

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of: Mr Abdul Rahman Haider

Heard on: Tuesday, 10 February 2026

Location: Remotely via Microsoft Teams

Committee: Mr Gerard Wareham (Chair)
Ms Fiona MacNamara (Accountant)
Ms Rachel O'Connell (Lay)

Legal Adviser: Ms Giovanna Palmiero

Persons present

and capacity: Mr Matthew Kerruish - Jones (ACCA Case Presenter)
Miss Nicole Boateng (Hearings Officer)

Summary Removed from the student register

Costs: £4,500.00

INTRODUCTION

1. The Disciplinary Committee ("the Committee") convened to hear allegations of misconduct against Mr Abdul Rahman Haider (Mr Haider).
2. Mr Matthew Kerruish - Jones (Mr Kerruish-Jones) presented the case on behalf of ACCA.

3. Mr Haider attended and was not represented. He confirmed he had sight of the papers and exam recording and was content to proceed.
4. Mr Haider formally admitted Allegation 1 and denied the other allegations.
5. The Committee had confirmed that it was not aware of any conflicts of interest in relation to the case.
6. In accordance with Regulation 11(1)(a) of the Chartered Certified Accountants Complaints and Disciplinary Regulations 2014 (the Regulations), the hearing was conducted in public.
7. The hearing was conducted remotely via Microsoft Teams.
8. The Committee was provided with, and considered in advance, the following documents:
 - (i) A Report & Hearing Bundle with pages numbered 1-106;
 - (ii) Examination Video & Phone Logs (6 audio files);
 - (iii) A Service Bundle numbered with pages numbered 1-22;
 - (iv) Cost Schedules were provided to the Committee at the sanction stage.

ALLEGATIONS

Mr Abdul Rahman Haider, a student of ACCA, in respect of his remotely invigilated Audit and Assurance examination on 10 March 2025 ('the Exam'):

1. Failed to adhere to ACCA's Exam Guidelines to 'move mobile phones out of arm's reach' and/or possessed an item on or about his desk which was not on the list of permitted items in the Exam Guidelines, contrary to Exam Regulation 1.
2. Was in possession of and/or used one or more unauthorised item(s), namely one or more mobile telephone(s) with camera and/or recording functionality, during the Exam, contrary to Exam Regulation 5(a) and/or

5(b) and thereby sought to gain an unfair advantage in the Exam and/or future exam within the meaning of Exam Regulation 6(b).

3. Used the above referenced unauthorised item to photograph and/or copy and/or to capture live exam content, contrary to Exam Regulation 11.
4. Gave the exam proctor false or misleading information about the said unauthorised item/s, contrary to Exam Regulation 3.
5. Mr Abdul Rahman Haider's conduct in respect of any or all of the above was:
 - a) Dishonest, in that he intended to use his mobile phone/s with camera/s during the Exam to gain an unfair advantage for himself and/or others in the Exam and/or for a future exam; and/or.
 - b) Dishonest in that he made statements to the proctor which he knew, or ought to have known, to be untrue; or in the alternative;
 - c) Such conduct demonstrates a failure to act with integrity.
6. By reason of the above, Mr Abdul Rahman Haider is:
 - a) Guilty of misconduct pursuant to bye-law 8(a)(i) in respect of any or all of the conduct above; or, in the alternative:
 - b) Liable to disciplinary action pursuant to bye-law 8(a)(iii) in respect of Allegations 1 – 4 above.

BRIEF BACKGROUND

9. Mr Haider became an ACCA registered student on 12 October 2015.
10. On 22 April 2025, ACCA received a complaint referral alleging that Mr Haider was in possession of an unauthorised mobile phone device during his remotely invigilated Audit and Assurance examination on 10 March 2025.

11. The referral also raised a concern that the student attempted to mislead the proctor in relation to the same and may have taken photographs of exam content.
12. The Chat Log records that at 10:55:04, the proctor stated, *"If you have any unauthorised items with you or in your workspace, please remove them now and place them out of arm's reach"*. Mr Haider responded 'Ok'. At 10:58:45 the proctor stated, *"please put your phone on silent mode and out of your arms' reach... Please acknowledge that you have read and understood the above"*.
13. From a review of the video footage, it can be seen that Mr Haider has an unauthorised item in his possession, namely a mobile phone.
14. The key incidents in the video footage of Mr Haider's exam are noted as follows:

00:05:32, Mr Haider is heard to say *'Yeah I put my phone out of my reach'*

00:19:41, Mobile telephone clearly visible in frame positioned in such a manner that would have allowed the camera to capture the computer screen and moving across the screen.

00:22:10 Mr Haider heard to say *'Sorry, I didn't use my phone'... 'my phone is there'*.

00:22:21 Mr Haider turns the laptop to show his phone on a sofa out of reach.

00:23:08 Mr Haider holds his mobile phone up to the laptop. This phone is not the phone that appeared in frame at 00:19:41 appearing as a different make/model.

00:24:15 Second phone visible on the sofa while the other remains on the desk.

00:29:50 Mobile phone appears in frame.

00:31:13 Mobile phone appears in frame.

00:31:27 Mobile phone appears in frame.

00:31:58 Mobile phone appears in frame.

01:05:13 Mr Haider can be heard to say '*I didn't*' this is recorded as time 11:59:13 and appears to be a response to a typed question from the proctor.

15. The Chat log records:

11:58:36 (proctor) sir I am going to end your session sir because I saw twice you using another device.'

16. On 21 May 2025, Mr Haider was formally notified of the investigation and asked to provide further information on the complaints raised by 9 June 2025. Mr Haider did not respond.

17. On 19 June 2025, further correspondence was sent to Mr Haider reminding him of his duty to cooperate and requiring that he provide a response as soon as possible and by no later than 25 June 2025. Mr Haider did not respond.

18. On 2 July 2025, Mr Haider was sent a second and final reminder of his duty to cooperate and asked to provide a response no later than 11 July 2025.

19. On 12 August 2025, ACCA sent a further email to Mr Haider asking him to contact ACCA as soon as possible. On 12 August 2025 Mr Haider responded and provided ACCA with his response to the allegations.

ACCA's SUBMISSIONS

20. It is submitted that the allegations are capable of proof by virtue of the documentation in the Evidence Bundle attached to this report, and Mr Haider's admissions.

21. ACCA submits that if any, or all, of the facts set out in the allegations are found to be proved, Mr Haider has acted in a manner which brings discredit to him

and the accountancy profession and his conduct amounts to misconduct pursuant to Bye-law (8)(a)(i).

22. In respect of the breaches outlined in the allegations, ACCA relies on:
1. A mobile phone can be seen on screen on a number of occasions during the exam.
 2. From the positioning of the phone in relation to Mr Haider and the laptop it can be reasonably assumed that Mr Haider is holding and manipulating the mobile phone.
 3. That on two separate occasions Mr Haider was asked by the proctor whether he was using an unauthorised device during the Exam. On both occasions Mr Haider denied doing so.
 4. It is clear from the footage that two different mobile phones were present and in front of the laptop during the Examination and that when asked to present his mobile telephone to the camera only one was displayed.
 5. These actions would indicate a clear intention to mislead the proctor.
23. Exam Regulation 6(b) provides that where a student is found to be in breach of Exam Regulation 5(a):
- “it will be assumed that [the student] intended to use the ‘unauthorised items’ to gain an unfair advantage in the exam. In any subsequent disciplinary proceedings, [the student] will have to prove that [they] did not intend to use the ‘unauthorised items’ to gain an unfair advantage in the exam”.*
24. ACCA submits that the positioning and movement of the phone/s as well as the repeated raising of the phone/s during the examination period allows reasonable inference that Mr Haider is taking photographs or recording live exam content to gain an unfair advantage in the exam or any future examination.

25. ACCA submits that such conduct would be deemed dishonest by the standards of ordinary decent people. In any event, given the facts of this case it will be assumed by virtue of Examination Regulation 6(b) that Mr Haider intended to use the unauthorized item to gain an unfair advantage for himself or others in the exam and/or a future exam; it will be for Mr Haider to prove that he did not intend to use the 'unauthorised item/s' for this purpose.
26. Mr Haider has provided no reason for his having the mobile phone/s in reach and/or his holding/raising the phone/s into the view of the camera during the examination save to say that he was experiencing stress

Dishonesty

27. The case of *Ivey v Genting Casinos* [2017] UKSC 67 at para 74 provided the following guidance as to the meaning of dishonesty:

“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 is genuinely held. When once his actual state of mind as to knowledge or belief as to facts is established, the question whether his conduct was honest or dishonest is to be determined by the factfinder by applying the (objective) 10 standards of ordinary decent people. There is no requirement that the defendant must appreciate that what he has done is, by those standards, dishonest.”

28. ACCA submits that the above conduct would be deemed dishonest by the standards of ordinary decent people.

Integrity

29. In *Wingate and Evans v The Solicitors Regulation Authority* [2018] EWCA Civ 366, the Court of Appeal addressed what was required in a professional disciplinary context by the standard of integrity. At paragraphs 95 - 97, Jackson

LJ expressed the matter in a way that applied to regulated professions generally and stated:

“95. Let me now turn to integrity. As a matter of common parlance and as a matter of law, integrity is a broader concept than honesty...

Integrity is a more nebulous concept than honesty. Hence it is less easy to define, as a number of judges have noted. In professional codes of conduct, the term “integrity” is a useful shorthand to express the higher standards which society expects from professional persons and which the professions expect from their own members.

The underlying rationale is that the professions have a privileged and trusted role in society. In return they are required to live up to their own professional standards.”

30. Alternatively, on the same facts, ACCA submits that Mr Haider’s conduct at allegations 1- 4 demonstrates a failure to act with integrity, based on the same facts as referred to above. ACCA submits that Mr Haider’s conduct fell below the standard to be expected of an ACCA student sitting a professional examination.

Misconduct

31. In order for Mr Haider’s conduct to amount to a breach of Bye-law 8(a)(i), it must be found to amount to misconduct. Bye-law 8(a)(i), 8(c) and 8(d) refer to and partially define misconduct.
32. Bye-Law 8(c) states that *“for the purposes of bye-law 8(a), misconduct includes (but is not confined to) any act or omission which brings, or is likely to bring, discredit to the individual or relevant firm or to the Association or to the accountancy profession”*.
33. Bye-Law 8(d) provides that when assessing the conduct in question, regard may be had to the following:

- (i) *Whether an act or omission, which of itself may not amount to misconduct, has taken place on more than one occasion, such that together the acts or omissions may amount to misconduct;*
 - (ii) *Whether the acts or omissions have amounted to or involved dishonesty on the part of the individual or relevant firm in question;*
 - (iii) *The nature, extent or degree of a breach of any code of practice, ethical or technical, adopted by the Council, and to any regulation affecting members, relevant firms or registered students laid down or approved by Council.*
34. In *Roylance v General Medical Council* [2001] 1 AC 311, at para. 38, the court held that:
- “...the meaning of this term is of general effect, involving some act or omission which falls short of what would be proper in the circumstances. The standard of propriety in any given case may often be found by reference to the rules and standards ordinarily required to be followed by a practitioner in the particular circumstances.”.*
35. For a Committee to conclude that the facts found proved amount to misconduct, the Committee must be satisfied that the conduct is serious. Misconduct is a matter for the Disciplinary Committee’s professional judgment.
36. ACCA submits that if proved, the conduct alleged brings discredit to Mr Haider and/or ACCA, and/or the accountancy profession. Accordingly, Mr Haider’s conduct amounts to misconduct pursuant to Bye-law 8(a)(i).
37. During the hearing Mr Kerruish-Jones supplemented ACCA’s written submissions and addressed the Committee on the evidence at the finding of facts stage and summarised the evidence on behalf of ACCA.
38. The Committee and Mr Haider confirmed that the recording of the exam had been viewed and did not need to be played during the hearing.

MR HAIDER'S WRITTEN AND ORAL SUBMISSIONS

39. Mr Haider made limited oral submissions in response to ACCA's evidence and relied upon his previous written submissions.
40. In summary Mr Haider stated that his phone was on the sofa and that he did pick up his nephew's phone, which did not work, due to stress and [PRIVATE].
41. The Committee took into account the contents of Mr Haider's previous correspondence, firstly from 12 August 2025 where Mr Haider stated:

"....

"1. I confirm that I read the ACCA Exam Regulations and Guidelines before sitting the exam, and I was aware that mobile phones must be kept out of reach during the examination.

2. I admit that I failed to comply with ACCA's exam guidelines by having my mobile phone within arm's reach at my desk during the exam. This was a serious lapse in judgment on my part, for which I sincerely apologize.

3. I admit that when asked by the proctor whether I was using my mobile phone, I initially denied it. I panicked in the moment due to stress and fear of the consequences, which led to this regrettable decision. I fully understand the importance of honesty and integrity and regret this deeply.

4. I admit that I used my mobile phone briefly during the exam; however, I did not intend to gain an unfair advantage. I did not search for answers or access any unauthorized assistance. My action was a momentary lapse caused by [PRIVATE] and distraction, not deliberate cheating.

5. I deny the allegation that I took photographs of any live examination content during the exam.

6. During the check-in process, my phone was placed on a nearby surface that was unfortunately within reach. I now realize this was against the rules and accept full responsibility.

7. At the time shown in the video, I was briefly checking my phone due to [PRIVATE] and distraction. I understand this was inappropriate and against ACCA regulations.

8. I confirm that I did not take photographs of any exam content.

9. As I did not take photographs, there was no distribution to any individuals or platforms.

10. I did not copy any exam content in any other format.

11. I was not seeking assistance from anyone else during the exam, nor was I trying to assist anyone else.

12. I did not pay or engage any third party to assist me in the exam.

13. I did not receive any payment or other reward related to the exam or its content.

14. I attempted to deny phone usage due to panic and fear when confronted by the proctor. This was a serious error of judgment caused by stress, and I am deeply remorseful for this dishonest response.

15. I would like to emphasize that this incident is completely out of character for me. I have been a dedicated ACCA student since October 2015 and have passed 8 exams through my own hard work. In all these years, I have never been involved in any misconduct or disciplinary matters.

The pressure of completing the qualification within the 10-year limit, combined with [PRIVATE] contributed to a moment of poor judgment during the exam. While these factors do not excuse my actions, I respectfully ask the committee to consider them as mitigating circumstances.

I sincerely apologize to ACCA, the exam proctor, and the wider professional community. I am committed to upholding ACCA's values of integrity and professionalism going Forward...."

42. On the request of ACCA for further information, Mr Haider sent a further email on the 20 October 2025 which stated:

“Thank you for your email and for allowing me the opportunity to respond.

When I previously mentioned the pressure of completing the qualification within the 10-year limit, I did not mean to imply that I brought a phone into the exam to pass dishonestly. Rather, I was trying to explain the context: I was [PRIVATE] fearing that if I missed this sitting, I might not be able to take the exam again within the time limit.

I can testify under oath that I did not cheat, did not take any photographs or videos of the exam, and did not share any content. I had no intention of gaining an unfair advantage. Infact, my elder brother advised me not to sit the exam given [PRIVATE], but I had been preparing for months and had already missed a sitting in December 2024 due to interne tissues. I felt I needed to attempt the exam. (sic)

Regarding the screenshots and the suggestion of a second mobile phone: the second device shown was my nephew’s old phone, which does not function. It normally stays on my brother’s desk. I believe I must have picked it up absent-mindedly, possibly thinking it was my phone or simply checking. I recognize that this created confusion and concern, but I can assure you it was not used to access or record any exam materials.

In short, I accept that I should not have attempted the exam under such difficult circumstances. However, I respectfully ask the committee to consider [PRIVATE] I was under, and the fact that I did not cheat nor intend to. I remain committed to completing the ACCA qualification with integrity and in accordance with its values.

Thank you for considering my explanation...”

DECISION ON FACTS AND REASONS

43. The Committee considered ACCA's Bundle of evidence and the written representations which were supplemented by Mr Kerruish-Jones orally. The Committee considered the legal advice from the Legal Adviser, which it accepted.
44. The Committee was aware that the burden of proving the facts was on ACCA and the allegations could only be found proved if the Committee was satisfied on the balance of probabilities.
45. However, the Committee had been advised specifically by the Legal Advisor in relation to the reverse burden of proof created under Examination Regulation 6(b), and to balance this with the presumption of innocence. The standard of proof on this reverse burden was also on a balance of probabilities.
46. The Committee noted that Mr Haider had admitted Allegation 1, to having his phone within arm's reach, and that there was another phone, belonging to his nephew which he picked up. This admission would be used by the Committee in determining the remaining Allegations.

Allegation 2

47. Whilst Mr Haider admits to being in possession of two mobile phones, he denies he sought to gain an unfair advantage in the Exam and/or future exam in possessing the phones.
48. Mr Haider stated: "*I did not cheat, did not take any photographs or videos of the exam, and did not share any content. I had no intention of gaining an unfair advantage.*"
49. However, the Committee noted that Mr Haider did admit: "*At the time shown in the video, I was briefly checking my phone due to [PRIVATE] and distraction.*"
50. The Committee concluded that Mr Haider had essentially admitted to using a phone in his own correspondence, by admitting to "*checking my phone*".

51. The Committee noted the reverse burden under Examination Regulation 6(a):

“6.(a) If you breach exam regulation 4 and the ‘unauthorised materials’ are relevant to the syllabus being examined; it will be assumed that you intended to use them to gain an unfair advantage in the exam. In any subsequent disciplinary proceedings, you will have to prove that you did not intend to use the unauthorised materials to gain an unfair advantage in the exam.”

52. The onus was therefore upon Mr Haider to show that he *“did not intend to use the unauthorised materials to gain an unfair advantage in the exam.”*

53. The Committee considered what was meant by an “unfair advantage”. It was clear that the use of a phone during an exam could place a student in an advantageous position and assist in passing the exam.

54. Mr Haider did not give evidence and did not explain why he had this phone in his hand during the exam. The explanation that he inadvertently picked up his nephew’s phone, which did not work, due to [PRIVATE] does not stand up to scrutiny, as Mr Haider was seen to handle this phone on at least two occasions.

55. This was compounded by the fact that Mr Haider did not admit to the Proctor that he had the phone in his hand when being challenged and lied to the Proctor regarding the presence of the second phone.

56. The reverse burden has not been rebutted and the Committee concluded that the only inference that could be reasonably be drawn from the facts was that there was an intention to gain an unfair advantage in whatever form.

57. Therefore, the Committee found Allegation 2 found proved on a balance of probabilities.

Allegation 3

58. The Committee noted that this allegation was presented by ACCA on the basis of an inference on the facts, that due to the positioning of the phone in relation

to Mr Haider and the laptop it can be reasonably assumed that Mr Haider is holding and manipulating the mobile phone in order to record the laptop screen.

59. Whilst the Committee had concluded on the facts, that Mr Haider was using the phone to gain an unfair advantage, in some manner, the Committee did not have sufficient evidence before it to establish exactly how this was being achieved.
60. The Committee did not have before it, any proof that Mr Haider had taken photographs or recorded the contents of the exam being undertaken.
61. Whilst it could make an assumption that the phone Mr Haider was holding, had the ability to undertake such function, it was a step too far to assume that this is what was being undertaken. The Committee could not discern any supporting evidence in the recording to sufficiently support this assumption.
62. The Committee therefore found that there was insufficient evidence to find this allegation proved on a balance of probabilities.

Allegation 4

63. The Committee had to determine whether Mr Haider had breached Exam Regulation 3 by giving the exam proctor false or misleading information when asked about the phone.
64. Mr Haider has stated in his correspondence *"I admit that when asked by the proctor whether I was using my mobile phone, I initially denied it. I panicked in the moment due to stress and fear of the consequences, which led to this regrettable decision."*
65. The Committee took into account that Mr Haider was spoken to on two occasions by the proctor about the use of a phone during the exam, and Mr Haider on both occasions denied this to the proctor. However, Mr Haider now admits that he did have a phone in his hand and he was checking it.

66. The proctor was clearly concerned about the presence of a second mobile phone and when Mr Haider was asked to show his environment to clarify this, only one black phone was visible on a sofa. The second phone was never made visible to the proctor during the exam.
67. It was only during the investigation process, that Mr Haider admitted that there was another phone.
68. Mr Haider's denials and omissions to the Proctor, which are captured on the exam recording, are proof that he misled and provided false information to the proctor.
69. The Committee therefore found that there was sufficient evidence to find this allegation proved on a balance of probabilities.

Allegation 5 - Dishonesty/Integrity

70. The Committee had regard to the fact that Mr Haider had admitted Allegation 1 in that he had his phone within arm's reach during the exam and had found Allegations 2 and 4 proved.
71. In light of these proven facts the Committee considered whether Mr Haider had acted dishonestly in light of the test for dishonesty, as set out in the case of *Ivey v Genting Casinos (UK) Ltd t/a Crockfords* [2017] UKSC 67. It had to consider:

"His actual state of mind as to knowledge or belief as to facts is established, the question whether his conduct was honest or dishonest is to be determined by the fact-finder by applying the (objective) standards of ordinary decent people."
72. The Committee first had to ask itself on Mr Haider's subjective view of the acts admitted and found proved, and whether he believed his actions were dishonest.
73. Mr Haider knew he should not have a phone with him during the exam within

arms' reach. He lied to the proctor about using a phone during the exam, which he now accepts he did. Mr Haider misled the proctor in respect of the presence of a second phone, which Mr Haider now accepts was present and he was "checking it".

74. The Committee had found that Mr Haider's inconsistent accounts were due to the fact that Mr Haider was aware that his own behaviour was contrary to the exam regulations.
75. The Committee had determined that Mr Haider, by his actions had intended to gain an unfair exam advantage during his ACCA exam and expressed concern regarding the tight timescales within which he had to complete these.
76. The Committee then went on to consider the objective part of the test, and would the facts amount to dishonesty by the *standards of ordinary decent people*.
77. The objective test is to determine if the actions were dishonest by the standards of ordinary, reasonable people. Mr Haider's state of mind is only relevant to establish his knowledge of the facts, not whether they believed their actions were dishonest. Therefore, even if someone genuinely believes their actions were justified or not dishonest, dishonesty can still be found proved if ordinary people would consider those actions dishonest.
78. The Committee found that ordinary decent people, would believe that in these particular circumstances Mr Haider was acting dishonestly.
79. The Committee therefore found that ACCA had discharged its burden of proof in relation to Allegation 5(a) and 5(b) on the balance of probabilities, and the Committee found the Allegations of dishonesty proved.
80. Allegation 5(c) was in the alternative, so there was no need for the Committee to make a finding in relation to it.

Allegation 6 - Misconduct

81. In relation to Allegation 6(a), the Committee applied the test for misconduct, as per the case of *Roylance v General Medical Council* [2001] 1 AC 311, in which it was decided that *'the meaning of [misconduct] is of general effect, involving some act or Omission which falls short of what would be proper in the circumstances. The standard of propriety in any given case may often be found by reference to the rules and standards ordinarily required to be followed by a practitioner in the particular circumstances.'*
82. The Committee had found proved that Mr Haider was dishonest and had intended to gain an unfair advantage by having his phone with him in the exam.
83. The Committee was satisfied that dishonest conduct in relation to professional exams not only falls far short of accepted standards but would be regarded as deplorable by fellow accountants. It brings discredit on Mr Haider, the Association and the profession.
84. The Committee concluded that Mr Haider's actions were serious in the circumstances and fell fundamentally short of the standards required of a professional person, including a registered student. The Committee was satisfied that his actions met the threshold of serious misconduct and so it concluded that he was guilty of misconduct.
85. Allegation 6(b) was in the alternative, so there was no need for the Committee to make a finding in relation to it.

SANCTION AND REASONS

86. In reaching its decision on sanction, the Committee considered the oral submissions made by Mr Kerruish-Jones on behalf of ACCA. Mr Kerruish-Jones made no submission as to the actual sanction but referred to the Guidance for Disciplinary Sanctions (GDS) and in particular the summary of the general principles. He confirmed that Mr Haider had no other known previous disciplinary findings.

87. The Committee noted its powers on sanction were those set out in Regulation 13(4). It had regard to ACCA's Guidance for Disciplinary Sanctions and bore in mind that sanctions are not designed to be punitive and that any sanction must be proportionate. It accepted the advice of the Legal Adviser.
88. The Committee considered that the conduct in this case was very serious. The Committee had specific regard to the public interest and the necessity to declare and uphold proper standards of conduct and behaviour. Being honest is a fundamental requirement of any accountant including a student member.
89. The Committee assessed the aggravating and mitigating features:

Aggravating features:

- This was a deliberate breach of exam regulations.
- Potential for harm if Mr Haider had obtained membership by dishonesty.
- Mr Haider has demonstrated limited understanding of the seriousness of his conduct
- Limited insight.

Mitigating features:

- There were no previous findings against Mr Haider.
 - Limited remorse and regret.
90. There was no evidence of any other mitigating factors in this case.
91. Given the Committee's view of the seriousness of Mr Haider's conduct, it was satisfied that the sanctions of No Further Action, Admonishment and Reprimand were insufficient to highlight to the profession and the public the gravity of the proven misconduct. In considering a Severe Reprimand, the Committee noted that a majority of the factors listed in the guidance were not present and, in particular, there was limited evidence of insight or remorse.
92. The Committee considered the ACCA guidance on the approach to be taken for Exclusion. 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 student to engage with their professional regulator.

93. The Committee had regard to Section E2 of the Guidance on the finding of dishonesty and the seriousness of such a finding on a professional.

It states at E2.1:

“Dishonesty, even when it does not result in direct harm and/or loss, or is related to matters outside the professional sphere undermines trust and confidence in the profession. The Committee should consider all possible sanctions and/or combinations of sanctions available to it in every case, nevertheless the courts have supported the approach to exclude members from their professions where there has been a lack of probity and honesty: “...there is no room for a dishonest doctor”; Singh v General Medical Council; “For all professionals, a finding of dishonesty lies at the top of the spectrum of misconduct”; Tait v Royal College of Veterinary Surgeons; “...in the absence of remarkably good reasons in mitigation it should lead to erasure”; The Fifth Shipman Inquiry”.

And at E2.3:

“The Committee should bear these factors in mind when considering whether any mitigation presented by the member is so remarkable or exceptional that it warrants anything other than exclusion from membership or removal from the student register.”

94. The Committee was satisfied that Mr Haider’s conduct was fundamentally incompatible with remaining on the student register. The Committee was satisfied that there were no remarkable or exceptional factors in this case and only removal from the register was sufficient to mark the seriousness to the profession and the public.

95. The Committee noted that the default period of exclusion is 12 months. The Committee decided not to extend this period, due to the one-off nature of the allegation, and given the mechanisms in place at ACCA for readmission.

EFFECTIVE DATE OF ORDER

96. The Committee determined that there are no public interest factors for the order to take immediate effect.

COSTS AND REASONS

97. ACCA applied for costs in the sum of £4,865.50. The Committee was provided with a Schedule of costs. The Committee was satisfied that the costs claimed were appropriate and reasonable, but there should be a reduction due to the fact that the hearing took less time than listed.
98. Mr Haider explained [PRIVATE], which [PRIVATE]. He gave a brief overview of his means but did not provide any documentary evidence. There was, therefore, no evidential basis upon which the Committee could make any reduction on this ground.
99. The Committee had in mind the principle that members against whom an allegation has been proven 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.
100. In light of the above, the Committee made an order for costs against Mr Haider in the sum of £4,500.00.

Mr Gerard Wareham
Chair
10 February 2026