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HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	**Mr Rauf Hameed**
Heard on:	**Wednesday, 06 August 2025**
Location:	**Remotely via Microsoft Teams**
Committee:	**Mr Tom Hayhoe (Chair)** **Mr Andrew Skelton (Lay)** **Ms Fiona MacNamara (Accountant)**
Legal Adviser:	**Ms Jane Kilgannon**
Persons present and capacity:	**Mr Mazharul Mustafa (ACCA Case Presenter)** **Miss Sofia Tumburi (Hearings Officer)**
Summary:	**Allegations 1, 2 and 3(a) proved** **Exclusion from membership**
Costs:	**Mr Hameed to pay £6,950.00 towards ACCA's costs**

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1. The Disciplinary Committee (the Committee) convened to consider the case of Mr Rauf Hameed (Mr Hameed).

2. Mr Mazharul Mustafa (Mr Mustafa) represented the Association of Chartered Certified Accountants (ACCA). Mr Hameed did not attend 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 Hearing Bundle (pages 1 to 74);
   b. A Tabled Additionals Bundle (pages 1 to 20); and
   c. A Service Bundle (pages 1 to 22).

SERVICE OF PAPERS

7. The Committee considered whether the appropriate documents had been served on Mr Hameed in accordance with the Regulations.

8. 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.

9. The Committee noted the written notice of the hearing scheduled for 02:00pm today, 06 August 2025, that had been sent by electronic mail (email) to Mr Hameed's registered email address on 07 July 2025. 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.

10. 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, 07 July 2025. On the basis of that documentation, the Committee was satisfied that the Notice of Hearing had been served on Mr Hameed on 07 July 2025, 30 days before the date of today's hearing.

11. 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.

12. 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

13. Mr Mustafa made an application that the hearing proceed in the absence of Mr Hameed.

14. 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 Hameed.

15. The Committee took into account the submissions of Mr Mustafa. 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.

16. The Committee bore in mind that its discretion to proceed in the absence of Mr Hameed must be exercised with the utmost care and caution.

17. The Committee noted that ACCA had sent the Notice of Hearing and further correspondence to Mr Hameed at his registered email address and that Mr Hameed had replied to that correspondence by email. On that basis, the

Committee was satisfied that Mr Hameed had access to the email address that he had registered with ACCA and was aware of today's hearing.

18. The Committee noted that ACCA had contacted Mr Hameed by telephone and email on 23 July 2025 and that Mr Hameed had stated that he planned to attend the hearing but if he did not attend the hearing he was happy for the Committee to proceed in his absence.

19. On the basis of the evidence set out above, the Committee was satisfied that ACCA had made reasonable efforts to notify Mr Hameed about today's hearing, that he knew about the hearing, and that he had the opportunity to attend the hearing if he wished to do so.

20. The Committee noted that Mr Hameed had not applied for an adjournment of the hearing and there was no indication that such an adjournment would secure his attendance on another date. Furthermore, there was no evidence that Mr Hameed was absent due to incapacity or illness. Given his indication that he was content for the Committee to proceed in his absence if he did not attend the hearing, the Committee concluded that it was more likely than not that Mr Hameed had voluntarily absented himself from the hearing and waived his right to attend.

21. The Committee considered that any disadvantage to Mr Hameed in not being present at the hearing to provide his account of the relevant events could be addressed by the Committee's thorough assessment of the evidence presented by ACCA and the opportunity for Committee questions to test the evidence presented by ACCA. The Committee also noted that Mr Hameed had provided detailed written responses to ACCA during its investigation and had provided detailed written representations for the attention of the Committee dated 23 July 2025. Therefore, the Committee considered that it was well-placed to understand Mr Hameed's position in relation to the ACCA allegations against him and could have regard to that position during its deliberations.

22. The Committee was mindful that there is a public interest in dealing with regulatory matters expeditiously.

23. Having balanced the public interest with Mr Hameed's own interests, the Committee decided that it was fair, appropriate and in the interests of justice to proceed in Mr Hameed's absence.

BACKGROUND

24. Mr Hameed became a Member of ACCA on 16 March 2013.

25. Mr Hameed became a Member of the Chartered Professional Accountants of Ontario ('CPA Ontario') in December 2017.

26. On 17 June 2024 ACCA received an anonymous notification that Mr Hameed had been disciplined by CPA Ontario. The whistle-blower provided a copy of a decision dated 26 September 2023 by the Discipline Committee of CPA Ontario (written reasons release date 01 November 2023). The document indicated that the committee had found proved a number of factual allegations which amounted to breaches of the CPA Ontario Code of Professional Conduct, and therefore found that Mr Hameed had committed professional misconduct.

27. Mr Hameed was sanctioned by the revocation of his membership of CPA Ontario, a fine of CAD$20,000.00 and a written reprimand. In its reasons for that sanction, the Disciplinary Committee stated (at paragraphs 86 and 87 of the decision):

"*[…] Over the course of a year, the Member's misconduct escalated from serious misconduct to outrageous misconduct. The false statements of work experience, misrepresentation of his qualifications, and working two jobs simultaneously in violation of his employment contract constitute serious wrongdoing that would attract a significant sanction. The Member then repeated this conduct with another employer, with the shocking addition that he fabricated professional references with a false LinkedIn profile, recruited people to lie to his prospective employers on his behalf, and impersonated at least one of his fictitious references in an interview with an employer. The Member followed this misconduct with a vindictive barrage of emailed accusations sent through a fictitious persona, including groundless claims of serious criminality against "H" Company, culminating in the Member impersonating another*

individual to obtain confidential and private information to which he was not legally entitled.

The Member's conduct was premeditated, dishonest, involved gross ethical violations, and continued over a lengthy period of time. Through these actions the Member revealed a conniving duplicity incompatible with the professional obligations of a CPA. His blatant disregard for honesty, truth and integrity disqualifies him from membership in CPA Ontario. The risk of harm to the public, and harm to the public confidence in the profession, requires nothing less than the revocation of his membership".

28. Mr Hameed was also ordered to pay costs in the sum of CAD$58,750.00 to CPA Ontario.

29. ACCA commenced an investigation. On 05 September 2024 ACCA wrote to Mr Hameed to ask him whether he accepted the findings of the Disciplinary Committee of CPA Ontario, what steps he had taken to ensure his misconduct was not repeated, whether the fine had been paid, and why he had not notified ACCA of the disciplinary finding against him by CPA Ontario.

30. Mr Hameed responded to ACCA on 05 September 2024 and 11 October 2024.

31. On 22 October 2024, Mr Hameed sent further correspondence to ACCA making clear that he had now received legal advice. He gave the following responses in relation to questions previously put by ACCA:

    1. *Please provide ACCA with your comments about the finding made against you by the CPA Ontario. In particular, whether you accept their findings? This is important as it shows your insight.*

       "*I do not accept their investigation and findings. I totally reject it*".

    2. *After the CPA Ontario outcome, please provide me with details of what you have done and / or what procedures you have put in place to ensure the short coming identified by CPA Ontario is not repeated.*

       "I do not accept their investigation and findings. I totally reject it".

3. *Please provide confirmation that the fine imposed has now been paid.*

   "This is not paid yet, and I do not have any intentions of paying this due to the following reasons: (i) I do not accept their investigation and findings. (ii) [PRIVATE]*. (iii) As a* [PRIVATE] *citizen and resident of province of Ontario,* [PRIVATE]*, and still haven't heard back yet whether they approved it or not (iv) Last week, I moved to* [PRIVATE] *permanently. I have no intentions of going back to* [PRIVATE]*. I will be updating my new physical address in My Acca Portal soon. If there is any mail communication, it should be sent out to my new address in* [PRIVATE]*. I prefer email communications though".*

4. *As an ACCA member, you were under an obligation under bye-law 10(b) to notify ACCA of the CPA Ontario outcome within a timely manner. Please explain why you did not notify ACCA that you were issued with a CPA Ontario outcome? If in the alternative you have notified ACCA of this matter, please confirm when you notified ACCA and provide copies of any correspondence you sent to ACCA regarding this.*

   "*I wasn't aware of this bylaw until September 5, 2024, when I read your email*".

32. On 23 July 2025 Mr Hameed sent an email to ACCA asking for the Committee to be provided with copies of certain documents. In the event of him being absent at the hearing, he also provided the following written representations:

"*I would be attending the meeting. But in case, if I couldn't join, the hearing should proceed then in my absence as well […].*

Till today, July 23, 2025, I have sincerely cooperate with ACCA in this investigation and always responded within the given timelines. There is nothing new and additional I have to say in my defense.

Kindly note that since the start of this investigation around 10 months ago, I have always communicated and responded to all the queries on a very timely basis. This clearly shows that I'm still obliged by the ACCA rules and I have been trying to adhere to them.

There is nothing further I had to say in my defense, as I have already stated my response multiple times to you.

In addition, the only thing I want to bring into the attention of hearing panel is that, I didn't misuse or misrepresent my ACCA designation. I didn't put any bad name to the ACCA designation.

The CPAO decision against me is solely based on misinterpretation of CPAO designation, it has nothing to do with my ACCA designation.

[…]. I had studied very hard to pass my exams and get this degree. Due to my mistakes being a CPAO, I shouldn't be penalized by ACCA twice for the same mistake, I have committed once being a CPA. […]

I genuinely show remorse in my conduct for which I have already been penalized by CPAO. I genuinely didn't knew that I was obliged by ACCA rules to bring the CPAO decision into the attention of ACCA. This was purely a massive negligence from my end, which I admit, and show remorse.

There has been no previous disciplinary actions or allegations against me being an ACCA member, therefore I would like to highly request the panel, to allow me only ONE opportunity, to improve myself, and please do not give me serious and extreme punishment of taking away my ACCA membership. […].

Once again, I show genuine remorse, and sincerely request for only ONE opportunity to improve myself for future".

ALLEGATIONS

1. Pursuant to bye-law 8(a)(vi), Mr Rauf Hameed is liable to disciplinary action by virtue of the disciplinary findings against him made by the Chartered Professional Accountants of Ontario's Discipline Committee on 26 September 2023 (written reasons for decision dated 01 November, 2023).

2. Mr Rauf Hameed failed to promptly bring to the attention of ACCA that he may have become liable to disciplinary action by reason of the

disciplinary action taken against him by the Chartered Professional Accountants of Ontario's Discipline Committee on 26 September 2023, contrary to bye-law 10(b) (as applicable in 2023-2024).

3. By reason of his conduct set out at allegation 2 above, Mr Rauf Hameed is:

   a. Guilty of misconduct pursuant to bye-law 8(a)(i) and/or

   b. Liable to disciplinary action pursuant to bye-law 8(a)(iii).

DECISION ON FACTS AND REASONS

ADMISSIONS

33. As there were no formal admissions, ACCA was required to prove all of the matters alleged.

Submissions on behalf of ACCA

34. In relation to Allegation 1, Mr Mustafa drew the Committee's attention to the decision of the Discipline Committee of CPA Ontario dated 26 September 2023 (but with a release date of 01 November 2023). Mr Mustafa submitted that the decision indicated that Mr Hameed had been disciplined by another professional or regulatory body because:

   a. According to its website, CPA Ontario is the national organisation established to support "*a unified Canadian accounting profession*"; and

   b. The decision of the Discipline Committee of CPA Ontario includes a finding that Mr Hameed had committed professional misconduct and, in consequence, it imposed a disciplinary sanction.

35. In relation to Allegations 2 and 3, Mr Mustafa submitted that, pursuant to Byelaw 10(b) Mr Hameed should have promptly notified ACCA of the CPA Ontario decision. He stated that the decision notice was dated 01 November 2023 but that Mr Hameed failed to bring it to the attention of ACCA at all. He stated that ACCA only found out about the decision because it was brought to

ACCA's attention by an anonymous whistle-blower on 17 June 2024, approximately seven months after the decision was issued.

36. Mr Mustafa submitted that Mr Hameed's explanation that he was not aware of the professional obligation to inform ACCA of the CPA Ontario finding against him was not a sufficient excuse for the omission. He stated that Mr Hameed was under a professional duty to ensure that he complied with the ACCA Bye-laws. Furthermore, he submitted that it was improbable that Mr Hameed would not have realised that he was required to notify ACCA of the CPA Ontario findings against him because:

    a. They were very serious findings, including dishonesty; and

    b. Mr Hameed had been reminded of the relevant professional obligation when he submitted his annual CPD declarations for 2021, 2022 and 2023.

37. Mr Mustafa submitted that the failure to notify ACCA of the CPA Ontario finding was so serious as to amount to misconduct. Alternatively, he submitted that it rendered Mr Hameed liable to disciplinary action pursuant to Bye-law 8(a)(iii).

SUBMISSIONS FROM MR HAMEED

38. The Committee had regard to all of Mr Hameed's correspondence with ACCA, in particular his more recent correspondence dated 22 October 2024 and his written submissions to the Committee dated 23 July 2025.

DECISION AND REASONS

ALLEGATION 1 - PROVED

39. In relation to Allegation 1, the Committee was satisfied that the copy of the decision of the Discipline Committee of CPA Ontario dated 26 September 2023 (but with a release date of 01 November 2023) showed that Mr Hameed had been disciplined by another professional or regulatory body. The CPA Ontario website indicated that it was a professional body for accountants in Ontario, Canada. Mr Hameed had not sought to challenge the status of CPA Ontario in

that regard. In addition, the findings set out in the decision document were clearly professional discipline findings in that they were findings of professional misconduct and a disciplinary sanction was imposed in response to the findings. Although Mr Hameed appeared to challenge the merits of the CPA Ontario findings against him, he did not appear to challenge the fact that there were findings made against him.

40. Accordingly, the Committee found Allegation 1 proved.

ALLEGATION 2 - PROVED

41. In relation to Allegation 2, the Committee was satisfied that Mr Hameed had not informed ACCA about the CPA Ontario decision against him. ACCA had informed the Committee that it was not aware of the CPA Ontario decision about Mr Hameed until the anonymous whistle-blower contacted ACCA on 17 June 2024. In addition, Mr Hameed had accepted that he did not notify ACCA of the CPA Ontario decision because he stated that he was not aware that he was under a professional obligation to do so until ACCA mentioned that obligation in a letter to him in September 2024. Taking these matters into account, the Committee concluded that Mr Hameed had failed to promptly notify ACCA that he had been disciplined by another professional or regulatory body because he had not notified ACCA at all.

42. Accordingly, the Committee found Allegation 2 proved.

ALLEGATION 3(A) - PROVED

43. In relation to Allegation 3(a), the Committee considered that Mr Hameed's failure to notify ACCA of the CPA Ontario finding disciplinary decision had amounted to a serious falling short of the conduct expected of professional accountants.

44. The Committee did not accept Mr Hameed's assertion that he was not aware that he was required to notify ACCA if he was disciplined by another professional body. The Committee considered that assertion to be improbable given that Mr Hameed had been reminded of the professional duty in at least three consecutive annual CPD returns to ACCA (2021, 2022 and 2023) and

because the nature of the findings against him were so serious that it would have been clear to Mr Hameed that any other professional body with which he was connected would expect to be informed of it.

45. The Committee considered that the conduct was not a single, isolated incident but continued over an extended period of time. The Committee considered that Mr Hameed would have been aware of the Discipline Committee's findings at the latest when the decision was released on 01 November 2023. Not only did Mr Hameed omit to contact ACCA to notify it of the findings against him by CPA Ontario, but he also actively sought to conceal the CPA Ontario findings by failing to tick the relevant box on his CPD annual return document for 2023. That form was submitted to ACCA on 21 January 2024, some four months after the September 2023 CPA Ontario decision and two months after the November 2023 release of the CPA Ontario decision document, so the matter would have been fresh in Mr Hameed's mind.

46. The Committee considered that Mr Hameed's failure to notify ACCA of the CPA Ontario findings risked harming the reputation of ACCA and the wider profession of accountancy. Taking all of these matters into account, the Committee concluded that the omission was so serious as to amount to misconduct.

47. Accordingly, the Committee found Allegation 3(a) proved.

48. Given its finding in relation to Allegation 3(a), it was not necessary for the Committee to consider the alternative matter set out at Allegation 3(b).

DECISION ON SANCTION AND REASONS

SUBMISSIONS ON BEHALF OF ACCA

49. Mr Mustafa submitted that ACCA was neutral as to what action the Committee should take, if any.

SUBMISSIONS FROM MR HAMEED

50. The Committee had regard to all of Mr Hameed's correspondence with ACCA, in particular his more recent correspondence dated 22 October 2024 and his written submissions to the Committee dated 23 July 2025.

DECISION AND REASONS

51. In reaching its decision on sanction, the Committee took into account all of the documentation before it, and the submissions made by Mr Mustafa and Mr Hameed. The Committee also referred to the ACCA document 'Guidance for Disciplinary Sanctions' (14 February 2024).

52. The Committee accepted the advice of the Legal Adviser including the following principles:

    a. The purpose of a sanction is not to punish, but to protect the public, maintain public confidence in the profession and to maintain proper standards of conduct;

    b. Any sanction must be proportionate, so the Committee must balance the interests of the member with the interests of wider ACCA membership and the public; and

    c. The Committee must consider the sanctions in order of severity, starting with the least severe first.

53. With reference to Section F of the ACCA 'Guidance for Disciplinary Sanctions' document, the Committee assessed the conduct as very serious.

54. When deciding on the appropriate sanction, the Committee carefully considered whether there were any aggravating and mitigating features in this case.

55. The Committee identified the following aggravating features:

a. The seriousness of the underlying conduct that led to the CPA Ontario findings against Mr Hameed, including "*pre-meditated, dishonest, […] gross ethical violations […] continued over a lengthy period of time*";

b. The failure to notify ACCA of the CPA Ontario findings was actively continued over a period of time, indicating a pattern of behaviour designed to conceal the findings from ACCA; and

c. A lack of insight into and understanding of the seriousness of both the misconduct underlying the CPA Ontario findings and of the failure to notify ACCA of the CPA Ontario findings.

56. The Committee identified the following mitigating features:

a. Some early admissions; and

b. Cooperation and engagement with the ACCA investigation and the disciplinary processes.

57. No employment references or character testimonials were provided for the consideration of the Committee.

58. The Committee considered the available sanctions in increasing order of severity.

59. The Committee considered that taking no action, imposing an admonishment or imposing a reprimand would be inappropriate given the seriousness of Mr Hameed's conduct. The Committee noted that there was a lack of insight such that there was a high risk of repetition and therefore a continuing risk of harm to the public. On that basis, the Committee concluded none of these three courses of action would adequately address the protection of the public and the wider public interest in this case.

60. The Committee considered imposing a severe reprimand on Mr Hameed. The Committee noted that the guidance indicated that a severe reprimand would be appropriate in cases where the conduct is of a serious nature but where the circumstances of the case or mitigation advanced satisfies the Committee that

there is no continuing risk to the public. The Committee considered that the conduct was of a very serious nature but that there was no relevant mitigation or circumstances that removed the continuing risk to the public. On that basis, the Committee concluded that a severe reprimand would be inappropriate because it would not provide adequate protection for the public, and nor would it adequately address public confidence and the need to maintain proper professional standards.

61. The Committee considered whether to exclude Mr Hameed from ACCA membership. The Committee noted that Mr Hameed's conduct had been very serious, putting clients and the public at risk of harm and having the potential to undermine confidence in ACCA and the accountancy profession as a whole. The Committee referred to section C5.1 of the guidance document and considered that a number of the factors listed appeared to be present in this case, including:

    a. Serious departure from relevant professional standards;

    b. Abuse of trust / position;

    c. Lack of understanding and insight into the seriousness of the acts/omissions and the consequences thereof;

    d. Conduct continued over a period of time;

    e. Affected or had the potential to affect a substantial number of clients/members of the public; and

    f. Attempted to cover up the misconduct.

62. The Committee was mindful of the guidance at Section E1 of the ACCA Guidance for Disciplinary Sanctions, that it is not the purpose of sanction to punish a member for the second time in relation to a sanction imposed by another professional body. Furthermore, that the Committee is not required to impose an exclusion from ACCA membership simply because CPA Ontario decided to exclude Mr Hameed from CPA Ontario membership. The Committee is free to impose whatever sanction it deems to be appropriate.

63. Taking into account the seriousness of the conduct underlying the CPA Ontario findings and the failure to notify ACCA of the CPA Ontario findings, the lack of insight demonstrated by Mr Hameed, and the resultant ongoing risk to the public, the Committee concluded that the most appropriate sanction was exclusion from membership. The Committee considered Mr Hameed's conduct to be so serious as to be fundamentally incompatible with being an ACCA member.

64. The Committee acknowledged that exclusion from membership was the most severe sanction available and had the potential to cause professional and financial hardship to Mr Hameed. However, in the circumstances of this case, the Committee considered that the public interest (both in terms of public protection and in maintaining standards and confidence in the profession) outweighed Mr Hameed's own interests, and therefore exclusion from membership was the only appropriate and proportionate sanction available.

65. The Committee decided that, given the circumstances of the case and the significant and ongoing risk to the public, it was in the interests of the public that the order for exclusion from membership should have immediate effect.

66. The Committee considered that the circumstances of the case did not require an order restricting Mr Hameed's right to apply for re-admission beyond the normal minimum period.

67. The Committee considered whether to also impose a fine on Mr Hameed. However, referring to the guidance on fines and the factors listed at paragraph C6.3, the Committee considered that this was not a case which required a fine in order to adequately address the wider public interest.

DECISION ON COSTS AND REASONS

SUBMISSIONS ON BEHALF OF ACCA

68. Mr Mustafa, on behalf of ACCA, applied for Mr Hameed to make a contribution to the costs of ACCA in bringing this case. Mr Mustafa applied for costs in the sum of £7,731.50.

69. The application was supported by a schedule breaking down the costs incurred by ACCA in connection with the investigation and the hearing.

70. Mr Mustafa made clear that the costs relating to correspondence with Mr Hameed in relation to a possible consent order agreement had not been included in the schedule of costs.

71. Mr Mustafa acknowledged that two of the items in the costs schedule had been based on an estimate that the Case Presenter would be required at today's hearing for five hours and the Hearings Officer for six hours, whereas it seemed likely that the hearing would not last more than three hours in total.

SUBMISSIONS FROM MR HAMEED

72. The Committee had regard to all of Mr Hameed's correspondence with ACCA, in particular his more recent correspondence dated 22 October 2024 and his written submissions to the Committee dated 23 July 2025.

73. Mr Hameed had not provided the Committee with a completed Statement of Financial Position.

DECISION AND REASONS

74. The Committee took into account the submissions of Mr Mustafa and Mr Hameed. 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 Costs Orders' (September 2023).

75. The Committee was satisfied that ACCA was entitled to costs in principle and had been justified in investigating these matters. Having reviewed the costs schedule, the Committee considered that the costs claimed appeared to have been reasonably and proportionately incurred.

76. The Committee noted that, whilst Mr Hameed had referred to his financial position in his written submissions, he had not completed Statement of Financial Position. Nor had he provided any documentary evidence to substantiate any claims as to his financial position. The Committee did,

however, take into account that CPA Ontario had imposed a financial penalty on Mr Hameed and had ordered a significant costs award against him.

77. The Committee made a reduction to the costs to be awarded because the hearing duration was substantially shorter than was estimated two of the items in the costs schedule.

78. Taking all of these circumstances into account, the Committee decided that Mr Hameed should be ordered to make a contribution to the costs of ACCA in the sum of £6,950.00.

ORDER

79. The Committee made the following order:

    a. Mr Hameed is excluded from membership of ACCA; and

    b. Mr Hameed shall make a contribution to ACCA's costs in the sum of £6,950.00.

EFFECTIVE DATE OF ORDER

80. In accordance with Regulation 20(1)(b) of the Regulations, the Committee decided that, in the interests of the public, the order relating to exclusion from ACCA membership shall take effect immediately.

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

Mr Tom Hayhoe
Chair
06 August 2025