

13 April 2026

Disciplinary Committee ordered member severely reprimanded*

On 25 March 2026, the Disciplinary Committee of ACCA (the Association of Chartered Certified Accountants) found proved the following allegations against Mrs Nicola Jane Hart Lowes of Bognor Regis, United Kingdom:

Allegations (as amended)

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).

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).

The Disciplinary Committee ordered that Mrs Nicola Jane Hart Lowes be severely reprimanded and to pay costs to ACCA in the sum of £5,000.00.

Please note that this may be the subject of an appeal.

ACCA's regulations require ACCA to publish the Committee's findings and orders by way of a news release, as soon as practicable.

** An order made by the Disciplinary Committee shall take effect from the date of expiry of the Appeal Period referred to in the Appeal Regulations unless the Committee directs that the order should have immediate effect*

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For media enquiries, contact:

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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