

HEARING

**ADMISSIONS AND LICENSING COMMITTEE OF THE
ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS****REASONS FOR DECISION**

In the matter of: Mr Hasnain Taj Abbasi

Heard on: Tuesday, 13 October 2026

Location: Remotely via Microsoft Teams

Committee: Ms Ilana Tessler (Chair)
Ms Fiona MacNamara (Accountant)
Mr Geoff Baines (Lay)

Legal Adviser: Mr Matthew Kewley

**Persons present
and capacity:** Ms Michelle Terry (ACCA Case Presenter)
Miss Sofia Tumburi (Hearings Officer)
Mr Hasnain Taj Abbasi (Former ACCA student member)

Observers: Amy Barron (ACCA Appointments Board)

Summary Application for readmission to the student register
refused

INTRODUCTION

1. The Admissions and Licensing Committee (“the Committee”) met to consider an application by Mr Hasnain Taj Abbasi for readmission to ACCA’s student register. The hearing was conducted remotely through Microsoft Teams.
2. The Committee was satisfied that there were no conflicts of interest.
3. Mr Abbasi attended the hearing but was not represented. ACCA was represented by Ms Michelle Terry.
4. The papers before the Committee comprised of a Service Bundle (15 pages), a Main Bundle (58 pages) and a Tabled Additional Bundles (5 pages).

BRIEF BACKGROUND

5. On 25 October 2020 Mr Abbasi registered as an ACCA student. Mr Abbasi took a number of ACCA exams between December 2020 and December 2023. On 16 December 2020 Mr Abbasi sat ACCA’s MA1 Management Information exam. The exam took place remotely.
6. On 21 December 2023 ACCA received an anonymous complaint which attached 56 photographs of exam questions apparently taken during the exam that Mr Abbasi sat on 16 December 2020.
7. The complaint led to a hearing before ACCA’s Disciplinary Committee (“the Disciplinary Committee”) on 14 January 2025. Mr Abbasi attended the disciplinary hearing but was not represented. The allegations before the Disciplinary Committee were as follows:

Mr Hasnain Taj Abbasi, an ACCA student, during a remotely invigilated MA1 Management Information examination taken 16 December 2020:

1. Used or permitted a third party to use an unauthorised item namely an electronic device capable of taking photographs.

2. Further to the matters referred to in Allegation 1, took 56 photographs of exam questions as presented on his PC screen.
3. Further to the matters referred to in Allegations 1 and 2 shared some or all of those photographs referred to in Allegation 2 with a person or persons unknown.
4. By the reason of the matters referred to above in respect of Allegations 1 to 3, Mr Abbasi is in breach of one or more of:
 - a) Exam Regulations 6 in respect of Allegation 1
 - b) Exam Regulation 14 in respect of Allegation 2
 - c) Exam Regulation 10 in respect of Allegation 3
 - d) Exam Regulation 14 in respect of Allegation 3
5. Contrary to Exam Regulation 6, used an electronic communication device (capable of taking photographs) to gain an unfair advantage in accordance with Exam Regulation 7(b).
6. Mr Abbasi's conduct as referred to in any or all Allegations 1 to 4 above:
 - a) Was dishonest in that the taking and retaining of photographs of exam content could potentially assist him if he had to re-sit the same exam, and thereby provide him with an unfair advantage; and/or
 - b) Was dishonest in that causing and/or permitting the photographs to be taken and/or shared with a person or persons unknown whether during the exam or otherwise could provide them with an unfair advantage in the said exam or a future exam; or in the alternative,
 - c) Demonstrates a failure to act with Integrity.
7. By reason of his conduct, Mr Abbasi is liable to disciplinary action pursuant to:

a) Bye-law 8(a)(i) or in the alternative

b) Bye-law 8 (a)(iii) in respect of breaches of the exam regulations as set out in Allegation 4 above

8. Mr Abbasi made submissions to the Disciplinary Committee rather than giving evidence. Mr Abbasi denied the allegations in full. His case, in summary, was that he did not take any photographs during the exam as his phone was out of reach. Mr Abbasi accepted, however, that his student number appeared in some of the photographs.
9. The Disciplinary Committee found Allegations 1 to 5 proved. In doing so the Disciplinary Committee found that Mr Abbasi must have taken the photographs or alternatively allowed someone else to do so. The Committee was satisfied that Mr Abbasi either shared the photographs or permitted the photographs to be shared with others.
10. The Disciplinary Committee found that Mr Abbasi had breached a number of Exam Regulations. The Disciplinary Committee was satisfied that Mr Abbasi's likely motivation was to assist either himself or others to gain some benefit or unfair advantage.
11. The Disciplinary Committee also found Allegation 6 proved insofar as it alleged that Mr Abbasi's actions were dishonest. The Disciplinary Committee found that Mr Abbasi had acted dishonestly in order to obtain some benefit or unfair advantage for himself or others. The Disciplinary Committee found that there were no other innocent explanations for Mr Abbasi's actions.
12. The Disciplinary Committee found that Mr Abbasi's actions amounted to misconduct. His behaviour had been dishonest and was described by the Disciplinary Committee as deplorable. The Disciplinary Committee noted that honesty and trustworthiness are fundamental tenets of the accountancy profession. Mr Abbasi's conduct had the potential to undermine the integrity of ACCA's examination system, and his actions were serious and fell short of the standards required of a student member of ACCA.

13. In considering the appropriate sanction the Disciplinary Committee identified the following aggravating features:
 - a. Actions for personal gain;
 - b. Potential for harm as actions undermine the integrity of the exam process and gain membership when not properly qualified.
 - c. Mr Abbasi has not demonstrated any real understanding of the seriousness of his conduct as he denied the allegations;
 - d. No evidence of insight, remorse or reflection.
14. The Disciplinary Committee also identified the following mitigating features:
 - a. There were no previous findings against Mr Abbasi;
 - b. Character references in support;
 - c. Complete engagement with the investigation process throughout;
15. The Disciplinary Committee determined that the proportionate sanction was removal from the student register. In reaching that decision the Disciplinary Committee noted that there had been no early admission, no evidence of understanding or insight, no reflection and no remorse or apology from Mr Abbasi. The Disciplinary Committee found that there were no remarkable facts to warrant a departure from directing Mr Abbasi's removal from the register.
16. The Disciplinary Committee determined that the sanction should take immediate effect due to the risk to the public. The Disciplinary Committee considered an application by ACCA for costs. [PRIVATE].

APPLICATION FOR READMISSION

17. Mr Abbasi applied for readmission to ACCA's student register by way of a written application dated 21 January 2026. Within the written application Mr Abbasi stated the following in response to questions in the application:

- a. *'The incident to which this application relates occurred in connection with an ACCA examination paper sat in 2020. At the time, no disciplinary action was taken and I continued my ACCA studies in the normal manner. In 2024, the matter was subsequently reported to ACCA following which a disciplinary review was conducted. Until this point, between 2020 and 2024, I continued to sit ACCA examinations and progressed through my studies without any further issues or concerns being raised. I acknowledge that the matter arose from my actions in relation to the 2020 examination and I accept responsibility for this. I regret the lapse in judgment and fully recognise that it fell below the standards expected of an ACCA student.'*
- b. *At the time of the original examination in 2020, I did not fully appreciate the long-term implications of my actions or the seriousness of ACCA's disciplinary framework. When the matter was later investigated in 2024, I approached the process with full cooperation and transparency. My attitude now is one of full accountability and respect for ACCA's regulations. The experience has reinforced the importance of integrity and ethical conduct, which I now place at the centre of my professional and academic approach.*
- c. *Between 2020 and 2024, I continued to sit ACCA examinations and successfully completed a significant number of papers without any recurrence of similar issues. This sustained period of compliance demonstrates that the incident was isolated and not reflective of my usual conduct. I have since strengthened my understanding of ACCA's ethical requirements and am committed to maintaining the highest standards of honesty and professionalism in all future examination and professional activities.*
- d. *I respectfully submit that, despite the delayed reporting of the 2020 incident, my subsequent conduct over several years evidences rehabilitation and suitability for re-admission. My continued progression through ACCA examinations between 2020 and 2024, together with my current employment in a professional accountancy environment, demonstrates my commitment to the profession and to ACCA's values.'*

18. In relation to current employment Mr Abbasi stated within his written application that he had been employed by Firm A since October 2023. Mr Abbasi stated *'I have been continuously employed by Firm A, a UK-registered accountancy firm, including during the period in which the disciplinary proceedings were concluded and during the subsequent period of suspension. During this time, my employer remained satisfied with my professional conduct and performance. Notably, during the period of suspension, I continued to progress professionally within the firm and was entrusted with increased responsibilities, including promotion to more senior roles. This progression reflects my employer's confidence in my integrity, work ethic and professional capability. Although the firm is not an ACCA-approved employer, my role involves dealing with UK taxation matters and working within a regulated professional environment which has further strengthened my understanding of compliance, ethics, and professional responsibility. A supporting letter from my employer confirming my role, progression, and professional conduct is attached.'*
19. Mr Abbasi's written application was supported by a professional reference dated 21 January 2026 on behalf of Firm A. The reference, authored by two senior individuals from Firm A, stated that Mr Abbasi had been an integral part of the firm since October 2023. The authors of the reference confirmed that they were fully aware of the circumstances leading to Mr Abbasi's removal from the ACCA register. The authors of the reference confirmed that they discussed the incident in detail with Mr Abbasi and were satisfied with his transparency and the accountability that he has shown. The authors stated that their experience of Mr Abbasi has been exemplary, and he has consistently demonstrated integrity and absolute honesty in dealing with sensitive UK taxation matters. The reference confirms that the authors have not observed any recurrence of any unethical behaviours and in the professional opinion of the authors, Mr Abbasi is a fit and proper person for readmission to ACCA.
20. Following receipt of Mr Abbasi's application for readmission, ACCA wrote to Mr Abbasi on 30 July 2026 notifying him that ACCA intended to oppose the application for readmission and that his application would be referred to a hearing before the Admissions and Licensing Committee.
21. On 14 September 2026 ACCA sent Mr Abbasi a notice for this hearing.

22. On 09 October 2026 Mr Abbasi provided the following additional references in support of his application:

- a. Character reference from Person A dated 07 October 2026;
- b. Professional character and suitability reference from Person B, Director of Firm A dated 07 October 2026.

MR ABBASI'S SUBMISSIONS

23. Mr Abbasi chose to make submissions to the Committee rather than give evidence in support of his application for readmission. Mr Abbasi did, however, answer questions from the Committee. Mr Abbasi, in summary, submitted that he regretted and apologised for his previous actions. He submitted that he had to accept and learn from his previous conduct. Mr Abbasi told the Committee that he will not repeat such conduct again in the future. Mr Abbasi drew the Committee's attention to his references and highlighted his positive employment in an accountancy firm since 2023. Mr Abbasi also highlighted that he had completed further examinations after 16 December 2020 with no further concerns in relation to his conduct. Mr Abbasi said that he had been childish in previously denying the allegations. He submitted that he was scared of the consequences of his actions. Mr Abbasi told the Committee about the impact of these events on his own career. In answer to questions from the Committee Mr Abbasi accepted that he had dishonestly taken the photographs of the exam and shared them with a friend. Mr Abbasi told the Committee that he had not completed any relevant training but that he would be willing to do so. Mr Abbasi invited the Committee to allow his application to be restored to ACCA's student register.

ACCA'S SUBMISSIONS

24. Ms Terry provided the Committee with written submissions dated 10 September 2026. In addition, Ms Terry made oral submissions at the hearing. In summary, Ms Terry submitted that the Committee was required to carry out a risk assessment. Ms Terry reminded the Committee that the purpose of becoming an ACCA student is to eventually obtain ACCA membership. Ms Terry submitted that Mr Abbasi had not done anything to educate himself as to the

full implications of his dishonest conduct. Ms Terry submitted that Mr Abbasi's remorse is limited to those matters that affect him. Ms Terry addressed the Committee on relevant case law and submitted that Mr Abbasi has not demonstrated that he would do the right thing if he were to be readmitted to the student register. Ms Terry invited the Committee to reject the application for readmission.

DECISION

25. The Committee carefully considered all of the available information which included Mr Abbasi's written application for readmission, supporting references and oral submissions. The Committee also took into account Ms Terry's written and oral submissions on behalf of ACCA. The Committee accepted the advice of the Legal Adviser and was mindful that the burden was on Mr Abbasi to satisfy the Committee as to his general character and suitability to be readmitted to ACCA's student register.
26. In accordance with Regulation 14 (1)(a) of the Membership Regulations 2014 the Committee had regard to the circumstances that led to Mr Abbasi's removal from the student register on 14 January 2025. The Committee considered that the allegations found proved by the Disciplinary Committee were very serious. Mr Abbasi used an electronic device to take 56 photographs of ACCA exam questions and shared those photographs with others. In doing so, Mr Abbasi acted dishonestly and sought to obtain an unfair advantage for himself or others. The Committee noted that Mr Abbasi's dishonest conduct occurred less than two months after Mr Abbasi first became an ACCA student on 25 October 2020.
27. The Committee then considered what, if anything, had changed since the decision of the Disciplinary Committee on 14 January 2025. Within the written application for readmission Mr Abbasi stated that he accepted responsibility for his actions. In response to questions from the Committee Mr Abbasi did accept that he took the photographs and that he did so in order to assist a friend. The Committee noted, however, that it took repeated questions from the Committee before Mr Abbasi accepted that he did in fact dishonestly take photographs of the exam questions. The Committee was concerned that Mr Abbasi did not

appear to have fully engaged with the full extent of the findings of the Disciplinary Committee.

28. The Committee noted that Mr Abbasi expressed regret for his actions within the written application for readmission. During the hearing Mr Abbasi told the Committee that he was remorseful for his previous actions. However, the Committee's view was that Mr Abbasi's remorse appeared to be more concerned with the direct consequences for him as opposed to genuine remorse for his dishonesty.
29. The Committee noted that the Disciplinary Committee found that Mr Abbasi had not shown any insight or demonstrated any real understanding of the seriousness of his misconduct. The Committee carefully considered Mr Abbasi's submissions but found that his insight was very limited. Mr Abbasi had not, for example, reflected at any length on how his dishonest conduct would have impacted others. Whilst Mr Abbasi said that he now accepted his actions, he did not appear to show any real appreciation for the overall seriousness of his dishonest conduct. Ultimately the Committee was not reassured that Mr Abbasi had truly engaged with the substance and real seriousness of the Disciplinary Committee's findings.
30. The Committee had regard to Mr Abbasi's positive testimonials and accepted that he appears to have worked well and progressed in his current role. However, the Committee carefully considered what steps, if any, Mr Abbasi had taken in order to demonstrate that he has learned from his previous dishonest conduct. The Committee noted that Mr Abbasi's answers contained within his written application for readmission were limited in nature and content. The Committee was disappointed to see that Mr Abbasi had not engaged in any courses, training or wider reading on the issue of professional ethics, honesty and integrity. Whilst Mr Abbasi told the Committee that he would be willing to undertake any courses recommended to him, the Committee considered that the onus was on Mr Abbasi to proactively seek out and engage with any opportunities to learn from his misconduct. Mr Abbasi has had since 14 January 2025 to take steps to remediate his misconduct but has not done so. Consequently, the Committee found that Mr Abbasi had not demonstrated any self-motivation or genuine commitment to addressing his previous dishonest conduct.

31. The Committee acknowledged Mr Abbasi's submission that he now understands the importance of following rules and regulations. However, the Committee considered that in addition to following rules and regulations, ACCA students must demonstrate a personal commitment to acting honestly and with integrity at all times. Mr Abbasi has not demonstrated any evidence of a personal commitment to acting honestly and with integrity if he were to be readmitted to ACCA's student register.
32. The Committee did recognise and accepted that the events that led to Mr Abbasi's removal from the student register took place almost six years ago on 16 December 2020. However, the Committee also noted that Mr Abbasi continued to deny the allegations at the Disciplinary Committee hearing on 14 January 2025. Mr Abbasi was, of course, entitled to deny the allegations. However, the Committee was concerned that Mr Abbasi had continued to be dishonest throughout the course of ACCA's investigation and at the Disciplinary Committee hearing on 14 January 2025. Taking into account Mr Abbasi's limited insight, lack of steps to remediate his previous dishonesty and his continued dishonesty at the Disciplinary Committee hearing on 14 January 2025, the Committee considered that there was a real risk that Mr Abbasi would act dishonestly in the future.
33. The Committee appreciated that dishonesty can be difficult to remediate. Mr Abbasi made his application for readmission on 21 January 2026 only 12 months after his removal from ACCA's student register on 14 January 2025. Whilst the Committee recognised that Mr Abbasi was entitled to make an application for readmission after 12 months, the Committee considered that this was, in all of the circumstances, a relatively short period of time. The Committee determined that Mr Abbasi had not yet had sufficient time in order to fully and properly reflect on his previous dishonest conduct and demonstrate that he has the general character and suitability to be readmitted to ACCA's student register.
34. The Committee determined that Mr Abbasi's readmission to the student register at this stage would create a risk to the public and would undermine public confidence in ACCA and the profession. Mr Abbasi has not demonstrated that he has the general character and suitability to be readmitted to ACCA's student

register. In these circumstances, the Committee rejected Mr Abbasi's application for readmission to the student register.

Ms Ilana Tessler
Chair
13 October 2026