Think Ahead ACCA

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	**Ms Pei Shun Tan**
Heard on:	**Thursday 21 May 2026 and Thursday 30 July 2026**
Location:	**Held remotely, via MS Teams**
Committee:	**Mr Andrew Gell (Chair)** **Mr Abdul Samad (Accountant)** **Ms Rachel O'Connell (Lay)**
Legal Adviser:	**Mr Lee Davies**
Persons present and capacity:	**Ms Joanna La Roche (Case Presenter)** **Ms Anna Packowska (Hearings Officer)** **Mr Aaron Chen (Ms Tan's husband)** **Mr Yali Quan (Interpreter)**
Summary:	**Allegations 1, 2, 3 and 5(a) found proved, Allegation 4 found not proved. Removal from the Student Register with immediate effect.**
Costs:	**Ms Tan to pay £4,500 towards ACCA's costs**

PRELIMINARY

1. The Disciplinary Committee ('the Committee') convened to consider the case of Ms Tan.

2. The Committee had before it a Report and Bundle 83 pages), a Video (3 hours 22 minutes 6 seconds long),and a Service bundle (21 pages).

3. Ms Joanna La Roche ('Ms La Roche') represented the Association of Chartered Certified Accountants (ACCA). Ms Tan attended and was not represented. Ms Tan was assisted by a Mandarin Chinese interpreter. Ms Tan's husband (Mr Chen) attended in support of her.

ALLEGATIONS

4. The allegations against Ms Tan are as follows:

Miss Pei Shun Tan, a student of the Association of Chartered Certified Accountants (ACCA), during a remotely invigilated Strategic Business Reporting ('SBR') exam on 12 March 2025:

1. Copied, photographed, video or otherwise reproduced, and/or allowed a third person to copy, photograph, video or otherwise reproduce, ACCA Exam content, contrary to Exam Regulation 13.

2. Distributed, and/or allowed distribution by a third party, of ACCA Exam content, contrary to Exam Regulation 13.

3. Whispered and/or spoke out loud during the examination, contrary to Exam Regulation 15.

4. Permitted a third party in the examination room, during the period of the examination, contrary to Exam Regulation 19.

5. By reason of any or all her conduct, Ms Tan 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).

ACCA'S Case

5. Ms Tan became a student of ACCA on 17 January 2025. As such, she is bound by the ACCA's Code of Ethics and Conduct, Bye-laws, and Regulations, including the Examination Regulations and Guidelines.

6. On 12 March 2025, Ms Tan sat a remotely invigilated SBR examination ('the exam').

7. The ACCA allege that at the beginning of the exam the Proctor went through a check in process with Ms Tan and she was asked to remove all unauthorised items from her workspace and put them out of arm's reach and to also ensure that her phone was put on silent and out of arm's reach.

8. On 28 March 2025 ACCA received an email with images and a video clip from a whistleblower who wishes to remain anonymous. The evidence provided by the whistleblower led ACCA to open a number of complaints against ACCA registered students whose details appeared in links and images shared by the whistleblower in their email. One of the images included was of video footage of an answer to an ACCA question, which ACCA sought to investigate further.

9. ACCA rely upon on the witness statement of Ruth Jones exhibiting the said image of the video footage received. To protect the integrity of ACCA's exams, a redacted still image of the video footage has been included in the accompanying evidence bundle. ACCA noted that the video footage submitted to it by the whistleblower had some English and Chinese characters written on it. ACCA were able to have these characters translated and they state, 'ACCA Week SBR Successfully Completed' and 'Study Abroad Accelerator.' ACCA believe the video of the answer to an ACCA question may have been used to advertise a site marketing cheating services.

10. ACCA's review of the video footage allowed capture of the examination answer being submitted. This was then compared to all answers submitted for the relevant SBR exam question during the relevant period and found to be the same as that provided by Ms Tan.

11. ACCA played the following excerpts of the video of Ms Tan's SBR exam of 12 March 2025:

- 0:10:15-0:11:48
- 0:11:09 – 01;11:25
- 0:18:30-0:18:35
- 0:19:17-0:19:25
- 01:37:08-01:37:18
- 01:45:26-01:46:00
- 01:46:30-01:46:58
- 01:44:25-01:44:38
- 01:48:10-01:48:38
- 02:10:35-02:10:45
- 02:17:10-02:17:29
- 03:08:45-03:08
- 03:12:00-03.13.30
- 0317.50-0317.58

ACCA SUBMISSIONS

12. ACCA submits that the above video excerpts evidenced the behaviour in relation to Allegations 3 and 4; Ms Tan can be seen whispering and speaking, and there is evidence of a third party entering the room as there is noise indicative of this.

13. ACCA submits that exhibit NS2 demonstrates that the exam content was copied and re-produced.

MISCONDUCT

14. Misconduct is a matter of judgment for the Disciplinary Committee and not a matter of evidence.

15. 22 It was said in Roylance v General Medical Council [2001] 1 AC 311, at para. 38:

"Misconduct is a word 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."

16. 23 Bye-law 8 (c) states,

'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.'

17. ACCA submits that the conduct alleged in this report if proved all, or in part, would likely bring discredit to the individual, the Association and/or to the accountancy profession.

LIABILITY TO DISCIPLINARY ACTION

18. ACCA submits that Miss Tan's conduct has breached Exam Regulations 13, 15 and 19. If the Committee is not persuaded that any conduct found proved amounts to misconduct, then Miss Tan, is liable to disciplinary action pursuant to bye-law 8(a)(iii) for breach of the aforementioned Examination Regulations and Guidelines.

MS TAN'S CASE

19. On 19 May 2025, Ms Tan was notified of ACCA's investigation and sent a series of questions about the exam. She was sent a copy of the video footage/image and asked for her response. Ms Tan provided her response to ACCA's questions on 24 May 2025.

20. Ms Tan was asked to confirm whether she had read the exam regulations and guidelines before sitting the exam. She replied, *"Yes, I did."* Ms Tan was also asked to explain where her mobile phone was placed during the check-in process. Ms Tan explained, *"Given that the exam was back in March 2025, I could not recall. However, if my memory serves me correctly, my mobile phone was placed on the shelf which is behind of me, which is either on the left-hand side or right-hand side, but is not within my reach."*

21. Ms Tan was asked if she did take photographs of ACCA exam content to send these to ACCA. She was asked to delete any photographs/images of the exam questions in her possession and/or on an item or electronic communication device which she owns. Ms Tan stated *"No, I did not."*

22. Ms Tan was asked if she was seeking assistance with the exam or seeking to assist others in taking the exam. Ms Tan stated, *"No, neither."*

23. Ms Tan was asked whether she paid a third party to assist her with the exam and if so, how this assistance was given. Ms Tan explained, *"No, I did not."*

24. Ms Tan was asked if she received a payment or other reward for taking or facilitating the taking of photographs of ACCA exam questions and who had asked her to do this. Ms Tan explained, *"No, I did not take any photographs to begin with."*

25. Ms Tan was asked if any other person was with her in the exam room and with her during her exam and if so to provide details. Ms Tan explained, *"throughout the whole exam session, I have always been the only person in the exam room."*

26. Ms Tan was asked to provide any other comments she wished to, that would be considered in relation to this complaint. Ms Tan explained:

"To be completely honest, I am at a loss for where to begin. On 10 May 2025, I received an email from ACCA informing me of an allegation of professional misconduct. My initial reaction was to suspect a potential scam, as the allegation/accusation seemed entirely unfounded. However, upon confirming the authenticity of the message with the relevant ACCA personnel and reviewing the official notice, I was shocked to learn that I am under investigation for something I find utterly baseless and outrageous.

On the evening of 21 May 2025, I received a video clip from ACCA, which purportedly shows an exam paper or an exam scene. According to the letter accompanying the footage, it is alleged that the image of an exam question or answer featured in the video is from the examination I sat on 12 March 2025. I am completely baffled as to how this footage could be linked to me or to the exam I took.

Throughout the entire exam session, I had no access to my mobile phone. I was continuously monitored by the ACCA proctoring team. Considering the camera angle of the footage that was sent to me, I find it highly improbable that such a recording could have been made by me without immediate detection. Had I attempted such an act, I am confident that the invigilators would have spotted it without delay. I wish to reiterate clearly that at no point did I use or even approach my mobile device to capture any exam content.

Furthermore, as documented in my March 2025 exam experience, I was initially denied entry to the exam due to a microphone malfunction, which was reported by the proctoring team. Given the stringent technical requirements and the robust invigilation standards in place, I cannot see how I could have had any opportunity to take a photograph of the exam content.

I also fail to understand the rationale behind the allegation that I would photograph and publish exam content on a public platform. Such an act is entirely inconsistent with my values and interests. I have invested a significant amount of *money into the ACCA application, securing exemptions for nine papers and paying for the exam entry. This journey has cost me thousands of ringgits, both financially and in personal effort—why would I jeopardize all of that?*

In particular, I find questions 6 to 8 raised in the investigation completely outrageous. Given the high level of scrutiny applied before, during, and after the exam, I genuinely do not understand how any candidate, including myself, could receive external assistance during the session. The structure and security of the exam process make such a scenario implausible.

I respectfully request that the investigation team provide full disclosure regarding the source of the video footage—specifically, the public domain or platform on which it was allegedly found. I also urge ACCA to consider the possibility that this incident may have resulted from an internal breach. As a globally respected professional accounting body, ACCA has built a reputation for rigorous identity verification, webcam monitoring, and secure remote proctoring. It is disheartening that, despite these measures, an individual candidate like myself is being accused without definitive evidence.

I categorically deny any involvement in the alleged misconduct and respectfully ask for a thorough, transparent review of the matter. I remain committed to cooperating fully and hope this issue can be resolved swiftly and fairly."

27. As Ms Tan was unrepresented, the Chair explained the options open to Ms Tan at the close of ACCA's case. She could give evidence, make submissions, or say nothing. The Chair explained to Ms Tan that if she gave evidence, she could be cross examined by Ms La Roche and the Committee could also ask her questions. The hearing was adjourned for a short period for Ms Tan to decide.

28. Ms Tan gave evidence before the Committee. She told the Committee that she had not filmed the video and did not cheat. She denied during her oral evidence all allegations.

29. Ms Tan confirmed that she was an ACCA student and that on 12/3/25 she undertook the SBS exam remotely under the supervision of a remote invigilator

and that she was aware the exam was recorded. Furthermore, she was aware that she must comply with the Exam Regulations and had been provided with a copy beforehand.

30. Ms Tan confirmed that Regulation 13 prevented exam content being copied, that there was a prohibition on distributing exam content to third parties and that there must be no communication during the hearing. She further confirmed that Regulation 19 prohibited a third party being in the same room as her whilst taking the exam.

31. Ms Tan explained that whilst the answer contained within Exhibit NS 2 could be hers, she didn't know how it could be disclosed to a third party. She denied that she distributed the answer to a third party.

32. In terms of her actions during the exam, Ms Tan accepted that she may have been reading to herself as it was a natural habit of hers. She stated that the whole exam was recorded and if she was talking, the invigilator would have stopped her. She stated that her mouth was moving, but she did not say anything. She denied that a third party was in the room with her or that the door could be heard opening or closing. The noises were from the next room due to poor insulation.

33. In response to questions from the Committee, Ms Tan explained that she sat the exam in an office at her workplace. There was another room next to hers with its door open. Ms Tan stated no-one else was in the room with her, and she locked the door. When asked about how her exam answer was disclosed, she stated that it may have been disclosed by ACCA. Ms Tan explained it was 6 p.m. local time when she sat the exam and she could not have taken the clip of the exam answer as she did not have a mobile phone.

34. In submissions to the Committee, Ms Tan stated that she wants to become a member of ACCA, as this would assist her getting a promotion. It had taken her 6 years to progress from her degree to sitting ACCA exams and that she did not take a photo, video, or talk in the exam. She stated that she did not disclose anything. Ms Tan emphasised that doing any of these things would be harmful to her and she stated she was innocent.

DECISION ON FACTS AND REASONS

35. As the allegations were denied by Ms Tan, it was for ACCA to prove its case in relation to each of the allegations put forward.

36. The Committee considered with care all the evidence presented, and the submissions made by Ms La Roche on behalf of ACCA and the submissions made by Ms Tan. The Committee considered legal advice from the Legal Adviser, which it accepted.

ALLEGATION 1

37. In determining this allegation, the Committee was satisfied that on the balance of probabilities, Ms Tan and / or a third party permitted by her had copied the exam content contrary to Regulation 13. The Committee considered that the exhibit NS 2 and the video of Ms Tan’s behaviour during the exam to be persuasive. It was clear that Ms Tan’s exam answer was in the public domain and it was implausible that this had happened without the involvement of Ms Tan or a third party permitted by Ms Tan to do so. The Committee did not accept Ms Tan’s contention that someone in ACCA was responsible for this act. The Committee found this allegation proved.

ALLEGATION 2

38. Given the Committee’s finding in relation to Allegation 1, it determined that Ms Tan and / or a permitted third party had distributed ACCA exam content and / or Ms Tan had allowed a third party to distribute it. The Committee was satisfied that exhibit NS 2 demonstrated that Ms Tan’s exam answer had been distributed. The Committee rejected Ms Tan’s contention that someone in ACCA was responsible for the distribution of the exam content. The Committee found this allegation proved.

ALLEGATION 3

39. The Committee found that it was clear from the video that Ms Tan had whispered during the examination. However, the Committee determined that she did not speak aloud. The Committee formed the view that the whispering was Ms Tan reading to herself rather than whispering or talking aloud to a third party. The Committee found this allegation proved.

ALLEGATION 4

40. The Committee considered that there were noises of a door creaking, whispering, and coughing on the exam video. However, it was plausible that those noises were coming from another room and not the room Ms Tan was undertaking the exam in. Therefore, the Committee did not find this allegation proved.

ALLEGATION 5 (A) AND (B)

41. In relation to the allegations found proved, 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."

42. The Committee had found that Ms Tan's actions in relation to allegations 1 and 2 amounted to serious misconduct. Whilst being a student member of the ACCA, she is held to the same standards as professional members. The copying and distribution of ACCA exam material undermines the integrity of ACCA exams and consequently brings great discredit upon ACCA.

43. The Committee therefore found that allegations 1 and 2 amounted to misconduct, and that Ms Tan was liable to disciplinary action through her misconduct. Given

its findings in relation to allegation 3, whilst it had found it proved, the Committee determined that it did not amount to misconduct and did not make Ms Tan liable to disciplinary action by virtue of bye-law 8(a)(iii).

SANCTION AND REASONS

44. In reaching its decision on sanction, the Committee considered the oral submissions made by Ms La Roche on behalf of ACCA and Ms Tan. Ms Tan's husband Mr Chen also provided the Committee with information regarding sanction and costs.

45. Ms La Roche referred the Committee to Guidance for Disciplinary Sanctions ('GDS') dated 10 February 2026.

46. Ms La Roche submitted that despite being aware of the exam regulations Ms Tan copied and distributed the exam content to unknown third parties over a period of time and that this was not an isolated incident. Ms Tan had not expressed any regret, apology, or insight.

47. Ms La Roche cited paragraph E3 of GDS and submitted that Ms Tan's actions amounted to serious misconduct. Ms La Roche further submitted that Ms Tan's actions were fundamentally incompatible with membership of ACCA.

48. Ms Tan submitted that she is innocent and did not do anything wrong. There was no evidence presented by ACCA. Mr Chen submitted that they were disappointed with the outcome and that these were unfortunate circumstances. He stated that Ms Tan considered that she was unable to continue with her Accountancy studies at this time. He stated that he hoped any action would not be harsh.

49. 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, but may have a punitive effect, and that any sanction must be proportionate. It accepted the advice of the Legal Adviser.

50. 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. The Committee found that Ms Tan's actions has undermined the integrity of ACCA examinations and this consequently has the potential to adversely affect public confidence in the profession.

51. Whilst the Committee accepted that Ms Tan was entitled to deny and contest the charges, the Committee considered that her attempt to blame ACCA and/or its staff for the exam content being released into the public domain demonstrated her lack of insight.

52. Given the Committee's view of the seriousness of Ms Tan's conduct, it was satisfied that the sanctions of No Further Action, Admonishment, Reprimand and Severe 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. This was intentional conduct that could cause direct harm to the public by enabling persons to pass ACCA exams without sufficient knowledge and ultimately enabling them to qualify as Accountants providing advice to the public.

53. The Committee had regard to Section F of GDS. It determined that Ms Tan's actions demonstrated poor ethical conduct in that she had failed to act with integrity. It considered the factors listed at C5 of the GDS for removal from the Student Register and was satisfied that Ms Tan's conduct was fundamentally incompatible with remaining on the student register. The Committee was satisfied that only removal from the register was sufficient to mark the seriousness of the matters found proved.

54. The Committee noted that the default period of removal is 12 months. The Committee decided not to extend this period, given the mechanisms in place at ACCA for readmission.

EFFECTIVE DATE OF ORDER

55. The Committee determined that an immediate order was necessary. It decided that this was proportionate as whilst Ms Tan was a student member, in light of the Committee's findings, the public interest could only be protected by an immediate order.

COSTS AND REASONS

56. ACCA applied for costs in the sum of £7,573.50 The Committee was provided with detailed and summary schedules of costs and was satisfied that these had been reasonably incurred.

57. Ms Tan and Mr Chen provided some oral evidence to the Committee regarding Ms Tan's financial position. Ms Tan is employed and has approximately £2,000 in savings. She owns a flat which is subject to a mortgage.

58. 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 should not be required to subsidise the minority who, through their own failings, have found themselves subject to disciplinary proceedings. However, it balanced that against Ms Tan's financial position.

59. In light of the above, the Committee made an order for costs against Ms Tan in the sum of £4,500.

Mr Andrew Gell
Chair
30 July 2026