

HEARING

**DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF
CHARTERED CERTIFIED ACCOUNTANTS****REASONS FOR DECISION**

In the matter of: Mr Mirza Muhammad Fouzan-UI-Hassan Baig

Heard on: Thursday, 26 September 2024

Location: Virtual hearing via Microsoft Teams

Committee: Mr David Tyme (Chair)
Ms Caroline Robertson (Lay)
Dr David Horne (Accountant)

Legal Adviser: Ms Jane Kilgannon

**Persons present
and capacity:** Mr Michael Levy (ACCA Case Presenter)
Ms Lauren Clayton (Hearings Officer)

Summary: Allegations 1, 2, 3(a), 4(a), 4(b), 4(c) and 5(a) found proved
Removal from the student register

Costs: Mr Baig ordered to pay £8,000.00 towards ACCA's costs

1. The Disciplinary Committee (the Committee) convened to consider the case of Mr Mirza Muhammad Fouzan-UI-Hassan Baig (Mr Baig).

ACCA



+44 (0)20 7059 5000



info@accaglobal.com



www.accaglobal.com



The Adelphi 1/11 John Adam Street London WC2N 6AU United Kingdom

2. Mr Michael Levy (Mr Levy) represented the Association of Chartered Certified Accountants (ACCA). Mr Baig did not attend the hearing and was not represented.
3. The Committee had confirmed that it was not aware of any conflicts of interest in relation to the case.
4. In accordance with Regulation 11(1)(a) of the Chartered Certified Accountants' Complaints and Disciplinary Regulations 2014 (the Regulations), the hearing was conducted in public.
5. The hearing was conducted remotely through Microsoft Teams.
6. The Committee had considered in advance the following documents:
 - a. a Memorandum and Agenda (pages 1 to 2);
 - b. a Hearing Bundle (pages 1 to 33); and
 - c. a Service Bundle relating to today's hearing (pages 1 to 19).
7. The Committee had also been sent and had viewed a copy of video footage of an examination dated 03 December 2020 (1 hour 31 minutes and 55 seconds in duration).

SERVICE OF PAPERS

8. The Committee considered whether the appropriate documents had been served on Mr Baig in accordance with the Regulations.
9. The Committee accepted the advice of the Legal Adviser, who referred it to Regulations 10 and 22 of the Regulations, and in particular the requirement that notice of the hearing must be served no later than 28 days before the date of the hearing unless there are exceptional circumstances.
10. The Committee noted the written notice of the hearing scheduled for today, 26 September 2024, that had been sent by electronic mail (email) to Mr Baig's

registered email address on 29 August 2024. It also noted the subsequent emails sent to him with the necessary link and password to enable him to gain access to the letter and the documents relating to this hearing.

11. As the notice of hearing was sent by email, the Committee noted that service may be proved by confirmation of delivery of the notice, which had been provided to the Committee, and that the notice would be deemed as having been served on the day that it was sent, that is, 29 August 2024. On the basis of that documentation, the Committee was satisfied that the notice of hearing had been served on Mr Baig on 29 August 2024, 28 days before the date of today's hearing.
12. The Committee noted the contents of the notice of hearing and was satisfied that it contained all of the information required by Regulation 10 of the Regulations.
13. The Committee concluded that service of the notice of hearing had been effected in accordance with Regulations 10 and 22 of the Regulations.

PROCEEDING IN ABSENCE

14. Mr Levy made an application for the hearing to proceed in the absence of Mr Baig.
15. The Committee, having satisfied itself that the requirements of Regulations 10 and 22 of the Regulations had been complied with, went on to consider whether to proceed in the absence of Mr Baig.
16. The Committee took into account the submissions of Mr Levy. The Committee accepted and took into account 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.
17. The Committee bore in mind that its discretion to proceed in the absence of Mr Baig must be exercised with the utmost care and caution.

18. The Committee noted that ACCA had sent a notice of hearing and further correspondence to Mr Baig at his registered email address, but had received no response. It also noted that ACCA had made an attempt to contact Mr Baig by telephone the day before the hearing but that the call had not been answered and there was no opportunity to leave a message.
19. On the basis of the evidence set out above, the Committee was satisfied that ACCA had made reasonable efforts to notify Mr Baig about today's hearing and that Mr Baig knew or ought to know about the hearing. The Committee noted that Mr Baig had not applied for an adjournment of today's hearing and there was no indication that such an adjournment would secure his attendance on another date. Furthermore, there was no evidence that Mr Baig was absent due to incapacity or illness. The Committee therefore concluded that Mr Baig had voluntarily absented himself from the hearing.
20. The Committee noted that the allegations related to an examination that took place some four years ago, in 2020. The Committee was mindful that there is a public interest in dealing with regulatory matters expeditiously.
21. Having balanced the public interest with Mr Baig's own interests, the Committee decided that it was fair and in the interests of justice to proceed in Mr Baig's absence.

BRIEF BACKGROUND

22. Mr Baig became a student member of ACCA on 01 August 2019.
23. On 03 December 2020 Mr Baig sat an ACCA on-demand FBT Business and Technology remotely-invigilated examination. Mr Baig completed the two-hour examination in one hour and ten minutes. He achieved a score of 63%.
24. The remote invigilator filed an Incident Report later on 03 December 2020. The invigilator stated:

"During the start up it was evident that an individual in the testing area was whispering to the testing area coaching them through the start up. This can be heard at 30 seconds into the session recording. The test taker continued to look

off-screen when asked to remove their phone at 8:00 into the session recording. When asked to perform the camera pan at 10:00, the test taker leaves camera frame completely and a door can be heard shutting. Doors opening and closing and movement can be heard in the testing area at 11:00 in the video recording [...]”.

25. ACCA commenced an investigation and obtained a copy of the video of Mr Baig’s examination sitting. ACCA’s analysis, now set out in a witness statement from a member of ACCA staff dated 24 August 2021, stated that the video included:
 - a. Faint, off-screen whispering;
 - b. Sounds similar to a door opening and closing;
 - c. Thudding or movement sounds;
 - d. Wobbly camera movements;
 - e. Camera-panning of the examination room, with the candidate shown in the frame; and
 - f. The candidate looking off-screen.
26. ACCA wrote to Mr Baig at his registered email address on 31 March 2021 and 23 April 2021, raising concerns about his conduct during the examination and asking for a response to a number of questions. On 28 April 2021 Mr Baig responded. He gave details of difficult personal circumstances at the time of sitting the examination, which he said meant that he had not slept well for a number of days and so was “*not fully focused*” on the examination. He added that “*I couldn’t properly understand what I [sic] doing or supposed to do*”.
27. Mr Baig stated that he had not read any guidelines before sitting the examination. Mr Baig denied that there was anyone else in the room with him before, during or after the examination. He also denied there being any whispering in the room during the examination.
28. Mr Baig accepted that there were some noises coming from outside of the examination room and that a friend was waiting for him outside of the room. He stated that other noises may have come from his desk and his shoes. Mr Baig accepted that the camera was moving “*a little bit because of fan or may be because of its wire*”.

29. ACCA wrote to Mr Baig on 06 August 2021, 14 August 2021 and 29 August 2021, with further questions to be answered. No response was received.
30. Mr Baig contacted ACCA on 09 October 2023 and 20 October 2023 querying the length of time the ACCA investigation was taking and explaining that he wished to make progress by sitting other ACCA examinations.

ALLEGATIONS

Mr Mirza Muhammad Fouzan-UI-Hassan Baig ('Mr Baig'), a student member of the Association of Chartered Certified Accountants ('ACCA'):

1. **On 03 December 2020, failed to comply with instructions issued by ACCA personnel (as per the Student Information Sheet) before and/or during a scheduled FBT Business and Technology exam (the 'Exam'), in that he failed to ensure he was in a room with on-one else around him, contrary to Examination Regulation 2.**
2. **Gave inaccurate and/or misleading responses to ACCA during an investigation into the integrity of the Exam, in that he told ACCA that there was no one with him in the room before and/or during the Exam, when there was, contrary to Examination Regulation 3.**
3. **Any or all of Mr Baig's conduct at Allegation 2 was:**
 - a. **Dishonest, in that he provided answers that he knew to be untrue and/or sought to mislead ACCA's investigation; or in the alternative,**
 - b. **A failure to act with integrity.**
4. **Contrary to Regulation 3(1) of the Complaints and Disciplinary Regulations 2014 (as amended), Mr Baig failed to co-operate with the investigation of a complaint, in that he did not respond to any or all of ACCA's correspondence sent on:**
 - a. **06 August 2021;**
 - b. **14 August 2021; and**

- c. **26 August 2021.**
- 5. By reason of his conduct, Mr Baig is:**
- a. **Guilty of misconduct pursuant to bye-law 8(a)(i), in respect of any or all of the matters set out at Allegations 1 to 4 above; or, in the alternative,**
 - b. **Liable to disciplinary action pursuant to bye-law 8(a)(iii), in respect of any or all of the matters set out at Allegations 1, 2 and/or 4.**

DECISION ON ALLEGATIONS AND REASONS

ADMISSIONS

- 31. There were no admissions and so ACCA was required to prove all of the matters alleged.

EVIDENCE AND SUBMISSIONS OF ACCA

- 32. Mr Levy took the Committee through the documentary and video evidence relied upon by ACCA.
- 33. Ms Alison Catchpole, a member of ACCA staff, gave oral evidence to the Committee. She highlighted certain parts of the video footage of the examination, making her own observations of what was visible and audible on the footage. In particular, she drew the Committee's attention to alleged whispering, unsteady camera movements, and camera-panning with Mr Baig remaining in the frame.
- 34. Mr Levy provided written and oral submissions on behalf of ACCA.
- 35. Mr Levy asserted that the video footage of the examination showed evidence from which the Committee could infer the presence of another person in the room with Mr Baig.
- 36. In relation to Allegation 1, Mr Levy stated that Examination Regulation 2 requires compliance with any instructions issued before the examination. The Committee's attention was drawn to the Information Sheet provided to all students sitting ACCA on-demand examinations at home and, in particular, the

instruction that the student must be “*in a well-lit room with no one else around you*”. Mr Levy asserted that the video footage indicated that there was someone else in the room with Mr Baig before and during the examination and so this instruction had not been followed. In particular, Mr Levy asserted that there were instances when the camera was moving whilst Mr Baig was clearly in the frame in a way that it would make it impossible for him to have been the person moving the camera.

37. In relation to Allegation 2, Mr Levy stated that Examination Regulation 3 prohibits any attempt to deceive exam supervisors, invigilators, proctors and any ACCA personnel by giving false or misleading information. Mr Levy asserted that, in denying the presence of another person in the examination room, Mr Baig was giving false and/or misleading information to ACCA.
38. In relation to Allegation 3(a), Mr Levy submitted that Mr Baig’s conduct, in giving false and/or misleading information to ACCA, was dishonest, because Mr Baig knew that what he was saying was not true. In the alternative, in relation to Allegation 3(b), Mr Levy submitted that Mr Baig’s conduct, in giving false and/or misleading information to ACCA, amounted to a failure to act with integrity.
39. In relation to Allegation 4, Mr Levy submitted that Mr Baig’s failure to respond to the three letters from ACCA amounted to a failure to fully cooperate with an ACCA investigation. He submitted that the failure risked frustrating the ACCA’s investigation into Mr Baig’s conduct and undermining public confidence in the ACCA’s ability to regulate its members.
40. In relation to Allegation 5(a), Mr Levy submitted that Mr Baig’s conduct was serious and had brought discredit to Mr Baig, ACCA and the accountancy profession. As such, he submitted that it had amounted to serious professional misconduct. In the alternative, in relation to Allegation 5(b), Mr Levy submitted that Mr Baig’s conduct rendered him liable to disciplinary action.

Evidence and submissions of Mr Baig

41. Mr Baig did not attend to make oral representations and nor did he submit any written representations.

42. The Committee had regard to Mr Baig's email to ACCA on 28 April 2021, which included his denial that anyone was in the examination room with him.

DECISIONS AND REASONS OF THE COMMITTEE

43. The Committee considered all of the oral, documentary and video evidence before it, and the submissions of Mr Levy. The Committee accepted the advice of the Legal Adviser, which included reference to the applicable burden and standard of proof, and the interpretation of the terms dishonesty, a failure to act with integrity, and misconduct.

Allegation 1 – proved

44. In relation to Allegation 1, the Committee noted that Examination Regulation 2 requires compliance with any instructions issued before the examination and that, prior to the examination in question, Mr Baig had been issued with a Student Information Sheet which included the instruction that candidates must be "*in a well-lit room with no one else around you*".
45. The Committee noted that Mr Baig had, in his email to ACCA dated 28 April 2021, denied that there was anyone in the room with him before, during or after the examination.
46. The Committee carefully examined the video footage of the examination in question. The Committee noted audible whispering at various points before and during the examination that did not come from Mr Baig, and considered that this indicated the presence of another person in the examination room with Mr Baig. The Committee noted a moment when Mr Baig had walked to lift a curtain across a window and, whilst he was stood next to the window and fully within the frame of the camera, the camera panned across the room. The Committee considered that it was highly improbable, if not impossible, for the camera to have panned across the room at that time without it having been operated by someone other than Mr Baig. As such, that camera panning also indicated the presence of another person in the examination room with Mr Baig. The Committee noted that the camera appeared to wobble at various points during the examination, but was not persuaded that this necessarily indicated the presence of another person in the examination room with Mr Baig, as it could

have been explained by unsteady hardware or cables being attached to the camera being used. Taking all of the video footage into account, and on the balance of probabilities, the Committee found that it was more likely than not that there was another person in the room with Mr Baig both before and during the examination.

47. Insofar as Allegation 1 included an allegation of a deliberate act on Mr Baig's part, the Committee took into account his previous good character, making it less likely that he would have acted as alleged and more likely that he would tell the truth about his conduct. However, the Committee considered that the video evidence provided strong and reliable evidence that there was another person in the room with Mr Baig both before and during the examination.
48. In not ensuring that he was in a room with no-one else around him, the Committee found that Mr Baig had acted in breach of Examination Regulation 2.
49. Accordingly, the Committee found Allegation 1 proved.

Allegation 2 – proved

50. In relation to Allegation 2, the Committee noted that Examination Regulation prohibits any attempt to deceive exam supervisors, invigilators, proctors and any ACCA personnel by giving false or misleading information.
51. The Committee noted that, in his email to ACCA dated 28 April 2021, Mr Baig had denied the presence of another person in the examination room with him, whether before, during or after the examination. Taking into account its finding in relation to Allegation 1, the Committee found that Mr Baig's denial of the presence of another person in the room when responding to ACCA's investigation questions, amounted to Mr Baig providing inaccurate and/or misleading information to ACCA in attempt to conceal the truth from ACCA. As such, the Committee considered that Mr Baig's conduct was an attempt to deceive ACCA by giving false or misleading information.
52. The Committee took into account Mr Baig's previous good character, making it less likely that he would have acted as alleged and more likely that he would tell the truth about his conduct. However, the Committee considered that –

given the strength and reliability of the video evidence – Mr Baig’s denial of the presence of another person in the examination room could only have been a deliberate act on his part, with the intention to mislead the ACCA investigation team.

53. In giving inaccurate and/or misleading information to ACCA during its investigation, the Committee found that Mr Baig had acted in breach of Examination Regulation 3.
54. Accordingly, the Committee found Allegation 2 proved.

Allegation 3(a) – proved

55. In relation to Allegation 3(a), the Committee applied the test for dishonesty set out in the case of *Ivey v Genting Casinos (UK) Ltd t/a Crockfords* [2017] UKSC 67.
56. Applying the first stage of the test, the Committee had regard to Mr Baig’s previous good character and considered that it made it less likely that he would have had a dishonest state of mind or been untruthful at the relevant time – that is, when responding to ACCA’s investigation questions. However, bearing in mind its findings in relation to Allegations 1 and 2 (that Mr Baig had failed to ensure that he was alone in the examination room and had then provided inaccurate and/or misleading responses to ACCA in an attempt to conceal that fact), the Committee considered that Mr Baig’s subjective state of mind at the relevant time was that he knew that there had been another person in the examination room with him, but he nevertheless chose to give a false account of the events to ACCA by stating that he had been alone in the examination room.
57. Applying the second stage of the test, the Committee considered that Mr Baig’s conduct would be viewed by ordinary decent members of the public to be dishonest by objective standards because it amounted to an attempt to gain an unfair advantage in a professional examination and then seek to conceal that attempt.
58. Accordingly, the Committee found Allegation 3(a) proved.

59. Given its findings in relation to Allegation 3(a), it was not necessary for the Committee to consider the alternative matters set out at Allegations 3(b).

Allegations 4(a), 4(b) and 4(c) - proved

60. In relation to Allegations 4(a), 4(b) and 4(c), the Committee noted the letters sent by email on 6 August 2021, 14 August 2021 and 26 August 2021. The Committee noted that reference was made in the letters to the part of the Regulations that require ACCA members, including student members, to cooperate fully with ACCA investigations.
61. The Committee noted that ACCA's records show that the letters were sent to the email address that Mr Baig had provided to ACCA as his registered email address.
62. The Committee noted that Mr Baig was under a duty to cooperate fully with the ACCA investigation into his conduct and found that, by not responding to the letters in question in any way, he had failed to discharge that duty.
63. Accordingly, Allegations 4(a), 4(b) and 4(c) were found proved.

Allegation 5a – proved

64. In relation to Allegation 5(a), the Committee considered the seriousness of Mr Baig's conduct set out at Allegations 1, 2, 3(a), 4(a), 4(b) and 4(c). The Committee referred back to the evidence that it had seen and heard and its findings in relation to those allegations.
65. The Committee found that Mr Baig's conduct was not only a breach of ACCA's Examination Regulations but also departed significantly from what was proper in the circumstances and brought discredit to Mr Baig, ACCA and the accountancy profession. The conduct risked the academic integrity of the examination and therefore risked undermining proper professional standards and public confidence in ACCA and its qualifications.
66. The Committee noted that Mr Baig's conduct, in failing to ensure that he was alone in the examination room, amounted to an attempt to gain an unfair advantage in a professional examination, and that his attempt to conceal his

actions had been dishonest. As such, the Committee found it to be conduct that fell far below the standards expected of a student member of ACCA.

67. The Committee found that, in failing to fully co-operate with ACCA's investigation into his alleged conduct, Mr Baig's conduct had fallen far short of what would be expected of an ACCA student member. Mr Baig's failure had the potential to undermine ACCA's ability to function effectively as a regulator and therefore risked bringing both ACCA and the profession into disrepute.
68. Taking all of the matters set out at Allegations 1, 2, 3(a), 4(a), 4(b) and 4(c) together, the Committee considered Mr Baig's conduct to have been so serious as to have amounted to misconduct.
69. Given the Committee's finding in relation to Allegation 5(a), it was not necessary for it to consider the alternative matter set out at Allegation 5(b).

SANCTION AND REASONS

70. In reaching its decision on sanction, the Committee took into account the evidence that it had already heard, its earlier findings and the further submissions made by Mr Levy.
71. Mr Baig had not provided any written submissions in relation to the sanction stage of proceedings.
72. The Committee accepted the advice of the Legal Adviser, who referred it to Regulation 13(4) of the Regulations, relevant caselaw and the ACCA document 'Guidance for Disciplinary Sanctions'. The Committee bore in mind that the purpose of any sanction was not to punish Mr Baig, but to protect the public, maintain public confidence in the profession and maintain proper standards of conduct, and that any sanction must be proportionate.
73. When deciding on the appropriate sanction, the Committee carefully considered whether there were any aggravating and mitigating features in this case.
74. The Committee considered the following matters to be aggravating features of the case:

- a. The conduct was pre-meditated and deliberate, motivated by a desire to obtain an unfair advantage in a professional examination;
 - b. The attempt to conceal what had happened in the examination room was dishonest and amounted to an abuse of trust and position;
 - c. The conduct undermined the academic integrity of the examination, created a risk of potential harm to the reputation of ACCA and the accountancy profession;
 - d. The repeated and continuing nature of Mr Baig's failure to fully co-operate with ACCA's investigation, potentially frustrated that investigation; and
 - e. Mr Baig's failure to engage with the ACCA disciplinary proceedings, indicated a lack of insight.
75. The Committee considered Mr Baig's absence of any previous regulatory findings against him to be a mitigating feature of the case. However, it noted that Mr Baig had only been a student member of ACCA for just over a year when the examination in question took place.
76. As Mr Baig had not engaged with the disciplinary process since his email dated 28 April 2021 (other than his emails in October 2023 querying the delay in the conclusion of the process), he had not provided any evidence of remorse or insight into his conduct.
77. No professional or character testimonials were presented for the consideration of the Committee.
78. The Committee noted that Section E2 of the 'Guidance for Disciplinary Sanctions' document indicated that:
- a. Dishonesty, even when it does not result in direct harm and/or loss undermines trust and confidence in the profession;
 - b. 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; and

- c. The Committee should bear these factors in mind when considering whether any mitigation presented by the student member is so remarkable or exceptional that it warrants anything other than removal from the student register.
79. The Committee also noted Section F of the 'Guidance for Disciplinary Sanctions' document, which categorised both a "*Failure to cooperate with a disciplinary investigation*" and "*Deceiving/misleading ACCA/statutory regulator*" as "*Very serious*" conduct.
 80. The Committee considered the available sanctions in increasing order of severity.
 81. The Committee first considered whether to take no further action, but considered that such an approach was not appropriate given the seriousness of the misconduct.
 82. The Committee considered that neither admonishment, reprimand nor severe reprimand would be appropriate, because the nature of the conduct was deliberate and there was insufficient evidence of insight. The Committee considered that these three sanctions would be insufficient to mark the seriousness of the misconduct, to provide adequate protection of the public and to address the wider public interest.
 83. The Committee considered that removal from the student register was the appropriate and proportionate sanction in this case because Mr Baig's conduct:
 - a. was a serious departure from professional standards;
 - b. had the potential to have an adverse impact on members of the public if trust was undermined in ACCA qualifications and the profession of accountancy;
 - c. amounted to an abuse of trust and position;

- d. included dishonesty;
 - e. demonstrated a lack of insight into the seriousness of the conduct and the consequences thereof;
 - f. included multiple instances of misconduct continued over a period of time;
 - g. included an attempt to cover up misconduct; and
 - h. was fundamentally incompatible with being a student member of ACCA.
84. The Committee did not consider that there were any mitigating features in the case that were remarkable or exceptional so as to warrant anything other than removal from the student register.
85. The Committee was mindful that the sanction of removal from the student register was the most serious sanction that could be imposed and recognised that it could have negative consequences for Mr Baig in terms of his reputation and financial circumstances. However, the Committee considered the sanction to be proportionate in the circumstances, given the seriousness of the misconduct, the need to protect the public, and the wider public interest in upholding proper professional standards and maintaining public confidence in ACCA and the accountancy profession.
86. Accordingly, the Committee decided to remove Mr Baig from the student register.
87. The Committee did not deem it necessary to impose a specified period before which Mr Baig could make an application for re-admission as a student member.

COSTS AND REASONS

88. Mr Levy made an application for Mr Baig to make a contribution to the costs of ACCA. Mr Levy applied for costs totalling £8,415.50. The Committee was provided with a Schedule of Costs providing a breakdown of the activity undertaken by ACCA and the associated costs. Mr Levy submitted that the costs claimed were appropriate and reasonable. He also drew the Committee's attention to the fact that some elements included in the schedule were based on a full-day time estimate for today's hearing, whereas the hearing may, in fact, take slightly less than a day.

89. Mr Baig did not provide the Committee with a Statement of Financial Position, nor did he provide any written representations in relation to the costs stage of the proceedings.
90. The Committee accepted the advice of the Legal Adviser who referred the Committee to Regulation 15(1) of the Regulations and the ACCA document 'Guidance for Cost Orders'.
91. The Committee was satisfied that ACCA was entitled to costs in principle and had been justified in investigating these matters. Having reviewed the schedule, the Committee considered that the costs claimed appeared to have been reasonably and proportionately incurred. Furthermore, without any information about Mr Baig's financial and personal circumstances, the Committee found no basis for reducing the costs payable on the grounds of Mr Baig's ability to pay or other personal circumstances.
92. In light of the fact that the hearing today had taken less time than had been estimated in the ACCA schedule, the Committee determined that it would be appropriate to reduce the amount of costs awarded accordingly.
93. Taking all of the circumstances into account, the Committee decided that Mr Baig should be ordered to make a contribution to the costs of ACCA in the sum of £8,000.00.

ORDER

94. The Committee made the following order:
 - a. Mr Baig shall be removed from the student register; and
 - b. Mr Baig shall make a contribution to ACCA's costs in the sum of £8,000.00.

EFFECTIVE DATE OF ORDER

95. In accordance with Regulation 20(1) of the Regulations, the order relating to removal from the ACCA student register will take effect at the expiry of the appeal period.

96. In accordance with Regulation 20(2) of the Regulations, the order relating to costs will take effect immediately.

Mr David Tyme
Chair
26 September 2024