



AAT

PROFESSIONAL STANDARDS

ORDER BY CONSENT

In the matter of

Ruth Cromwell (192573)

Misconduct

Mrs Ruth Cromwell's professional or personal conduct, was found to be in breach of the *Code of Professional Ethics* and to have posed a risk to the public or was likely to undermine public confidence in the Association or its members; namely:

1. On an unknown date in 2005 until 1 November 2018, whilst a full member of AAT, Mrs Cromwell provided self-employed accountancy and/or bookkeeping and/or related services to the public without being registered or licensed, or approved to provide such services whilst subject to an exemption.
2. On or around 1 January 2008 until 1 November 2018, whilst a full member of AAT, Mrs Cromwell provided accountancy and/or bookkeeping and/or related services to the public without being registered with a supervisory authority for the purposes of Anti Money Laundering as required by the Money Laundering Regulations.

Finding

Grounds for disciplinary action existed and the matter was suitable for exercise of the Investigations Team's powers under the *Disciplinary Regulations*.

Order

Ruth Cromwell is hereby:

- i. **Reprimanded**, with the **Reprimand** remaining active on her record for a period of **36 months** from the date the sanction is imposed.
- ii. **Fined**, with the fine being **£2,597.00**.
- iii. **Warned about her future conduct**. She must ensure that she is fully aware and compliant with guidelines, policies and regulations that govern her AAT membership.
- iv. **Submitted** to a practice assurance review within the next **12 months** from the date the sanction is imposed.

Consent

Ruth Cromwell has agreed to the decision of the Investigations Team in accordance with Regulation 6 of the *Disciplinary Regulations*.

Date

9 May 2019