

HEARING

**DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF
CHARTERED CERTIFIED ACCOUNTANTS****REASONS FOR DECISION**

In the matter of: Miss Bia Asif

Heard on: Wednesday, 07 January 2026

Location: Remotely via Microsoft Teams

Committee: Mr Andrew Gell (Chair)
Ms Nimra Syeda (Accountant)
Ms Deborah Fajoye (Lay)

Legal Adviser: Mr Callum Cowx (Legal Adviser)

**Persons present
and capacity:** Mr Mazharul Mustafa (ACCA Case Presenter)
Miss Mary Okunowo (Hearings Officer)

Observers: Mr Alan Clamp (Appointments Board)
Ms Amy Baron (Appointments Board)

Summary: Removed from the student register with immediate effect.

Costs: £9,700.00 awarded to ACCA.

ACCA



+44 (0)20 7059 5000



info@accaglobal.com



www.accaglobal.com



The Adelphi 1/11 John Adam Street London WC2N 6AU United Kingdom

SERVICE OF PAPERS

1. The Committee was satisfied that the ACCA had complied with its duty under Regulation 10(1)(a) Complaints and Disciplinary Regulations 2014 (“the CDR”) to provide Miss Asif with a compliant notice of the hearing at least 28 days before the hearing.

PROCEEDING IN ABSENCE

2. Miss Asif did not attend the hearing, nor did she provide any reasons beforehand for failing to attend. On behalf of the ACCA, Mr Mustafa made an application for the hearing to proceed in Miss Asif’s absence.
3. The Committee allowed the application and decided to proceed in absence for the following reasons.
4. The Committee considered the application in accordance with the CDR Regulation 10(7) and the ACCA Guidance for Disciplinary Committee Hearings. It adopted a two-stage approach. Having already decided that Miss Asif has been served with a notice of hearing in accordance with the regulations, the Committee went onto consider whether to exercise its discretion to proceed in absence.
5. The Committee took particular note of the fact Miss Asif had not engaged with the investigation or hearing processes. Using the contact addresses provided by Miss Asif, the ACCA had notified Miss Asif of the time and date of the hearing, yet she failed to respond. The Committee decided that it was unlikely that Miss Asif would choose to engage with the proceedings in the future and so there was no merit in adjourning the case and delaying proceedings further. The public interest therefore was in favour of proceeding with the case without further delay.

ALLEGATIONS & BRIEF BACKGROUND

6. Miss Asif registered as an ACCA student on 13 June 2022. On 06 October 2023 she sat for the on demand, remotely invigilated examination (RIE) MA2- Managing Costs and Finance.

7. From the chat log Miss Asif agreed to be bound by the Exam Regulations and agreed to the terms and conditions before commencing the exam.
8. The Invigilator (referred to in this hearing as a 'proctor') was not present but had video and audio access to the camera on the laptop computer which Miss Asif was using to take the exam. The video/audio from the laptop camera was recorded and the recording was provided to the Committee.
9. The proctor observed that while the exam was in progress Miss Asif repeatedly looked off screen, left her computer and disappeared from view on more than one occasion. Also, on more than one occasion a person unknown who was in the room with Miss Asif appeared and took photographs of her screen with a mobile phone.
10. As a result of what the proctor observed, they completed an incident report and referred it to ACCA which was received on 10 October 2023. On that same day ACCA notified Miss Asif that her conduct in the exam was to be investigated.
11. On 16 October 2023, the Assessment and Investigations Manager emailed a set of questions to Miss Asif. The email was opened but Miss Asif did not respond.
12. On 12 February 2024, an ACCA Investigations Officer emailed Miss Asif, putting the allegations to her and requesting a response. On the same date Miss Asif was sent a link so that she could access the video recording of her remote examination on 06 October 2023. Miss Asif did not respond to the email or to the video link.
13. Letters were sent to Miss Asif by the Investigating Officer on 06 June 2025 and 16 June 2025, reminding her of her previous failure to cooperate with the investigation.
14. On 29 September 2025, ACCA Investigations Officer wrote to Miss Asif informing her that a report of the disciplinary allegations was being prepared for internal review with a view to referring it to an independent assessor. To the date of the disciplinary hearing Miss Asif has failed to respond to the allegations or to any of the aforementioned ACCA correspondence.

15. The allegations made by the ACCA are that Miss Asif, a student member of the ACCA, during an on-demand remotely invigilated exam on 06 October 2023:
 1. Caused or permitted a third party to be present in the exam room with her during the Exam.
 2. In the alternative to paragraph 1, failed to prevent a third party from entering the exam room and/or remaining in the exam room during the Exam.
 3. Further to allegations 1 or 2, caused or permitted the third party to capture and/or copy live exam content with a mobile phone with camera, an unauthorised item within the meaning of Exam Regulations.
 4. Failed to have her full face visible to the camera in the centre of the screen throughout the Exam, contrary to ACCA's exams Student Terms and Conditions for Remote On Demand CBEs and/or the exam guidelines issued by ACCA.
 5. Further to allegations 1 to 4 above, Miss Asif failed to comply with one or more of:
 - (a) Exam Regulation 1, in relation to allegation 4;
 - (b) Exam Regulation 10, in relation to allegation 4;
 - (c) Exam Regulation 12, in relation to allegation 3; and:
 - (d) Exam Regulation 20, in relation to allegation 1 or 2.
 6. Further to allegations 1 to 5 above, any or all of Miss Asif's conduct was:
 - (a) Dishonest, in that she caused or permitted the third party to use a mobile phone with camera during the exam to capture and/or copy live exam content in order to gain an unfair advantage for herself and/or for others in the Exam or in any re-sit of the exam; or in the alternative:
 - (b) Such conduct demonstrates a lack of integrity.
 7. Contrary to Regulation 3(1) of the Complaints and Disciplinary Regulations 2014, Miss Asif failed to co-operate fully with the

investigation of a complaint in that she failed to respond fully or at all to ACCA's correspondence dated:

- (a) 16 October 2023;
- (b) 12 February 2024;
- (c) 06 June 2025;
- (d) 016 June 2025.

8. By reason of any or all of the above Miss Asif is:

- (a) Guilty of misconduct pursuant to bye law 8(a)(i); or in the alternative:
- (b) Liable to disciplinary action by virtue of bye law 8(a)(iii).

DECISION ON FACTS / ALLEGATIONS AND REASONS

16. ACCA did not call any oral evidence. It relied upon the video recording and other documents obtained during the investigation. Miss Asif failed to attend the hearing and indeed failed to respond to all correspondence from the ACCA. She did not therefore submit any evidence or make any submissions. The Committee treated Miss Asif's silence as a full denial of all allegations and the ACCA was put to proof.

Allegations 1, 2, 3 and 4

17. The Committee considered the sole and decisive evidence in regard to these allegations was the video recording. At two moments in the recording an unknown person enters view. That person, who is not fully visible, can be seen holding what appears to be a mobile phone which they then hold up towards Miss Asif's computer screen. In the absence of any evidence to the contrary, the physical actions of the third party, namely the manner in which the phone was held in landscape fashion towards the computer screen caused the Committee to find that the third party took images of what was on Miss Asif's screen at the time she was taking the examination. From this the Committee found that the third party did capture and/or copy live exam content with a mobile phone camera.

18. Specifically, allegation 1 was that Miss Asif caused or permitted the unknown person to enter the room. Miss Asif made no effort to challenge the person and to instruct them to leave the room. Therefore, she did cause or permit that person to be in the room. Therefore allegation 1 was proved.
19. Allegation 2 was put in the alternative to allegation 1 and so the Committee made no finding on that allegation.
20. Allegation 3 was that Miss Asif caused or permitted the third party to capture and/or copy live exam content with a mobile phone. For the same reasons as given at paragraph 18 above, the Committee was satisfied Miss Asif did cause or permit the taking of the photographs of what was on her screen and so this allegation was proved. Without any evidence from Miss Asif the Committee found that she did so in order to gain an unfair advantage for herself or for others.
21. In regard to allegation 4, the Committee referred to the Student Terms and Conditions for Remote On Demand CBEs and the exam guidelines issued by ACCA. These clearly state that the relevant person must make sure that their full face is visible to the camera throughout the examination. It could be seen on the video that Miss Asif failed to comply with this requirement on three occasions during the examination. At no time has Miss Asif offered any reason for doing so. Therefore, this allegation was proved.

Allegation 5

22. The Committee reminded itself of the requirements of Exam Regulations 1, 10, 12 and 20 and found that the proven facts of allegations 1 to 4 amounted to breaches of these regulations and so the allegation was found proved.

Allegation 6

23. Allegation 6 is in two parts. Part (a) avers dishonesty and part (b) avers a breach of integrity. The latter was put in the alternative to the former.
24. Applying the two-stage test in the well-known case of *Ivey v Genting Casinos*, the panel found that Miss Asif did act dishonestly by causing or permitting the third party to use a mobile phone camera to capture and/or copy live content of

her ACCA exam in order to gain an unfair advantage for herself and/or for others.

25. Miss Asif had acquainted herself with the terms and conditions of the examination and the exam regulations, yet she knowingly allowed the third party to enter the room and to take pictures of exam content on her computer screen. In plain terms this was cheating, in an important professional examination required for full membership of ACCA. Ordinary decent people would have no hesitation in finding such actions to be dishonest.
26. There was no separate finding in relations to allegation 6(b).

Allegation 7

27. On the documentary evidence before the Committee, which was in the form of emails and letters to Miss Asif, to addresses she had provided, and evidence that emails to her from ACCA had been opened, the panel found that allegation 7 was proved. She was under a duty to co-operate fully with the investigation, and she repeatedly failed to do so.

Allegation 8

28. This allegation is in two parts. Part (a) is that individually and collectively, proven allegations 1 to 7 amount to misconduct. Part (b) is put in the alternative as liability to disciplinary action by virtue of bye law 8(a)(iii).
29. The Committee found that individually and collectively all of the proven allegations (1 to 7) amount to misconduct because Miss Asif's actions would bring discredit on her, the ACCA and the accountancy profession. Cheating in her exam or allowing another to cheat by taking photographs of ACCA exam content is serious misconduct. Failing to comply with one's professional bodies exam requirements and failing to cooperate with a disciplinary investigation are also misconduct as these failures are bound to undermine trust and confidence in the profession and ACCA.
30. Having found misconduct the Committee made no separate finding on allegation 8(b).

SANCTION AND REASONS

31. The Committee considered what sanction, if any, to impose in light of its findings, having regard to the ACCA's Guidance for Disciplinary Sanctions (2024). In determining the seriousness of Miss Asif's misconduct, the Committee sought to identify mitigating and aggravating factors of that misconduct.
32. The only mitigating factor in Miss Asif's favour was the absence of previous disciplinary findings. However, the Committee gave this limited weight given the fact she is a student member of ACCA, on the register for a limited period of time only.
33. Miss Asif's persistent failure to engage with the disciplinary process means that she has displayed no evidence of remorse or insight into her actions. This caused the Committee to find that there is a real risk of repeated misconduct in the future.
34. The most serious feature of Miss Asif's misconduct was her dishonesty which was bound to cause substantial reputational harm to the ACCA and the profession if not adequately marked by sanction. The Committee also found there was a tangible risk of actual harm to the integrity of the ACCA examination process given that exam content was most probably captured by an unknown third party and used or circulated to permit unfair advantage.
35. The Committee then carefully considered each of the available sanctions, starting with the least serious first. Having regard to the suggested factors for each as set out in the sanction guidance, the Committee decided that only the most serious available sanction, removal from the student register, would satisfy the overarching purpose of the ACCA disciplinary regime.
36. In particular the Committee found that in the absence of exceptional circumstances and indeed no real mitigation of any kind, the dishonesty displayed by Miss Asif was incompatible with membership of the ACCA. Her conduct was a serious departure from the standards expected of a student member by cheating or aiding cheating in an ACCA examination. In doing so she breached the trust placed in her by ACCA in permitting her to take her examination remotely. Her lack of understanding or insight into the seriousness of her actions is a further worrying aspect of her misconduct and the highest

sanction, removal from the student register, is the most appropriate and proportionate outcome and is necessary to protect the public from the risk of further dishonesty in the future.

37. Miss Asif will be entitled to apply for readmission after one year. The Committee did not find it necessary to extend this period. If Miss Asif does apply, she will have to persuade the Admissions and Licensing Committee that she has learnt the relevant lessons, has taken steps to ensure that there will be no repetition, and is a fit and proper person to be registered with ACCA.

COSTS AND REASONS

38. Mr Mustafa applied for costs totalling £10,387.00.
39. The Committee was satisfied that the proceedings had been properly brought and that ACCA was entitled in principle to a contribution to its costs. The Committee considered that the time spent, and the costs claimed were reasonable. However, the estimate of today's costs was based on the case lasting a full day whereas the case was concluded earlier than estimated. The Committee decided on a reduction in the award of costs awarded to reflect the time saved by the ACCA. The Committee therefore assessed the costs in the amount of £9,700.00.
40. Because Miss Asif did not engage with the proceedings, she did not provide a statement of means or any other evidence about her ability to meet an order for costs in the amount awarded. The Committee was therefore not able to consider whether any reduction on the grounds of hardship was appropriate.

EFFECTIVE DATE OF ORDER

41. The Committee took into account the dishonesty displayed by Miss Asif, her complete disregard for professional standards, and the potential for her misconduct to compromise the integrity of ACCA's exam system. The Committee determined that if Miss Asif was permitted to remain on the student register during an appeal period it could risk harm to the public interest. It therefore determined that its order should have immediate effect.

ORDER

42. The Committee ordered as follows:
- (a) Miss Bia Asif shall be removed from the student register with immediate effect.
 - (b) Miss Bis Asif shall make a contribution to ACCA's costs of £9,700.00.

EXISTING INTERIM ORDER

43. ACCA made the Committee aware that an interim order was in place and applied for it to be rescinded. The Committee granted this application and directed that the order be rescinded.

Mr Andrew Gell
Chair
07 January 2025