing. The Committee considered paragraphs 25 and 26 of the Guidance when considering ACCA's costs schedule. It noted that ACCA were not seeking the costs of day 2 of these proceedings. The Committee considered the costs claimed by ACCA were reasonable.

63. Miss Yuchen made an application to adduce further evidence proving her income and expenditure. She said that she contacted ACCA and asked for further details about what she should provide for her financial means and was told that the financial form was sufficient. The Committee accepted Miss Yuchen's explanations in relation to gathering evidence of her financial means. The Committee considered the test of exceptional circumstances as set out in Regulation 10(4)(c) and found that it would be in the interests of justice for Miss Yuchen to be able to adduce further evidence in respect of the issue of her financial situation. The Committee noted that she was unrepresented, conducting the proceedings in a second language with the assistance of a [REDACTED] interpreter and accepted that she may not have understood the extent to which evidence on costs needed to be supplied. The Committee found this amounted to exceptional circumstances. The provision of the evidence would be likely to assist in making an accurate assessment of Miss Yuchen's financial circumstances and so the Committee agreed to receive it.

64. The Committee went on to consider the further documentary evidence provided by Miss Yuchen. This included a signed statement from [REDACTED] and

banking platform screen shots. The Committee considered that it was likely this evidence accurately explained Miss Yuchen's financial situation and placed weight and relied upon it. In particular, having carefully considered the signed letter from [REDACTED], the Committee accepted this document as being truthful.

65. [REDACTED] The Committee was satisfied that Miss Yuchen had done all she could to try and assist in supplying evidence of her financial circumstances as soon as she had understood what she needed to provide. The Committee considered what was realistic for Miss Yuchen and what she would actually only be able to pay given her personal situation and means and decided in all the circumstances that it was just and proportionate, [REDCATED], that a sum of £100.00 towards ACCA's costs was reasonable.

66. It therefore ordered Miss Yuchen to pay ACCA costs of £100.00.

EFFECTIVE DATE OF ORDER:

67. The Committee decided given the allegations found proved which included dishonesty, that there was a risk to the public if Miss Yuchen remained on the student register until the conclusion of any appeal period. Otherwise she could work whilst she was a student using her ACCA student membership.

68. The Committee therefore decided that an immediate order was necessary to protect the public.

69. It therefore ordered that Miss Yuchen be immediately removed from the student register.

Ms Melissa D'Mello
Chair
05 August 2026