



AAT

PROFESSIONAL STANDARDS

ORDER OF AAT

In the matter of

Heidi Cowley (67224)

Misconduct

Heidi Cowley'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. Between on or around 01 May 2012 and on or around 26 March 2018, whilst a full member of AAT, Heidi Cowley provided self-employed accountancy services to the public without being registered or licensed to do so, or approved as being exempt from holding a licence.
2. Between on or around 01 May 2012 and on or around 26 March 2018, whilst a full member of AAT, Heidi Cowley provided self-employed accountancy services to the public without being registered with a supervisory authority within the meaning of the Money Laundering Regulations.

Finding

Grounds for disciplinary action existed and the matter was suitable for exercise of the Investigations Team's powers under paragraphs 6 and 31 of the *Disciplinary Regulations*.

Order

Heidi Cowley is hereby:

- i. reprimanded, with the reprimand remaining live on her record for a period of 24 months
- ii. warned about her future conduct
- iii. fined £1,532.00.

Consent

Heidi Cowley has agreed to submit to the decision of the Investigations Team, in accordance with Regulation 6 of the *Disciplinary Regulations*.

12 September 2018