Think Ahead ACCA

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	**Miss Rui Jiang**
Heard on:	**Friday, 10 July 2026**
Location:	**Remotely via Microsoft Teams**
Committee:	**Mr Andrew Gell (Chair)** **Dr Beth Picton (Accountant)** **Ms Beth Smith (Lay)**
Legal Adviser:	**Mr Callum Cowx**
Persons present and capacity:	**Mr Mazharul Mustafa (ACCA Case Presenter)** **Miss Nicole Boateng (Hearings Officer)**
Summary	**Removed from the student register with immediate effect**
Costs:	**£6,900 awarded to ACCA.**

SERVICE OF PAPERS

1. The Notice of Hearing was sent to Miss Jiang on 11 June 2026 by email. The notice contained all essential information including the purpose, date and time of the hearing. An electronic copy of the papers together with the allegations were sent with the notice. In the same email Miss Jiang was asked if she wanted an Interpreter to assist her at the hearing.

2. On 17 June 2026 Miss Jiang acknowledged receipt of the email from ACCA to which the hearing notice and papers were attached.

3. On 9 July 2026 Miss Jiang emailed the ACCA Hearings Officer, Miss Nicole Boateng, and informed her that she was happy for the hearing to proceed in her absence.

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

PROCEEDING IN ABSENCE

5. Miss Jiang did not attend the hearing as previously indicated. On behalf of the ACCA, Mr Mustafa made an application for the hearing to proceed in Miss Jiang's absence.

6. The Committee allowed the application and decided to proceed in absence for the following reasons.

7. 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 Jiang 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.

8. The Committee took note of the fact that Miss Jiang had acknowledged receipt of the hearing notice, the allegations against her, and the hearing papers, and in response she had given an unequivocal indication in writing that she wished the hearing to proceed in her absence. The Committee decided that 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

9. Miss Jiang registered as an ACCA student on 3 October 2016. On 3 March 2024 she submitted or caused to be submitted documents to ACCA purporting to be certificate from the University of Macau for a Bachelor of Science Degree in Accounting with specialisation in professional accounting and an examination transcript. These were used to support her application for an exemption from ACCA's Audit & Assurance and Financial Management (AA and FM) examinations.

10. On 4 March 2024 ACCA replied to Miss Jiang by email and informed her that she had been granted the requested exemptions from the AA and FM ACCA examinations.

11. Subsequently ACCA made enquiries with the University of Macau about the authenticity of the degree certificate and transcript. On 12 November 2024 the university responded and informed ACCA that the documents were not genuine.

12. ACCA then referred the matter for investigation. An ACCA Investigations Officer sent an email to Miss Jiang on 13 November 2025 with documents which set out the nature of the complaint made against her. By the same email Miss Jiang was asked to answer a number of questions by a deadline of 27 November 2025. Miss Jiang was also referred to Complaints and Disciplinary Regulation 3(1) which required her to cooperate with the investigation by responding to the questions by the deadline.

13. Miss Jiang acknowledged receipt of the investigator's email on the same day; however, she did not respond to the questions put to her by the deadline of 27 November 2025.

14. On 28 November 2025 Miss Jiang was emailed again and asked to answer the investigator's questions by 12 December 2025. Miss Jiang did not respond to this email. A final attempt was made by the investigator with a deadline of 5 January 2026. Again, Miss Jiang did not respond to this request. On 7 January

2026 the Investigating Officer twice attempted to telephone Miss Jiang on the number she had provided to ACCA; however, the calls were disconnected.

15. The allegations made by the ACCA are that Miss Rui Jiang, being an ACCA Student:

    1. On or about 3 March 2024 Miss Jiang submitted or caused to be submitted to ACCA false documents, namely a Bachelor of Science in Accounting with specialization in professional accountancy Certificate dated 6 June 2018 ("the Certificate") and an Examination Transcript dated 12 June 2018 ("the Transcript") both purportedly issued by the University of Macau, in support of her application for exemptions in respect of the AA and FM ACCA examinations.

    2. Further to Allegation 1, Miss Jiang's conduct was:

        (a) Dishonest in that she knew that the Certificate and Transcript were false and that she did not achieve a Bachelor of Science in Accounting with specialization in professional accountancy from the University of Macau as alleged or at all; or in the alternative:

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

    3. Failed to cooperate with ACCA's Investigating Officer in breach of the Complaints and Disciplinary Regulations 2014, Regulation 3(1), in that she failed to respond fully or at all to any or all of ACCA's correspondence dated:

        (i) 13 November 2025;
        (ii) 28 November 2025; and:
        (iii) 15 December 2025.

    4. By reason of any or all of the conduct described in the above allegations, Miss Jiang is:

(i) Liable to disciplinary action and guilty of misconduct pursuant to Bye-law 8(a)(i); or in the alternative:

(ii) Liable to disciplinary action pursuant to Bye-law 8(a)(iii) in respect of Allegation 3.

DECISION ON FACTS/ALLEGATIONS AND REASONS

16. ACCA did not call any oral evidence. It relied upon the documents obtained during the investigation and in the hearing bundle and additional hearing bundle. Miss Jiang did not answer the questions put to her by the investigating officer in writing. However, on 6 July 2026 she emailed ACCA and, in her defence, asserted that she had paid a third-party institution to apply for the ACCA exemption and that she did not know what documents that third party supplied to ACCA. The Committee therefore treated Miss Jiang's response as a full denial of all allegations and the ACCA was put to proof.

Allegation 1

17. The Committee considered each of the three elements of this allegation. Firstly, the Committee found that the evidence from Macau University was sufficient to satisfy it that the degree certificate and examination transcript were false documents. Secondly, the evidence from ACCA was sufficient to satisfy the Committee that these false documents were submitted by Miss Jiang or on her behalf as they had been submitted from what had been her registered email address at the material time.

18. Thirdly, the Committee found that the documents were used in support of an application to secure exemptions in respect of the AA and FM ACCA examinations. Allegation 1 was therefore proved.

Allegation 2(a)

19. Having found Allegation 1 proved the Committee went onto consider if such conduct was dishonest, applying the test laid down in the case of *Ivey v Genting Casinos* [2017] UKSC 67.

20. Having found that Miss Jiang submitted the documents or caused them to be submitted to ACCA the Committee concluded that on the balance of probabilities she must have known they were false because she did not complete the degree course to which they referred. Miss Jiang knew she had attempted and failed the examination for which she sought exemption on numerous occasions. She therefore knew that she was deceiving the ACCA and was attempting to circumvent the entry requirements of her profession.

21. The Committee was satisfied that knowingly deceiving one's professional regulator, by obtaining then tendering false documents in order to bypass an important examination would be considered dishonest by the standards of ordinary decent people.

22. Allegation 2(a) was therefore proved.

Allegation 2(b)

23. Having found Allegation 2(a) there was no need to consider the alternative allegation of breach of integrity.

Allegation 3

24. The Committee found that documentary evidence in the form a trail of correspondence to Miss Jiang was sufficient to prove that she did not cooperate with ACCA's investigating officer because she failed to respond fully or at all to ACCA's correspondence dated 13 November 2025, 28 November 2025 and15 December 2025.

25. Allegation 3 was therefore proved.

Allegation 4

26. This allegation is in two parts. Part (i) is that individually and collectively, proven allegations 1 to 3 amount to misconduct. Part (ii) is put in the alternative as liability to disciplinary action by virtue of Bye law 8(a)(iii).

27. The Committee found that individually and collectively the proven Allegations (1 to 3) amount to misconduct because Miss Jiang's actions would bring discredit on her, the ACCA and the accountancy profession. Submitting false documents in order to circumvent the profession's entry requirements is serious misconduct. Furthermore, failing to cooperate with a disciplinary investigation by one's professional regulator also amounts to misconduct as such a failure is bound to undermine trust and confidence in the profession and ACCA.

28. Having found Miss Jiang's conduct amounts to misconduct the Committee made no separate finding on Allegation 4(ii).

SANCTION AND REASONS

29. 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 Jiang's misconduct, the Committee sought to identify mitigating and aggravating factors of that misconduct.

30. The Committee reminded itself that an act of dishonesty by a member or aspiring member of a professional body is serious misconduct and that removal or exclusion from that profession will normally follow, save for cases where there are exceptional circumstances.

31. The Committee determined the level of seriousness in this case as being particularly serious because the act of dishonesty was connected directly to her professional life and was an attempt to bypass the profession's stringent entry requirements. Her act of dishonesty amounted to a breach of trust, it was premeditated, involved planning and a degree of sophistication in producing false academic documents.

32. The Committee was satisfied that such conduct had the potential to cause serious reputational harm to the profession. Notwithstanding her right to deny the allegations and put forward a positive defence, the Committee found that Miss Jiang's apparent lack of remorse or understanding of the potential

undermining effect on the profession of her actions were aggravating features in her case.

33. The Committee identified no mitigating factors of any weight in this case. It recognised that this was Miss Jiang's first disciplinary matter as a student member of the ACCA, but such mitigation can carry very limited weight in the circumstances.

34. 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.

35. 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 Jiang was incompatible with membership of the ACCA. Her conduct was a serious departure from the standards expected of a student member by submitting false documents in an attempt to bypass important requirements of the profession. 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 an qualified person gaining entry to the profession.

36. Miss Jiang will be entitled to apply for readmission after one year. The Committee did not find it necessary to extend this period. If Miss Jiang 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

37. Mr Mustafa applied for costs totalling £7,512.50.

38. 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 £6,900.

39. Miss Jiang did not provide a statement of means as requested by ACCA in advance of the hearing. [REDACTED] However, she did not provide any other evidence about her means, such as savings or regular expenditure. [REDACTED]. The Committee was therefore unable to apply any further reduction to costs [REDACTED].

EFFECTIVE DATE OF ORDER

40. The Committee took into account the dishonesty displayed by Miss Jiang, 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 Jiang 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

41. The Committee ordered as follows:

    (a) Miss Riu Jiang be removed from the student register with immediate effect.

    (b) Miss Riu Jiang shall make a contribution to ACCA's costs of £6,900.

Mr Andrew Gell
Chair
10 July 2026