Think Ahead ACCA

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	**Miss Yanling Lu**
Heard on:	**Tuesday, 27 October 2026**
Location:	**Hearing held remotely via Microsoft Teams**
Committee:	**Dr Helen Goulding (Chair)** **Dr David Horne (Accountant)** **Dr Louise Wallace (Lay)**
Legal Adviser:	**Mr Sean Hammond (Legal Adviser)**
Persons present and capacity:	**Mr James Halliday (ACCA Case Presenter)** **Ms Anna Packowska (Hearings Officer)**
Summary	**Removal from the Affiliate Register with immediate effect.**
Costs:	**Costs awarded to ACCA in the sum of £1250.00**

INTRODUCTION

1. The Disciplinary Committee ("the Committee") convened to determine allegations made by ACCA against Miss Yanling Lu. Miss Lu did not attend the

hearing and was not represented. ACCA was represented by Mr James Halliday.

2. The Committee had a Disciplinary Report and Bundle consisting of 357 pages, a Supplementary Bundle consisting of 62 pages, a Tabled Additionals Bundle consisting of 20 pages, and a Service Bundle consisting of 13 pages.

SERVICE OF PAPERS

3. The Committee considered the content of the Service Bundle and noted that a notice of hearing had been sent to Miss Lu's registered email address on 28 September 2026. The Committee was satisfied that this was more than 28 days prior to the hearing and therefore complied with the requirements of Regulation 10(1)(a) of the Complaints and Disciplinary Regulations 2014 (as amended) ("the CDR"). The Committee further noted that the notice of hearing contained all of the information specified in Regulation 10(1)(b) of the CDR including the Committee's power to proceed with the hearing in the absence of Miss Lu. In addition, the Service Bundle contained an email delivery receipt confirming the email had been delivered to Miss Lu's registered email address and an email from Miss Lu to the ACCA dated 29 September 2026 in which she acknowledged receipt of the papers.

4. The Committee was satisfied that this was effective service of the notice of hearing in accordance with the CDR.

PROCEEDING IN ABSENCE

5. Mr Halliday, on behalf of ACCA, invited the Committee to proceed with the hearing in the absence of Miss Lu pursuant to Regulation 10(7) of the CDR.

6. The Committee accepted the advice of the Legal Adviser and had regard to the guidance in relation to proceeding in the absence of the Relevant Person contained in the ACCA Guidance for Disciplinary Committee Hearings. The Committee reminded itself that the discretion to proceed in absence must be exercised with the utmost care and caution. The Committee must consider fairness to Miss Lu, but also fairness to ACCA and the wider public interest in the expeditious discharge of the Committee's function.

7. The Committee has already determined that Miss Lu has been served with notice of this hearing in accordance with the CDR.

8. The Committee noted that on 22 August 2025, Miss Lu sent an email to ACCA attaching a completed Case Management Form ("CMF") dated 16 August 2025, in which Miss Lu indicated that:

- She did not intend to attend the hearing;
- She would not be represented at the hearing; and
- She consented to the Committee dealing with her case in her absence.

9. The Committee further noted that in her email to the ACCA dated 29 September 2026, Miss Lu stated:

"I do not intend to attend this hearing and elect to waive my right to attend. I will not submit any supporting documents for this case."

10. The Committee was mindful of the Guidance in *R v Jones [2002] UKHL 5* and *Adeogba v General Medical Council [2016] EWCA Civ 162*. The Committee was satisfied that Miss Lu has voluntarily absented herself and waived her right to attend the hearing. Furthermore, the Committee noted that Ms Lu has not requested an adjournment and the Committee was not persuaded that any adjournment was likely to secure her attendance on a future occasion.

11. The Committee acknowledged that there would be some prejudice to Miss Lu if the hearing proceeds in her absence, however, the Committee was satisfied that Miss Lu has chosen not to attend the hearing and consented to it proceeding in her absence. However, the Committee considered that this is mitigated by the fact that it has Miss Lu's completed CMF (in which she admits the Allegations) and Miss Lu's responses to the Allegations contained in her emails to the ACCA investigator.

12. The Committee bore in mind that the Allegations against Miss Lu relate to matters that allegedly occurred between 2015 and 2022 and that it is in the public interest for a hearing to take place expeditiously and within a reasonable time of the events to which it relates.

13. In the circumstances, the Committee was satisfied that it was in the interests of justice and in the public interest to proceed with the hearing in the absence of Miss Lu. No adverse inference will be drawn from her non-attendance.

PRELIMINARY APPLICATION FOR THE HEARING TO BE CONDUCTED IN PRIVATE

14. Mr Halliday informed the Committee that Miss Lu had ticked the box on the CMF indicating that she wished for all of the hearing to be heard in private. Mr Halliday submitted that Miss Lu had not however provided any reasons as to why the hearing should be in private. Mr Halliday referred the Committee to Regulation 11 of the CDR and the ACCA Guidance for Disciplinary Committee Hearings. He submitted that the starting point for the Committee is that the hearing should be conducted in public. He further submitted that in the absence of any reasons from Miss Lu as to why the hearing should be conducted in private, the Committee should proceed with the hearing in public.

15. The Committee accepted the advice of the Legal Adviser.

16. The Committee determined that in the absence of any reasons from Miss Lu to support her application, there was no basis for it to exercise its discretion to conduct all or part of the hearing in private. The Committee therefore refused Miss Lu's application and decided to proceed with the hearing in public.

ALLEGATIONS

17. It is alleged that Miss Lu is liable to disciplinary action on the basis of the following Allegations:

Yanling Lu ('Miss Lu'), at all material times an ACCA trainee:

1) Whether by herself or through a third party, applied for membership to ACCA on or about 3 November 2022 and in doing so purported to confirm in relation to her ACCA Practical Experience training record:

(a) Her Practical Experience Supervisor in respect of her practical experience training in the period from 1 July 2015 to 21 June 2022 was Person A when Person A did not supervise that practical experience training in accordance with ACCA's requirements as published from time to time by ACCA or at all

(b) Her Practical Experience Supervisor in respect of her practical experience training for a period of 38 months on unknown dates between 1 July 2015 to 21 June 2022 was Person B when Person B did not supervise that practical experience training in accordance with ACCA's requirements as published from time to time by ACCA or at all

(c) She had achieved the following Performance Objectives:

- **Performance Objective 8: Analyse and interpret financial reports**
- **Performance Objective 9: Evaluate investment and financing decisions**
- **Performance Objective 11: Identify and manage financial risk**
- **Performance Objective 13: Plan and control performance**

2) Miss Lu's conduct in respect of the matters described in Allegation 1 above was:

(a) In relation to Allegation 1(a), dishonest in that Miss Lu sought to confirm her Practical Experience Supervisor was Person A and Person A supervised her practical experience training in accordance with ACCA's requirements or otherwise which she knew to be untrue

(b) In relation to Allegation 1(b), dishonest in that Miss Lu sought to confirm her Practical Experience Supervisor was Person B and Person B supervised her practical experience training in accordance with ACCA's requirements or otherwise which she knew to be untrue

(c) In relation to Allegation 1(c), dishonest in that Miss Lu knew she had not achieved all or any of the performance objectives referred to in Allegation 1(c) above as described in the corresponding performance objective statements

(d) In the alternative, any or all of the conduct referred to in Allegation 1 above demonstrates a failure to act with Integrity

3) In the further alternative to Allegations 2(a) to 2(d) above, such conduct was reckless in that Miss Lu paid no or insufficient regard to ACCA's requirements to ensure:

(a) Her practical experience was supervised;

(b) Her Practical Experience Supervisor, Person A, was able to personally verify the achievement of the performance objectives she claimed and/or verify they had been achieved in the manner claimed;

(c) That the performance objective statements referred to in paragraph 1(c) accurately set out how the corresponding objective had been met;

(d) Her Practical Experience Supervisor, Person B, was able to personally verify she had achieved 38 months of relevant practical experience.

4) By reason of her conduct, Miss Lu is guilty of misconduct pursuant to ACCA byelaw 8(a)(i) in respect of any or all the matters set out at 1 to 3 above.

ADMISSIONS

18. In the absence of Miss Lu, the Committee considered the content of Miss Lu's completed CMF to establish whether she wished to make any admissions to the Allegations.

19. The Committee noted that on the completed CMF, Miss Lu made clear and unequivocal admissions to Allegations 1(a), 1(b), 1(c), 2(a), 2(b) and 2(c). The

Committee was further satisfied that these admissions were consistent with the responses provided by Miss Lu in her previous emails to the ACCA answering questions posed by the ACCA investigator.

20. Accordingly, the Chair of the Committee announced that Allegations 1(a), 1(b), 1(c), 2(a), 2(b) and 2(c) have been found proved by the Committee.

21. The Committee noted that on the completed CMF, Miss Lu also made admissions to Allegations 2(d), 3(a), 3(b), 3(c), and 3(d). However, given that these allegations were pleaded in the alternative to Allegations 1(a), 1(b), 1(c), 2(a), 2(b) and 2(c), the Committee was not required to make a finding in respect of them.

BRIEF BACKGROUND

22. Miss Lu became a student of ACCA on 26 July 2012 and was admitted as an affiliate on 25 July 2015.

23. Upon an ACCA student completing all their ACCA exams, they become an ACCA affiliate. However, in order to apply for membership, they are required to obtain at least 36 months' practical experience in a relevant role. It is permissible for some or all of that practical experience to be obtained before completion of ACCA's written exams.

24. A person undertaking practical experience is often referred to as an ACCA trainee.

25. An ACCA trainee's practical experience is recorded in that trainee's Practical Experience Requirement ("PER") training record which is completed using an online tool called 'MyExperience' which is accessed via the student's MyACCA portal.

26. As part of their practical experience, each trainee is required to complete nine performance objectives ("POs") under the supervision of a qualified accountant.

27. An accountant is recognised by ACCA as a qualified accountant if they are a qualified accountant recognised by law in the trainee's country and or a member of an International Federation of Accountants ("IFAC") body. Once a trainee believes they have completed a PO, they are required to provide a statement in their PER training record describing the experience they have gained in order to meet the objective. Given this is a description of their own experience, the statement should be unique to them. Through the online tool, the trainee then requests that their practical experience supervisor approves that PO.

28. In addition to approval of their POs, the trainee must ensure their employment where they have gained relevant practical experience (being a minimum of 36 months) has been confirmed by the trainee's line manager who is usually also the trainee's qualified practical experience supervisor. This means the same person can and often does approve both the trainee's time and achievement POs.

29. If the trainee's line manager is not qualified, the trainee can nominate a supervisor who is external to the firm to supervise their work and approve their POs. This external supervisor must have some connection with the trainee's firm, for example as an external accountant or auditor.

30. Once all nine POs have been approved by the trainee's practical experience supervisor (whether internal or external) and their minimum 36 months of practical experience has been approved, the trainee is eligible to apply for membership - assuming they have also passed all their ACCA exams and successfully completed ACCA's Ethics module.

31. The PER training records of fifteen ACCA trainees have been reviewed by ACCA's Professional Development Team. This review has revealed these trainees shared most of the same PO statements as each other and / or shared the same supervisors.

32. The PO statements for these fifteen trainees were approved between 11 August 2021 and 17 October 2022.

33. Consequently, all fifteen trainees were referred to ACCA's Investigations Team. Miss Lu is one such trainee.

34. A Senior Administrator in ACCA's Member Support Team, has provided a statement explaining ACCA's membership application process. They state that once an application is received, this is recorded in ACCA's PROD database by an automated process. They exhibited to their statement a sample record. The corresponding record for Miss Lu was provided and records Miss Lu applied for membership on 30 August 2016. ACCA advised Miss Lu on 5 September 2016 that her performance objectives had yet to be completed. Following the completion of her PER, Miss Lu wrote to ACCA advising she wanted to apply for membership on 3 November 2022. However, given these Allegations, Miss Lu's membership application is on hold, and she therefore remains an affiliate.

35. A Professional Development Co-ordinator with ACCA's Professional Development Team, which is part of the Quality and Recognition department within Professional Qualifications at ACCA. They have also provided a statement, in which they provide an overview of the PER process in their statement as follows:

- POs and ACCA's exams are closely linked so that the knowledge and techniques the trainee develops through their studies, are relevant in their workplace. The tasks and activities a trainee will be asked to demonstrate

in the POs are also closely related to the type of work they will undertake on a regular basis in an accounting or finance role.

- Each PO comprises 3 parts; (i) a summary of what the PO relates to; (ii) 5 elements outlining the tasks and behaviours a trainee must demonstrate to be able to achieve the PO; and (iii) a 200-to-500-word concise personal statement in which a trainee must summarise how they achieved the PO.

- In total a trainee is required to complete nine POs. The POs numbered 1 to 5 are compulsory. There are then a number of option 'Technical' POs from which the trainee needs to choose 4. ACCA recommends to trainees that they choose the technical POs that best align to their role so that it is easier to achieve the PO. In that regard the ACCA's requirements as published in the 2019 guide, and subsequently, explain the following:

  'The performance objectives you choose should be agreed with your practical experience supervisor. You should consider the following points when selecting which performance objectives to target…

  … …

  Match any business objectives you have been set at work with the performance objectives. This will allow you to work towards your business objectives and your PER at the same time.'

- In their personal statement for each PO, a trainee needs to provided summary of the practical experience they gained. They must explain what they did, giving an example of a task. They must describe the skills they gained which helped them achieve the PO and they must reflect on what they have learned including what went well or what they would have done differently.

- A trainee's personal statement for each PO must be their own personal statement that is unique to them and their own experience. This has been

consistently referred to in ACCA's published guides (which the Professional Development Coordinator exhibited to her statement). Trainees must not therefore use a precedent or template or another trainee's personal statement, which would undermine the PER training record element of the ACCA qualification. The 2019 published guide concludes:

'Your situation and experience are unique to you, so we do not expect to see duplicated wording, whether from statement to statement, or from other trainees. If such duplication occurs, then it may be referred to ACCA's Disciplinary Committee.'

- ACCA's PER guides are available online in [REDACTED]. Although the Guides are printed in English, all [REDACTED] trainees will have taken their exams in English and therefore it would follow that they have a reasonable command of the English language.

- A practical experience supervisor means a qualified accountant who has worked closely with the trainee and who knows the trainee's work. 'Qualified accountant' means a member of an IFAC member body and or a body recognised by law in the trainee's country.

- A practical experience supervisor is usually the trainee's line manager. However, where the trainee's manager is not IFAC qualified, the trainee can appoint an external supervisor who is. In that regard, ACCA's PER guide (as exhibited to the Professional Development Coordinator's statement) states:

  'If … … your organisation does not employ a professionally qualified accountant who can sign-off your performance objectives then you could ask an external accountant or auditor who knows your work, to be your practical

experience supervisor and work with your line manager to sign off your objectives.'

• Trainees must enter their practical experience supervisor's details using their ACCA MyExperience online recording tool which generates an invitation to their nominated supervisor to act as their supervisor. If the supervisor accepts that invitation, the supervisor is required to record their details using the same recording tool.

• All practical experience supervisors have to be registered with ACCA through ACCA's online tool. For those supervisors registering as a trainee's IFAC qualified supervisor (whether internal or external), they are required to provide the name of their IFAC member body and their IFAC membership number issued by that body. They are also to provide evidence of their membership of that IFAC body by uploading their membership card.

36. Information has been obtained from one of ACCA's offices in [REDACTED] about the support given to ACCA affiliates in [REDACTED], as follows:

• ACCA's Customer Services Team in [REDACTED] email all ACCA affiliates in [REDACTED] inviting them to regular webinars provided by ACCA staff who can advise on the PER process.

• The Committee was provided with a list of webinars (translated using Google translate) relating to ACCA's membership application process dated from 14 December 2016 to 27 August 2022. There are a number dated in 2019 including one dated 30 May 2019, further details of which were provided to the Committee. The details include reference to:

'…Record 36 months of accounting-related work experience in myACCA, and complete 9 Performance Objectives, which will be confirmed online by your Supervisor…'

- These are live webinars and therefore trainees can ask ACCA staff based in [REDACTED] any questions they may have.

- The webinar details refer to encouraging affiliates to join the ACCA WeChat group of their regional service group and provides details how to join. All the webinars listed include the same details about these WeChat groups. ('WeChat' is a social media app available globally but used extensively in [REDACTED]). In these WeChat groups, ACCA trainees can ask ACCA [REDACTED] staff questions including about the PER process.

- In addition to the WeChat groups, ACCA [REDACTED] uploads to its WeChat platform articles relevant to the ACCA membership process. The Committee was provided with a list of those articles (translated using Google translate). This includes an article 'How to become an ACCA Member Series 1/ Practical Experience Requirement (PER) Quick Guide', dated 15 January 2020. A copy of the article was also provided. The article refers to a mentor, which is the same as a supervisor. Under the heading 'Find a mentor' the article states in particular:

'Your experience must be under the supervision of a mentor to count towards PER. You must find a mentor with real work experience to monitor and confirm your work hours and performance goals…'

- Under the heading 'Determine performance goals' the article states in particular:

'You have to choose which performance goals to accomplish, here are some points to keep in mind

- *You need to complete 9 performance goals, including all 5 core goals and any 4 technical goals;*

- *Work with your practical experience mentor to develop a plan to achieve performance goals;*

- *Choose technical goals that are relevant to your day-to-day work, as they are easier to achieve….'*

37. Miss Lu's training record indicates that she obtained her experience while employed at Company A. In particular, it records the following:

- Miss Lu was employed by Company A from [REDACTED] in the role of [REDACTED]. The PER refers to this experience being 80% relevant.

- At pages 39-40 of the PER training record, in red text, 28 and 38 months of relevant practical experience, totalling 66 months, has been claimed. This relates to the period of employment referred to in the paragraph immediately above but taking into account the 80% relevance. This period is therefore in excess of the minimum requirement of 36 months.

- The Supervisor Details for Miss Lu record that Person A registered on 22 September 2022 as her 'IFAC qualified external supervisor'.

- As Miss Lu's apparent IFAC qualified external supervisor, Person A was authorised to approve her POs as recorded in Miss Lu's PER. In that regard, on 22 September 2022, Miss Lu requested that Person A approve all her nine POs and Person A is recorded as having done so on the same day.

- The Supervisor Details for Miss Lu records a Person B who registered on 22 September 2022 as her 'Non IFAC qualified line manager'.

- As such, Person B was authorised to approve Miss Lu's time/ experience. (while employed at Company A) as recorded in Miss Lu's PER. In that regard, Miss Lu requested that Person B approve her time/experience of 38 months on 22 September 2022 and Person B is recorded as having done so on the same day.

- The Supervisor Details for Miss Lu records a Person C who registered on 21 June 2019, also as her 'Non IFAC qualified line manager'.

- Person C was authorised to approve Miss Lu's time/ experience (while employed at Company A, as recorded in Miss Lu's PER. In that regard, Miss Lu requested that Person C approve her time/experience of 28 months on 21 June 2019 and Person C is recorded as having done so the same day.

38. ACCA's investigations officer contacted Person A, at all material times an ACCA member, to verify their supervision of Miss Lu and eleven other ACCA trainees. Emails between the investigating officer and Person A are summarised below. It should be noted the email address used in the emails below is the same address as recorded for Person A in Miss Lu's Supervisor Details.

- Initial email from the investigating officer to Person A dated 29 November 2023 which listed the names of all 12 trainees (including Miss Lu) and asked that Person A respond to questions relating to their supervision of all these trainees.

- These questions included asking Person A to confirm they supervised these trainees as claimed in each of their PER training records.

• In his response dated 30 November, Person A confirmed they had supervised each trainee as claimed.

• One of the investigating officer's questions referred to evidence from the PER training records of all 12 trainees which indicated Person A had supervised these trainees whilst employed at two different firms but during overlapping periods. The firms being Company B and Company C (the latter being the firm referred to in Miss Lu's Supervisor Details for Person A.

• In their response to the above question, Person A confirmed they had been employed by both firms, being 'within the allowable range of [REDACTED] law' and provided a document from each firm which purported to support their claim.

• ACCA's investigating officer emailed Person A again on 21 December 2023 acknowledging that although Person A had provided documents relating to their employment at both firms, ACCA wished to approach both firms directly for verification and in that regard attached to the email consent forms for Person A to sign and return to ACCA. The email went on to advise that an email address had been found online for Company B but no email could be found for Company C. They were therefore asked to provide an email address for the latter.

• Person A responded on 22 December 2023 advising they wished to resign from ACCA. They then went on to advise:

'…I did not read your email carefully, so I would like to correct some of the information. [Company B] *is not the one you found, it's just a private organization I started with a few friends, but it's not officially registered, it just happens to overlap in the English name.* [Company C] *is also not officially registered, but a private organization set up by my friends and me. And both*

are no longer existing. I'm sorry that the above problems have caused trouble to your previous work, and considering that some of my behaviors are inappropriate, I decide to give up my ACCA membership, as I wrote at the beginning.'

- On 12 January 2024 Person A emailed asking when the matter would be concluded to which the investigating officer responded on 13 January to advise them would provide further information the next week.

- Unprompted by any further email from the investigating officer, Person A emailed the investigating officer on 16 January 2024 advising as follows:

  '…After careful consideration, I would like to be honest with you:

  (1) I did not have any supervision over those trainees, as they were all recommended by acquaintances or contacted through other channels.

  (2) I have not worked in any company either, as I am still unemployed to this day. The two companies mentioned in earlier emails are indeed unofficially registered private organizations that I orally created with a few friends a long time ago but are no longer exist for a long time and have no relation to this PER experience supervision. (I don't know if they happen to have the same name as real organizations in English or [REDACTED] *language but considering that they were only established orally long long ago and have no connection to the outside and have no longer existed for a very long time, I can make sure that they have no influence on others.)*

  (3) Therefore, the whole thing is actually that those trainees or their representors contacted me through acquaintances or other channels, but I did not supervise their work. In the previous investigation phase, all the

materials I provided to you were untrue, and I deeply apologize for this behavior.

As I mentioned in my previous email, I voluntarily give up my ACCA membership in order to protect the public interest and comfort myself. … I hope you can draw a conclusion and inform me as soon as possible based on my truthful statement above. Appreciate much and look forward to your reply…'.

39. Despite further emails being sent to Person A, no further communications have been received from Person A to date.

40. As part of ACCA's investigation, an email dated 30 November 2023 was sent to Person B being one of two supervisors who registered as Miss Lu's non-IFAC line manager, and who is recorded as having approved her time/ experience of 38 months.

41. ACCA's email advised Person B that they were recorded as the non IFAC qualified line manager for six ACCA trainees (whose names were listed, including Miss Lu's) and that:

'In that role you are recorded as having approved the experience of each of these six trainees in their PER training records for various periods but within the date range of March 2014 to October 2022.

In registering as each of [these] trainee's Non IFAC line manager in ACCA's PER recording tool you have provided the name of your employer. The name of your employer is the same as that for each trainee, as would be expected given reference to you being their line manager.

However, the name of your employer is different for each trainee, despite the periods of claimed line management by you overlapping. I would also add that each PER training record states that the role for each trainee was 35 hours per week and therefore full time…'

42. Evidence of the above, comprising relevant extracts from the PER training records of all six trainees, including that of Miss Lu's, was provided to the Committee.

43. ACCA's email went on to ask Person B a number of questions. Person B's response was received on 30 November 2023. ACCA's questions are below followed by Person B's responses:

Q: Please confirm whether or not you acted as line manager for any of the above trainees.

A: "Yes"

Q: If you did act as line for any of the above trainees, please advise me which trainees.

A: "Not applied."

Q: Of those trainees you line managed,
i. Please provide me with the period you line managed each trainee

A: "My job has changed, so it's inconvenient to confirm the specific time with them again, some people have also lost their contact information. I don't remember everyone's specific timeline, but I estimate it should be concentrated between 2019 and 2022."

Q: ii. Please provide me with the name of the firm in which you and each trainee were employed during the period of your line management of each trainee.

A: "Same as above.

Among these people, I currently only have some business connection with [Person D]*, who joined* [Company D] *on 2019."*

Q: iv. Please provide me with any evidence of your line management of each trainee

v. Please provide me with any evidence of your employment at the firm's in which you line managed each trainee.

A: "For iv. and v. , there are some residual work files in my computer that can prove my work relationship with them, but these files should have been cleared before I left. Therefore, to ensure the confidentiality of the information, I can only provide them to you with restrictions." (None of these records relate to Miss Lu)

44. ACCA's investigating officer sent a further email to Person B on 21 December 2023 asking for consent to approach the employers of the six trainees whose time/experience claim was approved by Person B. No response was received.

45. As part of ACCA's investigation, an email dated 9 May 2025 was sent to Person C asking them in effect to confirm if had supervised Miss Lu and, if so, to provide the dates of that supervision, the name of the firm where they and Miss Lu were employed and evidence of his supervision of Miss Lu. No response has been received to this email.

46. As referred to by the Professional Development Coordinator, all PO statements should be unique and must not be copied from other trainees or from templates as this undermines the PER training record element of the ACCA qualification.

47. Where PO statements are the same or significantly similar to the PO statements of any other trainees, this would suggest at the very least, the trainee has not met the objective in the way claimed or possibly at all. That further, the practical experience claimed, has not been supervised by a practical experience supervisor, who would or should have knowledge of the trainee's work.

48. In carrying out this analysis, ACCA has been careful to record the PO statement for any one PO which was first in time, on the basis this statement may be original and therefore written by the trainee based on their actual experience, unless there is evidence suggesting otherwise.

49. The 'first in time date' is the date the trainee requested that their IFAC qualified line manager approve the PO in question within their PER. This is on the basis that as soon as the PO narrative had been uploaded to the PER, the trainee would have then requested approval. In most of the cases within this cohort, the supervisor approved the POs on the same day or if not very soon thereafter.

50. In relation to Miss Lu the analysis revealed:

- Five of her PO statements were first in time; and

- Four of her PO statements were identical or significantly similar to the PO statements contained in the PER's of other ACCA trainees from this cohort and which predated those of Miss Lu's.

51. Following referral of this matter to ACCA's Investigations Team, a member of that team sent an email to Miss Lu on 10 October 2023 attached to which was a letter, and other documents, all of which have been referred to above. The letter clearly set out the complaint and requested that Miss Lu respond to a number of questions by 24 October 2023. A copy of the letter with the covering email was provided to the Committee.

52. Shortly after this encrypted email was sent, an unencrypted email was sent to Miss Lu on the same day asking her to check if she had received the encrypted email and if not to let ACCA know.

53. No response was received by the deadline of 24 October 2023, and therefore a further encrypted email was sent to Miss Lu on 25 October 2023 with a copy of the letter and other documents attached to the previous email. In the covering email Miss Lu was reminded of her obligation to cooperate by responding to the questions in the letter and to do so by 8 November 2023.

54. No response was received by the deadline of 8 November 2023, and therefore a further encrypted email was sent to Miss Lu on 9 November 2023 with a copy of the letter and other documents attached to the previous email. In the covering email Miss Lu was reminded of her obligation to cooperate by responding to the questions in the letter and to do so by 23 November 2023.

55. Miss Lu emailed ACCA on 17 January 2024 stating, *'I received this email but I can't open this website'.* Her email included a screenshot from ACCA's case management system advising *'Access not allowed',* although it did not record which email sent by ACCA this related to. The password for encrypted emails expires after 90 days so she would have received this message had she tried to open ACCA's initial email of 10 October. However, Miss Lu should have been able to access ACCA's emails of 25 October and 9 November.

56. In any event, ACCA's investigating officer emailed Miss Lu on 31 January 2024 providing her with copies of all the information previously emailed to her, including ACCA's letter with details of the investigation and questions requiring her response.

57. Miss Lu responded by sending three separate emails on 1 February 2024, in which she responded:

'Can I apply for translation? I'm a little confused about these.'

'Because my company does not have a licensed accountant to help me approve PO, so I am through the unknown person for my approve PO. But my work experience is real.'

'This is my statement of earnings.' (a three-page document was attached).

58. ACCA's investigating officer replied to Miss Lu on 1 February 2024, asking her to respond to all the questions in ACCA's initial letter and raised the following matters:

'In your first email you have stated ' Can I apply for translation? I'm a little confused about these'. If you wish to translate any of the documents I have provided to you then please do so. However, ACCA would expect an affiliate, like yourself, who has sat ACCA's exams which are in English, to understand the documents I have sent to you.'

You have stated ' Because my company does not have a licensed accountant to help me approve PO, so I am through the unknown person for my approve PO. But my work experience is real'.

I understand from this comment that you did not therefore know the person who approved your performance objectives in your ACCA PER training record. Is that correct?'

59. Miss Lu responded on 3 February 2024, as follows:

'I am sorry. I knew that what I did was wrong now. May I withdraw this membership application? I am willing to cooperate actively with the investigation.

Because I was careless and didn't read the ACCA per guide. My Company is a small company, there is no certified accountant can help me approved. I joined a study group on the Internet, and they told me I could go through an outside unknown, licensed accountant approved and I believed them. So I purchased the service on [App A] *and they will help me complete it.*

But now I try to contact them, their email account has been cancelled and I can't get in touch with them.

I wrote POs myself before, and then the unknow accountant read it and felt that my writing was not good and helped me revise it. I didn't know that [they] *plagiarized other people's experience until today. I trust strangers too much.*

So the unknow accountant to help me approved and revised POs, and I gave them money.

[Person B] and [Person A], My work has nothing to do with them. I feel very sorry for this and regret trusting others. Regret what I did. Please give me a chance to correct my mistakes. I also hope to continue to be an ACCA member. Thank you!'

60. ACCA's investigating officer wrote to Miss Lu with eight further questions on 9 February 2024.

61. Miss Lu responded on 14 February 2024:

'This is my POs written by myself (The date of modification is 2022.2.8 PO1-5 are written by myself. They helped me with the revisions PO8\9\11\13 in the ACCA website). (Copies were attached).

In order to help me approved, they need me to provide them with my ACCA account number and password, and then they can directly log in to my ACCA account to help me revised my POs, because I am afraid that I will not be able to pass the application because of my limited English.

I read the PO they wrote and thought it was related to my work experience and better than my own, so I didn't think much about it, and I didn't think that they would involve plagiarism after helping me revised it.

[Person B] *and* [Person A], *I knew their names ,they are the people I found on the Internet to help me do the review. We communicated on* [App A], *they asked me to provide my account number and password, they would log in to my account to help me do the review, and help me modify the PO, and help me pass the membership application.*

I've posted pictures of my purchase history before, and now that they've deleted account, I can't reach them.
But I admit that I don't know them in real life. I know I'm wrong.'

62. ACCA's investigating officer emailed Miss Lu with further questions on 23 February 2024 seeking clarity on the date she provided of '*2022.2.8'* and the

properties of the Word document containing her POs which were associated with a Person E. Miss Lu responded on 26 February 2024 as follows:

"I'm sorry, I didn't make myself clear：2022.2.8 means 8, February ,2022. [Person E] *is my* [REDACTED] *and I often use* [their] *computer to work and answer emails.*

The time of the file has been a little long, I re-opened the file and left a new time record. I found a chat record of the file. I sent a copy to [REDACTED] *for safekeeping after I finished writing the file."*

63. ACCA's investigating officer emailed Miss Lu on 20 March 2024, disclosing the email chain between ACCA and Person A in which Person A denied supervising ACCA trainees and asking for comments on this.

64. Miss Lu responded on 22 March 2024 stating:

'As mentioned in my previous email, I found [Person A] *and* [Person B] *on* [App A], *and* [they] *approved it for me.* [They] *said on the Internet that* [they] *could help ACCA students get through the membership application.*

The two images I provided were of our dealings and how [they] *told me to fill out his post with* [Person B]. *It's a business deal, not a real supervisory relationship. It is obvious that I have been deceived, so I can't provide evidence.'*

ACCA's SUBMISSIONS

65. Mr Halliday set out the background and relevant chronology to the Allegations.

66. In respect of Allegation 4, Mr Haliday submitted that the facts found proved in Allegations 1(a), 1(b) 1(c), 2(a), 2(b) and 2(c) were sufficiently serious to amount to misconduct.

MISS LU'S SUBMISSIONS

67. Miss Lu did not provide any written submissions in relation to misconduct.

DECISION ON FACTS/ ALLEGATIONS AND REASONS

68. The Committee has already found Allegations 1(a), 1(b), 1(c), 2(a), 2(b), and 2(c) proved by way of Miss Lu's admissions.

69. The Committee was not required to make findings in respect of Allegations 2(d), 3(a), 3(b), 3(c) and 3(d) as these were pleaded in the alternative to Allegations 1(a), 1(b), 1(c), 2(a), 2(b), and 2(c).

70. The Committee therefore moved on to consider Allegation 4 and whether Miss Lu is guilty of misconduct in respect of any or all of the matters found proved in Allegations 1(a), 1(b), 1(c), 2(a), 2(b), and 2(c).

71. In reaching its decisions, the Committee had regard to the Guidance for Disciplinary Committee Hearings published by ACCA.

72. The Committee accepted the advice of the Legal Adviser and had regard to the provisions of bye-laws 8(a)(i), 8(c) and 8(d)(i)-(iii). The Committee took into account the definition of misconduct given by Lord Clyde in the case of *Roylance v GMC (No.2) [2000] 1 AC 311*:

"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."

73. The Committee also had regard to the judgment in the case of *Meadow v GMC [2007]1 All ER 1*, in which the Court made clear that misconduct should not be viewed as anything less than serious professional misconduct.

74. The Committee also bore in mind that whether the facts found proved in Allegations 1(a), 1(b), 1(c), 2(a), 2(b), and 2(c) amount to misconduct is a matter for its professional judgement.

75. The Committee was satisfied that Miss Lu dishonestly misled ACCA about her supervisors and caused POs to be submitted to ACCA that were not her own work. In the Committee's view, Miss Lu's premeditated dishonest behaviour demonstrated a complete disregard for ACCA's membership application process and was a calculated attempt by her to become a member of ACCA when not qualified to be so. In the Committee's view, Miss Lu's behaviour was capable of seriously undermining the integrity of ACCA's membership process.

76. The Committee was satisfied that Miss Lu's conduct fell far below the standards expected of her and would be considered deplorable by other members of the profession. Being honest and trustworthy is a fundamental tenet of the accountancy profession. The Committee considered that Miss Lu's behaviour brings discredit upon herself, ACCA and the accountancy profession.

77. The Committee was therefore satisfied that Miss Lu's behaviour reached the threshold of seriousness to amount to misconduct and found Allegation 4 proved in relation to the matters set out in Allegations 1(a), 1(b), 1(c), 2(a), 2(b), and 2(c).

DECISION ON SANCTION AND REASONS

78. The Committee next considered what, if any, sanction to impose.

79. In reaching its decision on sanction, the Committee took into account the submissions made by Mr Halliday and the responses received from Miss Lu during the ACCA investigation. The Committee noted that its powers on sanction were those set out in Regulation 13(4) of the CDR and it had regard to ACCA's Guidance for Disciplinary Sanctions ("Sanctions Guidance").

80. The Committee bore in mind that the purpose of sanctions was not to punish Miss Lu, but to protect the public, maintain public confidence in the accountancy profession and ACCA, and to declare and maintain proper standards of conduct.

81. The Committee was also mindful that any sanction imposed must be proportionate and demonstrate a considered balance between; the public interest; the interests of the ACCA membership as a whole; the seriousness of the case; and the aggravating and mitigating factors in the case.

82. Sanctions are not designed to be punitive and that any sanction must be proportionate.

83. The Committee accepted the advice of the Legal Adviser.

84. The Committee considered the misconduct in this case to be very serious and towards the higher end of the spectrum.

85. 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 tenet of the profession.

86. The Committee next considered whether there were any mitigating or aggravating factors present.

87. The Committee identified the following aggravating factors:

- Miss Lu's dishonesty included an element of premeditation, planning and collusion with Person A and Person B.
- Miss Lu's dishonest conduct was for personal gain.
- Miss Lu's dishonest conduct was repeated over a period of time.
- Miss Lu has not demonstrated insight into her dishonest behaviour and its potential impact on public confidence in ACCA and the accountancy profession.
- Miss Lu has not provided any evidence of remediation

88. The Committee identified the following mitigating factors:

- Miss Lu made early admissions to the Allegations.
- Miss Lu has no previous disciplinary history with ACCA.
- Miss Lu has apologised for her conduct in her responses to the ACCA investigator, stating that what she did was *'wrong'*.

89. In the Committee's view, the aggravating factors outweighed the mitigating factors.

90. The Committee next considered the available sanctions in ascending order.

91. Given the Committee's view of the seriousness of Miss Lu's misconduct, it was satisfied that the sanctions of No Further Action, Admonishment and Reprimand were not proportionate and would not be sufficient to protect the public, maintain public confidence in the profession and in ACCA, and to declare and uphold proper standards of conduct and performance.

92. The Committee next considered imposing a Severe Reprimand. It noted that C4 of the Sanctions Guidance states that a Severe Reprimand may be appropriate where most of the factors listed in that paragraph are present. The Committee determined that the majority of the factors on the list were not present in Miss Lu's case. The Committee considered that the only factors present were that Ms Lu has apologised, has no previous disciplinary findings, and has co-operated during the ACCA investigation stage of these proceedings. The Committee noted that Miss Lu has not demonstrated any meaningful insight, provided any evidence of remediation, or provided any testimonials or information about her current circumstances.

93. In the Committee's view, a Severe Reprimand would not adequately reflect the serious of Miss Lu's premediated dishonest conduct and would be insufficient to protect the public, maintain public confidence in the profession and in ACCA, and to declare and uphold proper standards of conduct and performance.

94. The Committee next considered the removal of Miss Lu's name from the affiliate register. It noted the factors listed at C5.1 of the Sanctions Guidance:

"C5.1 This sanction is likely to be appropriate when the behaviour is fundamentally incompatible with being a member. This is the most serious sanction that can be imposed on a member. The Committee is also entitled to consider whether to impose a fine alongside this sanction and any other order available under the rules. Exclusion may be appropriate when the conduct involves any or all of the following circumstances (this list is not exhaustive):

a. Serious departure from relevant professional standards, such as repeated defective work;
b. Actual loss or adverse impact on client and/or members of the public;
c. Abuse of trust/position;
d. Dishonesty;

e. *Lack of understanding and insight into the seriousness of the acts/omissions and the consequences thereof;*
f. *Conduct continued over a period of time;*
g. *Affected or had the potential to affect a substantial number of clients/ members of the public;*
h. *Attempted to cover up the misconduct;*
i. *Persistent denial misconduct;*
j. *Breach of regulatory order;*
k. *Convictions or cautions involving any of the conduct set out above;*
l. *Collusion to cover up conduct.*

95. The Committee was satisfied that Miss Lu's conduct involved items a, b, d, e, f, and g of the above list.

96. The Committee had regard to sections E2.1 and E2.2 of the Sanctions Guidance:

"E2.1 Dishonesty, even when it does not result in direct harm and/or loss or is related to matters outside the professional sphere undermines trust and confidence in the profession. The Committee should consider all possible sanctions and/or combinations of sanctions available to it in every case, nevertheless the courts have supported the approach to exclude members from their professions where there has been a lack of probity and honesty:

"...there is no room for a dishonest doctor"; Singh v General Medical Council;

"For all professionals, a finding of dishonesty lies at the top of the spectrum of misconduct"; Tait v Royal College of Veterinary Surgeons;

"…in the absence of remarkably good reasons in mitigation it should lead to erasure"; The Fifth Shipman Inquiry.

E2.2 The public is entitled to expect a high degree of probity from a professional who has undertaken to abide by a code of ethics. The reputation of ACCA and the accountancy profession is built upon the public being able to rely on a member to do the right thing in difficult circumstances. It is a cornerstone of the public value which an accountant brings."

97. The Committee also noted in the table at Section F of the Sanctions Guidance under the heading 'Ethical Conduct', conduct that has the effect of deceiving or misleading ACCA is categorised as very serious.

98. The Committee acknowledged that dishonesty may take many forms, however, it was satisfied that Miss Lu's premediated and calculated dishonest conduct in which she sought to deceive ACCA in order to obtain ACCA membership was at the higher end of the spectrum and very serious.

99. Having regard to the above matters, the Committee determined that Miss Lu's conduct is fundamentally incompatible with being an affiliate member of ACCA. In reaching this decision, the Committee also had regard to E2.3 of the Sanctions Guidance but did not consider that there was any mitigation that was so remarkable or exceptional to warrant anything other than removal from the affiliate register.

100. Accordingly, the Committee was satisfied that only removal from the affiliate register was sufficient to mark the seriousness of Miss Lu's misconduct, protect the public, maintain public confidence in the profession and in ACCA, and to declare and uphold proper standards of conduct and performance.

101. The Committee therefore ordered that Miss Lu be removed from the affiliate register.

102. The Committee noted that pursuant to ACCA's Membership Regulations, when an affiliate has been removed, they may not apply for readmission until a minimum of 12 months after the effective date of the removal. The Committee noted that it has the power to extend that period up to a period of 5 years, however, it determined that a period of 12 months was appropriate and proportionate.

DECISION ON COSTS AND REASONS

103. Mr Halliday on behalf of ACCA claimed costs in the sum of £7,047.50. He referred the Committee to the detailed costs schedule and acknowledged that a reduction in the costs claimed by ACCA may be appropriate to reflect his reduced preparation time for the hearing and to reflect the shortened hearing time.

104. Miss Lu provided the Committee with a Statement of Financial position and evidence of her earnings.

105. Having found all the allegations in this case proved, the Committee decided that it was appropriate to award costs to ACCA. The Committee considered the costs claimed to be reasonably incurred but decided that it was appropriate to make some reduction in the costs given the fact that the case took less time today than anticipated. The Committee also noted that Miss Lu sent her completed CMF to ACCA on 16 August 2025, in which she indicated that she admitted all the Allegations against her. Unfortunately, it appears that ACCA did not access this until 22 October 2026 and had therefore prepared the case anticipating that it would be a fully contested hearing.

106. Taking these matters into consideration, together with Miss Lu's means, the Committee concluded that the proportionate and appropriate amount of costs

was £1,250.00. Accordingly, it ordered Miss Lu to pay ACCA's costs in the amount of £1,250.00.

EFFECTIVE DATE OF ORDER

107. Mr Halliday submitted that it was in the public interest for the order to have immediate effect.

108. The Committee accepted the advice of the Legal Adviser.

109. In accordance with Regulation 20(1)(b) of the CDR, the Committee directed that it was necessary, and in the interests of the public, for the order to have immediate effect. The order that Miss Lu be removed from the affiliate register shall therefore have immediate effect.

Dr Helen Goulding
Chair
28 October 2026