

## HEARING

# DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

## REASONS FOR DECISION

<b>In the matter of:</b>	<b>Mr Saad Saleem</b>
<b>Heard on:</b>	<b>Tuesday, 17 February 2026</b>
<b>Location:</b>	<b>Remotely via Microsoft Teams</b>
<b>Committee:</b>	<b>Ms Ilana Tessler (Chair) Mr George Wood (Accountant) Mr Nigel Pilkington (Lay)</b>
<b>Legal Adviser:</b>	<b>Ms Katrina Hyde</b>
<b>Persons present and capacity:</b>	<b>Mr Mazharul Mustafa (ACCA Case Presenter) Miss Sofia Tumburi (Hearings Officer)</b>
<b>Summary:</b>	<b>Facts and misconduct found proved. Removed from student register with immediate effect.</b>
<b>Costs:</b>	<b>£6827.50</b>

### ACCA



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## **PRELIMINARY APPLICATIONS/SERVICE OF PAPERS**

1. The Disciplinary Committee (“the Committee”) convened to consider allegations against Mr Saleem, who did not attend and was not represented.
2. The papers before the Committee were in a bundle numbered 1 to 48, plus a Case Management Form of 15 pages, a Service Bundle of 37 pages and a Simple Costs Schedule and Detailed Costs Schedule.
3. The Case Presenter Mr Mustafa made an application to proceed in the absence of Mr Saleem.

## **PROCEEDING IN ABSENCE**

4. The Committee first considered whether the appropriate documents had been served in accordance with the Complaints and Disciplinary Regulations (“the Regulations”). The Committee took into account the submissions made by Mr Mustafa on behalf of ACCA and also took into account the advice of the Legal Adviser.
5. Included within the Service Bundle was the Notice of Hearing dated 19 January 2026, sent by email to Mr Saleem to three email addresses as they appeared on the ACCA register. In addition, further emails chasing Mr Saleem had been sent by ACCA. Some “undeliverable” receipts were received as well as a notice that a mailbox was full. ACCA also telephoned Mr Saleem on his registered number contained in their records. On some occasions, there was no answer to these calls, on others a person answered who said they knew of no one by the name Saad Saleem.
6. Therefore, there had been numerous attempts to contact Mr Saleem. The Committee noted that it was a requirement that students keep ACCA updated of their email addresses, and that by sending the notification of the hearing to Mr Saleem’s registered email addresses, ACCA had fulfilled its obligations under the Regulations. The Committee was also satisfied that the 28-day notice requirement had been met.
7. The Notice of Hearing included details about the time, date and venue for the hearing and also Mr Saleem’s right to attend the hearing, in person or on the

- phone, and to be represented, if he so wished. In addition, the Notice provided details about applying for an adjournment and the Committee's power to proceed in Mr Saleem's absence, if considered appropriate.
8. The Committee was satisfied that the Notice had been served in accordance with the Regulations. Having so determined, the Committee then considered whether to proceed in Mr Saleem's absence. The Committee bore in mind that although it had a discretion to proceed in the absence of Mr Saleem, it should exercise that discretion with the utmost care and caution.
  9. The Committee considered an adjournment would serve no useful purpose, because it seemed unlikely that Mr Saleem, who had not engaged with ACCA, would attend on any other occasion. He had not responded to any of the correspondence sent by ACCA about the hearing, and had not applied for an adjournment. The Committee noted that Mr Saleem faced serious allegations, including dishonesty, and that there was a clear public interest in the matter being dealt with promptly.
  10. The Committee therefore concluded that Mr Saleem had thereby voluntarily waived his right to attend. In all the circumstances, the Committee decided that it was in the interests of justice that the matter should proceed, notwithstanding the absence of Mr Saleem.

### **ALLEGATIONS/BRIEF BACKGROUND**

Mr Saad Saleem, an ACCA student, during an on-demand remotely invigilated BT examination taken on 25 January 2022:

1. Used or permitted a third party to use an electronic communication device capable of taking photographs, an unauthorised item within the meaning of Exam Regulations 5 and 6.
2. Further to the matters referred to in Allegation 1, caused or permitted the taking of a photograph of an exam question as presented on his computer screen.

3. Further to the matters referred to in Allegations 1 and 2 and on a date unknown thereafter, caused or permitted the photograph referred to in allegation 2 to be shared with a third party or parties unknown.
4. By reason of the matters referred to above in respect of Allegations 1 to 3, Mr Saleem is in breach of one or more of:
  - a) Exam Regulation 5(a) and/or 5 (b) in respect of Allegation 1;
  - b) Exam Regulation 12 and/or 14 in respect of Allegation 2;
  - c) Exam Regulation 10 in respect of Allegation 3;
  - d) Exam Regulation 14 in respect of Allegation 3.
5. Mr Saleem's conduct as referred to in any or all of Allegations 1 to 4 above:
  - a) Was dishonest in that the taking and/or retaining of a photograph of live exam content could potentially assist him in the exam and/or in any re-sit of the same exam, and by his actions he intended to gain unfair advantage in the exam and/or any re-sit of the exam; and/or
  - b) Was dishonest in that causing and/or permitting the photograph to be taken and/or shared with a person or persons unknown whether during the exam or otherwise, could provide a third party with an unfair advantage in the said exam or a future exam; or in the alternative:
  - c) Demonstrates a failure to act with integrity.
6. Contrary to Regulation 3(1) of the Complaints & Disciplinary Regulations 2014 (as amended), Mr Saleem failed to co-operate with the investigation of a complaint, in that he did not respond to any or all of ACCA's correspondence dated:
  - a. 04 April 2025;
  - b. 25 April 2025;
  - c. 09 May 2025.

7. By reason of any or all of his conduct, Mr Saleem is:
  - a) Guilty of misconduct pursuant to bye-law 8(a)(i); or in the alternative:
  - b) Liable to disciplinary action pursuant to bye-law 8(a)(iii).
  
11. A whistleblower had contacted ACCA and provided screenshot evidence, namely a photograph of an exam question. The image showed standard fields including Mr Saleem's student registration number. A witness statement from Person A of ACCA was before the Committee. It stated that they had confirmed that the question was one which was live BT exam content used by ACCA on the date Mr Saleem took his exam, 25 January 2022.

### **DECISION ON FACTS/ALLEGATIONS AND REASONS**

12. The Committee considered with care all the evidence presented and the submissions made by Mr Mustafa. The Chair noted that there had been no admissions from Mr Saleem and that he had not returned the Case Management Form. The Committee accepted the advice of the Legal Adviser. The Committee bore in mind it was for ACCA to prove the facts alleged and to do so on the balance of probabilities. It was not for Mr Saleem to disprove them.
  
13. Allegations One – Three. The Committee was satisfied that, on the evidence of the screen capture produced by ACCA, and linked to Mr Saleem by his registration number, it was more likely than not that Mr Saleem had used or permitted a third party to use an electronic communication device capable of taking photographs, during an on-demand remotely invigilated BT exam taken on the 25 January 2022. It was the most plausible explanation for how the photograph of the exam question had come into existence. It stood to reason from the evidence presented, that Mr Saleem has acted as alleged. On the same basis, the Committee was also satisfied that it was more likely than not that Mr Saleem had caused or permitted the taking of a photograph of an exam question, as presented on his computer screen during the exam. The Committee was also satisfied on the balance of probabilities that Mr Saleem caused or permitted the photograph to be shared with a third party or parties unknown. It stood to reason that was the explanation for the photograph coming to the attention of the ACCA.

14. Allegation Four. In relation to the alleged breaches of the Exam Regulations, the Committee was satisfied that the ACCA had discharged the burden of proof. In response to a query from the Legal Advisor regarding the precise text of Exam Regulation 12, Mr Mustafa referred the Committee to page 22 of the main bundle which set out the text of the Exam Regulations as they applied at the time of Mr Saleem's exam. The Committee was satisfied that breach of Regulation 12 was also proved.
15. Allegation Five. Considering Allegations 5(a) and 5(b), the Committee was satisfied that Mr Saleem must have known what he was doing was dishonest and amounted to cheating. His actions were premeditated. Moreover he must have known that sharing the photographs was also dishonest. The Committee did not need to consider Allegation 5(c) as it was set out in the alternative.
16. Allegation Six. The Committee had regard to the documentary evidence of service by ACCA of the correspondence in respect of the investigation, and the other emails it had sent in trying to make contact with Mr Saleem. It also had regard to the telephone calls ACCA had made. The ACCA system had recorded that the emails which were the subject of the allegation, had been opened. The Committee was satisfied that the matters set out in Allegation 6 were proved.
17. Allegation Seven. Having found the facts in the allegations set out above proved, and that Mr Saleem's conduct was dishonest, the Committee then considered whether by reason of his conduct he was guilty of misconduct. The Committee considered that the dishonest behaviour of photographing an exam question constituted behaviour Mr Saleem must have known was dishonest. The sharing of exam questions in such a manner undermines the integrity of the exam in question and more generally ACCA's qualifications, causing potentially considerable reputational harm. There was also the matter of the failure to co-operate with the ACCA as regulator of the profession, on which he had an obligation. The Committee found that Mr Saleem was guilty under Allegation 7(a) of misconduct. It did not go on to consider Allegation 7(b) as it was alleged in the alternative.

## **SANCTION AND REASONS**

18. The Committee noted in relation to mitigating factors, that there had been no prior disciplinary action against Mr Saleem. In relation to aggravating factors it

took into account that Mr Saleem had carried out a deliberate act which was premeditated and had the potential to undermine public confidence. It was planned cheating and he had demonstrated no insight into his behaviour. It had the potential to undermine the integrity of the exam process.

19. The Committee considered lesser sanctions including no further action, admonishment, reprimand or severe reprimand. In relation to these the Committee was satisfied that Mr Saleem's conduct did not fall within any of the relevant paragraphs of the ACCA's Guidance for Disciplinary Sanctions. The committee took into account that there had been no evidence of insight or remorse or corrective behaviour from Mr Saleem. Overall the Committee was satisfied that removal from the student register was the appropriate sanction in this case.
20. The Committee was also satisfied that it was appropriate for Mr Saleem to be removed from the register immediately. It considered that there was an ongoing risk that he might be holding himself out as an ACCA student, and that could cause reputational damage to ACCA.

#### **COSTS AND REASONS**

21. The Committee was provided with a costs schedule in the amount of £7607.50. It heard submissions from Mr Mustafa and accepted the advice of the Legal Adviser. Mr Saleem had not submitted any documentary evidence as to his financial circumstances. The Committee was satisfied that ACCA was entitled to receive its costs, taking into account the ACCA Guidance for Costs Orders. It noted Mr Mustafa's submissions that some elements of the application for costs fell to be reduced to reflect the duration of the hearing. The Committee was satisfied that the costs claimed were appropriate and reasonable, having made the appropriate reductions for the hearing duration as highlighted by Mr Mustafa. The final costs order was assessed at £6827.50.

#### **EFFECTIVE DATE OF ORDER**

22. In light of its decision that Mr Saleem's dishonest behaviour warranted removal from the student register, the Committee decided that it was in the public interest that this order take immediate effect.

**Ilana Tessler  
Chair  
17 February 2026**