

17 February 2026

Notice of hearing

A hearing of ACCA's Disciplinary Committee will take place at 09:30am on 25 and 26 March 2026. It will be held remotely but based at the ACCA's Offices, The Adelphi, 1-11 John Adam Street, London, WC2N 6AU.

The hearing is open to any member of the public or the media who wish to attend. However, ACCA is only able to accommodate remote access to the hearing. Please contact adminadjudication@accaglobal.com to obtain information about attending this (or any other) hearing.

The case to be heard on this day concerns Mrs Nicola Jane Hart Lowes.

Allegations

Mrs Nicola Jane Hart Lowes, a member of the Association of Chartered Certified Accountants ("ACCA"):

1. On or around 03 February 2020 in not holding an ACCA Practising Certificate breached Global Practising Regulations (as applicable in 2020) by virtue of carrying on public practice contrary to Global Practising Regulation 3(1)(a).
2. On or around 03 February 2020 wrongly included the assets of a third party in certifying the combined net worth of Person 1's assets.
3. On or around 03 February 2020 failed to ensure that a letter of engagement, containing terms of the engagement, was prepared and/or sent to Person 1, in relation to the certification of the combined net worth of Person 1's assets dated 03 February 2020.
4. On or around 31 December 2020 submitted, or caused to be submitted, a CPD return to ACCA in which she declared she had not engaged in public practice (as defined in Regulations 3 and 4 of The Chartered Certified Accountants' Global Practising Regulations 2003) without holding a practising certificate.

5. Mrs Lowes' conduct was:

- (a) In respect of Allegation 2, contrary to R113.1 of Subsection 113 of the Fundamental Principle of Professional Competence and Due Care (as applicable in 2020).
- (b) In respect of Allegation 3, contrary to Section B9(5) of ACCA's Code of Ethics and Conduct (as applicable in 2020) and/or R113.1 of Subsection 113 of the Fundamental Principle of Professional Competence and Due Care (as applicable in 2020).
- (c) In respect of Allegation 4:
 - (i) Dishonest, in that she knew she had engaged in public practice and that she did not hold a practising certificate; or in the alternative:
 - (ii) Such conduct demonstrates a lack of integrity;
 - (iii) In the further alternative, the conduct referred to in Allegation 4 was reckless in that Mrs Lowes failed to have any or sufficient regard for the need to ensure that the declaration referred to in Allegation 4 was accurate and true.

6. By reason of her conduct Mrs Lowes is:

- (i) Guilty of misconduct in respect of any or all of the matters set out above 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 any or all the matters set out at 1 to 4 (inclusive) and 5(a) and to 5(b) (inclusive).

The allegations listed above are current at the date of publication.

The case will be heard by a panel of the ACCA's Disciplinary Committee.

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For media enquiries, contact:

ACCA News Room

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About ACCA

We are ACCA (the Association of Chartered Certified Accountants), a globally recognised professional accountancy body providing qualifications and advancing standards in accountancy worldwide.

Founded in 1904 to widen access to the accountancy profession, we've long championed inclusion and today proudly support a diverse community of over 252,500 members and 526,000 future members in 180 countries.

Our forward-looking qualifications, continuous learning and insights are respected and valued by employers in every sector. They equip individuals with the business and finance expertise and ethical judgment to create, protect, and report the sustainable value delivered by organisations and economies.

Guided by our purpose and values, our vision is to develop the accountancy profession the world needs. Partnering with policymakers, standard setters, the donor community, educators and other accountancy bodies, we're strengthening and building a profession that drives a sustainable future for all.

Find out more at: www.accaglobal.com