

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of: Mr Zhang Xiaoqian

Heard on: Tuesday, 02 June 2026

Location: Held remotely, via MS Teams

Committee: Mr Andrew Gell (Chair)
Ms Sue Gallone (Accountant)
Ms Yvonne Walsh (Lay)

Legal Adviser Mr Lee Davies

**Persons present
and capacity:** Ms Michelle Terry (ACCA Case Presenter)
Ms Aimee Murphy (Hearings Officer)

Summary: Severe reprimand and any future application to be referred to the
Admissions and Licensing Committee.

Costs: Mr Xiaoqian to pay £7153.00 towards ACCA's costs.

PRELIMINARY

1. The Disciplinary Committee ('the Committee') convened to consider the case of Mr Xiaoqian.

2. The Committee had before it a Report and Bundle (125 pages), and a Service bundle (28 pages).
3. Ms Michelle Terry ('Ms Terry') represented the Association of Chartered Certified Accountants (ACCA). Mr Xiaoqian did not attend and was not represented.

SERVICE AND PROCEEDING IN ABSENCE

4. The notice of hearing was sent by email on 05 May 2026 to Mr Xiaoqian's registered email address. The Committee was provided with a delivery receipt showing the email had been received by the addressee and a screenshot from the membership database showing Mr Xiaoqian's registered contact details.
5. There was no response to that notice and so, on 11 May 2026, the Hearings Officer emailed Mr Xiaoqian, asking him if he intended to attend the hearing. Again, there was no response so the Hearings Officer emailed him on the 21, 26 and 29 May, no response was provided on any occasion. The Hearings Officer also telephoned Mr Xiaoqian on 25 May 2026 and 29 May 2026, on both occasions the calls were rejected. On 01 June 2026 the Hearings Officer sent Mr Xiaoqian the link to the hearing.
6. The Committee accepted the advice of the Legal Adviser and was satisfied that the requirements of regulations 10(1) and 22(1) of the Chartered Certified Accountants' Complaints and Disciplinary Regulations 2014 ('CDR') as to service had been complied with.
7. Having satisfied itself that service had been carried out in accordance with the regulations, the Committee went on to consider whether to proceed in the absence of Mr Xiaoqian.
8. The Committee considered the submissions of Ms Terry. The Committee accepted the advice of the Legal Adviser, who referred it to Regulation 10(7) of the Regulations, the ACCA document 'Guidance for Disciplinary Committee hearings' and the relevant principles from the cases of R v Jones [2002] UKHL 5 and GMC v Adeogba and GMC v Visvardis [2016] EWCA Civ 162.
9. The Committee was satisfied that Mr Xiaoqian had voluntarily absented himself from the hearing. In those circumstances, the Committee considered it highly unlikely that Mr

Xiaoqian would attend on a further occasion if this hearing was adjourned, and therefore that no purpose would be served by doing so.

10. The Committee was satisfied that it was in the public interest that the hearing should proceed in Mr Xiaoqian's absence. Mr Xiaoqian had responded to initial queries, so the Committee was satisfied that the hearing could safely proceed.

ALLEGATIONS

11. The allegations against Mr Xiaoqian are as follows:

Mr Zhang Xiaoqian ("Mr Xiaoqian"), a former registered student of the Association of Chartered Certified Accountants ("ACCA"):

1. On 4 August 2024 Mr Xiaoqian 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"), purportedly issued by the University of Macau in support of his application for exemptions.
2. Mr Xiaoqian's conduct in allegation 1 above was:
 - a. Dishonest in that he knew that the Certificate and Transcript he 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 the conduct in allegation 1 and/or 2 above, Mr Xiaoqian is:
 - a. Guilty of misconduct pursuant to bye-law 8(a)(i)

ACCA'S CASE

12. On 12 August 2024, Mr Zhang Xiaoqian ("Mr Xiaoqian") was administratively removed from ACCA's register for allegedly submitting false documents purportedly issued by the University of Macau.

13. On 16 August 2024, Mr Xiaoqian made an application to be readmitted to ACCA's student register, and subsequently, the matter was referred to the Regulation and Conduct Department for an investigation.
14. The investigation in to the above has now been completed and for the reasons set out below, ACCA submit that Mr Xiaoqian is liable to disciplinary action as set out in the Schedule of Allegations.
15. On 19 July 2024, Mr Xiaoqian wrote to ACCA and enquired about potential exemptions.
16. On 01 August 2024, ACCA advised Mr Xiaoqian that he had been awarded the maximum number of eligible exemptions available to him.
17. According to ACCA's records, Mr Xiaoqian was awarded exemptions for BT, MA and FA exams.
18. On 04 August 2024, Mr Xiaoqian sent an email to ACCA and stated: "...I want to apply for exemption LW PM TX FR AA FM...", attaching a copy of his passport, a photo, a certificate and transcript.
19. On 05 August 2025, ACCA outlined the exemptions Mr Xiaoqian was awarded and requested payment for the exemption fee. The exemptions included:
 - a. Corporate and Business Law (LW)
 - b. Performance Management (PM)
 - c. Taxation (TX)
 - d. Financial Reporting (FR)
 - e. Audit and Assurance (AA)
 - f. Financial Management (FM)
20. On 06 August 2024, ACCA wrote to the University of Macau and enquired if the documents received by ACCA, including the certificate and/or transcript were awarded by the University.
21. On 08 August 2024, the University of Macau confirmed that the certificate and transcript were not genuine.

22. On 12 August 2024, ACCA sent an email to Mr Xiaoqian and advised that he had been administratively removed from ACCA's register due to the submission of false documents.

23. On 16 August 2024, Mr Xiaoqian wrote to ACCA and advised the following:

"...I was very surprised to receive this email, because I did consult an through my friend's introduction, and the intermediary said that it could exempt me from the examination of some subjects, but I do not know how to operate it. When I saw that I was removed from ACCA, I was very worried, because I was cheated by the agency..."

24. In the same email, Mr Xiaoqian submitted the Admissions and Licensing Committee: Application for readmission to the ACCA Qualification/Foundations in Accountancy, where eligibility is questioned dated 06 August 2024 ("Original Admission Form"), which included the following comment:

"...I didn't know I could get more exemptions. I hear from a friend that I could add more exemptions, and there is a training institution that can handle it so I went to consult the relevant situation, and this institution said that if I joined the corresponding course in this institution, I could get more exemption, so I believed it I provided my relevant materials to this institution, not knowing at that time that they would submit false materials to ACCA. I don't know anything about it. Obviously, I was deceived by this training organization, and I am very sorry."

25. The Original Admission Form recorded the email address of Mr Xiaoqian as [REDACTED].

26. On 19 August 2024, ACCA confirmed receipt of the documents and advised Mr Xiaoqian that his eligibility for re-registration was under review. Once the review was completed, he would be informed of the outcome.

27. On 18 January 2025, Mr Xiaoqian submitted the Admissions and Licensing Committee: Application for readmission to membership, affiliate or student register dated 06 January 2025 ("Admission Form"), in which he stated:

"In July 2024, I got to know an agency for ACCA exam exemption. I was introduced to this agency through my colleague. Originally, I had no plan to take ACCA exam, but this agency introduced me and said that my conditions were very good and I could get 9 exam exemptions...However, I do not know the registration process and exemption rules of ACCA. I'll leave it to the agency to deal with. Therefore, before I received the notification email from the UK, I was unaware of the process, and I did not know that the intermediary had submitted false materials. At that time, I gave him my real educational materials, and he did not tell me that he was going to submit false to the authorities, and I was cheated. I received an email from the British authorities informing me that I was suspected of submitting false materials and that my account was closed. It was a bolt from the blue.

Last month, I submitted the materials to the legal department to protect my rights, and the intermediary was shut down. I'm still defending my rights. From this incident, I learned a lot, I actively publicize and inform my friends around me, do not be deceived, do not repeat my mistakes."

"I am an innocent victim, I did not know about the matter of submitting false materials before, how can I be a student of the University of Macau? I have never thought about it. And I am basically not clear about the ACCA exemption rules. That's why I'm so gullible. The results were terrible. But please let the authorities understand that I am an innocent victim. I am willing to accept ACCA's punishment, please forgive my reckless behaviour, I should not easily send my information to strangers. And I actually found that the intermediary seems to have changed my contact email, my email is [REDACTED] But I have never received an email from ACCA. This should be an anomaly. So none of this is my doing, I will not make the same mistake, please ACCA continue to pay attention to my behavior. Please also help me open my account and restore my identity. I promise that I will always maintain an honest, trustworthy and professional learning attitude. Thank you very much.

28. The Admission Form listed the email address of Mr Xiaoqian as [REDACTED].

29. On 10 February 2025, Mr Xiaoqian made a complaint against ACCA, which indicated:

"I don't want to spend too much time and energy because of this, because it has been 7 months since I contacted ACCA office, my account has been closed, I can't take the exam and study, if my account can be reactivated, I can continue the exam, if not, I will

give up the study of ACCA. My work is very busy and I do not have time to attend the hearing, although it may be powerful for me, I do not have time to attend and I am not very confident in my oral English expression and communication skills at the moment. I hope ACCA office can understand my meaning, thank you very much. I just want to re active Myacca account.”

30. In the Complaint Form dated 05 February 2025 (“Complaint Form”), Mr Xiaoqian indicated that he consulted an online intermediary, and he did not submit the documents etc.
31. The Complaint Form also recorded Mr Xiaoqian’s email address as [REDACTED].
32. On 20 August 2025, ACCA wrote to Mr Xiaoqian and outlined the allegations against him and put forward questions.
33. On 27 August 2025, ACCA made a phone call to Mr Xiaoqian on [REDACTED], the number held for him in ACCA’s records, but there was no answer. However, this telephone number is different to the number listed in the Original Admission Form and Complaint Form.
34. On 03 September 2025, ACCA made another phone call to Mr Xiaoqian on [REDACTED], the number held for him in ACCA’s records, but there was no answer.
35. Mr Gavin McNeil submitted a Witness Statement dated 09 December 2025.
36. On 11 December 2025, ACCA made a phone call to Mr Xiaoqian on [REDACTED], but there was no answer.
37. Mr Xiaoqian has not responded to ACCA’s letter dated 20 August 2025 to date.
38. ACCA submits that, Mr Xiaoqian submitted or caused to be submitted to ACCA, the Certificate and Transcript, purportedly from the University of Macau, which are not genuine.
39. In relation to the allegations 1 and 2, ACCA relies on the following:
 - a. Email from Mr Xiaoqian to ACCA dated 04 August 2024.

- b. Email exchange between ACCA and the University of Macau dated from 06 August 2024 to 08 August 2024.
- c. Original Admission Form.
- d. Admission Form.
- e. Complaint Form.
- f. Witness Statement of Gavin McNeil dated 09 December 2025.

40. In relation to dishonesty ACCA submitted:

In *Ivey v Genting Casinos (UK) Ltd t/a Crockfords* [2017] UKSC 67 at para 74 since approved in *R v Barton and another* [2020] EWCA Crim 575 it was said:

'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) standards of ordinary decent people. There is no requirement that the defendant must appreciate that what he has done is, by those standards, dishonest.'

41. ACCA submits that the conduct set out at allegations 1 and/or 2 clearly amounts to dishonesty on the basis that Mr Xiaoqian knew that the Certificate and Transcript were false.

42. In relation to integrity, ACCA submits:

Wingate and Evans v The Solicitors Regulation Authority [2018] EWCA Civ366, the Court of Appeal addressed what was required in a ACCA submits that if any or all of the facts set out at allegations are found proved, Mr Xiaoqian has acted in a manner which brings discredit to himself, ACCA and to the accountancy profession and his conduct amounts to misconduct pursuant to bye-law 8(a)(i).professional disciplinary context by the standard of integrity. At paras 95-97, Jackson LJ expressed the matter in a way that applied to regulated professions generally and said this:

'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...

96. Integrity is a more nebulous concept than honesty. Hence it is less easy to define, as a number of judges have noted.

97. 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.'

43. If dishonesty is found not proved, the Disciplinary Committee should consider whether there has been a lack of Integrity, based on the same facts.

44. In relation to misconduct ACCA submits:

As set out in *Roylance v General Medical Council (No 2)* [2000] 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 may often be found by reference to the rules and standards ordinarily required to be followed by a medical practitioner in the particular circumstances."

45. ACCA submits that if any or all of the facts set out in the allegations are found proved, Mr Xiaoqian has acted in a manner which brings discredit to himself, ACCA and to the accountancy profession and his conduct amounts to misconduct pursuant to bye-law 8(a)(i).

46. Mr Xiaoqian's position on the submission of the Certificate and Transcript can be found in his correspondence with ACCA, Original Admission Form, Admission Form and Complaint Form, although he has not responded to ACCA's letter dated 20 August 2025.

47. All matters alleged are treated as issues between the parties.

DECISION ON FACTS AND REASONS

48. As no formal admissions had been made by Mr Xiaoqian, it was for ACCA to prove its case in relation to each of the allegations put forward.

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

ALLEGATION 1

50. In determining this allegation, the Committee carefully considered, that there was no dispute that the documents had been submitted to ACCA. In terms of their provenance, both the University of Macau and Mr Xiaoqian had confirmed that the documents were false. The Committee found that on the balance of probabilities, Mr Xiaoqian had submitted the documents himself. He had used the e-mail address registered with ACCA and had used the same e-mail address in correspondence with ACCA. The Committee found this allegation proved.

ALLEGATION 2 (A) AND (B)

51. In considering these allegations of dishonesty, the Committee noted that following the Supreme Court decision in *Ivey v Genting Casinos* [2017] UKSC 67 in applying the test for dishonesty the Committee first had to determine Mr Xiaoqian's actual knowledge or belief as to the facts and then determine whether his acts or omission were, on the balance of probabilities, dishonest by the standards of ordinary decent people.
52. In relation to allegation 2(a), the Committee relied upon its findings under allegation 1. The Committee found that Mr Xiaoqian had submitted the documents on 04 August 2024 by e-mail to ACCA and that when he had submitted them, he knew that the documents were false. On the balance of probabilities, this was dishonest as judged by the standards of an ordinary decent person. The Committee found this allegation proved.
53. It was not necessary for the Committee to consider Allegation 2(b) as it was alleged in the alternative.

ALLEGATION 3(A)

54. 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.”

55. The Committee had found that Mr Xiaoqian’s behaviour had been dishonest. His actions were serious and fundamentally fell short of the standards required of a professional person. The Committee was satisfied that he was guilty of misconduct. His conduct undermined the integrity of the membership process. Such conduct fell far below the standards expected of any member of ACCA and could properly be described as reprehensible. In the Committee’s judgement, it brought discredit to Mr Xiaoqian, the Association and the accountancy profession.
56. The Committee therefore found that the allegations found proved amounted to misconduct, and that Mr Xiaoqian was liable to disciplinary action through his misconduct.

SANCTION AND REASONS

57. In reaching its decision on sanction, the Committee considered the oral submissions made by Ms Terry on behalf of ACCA.
58. Ms Terry referred the Committee to Guidance for Disciplinary Sanctions (‘GDS’). She commented on the aggravating features and identified that no previous findings had been made against Mr Xiaoqian and that he had initially cooperated with ACCA’s investigation.
59. The Committee noted its powers on sanction were those set out in Regulation 13. 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.
60. 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.

61. The Committee assessed the aggravating and Mitigating features:

Aggravating features:

- This was a premeditated act;
- No insight or remorse;
- Undermining the integrity of the membership process, which is the gateway to the profession and its benefits.

Mitigating features:

- The Committee found no mitigating features present.

62. Given its findings, the Committee had regard to Section E2 of the Guidance on Dishonesty and the seriousness of such a finding on a professional.

63. Given the Committee's view of the seriousness of Mr Xiaoqian'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 this was the most serious sanction available to in light of the fact Mr Xiaoqian is no longer a student member of ACCA.

64. In order to safeguard the public and uphold public confidence in the profession, the Committee determined that if any future application for membership is made by Mr Xiaoqian, it is to be referred to the Admissions and Licensing Committee.

COSTS AND REASONS

65. ACCA applied for costs in the sum of £7,933.00 The Committee was provided with detailed and summary schedules of costs.

66. Mr Xiaoqian provided no current details of his means or any representations about the costs requested by ACCA. There was therefore no evidential basis upon which the

Committee could make any reduction on this ground. However, as this hearing took less time than anticipated it reduced the costs claimed by the Case Presenter and Hearings Officer by three hours each. This resulted in a reduction of £780.00

67. 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 members should not be required to subsidise the minority who, through their own failings, have found themselves subject to disciplinary proceedings.
68. In light of the above, the Committee made an order for costs against Mr Xiaoqian in the sum of £7,153.00.

Mr Andrew Gell
Chair
02 June 2026